







---

International  
Labour  
Organization

# Women's Entrepreneurship Development Assessment

Egypt

Copyright © International Labour Organization 2016  
First published (2016)

Publications of the International Labour Office enjoy copyright under Protocol 2 of the Universal Copyright Convention. Nevertheless, short excerpts from them may be reproduced without authorization, on condition that the source is indicated. For rights of reproduction or translation, application should be made to ILO Publications (Rights and Licensing), International Labour Office, CH-1211 Geneva 22, Switzerland, or by email: [rights@ilo.org](mailto:rights@ilo.org). The International Labour Office welcomes such applications.

Libraries, institutions and other users registered with a reproduction rights organization may make copies in accordance with the licences issued to them for this purpose. Visit [www.ifrro.org](http://www.ifrro.org) to find the reproduction rights organization in your country.

---

#### ACKNOWLEDGEMENTS

---

This publication was prepared under the coordination of Badra Alawa (ILO Cairo). The Industrial Modernization Centre, Egypt (IMC) team led by Sherine Al Shorbagi (Ahmed Rizk, Ahmed Kamal, and Perihan Sultan) conducted the research and drafted the report. Lois Stevenson and Annette St-Onge (WED consultants) provided technical support and revision. The report was edited by Annette St-Onge. Administrative support was provided by Heba Shehata and Riham Madbouli (ILO Cairo). Special thanks go to the ILO ENTERPRISES Department and the ILO-WED programme, in particular to Joni Simpson, Virginia Rose-Losada, and Kholoud Al Khaldi. This ILO publication has been produced with the assistance of the Ministry for Foreign Affairs of Finland under the project “The way forward after the revolution: Decent work for women in Egypt and Tunisia”.

---

Women’s entrepreneurship development assessment/ International Labour Organization, ILO DWT for North Africa and ILO Country Offices for Egypt and Eritrea. - Cairo: ILO, 2016.

ISBN: 9789221286127;  
ISBN: 9789221286189 (web pdf)

International Labour Organization; ILO DWT for North Africa and ILO Country Offices for Egypt and Eritrea. entrepreneurship/ womens empowerment / women workers / management development / role of ILO / evaluation / Egypt

*ILO Cataloguing in Publication Data*

---

The designations employed in ILO publications, which are in conformity with United Nations practice, and the presentation of material therein do not imply the expression of any opinion whatsoever on the part of the International Labour Office concerning the legal status of any country, area or territory or of its authorities, or concerning the delimitation of its frontiers.

The responsibility for opinions expressed in signed articles, studies and other contributions rests solely with their authors, and publication does not constitute an endorsement by the International Labour Office of the opinions expressed in them.

Reference to names of firms and commercial products and processes does not imply their endorsement by the International Labour Office, and any failure to mention a particular firm, commercial product or process is not a sign of disapproval.

ILO publications and digital products can be obtained through major booksellers and digital distribution platforms, or ordered directly from [ilo@turpin-distribution.com](mailto:ilo@turpin-distribution.com). For more information, visit our website: [www.ilo.org/publns](http://www.ilo.org/publns) or contact [ilopubs@ilo.org](mailto:ilopubs@ilo.org).

---

Printed in Egypt

# Foreword

Investing in women is one of the most effective means of reaching equality and promoting inclusive and sustainable economic growth. Specifically, when women enterprises are supported, they contribute to gender equality, employment creation, expanding the pool of human resources and talents, economic growth and poverty reduction. However, large gender gaps still exist in business ownership and entrepreneurial activity that have major opportunity costs for sustainable development. It is to unleash economic potential of women's enterprises that the ILO has developed its Women Entrepreneurship Development (WED) strategy launched by the ILO governing body in 2008. This also responds to ILO's commitment to gender equality in the world of work that goes back to the founding of the organization in 1919 and that is at the core of the decent work agenda.

The concern for women's economic empowerment is also a priority on the agenda of the Government of Egypt and social partners as well as non-governmental organizations, and the international community. Despite the various efforts, women are disproportionately represented in the workforce and the business arena. As women in Egypt still struggle to take their rightful place in the economy, it is of great importance to support them by developing the enabling environment, including for entrepreneurship development. This is particularly applicable to the rural economy with the systemic barriers that let many women entrepreneurs stay confined to informal and very small businesses.

It is for these reasons that the ILO is publishing the "Women's Entrepreneurship Development Assessment in Egypt" for which I have the pleasure to write this preface. The preparation for this exercise started in 2015, making Egypt the 30th country to conduct this assessment using a methodology that identifies and prioritizes policy recommendations with national stakeholders. The ILO has defined a "global practice" for the preparation of WED national assessments using this methodology.

The over-riding question of the assessment is to what extent there is a supportive environment for WED in Egypt that facilitates the efforts of more women to become entrepreneurs and start new businesses, and promotes the strength and competitiveness of existing women-owned enterprises? We believe that the results that came out of the assessment serve as a relevant, evidence-based and consulted basis for the development of national action to implement its recommendations in order to support the development of women's entrepreneurship across all economic sectors on more equitable and participatory basis.

The recommendations of this assessment should support the promotion of such action in favour of women's entrepreneurship which would ultimately have a positive impact on the Egyptian economy as a whole. While targeted measures can bridge the gap for women entrepreneurs, in parallel the recommended action would include looking into removing discriminatory aspects of policies, programmes and practices that may impede women's initiatives in private enterprises. A role for which we rely on our partners, the National Council for Women, the Federation of Egyptian Industries and others to take on to make the recommendations a reality in the economy.

This work has been accomplished within the framework of the "The way forward after the revolution: Decent work for women in Egypt and in Tunisia" project funded by Ministry for Foreign Affairs of Finland whom I warmly thank, through which, the ILO has been developing action to promote gender equality, women empowerment all over Egypt and in Tunisia. It has tackled the challenges facing women's representation among social partners as well as promoting international labour standards, strengthening labour market institutions, and creating new decent job opportunities for women.

I would like to thank the Industrial Modernization Centre for undertaking the research as well as the ILO colleagues and experts who provided the adequate support throughout this exercise.

**Peter van Rooij**

Director

ILO Decent Work Team for North Africa and Country Office for Egypt and Eritrea



# Contents

<b>Foreword</b>	<b>v</b>
<b>List of acronyms</b>	<b>x</b>
<b>Executive summary</b>	<b>xii</b>
Key findings	xii
Women entrepreneurs in Egypt	xii
Framework Condition 1: Gender-sensitive legal and regulatory system that advances women's economic empowerment	xiii
Framework Condition 2: Effective policy leadership and coordination for the promotion of WED	xiv
Framework Condition 3: Access to gender-sensitive financial services	xiv
Framework Condition 4: Access to gender-sensitive business development services support	xv
Framework Condition 5: Access to markets and technology	xv
Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue	xvi
<b>Section 1: Introduction to the ILO WED assessment framework</b>	<b>2</b>
1.1 The WED assessment methodology	3
<b>Section 2: Profile of women entrepreneurs in Egypt</b>	<b>6</b>
2.1 Gender and business ownership	6
2.2 Distribution of women entrepreneurs according to formality and informality	7
2.3 Distribution of women entrepreneurs by governorate	8
2.4. Distribution of women entrepreneurs by sector of economic activity	8
2.5 Size of female-owned MSEs	9
2.6 Challenges facing women entrepreneurs in Egypt	9
<b>Section 3: Assessment of the six WED framework conditions</b>	<b>11</b>
3.1 Gender-sensitive legal and regulatory system that advances the economic empowerment of women	11
3.1.1. Labour laws and regulations	11
3.1.1.1 Equality of women's labour market access and participation	12
3.1.1.2 The impact of labour laws and regulations on existing WOEs	16
3.1.2. Business registration and licensing regulations and procedures	17
3.1.3. Women's property and inheritance rights	20
3.1.4. Assessment and scoring for WED Framework Condition 1: Gender-sensitive legal and regulatory system that advances women's economic empowerment	20
3.2. Effective policy leadership and coordination for the promotion of WED	23
3.2.1. WED as a national policy priority	23
3.2.2. Presence of a government focal point for the promotion of and coordination of WED and support actions	25
3.2.3. Assessment and scoring for WED Framework Condition 2: Effective policy leadership and coordination for the promotion of WED	25

3.3. Access to gender-sensitive financial services	26
3.3.1. Women entrepreneurs' participation in generic financing programs	27
3.3.1.1 Commercial banks	27
3.3.1.2 Micro finance	29
3.3.1.3: Other financial services	32
3.3.2. Financing programmes specifically targeted to WOE	33
3.3.3. Assessment and scoring for WED Framework Condition 3: Access to gender-sensitive financial services	33
3.4: Access to gender-sensitive BDS	34
3.4.1: Women's access to mainstream BDS	35
3.4.2: Mainstream BDS services responding to the needs of women entrepreneurs	37
3.4.3. Presence of women-focused BDS services	38
3.4.4. Assessment and scoring for WED Framework Condition 4: Access to gender-sensitive BDS services	38
3.5: Access to markets and technology	41
3.5.1 Export promotion for women entrepreneurs	41
3.5.2 Government procurement programmes actively targeting WOE	43
3.5.3 Supply chains and linkages that integrate WOE	43
3.5.4 ICTs and technology access of women entrepreneurs	44
3.5.4.1 Information and communication technologies	45
3.5.4.2 Production technology	47
3.5.5. Assessment and scoring for WED Framework Condition 5: Access to markets and technology	47
3.6: Representation of women entrepreneurs and participation in policy dialogue	49
3.6.1 Representation and "voice" of women in business/ sector membership associations	50
3.6.2 Presence of women entrepreneurs' associations and networks	52
3.6.3 Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes	53
3.6.4: Assessment and scoring for WED Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue	54
<b>Section 4: Conclusion</b>	<b>56</b>
<b>Section 5: List of references</b>	<b>60</b>
<b>Annex 1: List of key informants</b>	<b>63</b>
<b>Annex 2: List of focus group discussion participants</b>	<b>65</b>
<b>Annex 3: Women entrepreneurs survey results</b>	<b>67</b>
<b>Annex 4: Indicators and scoring for the WED framework conditions</b>	<b>86</b>



## List of figures

Figure 1: Overall scoring results of the Assessment of WED framework conditions in Egypt	xvii
Figure 2: WED Assessment Framework – profile of women’s entrepreneurship and key framework conditions	3
Figure 3: Components of the ILO WED assessment methodology	4
Figure 4: Business ownership by gender, by urban/rural areas	6
Figure 5: Geographic distribution of women business owners by governorate	8
Figure 6: Women business owners by sector of economic activity	8
Figure 7: Participation Rates in Egypt 2016-2012	14
Figure 8: Employment- to-population ratio for Women in Egypt	14
Figure 9: Women-Owned enterprises access to finance: Unmet demands and challenges	27
Figure 10: Percentage of ABA women borrowers by loan programme	31
Figure 11: Quantitative assessment summary of the six WED framework conditions	56
Figure 12: Detailed quantitative assessment summary by sub-condition	57

## List of tables

Table 1: Gender differences in distribution of self-employment/employers between formal and informal sector	7
Table 2: Size distribution of male- and female-owned MSEs by number of workers	9
Table 3: Labour force in Egypt during the period 2016-2012	13
Table 4: Employment in Egypt during the period 2016-2012	15
Table 5: Distribution of Employment by public and private sectors in 2014	15
Table 6: Distribution of unemployment according to gender and age group	16
Table 7: Percentage of surveyed women entrepreneurs who have registered their business with legal authorities/agencies	18
Table 8: Perception of women entrepreneurs regarding the barriers to registering a business	19
Table 9: Views of women entrepreneurs on the major advantages of having a registered (formal) business	19
Table 10: Scoring summary for assessment of WED Framework Condition 1	21
Table 11: Scoring summary for assessment of WED Framework Condition 2	26
Table 12: Major problems in obtaining a loan from a financial institution	28
Table 13: Examples of MFI lending to women entrepreneurs	30
Table 14: Scoring summary for assessment of WED Framework Condition 3	34
Table 15: Scoring summary for assessment of WED Framework Condition 4	40
Table 16: WE’s Usage of ICT Tools by region, legal structure, sector, and number of employees	45
Table 17: Usage of mobile phones, computer or internet for business purposes	46
Table 18: Scoring summary for assessment of WED Framework Condition 5	48
Table 19: Representation of women in the membership and leadership of key Egyptian business associations	50
Table 20: Women participation in the membership and board of directors of FEI	51
Table 21: Women entrepreneurs reporting membership in business-related organizations	52
Table 22: Scoring summary for the assessment of WED Framework Condition 6	55

## List of acronyms

<b>AKAM</b>	Aga Khan Agency for Microfinance	<b>EECA</b>	Egypt Expo & Convention Authority
<b>ABA</b>	Alexandria Business Association	<b>ENID</b>	Egypt Network for Integrated Development
<b>ABWA</b>	Alexandria Business Women Association	<b>EBI</b>	Egyptian banking institute
<b>AYB</b>	Alashanek ya Balady	<b>EBWA</b>	Egyptian Business Women Association
<b>AWTAD</b>	Association for Women's Total Advancement and Development	<b>EBA</b>	Egyptian Businessmen's Association
<b>BDS</b>	Business Development Support	<b>EJB</b>	Egyptian Junior Business Association
<b>B2B</b>	Business to Business	<b>EGP</b>	Egyptian Pound
<b>BWE 21</b>	Business Women of Egypt 21	<b>EBRD</b>	European Bank for Reconstruction and Development
<b>CDN</b>	Canadian Dollar	<b>EU</b>	European Union
<b>CIDA</b>	Canadian International Development Assistance programme	<b>ECs</b>	Export Councils
<b>CAPMAS</b>	Central Agency for Public Mobilization and Statistics	<b>FEDCOC</b>	Federation of Egyptian Chambers of Commerce
<b>CBE</b>	Central Bank of Egypt	<b>FEI</b>	Federation of Egyptian Industries
<b>CIB</b>	Commercial International Bank	<b>GSVC</b>	Gender Sensitive Value Chain
<b>COMESA</b>	Common Market for Eastern and Southern Africa	<b>GU</b>	Gender Unit
<b>CEDAW</b>	Convention of Elimination of All kinds of Discrimination against Women	<b>GAFI</b>	General Authority For Investment
<b>CEOSS</b>	Coptic Evangelical Organization for Social Services	<b>GAGS</b>	General Authority of Government Services
<b>DBACD</b>	Dakahlya Businessmen's Association for Community Development	<b>GEM</b>	Global Entrepreneurship Monitor
<b>GIZ</b>	Deutsche Gesellschaft für Internationale Zusammenarbeit	<b>IMC</b>	Industrial Modernization Centre
<b>DBWEAA</b>	Development of Business Women Export Ability Association	<b>ITC</b>	Industrial training council
<b>EconoWin</b>	Economic Integration of Women in the MENA Region	<b>ICT</b>	Information and Communication Technology
<b>EEDP</b>	Egypt Enterprise Development Project	<b>ITIDA</b>	Information Technology Industry Development Agency
		<b>ILO</b>	International Labour Organization
		<b>KAB</b>	Know about Business

<b>LLWB</b>	Lebanese League of Women for Business
<b>MSEs</b>	Micro and Small Enterprises
<b>MSMEs</b>	Micro, Small and Medium Enterprises
<b>MFIs</b>	Microfinance Institutions
<b>MENA BWN</b>	Middle East and North Africa Business Women Network
<b>MENA</b>	Middle East North Africa
<b>MCIT</b>	Ministry of Communications and Information Technology
<b>NBAD</b>	National Bank of Abu Dhabi
<b>NBE</b>	National Bank of Egypt
<b>NCW</b>	National Council for Women
<b>NGOs</b>	Non-Governmental Organizations
<b>OECD</b>	Organization for Economic Co-operation and Development
<b>SALASEL</b>	Pro-poor Horticulture Value Chain in Upper Egypt
<b>REDECs</b>	Regional enterprise development centres
<b>SFSD</b>	Sawiris Foundation for Social Development
<b>SMEs</b>	Small and Medium Enterprises

<b>SFD</b>	Social Fund for Development
<b>SIYB</b>	Start and Improve Your Business
<b>TIEC</b>	Technology Innovation and Entrepreneurship Centre
<b>UN</b>	United Nation
<b>UNDP</b>	United Nations Development Programme
<b>UNIDO</b>	United Nations Industrial Development Organization
<b>USAID</b>	United States Agency for International Development
<b>USD</b>	United States Dollar
<b>WBDC</b>	Women Business Development Centre
<b>WES</b>	women entrepreneurs survey
<b>WED</b>	Women's Entrepreneurship Development
<b>WOEs</b>	Women-owned enterprises

## Executive summary

The International Labour Organization (ILO), within the framework of: "The way forward after the revolution: Decent work for women in Egypt and Tunisia" funded by the Ministry for Foreign Affairs of Finland, has mandated the Industrial Modernization Centre (IMC) to undertake a Women's Entrepreneurship Development (WED) Assessment in Egypt.

Egypt is the 29th country to conduct a WED assessment. The main goal of the assessment is to identify the major deficiencies in the six framework conditions affecting the emergence of women entrepreneurs and the ability of existing women-owned enterprises (WOEs) to access the necessary resources and support for sustainability and growth on an equal opportunity basis. The outcome of the assessment is a series of concrete recommendations aiming to form the basis for policy and programme actions designed to address these deficiencies and develop the potential of women's entrepreneurship in Egypt.

### Key findings

The Egyptian government is making concerted efforts to boost Micro, Small and Medium Enterprises (MSMEs) in the country; but for the most part, much of the efforts are delivered without a gender focus. Women continue to face significant challenges however, such as: the difficulty of balancing between entrepreneurship and family responsibilities; a lack of access to financial and non-financing services; lack of access to markets and technology; business networks; and a weak voice in the policy dialogue process. Although the assessment identified strengths such as strong access to mainstream Business Development Support (BDS) services, comprehensive and incremental improvements are required to develop women's entrepreneurship in Egypt.

### Women entrepreneurs in Egypt

According to the assessment's women entrepreneurs survey (WES),<sup>1</sup> the majority of women entrepreneurs in Egypt are motivated by the necessity to have income rather than the opportunity to start their own business.

In the past few years, Egypt's percentage of women entrepreneurs has been the lowest in the Middle East North Africa (MENA) region and Sub-Saharan Africa countries. Women in early-stage entrepreneurial activities in Egypt were 2 per cent in 2012, while this ratio reached 4 per cent in the MENA region and 27 per cent in Sub-Saharan Africa. Furthermore, the distribution of entrepreneurially active adults in Egypt shows that women are less entrepreneurially active compared to men across the different phases of the entrepreneurship process.

In 2014, women business owners (including the self-employed) reached 613,100, accounting for about 9 per cent of the total number of self-employed/business owners in Egypt – male business owners numbered six million, with women owners concentrated in rural areas (82 per cent), with 18 per cent located in urban areas. This was in large contrast to the distribution of male business owners – 62 per cent in rural areas and 38 per cent in urban areas.

Women-owned Micro and Small Enterprises (MSEs) are smaller than male-owned MSEs, with an average of 1.85 workers versus 2.12 workers. In 2011, close to half of the women-owned MSEs had only one worker, compared to 38 per cent of male-owned MSEs. In fact, 98.4 per cent of the women-owned MSEs had fewer than five workers, compared to 94.2 per cent of male-owned MSEs. However, it is interesting to note a modest improvement in the size of women-owned MSEs over the period from 2003 to 2011 as the percentage of women entrepreneurs with only one worker decreased from 58.4 per cent in 2003 to 47.7 per cent in 2011, while the percentage of women entrepreneurs with 3 or 4 workers doubled from 9.1 per cent to 19.0 per cent in the same period. The mean size of the women-owned MSEs increased slightly, while the mean number of workers in male-owned MSEs declined over the same period.

<sup>1</sup> The WES is a standardized face-to-face survey conducted with 200 women entrepreneurs as part of the WED Assessment methodology developed by the ILO.

Thirty-three per cent (33 per cent) of working males are self-employed, compared to 12.2 per cent of working females. Only 6.8 per cent of self-employed women engage workers compared to 25 per cent of self-employed men who engage workers. The majority of female self-employed women are concentrated in the informal economy. Many of these women are working from home in micro projects, in agriculture activities.

In Egypt female and male-owned enterprises operate in the same business environment, but the challenges they face differ. Women face more challenges than men in starting, managing and growing businesses as they can be more likely constrained by a lack of the necessary human and financial capital. Additionally, they are more disadvantaged than men due to social norms that commit women to family and home responsibilities. Cultural beliefs in some areas of the country diminish women's economic roles.

Other key challenges facing women entrepreneurs are:

- Lack of:
  - \* a government strategy for WED
- Access to
  - \* labour markets (disadvantaged in terms of being able to gain know-how, experience, and develop networks)
  - \* financial services that meet the needs of women entrepreneurs at different stages of the business cycle (start-up to growth), and inability to meet lender collateral conditions.
  - \* BDS
  - \* markets and technology
  - \* business related information
  - \* networks of women entrepreneurs
- Concentration of women entrepreneurs in certain sectors such as agriculture
- Informality
- Social responsibilities, and mobility constraints

**Framework Condition 1:  
Gender-sensitive legal  
and regulatory system  
that advances women's  
economic empowerment**

Research findings reveal that Egypt has a number of laws and regulations that promote gender equality and support women's participation in the labour force; however, in spite of efforts made by the government in terms of legislation, women's level of participation in both the labour force and employment is very low. Egypt's vision 2030, the Social and Economic Plan 2015, and the Small and Medium Enterprises (SMEs) strategy place priorities for women's employment and SMEs development.

Egypt signed the Convention of Elimination of All kinds of Discrimination against Women (CEDAW) in 1981. In addition, Egypt ratified two key ILO's Conventions with respect to gender equality and women rights: Promotion of Equal Remuneration Convention, 1951 (No. 100), and Discrimination (Employment and Occupation) Convention, 1958 (No. 111), which promote equality of opportunity and treatment between women and men in employment and occupation and focus on the elimination of discrimination based on race, colour, sex, religion, political opinion, national extraction and social origin. Egypt ratified the Night Work (Women) Convention, 1960 (141) and the Night Work (Women) Convention, 1960 (No.41) both denounced and replaced by the Night Work (Women) Convention, 1948 (No.89) and the Night Work Convention, 1990 (No. 171), which Egypt has not ratified.

Women's employment experience is relevant to WED because the majority of entrepreneurs actually start their businesses after having spent some time in paid employment. This previous work experience is one of the variables influencing higher levels of success in business ownership activity. In 2015 the data on labour force participation, employment and unemployment in Egypt indicated significant gender gaps, as the participation rate of women in the labour force was very low at 22.8 per cent. This led to a low participation of women in employment at only 19.6 per cent. Women in Egypt have more difficulties in finding new jobs and keeping their current jobs, as female unemployment reached 25 per cent in 2015, while the male unemployment amounted to 8.3 per cent. Moreover, 35 per cent of women employees are un-paid, compared to only 5 per cent for male. Women account for only 17 per cent of private sector employees versus 83 per cent for males and 31 per cent of public sector compared to 69 per cent for males.

As a result of the cost of social security, registration and taxes, many enterprises in Egypt are discouraged from hiring employees formally. More than 80 per cent of MSEs in Egypt are in the informal economy and more than 70 per cent of private sector workers are informal without a secured contract or social security.

According to the focus group inputs, the majority of the women entrepreneurs employ informal employees because workers themselves prefer not to be registered for multiple reasons including fear of losing their governmental job or pension, in addition to having to pay taxes. In most of the WOE, employees are contracted part time. Focus group participants who work individually indicated that they are not able to hire other people and pay their salaries and other non-wage costs. Participants with full-time employees stated that employees are registered and they pay the necessary contributions.

Business registration procedures apply equally to male and female-owned enterprises, although the burden of registration is reported to be greater for women. Women entrepreneurs in rural and remote areas face distance and mobility challenges reaching business registration offices. Almost 33 per cent of the 200 survey respondents stated that time is considered the largest barrier facing them to register their business, followed by knowing the business registration steps (29.5 per cent); the amount of reporting to the government (24 per cent); and the cost of registration (24 per cent). There is no evidence of special efforts to raise women entrepreneur's awareness about the business registration process or the benefits of business registration.

According to the Personal Status Law in Egypt, women have the same property rights as men. Women are entitled to be the sole owner of their properties and have the rights to control them. Upon turning 21, a woman has the full right to deal with her properties on an equal basis as men without any sort of gender discrimination. However, estimates of female land ownership are extremely low. The Egyptian Government estimated in 2000 that 96 per cent of landowners were male, and The Organization for Economic Co-operation and Development (OECD) reported 8.2 per cent female holders of agricultural land in 2006. Lack of property ownership disadvantages women entrepreneurs in credit markets because it affects their ability to pledge property and assets as collateral for loans.

The rules of inheritance are covered by the Personal Status Law, No.77/ 1943, and No. 71/ 1946 and apply to all Egyptians regardless of their religion. They are derived from Islamic shari'a with "relative equality" rather than "absolute equality" as an underlying principle (on the basis that men are considered responsible for supporting women financially). Three criteria underlie these rules: the degree of kinship to the deceased; the generation to which the recipient belongs; and gender. Focus group participants did not express concern about inheritance rights, and stated that the inheritance legislation is applied in Egypt, except for inheritance of land in some rural regions where women can be deprived from their inherited land. Since families in these regions fear losing their agricultural land to the family of the daughter's or sister's husband, women do not receive their inherited land. Since women in rural areas work mostly in the agricultural sector, without land ownership, business growth aspirations are often seriously encumbered.

## **Framework Condition 2: Effective policy leadership and coordination for the promotion of WED**

Generally, women's entrepreneurship in Egypt is mentioned in many development plans and gender policies, with an overall objective to increase the participation of women in the economy and enhance their income levels. Nevertheless, the country lacks a national strategic framework for WED.

WED has been integrated in two governmental organizations: The Women Business Development Centre (WBDC) at the National Council for Women (NCW) and the Gender Unit (GU) at the Social Fund for Development (SFD). Key informants indicated that the NCW and the SFD have some actions that advocate and promote WED; however, there is no focal point for coordinating and promoting WED on a national level.

## **Framework Condition 3: Access to gender-sensitive financial services**

Although MFIs and the SFD are meeting some level of the financing needs of women entrepreneurs, Egypt is faced with a large gap between the supply side and the demand side for financial services for women entrepreneurs. The financial market has a missing middle since the start-up of small and medium-sized projects is poorly served.

Based on a survey conducted by the Middle East and North Africa Business Women Network (MENA BWN), approximately 99 per cent of Egyptian women business owners claim that lending conditions are too restrictive and interest rates are high. 60 per cent of the WES respondents rated high interest rates as the top difficulty they face in obtaining a loan from a financial institution; 40 per cent identified collateral requirements as an issue; 42 per cent reported that the approved loan amount was not adequate; 38 per cent reported that the repayment term was too short; and, 18 per cent stated that women entrepreneurs are not taken seriously by loan officers.

Generally, there is a lack of sex-disaggregated data maintained by financial service providers in Egypt. Estimates indicate that women represent 10 to 25 per cent of bank clients, with the majority of women entrepreneurs' sourcing loans from micro-finance institutions. Key informants from banks stated that women are treated equally as business owners and gender challenges are not considered. Consequently, banks conduct loan applicant financial due diligence procedures on a gender-neutral basis. Additionally, banker key informants added that they neither see women entrepreneurs as a marginalised group nor do they think that they face more difficulties than men.

Over 70 per cent of the survey respondents reported that access to financing presented a challenge in getting the business started and 73 per cent expected that access to finance would be a problem in growing the business. To start their business, only 7 per cent sourced financing through bank loans, government loan funds, SFD or donor-funded projects. Thirty-five of the 200 survey respondents applied for a loan in the past year: 42.9 per cent to banks, 31.4 per cent to Microfinance Institutions (MFIs); 2.9 per cent to the SFD. The rate of success in obtaining the loan was 46.7 per cent with the lowest success rate at banks.

#### **Framework Condition 4: Access to gender-sensitive business development support services**

There are numerous BDS providers responding to the needs of women entrepreneurs, albeit limited to only some areas in Egypt. In Egypt the organizations that provide BDS services, include government agencies, international organizations, and non-governmental organizations, some of which focus specifically on the needs of women entrepreneurs. Despite these efforts, focus group participants reported multiple challenges related to accessing these services, ranging from travel costs, geographical proximity, and lack of awareness of such programmes. Only 14 per cent of the survey respondents (28 women entrepreneurs) indicated that they had ever participated in an entrepreneurship or small business management training programme. 17 women participated in generic programmes and 11 participated in training programmes targeted for women.

The lack of sex-disaggregated data maintained by service providers of mainstream BDS services made it difficult to assess the actual take-up of women entrepreneurs. However, the research findings identified a number of mainstream BDS providers that respond to the needs of women entrepreneurs such as SFD, IMC, and El-Mobadara and a strong presence of women-focused BDS programmes.

#### **Framework Condition 5: Access to markets and technology**

In Egypt, there is a lack of information on women's participation in export activities, trade fairs and government procurement programmes. Efforts to promote exports of WOE's are very limited.

Government procurement programmes targeting women entrepreneurs are non-existent. There are limited supply chain programmes targeting women entrepreneurs in Egypt. More recently, there have been several value chain initiatives targeted to women entrepreneurs in rural areas.

Over the last decade, Egypt has sought to build a digital society, focusing on the key pillars of developing the Information, Communication and Technology (ICT) sector and industry, expanding and maintaining the necessary infrastructure, formulating relevant policies and regulations, supporting innovation and entrepreneurship, and providing citizens with access to ICTs and the knowledge to use them in order to improve their quality of life. A number of projects/organizations support ICT development, however little is focused on specifically integrating ICT into women-owned enterprises or improving the ICT skills of women entrepreneurs.



The WES results reveal that 76 per cent of respondents use mobile (50.5 per cent) and smart phones (25.5 per cent) in business operations while only 15.5 per cent use computers. There is a lack of use of ICT tools by women entrepreneurs in rural areas. For example, only 2.5 per cent use smart phones; 1.6 per cent use desktop computer; 2.5 per cent use laptop; 2.5 per cent use fixed line internet; and 3.3 per cent use mobile internet subscription. In other areas, like the Delta, no ICT tools are used except mobile phones (44 per cent). Seventy-eight per cent (78 per cent) of women entrepreneurs in Greater Cairo use smart phones and the availability of smart phones and mobile internet subscription are high for nearly 75 per cent of the women whose businesses are in greater Cairo.

Key informant interviews discern that the main challenge preventing women entrepreneurs from using ICTs is the lack of awareness regarding the benefits women would obtain from improving their ICT skills.

It is quite possible that many Egyptian women entrepreneurs may not have the financial resources required to change their production systems or engage in other activities related to the integration of newer technology. Many will lack knowledge of production technology innovations, preventing them from incorporating these technologies without the aid of often costly external expert advice.

No evidence was found pertaining to specialised programmes to help women become aware of technological advances, capacity-building programmes on the integration of technology into their businesses, or financial programmes to assisting women with the acquisition of technology.

#### **Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue**

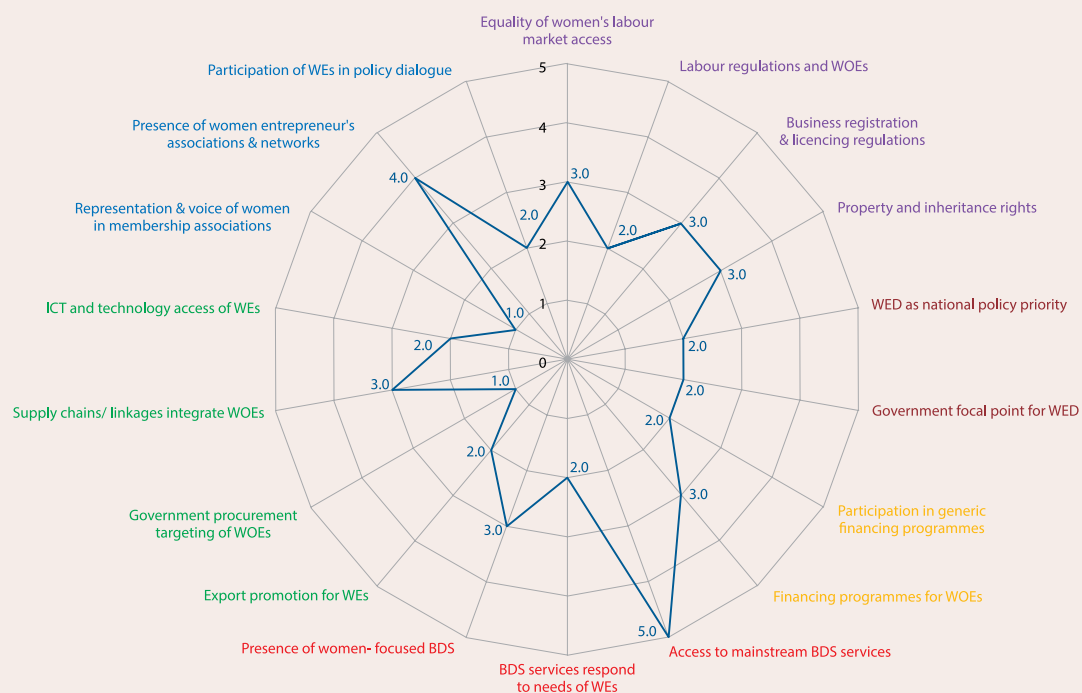
Women entrepreneurs represent less than 5 per cent of the members in major business associations and as a result fail to have a voice in the policy dialogue process with government. There are a number of women business associations existing in both urban and rural regions; however, they play a moderate role in supporting women entrepreneurs in Egypt. These associations quite often need both financial and non-financial support required to strengthen their management and advocacy capacity, increase member benefits, and broaden their outreach. The WED report findings provide strong evidence of the need for lobbying and advocacy efforts with relevant government ministries, departments and agencies; financial institutions; and development partners on the challenges faced by women entrepreneurs, and proposals for effective action.

In all areas of women's entrepreneurship development in Egypt, there is a need to maintain detailed, frequently updated, sex-disaggregated data. This is critical in monitoring the issues faced by women entrepreneurs and the data will provide the evidence base for the development and enhancement of policy and programme measures.

ILO's WED Assessment is based on the use of four standardized research activities. These include a preliminary data and desk-top review; key informant interviews; focus groups with women entrepreneurs; and, a WES. The analyses of all findings are used as the basis for the following qualitative assessment of Egypt's strengths and deficiencies affecting the development and growth of WOE's.



**Figure 1: Overall scoring results of the Assessment of WED framework conditions in Egypt**



## Recommendations

### 1. Gender-sensitive legal and regulatory system that advances women's economic empowerment

Increase the awareness of women employers about employment rights, labour laws, compliance requirements, and business registration through seminars in the urban and rural areas.

Work with the government and the FEI to develop incentives for the private sector to adhere to gender equality regulations, such as through nominating Business Champions on gender equality or through tax exemptions.

Develop an online business registration portal to increase the number of business registrations; provide women entrepreneurs with training on the use of the system.

Provide incentives to growth-potential women-owned enterprises to move their business to the formal economy, such as tax exemptions, access to export markets, access to public procurement, access to better financial and non-financial services.

Develop and implement a series of seminars to raise awareness of women and men in Upper Egypt about women's property and inheritance rights.

Revision of legislation, including Law 90, to ensure protection measures for all workers where possible, avoid discriminatory measures against women and ensure extension of social protection to women entrepreneurs.

### 2. Effective policy leadership and coordination for the promotion of WED

Mandate one government body to be the focal point for WED and to facilitate coordination between government, ministries and SME bodies on WED. The NCW to ensure appropriate monitoring of related policies and programmes.

Using the findings and recommendations from the National WED Assessment, develop and implement a National WED strategy, to complete and complement the national SME strategy.

The strategy should contain objectives for increasing the number of women-owned SMEs; develop programme measures to address the specific needs of women entrepreneurs, e.g. access to finance, BDS services, and access to export markets and government procurement programmes.

Strengthen capacities of governmental organizations through training and technical support in areas of WED strategy design, programme development and implementation, and monitoring and evaluation.

### 3. Access to gender-sensitive financial services

Provide support to the FEI/EBI partnership to provide women-tailored financing products and services (including credit, saving, leasing, insurance).

Develop a mobile payment infrastructure building on services already developed by a number of banks. Increase telephone banking services.

Develop on-line banking platforms throughout the country.

Mandate banks and MFIs to collect sex-disaggregated data for loan programmes accessed, amount of loans, loan pricing (interest rates), repayment terms, repayment history, etc.

Regulate minimum and maximum interest charged by MFIs.

Work with banks and MFIs to adjust loan repayment terms that align with borrowing causes.

Design and implement a loan guarantee scheme for WEs in the formal sector.

Develop financial literacy by providing trainings to potential and existing women entrepreneurs.

### 4. Access to gender-sensitive BDS services

Mandate the collection of sex-disaggregated client data for BDS service providers. Design reporting guidelines for annual reports.

Collaborate with women entrepreneurs and industry associations, including FEI to disseminate information on BDS programmes for women entrepreneurs.

Develop and implement orientation sessions for generic BDS providers on the specific needs of women entrepreneurs and how to address them.

### 5. Access to market and technology

Develop and implement an export training and counselling programme for export-potential women-owned enterprises.

Collect sex-disaggregated trade fair and exhibition participation data, by total export sales to enable stakeholders to monitor and evaluate the impact on women-owned enterprises.

Amend the SME Law (141/2004) Article 12, which allocates 10 per cent of government procurement for SMEs and set targets for women-owned enterprises in public procurements.

Mandate and publish sex-disaggregated data of participants in public procurements.

Develop and implement a series of public procurement awareness seminars.

Develop training programmes and train-the-trainer initiatives for BDS providers to offer programmes for women entrepreneurs on how to complete government tender documents and assess their tender readiness.

Expand value chain analysis initiatives to new sectors and different areas in the country where women-owned enterprises are prevalent.

Mandate the IMC Value chain programme to include gender in any value chain analysis and to support WOE to become credible suppliers.

Increase ICT training and consulting services for women entrepreneurs, especially in marginalised regions. Together with university ICT graduates, design and implement awareness sessions targeting women on the advantages of using ICT tools in business operations.

Develop and implement one-on-one counselling programmes for growth-potential women-owned enterprises on the introduction and use of technology in their production processes.

#### 6. Representation of women entrepreneurs and participation in policy dialogue

Work with the FEI Women in Business Support Unit to promote women entrepreneurs' participation in mainstream business associations. Implement awareness programmes on the advantages of membership in these networks.

Work with FEI to build the capacity of women entrepreneurs to serve on boards of companies and associations. Promote the introduction of quotas for women on the boards of associations.

Promote and solicit the support of international donors to build the managerial and advocacy capacities of women business associations.

Form an umbrella organization of women entrepreneur associations with a mandate to collaborate on the drafting of discussion papers on WED in Egypt for presentation in policy dialogue sessions.

## Section 1: Introduction to the ILO WED assessment framework

ILO's WED Assessment initiatives have been implemented over the past decade in many countries, some of which include: Lesotho, Malawi, South Africa, Mozambique, Ethiopia, Kenya, Tanzania, Uganda, Mali, Rwanda, Senegal, Nigeria, Cameroon, Viet Nam, Costa Rica, Montenegro, Albania, Armenia, Moldova, Uzbekistan, Tajikistan, Kyrgyzstan, Morocco and Tunisia.

Since that time, it has drawn useful insights and lessons learnt for promoting women's entrepreneurship that include:<sup>2</sup>

- Entrepreneurship can be an effective means to create employment and empower women.
- Developing a supportive environment for women's entrepreneurship is important to women's success. This includes helping women to deal with their multiple roles and involving men, families and communities (as appropriate) in women's entrepreneurship.
- Supporting women entrepreneurs' associations can improve advocacy and services for women entrepreneurs.
- Gender and business training combined can have impact on women's confidence and agency.
- Awareness training on gender issues for service providers can aid in strengthening their capacities to better serve the needs of both female and male entrepreneurs.
- Skills training or finance alone may not be enough, as many women lack confidence and belief in their entrepreneurial abilities. One answer is to bundle services for women entrepreneurs through strategic partnerships and networking.

The Egypt WED assessment has been conducted using the methodology outlined by the ILO in the "National Assessment of WED Framework Conditions: Assessors guide" (Stevenson and St-Onge, 2013).

The objective of the national WED assessment is to: (Stevenson L. and St-Onge, 2013, p.16)

1. Shed light on the specific barriers faced by women entrepreneurs in the country;
2. Examine if, and how, women business owners are affected negatively by policies, laws, and regulations in areas that affect women's economic empowerment, and the extent to which these policies, laws and regulations are appropriately gender-sensitive;
3. Assess the extent to which enterprise support policies and programmes, including financial and non-financial, are sensitive to the needs of women entrepreneurs and respond to their unmet potential and under-served needs;
4. Assess the extent to which businesswomen have a "voice" in public-private policy dialogue, and that issues affecting them are raised in the appropriate platforms;
5. Identify concrete country-specific recommendations for how to develop the potential of women's entrepreneurship that will serve as the basis for future priority actions on WED by policymakers and other stakeholders.

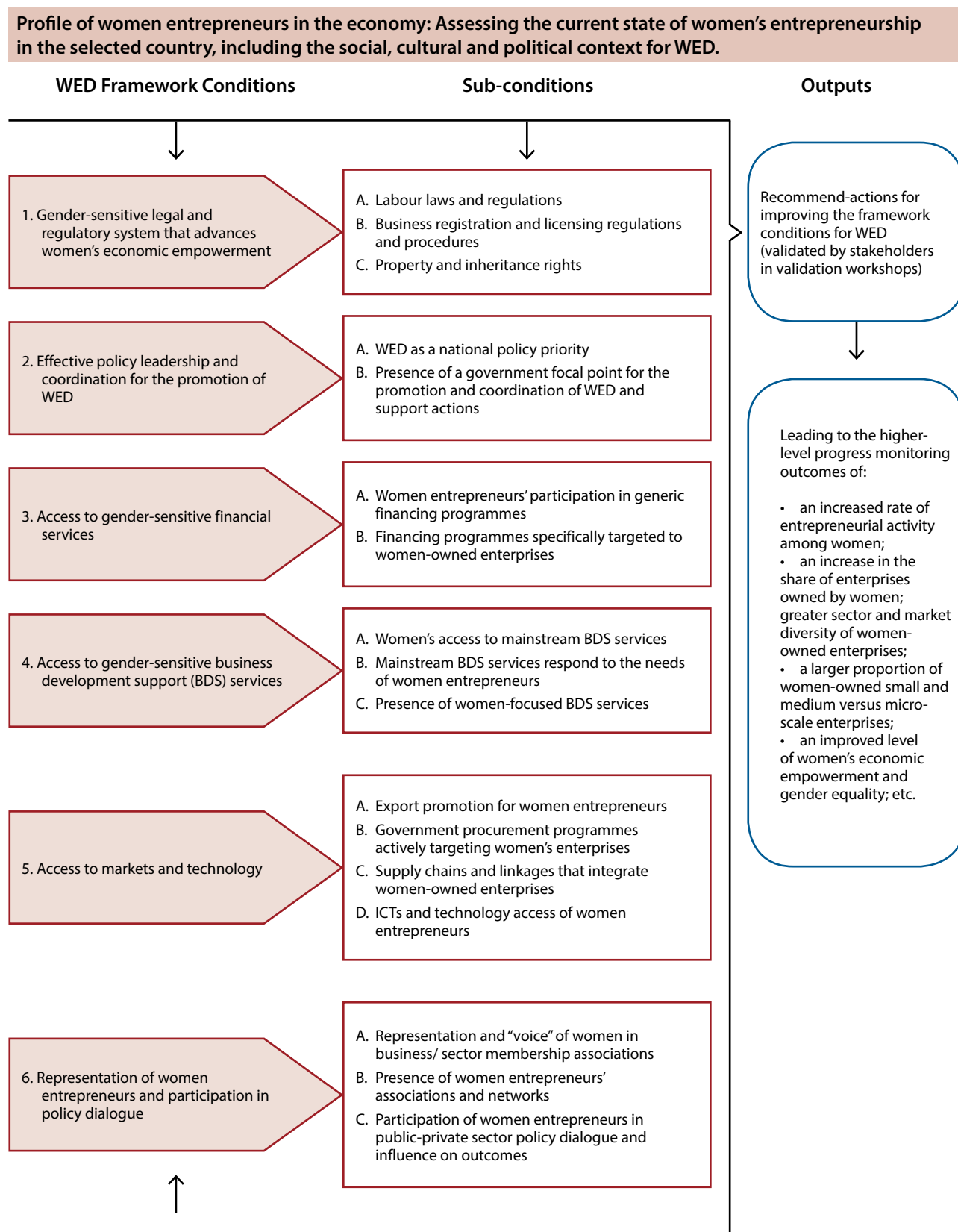
Accordingly, findings from the national WED assessment in Egypt can inform policy makers, officials and technocrats in the relevant ministries, development partners, non-state actors, researchers and all parties interested in the profile and status of women entrepreneurs in Egypt.

2 Women's entrepreneurship development factsheet [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/publication/wcms\\_175471.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_175471.pdf) [accessed 06 September 2016].

## 1.1 The WED assessment methodology

The assessment was structured around examining the state of the six framework conditions for WED outlined in the ILO WED Assessors Guide, each one associated with two to four sub-conditions (Figure2).

**Figure 2: WED Assessment Framework – Profile of women’s entrepreneurship and key framework conditions**



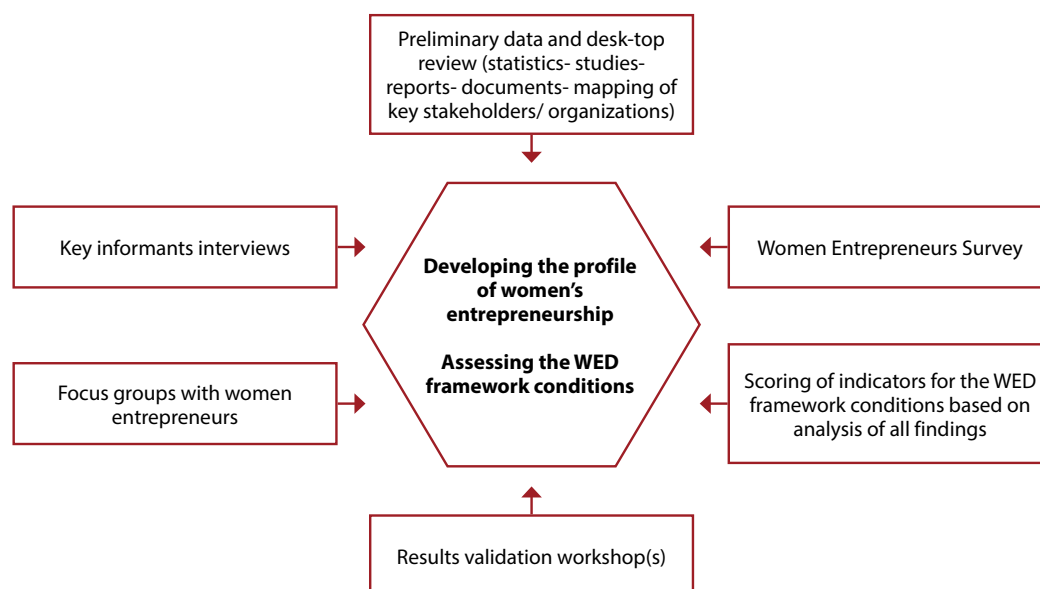
Source: Stevenson, L and St-Onge, A.2013. OP.cit, p.20.

The assessment employed cross-sectional methodologies combining both qualitative and quantitative methods as prescribed in the ILO WED Assessors Guide (see Figure 3) that include:

- A review of existing relevant documents and reports and statistical data on MSMEs in Egypt, including on the role of WOE.
- An examination of laws and regulations relevant to WED and the economic empowerment of women.
- Mapping of the organizations providing business development, financing, and other forms of support to MSMEs and specifically to women entrepreneurs.
- Interviews with key informants from 27 stakeholder organizations [e.g. government ministries, Non-Governmental Organizations (NGOs), women's organizations, women entrepreneurs' associations, financial institutions, business and employer membership organizations, business support and training providers (see Annex 1)].
- Four focus groups discussion sessions attended by 43 women entrepreneurs from four regions of Egypt representing large cities, a coastal and rural town. Locations included: Cairo and Giza; Marsa Alam and Tanta (see Annex 2).
- Face-to-face survey conducted with 200 women entrepreneurs, using the ILO's standardized (WES) questionnaire.<sup>3</sup> Surveys were conducted in four regions: Greater Cairo: 25 per cent including Cairo, Giza and Qalyubia; Lower Egypt: 25 per cent, including Alexandria and Beheira; Delta: 25 per cent, including Dakahlia; Upper Egypt: 25 per cent, including Menia and Faiyum.

Based on a qualitative assessment of all inputs and materials, the WED framework conditions and associated sub-conditions were assigned a quantitative score based on a matrix developed by the ILO (see Annex 4). By averaging the scores for the set of sub-conditions associated with each WED framework condition, a composite score was derived for each of the framework conditions (with 5 being the highest) and the results presented visually in a radar/spider diagram, contained in the Executive Summary of this report. This scoring assisted in identifying strengths and weaknesses across all of the WED framework conditions.

**Figure 3: Components of the ILO WED assessment methodology**



Source: Stevenson, L and St-Onge, A.2013. OP.cit, p.21.

<sup>3</sup> Even though statistically speaking, a sample of 200 is not sufficient to confidently generalize the findings to the experiences of all women entrepreneurs in the country, it is substantive enough to provide indicative information and collect views from women entrepreneurs themselves on relevant issues to complement findings from other components of the WED assessment. In the absence of other recent surveys on women entrepreneurs in Egypt, the WES results are essential to the ILO assessment.

The outcome of the assessment is a series of concrete recommendations to form the basis for policy and programme actions required to address the identified deficiencies, and develop the potential of women's entrepreneurship. An additional outcome of the assessment is to highlight the importance of having a national strategy that addresses women entrepreneurs in Egypt, and to provide the evidence required to assist the Government's strategic efforts in the preparation of a SME strategy.

Examples of how the ILO WED Assessment outcomes have been used in other countries

- South Africa's Department of Trade & Industry used it to build their Women's Economic Empowerment Strategy
- Senegal developed a National WED Strategy
- Mali Employers' Federation built a national WED action plan
- Montenegro adopted a joint declaration and a strategy for the development of women's entrepreneurship for 2015-2020.

The report provides useful insights into the issues hindering WED in Egypt from the perspectives of women entrepreneurs (demand side) as well as the ecosystem (supply side) supporting the start-up and development of MSE in Egypt.

## Section 2: Profile of women entrepreneurs in Egypt

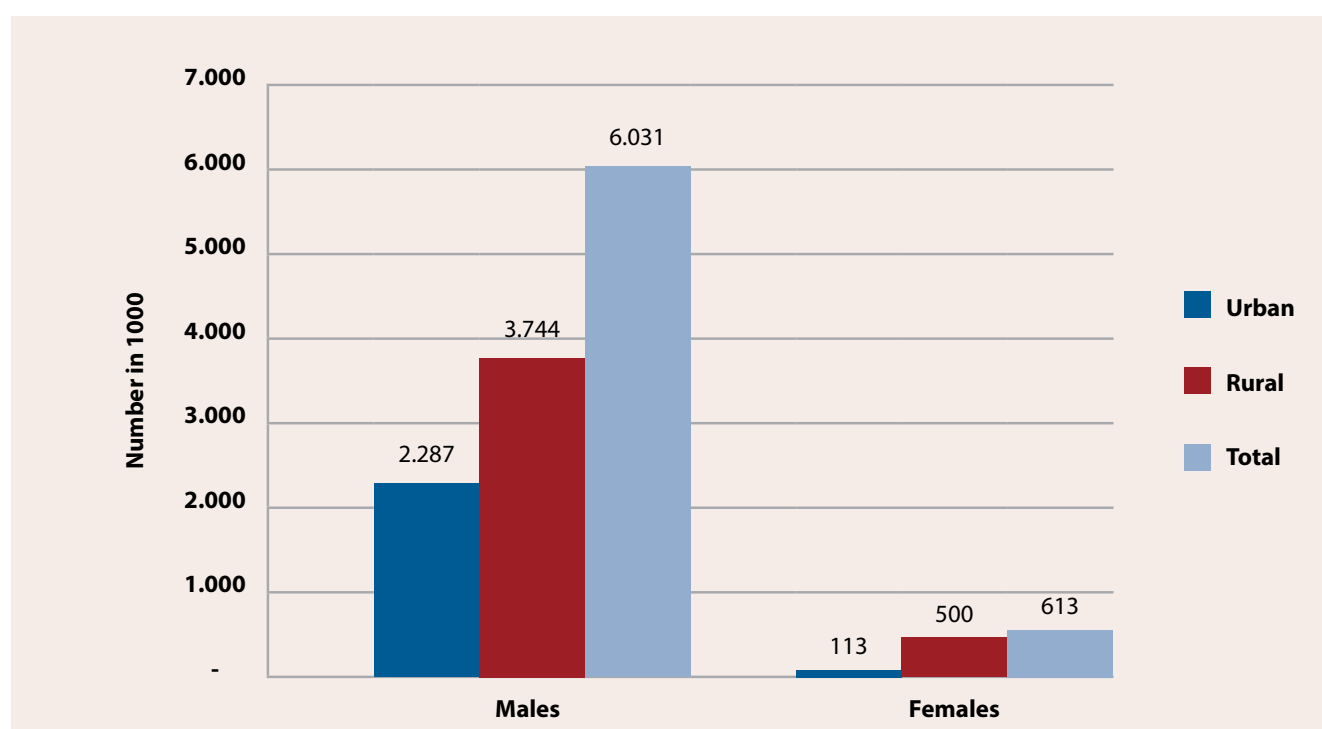
This section presents findings on the current state of women's entrepreneurship in Egypt. The profile is supported by available statistics and data on the number of WOE, their share of all enterprises, and their contribution to employment, as well as profile information on women entrepreneurs and their enterprises. This profile provides a baseline that can be used by policymakers and advocates for monitoring progress in reducing entrepreneurial activity gender gaps over time. The section also provides a summary of the major challenges facing women entrepreneurs, both in starting and growing their businesses.

### 2.1 Gender and business ownership

Based on the Global Entrepreneurship Monitor (GEM) Egypt Report 2012, 2.4 per cent of adult females were involved in either trying to start a business or managing their own business that is less than 42 months old (early-stage entrepreneurial activity), compared to 13.1 per cent of adult males. Females accounted for only 14 per cent of the early-stage entrepreneurs and 12 per cent of owners and managers of established businesses that are more than 42 months old. Relative to other regions in 2012, Egypt had the highest gender gap in entrepreneurial activity compared to other MENA countries (Hattab H., 2012, pp 17-18).

In 2014, women business owners (including the self-employed) reached 613,100, accounting for approximately nine per cent of the total number of self-employed/business owners in Egypt. In comparison, male business owners numbered 6 million (Figure 4). This is a very large gender gap, as the global average for women's share of the self-employed is more like 30 per cent. Egypt's women business owners are concentrated in rural areas, which represent 82 per cent of women business owners, while in urban areas they represent only 18 per cent. This is in large contrast to the distribution of male business owners – 62 per cent in rural areas and 38 per cent in urban areas. Egypt has a huge opportunity to increase the number of women entrepreneurs and their share of the self-employed as it would lead to more job creation and enhanced economic growth.

**Figure 4: Business ownership by gender, by urban/rural areas**



Source: Calculations based on CAPMAS statistics (2014), "Annual bulletin for labour force survey 2014".



## 2.2 Distribution of women entrepreneurs according to formality and informality

Table 1 shows large gender differences in the distribution of employment and self-employment activity in the formal versus the informal economies. Self-employed women employers represent only 0.6 per cent of the female formal workforce, while own-account self-employed female workers represent 0.8 per cent. On the other hand, self-employed men represent 5.8 per cent of male formal workforce, equating to 9.6 times the formal female employer rate, while own-account self-employed males represent 3.5 per cent of formal male workers, equating to 4.3 times the rate of own-account self-employed females. This is a significant gender gap in formality rates, perhaps suggesting that males have better access to the information, skills and capability to comply with formality regulations and laws compared to females who are less experienced and informed about governmental regulations.

Egyptian women entrepreneurs have a stronger presence in the informal sector, and do not engage employees. Many of these women are home-based and operate micro scale enterprise activities, especially those in the agriculture sector. Self-employed women who engage workers (employers) represent 6.8 per cent of the female informal workforce, while own-account self-employed female workers represent 25 per cent. In comparison, self-employed men who engage employees (employers) represent 17.7 per cent of the male informal workforce, 2.6 times the rate of own-account self-employed females; own-account self-employed male workers represent only 14.6 per cent of informal male workers.

**Table 1: Gender differences in distribution of self-employment/employers between formal and informal sector**

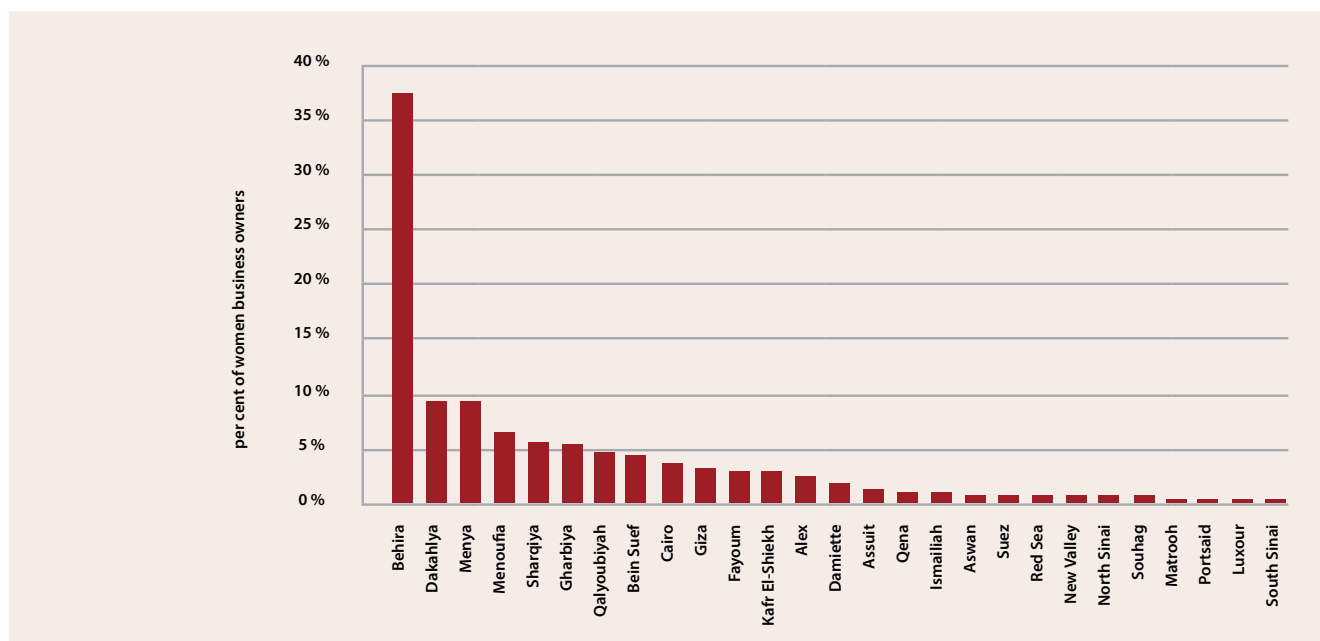
Status	Formal sector (%)			Informal sector (%)		
	Male	Female	Total	Male	Female	Total
Employees(paid workers)	90.4	98.4	92.4	60.7	25.6	55.7
Employers (engage employees)	5.8	0.6	4.5	17.7	6.8	16.2
Own-account workers (do not engage employees)	3.5	0.8	2.8	14.6	25.0	16.1
Contributing family workers (Unpaid workers)	0.3	0.2	0.3	7.0	40.8	12.0
Total (per cent)	100	100	100	100	100	100

Source: S. Fatma, A. Fatma and A. Hiam, 2015. "Formal and Informal Sector in Egypt: A Comparative Study", CAPMAS, p. 6.

### 2.3 Distribution of women entrepreneurs by governorate

The distribution of women entrepreneurs by governorate shows that the Behira governorate has the highest number (39 per cent) of women business owners, followed by Dakhlia (nine per cent), Menia (nine per cent), Menofia (six per cent), and Sharqiya (five per cent) (Figure 5).

**Figure 5: Geographic distribution of women business owners by governorate**

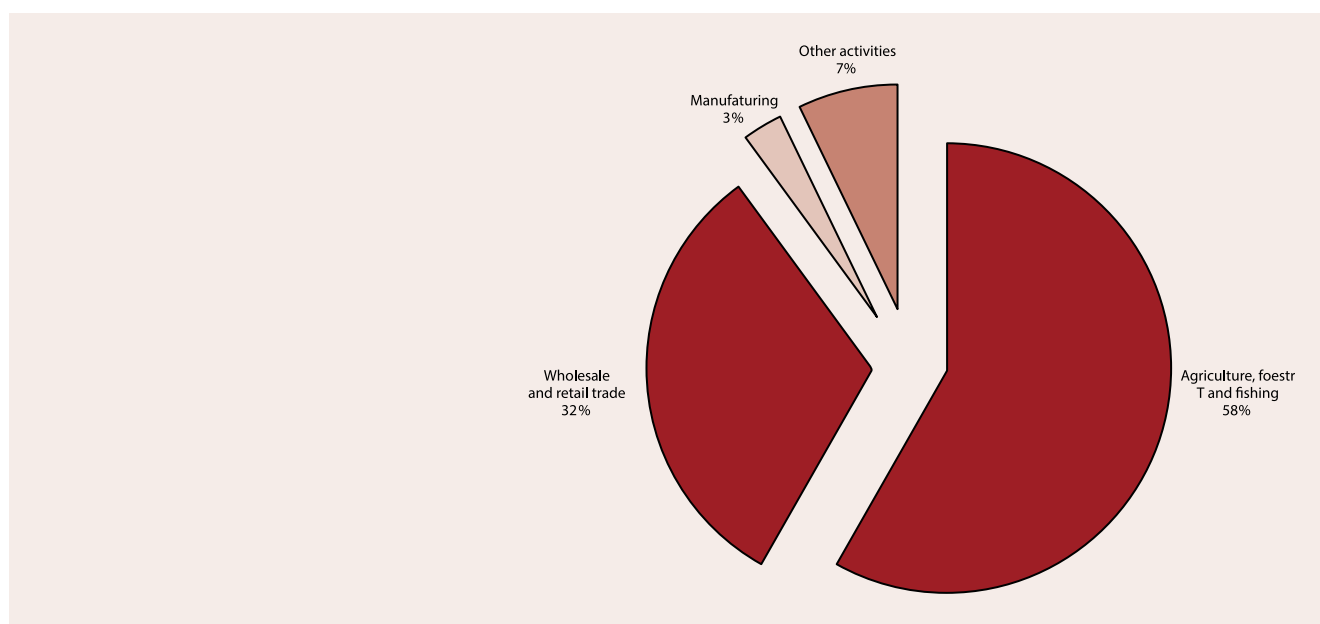


Source: Calculations based on CAPMAS statistics. 2014. "Annual bulletin for labour force survey 2014".

### 2.4. Distribution of women entrepreneurs by sector of economic activity

The distribution of women entrepreneurs by sector in 2014 shows women in agriculture as the highest at 58 per cent. Subsequent levels show women in wholesale and retail trade at 32 per cent, followed by the manufacturing sector with three per cent (Figure 6). Women in the agriculture sector often face more severe constraints than men in accessing productive resources, markets and services, thus reducing their productivity and contributions to their achievement of broader economic and social development goals.

**Figure 6: Women business owners by sector of economic activity**



Source: Calculations based on CAPMAS statistics. 2014. "Annual bulletin for labour force survey 2014".

## 2.5 Size of female-owned MSEs

A selected database of Egyptian MSEs shows that on average women-owned MSEs are smaller than male-owned MSEs, with an average of 1.85 workers versus 2.12 workers (see Table 2). In 2011, close to half of the women-owned MSEs had only one worker, compared to 38 per cent of male-owned MSEs. In fact, 98.4 per cent of the women-owned MSEs had fewer than five workers compared to 94.2 per cent of male-owned MSEs. However, it is interesting to note a modest improvement in the size of women-owned MSEs over the period from 2003 to 2011 as the percentage of women entrepreneurs with only one worker decreased from 58.4 per cent in 2003 to 47.7 per cent in 2011, while the percentage of women entrepreneurs with three or four workers doubled from 9.1 per cent to 19.0 per cent. The mean size of the women-owned MSEs increased slightly, while the mean number of workers in the male-owned MSEs declined over the same period.

**Table 2: Size distribution of male- and female-owned MSEs by number of workers**

Size of enterprise (number of workers)	Male-owned MSEs (%)	Male-owned MSEs (%)	Female-owned MSEs (%)	Female-owned MSEs (%)
	2003	2011	2003	2011
1	40.3	38.3	58.4	47.7
2	34.9	32.2	29.8	31.7
3	14.6	16.2	5.2	10.3
4	4.5	7.5	3.9	8.7
5-9	3.0	4.3	1.8	1.0
10-49	2.6	1.5	1.0	0.7
Total	100	100	100	100
Mean number of workers	2.33	2.12	1.73	1.85

Source: Egypt Network for Integrated Development (ENID). 2014. "Women Entrepreneurs in Egypt: Realities and Hopes", pp. 5-6 (based on calculations using data from MSEs in the 2003/2004 and 2011 databases held by the Economic Research Forum).

## 2.6 Challenges facing women entrepreneurs in Egypt:

All MSEs are likely to face similar challenges that limit their start-up and business growth, such as identifying sources of demand; finding customers; developing business linkages; adapting products and services to meet buyers' requirements; access to raw materials, supplies and equipment; technical and production; legal and regulatory compliance; and management problems. However, in many cases these constraints do not affect men and women business owners in the same way, since male-owned and female-owned businesses often do not operate in the same sectors or locations, or have equal access to, control over and use of the same resources and marketing outlets. The key challenges faced by Egyptian women entrepreneurs include:

- **Lack of pre-start employment experience and skill development:** Various barriers to labour market access affect women's potential for wage employment, mobility to better jobs and transition to higher value-added enterprises. In addition, due to the gendered social roles assigned to women, they lack the time required to develop skills that can later be transferred to their business technical and/or management activities.
- **Start-up challenges:** The three major start-up challenges cited by the WES respondents are access to financing; getting customers; and, finding suitable business locations (See Annex 3 table A18). The majority of WES respondents started their business with their own savings (57.5 per cent), followed by financial support from family and friends (37 per cent) and through the sale of an asset (18.5 per cent).
- **Business growth challenges:** WES respondents prioritised issues that they would likely

encounter growing their businesses. The top three challenges include: access to financing; transportation issues; and, dealing with government regulations and compliance costs. The major problems in obtaining a loan from financial institutions included interest rates being too high; the amount of the approved loan is too small; and collateral requirements are too high or impossible to provide (See table Appendix A, A22).

- **Access to women tailored BDS services and capacity-building programmes:** Focus group participants stated that they are often unaware of programmes and in many cases the reach of these opportunities is limited in rural areas. Family responsibilities and cultural norms contribute to mobility constraints and therefore impact their ability to travel to other areas for services. Forty-eight per cent (48 per cent) of the WES respondents reported that their business advice came from other business owners in the past year (See Appendix A, table 28), and only 14 per cent participated in an entrepreneurship or small business management-training programme (See Appendix A, Table A32). Only 20.5 per cent of the WES respondents agreed that information about types and sources of BDS is widely available to women entrepreneurs (See Appendix A, Table A44).
- **Access to information:** According to the WES results, 56 per cent of the WES respondents obtain most of their information on business related matters from family, friends and neighbours, while 28 per cent report obtaining information from other business owners (See Appendix A, Table 27); 17 per cent agreed that information on the sources of financing is widely available, and 12 per cent agreed that information about business regulations is widely available (See Appendix A, Table 45). Furthermore, due to high illiteracy rates, women are excluded from productive entrepreneurial activities, as it limits their capabilities to obtain information on business opportunities and thus pushed to operate in the informal economy.
- **Access to financial services:** The outreach of financial institutions is very limited, so the financial services provided to women and men are not sufficient, but women have more challenges than their male counterparts accessing financing. Twenty per cent (20 per cent) of women entrepreneurs compared to 10 per cent of men consider that collateral requirements are a major constraint, especially those in the informal economy.
- **Informality:** Many women entrepreneurs prefer to remain in the informal economy as they perceive the costs associated with operating in the formal sector are greater than the potential benefits; 81.5 per cent of the WES respondents operate in the informal economy.
- **Networking and business relations:** Most women entrepreneurs are not members of business associations and have limited networks and business contacts. As a result, they operate in a vacuum and miss opportunities to; access information, benefit from informal learning and capacity-building programmes, and making new contacts. Only 12.5 per cent of the WES respondents belong to a chamber of commerce and 10 per cent belong to women's business or women entrepreneurs' associations.
- **Concentration of economic activities:** The Central Agency for Public Mobilization and Statistics (CAPMAS) data shows that two-thirds of Egypt's women entrepreneurs are concentrated in the agriculture. The nature of agriculture sector requires low business skills and affords low margins in return.

Tailored support is required to help women entrepreneurs achieve financial and personal independence; create jobs and employment opportunities for themselves and others; and contribute to the economic and social well-being of their local communities and country. In spite of the many challenges they face in terms of financial resources and cultural stereotypes, "women are proving that they have a driving business spirit and that they are part of the solution to achieving economic growth and pulling people out of poverty" (ILO/Irish Aid, 2008, p. 7).

## Section 3: Assessment of the six WED framework conditions

This section of the report provides findings on the assessment of the strength and weakness of the six WED framework conditions in Egypt:

- i. gender-sensitive legal and regulatory system that advances women's economic empowerment;
- ii. effective policy leadership and coordination for the promotion of WED;
- iii. access to gender-sensitive financial services;
- iv. access to gender-sensitive BDS services;
- v. access to markets and technology, and
- vi. representation of women entrepreneurs and participation in policy dialogue.

Input for the analysis was acquired from secondary sources (e.g. literature and web review) and the results of the WES, focus group discussions, and key informant interviews. Each of the WED framework condition sections concludes with scoring of indicators for its component sub-conditions.

### 3.1 Gender-sensitive legal and regulatory system that advances the economic empowerment of women

A gender sensitive regulatory and legal environment supports women to gain access and be able to claim the same economic rights as men. It also ensures that specific laws and regulations are clearly enforced so women are not subjected to customary practice and denied their legal rights. Women are economically empowered if they have the freedom to choose to work and in which occupations and fields, or to decide to start their own businesses, coupled with access to employment and entrepreneurial opportunities and control over their own resources and profits.

Women's economic rights can be strengthened by improving national administrative and legal frameworks related to employment, property rights, land and inheritance; creating more awareness of the economic rights of women and increasing women's direct control over resources, such as through ensuring that women have equal access to the full range of credit and financial services to fully develop their productive assets, their land and their businesses. These are all enabling factors for the development of women's entrepreneurship.

Accordingly, there are three sub-conditions to assess the gender-sensitive legal and regulatory system:

1. Labour laws and regulations.
2. Business registration and licensing regulations and procedures.
3. Property and Inheritance rights.

#### 3.1.1. Labour laws and regulations

Equal access to labour markets and rights to gainful employment are fundamental to women's economic empowerment. Various barriers to labour market access affect women's potential for wage employment, mobility to better jobs and transition to higher value-added enterprises (as entrepreneurs). The labour force participation rates of women vary considerably across countries, but consistently, once in the labour market, women are more likely than men to be classified as "unpaid family workers", disproportionately concentrated in informal work, and experience lower returns to employment. This is particularly the case in developing countries. These phenomena exist largely due to the absence of equality provisions in labour laws and regulations (and their application) (Stevenson, L and St-Onge, A, 2013, p.21). Thus, two issues are assessed:

- a. Equality of women's labour market access and participation.
- b. The impact of labour laws and regulations on existing WOE's.

### 3.1.1.1 Equality of women's labour market access and participation

Previous employment experience is one of the variables influencing higher levels of success in business ownership activity. If women do not have the same access to labour markets, they are disadvantaged in terms of being able to gain know-how and experience and build networks that will be of benefit should they become entrepreneurs. Consequently, countries with a low female labour force participation rate have a smaller pool of potential entrepreneurs from which to draw. A low female labour force participation rate could be linked to social and cultural values and gender biases that discriminate against the hiring of women, especially in the private sector where the share of women employees is very low in many countries (Stevenson, L and St-Onge, A. 2013, pp. 32-33).

In general, there are many laws and regulations in Egypt that support and promote women's participation in the labour market. According to the WES results, 42.5 per cent of the respondents agreed that the laws and regulations in Egypt support a high degree of gender equity and equality, 21.5 per cent did not agree, and 36 per cent did not know or were not aware of these regulations (see Annex 3, Table A 44).

The current constitution came in force in January 2014. The constitution prioritizes the protection of women from any kind of discrimination. Article 9 emphasizes equal opportunities for all citizens, without discrimination. Article 11 stresses the equality between women and men in terms of economic rights, the protection of women against any forms of violence, women empowerment by ensuring balance between family duties and work requirements, and providing protection to motherhood and women-headed households.<sup>4</sup>

Moreover, Labour Law No. 12/2003 mandates the equality of women participation in labour market, as Article 88, prevents any discrimination against women, and emphasizes the equal application of the labour law for both women and men. Also, Article 35 prohibits gender wage discrimination to ensure that women and men receive equal payment for similar work.<sup>5</sup> Law No. 25/1920, Article 1, modified by Law No.100/ 1985, mandates that married women have the right to go out to work without the husband's permission.<sup>6</sup> In 2013, Egypt's interim government set the minimum wage of 1,200 Egyptian pounds (EGP) equivalent to 170 US\$ a month for male and female government and public sector workers. This came into effect in January 2014. So far, the government has not been able to set a minimum wage for the private sector in fear of adversely affecting the labour market and due to employers' opposition. Articles No. 91, 92, 93, 94 and 95 of the labour law relates to women's maternity leave whereas pregnant women who have worked in an organization for 10 months have the right to take maternity leave for 90 days, receiving full financial compensation during their leave. Maternity leave is available twice during a term of employment with the same employer. The employer cannot fire a woman during her maternity leave. Moreover, women have the right to take unpaid child care leave for a period not exceeding two years, and can do this twice during their service. Up until 24 months of the child's birth date, women have the right to a 30-minute breastfeeding break twice a day, with an option of joining the two periods.

Egypt also ratified the Convention on the Elimination of All Forms of Discrimination Against Women (Lohmann, T., 2010, p.17). This convention provides the basis for promoting gender equality through ensuring women's equal access to and equal opportunities in political and public life, including the right to vote and to stand for election as well as education, health and employment.<sup>7</sup> In addition, Egypt ratified two key ILO Conventions with respect to gender equality and women rights: Promotion of Equal Remuneration Convention, 1951 (No. 100); and Discrimination (Employment and Occupation) Convention, 1958 (No. 111), which promotes equality of opportunity and treatment between women and men in employment and occupation and focuses on the elimination of discrimination based on race, colour, sex,

<sup>4</sup> Egyptian Constitution for 2014.

<sup>5</sup> Egyptian Labour law No.12/2003.

<sup>6</sup> National Council for Women <http://www.ncwegypt.com/index.php/ar/docswomen/pslara/443-pslara3> [accessed 11 June 2015].

<sup>7</sup> <http://www.un.org/womenwatch/daw/cedaw/> [accessed 5 October 2015].

religion, political opinion, national extraction and social origin.<sup>8</sup> Also Egypt ratified the Night Work (Women) Convention, 1960 (No.141) and the Night Work (Women) Convention, 1960 (No.41) both denounced and replaced by the Night Work (Women) Convention, 1948 (No.89) and the Night Work Convention, 1990 (No. 171), which Egypt has not ratified.

Although the Egyptian Constitution, international conventions, and the labour laws promote women's access to the labour force, the labour force participation of women is low. The data provided in the Global Gender Gap Report 2014 showed that wage equality index between women and men for similar work is 0.78 in Egypt, which means that a man's income is 1.2 times that of a woman's income for the same job (WEF 2014, p. 172). Moreover, maternity benefits are not integrated in the social protection system. Maternity can thus be a factor of discrimination since employers cover maternity costs directly (OECD, 2015, pp. 52-53).

On the other hand, Labour Law No.12/ 2003, Article 90 prohibits women from working in certain kinds of jobs. These occupations have been defined by the minister of Manpower Decree No 155/2003, which lists the jobs that might be considered immoral, such as working in bars, gambling clubs, furnished apartments, boarding houses that are not subject to supervision by the Ministry of Tourism. In addition, there are restrictions that prevent women from working in jobs that might be harmful to their health. These include working underground in mines and quarries, working in furnaces of melting mineral materials, making explosives, glass melting, leather tanning and fertilizers manufacturing. Additionally, the labour law restricts women from working overnight from 7:00 pm to 7:00 am, except in some businesses such as hotels, restaurants, theatres, hospitals, cinemas, airports, tourist and airline offices and senior occupations (OECD, 2015, pp. 47-48).

### Labour force by gender

Egypt's labour force was estimated at 30.2 million in 2015, a 2.2 per cent increase compared to 29.5 million in 2014. The male labour force was 23.2 million, accounting for 76.1 per cent of male population, while the female labour force amounted to 6.9 million, or 22.8 per cent of the female population. The growth rate of the female labour force witnessed an increase in 2015 by 2.7 per cent, while the change in the male labour force increased by 2.1 per cent in the same year. Moreover, there was a significant gender gap between the male and female labour force participation rates, with the male rate 3.3 times the female rate, (See Table 3).

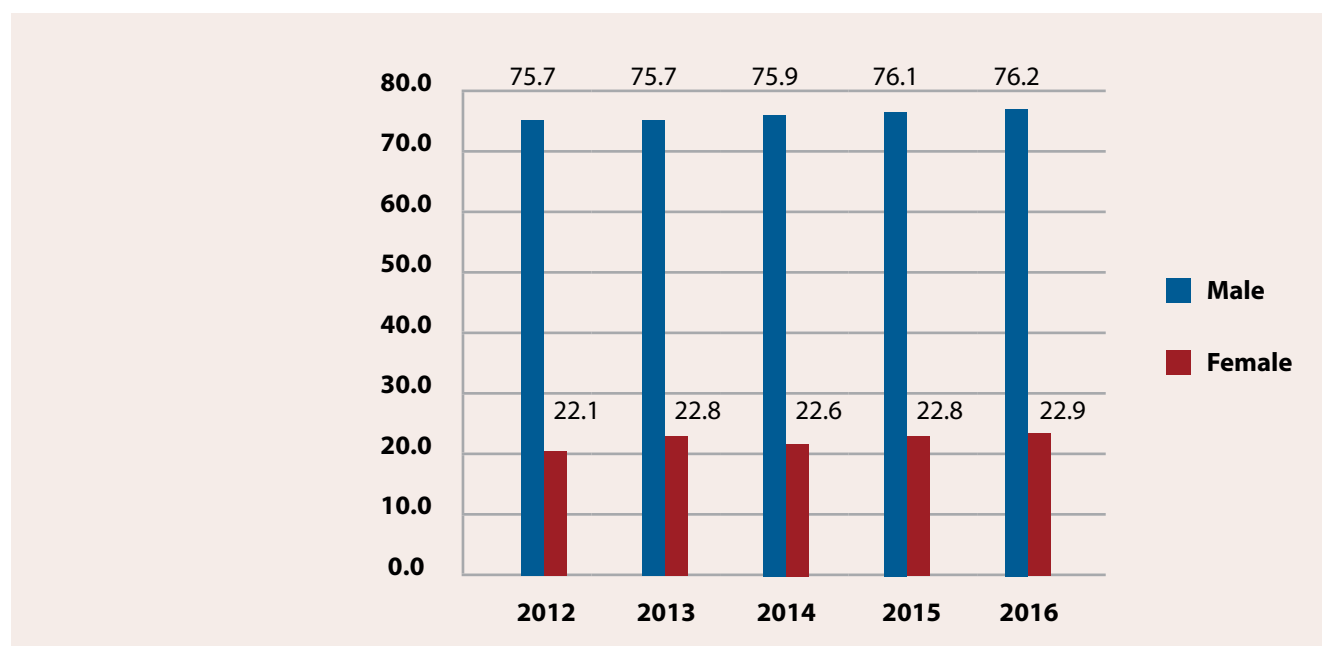
**Table 3: Labour force in Egypt during the period 2012-2016**

	2012	2013	2014	2015	2016*
Male (in millions)	21,982	22,339	22,802	23,287	23,674
Female (in millions)	6,399	6,721	6,772	6,955	7,113
Total (in millions)	28,381	29,059	29,574	30,242	30,787
Male (growth rate %)	2.0 %	1.6 %	2.1 %	2.1 %	1.7 %
Female (growth rate %)	2.78 %	5.03 %	0.76 %	2.70 %	2.27 %
Total (growth rate %)	2.18 %	2.39 %	1.77 %	2.26 %	1.80 %

Source: ILO KILM statistics [http://www.ilo.org/global/statistics-and-databases/WCMS\\_424979/lang-en/index.htm](http://www.ilo.org/global/statistics-and-databases/WCMS_424979/lang-en/index.htm) [accessed 30 August 2016].

\*2016 ILO forecast.

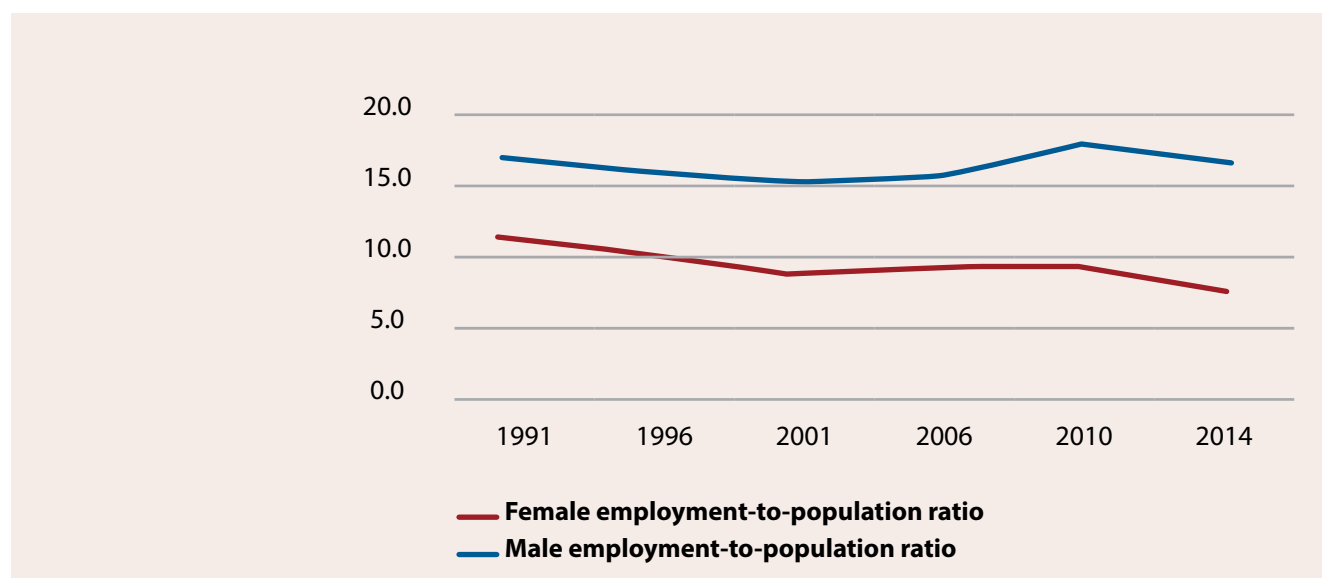
8 [http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:10011:0::NO::P10011\\_DISPLAY\\_BY,P10011\\_CONVENTION\\_TYPE\\_CODE:1,F](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:10011:0::NO::P10011_DISPLAY_BY,P10011_CONVENTION_TYPE_CODE:1,F) [accessed 26 May 2016].

**Figure 7: Labour force participation rates in Egypt 2012-2016**

Source: ILO KILM statistics [http://www.ilo.org/global/statistics-and-databases/WCMS\\_424979/lang--en/index.htm](http://www.ilo.org/global/statistics-and-databases/WCMS_424979/lang--en/index.htm) [accessed 30 August 2016].

### Employment by gender

In spite of the efforts made by the government, only 17.1 per cent of women are employed today in Egypt (2015), down from 25 per cent at the beginning of the nineties. This regression is also true for younger females. As many as seven out of 10 young women available to work are unemployed (See Figure 8).

**Figure 8: Employment- to-population ratio for women in Egypt**

Source: ILO KILM statistics [http://www.ilo.org/global/statistics-and-databases/WCMS\\_424979/lang--en/index.htm](http://www.ilo.org/global/statistics-and-databases/WCMS_424979/lang--en/index.htm) [accessed 03 October 2016].



Women do not have a proportionate share of employment. Total employment in Egypt was estimated at 26.5 million in 2015 with a 3.2 per cent increase, compared to 25.7 million in 2014. Male employment reached 21.3 million (80.4 per cent of total employment), while female employment amounted to 5.2 million (19.6 per cent of total employment). Although the female employment rate declined by 0.3 per cent in 2014, it witnessed a high growth rate in 2015 by 4 per cent and was expected to be increased by 3.3 per cent in 2016, while male employment was anticipated to rise in the same year at a lower rate of 2.3 per cent (See Table 4).

**Table 4: Employment in Egypt during the period 2012-2016**

	2012	2013	2014	2015	2016*
Male (in millions)	19,979	20,197	20,721	21,362	21,857
Female (in millions)	4,797	5,024	5,008	5,214	5,389
Total (in millions)	24,777	25,221	25,729	26,576	27,246
Male (growth rate)	1.6 %	1.1 %	2.6 %	3.1 %	2.3 %
Female (growth rate)	0.48 %	4.72 %	-0.30 %	4.10 %	3.36 %
Total (growth rate)	1.37 %	1.79 %	2.02 %	3.29 %	2.52 %

Source: ILO KILM statistics [http://www.ilo.org/global/statistics-and-databases/WCMS\\_424979/lang--en/index.htm](http://www.ilo.org/global/statistics-and-databases/WCMS_424979/lang--en/index.htm) [accessed 30 August 2016].

\*ILO forecast.

Not only are females much less likely than males to be participating in the labour force, and to be employed, they are less likely than males to acquire jobs in the private sector. Women represent only 17 per cent of private sector employment, while men hold 83 per cent of private sector jobs. As illustrated in Table 5, there is a significant gender gap in private sector employment. In the governmental sector, the gender gap lowers as women represent 31 per cent of the governmental employment.

**Table 5: Distribution of Employment by public and private sectors in 2014**

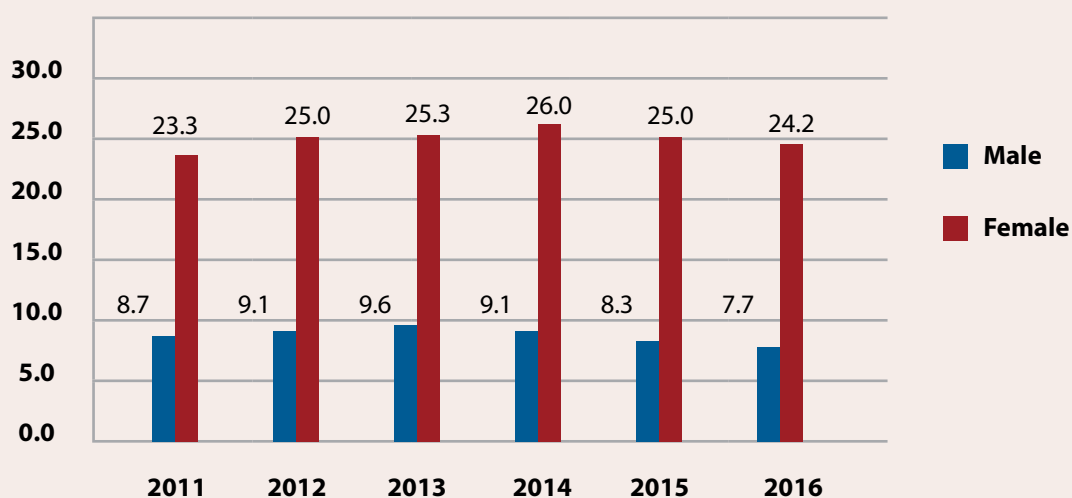
	Government	Private
Male	69.5 %	82.6 %
Female	30.5 %	17.4 %
Total	100 %	100 %

Source: Calculations based on CAPMAS statistics (2014). "Annual bulletin for labour force survey 2014".

Approximately 35 per cent of female workers are in unpaid work compared to only 6 per cent of males (CAPMAS, 2014, p. 80). This is a very high percentage and shows significant gender inequality in employment in Egypt, as women and men are not treated in the same way.

### Unemployment by gender

Over the period 2012-2015, the female unemployment rate was much higher than the male unemployment rate. In 2015, 25 per cent of the female labour force was unemployed, compared to only 8.3 per cent of the male labour force. The female unemployment rate is almost three times the rate for males.

**Figure 8: Unemployment in Egypt 2012-2016**

Source: ILO KILM statistics [http://www.ilo.org/global/statistics-and-databases/WCMS\\_424979/lang--en/index.htm](http://www.ilo.org/global/statistics-and-databases/WCMS_424979/lang--en/index.htm) [accessed 30 August 2016].

Unemployment rates for female and males are concentrated in the age group 30-59, as 29 per cent of female unemployment exists in the age group 30-39 and 25 per cent exists in the age group 40-49, and 18 per cent for age group 50-59, while the male are 26 per cent, 22 per cent and 18 per cent in the same age groups (see Table 6).

**Table 6: Distribution of unemployment according to gender and age group**

Age Group	15-19	20-24	25-29	30-39	40-49	50-59	60-64	65+
Male	5 %	11 %	13 %	26 %	22 %	18 %	3 %	2 %
Female	4 %	9 %	13 %	29 %	25 %	18 %	2 %	1 %

Source: Calculations based on CAPMAS statistics (2014). "Annual bulletin for labour force survey 2014".

In summary, in 2015 the data on labour force participation, employment and unemployment in Egypt indicate significant gender gaps. Women in Egypt have more difficulties in finding new jobs and securing their current jobs, as female unemployment reached 25 per cent in 2015, while the male unemployment amounted to 8.3 per cent. Moreover, 37 per cent of female employees are un-paid, compared to only five per cent for male employees. Private sector employers prefer hiring male versus female employees, resulting in women's share being only 17 per cent versus 83 per cent for men. A similar situation exists in the public sector where women hold 31 per cent of the jobs and men 69 per cent of the jobs. As such, women lack the opportunity to gain skills, knowledge, experience and networks which are all critical to those who later choose the self-employment option.

### 3.1.1.2 The impact of labour laws and regulations on existing WOE's

The non-wage labour costs (e.g. social security charges) and/ or overly complex procedures for registering employees in the social security system are particularly onerous for women entrepreneurs. This discourages women from having formal enterprises or hiring formal workers.

In 2010, the new Social Insurance Law No. 135 introduced a pensionable salary that is equivalent to the total real salary and reduced the contribution rate on the total salary to 11 per cent for the employee and 19.5 per cent for the employer (compared to the former Law No.79/ 1975: 14 per cent and 26 per cent respectively and including health insurance contribution of 1 per cent paid by the employee and 3 per cent by the employer) (ILO, 2016, pp. 14-15). As a result, the cost of social security contributes to the reasons why enterprises in Egypt are discouraged from hiring formal workers. Of the WES respondents, 73 per cent operate informal enterprises. Focus group discussions confirmed that the majority of women entrepreneurs employ informal employees, due to non-wage costs. Women focus group participants owning small businesses, versus micro enterprises, employ formal employees, while the micro enterprise owners employ informal workers. Findings clearly indicate that the smaller the enterprise, the higher is the prevalence of informal employees, as the burden of non-wages costs is perceived as being high.

There are no specific services provided to women in dealing with any complexities in worker's registration and compliance procedures. Moreover, the government does not make any specific efforts to inform women entrepreneurs of labour regulations and reporting requirements. Only 2 per cent of the WES respondents reported getting information from government publications and 30 per cent reported that knowing how to register is a barrier. In addition, there is no evidence that BDS organizations provide women entrepreneurs with orientation sessions or training workshops on labour laws and regulations and compliance requirements.

The offices of social insurance and worker's registration are in all governorates. Based on the World Bank Doing Business Report, worker registration in Egypt takes two days with no administrative cost (World Bank, 2014, p. 23). The results of the WES, interviews and focus groups indicated that women are not more subject to corruption and harassment by labour inspectors than men. Only 7.5 per cent of the WES respondents reported that they were required to pay a bribe or unofficial fee to government representatives during the past year and nine per cent of them were subjected to any other type of harassment from the governmental officials. The key informants said that corruption is a general issue not related to women only.

### **3.1.2. Business registration and licensing regulations and procedures**

Although many regulations apply to enterprises, one of the most important is related to the requirements for registering a business and for obtaining the various operating licenses or permits required to begin operations as a formal enterprise. Studies show that complex administrative procedures and high costs of registering a business are a deterrent to formalising a business. Having a registered enterprise is important because this is often a requirement to access commercial credit, BDS services, foreign markets, and other advantages which informal enterprises do not have. Also, formal enterprises have more protection under the judicial system, and are able to use formal labour contracts. Studies show that the reforms making it easier to start a formal business are not only associated with increases in the number of newly registered firms, but to improvements in employment and productivity and sustained gains in economic performance (Stevenson L. and St-Onge A., 2013, p. 35).

In Egypt, the regulations allow women entrepreneurs to obtain a business license for all types of businesses, and their husband's permission is not required. Based on WES results, 70 per cent of the 200 surveyed women entrepreneurs reported that they did not need their spouse's permission to start their own business. (See Annex 3, Table A 6).

The General Authority for Investment (GAFI) provides a one-stop-shop service to receive and process business registrations for all types of companies through its branches in five cities and investment offices in nine governorates.<sup>9</sup> In addition, the SFD has one-stop-shop units to issue business licenses for SMEs, through their regional offices that cover all governorates.<sup>10</sup> The WES results indicated that only 18 per cent of 200 surveyed women entrepreneurs reported that the proximity of the business registration offices in the area where they live is considered a barrier to registering a business. A key informant confirmed that GAFI has a help desk service

<sup>9</sup> <http://gafi.gov.eg/> [accessed 29 July 2015].

<sup>10</sup> <http://www.sfdegypt.org/web/sfd/small-enterprise-service-unit> [accessed 28 July 2015].

through its offices to support entrepreneurs to register their business and ensure that they are aware of the registration procedures and regulations. In addition, all business registration information is available online, but still needs to be promoted. It is important to note that on-line services for women in rural areas are not a good tool for distributing information as there is a lack of use of ICT tools by these women entrepreneurs. According to the WES results, only 1.6 per cent use desktop computers, 2.5 per cent use laptops, 2.5 per cent use fixed line internet, and 3.3 per cent use mobile internet subscriptions. The gap for women entrepreneurs widens further as there are no special efforts made to raise women's awareness of the business registration process, and the registration offices do not have special desks to facilitate the registration of women-owned businesses.

Table 7 below profiles the business registration status of the 200 WES respondents. The results indicated that there is a high informality rate among women entrepreneurs, as 73 per cent of them were not registered with any of the governmental authorities. Only 54 of the 200 WES respondents were registered with the Egyptian Tax Authority; 49 with the Federation of Egyptian Chambers of Commerce (FEDCOC); 43 with the National Authority of Social Insurance; 31 with the Commercial Registry - Companies Establishment Department (GAFI); and 21 with the Industrial Registry.

**Table 7: Percentage of surveyed women entrepreneurs who have registered their business with legal authorities/agencies**

<i>Registered with:</i>	
Egyptian Tax Authority	27.0 %
Federation of Egyptian Chambers of Commerce "Commercial register" (for business license)	24.5 %
National Authority of Social Insurance	21.5 %
Commercial Registry - Companies Establishment Department (GAFI)	15.5 %
Industrial register (Ministry of Trade and Industry)	10.5 %
Federation of Egyptian Industries (FEI)	7.0 %

*Source: Women Entrepreneurs Survey (WES) results.*

Almost 33 per cent of the 200 WES respondents perceive that time is the largest barrier facing them to register their business, followed by knowing business registration steps (29.5 per cent), the amount of reporting to the government (24 per cent), and cost of registration (24 per cent). It is noteworthy that 29 per cent reported that not knowing how to register is a barrier, and a high percentage are unaware of the advantages of having a registered business (see Table 8), which indicates there are no special efforts made to raise women's awareness of the business registration process, or the advantages associated with formalisation.

**Table 8: Perception of women entrepreneurs regarding the barriers to registering a business**

	A barrier	Not a barrier	Don't know
The time it would take (such as travelling or waiting) to register	33.0 %	16.5 %	50.5 %
Knowing how to register (having information on the steps to take, when, and where)	29.5 %	20.5 %	50.0 %
The amount of reporting to the government that would have to be done once registered	24.0 %	16.5 %	59.5 %
The costs of registration	24.0 %	23.5 %	52.5 %
Not being able to do business registration using the Internet	23.0 %	11.0 %	66.0 %
The requirement to pay regular taxes on sales and income, once registered	22.5 %	26.0 %	51.5 %
Proximity of the business registration office in the area where you live (e.g. accessibility)	18.0 %	33.5 %	48.5 %

Source: WES results; out of 200 respondents.

Table 9 below outlines the views on the major advantages of having a registered business. Forty-four per cent (44 per cent) of the 200 WES respondents agreed that registered businesses have better access to markets including export markets, while 43 per cent reported that they would benefit from social insurance or social protection programs, 40.5 per cent pinpointed access to government support/ assistance programs, 39 per cent mentioned they may not have to fear the fines or harassment by police and other authorities that informal enterprises do, 34 per cent referred to the advantage of better access to finance and business support services, and 26 per cent indicated the opportunity to compete for government contracts as suppliers.

**Table 9: Views of women entrepreneurs on the major advantages of having a registered (formal) business**

Advantage	Yes	No	Don't know
Registered businesses have better access to markets, including export markets	44.0 %	3.0 %	53.0 %
Registered businesses can benefit from social insurance or social protection programs	43.0 %	5.5 %	51.5 %
Registered businesses are able to access government support/ assistance programs	40.5 %	9.5 %	50.0 %
Registered businesses do not have to fear the fines or harassment by police and other authorities that informal enterprises do	39.0 %	9.0 %	52.0 %
Registered businesses have better access to finance, business support services and training programs	34.0 %	6.5 %	59.5 %
Registered businesses can compete for government contracts as suppliers	26.0 %	9.5 %	64.5 %

Source: WES results; out of 200 respondents.

### 3.1.3. Women's property and inheritance rights

The issue of property rights is linked to entrepreneurship and MSME development in a number of key ways. Asset ownership can be used as collateral for loans which help finance the starting and growth of businesses; property can be used to physically expand the business; or, if necessary, can be sold for proceeds to invest in the business. Inheritance laws are also very relevant to women's entrepreneurship. If women do not have equal inheritance rights, they are less able than men to be in a position to amass property and wealth that could be used to help finance the start-up and growth of a business.

According to personal status law in Egypt, women have the same property rights as men. Women are entitled to be the sole owner of their properties and have the rights to control them. Upon turning 21, a woman has the full right to deal with her properties on an equal basis as men without any sort of gender discrimination (OECD, 2015, p. 26). However, estimates of female land ownership are extremely low. The Egyptian Government estimated in 2000, 96 per cent of landowners were male, and OECD reported 8.2 per cent female holders of agricultural land in 2006.<sup>11</sup> Focus group participants confirmed that they are given equal property rights as men and that there is no discrimination in terms of laws for property rights and ownership. Based on the WES results, 70.5 per cent of 200 surveyed women entrepreneurs reported that women have the same rights as men to own, buy, sell and register property in their own name, also 31.5 per cent of surveyed women own their business premises, which mean that women do not have any problem in ownership and property rights.

The rules of inheritance are covered by the Personal Status Law, No.77/ 1943, and No. 71/ 1946 and apply to all Egyptians regardless of their religion. They are derived from Islamic shari'a with "relative equality" rather than "absolute equality" as an underlying principle (on the basis that men are considered responsible for supporting women financially). Three criteria underlie these rules: the degree of kinship to the deceased; the generation to which the recipient belongs; and gender. Focus group participants did not express concern about inheritance rights, and stated that the inheritance legislation is applied in Egypt, except for inheritance of land in some rural regions where women can be deprived from their inherited land. Since families in these regions fear losing their agricultural land to the family of the daughter's or sister's husband, women do not receive their inherited land. Since women in rural areas work mostly in the agricultural sector, without land ownership, business growth aspirations are often seriously encumbered.

### 3.1.4. Assessment and scoring for WED Framework Condition 1: Gender-sensitive legal and regulatory system that advances women's economic empowerment

Scoring to assess the strengths and weaknesses of the three sub-conditions of the gender-sensitive legal and regulatory system framework condition was facilitated by use of the scoring indicators developed in the ILO WED Assessors Guide (see Table 10). On a scale of 1 to 5, points are assigned to each sub-condition based on an assessment of the best fit with the statements in the scoring matrix, given the integrated analysis of all inputs gained from the desk review, the key informant interviews, the focus group, and the WES results.

Framework Condition 1, sub-condition A: "**Labour laws and regulations**", assesses two issues.

Issue 1, *the equality of women's labour market access and participation*: The assessment finds that the labour law is gender-sensitive, as it promotes gender equality and prevents any kind of discrimination against women employees. Also, it mandates equal payment for the similar work, and allowing married women to work outside the home without their husband's permission. Thus, three of the statements in the matrix for "equality of women's labour market access" apply in the case of Egypt, warranting a score of (3). However, women are restricted from working in certain sectors, and there is no evidence that they are made aware of their equal employment rights even though these are enforced. Although employment laws mandate pay equity and non-discrimination hiring practices, in practice, women's income is 0.78 of men's income for the same job, with less likelihood than men of being hired in the private sector.

11 USAID Country Profile Property Rights and Resource Governance Egypt. [http://www.usaidlandtenure.net/sites/default/files/country-profiles/full-reports/USAID\\_Land\\_Tenure\\_Egypt\\_Profile.pdf](http://www.usaidlandtenure.net/sites/default/files/country-profiles/full-reports/USAID_Land_Tenure_Egypt_Profile.pdf)), p. 10 [accessed 18 05 2016]

Issue 2, *the impact of labour laws and regulations on existing WOE*s: The assessment produced no evidence that government officials make special efforts to inform women entrepreneurs about labour laws and regulations, assistance in dealing with any complexities in registering workers, or awareness session of labour laws and compliance requirements. However, the assessment finds that the registration of workers can be completed through conveniently-located offices, which eases the administrative and time burden on WOE)s. In addition, women entrepreneurs are not subjected to harassment or bribery by labour inspectors. Thus, the score for this sub-condition is (2) since only two of the statements apply.

The average score for the two issues assessed under framework sub-condition 2A, “labour laws and regulations” is 2.5 out of 5.

Framework Condition 1, sub-condition B: “*Business registration and licensing regulations and procedures*” is assessed at a score of (3) with three indicator statements applying: women can register a business without the legal requirement to have their husband’s permission, they are not disadvantaged in accessing business registration offices due to mobility restrictions, and they can obtain a business license for all types of businesses. GAFI and SFD one-stop-shops that cover most of Egyptian governorates, facilitate women’s access to business registration offices. Also, this is considered a good step toward simplifying the registration processes, but many women entrepreneurs are still not aware of the registration processes. Only 12.5 per cent of the women entrepreneurs in the WES agreed that information about business regulations is widely available to women entrepreneurs. Moreover, there is no evidence that there are special efforts made by the government to ensure that women are informed about business registration and licensing procedures, nor that women’s desks are located in business registration offices.

Framework Condition 1, sub-condition C: “*Property and inheritance rights*”, Egypt warrants a score of (3), as the most accurate statement that describes the situation in Egypt is “Women have (some of) the same property and inheritance rights as men, but they are generally unaware of their rights, and few efforts are being made to educate and inform them of their rights”. In Egypt there is no discrimination against women in terms of property rights, as they are entitled to be the sole owner of their properties and have the rights to control it. As for the inheritance rules, they are inspired from Islamic law and are based on three criteria; degree of kinship to the deceased; the generation to which the recipient belong; and gender. Women’s property and inheritance rights are enforced in most of Egypt, except for some areas in the rural and Upper Egypt, where culture and tradition do not allow women to control their land.

**Table 10: Scoring summary for assessment of WED Framework Condition 1**

WED Framework Condition 1 - Indicators and scoring for assessing: Gender-sensitive legal and regulatory system that advances women’s economic empowerment					Score
Note: The shaded boxes represent the statement or statements that best reflect the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
A. Labour laws and regulations					Score
Equality of women's labour market access					
5 (if all five of the indicators apply); 4 (if only or any four of the indicators apply); 3 (if only or any three of the indicators apply); 2 (if only or any two of the indicators apply); 1 (if only one of the indicators applies)					
Women are not restricted from employment in any sector of the economy	Labour laws and regulations mandate non-discrimination in hiring practices on the basis of gender	Laws mandate that women and men receive equal pay for similar work	Married women do not legally require their husband’s permission to work outside the home or to operate a business	Women are made aware of their equal employment rights and these are enforced	3

Labour regulations and WOEs					
5 (if all five of the indicators apply); 4 (if only or any four of the indicators apply); 3 (if only or any three of the indicators apply); 2 (if only or any two of the indicators apply); 1 (if only one of the indicators applies)					
WOEs are provided assistance in dealing with any complexities in registration and compliance procedures	Orientation on labour laws and regulations and compliance/ reporting requirements is provided to women entrepreneurs as part of BDS and training programmes	The government makes specific efforts to inform WOEs about labour laws and regulations and compliance/ reporting requirements	Registration of workers can be completed online or through conveniently-located one-stop shops, which eases the administrative and time burden on WOEs	WOEs are not subjected to harassment or bribery by labour inspectors	2
B. Business registration and licensing regulations and procedures					Score
5 (if all five of the indicators apply); 4 (if only or any four of the indicators apply); 3 (if only or any three of the indicators apply); 2 (if only or any two of the indicators apply); 1 (if only one of the indicators applies)					
Women can register a business without the legal requirement to have their husband's permission	Special efforts are made by the government to ensure that women are informed about business registration and licensing procedures	Women are not disadvantaged in accessing business registration offices due to mobility restrictions (e.g. registration can be done online, or through local registration points, etc.)	Women's desks are located in business registration offices (women may have lower literacy levels and less business knowledge)	It is possible for women to obtain a business license for all types of businesses, including ones for the types of businesses more traditionally started by women	3
C. Property and Inheritance					Score
1	2	3	4	5	
Women do not have the same property and inheritance rights as men according to the laws of the country	Women have some of the same property and inheritance rights as men, but there are different procedural requirements imposed on women to gain access to these rights (e.g. by law, husbands are given administrative control over jointly-titled matrimonial property)	Women have (some of) the same property and inheritance rights as men, but they are generally unaware of their rights, and few efforts are being made to educate and inform them of their rights	Women have the same property and inheritance rights as men, broad-based efforts are made to make them aware of these rights, but customary practices do not recognise these legal rights, and women have limited recourse through the legal system	Women and men have the same property and inheritance rights by law, these are enforced, and women have access to mechanisms of legal recourse to gain these established economic rights	3
Scoring Recap					
Sub-condition A: $\frac{3 + 2}{2} = 2.5$					
Sub-condition B: $\frac{3 + 0}{2} = 1.5$					
Sub-condition C: $\frac{3 + 0}{2} = 1.5$					
Overall score for the framework condition: $\frac{8.5}{3} = 2.8$					



### 3.2. Effective policy leadership and coordination for the promotion of WED

Many governments have recently adopted policy objectives to increase the proportion of women owned businesses because of the economic growth potential to be realised from their higher levels of entrepreneurial activity. This is viewed as a catalyst for generating job opportunities; hence economic growth, integrating women into the formal labour market, achieving greater social inclusion and reducing poverty. Initiatives to realise these objectives may be implemented by numerous ministries, including those responsible for economic, skills, social and rural development, trade, and women's affairs (Stevenson, L. and St-Onge, A., 2013, p.40).

A clear system of coordination can improve the effective use of resources. However, passing the experience from lessons learnt and the emergence of policy recommendations that respond to the specific needs of women entrepreneurs are essentials for effective improvement as well. In many countries, this is achieved by delegating the policy leadership for WED to a government body which has the responsibility to advocate reforms and programme initiatives in order to address the barriers faced by women in starting, managing and growing their own businesses (Stevenson, L. and St-Onge, A., 2013, p.40).

Accordingly, in order to assess the effective policy leadership and coordination for the promotion of WED, two sub-conditions are considered:

- A. WED as a national policy priority
- B. Presence of a government focal point for the promotion and coordination of WED and support actions

#### 3.2.1. WED as a national policy priority

In this sub-condition the assessment looked for evidence that WED is a stated policy priority of the national government, whether in the national development plan, national gender strategy, or MSMEs strategy, with the objectives of increasing the participation of women in business ownership, enhancing the capacity of women to be able to start businesses, improving women entrepreneurs' access to essential financing, business development services, and markets.

Generally, women in Egypt were mentioned in many development plans and gender policies, with an overall objective to increase the participation of women in the economy and enhance their income level. Nevertheless, no national strategic framework for WED currently exists. Only 23.5 per cent of the WES respondents agreed that "the government is supportive of women business owners in its attitudes and assistance programs" (see Annex 3, Table A 44).

Sustainable Development Strategy - Egypt Vision 2030, was prepared by the Ministry of Planning to achieve the sustainability of the Egyptian economy through innovation, justice and social integration. The strategy has 10 pillars; women empowerment is addressed in the economic, education and health pillars. One of the key targets of the strategy is to increase women's participation in the labour force from 22.8 per cent in 2015 to be 25 per cent by 2020, and 35 per cent by 2030.<sup>12</sup>

The Egypt Social and Economic Development Plan for the Year 2015/2016 contains six chapters; women empowerment is addressed in four of them. These four chapters cover macroeconomic issues in terms of employment and unemployment, social justice, human resources development and finally the economic development where it focuses on supporting women-focused industries in Egypt. Particularly, the plan states that the public investments would offer 124,000 job opportunities for women, while the private investments would make 160,000 available opportunities for women in different economic sectors. Furthermore, the strategy targets the achievement of significant increases in industrial exports, and opening new international markets under the umbrella of the industrial development plan. It is important to note that there is no definite or obvious target related to WED or WOE (Ministry of Planning, 2015, p.97).

In 2015, the NCW issued the National Strategy to Eliminate Violence against Women 2015-2020. The strategy places a priority on small WOE through linkages with the SFD for the provision of financial and non-financial services and micro businesses in the poor and remote areas to women victims of violence, with focus on Giza, Qena, Aswan, Assiut, and North Sinai (National Council for Women, 2015, pp.95-191). This is a good approach as most of women in

12 <http://sdsegypt2030.com> [accessed 2 March 2016].

these areas are not provided with adequate services. On the other hand, the strategy should have addressed the access to finance challenge and tried to find a concrete solution as most of them will not be able to get loans to start their own business, primarily due to lack of collateral and business registration requirements. The strategy identifies specific actions with clear time lines, outputs, key performance indicators, and the required resources, which will help stakeholders measure the impact of the strategy.

The National ICT strategy 2012-2017 was prepared by the Ministry of Communications and Information Technology (MCIT). The strategy contains four main strategic objectives: supporting the democratic transition; promoting digital citizenship and information society; promoting sustainable development; and strengthening the national economy. The strategic objectives include women-targeted programmes/initiatives in four areas:

- "Promoting Digital Citizenship and Information Society" contains a component on raising the ICT skill levels of women, particularly those who act as the sole breadwinners of their households.
- "The Technology Homes" programme aims at boosting levels of IT knowledge and skills nationwide, by providing training services to women and children;
- "The ICTs for Community Integration" programme aims to empower women and eradicate their illiteracy;
- "The ICTs for Civil Society" programme with the aim of raising the capacity of civil society organizations working in development, empowering young people and women, and building their capacities through use of ICTs (MCIT, 2012, pp.51-55).

The National Strategy for Microfinance was prepared in 2005 by the Egyptian Banking Institute (EBI) in cooperation with the SFD to develop a strategic framework for increasing the efficiency and effectiveness of concerted governmental, non-governmental and donor efforts to promote the development of microfinance in Egypt. The strategy generically emphasises the development of WOE's through facilitating access to finance, as articulated in the vision of the strategy (EBI and SFD, 2005, p.14). The main core of the strategy is developing micro-financing products; modifying regulations of the financial sector; and capacity building for SMEs and MFIs (EBI and SFD, 2005, p.40). The strategy includes a focus on creating products to meet the needs of women, especially women in rural areas, and recommends the recruitment of women employees in MFIs, which would represent a significant step in developing gender-sensitive products and outreach mechanisms to reach a larger number of potential women clients (EBI and SFD, 2005, p.17). Based on the key informant interview results, there is no evidence about the impact of this strategy and to what extent the recommendations and action plan have been implemented. As the key stakeholders indicated, generally, there are many challenges in Egypt in terms of policy enforcement and strategy implementation on the ground.

Recent efforts to support SMEs include: SME lending through CBE initiative (see Section 3.3.1); a draft SME law that includes the establishment of a SMEs regulator and single coordinating body; the formulation of a new law for the formalization of the informal economy; the enhancement of the land allocation regulation; and the promotion of SME access to ICTs through developing a reliable social media platform and accelerating e-commerce transactions. In addition, the SME clusters programme intends to create new areas of industrial activity, in particular in areas with high availability of labour, promoting export-oriented industries and small, labour-intensive industrial complexes, to which are attached residential complexes and services. The government would lease industrial units to manufacturers on a usufruct basis and finance youth projects through the SFD as well as the CBE. Key informants indicated that these efforts do not integrate a gender dimension and the issue of women's entrepreneurship is not specifically addressed. The adopted approach is to tackle cross-cutting issues with the aim of facilitating the overall business environment for SMEs. All of these issues are very important for SMEs development; however, the approach fails to consider the specific needs of women entrepreneurs under each pillar.

### 3.2.2. Presence of a government focal point for the promotion of and coordination of WED and support actions

Coordinated policy leadership is viewed as an integral component to effect an improvement in the situation for women entrepreneurs. Coordination is best achieved through a central focal point for WED that may take the form of an office for WED within a government ministry, a WED unit in an authority responsible for MSMEs, women's affairs, or labour. This office, department or unit would have the responsibility for coordinating actions to promote WED and to ensure that information, programmes and services are being provided to respond to the developmental needs of women entrepreneurs and WOE's either through government bodies or partnerships with private sector entities and NGOs. The focal point would also perform an advocacy role across ministries and agencies to ensure that the concerns and particularities of women's entrepreneurship are considered in the development of legislation and regulations affecting the start-up and operation of an enterprise, as well as any gender-related impacts, and for championing gender-mainstreaming initiatives in ministries, agencies, financial institutions and business support organizations to improve the level of sensitivity in responding to the specificities of women's entrepreneurship.

In Egypt, WOE's development has been integrated in two governmental organizations: the WBDC at the NCW; and the Gender Unit of the SFD. There is no evidence that these two entities are coordinating among governmental bodies to promote WED, or providing policy leadership to other ministries and public agencies. Key informants indicated that the NCW and the SFD have some actions that promote women's entrepreneurship; however, at present there is no focal point in Egypt responsible for coordinating and promoting WED on a national level. Key informants advised that the government is working on the establishment of a national entity responsible for formulating SME policies, and coordinating among multiple SMEs stakeholders in Egypt, but no attention has been placed to WED.

### 3.2.3. Assessment and scoring for WED Framework Condition 2: Effective policy leadership and coordination for the promotion of WED

The most appropriate indicator for Framework sub condition 2A: "WED as a national priority", is reflected by statement (2) in the scoring matrix: **"Women's enterprise development is stated as one of the priorities in national development plans, gender policies and/ or other national economic strategies and important to the economic and social development of the country, but no specific agenda or action plan has been defined"**. Women's economic empowerment is a priority in Egypt Vision 2030, the Social and Economic Plan 2015/16, the National Strategy to Eliminate Violence against Women 2015-2020, the National ICT strategy 2012/17, the National Strategy for Microfinance, and the SMEs strategy. These policies recognise the need for increasing women's participation in the labour market, and facilitating access to finance and ICT. At the SMEs level, there is no evidence of gender-sensitivity in the policy framework. The current SMEs strategy does not recognise the challenges faced by women entrepreneurs, or consider measures to foster WED. Women entrepreneurs need to be considered as a specific target group in the Egyptian SME strategy, especially in its targets and action plans, as a step to promote WED.

For Framework condition 2, sub-condition B: **"Presence of a government focal point for the promotion and coordination of WED and support actions"**, is the most appropriate statement and carries a score of (2). Despite the efforts of the NCW and the SFD, no entity has been given the mandate to provide cross-governmental policy leadership and coordination for the promotion of WED and supporting actions. Thus, the impact of the current policies, initiatives, programmes and services that may be underway is unlikely to be maximised, as there is no adequate coordination among them. As a result, gaps will remain in programmes and services designed to address the needs of women entrepreneurs.

**Table 11: Scoring summary for assessment of WED Framework Condition 2**

WED Framework Condition 2 - Indicators and scoring for assessing: Effective policy leadership and coordination for the promotion of WED					
Note: The shaded box represents the statement best reflecting the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
A. WED as a national policy priority					Score
1	2	3	4	5	
There is no documented evidence that WED is a national policy priority	Women's enterprise development is stated as one of the priorities in national development plans, gender policies and/ or other national economic strategies an important to the economic and social development of the country, but no specific agenda or action plan has been defined	Women entrepreneurs have been identified as a specific target group in the government's MSME policies	Women entrepreneurs have been identified as a specific target group in the government's MSME policies and there are specific measures in MSME policy documents to foster women's entrepreneurship/ enterprise development	There is a national strategic framework for the women's entrepreneurship development, including provision for both start-up and growth of their enterprises	2
B. Presence of a government focal point for the promotion and coordination of WED					Score
1	2	3	4	5	
The government has taken no steps to address the issue of WED policy leadership and coordination	There are no WED focal points in the government, but some attention is paid to WED issues in certain ministries/ agencies	There are focal points in one or two ministries/ government departments that advocate for or have some promotional activity for WED, but there is no collaboration across ministries/ agencies	A national focal point for WED has been established within government, but it is still not functioning properly, is under-resourced, and has limited liaison across ministries and agencies	There is a national focal point for WED within government with the mandate for policy leadership, supported by the budget, resources, and inter-ministerial collaboration and cooperation necessary to carry out this mandate; has developed strong linkages with external stakeholders, and actively consults on the policy and programme needs of women entrepreneurs	2
<b>Scoring Recap</b>					
Sub-condition A: <u>  2  </u>					
Sub-condition B: <u>  2  </u>					
Overall score for the framework condition: <u>  4  </u> / 2 = <u>  2  </u>					

### 3.3. Access to gender-sensitive financial services

Financial services cover a broad range of financing programmes and products such as micro-credit, commercial bank loans, loan guarantee schemes, micro-insurance, and seed and venture capital. Products offered under these services are designed to address the needs of businesses at various stages of the business cycle from start-up to maturity.

Gender-sensitive financial services take into account the specific needs of women entrepreneurs while delivering services in an environment where gender bias is non-existent. The outcome of this would ultimately be the equitable participation of WOE in financial services.

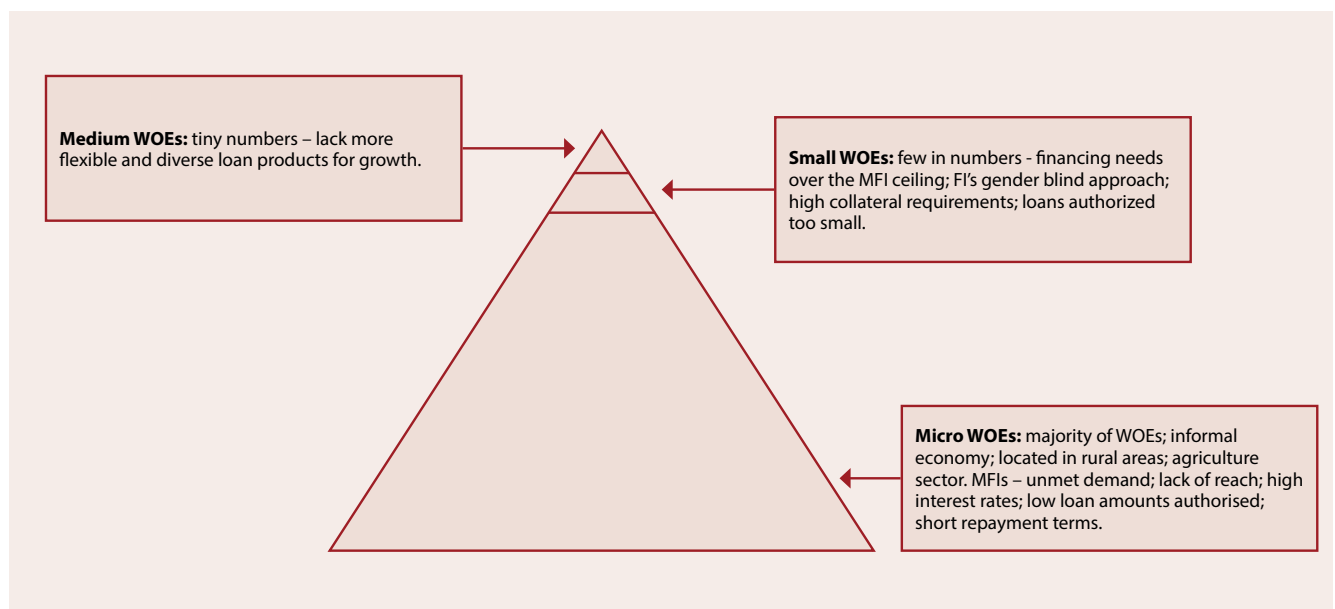
Being gender-sensitive implies understanding the difficulties faced by women entrepreneurs, which require institutions to differently address the specific needs of both genders. Accordingly, in order to assess the situation of women entrepreneurs access to finance in Egypt; two sub-conditions are considered:

- A. Women entrepreneurs' participation in generic financing programmes
- B. Financing programmes specifically targeted to WOE's

### 3.3.1. Women entrepreneurs' participation in generic financing programmes

A number of reports (GEM report, World Bank studies, and SFD assessments) suggest women-owned businesses in Egypt have unmet financing needs of 4.2 billion US\$ and a deposit potential of nearly 2.9 billion US\$ and that access to finance is a challenge for young start-uppers more generally. Several lines of credit have been made available at preferential rates for business; however, and until recently these financing lines have been mostly supporting existing businesses as well as new projects at the micro level. Furthermore, the CBE indicates that lending to small enterprises remains less than one per cent of total bank lending. The financial market has a missing middle: the start-up of small and medium-sized projects is poorly served. Guarantees and collateral required by commercial banks and other FSPs are exorbitant to many capable young persons carrying good projects. Commercial banks are also poorly equipped to service smaller-sized companies, opting preferentially for the safer higher-end of capitalisation. The following diagramme reflects the conditions of financing for women entrepreneurs in Egypt:

**Figure 9: Women-Owned enterprises access to finance: Unmet demands and challenges**



#### 3.3.1.1 Commercial banks

Finance to SMEs is offered by 11 banks in Egypt – National Bank of Egypt (NBE); Banque Misr; Bank du Caire; Alexandria Bank; Export Development Bank; Suez Canal Bank; Qatari National Bank; Arab Bank; HSBC; Barclays; and, El-Watany Bank. Only five of these banks offer specific financial products to SMEs.

In 2016, the CBE launched, Egypt launched a major initiative for SME development. A total lending capital of 200 billion EGP (18 billion US\$) is made available to commercial banks and other financial service providers for SME lending at a five per cent interest rate. This equals an increase in the CBE's lending capital of around 20 per cent. In addition the CBE obliged banks to allocate 20 per cent of their portfolio for the SME sector in the upcoming four years.<sup>13</sup> This initiative is estimated to benefit 350,000 enterprises and create four million jobs. To date, the majority of SMEs, especially in the manufacturing sector, rely mainly on their own funds with only 13 per cent of small enterprises having access to finance from the financial sector (Nasr S., 2010, p.13). The CBE also launched another initiative for medium enterprises in the industrial and agricultural sectors with a total fund of 5 billion EGP and a declining interest rate of

<sup>13</sup> <http://www.dailynewsegypt.com/2016/03/19/410469/> [accessed 10 May 2016].

seven per cent in order to support the financing of machinery and equipment and expanding production lines.<sup>14</sup>

The shortfalls of both initiatives supporting WED are that they neither allocate specific quotas for women-owned SMEs nor a specific share of the allocated fund. Moreover, the CBE initiative is directed to formal SMEs, thus eliminating a vast number of women entrepreneurs as the majority are concentrated in the informal economy. In addition, their two-year requirement for financial statements eliminates start-ups – the all important seedlings for SME growth in Egypt.

Egyptian banks estimate that women represent 10 per cent to 25 per cent of bank clients, most of them as microfinance borrowers (Nasr S., 2010, p.21). A key informant from the NBE, the largest bank in the country estimated that 22.4 per cent of their clients are women but was unable to share the exact nature of their business relations e.g. loan clients versus savings. It is important to note that these are estimates only as generally, financial institutions do not maintain sex-disaggregated data on loan clients.

According to key informants, the banks in Egypt deal with gender on a neutral basis. They fail to acknowledge or account for the specific access to financing challenges faced by women entrepreneurs which also include related challenges such as “they lack the power within the household to negotiate money and take control over financial resources (especially for the less educated and with lower income); less experience in dealing with money (financial literacy); less mobility: less collateral; and feebleness of businesses”. According to the bank key informants, banks base their financial due diligence on the potential profitability of the proposed project and collateral versus gender. They do not acknowledge the existence of obstacles faced by women entrepreneurs; do not view women business owners as a marginalised segment in the economy, and furthermore, do not think that women face more difficulties than men in access to credit, albeit SMEs in general face obstacles in accessing bank credit.

The access to financing challenges faced by women entrepreneurs were confirmed in the WES results. Over 70 per cent of the 200 survey respondents reported that access to financing presented a challenge at the start-up stage (see Annex 3, Table A 18) with only 4.5 per cent accessing a bank loan at the start-up stage (see Annex 3, Table A 19), and 73 per cent expected that access to finance would be a problem in growing their businesses (Annex 3, Table A43). Of the 15 survey respondents who applied for a bank loan in the past year, only six were successful (see Annex 3, Table A21).

Table 12 (below) shows the WES respondents' views of the major problems in obtaining a loan from a financial institution (bank or microfinance institution). “High interest rates” are perceived by the Egyptian women entrepreneurs to be the top difficulty in obtaining a loan from a financial institution (60.5 per cent), followed by the loan amount authorised is too small (42 per cent), high collateral requirements (40 per cent), and short repayment terms (38 per cent).

**Table 12: Major problems in obtaining a loan from a financial institution**

		Yes (%)	(%) No	(%) Do not know
a	Collateral requirements are too high (such as assets of lands or buildings, etc.)	40.0	23.5	36.5
b	Interest rates are too high	60.5	7.5	32.0
c	The amount of the approved loan is (would be) too small	42.0	17.5	40.5
d	The term of the loan is (would be) too short	38.0	19.5	42.5

14 “Are CBE's initiatives enough to develop SMEs?”, Daily News Egypt, <http://www.dailynewsegypt.com/2016/03/27/cbes-initiatives-enough-develop-smes/> [accessed 27 May 2016].

e	Required to provide a personal guarantee (such as the reputation of the borrower)	20.0	40.0	40.0
f	Required to have a co-signor (husband, father or other)	26.5	36.5	37.0
g	Women entrepreneurs are not taken seriously by loans officers	18.0	29.0	53.0

Source: WES results, Annex 3, Table A 22).

Focus group discussions support the WES findings. The participants' perceptions are that banks are highly risk-averse. In addition, loans provided by banks only address formal enterprises. They also mentioned women lack business experience compared to their male counterparts, and this makes them less preferable as bank clients.

The literature review also confirms findings on challenges faced by women entrepreneurs. Based on a survey conducted by the (MENA BWN), about 99 per cent of Egyptian women business owners claim that lending conditions are too restrictive and come at higher interest rates.<sup>15</sup> Furthermore, according to Nasr (2010), "Egyptian female-owned enterprises suffer more than male-owned enterprises especially from the cost of finance, ability to gain approval for financing, and conflict resolution in the case of bankruptcy. The majority of WOE's borrow from informal credit markets and from families and friends. Only 20 per cent of women are securing loans from commercial banks. The loan rejection rate for women entrepreneurs is estimated at 6 per cent compared to 4.5 per cent for men, as women cannot meet the bank's collateral requirements due to the lack of independency in managing their own properties and assets, which are usually managed by their husbands or brothers" (Nasr S., 2010, p.21).

The provision of training is an important factor for businesswomen seeking bank facilities and for bank staff to become better acquainted in dealing with women-entrepreneurs' market. Furthermore, banks require a business plan, a strategy and financial statements and such documents may be difficult for some women entrepreneurs to prepare. These obstacles could be lessened through training and advice.

There is some evidence that the access to commercial credit knowledge-buildings needs of women entrepreneurs is starting to be addressed. For example, the FEI implemented an agreement with the EBI, the training arm of the CBE, to provide training courses for businesswomen and members of FEI Chambers. The term of the agreement was from September 2015 to June 2016. The FEI is moving forward with plans to continue with their focus on financing needs of women entrepreneurs.

### 3.3.1.2 Micro finance

Egypt issued a new microfinance law in November 2015 to provide a regulated framework where MFIs programmes would be formulated to service the market that has been immensely under served by the banking industry in the country.

Since the issuance of the law, nearly 650 organizations have applied for a microfinance license. Whilst the majority of these are NGO and charitable institutions there is a growing number of lenders who look at this market as a profitable sector in which the potential for growth is phenomenal.<sup>16</sup> Key informants state that not all applicants are actively engaged in the provision of micro finance. According to the Aga Khan Agency for Microfinance (AKAM) 2012 Annual Report, more than 400 institutions were providing micro financing services in Egypt (five banks and more than 396 NGOs). The overall penetration rate of the market at that time was estimated at 10 per cent due to the high concentration of financial services in the main areas (Cairo and Alexandria).The United States Agency for International Development (USAID)

<sup>15</sup> Vital Voices Global Partnership, IFC and MENA Businesswomen's Network, 2013. "Ready for growth study: Solutions to increase access to finance for women-owned businesses in the Middle East and North Africa", p. 41.

<sup>16</sup> www.microfinanceegypt.com [accessed 25 August 2015].



estimated the demand for microfinance in Egypt at 20 million households.<sup>17</sup> The key informant stated that this data would still reflect the situation in 2016.

The 2005 Microfinance Strategy developed by the SFD and the EBI addressed the challenges of collateral requirements when dealing with microfinance clients for both men and women. The strategy recognised that accepting alternative forms of collateral, such as informal housing and properties, movable assets and commercial papers, stimulate the lending decisions of financial institutions. These would be more suitable to microfinance and limit the threat of criminal sanction (EBI and SFD, 2005, p.3). However, the strategy neglected the land ownership problems faced by women in some regions in Egypt, which hinder their capacity to offer this form of collateral.

The action plan of the strategy contained clear activities to design gender-sensitive products, offer gender-sensitization capacity building programmes to MFI staff, and establish an innovation fund within the MFI Network and/or the SFD to encourage new products and services that met the diverse financial needs of poor households in general, and women, youth and start-ups in particular. One of the key positive aspects of the strategy was the focus on raising the awareness of bankers on the profitability of microfinance, in addition to providing them with capacity building in terms of delivering microfinance products and services.

Table 13 provides examples of eight MFIs that are meeting some level of the financing needs of women entrepreneurs, indicating a total of 455,263 female borrowers, and an average of 59.8 per cent of the total borrowers.

**Table 13: Examples of MFI lending to women entrepreneurs**

MFI name	% of female borrowers	Number of female borrowers/ projects
SFD -2014 – (Number of women projects)	44.0	79,052
Alexandria Business Association (ABA) – 2015 - (Active number of women entrepreneurs in June 2015)	48.0	130,219
AKAM – 2012 - (Number of women entrepreneurs)	54.0	10,281
Al Tadamun Microfinance Foundation – 2013 Number of active clients	100.0	41,550
Coptic Evangelical Organization for Social Services (CEOSS) – 2012	66.0	n.a.
Dakahlya Businessmen's Association for Community Development (DBACD)-2013- (Active women entrepreneurs)	55.0	60,418
Future Association for Microfinance -2012	100.0	n.a.
Lead Foundation – 2013	87.0	121,263
Reef for Micro Enterprises Services	19.0	4,937
Tanmeyah	25.0	7,543
<b>Total</b>	<b>59.8 % (average)</b>	<b>455,263</b>

Source: Various sources including: SFD annual report, ABA loan tracker, Aga Khan website, Al Tadamun annual report, DBACD website, Cross Market Analysis <http://reports.mixmarket.org/>

The SFD, an entity responsible for developing SMEs, alleviating poverty, improving living standards of marginalized groups, especially women, has established a gender-sensitive financial service, subdivided between small and micro enterprises. The percentage of targeted

17 Aga Khan Agency for Microfinance (AKAM), 2012. "Annual report", p.1. Available at: [http://www.akdn.org/publications/AKAM\\_Egypt\\_2012.pdf](http://www.akdn.org/publications/AKAM_Egypt_2012.pdf) [accessed 25 June 2015].

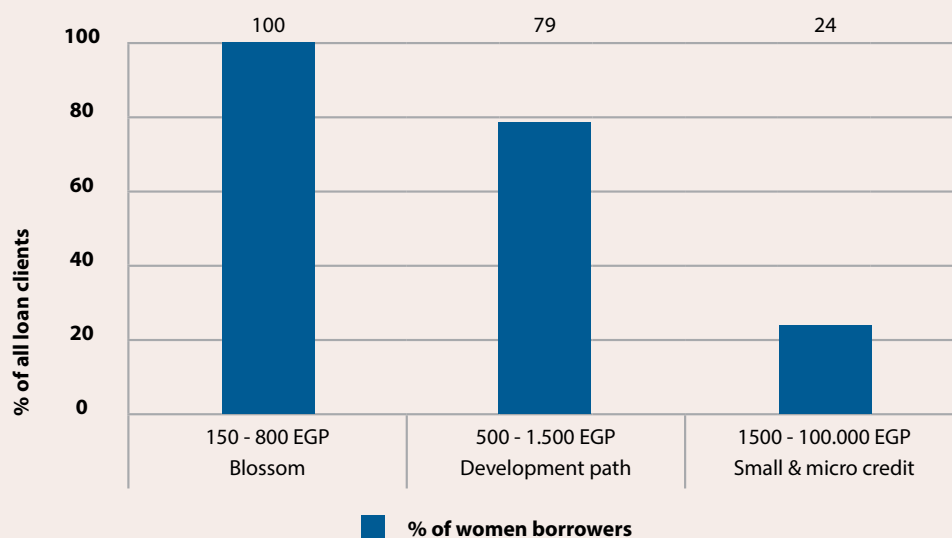


women from its corresponding client data base is 22 per cent for small enterprise loans and 37 per cent for microenterprise loans, accounting for 3,507 and 75,545 women-led projects respectively.<sup>18</sup>

The ABA is one of the key NGOs in microfinance services, started in 1983 with a focus on micro entrepreneurs who represent about 72 per cent of its clients. ABA has various credit programmes as the following:

- "Towards self-employment": A conditional grant of 300 EGP as seed capital to help poor women and young people to start microenterprises. This programme targets poor people of very low income.
- "Blossoms": The programme provides micro loans starting from starting from 150 to 800 EGP, with loan repayment terms ranging from 10–40 weeks. This programme targets poor women, particularly female household heads, by using a solidarity group lending model. By the end of June 2015, the amount of loans disbursed to women entrepreneurs was three million EGP.
- "Development Path": The programme provides micro loans ranging from 500 to 1,500 EGP. The programme targets the female clients moving up from the Blossoms programme level and also new male clients. The solidarity group lending model is used. By the end of June 2015, the amount of loans disbursed to women entrepreneurs was 5.5 million EGP, representing 79 per cent of total amount of loans disbursed through this programme.
- "Small and Micro Credit": Loans amount from 1,500 to 100,000 EGP with repayment terms ranging from four to 24 months. This programme targets microenterprises employing up to 5 workers and small enterprises employing up to 15 workers. The programme includes the authorisation of individual loans. By the end of June 2015, the amount of loans disbursed to women entrepreneurs amounted to 21,0 million EGP, accounting for 24 per cent of the programme loan portfolio.<sup>19</sup>

**Figure 10: Percentage of ABA women borrowers by loan programme**



Source: Analysis of ABA performance indicators

<sup>18</sup> SFD, 2014. "Annual report", p.5.

<sup>19</sup> The monthly reports of Alexandria Business Association, Available at: <http://www.aba-sme.com/>

Alshaneek ya Balady (AYB) is a social enterprise providing microcredit services. Women represent 60 per cent of the microcredit beneficiaries and 44 per cent of the Ebtikar programme which is a higher scale loan for MSEs. According to AYB performance indicators, the proportion of women entrepreneurs among their microfinance borrowers decreases with the programme loan size – i.e. disbursements to women entrepreneurs account for 100 per cent of the total loan amounts from the Blossoms programme (loans of 150 to 800 EGP); 79 per cent of the total loan disbursements under the Development Path programme (loans of 500 to 1,500 EGP); and only 24 per cent of the total disbursement from the Small and Micro Credit programme (loans of 1,500 to 100,000 EGP) (Figure 10). The Small and Micro Credit programme, which witnesses low representation of women beneficiaries, is targeting microenterprises that employ up to five workers and small enterprises that employ up to 15 workers. This indicates that the majority of the women beneficiaries of the Development Path programme cannot grow their business and increase the number of workers to at least five employees by meeting the eligibility criteria.

The Sawiris Foundation for Social Development (SFSD) is another social enterprise that provides microcredit services. Women represent 30 per cent to 40 per cent of individual loans and 100 per cent of group lending (which is directed to them).

The (AKAM) is an NGO specialized in microfinance with a disbursed amount of 7.8 million US\$; women represent 54 per cent of the client base accounting for 10,281 females (AKAM, 2012, pp.1-3).

Reefy and Tanmeyah are private MFIs having a total number of borrowers of 26,691 and 30,175 respectively where the percentage of women among them is 18.5 per cent (4,937 women) and 25 per cent (7,543 women) respectively (Egyptian Financial Supervisory Authority, 2010, pp.11-12).

According to key informant interviews, MFIs are keen on enhancing the gender sensitivity capacity of their loan/credit officers either through providing training on the needs of women entrepreneurs, or by passing on their accumulated experience in order to ensure that credit officers are well aware and have a better understanding for the target segment with whom they are working. These measures are somewhat reflected in the WES results. Although only 11 women entrepreneurs (out of 200 surveyed women entrepreneurs) approached an MFI for financing "in the past year", 73 per cent were successful in getting the loan. (Annex 3, Table A21).

Accordingly, based on the key informant interview statements, WES and focus groups, when women entrepreneurs apply for generic financing programmes and they fit the gender blind criteria, they succeed in getting the loan, otherwise they do not. The majority of these institutions do not apply promotional campaigns to reach out to women as a marginalized segment, but rather they target the neediest (poor, low-income) Egyptians among whom women make up a large percentage.

### 3.3.1.3: Other financial services

There are many supply gaps that prevent women entrepreneurs from accessing commercial bank financing. These also include options for grants, credit, venture capital which is relatively new and primarily for high growth-potential firms, as well as other forms of equity financing, e.g. angel investors. In addition, bankruptcy is a criminal offense. Only three per cent of firms have access to funding from non-banking sources, and less for small firms – only 1.8 per cent (Nasr S., n.d., p.55). Unfortunately, there is no sex-disaggregated data on beneficiaries of venture capital and private equity in Egypt and since there are very few Egyptian women entrepreneurs operating high-growth firms, it is expected that women beneficiaries are very few in number, if at all. There are numerous angel investors in Egypt, yet few would be considered professional angels, since angel markets in the developing countries are not yet as mature as in the developed countries.

Telephone banking services are in the nascent stages in Egypt. At present, the assessment identified only a few banks that apply this technology: the Commercial International Bank (CIB), HSBC, CitiBank, the National Bank of Abu Dhabi (NBAD) and the Crédit Agricole Egypt. In general, the assessment findings clearly indicate that the banking community in Egypt fails to provide gender-sensitive financial services. This has resulted in a major gap existing between

the supply and demand for financial services by women entrepreneurs. Contrary to the views reflected by key informants in the banking community, women entrepreneurs face many challenges gaining access to bank credit and need services provided in a gender-sensitive environment versus the gender-neutral environment which currently exists.

### 3.3.2. Financing programmes specifically targeted to WOE's

Beyond microfinance, there is little evidence of financing initiatives specifically targeting women entrepreneurs in Egypt. A recent development is the new financial product funded by the EBRD for SMEs owned and managed by women being channelled through NBE. The fund allocated 20 million US\$ for this initiative. According to the EBRD key informant, this project has two main advantages for women:

- In addition to the loan, women are provided with free technical assistance up to 20 per cent of the total loan amount with a maximum amount value of 10,000 Euros.
- It recognizes the role of women in the project, either in management only or through both management and ownership.

However, the programme commenced in December 2014, and thus it is early to assess its impact. Moreover, it should be considered that this programme is directed only for women in the formal economy while women are more concentrated in the informal economy.

Despite the existence of various efforts to provide credit services for women, in particular, micro credit, focus group participants stressed the absence of adequate financing solutions specifically addressed to women and more specifically to small business. They reported that the availability of such options will help to develop their projects. This indicates the opportunity for these services to be enhanced and have wider scalability in the long term in order to better support WED.

### 3.3.3 Assessment and scoring for WED Framework Condition 3: Access to gender-sensitive financial services

The scoring for access to gender-sensitive financial services is presented below. For sub condition A: "Women entrepreneurs' participation in generic financing programmes", indicator two (2) best represents the current situation in Egypt – **"Beginning to recognize the potential of the women's market and implementing gender-sensitive training for loans officers, but not yet actively reaching out to the women entrepreneurs' market with promotional effort"**. There is no evidence that the generic financial institutions (banks) have made efforts in demonstrating a gender approach in the design of financial products/ services, in attempting to gender-sensitise their operations, or in reaching out to the women's market. MFIs have historically been unaware of the opportunities in serving women.

However, significant efforts are required to create a women-friendly financial system and to increase the participation of women entrepreneurs in financial services. Encouraging MFIs to develop linkages with banks to hand-off microfinance clients, and encouraging commercial banks to develop gender-sensitive approaches and products would be very helpful. The introduction of a national loan guarantee programme could assist in compensating for women entrepreneurs' lack of collateral.

At the same time, much effort is needed to train women in financial literacy and business skills and educate them on the nuances of debt financing as a tool for financing the expansion of their businesses.

For sub condition B: "Financing programmes specifically targeted to WOE's", indicator three (3) best reflects Egypt's situation – **"There are credit programmes targeting WOE's of different sizes and at different stages of their development..., but primarily accessible in only certain parts of the country (i.e. urban centres); there is no evidence of women-focused equity (seed and venture capital programmes)"**. Financing programmes targeting WOE's, such as initiatives currently being implemented by the SFD and EBRD, are in need of further scaling to meet the needs of a larger number of women entrepreneurs.

**Table 14: Scoring summary for assessment of WED Framework Condition 3**

WED Framework Condition 3 - Indicators and scoring for assessing: Access to gender-sensitive financial services					
Note: The shaded box represents the statement best reflecting the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
A. Women entrepreneurs' participation in generic financing programs					Score
1	2	3	4	5	
Passive approach - few WOE's/ women entrepreneurs as clients	Beginning to recognise the potential of the women's market and implementing gender-sensitive training for loans officers, but not yet actively reaching out to the women entrepreneurs' market with promotional efforts	Recognition of the potential of the women's market, implements gender-sensitivity training for loans officers, plus actively reaching out to the women entrepreneurs' market through promotional activity	Active efforts to reach out to the women entrepreneurs' market through promotional activity, plus tailor-made loan and financial services products are developed for women entrepreneurs	Tailor-made loan and financial services products are developed for women entrepreneurs' market, plus performance targets generally set for the number of loans to WOE's, financial system is seen as women-friendly, client data is tracked and reported on a gender-disaggregated basis	2
B. Financing programs specifically targeted to WOE's					Score
1	2	3	4	5	
There are no specifically targeted financial services for WOE's/ women entrepreneurs	There is evidence of a few women-focused loan programmes, but primarily for women with microenterprises	There are credit programmes targeting WOE's of different sizes and at different stages of their development (from start-up to expansion), but primarily accessible in only certain parts of the country (i.e. urban centres); no evidence of women-focused equity (seed and venture capital) programs	Loan guarantee programmes targeting WOE's complement credit programmes targeting WOE's/ women entrepreneurs at different stages of their development (from start-up to expansion); but primarily accessible to women entrepreneurs in urban areas	Both women-targeted credit (micro financing and commercial bank financing) and equity (seed and venture capital) programmes exist and are accessible to women entrepreneurs in urban and rural areas, including through ICT-enabled solutions such as mobile money	3
<b>Scoring Recap</b>					
Sub-condition A: <u>  2  </u>					
Sub-condition B: <u>  3  </u>					
Overall score for the framework condition: <u>  5  </u> / 2 = <u>  2.5  </u>					

### 3.4: Access to gender-sensitive BDS

BDS are services that enhance the productivity, efficiency and competitive advantage of enterprises through operational, technical and strategy advices; and consultancies. They assist in business start-up, functional operations or the growth of enterprises. Since women entrepreneurs face some specific barriers to starting and growing their businesses, their needs may differ. Gender-sensitive BDS services take into account the specific needs of women entrepreneurs while delivering services in an environment where gender-bias is non-existent. Often BDS programmes are not sufficiently gender-focused. They operate on the basis of gender-neutrality, when in fact, they demonstrate limited awareness of the constraints faced by women entrepreneurs and their specific needs (Stevenson L. and St-Onge A., 2013, p.49).

Business growth constraints do not affect men's and women's businesses in the same way, since men-owned and women-owned businesses do not always operate in the same sectors or locations, or have equal access, control, and use of the same resources and marketing outlets. Three sub-conditions will be considered to assess "access to gender-sensitive BDS".

- A. Women's access to mainstream BDS
- B. Mainstream BDS services responding to the needs of women entrepreneurs
- C. Presence of women-focused BDS services

### 3.4.1: Women's access to mainstream BDS

This sub-condition examines the take-up of mainstream BDS services by women entrepreneurs. The investigation focuses mainly on the representation of women entrepreneurs in the various BDS programmes and services, both in urban and rural communities.

In Egypt, there are various institutions that provide BDS services, including governmental and semi-governmental organizations, NGOs who are often trained and financially supported by international donor agencies, and private sector. Sex-disaggregated data on beneficiaries of these gender-neutral services, for the most part are not maintained.

Although there are various NGOs providing mainstream BDS services throughout the country, for the most part, the geographical reach, depth of services and quality of their interventions are reported to be low. The following represents profiles of various BDS programmes.

#### Governmental programmes:

- **The SFD** provides both financial and non-financial services. The non-financial services consist of BDS services that cover the needs of entrepreneurs in different stages of the business life cycle. The services vary according to the type of business and its placement in the business life cycle: pre start, start-up, improvement, and growth stages. SFD promote their services through their website, partners NGOs, their regional offices, and representation at local events and exhibitions. The SFD has trained 5,096 trainees in 2015, and provided ninety-nine thousand (99,000) BDS services such as issuing licences, tax card, and commercial register. Additionally they supported 1,951 MSMEs to participate in the local trade fairs. There is no reported data about women's participation in SFD mainstream services, but it estimated to be high, as SFD focus on MSEs where women are concentrated, rather than medium and large enterprises (SFD, 2013, p.5).
- **The IMC** developed the Creative Cluster and the Social Entrepreneurs programmes. The Creative Cluster programme of the IMC provides assistance for micro enterprises, such as technical and production capacity building, design and quality upgrading services, export promotion, marketing support, and training services. Women entrepreneurs represent approximately 52 per cent of programme beneficiaries (2,885 out of 5,498 micro enterprises). IMC's goal is to reach 6,000 micro enterprises operating in 20 creative clusters in 10 governorates in 2016-2017. The IMC's Social Entrepreneurs programme aims to catalyse and nurture the creation of micro, small and medium-sized social enterprises. Services under this programme include training, consulting/counselling, mentoring and access to local and international markets support. Women entrepreneurs represented 80 per cent (53 women out of 66 entrepreneurs) of the programme beneficiaries in 2015/2016. One of the key results over 2016 was the transition from the informal to formal economy of 50 programme participants; the increase in sales by 66 enterprises; and, 70 new jobs. The programme plan for 2016-2017 provides a new technical support package that includes tailored services for NGOs, social enterprises owners, and an awards programme for the most feasible ideas in the field of social entrepreneurship.
- **The Bedaya Centre for Entrepreneurship and SMEs Development** is an organization affiliated with the Ministry of Investment. Their mandate is to support innovative ideas and start-ups by providing youth with the know-how and required skills to establish and manage their own businesses. They offer a full package of services including the Bedaya Academy, and Bedaya incubation and consultation service. These services are promoted through their website and promotional events. The Bedaya academy provides entrepreneurs with the essential skills in marketing, finance, legal and management. The consultation services address the need of start-ups and existing entrepreneurs by providing them with technical advice in business registration and management. Bedaya does not specifically undertake efforts to attract women entrepreneurs. Moreover, they neither have programmes targeting female entrepreneurs, nor specific targets for them among their services and projects. By the end of July 2016, 11 teams (3 – 10 members per team) benefitted from the Bedaya Centre. Ten women entrepreneurs were beneficiaries.
- **The Industrial Training Council (ITC)** is affiliated with the Ministry of Trade and Industry. The Council was established in 2006 and given a mandate to supervise and coordinate all training programmes in the industrial sector in Egypt; provide decent jobs to youth and women; and, increase the efficiency of Egyptian workers. The ITC mandate is implemented under four main pillars: skills development; decent jobs; social inclusion; and, women's empowerment. Programmes include: Herafy; the National Employment Programme; the Economic and Social Empowerment for Women programme; Training for

Qualification; the National Skills Standard programme; the National Skills Development programme; and the Labour Market Information System. Over the period (2006-2016) the total number of trainees was 500,000, including 20,000 women beneficiaries (which represent 4 per cent).<sup>20</sup>

- In 2015, the **Ministry of Local Development** launched the Mashrou'ak (Youth) Project, an initiative for community, human and local development in the poorest governorates. The project was delivered in cooperation with Banque Misr, the National Bank, and the Principal Bank for Agricultural Development and Credit. Approximately 3 billion EGP should be invested in 11 priority Governorates (Upper Egypt, border Governorates, Giza) to provide loans to youth to establish SMEs at the local level. Banks in Egypt have injected around 1 billion EGP (127 US\$) among Mashrouak beneficiaries until 2016. Local Units are to be established to serve this initiative.

#### **Non-Governmental Organizations' programmes:**

Non-governmental organizations have developed various BDS initiatives. Example of these initiatives are **El-Mobadara** with the Egypt Enterprise Development Project (EEDP) and The Egypt Network for Integrated Development (ENID/EI Nidaa).

- The EEDP project has been implemented by El-Mobadara, with funding (4,750,000 Canadian dollars to cover project implementation costs) from the Canadian International Development Agency (CIDA).<sup>21</sup> The EEDP aims to support Egypt's efforts in the poverty reduction of marginalised groups, especially women and youth and seeks to foster better employment opportunities through developing SMEs.<sup>22</sup> The project started in 2008 and continues to offer technical assistance to SMEs in 2016. Programmes include the provision of non-financial services to MSMEs in six selected governorates in Egypt "Qena, Sohag, Banisuef, Fayoum, Gharbia, and Behira".<sup>23</sup> A major project outcome was the creation of six Regional Enterprise Development Centres (REDECs), and capacity-building support for local professionals. The total number of clients served over the period of 2012 to 2013 was 1,455 (41.3 per cent female) and during the same period, job creation totalled at 1,455 of which 41.3 per cent were obtained by women.
- ENID/EI Nidaa was a five-year initiative launched by the United Nations Development Program (UNDP) project under the umbrella of Egypt's Ministry of International Cooperation. The overall goal was to develop viable and sustainable skills development and employment opportunities in South Upper Egypt, with focus on the Governorate of Qena. In 2016, ENID/EI Nidaa became a Foundation has been registered under the name of Egypt Foundation for Integrated Development (EI Nidaa). It has three programmes targeted at upgrading basic services in rural Upper Egypt; promoting MSMEs and entrepreneurship; and sustainable agricultural development and off farm income. The basic services component supported 821 beneficiaries and created 36 jobs; the MSMEs and entrepreneurship component supported 939 beneficiaries and created 724 jobs; and the sustainable agriculture component supported 2,671 beneficiaries and created 717 jobs.

The BDS sector in Egypt is still nascent, with programmes for micro-enterprise owners in a few market niches. However, there is evidence of initiatives in place to support the development of mainstream BDS service providers and other intermediaries, e.g. educators. For example, the EEDP project included capacity building for the REDECs, to design and deliver responsive BDS for clients. Both male and female staff members participated in the programmes which also were opened to included partner NGOs, EEDP board members, and bank staff. In total, 332 programmes were delivered to 243 males and 89 females.

The WES results show that the take-up of mainstream BDS services is very low. Only 4.5 per cent of the respondents indicated knowing where to obtain advice at the start-up stage (See Annex 3, Table A18). This relates to the lack of special efforts to reach out to the women's market. As such, only 3.5 per cent of survey respondents reported that they obtained most of their information on business-related matters from business development or enterprise

<sup>20</sup> <http://www.itcegypt.org/> [accessed 30 08 2016].

<sup>21</sup> CIDA now operates under the name Global Affairs Canada (GAC).

<sup>22</sup> [http://mobadara.org/en/project\\_service\\_d.php?id=14](http://mobadara.org/en/project_service_d.php?id=14) [accessed 18 09 2015].

<sup>23</sup> <http://www.acdi-cida.gc.ca/cidaweb/per cent5Ccpo.nsf/projEn/Z020846001> [accessed 18 09 2015].



centres (see Annex 3, table A26), and 14 per cent reported attending a business management programme (see Annex 3, Table A31).

The ILO has invested since 2013 about 40 million US\$ in technical assistance. Areas of particular focus have included: training for employment schemes, improving private sector HR management, productivity and labour compliance in export factories, and entrepreneurship development. It promotes early education and awareness programmes on entrepreneurship. It has adapted its global training packages on Know about Business (KAB), Start Your Business (SYB) and Improve Your Business (IYB) to Egypt, and built a network of trained trainers. It has also developed manuals and technical skills in key sectors, such as in the agro-foods, RMG, waste recycling, construction and tourism sectors. For example, KAB beneficiaries included teachers in general secondary education, trainers in vocational and technical training institutions, and higher education professors who were trained to deliver KAB course content and certified as KAB national facilitators. KAB's end beneficiaries are substantial. An example of this is the 2015 programming where 42,228 young male and female students in secondary technical and colleges in Minya, Port-Said and the Red Sea participated in the KAB programme.<sup>24</sup>

WOEs are primarily at the micro level; hence the lack of quality BDS services that would enhance their management capacity hinders their growth. In general, they face problems accessing non-financial services, access to information and lack of managerial capacity. Considering the potential contribution of women entrepreneurs' to the Egyptian economy a coordinated effort is required to provide BDS support throughout the country.

### **3.4.2: Mainstream BDS services responding to the needs of women entrepreneurs**

As previously stated, women's take-up of mainstream BDS programmes is very low. This is due to many reasons such as: lack of services offered in their area; programme offerings that are not sufficiently gender-focused; facilitators that have little awareness of the constraints that women face; lack of convenient scheduling options; and, affordability of the services. For this sub-condition, the assessment expands on the information collected for "sub-condition 3.4.1 by looking at many aspects of the delivery, relevance and responsiveness of the BDS services to the needs of women entrepreneurs.

The evidence identified in the assessment on programmes that support mainstream BDS services in their response to the needs of women entrepreneurs include:

- The Bedaya Centre for Entrepreneurship and SMEs Development according to key informants takes the needs of women into consideration by providing a nursery service for women participants.
- The IMC conducts regular assessments on the needs of women entrepreneurs, in various areas of the country prior to the development of action plans, with a goal to increase the take-up of their services by women entrepreneurs.
- The ITC identifies women's needs in order to make their BDS programmes more gender-sensitive. According to a key informant, the ITC conducts regular studies to assess women needs and provide gender-sensitive programmes. ITC future plans include online training to facilitate women's access to BDS services and overcome the distance challenge.
- The ILO uses gender-focused training tools, such as the "Get-Ahead, Business skills for Rural Women" and the "Gender Links to Value-Chain Analysis". ILO programmes are delivered in rural areas, close to where women live, at women-convenient time schedules.
- The United Nations Industrial Development Organization (UNIDO) sponsored programmes take into consideration the needs of women in terms of time, places and sectors. UNIDO uses a pre-programme baseline assessment to identify targeted beneficiaries and capacity-building needs.
- El- Mobadara integrates a gender approach in all REDEC activities, including applying Gender Sensitive Value Chain (GSVC) analysis (OECD, 2013, pp.38-39).

Women entrepreneurs in the focus groups confirmed that they are not aware of these BDS services. Very few participants have used BDS services, and the majority of participants indicated that they have not been exposed to these services. Participants stressed the needs for specific support programmes that will cover the various stages within the business cycle.

24 [http://www.ilo.org/wcmsp5/groups/public/@ed\\_emp/documents/publication/wcms\\_159163.pdf](http://www.ilo.org/wcmsp5/groups/public/@ed_emp/documents/publication/wcms_159163.pdf) [accessed 17 September 2015].

The facilitation of service in locations that respect women's mobility constraints was also deemed necessary.

### 3.4.3. Presence of women-focused BDS services

To address the capacity building needs of women entrepreneurs and to help them deal with issues that are pertinent to women, the government and other bodies have established special women-only BDS programmes; however, to date the outreach of these services remain relatively modest in consideration of the amount of services needed through the country, especially in the remote areas.

There was little evidence of women-focused BDS services from programmes provided by national agencies.

- The **WBDC of the NCW** offers training to women only. They offer training packages in sales, marketing, e-commerce, e-marketing and the know-how of entering a market in the aim of filling the gap in supporting women entrepreneurs in marketing and selling their products. They have reached more than 8500 women during 2003-2013. The Key informant interview refer to that WBDC is fully aware of the constraints facing women entrepreneurs and work on meeting these challenges through choosing proper training schedules, locations for providing the services close to where women live, and using women trainers for some areas. Additionally, they offer training free of charge and pay women financial stipends as incentives.
- The **Egyptian Business Women Association (EBWA)**, operating since 1995 as an association for women entrepreneurs created a Business Development Centre supported by the Spanish Agency for International Development Cooperation. It trained 650 entrepreneurs in the area of marketing, management, access to finance and e-commerce and gave 4,500 consultation hours during 2015.

Examples of internationally supported donor's and organizations' initiatives include:

- The EBRD Women in Business programme in Egypt launched in October 2015 in collaboration with the NBE and SFD as the implementing agencies. The programme objectives are to provide a comprehensive package of financing and technical support for Egyptian women who are either starting or expanding their businesses. Under the programme, the EBRD's financial support is bolstered by the delivery of technical support, including tailored advice and training funded by the European Union (EU) Neighbourhood Investment Facility.<sup>25</sup>
- The ILO and its implementing partners trained over 2800 women in 2015 on entrepreneurship and handicrafts production in both rural and urban areas. Eleven women-led cooperatives were established with the support of the ILO in Cairo, Assiut, Menya, Behira, Aswan and the Red Sea governorates, providing income generation for around 1500 women.

The WES results show that a very small percentage of respondents have ever participated in BDS programmes specifically targeting women (see Annex 3, Table A 32). Only 8.5 per cent had ever attended an entrepreneurship training programme for women; only eight per cent accessed services provided by a women business support centre; and only five per cent had received business counselling or mentoring targeting women entrepreneurs. This could indicate lack of promotion of these services to wider range of women entrepreneurs and the need for having a marketing strategy to raise women's awareness.

### 3.4.4. Assessment and scoring for WED Framework Condition 4: Access to gender-sensitive BDS services

On Sub-condition 4.A: "**Women's access to mainstream BDS services**", the score of 5 is the best indicator that reflects the situation in Egypt: "**The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be on par with or higher than their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)**". Although there is a lack of sex-disaggregated data on the proportion of women among clients of most of the mainstream generic BDS providers, this seems to be a reasonable estimate based on the evidence collected during the WED assessment. The official data in Egypt shows

<sup>25</sup> <http://www.ebrd.com/news/2015/ebd-launches-women-in-business-programme-in-egypt.html> [accessed 27 September 2015].



that self-employed women represent 11 per cent of the self-employed population, while the rate of women participation in each BDS provider during the assessment ranged from 14 per cent-80 per cent (See Table 15). An increased effort is needed to collect and report sex-disaggregated data on clients of the various BDS services. This would provide a more accurate account of the specific gaps in services for women entrepreneurs.<sup>26</sup>

Considering Sub-condition 4.B: **“Mainstream BDS services responding to the needs of women entrepreneurs”**, due to the level of recognition of the needs of women of the various institutions, it cannot be claimed that BDS providers have a passive approach, although some institutions do not actively/ formally consider women entrepreneurs’ specific needs. The previously stated factual analysis contributes to the scoring of Egypt to be 2: **BDS providers beginning to be aware of the low take-up of services by women and questioning the reasons for this**. Any higher score is hindered by the limited tools used by BDS providers to create awareness about their services and promote their activities to women entrepreneurs, e.g. they do not apply any ICT tools, and only a few BDS providers make efforts to make adjustments to their service offerings to respond to the specific needs of women clients. Moreover, women entrepreneurs in the focus groups reported an unmet demand and very few WES respondents reported sourcing business advice from BDS-providing entities, such as the IMC, the Bedaya Centre, the SFD regional offices, or other small enterprise development centres. This would suggest that BDS provision may not be sufficiently friendly to women entrepreneurs and that efforts are needed to create more awareness of these services to women entrepreneurs and to assess how to make the services more attractive to attain greater participation.

For Sub-condition 4.C: **“Presence of women-focused BDS services”**, statement (3) is the most appropriate **“There are a number of women targeted BDS programmes, but these focus on a limited range of offerings and are not accessible in all parts of the country**. There are a number of institutions providing BDS services for women entrepreneurs, but the outreach is still limited to many rural areas. There are several regions of the country not adequately covered by these initiatives, leaving many women entrepreneurs without access to BDS services. The number of women beneficiaries seems to be relatively low given that women entrepreneurs are underserved. To enhance the availability and accessibility of BDS services to women entrepreneurs in urban and rural areas would require BDS providers to increase their outreach, promote their services in the marginalized areas, and offer services that respond to women specific needs.

26 The scoring for this WED sub-condition is calculated as such. In Egypt, official data shows that women’s share of the self-employed is only 11 per cent, so if BDS providers served women proportionate to their share of the self-employed population (as proxy for share of business owners), then 11 per cent of their clients/beneficiaries would be female. To merit a score of 1 would mean that less than 25 per cent of 11 per cent (share of women in self-employed) or less than 2.75 per cent of BDS clients are women; a score of 2 would mean that at least 25 per cent of 11 per cent or 2.75 per cent of clients are female; a score of 3 would mean that at least 50 per cent of 11 per cent were female clients or at least 5.5 per cent of clients; a score of 4 would mean that at least 75 per cent times 11 per cent were female clients or at least 8.25 per cent of clients; and a score of 5 would mean that at least 11 per cent of BDS clients were female (on par with their share of all self-employed).

**Table 15: Scoring summary for assessment of WED Framework Condition 4**

WED Framework Condition 4 - Indicators and scoring for assessing: Access to gender-sensitive BDS services					
Note: The shaded box represents the statement best reflecting the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
A. Women's access to mainstream BDS services					Score
1	2	3	4	5	
The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be less than 25 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be at least 25 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients /beneficiaries is estimated to be at least 50 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be at least 75 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be on par with or higher than their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	5
B. Mainstream BDS services respond to the needs of women entrepreneurs					Score
1	2	3	4	5	
Passive approach of most BDS providers - few women entrepreneurs participating in mainstream programmes/ services	BDS providers beginning to be aware of the low take-up of services by women and questioning the reasons for this	Initiatives in place to gender-sensitize and -mainstream BDS organizations and to create broader awareness among women entrepreneurs of their services, including through businesswomen's networks and the use of ICTs	BDS providers have modified existing BDS services/ offerings to respond to the needs of women entrepreneurs (e.g. approach, scheduling, use of women advisors/ counsellors/ trainers, use of ICT to expand their delivery reach), and are actively promoting their services to potential women entrepreneurs and existing WOE	Mainstream BDS services are perceived as women-friendly; women entrepreneurs are equally as likely as male entrepreneurs to be making use of all types of BDS services	3
C. Presence of women-focused BDS services					Score
1	2	3	4	5	
There are no BDS services/programmes specifically targeting women at the moment, but there is growing recognition of the need to reach out to women with more responsive BDS	There are isolated women-targeted BDS services/ programmes, but with limited breadth in service offerings and very local in their reach	There are a number of women-targeted BDS programmes, but these focus on a limited range of offerings (e.g. self-employment training for women; BDS for women-owned microenterprises) and are not accessible in all parts of the country	There are a number of women-focused BDS programmes; in addition to meeting the training and development needs of microenterprises, they also target women in growth enterprises and the upgrading and capacity building of women-owned SMEs, these BDS services are accessible to women in most regions of the country	There is an organized national system of business support for women entrepreneurs (e.g. women's desk in government MSME agencies; women's enterprise or business resource centres; entrepreneurial training programmes for women; etc.), including with access for women entrepreneurs through ICTs	3
<b>Scoring Recap</b>					
Sub-condition A: ____ 5					
Sub-condition B: ____ 2					
Sub-condition C: ____ 3					
<b>Overall score for the framework condition: <math>\frac{10}{3} = 3</math></b>					

### 3.5: Access to markets and technology

Women entrepreneurs are often constrained by poor access to profitable markets, whether local, regional, national or international, due to a lack of information, capacity, productive resources, production and product quality, market integration, and use of ICT-enabling technologies that would enable them to upgrade their production capacity and quality and expand and broaden markets (Stevenson L. and St-Onge A., 2013, p.54).

Four sub-conditions have been identified as important in assessing access to markets and technology:

- A. Export promotion for women entrepreneurs
- B. Government procurement programmes actively targeting WOE's
- C. Supply chains and linkages that integrate WOE's
- D. ICT and technology access of women entrepreneurs.

This section provides an analysis of access to markets and technologies for women entrepreneurs in Egypt, and draws from the information gathered during the desk review, key informant interviews, focus group discussions with women entrepreneurs, and the WES.

#### 3.5.1 Export promotion for women entrepreneurs

Access to markets is one of the major constraints generally experienced by women entrepreneurs, and as such, this represents a major business growth impediment, regardless of the sector of activity or the size of their enterprises.

The WES results show that 69 per cent of the women entrepreneurs are selling their products/services in local communities; 6.5 per cent are selling within the governorate where they live; 17.5 per cent sell products across Egypt; and, seven per cent sell their products outside of Egypt (see Annex 3, Table A13). It is important to note that 44 per cent of the respondents are in the agriculture or other resource based sectors, and their markets may be limited to product lifecycles.

For women entrepreneurs, operating in non-agriculture and other resource based sectors such as retail and manufacturing, trade fairs are an excellent means to help in the promotion, marketing and publicity efforts for aspiring exporters. However, there are very limited efforts being made to include WOE's in local, regional, national and international trade fairs. For example, the Egypt Expo and Convention Authority (EECA) funds over 110 exhibitions annually; however, statistics on the number of WOE's level of participation are not maintained. An EECA key informant advised that the majority of participants are men even though the main goal of its export development services is to increase Egyptian exports, regardless of the gender of the owner.

The WES results show that only 39 per cent of the respondents have participated in trade fairs [12 per cent international; 15.5 per cent national; and 11.5 per cent local (see Annex 3, Table A28)]. Thus, the rate of participation of WOE's remains low and as such, women entrepreneurs are largely excluded from the benefits of trade opportunities.

Focus group participants identified challenges related to their ability to participate in export markets. These included:

- The development of products and their adaptation to the needs of consumers abroad;
- Obtaining the necessary certificates to validate products and ensure their compliance with international standards;
- Lack of information on the existence of support services available to entrepreneurs to export their products and specific efforts addressed to women;
- Access to international trade fairs because of the complexity of formalities of participation and the high costs of travel;
- Costs related to procedures for obtaining permits and travel.

These findings support a substantial demand for technical, financial and non-financial support for women business entrepreneurs since 110 of the WES respondents plan to develop or improve business over the next year; 75 per cent plan to expand into new markets, and 36 per cent plan to integrate information technology to improve the efficiency and marketing capabilities of their businesses (see Annex 3, Table A42); however 40 per cent cited finding information on new markets as a problem they are likely to encounter in growing their

businesses (see Annex 3, Table A43). Thirty-nine per cent (39 per cent) agreed that making better use of information technologies would enable them to compete in markets more effectively (see Annex 3, Table A44). The need was further supported by focus group participants who stated that very few women entrepreneurs receive training in marketing and also need to improve the quality of their products. Women who received marketing courses state that it is difficult for them to undertake marketing on their own, as a result, they must seek specialized marketing companies and this is at a very high cost for them. They further shared their lack of confidence using the internet to support their marketing activities.

Several good initiatives in Egypt that work in practical ways to help women entrepreneurs prepare for access to export markets have been identified; however, the reach is limited.

- The Development of Business Women Export Ability Association (DBWEAA) provides SMEs with a package of training courses to strengthen their export capabilities and skills, necessary to open and penetrate the international markets. The total beneficiaries of DBWEAA in 2015 were 100 entrepreneurs, with women's participation at 70 per cent.
- EBWA provides women entrepreneurs with export promotion services using their networks with regional and international organizations such as the Common Market for Eastern and Southern Africa (COMESA) Business Council<sup>27</sup> and the International Trade Centre.<sup>28</sup> They additionally support women entrepreneurs' participation in trade fairs and conferences. They deliver e-commerce training programmes with objectives to build the capacity of women to use the internet for product promotion activities. In 2015, about 90 women participated in e-commerce training courses and 40 women participated in the international trade fairs.
- The IMC Creative Egypt Programme markets handcrafted products produced by more than 1600 artisans from 17 governorates and 47 industrial and creative clusters. As a result, many women entrepreneurs in the fields of design and handcraft production have gained access to new markets through IMC's flagship store in Cairo. Most of these women entrepreneurs are located in rural areas and are provided with a good opportunity to grow their markets beyond the local level.  
IMC has supported 20 women in four international exhibitions. In addition, under the umbrella of IMC's Creative Egypt programme, products produced by women entrepreneurs were showcased in three international exhibitions held in Germany, Italy and Spain. The products were produced by approximately 130 women-owned micro enterprises in Suhag, 65 women from Qena, and 150 women from Mansheit Nasr in Cairo. In exhibitions, it is IMC's practice to have experts showcase the products, and the crafts persons do not attend. Similar exhibits are planned for 2016 in the United Arab Emirates, the United States, Germany and Italy.
- The Export Councils (ECs) are semi-governmental organizations seeking to develop the export of Egypt's industrial sectors. The 12 ECs support policy makers with the strategic directions, recommended actions, and required laws and regulations, to increase Egyptian's exports. The ECs are promoting exports through the facilitation of companies' participation in international trade fairs, inward and outward trade missions, preparing studies, and disseminating information among exporters.<sup>29</sup> The ECs do not maintain sex-disaggregated data on their beneficiaries, nor does it, they offer export development services tailored to the needs of women entrepreneurs.

Albeit, Egypt has several good programmes, of major concern is their lack of reach, need for geographical expansion, and the development and implementation of new programmes to assist WOE's in becoming export ready, and to facilitate their entrance into new export markets. This

27 The establishment of COMESA Business Council (CBC) is mandated by the Treaty of the Common Market for Eastern and Southern Africa (COMESA), Article 18-Chapter 23 and 24, as a consultative committee for the business community at the policy organs level. The Council's Objectives are focused on private sector development, through apex and sectoral business associations' facilitation of private sector participation in regional trade related policy dialogue.

28 The International Trade Centre (ITC) is the only development agency that is fully dedicated to supporting the internationalization of small and medium-sized enterprises (SMEs). Established in 1964, the International Trade Centre (ITC) is the joint agency of the World Trade Organization and the United Nations.

29 The Ministry of Trade and Industry <http://www.mti.gov.eg/magales11.htm> [accessed 26 08 2016].

was re-enforced by a DBWEAA key informant who stated that actions should be implemented to improve the export capacity of WOE. She further stated that stakeholders must focus on enhancing the export capabilities of women entrepreneurs and increase their networking activities to allow them to build strong business relationships with clients and customers.

### 3.5.2 Government procurement programmes actively targeting WOE

The value of annual public procurement contracts can be considerable and thus create opportunities for MSMEs as suppliers. Where governments play a strong role in providing contracting opportunities for the MSME sector, it is important that women entrepreneurs have the knowledge and capacity to participate; are able to benefit from opportunities to learn how government procurement works; gain an understanding of the tendering and bidding processes; and to avail themselves of any assistance programmes to help them meet the specific eligibility criteria and prepare bidding documents.

Public procurement in Egypt is administered under Law No. 89, implemented 1989. This law places some priorities on SMEs (Article 7). The Article states that public authorities are to sell tender dossiers at the actual price, plus 10 per cent administrative costs, except for small and micro enterprises to be sold at the actual price without administrative costs. In addition, Article 37 directs public organizations who issue local tenders below 200,000 EGP, to invite a large number of small and micro enterprises to participate in these tenders.<sup>30</sup> Moreover, the Small and Micro Enterprises Law No. 141 (2004), allocates 10 per cent of its procurement to small enterprises.<sup>31</sup> The governmental tenders are promoted through national newspapers and the online portal.<sup>32</sup> Based on the key informant, the General Authority of Government Services (GAGS) is playing an active role in increasing SMEs' participation in public procurements. In doing so, they conduct awareness sessions about procedures and requirements of engagement in public tenders, which include registration in the supplier's register (in the case of limited tenders), presenting technical and financial offers, paying tender insurance (maximum 5 per cent of the contract value), list of previous experience, and contract implementation. The conditions of tender insurance and previous experience are considered the main constraints hindering SMEs participation in the public procurements. So GAGS is trying to eliminate these constraints by assisting small enterprises who do not have previous experience to participate in the local tenders, especially if the previous experience is not critical to supply the required products. Also, they maintain a database on SME suppliers who could participate in the government tenders and they have a technical unit to handle SME's complaints regarding participation in public procurements.

Key informants reported that women entrepreneurs' participation in the awareness sessions is very low and as a result they are faced with a lack of information about procurement opportunities. Actions should be taken to ensure that women entrepreneurs and women's group are aware of tendering opportunities and requirements and that they be provided with training on how to access the procurement system.

### 3.5.3 Supply chains and linkages that integrate WOE

Large foreign and domestic enterprises play a key role in the economic growth process, and provide opportunities for MSMEs to link closely as downstream suppliers and subcontractors which can present an abundance of opportunities for WOE (Mayoux and Mackie, 2008).

Commonly, little or no consideration is given to the specific role of women producers in supply chains and as a result they have often excluded women from strategies for upgrading and potential market and growth opportunities. Focus group participants stated there are very few supply chain initiatives, and 40 per cent of WES respondents stated that finding information on new markets such as supply chain initiatives and exporting opportunities are likely to be problematic to future growth of their businesses (see Annex 3, Table A43).

30 Tenders and Beds Law No.98 for the year 1998, and its executives decree, Egypt.

31 SMES law 141, Egypt.

32 <https://etenders.gov.eg/> [accessed 3 08 2015]

The WED assessment provided evidence of substantial value chain initiatives. These include:

- The SALASEL joint programme involves four leading United Nations (UN) organizations: UNDP, UNIDO, ILO and UN Women – in a partnership with the Egyptian Ministry of Industry and Trade and the Ministry of Investment. The joint programme has been implemented in three locations in the poorest Upper Egyptian governorates to promote equitable partnerships between small farmers and private sector investors, and to increase the efficiency of pro-poor horticulture value chains. The SALASEL (“chains”) programme used an innovative approach, integrating assistance to service providers and beneficiaries in order to develop sustainable agribusiness. Initiatives helped operators and entrepreneurs deal with technical regulations, standards, codes of good practices and conformity assessments. In parallel, operators and entrepreneurs were supported with business development and advisory services, entrepreneurship development, gender equity and marketing activities. Programme achievements related to women's entrepreneurship included the election of six women's committees in targeted farmers' associations and three were assisted to develop their own business plans (ITCILO, 2015). The lessons learnt from this project are the necessity of including women in the field offices and facilitate daily work with farmers, especially female farmers. In addition, it is important to respect beneficiaries selection criteria, as some farmer's associations do not adequately represent poor people.<sup>33</sup>
- The EconoWin programme, implemented by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), during 2010-2016, focused on improving the integration of women in business and employment in Egypt and strengthening the economic situation of women in marginalised areas. The EconoWin programme has implemented a GSVC project in Sharqia governorate in the textile production of organically grown cotton. The main objective of this project was to support women-owned small enterprises to help improve products, penetrate new markets and expand their businesses in terms of sales and employment. Deliverables included a participatory analysis of the relationship between suppliers, producers, processors and buyers (ILO, 2013).

There are approximately 4500 villages in Egypt where no new jobs are available, nor production nor manufacturing units that can create jobs for youth, especially women, and raise their standard of living. This is due to the fact that these villages have not enjoyed equal opportunities in comprehensive development. This provides both the Government and international development agencies with an opportunity to examine their efforts, particularly in the development of cooperatives and the development of special economic zones. The developmental concept of the special economic zone today is expanding from a mere entrepôt or export processing zone to an integrated community, in which the manufacturing, service, commercial, residential, recreational activities are all conjoined to incorporate a harmonised locality. Targets could be set to ensure that WOE have a presence in these zones.

### 3.5.4 ICTs and technology access of women entrepreneurs

ICTs represent an important enabler of productivity growth, innovation and new economic activities for women-owned MSMEs. They can be leveraged to help women entrepreneurs overcome barriers and constraints in gaining access to information, gaining knowledge and skills, conducting business and financial transactions, addressing challenges associated with mobility constraints, accessing new markets, developing new relationships through online meetings, and more (UNCTAD, 2011).

MSMEs and in particular, WOE tend to struggle to implement new forms of information technology, since they may lack awareness of its application or access to training on the use of ICT tools. Furthermore, women often lack access to the required resources, such as financing and experts, to invest in and learn how to use these tools effectively. At the same time, the use of ICT tools (mobile phones, internet, etc.) is correlated with business growth for women-owned microenterprises in developing countries (Llavarasan and Levy, 2010). Recent improvements in the affordability and accessibility of ICTs in many countries are creating better opportunities for women entrepreneurs, including developing enterprises in the ICT sector itself (UNCTAD, 2010). Although there are success stories of women making use of certain tools that are appropriate to the level of their knowledge and business needs, the use of ICTs remains a largely untapped opportunity.

<sup>33</sup> ILO, Evaluation report, The Pro-poor horticulture value chain in Upper Egypt (SALASEL), leaflet.



### 3.5.4.1 Information and communication technologies

The WES results show that 76 per cent of respondents use mobile (50.5 per cent) and smart phones (25.5 per cent) in business operations while only 15.5 per cent use computers (see Annex 3, Table A14). The WES showed that there is a lack of use of ICT tools by women entrepreneurs in rural areas, only 2.5 per cent are using smart phones; 1.6 per cent are using desktop computer; 2.5 per cent are using laptop computers; 2.5 per cent are using fixed line internet, and 3.3 per cent are using mobile internet subscription. In the Delta region, no ICT tools are used except mobile phones (44 per cent). Seventy-eight per cent (78 per cent) of women entrepreneurs in Greater Cairo use smart phones and the availability of smart phones and mobile internet subscription is high for nearly 75 per cent of the women whose businesses are in greater Cairo, in the manufacturing sector, or of larger business sizes.

**Table 16: WE's Usage of ICT Tools by region, legal structure, sector, and number of employees**

	Regular mobile phone	Smart phone	Desktop computer	Portable or laptop computer	Fixed line internet subscription	Mobile internet subscription	Internet café, telectr. or kiosk
<b>Regions</b>							
Greater Cairo	44.0 %	78.0 %	44.0 %	78.0 %	76.0 %	76.0 %	2.0 %
Lower Egypt	52.0 %	10.0 %	12.0 %	12.0 %	14.0 %	10.0 %	0.0 %
Upper Egypt	62.0 %	14.0 %	6.0 %	4.0 %	4.0 %	8.0 %	2.0 %
Delta	44.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %
<b>Areas</b>							
Urban	55.1 %	61.5 %	37.2 %	56.4 %	56.4 %	55.1 %	1.3 %
Rural	47.5 %	2.5 %	1.6 %	2.5 %	2.5 %	3.3 %	0.8 %
Informal	50.7 %	8.2 %	4.1 %	6.8 %	7.5 %	8.2 %	.7 %
Formal	50.0 %	72.2 %	46.3 %	68.5 %	66.7 %	64.8 %	1.9 %
<b>Sectors</b>							
Agriculture	46.6 %	1.1 %	1.1 %	1.1 %	1.1 %	1.1 %	0.0 %
Manufact.	44.8 %	75.9 %	44.8 %	74.1 %	74.1 %	72.4 %	3.4 %
Retail trade	46.9 %	3.1 %	3.1 %	6.3 %	6.3 %	6.3 %	0.0 %
Personal Services	86.4 %	22.7 %	13.6 %	4.5 %	4.5 %	9.1 %	0.0 %
<b>Business Size</b>							
No Employees	48.6 %	5.7 %	2.9 %	1.4 %	1.4 %	4.3 %	0.0 %
1-9 Employees	57.9 %	17.9 %	11.6 %	15.8 %	15.8 %	16.8 %	0.0 %
10-49 Employees	21.1 %	84.2 %	36.8 %	84.2 %	78.9 %	84.2 %	0.0 %
50 or more Employees	50.0 %	87.5 %	68.8 %	93.8 %	100.0 %	75.0 %	12.5 %
Sample Total	50.5 %	25.5 %	15.5 %	23.5 %	23.5 %	23.5 %	1.0 %

Source: WES (cross tabulation of results)

Focus group participants in the informal economy stated that they do not use new technologies as they do not have the necessary knowledge and therefore do not identify opportunities that can be generated by their use. They follow the traditional method to contact suppliers and market their products. An outcome of the focus group discussions revealed that women with higher education are more likely to use ICT in their business and women with lower levels of education do not use it. The focus group overall findings revealed that women entrepreneurs

lack confidence in the use of the internet, and some believe it is a waste of time with no real benefit. A key informant indicated that the main challenges faced by women in the use of ICT are the lack of access to the knowledge of their benefits, and that women are unaware of the opportunity cost of not using these tools. This supports the need for wide-scale orientation and capacity-building initiatives.

Table 17 shows that phones are widely used to communicate with customers. The low level of computer usage (11.5 per cent) is noteworthy.

**Table 17: Usage of mobile phones, computer or internet for business purposes**

	Mobile phone (%)	Computer (%)	Internet (%)
Communicating with customers	45	9	19.5
Communicating with suppliers	37.5	5	14
Finding suppliers	21	4.5	17
Finding customers	20	7.5	17.5
Getting information for making business decisions	13	5.5	20
Daily business operations	19	11.5	8
Promoting products or services	14.5	5	19
Learning skills and participating in training	8.5	3.5	15.5
Networking or participating in activities of business/ sector associations or groups	11	3.5	12
Selling products or services	9	3.5	14

Source: WES Results

Additional WES results show that 19.5 per cent of respondents use the internet to communicate with customers, and 13 per cent use mobile or smart phones to obtain most of their information on business related matters (see Annex 3, Table A17). Only 18 per cent of respondents have websites (see Annex 3, Table A15), and 14.5 per cent sell products online (see Annex 3, Table A16).

In responding to the question on agreement with statements about the level of ICT skills, 51 per cent are interested in learning more skills to use mobile phones; 32 per cent are interested in learning more skills to use a computer and 32 per cent are interested in learning more skills to use the internet (see Annex 3, Table A30). This is evident as only 11 per cent of respondents reported having participated in a training programme to learn how to use a computer or to use ICTs in business operations (see Annex 3, Table A29). Focus group participants also indicated a need for training and a key informant stated that in technology-based start-ups, the use of ICTs is very high. However other sector start-ups do not use technology to scale up their businesses. Twenty-four per cent (24.5 per cent) of respondents plan to develop a website to do more sales online, and 32.7 per cent plan to integrate information technology to improve the efficiency and marketing capability of the business over the next year (see Annex 3, Table A42). Thus, the data supports strong evidence for the need for capacity-building of ICT skills for women entrepreneurs in Egypt.

Telephone banking support is found to be limited, albeit important, for women entrepreneurs. This support could provide MSEs in general with access to a wide range of banking services ranging from balance enquiries, account activities, money transfer, etc. This service would help women business owners save time and in many cases lower mobility constraints by providing convenient technologies to manage their financial affairs. The assessment identified only a few banks that offer this technology: CIB, HSBC, Citibank, NBAD and Crédit Agricole Egypt.



Little evidence was obtained pertaining to information and communication capacity-building programmes for women entrepreneurs. The most recently launched (January 2016) Social Innovation Hub in Egypt focused on women entrepreneurs is most promising. Microsoft has partnered with the UNDP, 4Africa Initiative, YouthSpark, and the WBDC at the NCW in the Social Innovation Hub, to address the gender gap in Egypt through fostering innovation and entrepreneurship among young women. Based on key informant interview results, the programme will work on building the capacity of young women age 20 to 27 who aim to become successful social entrepreneurs in technology, and have graduated with a major related to Technology and IT. The Hub is a part of Microsoft's "Aspire Woman" Initiative which aims to empower young women leaders of the future; build the technology, business and soft skills and create economic opportunities for young women. The Hub will initially open in Cairo, expanding to four other regions in Egypt including Ismailia, Aswan, Luxor, and Alexandria. The Hub aims to reach 5,000 young women in Egypt to expose them to computer science for the first time, to bridge the gap between public education and job market needs, and to foster employment and entrepreneurship opportunities for young women developers.

### 3.5.4.2 Production technology

It is quite conceivable that many Egyptian women entrepreneurs may not have the financial resources required to change their production systems or engage in other activities related to the integration of newer technology. Many will lack knowledge of production technology innovations, preventing them from incorporating these technologies without the aid of often costly external expert advice. The high cost of improving technology means that an enterprise must have access to financing or substantial cash reserves on hand. As this is seldom the case for women entrepreneurs, particularly those in the informal economy, they may not be in position to integrate technology in their business without access to specialised programmes, and therefore unable to realise on growth opportunities.

According to WES results, 54.5 per cent of respondents purchased new production equipment and 33 per cent made improvements in old equipment or upgraded technology over the past year; 66.4 per cent plan to invest in new equipment or technology for the business over the next year.

According to the desktop study, a lack of access to finance prevents the use of modern technology: more than 99 per cent of enterprises do not utilise high or medium technology (ITC/IO, 2015). No evidence was found pertaining to specialised programmes to help women become aware of technological advances, capacity-building programmes on the integration of technology into their businesses, or, financial programmes to assisting women with the acquisition of technology.

### 3.5.5. Assessment and scoring for WED Framework Condition 5: Access to markets and technology

**Sub-condition A1: "Export promotion for women entrepreneurs"**, statement 2, "Some limited efforts to promote export opportunities to WOE's through dissemination of information, but they are generally not represented in government-sponsored trade missions or in export training programmes" is the most appropriate based on the Assessment findings.

There are limited services to help WOE's to expand their businesses to export markets. Therefore, the majority of women entrepreneurs are selling their products in the local markets, without adequate support to enhance their quality and comply with international markets requirements. Consequently, Egypt cannot score higher than 2 since there is neither a national "Export Promotion for Women Entrepreneurs" programme nor early efforts to ensure that women owned enterprises are included in export readiness and capacity building programmes to improve their product quality and marketing skills. Additionally, there are no active efforts to include women owned enterprises in export orientation seminars and workshops. There is a need for offering export orientation seminars, and an expansion of programmes that provide export development services in product compliance, basic export training, export marketing, international trade fairs.

**Sub-condition 2: "Government procurement programmes actively targeting WOE's"**, statement 1, "Information on public procurement opportunities is made available, but

no specific efforts to ensure that WOE are informed or to reach out to WOE" is the most appropriate statement at this stage. Although there are online portals for public tenders in Egypt and awareness sessions to facilitate SMEs engagement, SMEs participation in the government procurement is underrepresented. Moreover, the government procurement is not gender-sensitive, and there are no special efforts to promote tendering opportunities to women entrepreneurs or to expose them to procurement process and procedures. More could be done in this area to help women develop their quality and capacity to the point where they could meet tendering requirements.

**Sub-condition 3: "Supply chains and linkages that integrate WOE"**, statement 3 "There are some good supply chain/ linkages programs targeting WOE, but these are limited to one or two sectors and/ or one or two regions" is the most relevant.

Although there have been substantial support activities for women entrepreneurs in both value chains and clusters, more focus is required to integrate WOE into supply chains. Value chain interventions have been implemented and thus will help WOE with challenges associated with supply chain readiness; however, these activities have been heavily concentrated in the agriculture sector. More efforts are required to facilitate access to both financial and non-financial programmes, including access to financial resources for the acquisition of production facilities and technology necessary to increase their scale of operations. In addition to business management capacity programmes, there is a need to build their knowledge of quality standards, and the process and preparation of obtaining the necessary certifications.

**Sub-condition 4: "ICTs and technology access of women entrepreneurs"** statement 2 is the most appropriate -- "Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology". Although no specific efforts were identified that provide advice and counselling to women entrepreneurs on updating their use of technology, effort to improve the digital literacy skills by far surpass the initial level. To increase the usage of ICT tools by women entrepreneurs, coordination between BDS service providers and various women-focused organizations should take place. This will raise the awareness on the kind of training women need to be able to use these tools. The issue is not just limited to who would teach women to use ICT, it is also more relevant to convincing women of the benefit that comes from investing in ICT and how this would positively impact their business through awareness campaigns. Also, the challenges facing women in accessing ICT for production purposes should be considered in the SME strategy, as well as the access to finance.

**Table 18: Scoring summary for assessment of WED Framework Condition 5**

WED Framework Condition 5 - Indicators and scoring for assessing: Access to markets and technology					
1 Export promotion for women entrepreneurs					Score
1	2	3	4	5	
No programmes targeting export promotion or development to WOE, few WOE involved in exporting activity	Some limited efforts to promote export opportunities to WOE through dissemination of information, but they are generally not represented in government-sponsored trade missions or in export training programmes	Organizations are making active efforts to include WOE in export orientation seminars and workshops; WOE are participating to a minimal degree in government-sponsored trade missions/ fairs	Concerted efforts to promote export opportunities to WOE, actively seeking their participation in government-sponsored trade missions/ fairs, and early efforts to ensure that WOE are included in export readiness and capacity building programmes to improve their product quality and marketing skills	There is a National "Export Promotion for Women Entrepreneurs" programme that is comprehensive in nature	2
2. Government procurement programmes actively targeting women's enterprises					Score

1	2	3	4	5	
Information on public procurement opportunities is made available, but no specific efforts to ensure that WOE are informed or to reach out to WOE	Special efforts are made to disseminate information on public procurement opportunities to potential women suppliers, such as through businesswomen's networks and online mechanisms	In addition to general promotional efforts, workshops are offered to women entrepreneurs on how to access public procurement opportunities	Conducting orientation workshops, plus offering programmes to build the capacity of women's enterprises to meet the requirements to compete for public procurement contracts	There are innovative government procurement programmes targeting women entrepreneurs, such as by allocating a certain percentage of the value of procurement contracts to be awarded to WOE	1
<b>3. Supply chains and linkages that integrate WOE</b>					<b>Score</b>
1	2	3	4	5	
There are no supply chain initiatives that specifically seek to integrate WOE	There are a few initiatives to integrate WOE into supply chains, but women are not generally informed about these or targeted for capacity-building	Promotional efforts to create awareness of supply chain opportunities for WOE are being made, and development work has begun/ is underway to build their capacity to become supply chain suppliers	There are some good supply chain/ linkages programmes targeting WOE, but these are limited to one or two sectors and/ or one or two regions	Supply chain initiatives for WOE are being implemented across many sectors in which WOE are dominant, and in different parts of the country	3
<b>4. ICT and technology access of women entrepreneurs</b>					<b>Score</b>
1	2	3	4	5	
WOE are generally operating with rudimentary technology, limited in their use of ICT for business development, and no efforts are being made to improve their related know-how and skills	Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology	Initiatives are in place to introduce women entrepreneurs to technological innovations and the opportunities for developing businesses in technology-driven sectors (e.g. ICT, bio-medical, environmental and renewable technologies)	WOE are targeted for inclusion in technology upgrading and modernization programmes and programmes focused on the integration of ICT-enabled solutions (e.g. management information systems, online marketing, e-commerce, etc.); access to financing is available to help them modernise their operations in these areas and to pursue technology innovations	Government grants are available to WOE to defray the cost of investing in updated and new technologies; WOE are making use of ICT in many of their business operations; women entrepreneurs are actively encouraged and supported to start businesses in higher-technology and innovative sectors of the economy, including the ICT sector	2
<b>Scoring Recap</b>					
Sub-condition A: ____2					
Sub-condition B: ____1					
Sub-condition C: ____3					
Sub-condition D: ____2					
Overall score for the framework condition: ____8 / 4 = ____2					

### 3.6: Representation of women entrepreneurs and participation in policy dialogue

Generally, the “voice” of women entrepreneurs is not well represented in public-private dialogue processes, in either the private or public sector. In Egypt, women entrepreneurs make up only a tiny fraction of the membership of key business, sector and employers’ organizations. The lack of representation and voice is an important issue for women entrepreneurs, who are often concentrated in unorganised sectors or have varying degrees of exclusion from public spheres. As a result, the existing legal and regulatory impediments that relate specifically to women’s economic empowerment are not being satisfactorily highlighted or addressed and the issues of primary concern to women entrepreneurs are not being raised. The formation of women entrepreneurs’ associations is often a reaction to this lack of representation in

mainstream business and sector associations. Three sub-conditions are examined in the assessment of this framework condition.

- A. Representation and “voice” of women in business/ sector membership associations.
- B. Presence of women entrepreneurs’ associations and networks.
- C. Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes.

### 3.6.1 Representation and “voice” of women in business/ sector membership associations

Business and sector membership associations play a number of roles in any economy. By organising enterprises into networks, these associations (including chambers of commerce and industry, business membership organizations, sector associations, entrepreneurs’ associations) facilitate the exchange of information among members, promote business relationships, and enhance their social capital. In some countries women constitute only a small proportion of the membership of mainstream business associations, including chambers and sector associations. As well, they may not be well represented in the leadership of these organizations (board and senior management levels). Having limited access to the “old boy’s network” has been noted as an issue for WED in many countries.

Strong private sector associations are also important for ensuring that policymakers take into account the effects of proposed policies and regulations on MSMEs. Where business associations play a strong advocacy role, it is important that women entrepreneurs are adequately represented within their membership to ensure that their particular interests and views are considered in the public-private sector dialogue.

For example, in the following four major and influential mixed-membership employers/ business associations in Egypt: The FEI, the ABA, the Egyptian Junior Business Association (EJB), and the Egyptian Businessmen’s Association (EBA); women constitute only a small proportion of the membership of these associations and are not well represented in their leadership (board and senior management levels) (see Table 19). Their low presence as members is considered a contributing factor in their low input into the public-private dialogue process.

Women make up approximately four per cent of board members in the major mixed membership associations. The EJB has the largest percentage of women members and women board members, followed by EBA, FEI and ABA. This confirms key informant inputs that generally reported that most of business associations in Egypt are dominated by men.

**Table 19: Representation of women in the membership and leadership of key Egyptian business associations**

	FEI industrial chambers	EJB	EBA	ABA	Total	Average
Total membership	31,202	394	400	350	32,346	
Women members	1,186	51	28	10	1,275	
% of women members	4 %	13 %	7 %	3 %		4 %
% of women on boards	6 %	13 %	9 %	0 %		7 %

Source: Key informant interviews

The FEI is one of the largest employer organizations in Egypt<sup>34</sup> yet women represent 4 per cent of their membership and seven per cent of the board members. Women are not on boards of industrial chambers, and lack participation in the national boards of the FEI over the period

<sup>34</sup> By law, Egyptian companies have to be a member of at least one of the following national business associations: the FEI, the Federation of Egyptian Chambers of Commerce, the Federation of Egyptian Banks, the Egyptian Association for Construction and Building Contractors and the Egyptian Tourism Association.

2013-2016. The FEI has recently formed four additional chambers; however as of February, 2016 no female members are recorded. With the support of ILO, FEI has recently established an internal unit for women's issues, the Women in Business Support unit. The unit's mandate is to offer services and support to female members in the form of capacity-building, training and knowledge sharing. The unit also aims to promote the participation of women in the labour market in particular in managerial positions as well as to promote gender equality in the private sector. The implementation of the mandate is supported by a two-year strategy and work plan (2015-2017).

According to the FEI data, women are present in both higher-growth potential sectors as well as non-traditional sectors. The data shows a predominance of women-owned/led firms in the food, printing and packaging and textiles sectors. These are followed by the apparel and home accessories sector and surprisingly the engineering, chemical industries and building sectors. The companies for the most part are located in Greater Cairo (including Cairo, Giza, Kalyoubia), followed by Alexandria (including Alexandria, Beheira, Matruh) and Nile Delta governorates (Kafr El Sheikh, Gharbia, Minufia, Dakahlia, Damietta, Sharkia). Forty-five per cent (45 per cent) of the Apparel and Home Accessories Chamber companies are in Cairo while the rest are spread across a wide number of governorates around Egypt.

**Table 20: Women participation in the membership and board of directors of FEI**

		Number of members	Number of WOE's	Women board members
1	Chamber of Textile Industries	4,634	271	0
2	Chamber of Food Industries	4,076	358	1
3	Chamber of Cereals and Products	5,000	1	0
4	Chamber of Chemical Industries	5,100	42	2
5	Chamber of Engineering Industries	2,130	60	0
6	Chamber of Metallurgical Industries	650	1	1
7	Chamber of Building Materials	500	40	0
8	Chamber of Petroleum and Mining	155	1	2
9	Chamber of Printing and Packaging	3,249	276	0
10	Chamber of Wood Products and Furniture	1,443	4	1
11	Chamber of Leather Industries	600	2	2
12	Chamber of Leather Tanning	130	3	1
13	Chamber of Cinema Industries	625	2	2
14	Chamber of Pharma, Cosmetics and Medical Accessories	460	7	1
15	Chamber of Information Technology and Telecoms	965	8	1

16	Chamber of Healthcare Providers (private sector)	630	13	2
17	Chamber of Apparel and Home Accessories	855	97	1
	<b>Total</b>	<b>31,202</b>	<b>1,186</b>	<b>17</b>

Membership as of 02 2016.

Source: ILO/FEI Baseline Survey 2016

Table 21 provides a breakdown of WES respondents' membership in business-related organizations. Only 12.5 per cent of them were members of a chamber of commerce; 10 per cent in women's business associations; 6.5 per cent in the FEI; 3.5 per cent in other business associations with both men and women as members; and, 1.5 per cent in a sector association.

**Table 21: Women entrepreneurs reporting membership in business-related organizations**

Business-related organizations	Number of women entrepreneurs (out of 200 respondents)	Percentage
Chambers of commerce	25	12.50 %
Women's business or women entrepreneurs association	20	10.00 %
FEI	13	6.50 %
Business association that has both men and women as members (separate from the Federation of Egyptian Chambers of Commerce of the FEI)	7	3.50 %
Professional association	6	3.00 %
Sector association	3	1.50 %
Employer's association	1	0.50 %

Source: WES results, out of 200 surveyed women entrepreneurs.

Overall, the low levels of membership of women entrepreneurs in these organizations strongly indicate that Egyptian women entrepreneurs lack access to valuable networks, and opportunities to serve on boards, where they can play an advocacy role for WED in Egypt.

### 3.6.2 Presence of women entrepreneurs' associations and networks

In many countries, businesswomen form themselves into their own local, regional or national membership associations, either as "businesswomen's associations", "women entrepreneurs' associations", or "women's sector associations". These associations play a key role in providing services to meet the needs of their members, such as seminars, conferences, networking forums, trade fairs, information dissemination, peer mentoring, and advocating for and promoting women's entrepreneurship, and the needs of women entrepreneurs.

In Egypt, there are a number of businesswomen's associations, which contribute various levels of support to the development of women entrepreneurs. Services range from capacity building programmes to knowledge sharing through networking platforms. Some of these organizations include:

**EBWA:** The organization was established in 1995. It aims to promote women's economic empowerment; boost young female entrepreneurship; and, support existing women entrepreneurs. EBWA services include management capacity building, technical assistance, market facilitation, advocacy and knowledge sharing. EBWA primarily assists women in Cairo and currently has 200 women members.

**Business Women of Egypt 21 (BWE 21):** It provides access to information and counselling to members and attempt to strengthen business associations. Furthermore, it works to create an enabling legal and regulatory environment in order to increase access to finance, markets and BDSs services. In 2017, BWE 21 will host their third international conference. They also collaborate with other organizations to sponsor various initiatives such as the BWE 21 and the Lebanese League of Women for Business (LLWB) Marketing and Social Media Workshop. A key informant from BWE 21 stated that the association also plays a role in policy advocacy by organizing conferences and facilitating dialogue between women entrepreneurs and government officials. BWE21 has 150 women members, working in different sectors, all of whom are in the formal sector and located in the urban areas.<sup>35</sup>

**Alexandria Business Women Association (ABWA):** Established in 1998, the organization strives to promote an enabling environment for women. It provides capacity-building and incubator services and also facilitates networking.

Based on the WES results, only 10 per cent of 200 surveyed women entrepreneurs are members of women's business or women entrepreneur's associations (see Annex 3, Table A25).

In addition to those listed above, there are many smaller associations of women business owners, in particular at local levels. These associations provide relevant assistance to women entrepreneurs; however, their capacity and reach is limited. This is re-enforced by key informants who report that most of these associations in Egypt are not effective and suffer from low levels of management capabilities, lack of financial resources, limited outreach, and lack of communication and cooperation with the government. For the most part, Egypt's women business associations lack the ability to form strategic alliances and build synergies between these organizations -- a necessary step in creating broader platforms for networking and the collective voice for promoting women's entrepreneurship and the needs of women entrepreneurs.

### 3.6.3 Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes

Public-private policy dialogue is important to ensure that policies take into account the needs of the private sector, although this may sometimes be difficult in countries where broad-based consultative public-private sector dialogue mechanisms and practices are not deeply entrenched. Since women entrepreneurs may face different legal, regulatory and other constraints in the business environment than men, it is important that women entrepreneurs or their representative organizations be given the opportunity to meet regularly with policymakers to ensure that their perspectives are taken into account at the design and implementation stages of policies, strategies and programmes.

There is a lack of evidence indicating that the voice of women entrepreneurs is present at strategic forums with federations and government, and thus resulting in their minimal impact in advocating for women's entrepreneurship.

One key informant stated that there is no clear vision for the government to support women's entrepreneurship and that the coordination and cooperation among government and women business associations is non-existent. It was her opinion that women entrepreneurs are not a priority issue on the Government agenda. A government key informant said that it has been the practice to not invite business women to the SMEs strategy preparation workshops as there is no organised system for soliciting input from women's organizations and women business associations in policy dialogue, but said that they are willing to invite them in upcoming workshops. A government advisor key informant stated that associations are routinely consulted by the Government in formulating regulations, policies and strategies; however, women are not represented as they do not constitute a significant portion of boards and members of organizations such as the FEI or the FEDCOC, etc.

There is an apparent lack of knowledge about women's voice in the policymaking process as according to the WES results, 13 per cent of the respondents stated that business women's/ women entrepreneur's associations are influential in the policy and the decision-making

35 <http://www.bwe21.com/> [accessed 18 10 2015].



process; 15.5 per cent stated that associations are able to effectively represent their interest and concerns as a women entrepreneur to the Government; and 11 per cent felt that business and industry associations advocate to the Government on policies to meet the needs of women entrepreneurs (see Annex 3, Table A44).

#### **3.6.4: Assessment and scoring for WED Framework Condition 6: Representation of women entrepreneurs and participation in policy dialogue**

Sub-condition A: "Representation and "voice" of women in business/ sector membership associations", statement 1 is the most appropriate in the Egyptian context at this time; **"Businesswomen/ Women entrepreneurs make up less than five per cent of the members in the major business associations/ sector organizations"**. This is based on the total statistics captured from the WES respondents and the data provided by business associations and sector organizations. Members also need to gain a better understanding of the business enabling environment and how their collective voices can make a difference.

Sub-condition B: "Presence of women entrepreneurs' associations and networks", statement 4 has been identified as the most relevant for Egypt; **"A number of such associations exist in both urban and rural regions, but they would need to build capacity to broaden their membership reach and perform an advocacy role"**. Although there are a number of businesswomen associations in urban and rural areas, their reach is limited, and there is no evidence of a unifying organization with the capacity to bring together both formal and informal women entrepreneurs – a necessary step in bringing organizations together to develop advocacy strategies. Memberships could be increased with enhanced membership programme benefits, such as strategies for facilitating marketing, just-in-time demand driven training etc. Many of these organizations are dependent on funding subsidies, and are faced with financial constraints which result in the lack of consistency in the delivery of member services.

Sub-condition C: "Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes", statement number 2, **"Mainstream business associations are not adequately representing the views and concerns of their women members and rarely introduce issues affecting WED in policy dialogue with the government; The "voice" of businesswomen/ women entrepreneurs' associations is very weak"** best reflects the conditions in Egypt at this time. There are business associations in Egypt, however, their skills and capacity to contribute in policy dialogue is limited. In addition, with the Government's lack of coordination and cooperation with women associations, women's entrepreneurship is not a strong policy agenda.

It is very apparent that more women need to become involved on boards in prominent associations. What could be promising in the future would be the voice of the FEI, Women in Business Support Unit in the public-private dialogue processes. FEI would need to promote women's involvement in boards, set targets, and work with women to help them gain the confidence to embrace these opportunities.



**Table 22: Scoring summary for the assessment of WED Framework Condition 6**

WED Framework Condition 6 - Indicators and scoring for assessing: Representation of women entrepreneurs and participation in policy dialogue and influence on outcomes					
Note: The shaded box represents the statement best reflecting the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
A. Representation and “voice” of women in business/ sector membership associations					Score
1	2	3	4	5	
Businesswomen/ women entrepreneurs make up less than 5 per cent of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up at least 15 per cent of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up at least 20 per cent of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up at least 30 per cent of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up more than 30 per cent of the membership in the major business associations/ sector organizations	1
B. Presence of women entrepreneurs' associations and networks					Score
1	2	3	4	5	
There are no businesswomen's or women entrepreneurs' associations	There are only a few such associations, located mostly in urban centres and with only a small number of members	In addition to in urban areas, such associations have been formed in a few rural regions of the country, but the membership base is very limited	A number of such associations exist in both urban and rural regions, but they would need to build capacity to broaden their membership reach and perform an advocacy role	Businesswomen's/ women entrepreneurs' associations exist in urban areas, as well as most of the rural regions, and represent a large number of women entrepreneurs as members; they have formed into a national federation of such associations	4
C. Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes					Score
1	2	3	4	5	
Public-private policy dialogue mechanisms are not well developed in the country; women's associations and groups are rarely included	Mainstream business associations are not adequately representing the views and concerns of their women members and rarely introduce issues affecting WED in policy dialogue with the government; the “voice” of businesswomen/ women entrepreneurs' associations is very weak	Mainstream business associations have begun to recognise the importance of better integrating the views of women members in their policy advocacy priorities and women entrepreneurs' associations are developing their advocacy skills and capacity, but these efforts have not yet lead to much progress in influencing the government's policy agenda	Mainstream business associations routinely raise issues of concern to their women members in policy dialogue with the government; women entrepreneurs' associations have the capacity to play a strong advocacy role for the interests and concerns of WOE's and are given inputs to policy documents that are waiting for passing; WOE's are included as members of government task forces and advisory committees on business environment reforms	There are a number of concrete examples where the participation of businesswomen/ women entrepreneurs in public-private dialogue processes have led to concrete outcomes in terms of improving the environment for WED (e.g. changes to Family Law, creation of women's desks in financial institutions, changes to property law, etc.)	2
<b>Scoring Recap</b>					
Sub-condition A: ____1					
Sub-condition B: ____4					
Sub-condition C: ____2					
<b>Overall score for the framework condition: 7 / 3 = 2.33</b>					

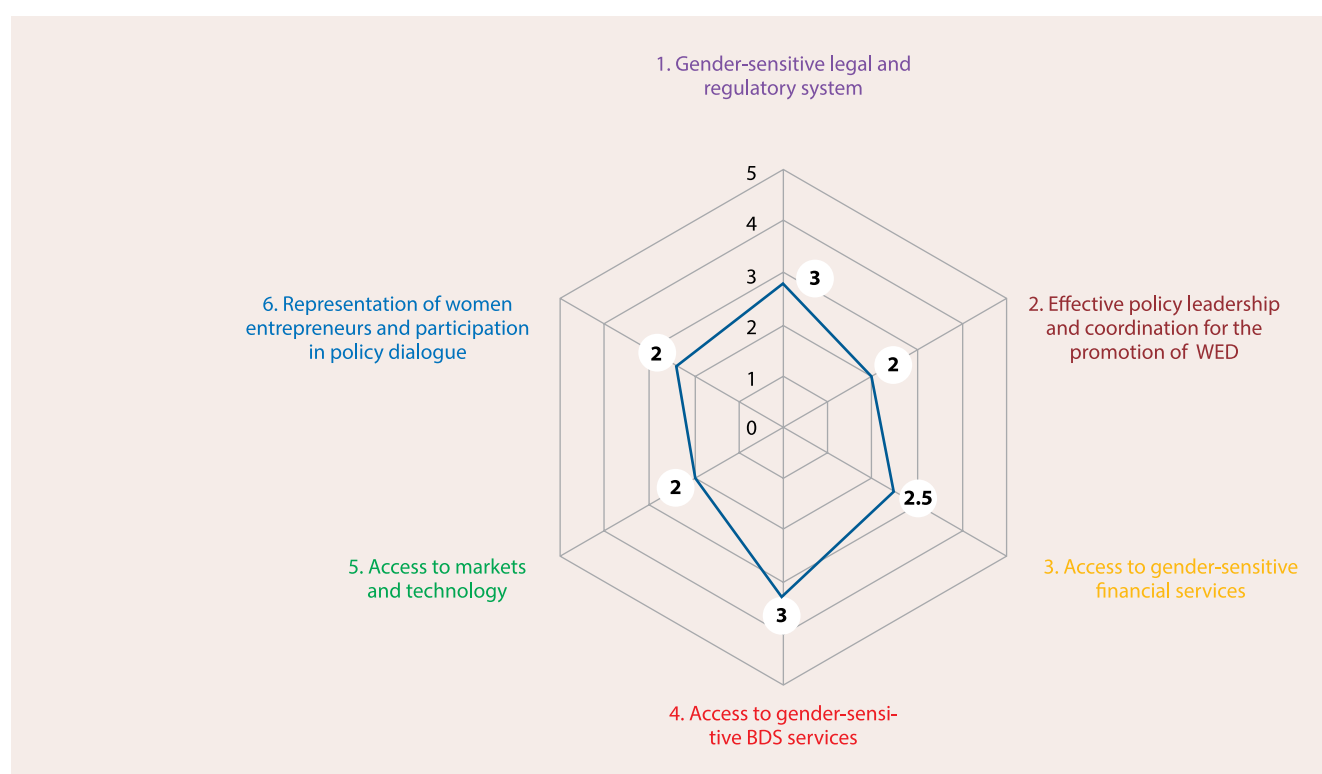
## Section 4: Conclusion

The Egyptian Assessment on WED reveals that women continue to be an under-utilised resource for business, job creation and contribution to GDP in Egypt. Women dominate the informal micro enterprises sector and yet the number that grows to become formal enterprises is low. There is a need to create more awareness among government and key stakeholders of the importance of women entrepreneurs in the Egyptian economy and the gender gaps in policies and programme support.

It is important to mention that there is increasing recognition of the importance of women's entrepreneurship in Egyptian economy, and women business owners in Egypt are mentioned in many development plans, with an overall objective to increase their participation in the economy; however, no national strategic framework for women's entrepreneurship development exists. Indeed, with a more enabling environment, women entrepreneurs will definitely contribute to higher GDP growth rates, create more employment opportunities, and boost income generation. In fact, WES results show that the 200 women entrepreneur respondents have created 2,796 jobs.

With respect to the relative strengths of the six WED framework conditions, Egypt is assessed as being strongest on gender-sensitive legal system and gender-sensitive BDS services (scores of 3 out of 5). However, despite these achievements, there are a number of challenges that have to be addressed in order to improve the environment for WED, specifically in areas related to effective policy leadership for WED, access to financing, access to markets and technology, and participation of women entrepreneurs in policy dialogue.

**Figure 11: Quantitative assessment summary of the six WED framework conditions**



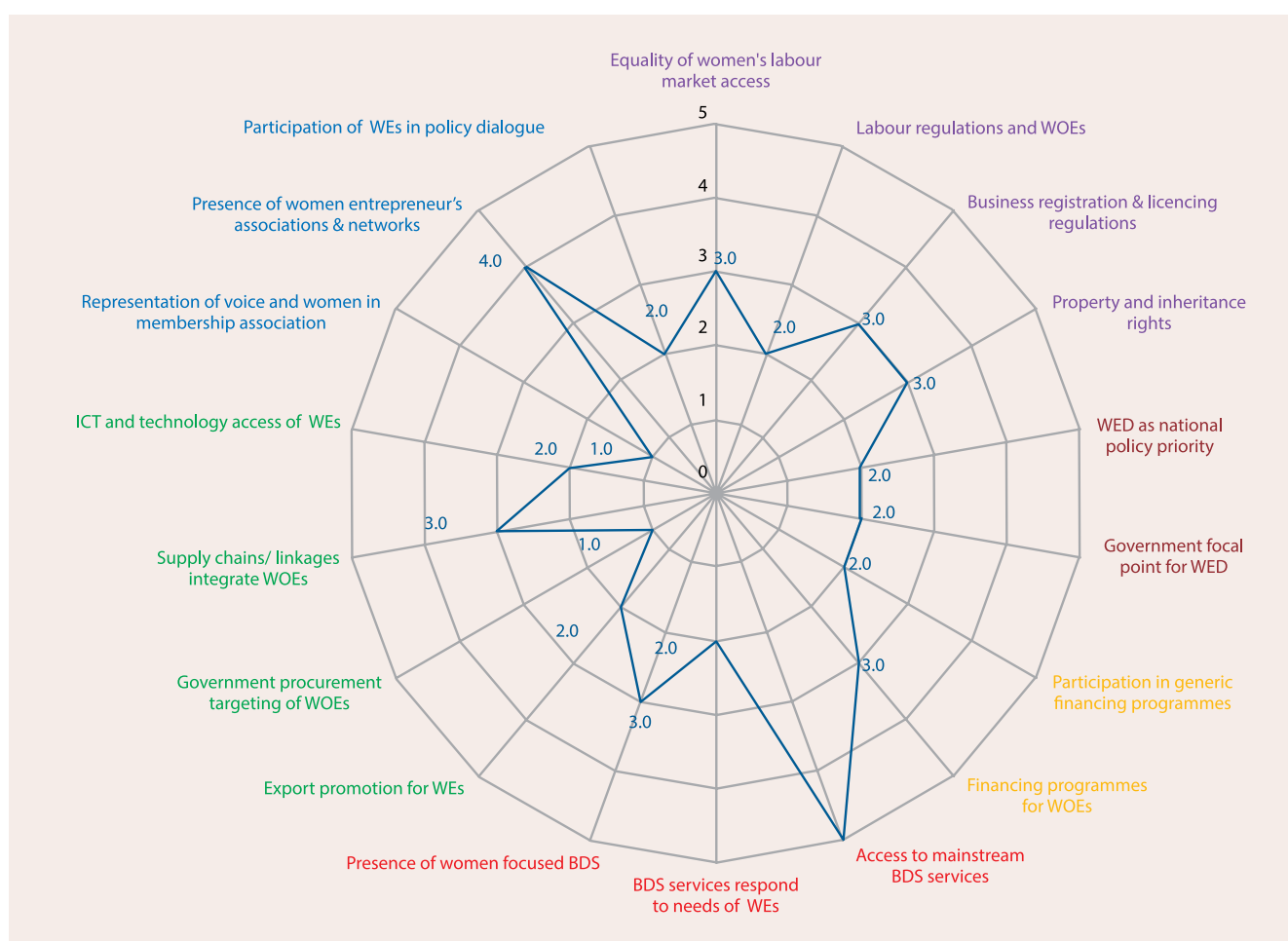
*Note: These scores are the average for the sub-conditions associated with each WED framework conditions.*

Figure 12 provides a more detailed view at where the strong and weak points are at the sub-condition levels. This shows that the weakest areas are in government procurement targeting WOE and representation of women in membership associations (scores of 1). But this is followed closely behind by a cluster of eight sub-conditions warranting a low score of 2.

- Labour regulations and WOE
- WED as national policy priority
- Government focal point for WED
- Participation in generic financing programmes
- BDS services respond to needs of WOE
- Export promotion for WOE
- ICT and technology access of WOE
- Participation of WOE in policy dialogue

The strongest sub-condition, with a score of 5, is access to mainstream BDS services, followed by a score of 4 warranted to the presence of women entrepreneur's associations and networks. Although a number of women entrepreneur associations exist in both urban and rural regions, they need to augment their management capacity, increase member benefits, and expand their geographical reach.

**Figure 12: Detailed quantitative assessment summary by sub-condition**



The assessment highlights the needs to enforce the current laws and regulation that promote gender equality in Egypt.

With the exception of a few initiatives, the commercial banks do not respond to the needs of women. On the other hand, the MFIs are more gender sensitive and provide financial products that meet the needs of WOE at the start-up and early growth stages. This situation leaves women entrepreneurs with limited financing options in the development and growth stages. Although there are agencies and centres providing BDS, services are still in the nascent stages and the geographical reach is limited, and in many cases, do not meet the needs of women entrepreneurs.

There is lack of information about women owners' participation in export activities, trade fairs and government procurement. There are a few supply chain initiatives targeting women entrepreneurs and in addition, women are not able to embrace technology in their business operations mainly due to lack of knowledge and associated benefits and lack of access to financing. Women in rural areas do not use information and communication tools and this is mainly due to their lack of access and training.

Finally, in all areas of women's entrepreneurship development in Egypt, there is a need for detailed, frequently updated, sex-disaggregated data. This is critical in understanding the issues faced by women entrepreneurs and thus providing the required evidence for the development of policy and programme measures.

Recommendations
1. Gender-sensitive legal and regulatory system that advances women's economic empowerment
Increase the awareness of women employers about employment rights, labour laws, compliance requirements, and business registration through seminars in the urban and rural areas.
Work with the government and the FEI to develop incentives for the private sector to adhere to gender equality regulations, such as through nominating Business Champions on gender equality or through tax exemptions.
Develop an online business registration portal to increase the number of business registrations; provide women entrepreneurs with training on the use of the system.
Provide incentives to growth-potential women-owned enterprises to move their business to the formal economy, such as tax exemptions, access to export markets, access to public procurement, access to better financial and non-financial services.
Develop and implement a series of seminars to raise awareness of women and men in Upper Egypt about women's property and inheritance rights.
Revision of legislation, including Law 90, to ensure protection measures for all workers where possible, avoid discriminatory measures against women and ensure extension of social protection to women entrepreneurs.
2. Effective policy leadership and coordination for the promotion of WED
Mandate one government body to be the focal point for WED and to facilitate coordination between government, ministries and SME bodies on WED. The NCW to ensure appropriate monitoring of related policies and programmes.
Using the findings and recommendations from the National WED Assessment, develop and implement a National WED strategy, to complete and complement the national SME strategy.
The strategy should contain objectives for increasing the number of women-owned SMEs; develop programme measures to address the specific needs of women entrepreneurs, e.g. access to finance, BDS services, and access to export markets and government procurement programmes.
Strengthen capacities of governmental organizations through training and technical support in areas of WED strategy design, programme development and implementation, and monitoring and evaluation.
3. Access to gender-sensitive financial services
Provide support to the FEI/EBI partnership to provide women-tailored financing products and services (including credit, saving, leasing, insurance).
Develop a mobile payment infrastructure building on services already developed by a number of banks. Increase telephone banking services.
Develop on-line banking platforms throughout the country.
Mandate banks and MFIs to collect sex-disaggregated data for loan programmes accessed, amount of loans, loan pricing (interest rates), repayment terms, repayment history, etc.
Regulate minimum and maximum interest charged by MFIs.
Work with banks and MFIs to adjust loan repayment terms that align with borrowing causes.
Design and implement a loan guarantee scheme for WEs in the formal sector.
Develop financial literacy by providing trainings to potential and existing women entrepreneurs.

<b>4. Access to gender-sensitive BDS services</b>
Mandate the collection of sex-disaggregated client data for BDS service providers. Design reporting guidelines for annual reports.
Collaborate with women entrepreneurs and industry associations, including FEI to disseminate information on BDS programmes for women entrepreneurs.
Develop and implement orientation sessions for generic BDS providers on the specific needs of women entrepreneurs and how to address them.
<b>5. Access to market and technology</b>
Develop and implement an export training and counselling programme for export-potential women-owned enterprises.
Collect sex-disaggregated trade fair and exhibition participation data, by total export sales to enable stakeholders to monitor and evaluate the impact on women-owned enterprises.
Amend the SME Law (141/2004) Article 12, which allocates 10 per cent of government procurement for SMEs and set targets for women-owned enterprises in public procurements.
Mandate and publish sex-disaggregated data of participants in public procurements.
Develop and implement a series of public procurement awareness seminars.
Develop training programmes and train-the-trainer initiatives for BDS providers to offer programmes for women entrepreneurs on how to complete government tender documents and assess their tender readiness.
Expand value chain analysis initiatives to new sectors and different areas in the country where women-owned enterprises are prevalent.
Mandate the IMC Value chain programme to include gender in any value chain analysis and to support WOE to become credible suppliers.
Increase ICT training and consulting services for women entrepreneurs, especially in marginalised regions. Together with university ICT graduates, design and implement awareness sessions targeting women on the advantages of using ICT tools in business operations.
Develop and implement one-on-one counselling programmes for growth-potential women-owned enterprises on the introduction and use of technology in their production processes.
<b>6. Representation of women entrepreneurs and participation in policy dialogue</b>
Work with the FEI Women in Business Support Unit to promote women entrepreneurs' participation in mainstream business associations. Implement awareness programmes on the advantages of membership in these networks.
Work with FEI to build the capacity of women entrepreneurs to serve on boards of companies and associations. Promote the introduction of quotas for women on the boards of associations.
Promote and solicit the support of international donors to build the managerial and advocacy capacities of women business associations.
Form an umbrella organization of women entrepreneur associations with a mandate to collaborate on the drafting of discussion papers on WED in Egypt for presentation in policy dialogue sessions.

## Section 5: List of references

- Aga Khan Agency for Microfinance (AKAM), 2012. "Annual report", Available at: [http://www.akdn.org/publications/AKAM\\_Egypt\\_2012.pdf](http://www.akdn.org/publications/AKAM_Egypt_2012.pdf) [accessed 25 June 2015].
- Abd-Elgalil, S. "The position of Islamic sharia toward women", National Council for Women, leaflet.
- Amin, G. 2014. "Egypt country report: Policies and mechanisms for integration into the workforce and job creation".
- CAPMAS. 2014. "Annual bulletin for labour force census", Cairo, Egypt.
- CIDA now operates under Global Affairs Canada (GAC).
- EBI and SFD. 2005. "The National strategy for microfinance".
- Egyptian Constitution for 2014.
- Egyptian Financial Supervisory Authority, 2010. "Microfinance industry in Egypt".
- Egyptian Labour law No.12/2003.
- Hattab, H. 2012. "Global entrepreneurship monitor: GEM Egypt report 2012", British University in Egypt (BUE), Silatech, and The International Development Research Centre (IDRC).
- International Training Centre of the ILO (ITCILO). 2015. Women Empowerment through Business Member Organizations.
- ILO. 2016a. "Jobs for youth in Africa initiative: Egypt programme note".
- \_\_\_\_\_. 2016b. Women's entrepreneurship development factsheet [http://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/publication/wcms\\_175471.pdf](http://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_175471.pdf) [accessed 06 September 2016].
- \_\_\_\_\_. 2013. ILO, Evaluation report, The Pro-poor horticulture value chain in Upper Egypt (SALASEL), leaflet.
- Khalil, F. et al. 2013. "Characteristics of working women", in Population Magazine, Magda, M. 2013 (eds), CAPMAS, Egypt.
- Lohmann, T. 2010. "Labor regulation and female labour market participation: A country study of Egypt", Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ).
- MCIT. 2012. "National ICT strategy 2012-2017".
- Ministry of Planning. 2015. "Social and economic development plan 2015-2016".
- Nasr, S. 2010. "Enhancing access to finance for micro and small enterprises in Egypt", paper presented at the 10th Global Conference on Business and Economics, Italy, 15-16 October.
- Nasr, S. n.d. "Access to finance and economic growth in Egypt", World Bank.
- National Council for Women. 2015. "National strategy to eliminate violence against women 2015-2020".
- OECD, 2013, "Analysis of business development service provision and incubation for women entrepreneurs in the MENA region".

Organization for Economic Co-operation and Development (OECD). 2015. "Enhancing women's economic involvement during the transition period", forthcoming.

SMES Law 141, Egypt.

Stevenson and St-Onge. 2013. "National assessment of women's entrepreneurship development (WED) framework conditions: Assessors guide", ILO.

Tenders and Beds Law No.98 for the year 1998, and its executives decree, Egypt.

Vital Voices Global Partnership, IFC and MENA Businesswomen's Network, 2013. "Ready for growth study: Solutions to increase access to finance for women-owned businesses in the Middle East and North Africa".

World Bank. 2014. "Doing business 2015: Going beyond efficiency: Economy profile 2015: Egypt Arab Republic".

World Economic Forum, 2014. "The Global gender gap report".

"Are CBE's initiatives enough to develop SMEs?", Daily News Egypt, <http://www.dailynewsegypt.com/2016/03/27/cbes-initiatives-enough-develop-smes/> [accessed 27 May 2016].

Egypt: Pro-poor horticulture value chains in Upper Egypt. <http://www.mdgfund.org/node/185> [accessed 27 08 2016].

Egyptian Business Women Association. <http://www.ebwa.info/Objectives.htm>. [accessed 24 07 2016].

Egyptian Business Women Association. <http://www.ebwa.info/Objectives.htm>. [accessed 24 07 2016].

<http://econowin.org/our-work/empower-women-economically/> [accessed 27 08 2016].

<http://eng.dar-alifta.org/foreign/ViewArticle.aspx?ID=120&> [accessed 20 July 2016].

<http://gafi.gov.eg/> [accessed 29 July 2015].

[http://mobadara.org/en/project\\_service\\_d.php?id=14](http://mobadara.org/en/project_service_d.php?id=14) [accessed 18 09 2015].

<http://www.acdi-cida.gc.ca/cidaweb/per cent5Ccpo.nsf/projEn/Z020846001> [accessed 18 09 2015].

<http://www.bwe21.com/> [accessed 18 10 2015].

<http://www.dailynewsegypt.com/2016/03/19/410469/> [accessed 10 May 2016].

<http://www.ebrd.com/news/2015/ebd-launches-women-in-business-programme-in-egypt.html> [accessed 27 09 2015].

[http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:10011:0::NO::P10011\\_DISPLAY\\_BY,P10011\\_CONVENTION\\_TYPE\\_CODE:1,F](http://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:10011:0::NO::P10011_DISPLAY_BY,P10011_CONVENTION_TYPE_CODE:1,F) [accessed 26 May 2016].

[http://www.ilo.org/wcmsp5/groups/public/@ed\\_emp/documents/publication/wcms\\_159163.pdf](http://www.ilo.org/wcmsp5/groups/public/@ed_emp/documents/publication/wcms_159163.pdf) [accessed 17 09 2015].

<http://www.itcegypt.eg/> [accessed 30 08 2016].

<http://www.sfdegypt.org/web/sfd/small-enterprise-service-unit> [accessed 28 July 2015].

<http://www.un.org/womenwatch/daw/cedaw/> [accessed 5 October 2015].

<https://etenders.gov.eg/> [accessed 3 08 2015]

National Council for Women <http://www.ncwegypt.com/index.php/ar/docswomen/pslara/443-pslara3> [accessed 11 June 2015].

The Ministry of Trade and Industry <http://www.mti.gov.eg/magales11.htm> [accessed 26 08 2016].

The monthly reports of Alexandria Business Association, Available at: <http://www.aba-sme.com/>

USAID Country Profile Property Rights and Resource Governance Egypt. [http://www.usaidlandtenure.net/sites/default/files/country-profiles/full-reports/USAID\\_Land\\_Tenure\\_Egypt\\_Profile.pdf](http://www.usaidlandtenure.net/sites/default/files/country-profiles/full-reports/USAID_Land_Tenure_Egypt_Profile.pdf)[accessed 18 05 2016]

[www.microfinanceegypt.com](http://www.microfinanceegypt.com) [accessed 25 August 2015].

<http://sdsegypt2030.com> [accessed 2 March 2016].



## Annex 1: List of key informants

No	Stakeholders	Contact Person	Title
1	The Egyptian Centre for Economic Studies (ECES)	Dr. AblaAbd-Ellatief	Executive Director and Presidential advisor for Economic Development
2	Ministry of Manpower (MoM)	Ms. Eman El-Nahas	Deputy Minister
3	Egyptian banking institute (EBI)	Ms. Laila El Oteifi	Director, SMEs unit
		Ms. Shahira Nassouf	Manager, SMEs unit
4	General Authority For Investment (GAFI) / Bedaya Centre for entrepreneurship and SME's development	Ms. Dina Esmaeil	GAFI Chairman advisor
		Dr. Mohamed El-biesy	Bedaya Centre Executive Director
5	Ministry of Trade and Industry(MTI)	Dr. Sherine Elsabagh	Director, Policy unit
		Ms. Heba Gomea	Economist, Policies Unit
6	The General Authority of Government Services (GAGS)	M. Mohamed Ayman Gohar	Executive Director
7	The Women Business Development Centre (WBDC) -National Council for Women	Ms. Mai Mahmoud	Executive manager of WBDC
8	Egypt Business Women Association (EBWA)	Dr. Amany Asfour	Chairman
9	Federation of Egyptian Industries (EFI)	Ms. Sherine Abdelbaki	Consultant for the Women in Business Support Unit
		Ms. Basma Osman	Senior Advisor
10	Development of business women export ability association (DBWEAA)	Ms. Nadia Abo-Auf	Chairman
11	Alexandria Business Association (ABA)	Mr. Ebraheim Melouk	Marketing Manager
		Ms. May Taha	Manager Assistant of Public Relations
12	The Technology Innovation and Entrepreneurship Centre (TIEC)	Ms. Rasha Tantawy	Manager
13	Egyptian Businessmen Association (EBA)	Mr. Mohamed Youssef	Executive Director
14	Bank Misr	Mr. Yasser Abdelwahab	SME Sector Head
15	Industrial Modernization Centre (IMC)	Ms. Amal Taha	Project Manager - Social Entrepreneurship Program
		Mr. Maged Sabry,	Senior Project Manager- Creative Cluster Program
16	The Association for Women's Total Advancement and Development (AWTAD)	Ms. Shereen Allam	Chairman
17	Industrial Training Council (ITC)	Ms. Shaimaa Hammad	Senior Program Manager
18	The Egyptian Junior Business Association (EJB)	Ms. Amal Samir	Deputy Executive Director

No	Stakeholders	Contact Person	Title
19	Information Technology Industry Development Agency (ITIDA)	Mr. Ahmed Yehia	Local Industry Development and Partners Support Director
20	European Bank for Reconstruction and Development (EBRD)	Mr. Amr Omran	Principal banker SME finance & development
21	Business Women of Egypt 21 (BWE21)	Ms. Yomna El-Sheriedy	Chairman
22	Sawiris Foundation	Mr. Mohamed Barkat	Microcredit expert
		Mr. Ahmed Abdelsalam	Senior Project Officer
23	Alashnek ya balady (AYB)	Mr. Mohamed El-Kamel	Managing Director
24	National Bank of Egypt (NBE)	Mr. Saad Mohy	General Manager at SMEs Corporate Banking
		Mr. Mohamed Shawky	Department Manager at SMEs Corporate Banking
25	The International Labour Organization (ILO)	Ms. Kholoud Al-Khaldi	Senior Enterprise Development Specialist
26	UNIDO	Ms. Annachiara Scandone	Advocacy and Institutional Communication Consultant
27	African Development Bank (AfDB)	Mr. Angus Downie	Chief Macro - Economist
		Ms. Gehane El Sokkary	Principal Socio-Economist

## Annex 2: List of focus group discussion participants

### 1- Cairo /Giza Governorates (first session)

No	Name	Last Name	Sector	Employees
1	Esraa	Fathy Aly Mohamed	Manufacturing and production	6 full-time 4 part-time 1 occasional (brother)
2	Doaa	El Khatib	Handmade crochet	2 employees paid by piece
3	Heba	Ibrahim	Handmade women accessories	Part-time employees
4	Yasmine	Fahmy	Manufacturing metal work	1 full-time 4 part-time
5	Nahla	Ahmed Soliman	production	6 full-time 8 part-time 3 unpaid Family members/friends
6	Lamyaa	Khalil Ibrahim		
7	Nanies	Mahamed	Manufacturing	10 full-time 10 part-time
8	Mervat	Osman	production	7 employees
9	Hala	Ashour	Production/retail/trade/training/distribution	8 full-time 10 part-time
10	Dina	El Garem	Manufacturing/production	7 full-time

### 2- Cairo /Giza Governorates (second session)

No	Name	Last Name	Sector	Employees
1	Sohier	Ali Negm	Manufacturing	10 full-time 6 part-time
2	May	Abdel Naby	Services	8 full-time
3	Nabila	Badawi	manufacturing	1 full-time 10 part-time
4	Lamia	Ibrahim	services	1 employee
5	Lina	Mowafy	services	3 employees
6	Manal	Saleh	Services	4 employees
7	Lina	Shawky	Manufacturing	4 part-time

**3- Tanta City (Gharbia Governorate)**

No	Name	Last Name	Sector	Employees
1	Nancy	Ghaneim	Manufacturing / handicrafts	20 employees
2	Enas	Elghobashy	Manufacturing/ handicrafts	3 employees
3	Doaa	Swedan	Manufacturing/ handicrafts	1 employee
4	Naglaa	Hendawy	Manufacturing/ handicrafts	
5	Sherine	El Halally	services	3 employees
6	Heba	Abdel Meneim	Handicrafts	
7	Hanan	Shawkat Mahmoud	Manufacturing	20 part-time
8	Soheir	Abou El ella	Retail/trade	2 employees
9	Amal	Abdel Hamid Nouh	Retail/trade	2 employees
10	Alayaa	Mohamed	Retail/trade	6 employees
11	Fayza	Morsi	Production/retail	6 employees
12	Marwa	Abou Elyazied	Production/retail	6 employees
13	Mervat	El Sayed	Manufacturing/ handicrafts	20 part-time

**4- Upper Egypt (Marsa Alam)**

No	Name	Last Name	Sector	Employees
1	Amna	Mansour	handicrafts	None
2	Khairaya	Hassan	handicrafts	None
3	Aisha	Abdel Rahman	handicrafts	None
4	Khadiga	Gomaa	handicrafts	None
5	Amna	Eissa	handicrafts	None
6	Fatma	Eissa	handicrafts	None
7	Mona	Mostafa	handicrafts	None
8	Hanan	Ahmed	handicrafts	None
9	Sanaa	Abdel Rahman	handicrafts	None
10	Soraya	Gomaa	handicrafts	None
11	Salma	Ali	handicrafts	None
12	Aisha	Ali	handicrafts	None
13	Madina	Abdel Salah	handicrafts	None

## Annex 3: Women entrepreneurs survey results

**Table A 2: Demographics of the Women Entrepreneurs Survey Respondents**

Demographic characteristic		Number	Percentage
Age	15-24 years	9	4.5
	25-39 years	83	41.5
	40-55 years	94	47
	Above 55 years	14	7
	Total	200	100
Age when started first business	15-24 years	49	24.5
	25-39 years	119	59.5
	40-55 years	32	16
	Above 55 years	0	0
	Total	200	100
Education	No formal schooling	77	38.5
	Primary school	13	6.5
	Preparatory school	10	5
	Middle education	48	24
	Above middle education	3	1.5
	Bachelor's degree	39	19.5
	Master's degree	8	4
	PhD	2	1
	Total	200	100
Marital status	Single	8	4
	Married	144	72
	Divorced or separated	14	7
	Widowed	34	17
	Total	200	100
Number of children (among 192 ever-married women)			
	None	19	9.9
	1 child	17	8.9
	2 children	41	21.4
	3 children	64	33.3
	4 children	36	18.8
	5 children	10	5.2
	More than 5 children	5	2.6
	Total	192	100

Demographic characteristic		Number	Percentage
Number of children under the age of 18 currently living at home (among 192 ever-married women)			
	None	56	29.2
	1 child	34	17.7
	2 children	34	17.7
	3 children	46	24
	4 children	20	10.4
	5 children	2	1
	More than 5 children	0	0
	Total	192	100
Type of information and communications technology in the household			
	Television	198	99
	Radio	77	38.5
	Internet connection	55	27.5
	Computer	74	37
	Landline telephone connection	58	29
	Mobile internet connection	62	31
Region			
	Greater Cairo	50	25
	Lower Egypt	50	25
	Upper Egypt	50	25
	Delta	50	25
	Total	200	100
Location			
	Urban	78	39
	Rural	122	61
	Total	200	100
Number of years since starting first business			
	Plus de 20 years	4	2
	16 – 20 years	3	1.5
	11 – 15 years	8	4
	10 years	9	4.5
	9 years	21	10.5
	8 years	15	7.5
	7 years	16	8
	6 years	22	11
	5 years	28	14
	4 years	19	9.5
	3 years	32	16

Demographic characteristic		Number	Percentage
	2 years	10	5
	1 year	13	6.5
	Total	200	100
Sector	Agriculture or other resourced based	88	44
	Food processing	0	0
	Manufacturing	58	29
	Construction	0	0
	Retail and wholesale trade	31	15.5
	Accommodation and food services (restaurant, catering, lodging)	0	0
	Finance and real estate	0	0
	Business services	0	0
	Personal services	22	11
	Other	1	0.5
	Total	200	100
Organizational structure of the enterprise			
	Sole proprietorship	163	81.5
	Partnership	31	15.5
	Limited company	3	1.5
	Other	3	1.5
	Total	200	100
Employment size of enterprise			
	No employees	70	35
	1-9 employees	95	47.5
	10-49 employees	19	9.5
	50 or more employees	16	8
	Total	200	100
Legality			
	Informal	146	73
	Formal	54	27
	Total	200	100

**Table A 3: Number of businesses currently owned**

	Number of women entrepreneurs	Percentage
One business	179	89.5
2 businesses	16	8
3 businesses	1	0.5
More than 3 businesses	4	2
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A 4: Number of businesses owned before the current one**

	Number of women entrepreneurs	Percentage
None	161	80.5
One business	37	18.5
More than one	2	1
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A 5: Labour market status prior to starting their current business**

	Number of women entrepreneurs	Percentage
A full-time homemaker	83	41.5
An employee in another person's private business	53	26.5
Running another business	27	13.5
A full-time student	12	6
An employee in a large publically-traded company	9	4.5
Unemployed	8	4
A government employee	3	1.5
Other	5	2.5
<b>Total</b>	<b>200</b>	<b>100</b>



**Table A 6: Major motivations for starting a business**

	Number of women entrepreneurs	Percentage
Wanted to be my own boss	65	32.5
Saw market opportunity for a profitable business	31	15.5
Couldn't find work anywhere else	25	12.5
Needed more flexibility to earn an income while still taking care of family and household duties	82	41
Don't have any skills for other kinds of employment	39	19.5
Previous employment ended	2	1
Wanted to increase my potential to earn a higher income	109	54.5

*Note: A multiple response question*

**Table A 7: Need for husband's permission to start the business**

	Number of women entrepreneurs	Percentage
Yes, but it was not legally required	109	54.5
Did not apply to me (e.g. I was single)	46	23
No, it was not necessary	32	16
Yes, it was legally required	13	6.5
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A 8: How the business was started**

	Number of women entrepreneurs	Percentage
I started the business on my own initiative	170	85
I took over a family-owned business	16	8
I inherited the business	6	3
I bought the business as a running operation	2	1
Other	6	3
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A9: Type of premises for the business**

	Number of women entrepreneurs	Percentage
My personal residence	126	63
Proper business site (e.g. office building, storefront, factory, incubator, etc.)	50	25
Farm plot	11	5.5
Street (no structure)	9	4.5
Informal structure (e.g. kiosk, etc.)	2	1
Market stall	1	0.5
Other	1	0.5
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A 10: Personally own the business premises**

	Number of women entrepreneurs	Percentage
Yes	63	33.2
No	127	66.8
<b>Total</b>	<b>200</b>	<b>100</b>

*Note: Among 190 women whose type of premises is not street or other.*

**Table A 11: Organizational structure of the business**

	Number of women entrepreneurs	Percentage
Sole proprietorship (single ownership)	163	81.5
Partnership (with one or more other persons)	31	15.5
Incorporated as a limited liability company	3	1.5
Other	3	1.5
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A 12: Owners in the current business according to the business size**

Gender of other owners	No employees		1-9 employees		10-49 employees		50 + employees		Total	
	Other owners	Average number of other owners	Other owners	Average number of other owners	Other owners	Average number of other owners	Other owners	Average number of other owners	Other owners	Average number of other owners
Female	1	0.3	12	0.6	8	1.3	14	1.6	35	0.95
Male	1	0.3	17	0.9	4	0.7	10	1.1	32	0.86
Number of enterprises with other owners	3		19		6		9		37	

Note: Among 37 enterprises whose business is not a sole proprietorship (single ownership)

**Table A 13: Job creation by the women-owned enterprises (WOEs) according to the business size**

	No employees		1-9 employees		10-49 employees		50+ employees		All women-owned enterprises	
	Total	Average per WOE	Total	Average per WOE	Total	Average per WOE	Total	Average per WOE	Total	Average per WOE
Total jobs created (including the women entrepreneurs)	70	1	291	3.1	431	22.7	2,004	125.3	2,796	14
Excluding the women entrepreneurs										
Permanent full-time jobs	0	0	89	0.9	221	11.6	1,115	74.3	1,425	7.2
Permanent part-time jobs	0	0	48	0.5	89	4.7	177	12.6	314	1.6
Casual or temporary jobs	0	0	59	0.6	102	5.4	397	28.4	558	2.8
Jobs created for females	0	0	88	0.9	186	9.8	634	45.3	908	4.6
Jobs created for males	0	0	108	1.1	226	11.9	956	68.3	1,290	6.5
Paid jobs	0	0	108	1.1	393	20.7	1,971	123.2	2,472	12.4
Jobs created for family members	0	0	100	1.1	24	1.3	27	1.7	151	0.8
Unpaid workers among the family members	0	0	77	0.8	20	1.1	15	0.9	112	0.6
Number of women-owned enterprises	70		95		19		16		200	

**Table A14: Markets where most of her products/services are sold**

	Number of women entrepreneurs	Percentage
Local community	138	69
Across Egypt	35	17.5
Outside Egypt	14	7
Within the governorate where she lives	13	6.5
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A15: ICT tools used in running the business**

	Number of women entrepreneurs	Percentage
Regular mobile phone	101	50.5
Smartphone	51	25.5
Desk top computer	31	15.5
Portable or lap top computer	47	23.5
Fixed line internet subscription	47	23.5
Mobile internet subscription	47	23.5
Internet café, telecentre or kiosk	2	1

**Table A16: Has a website for the business**

	Number of women entrepreneurs	Percentage
Yes	36	18
No	164	82
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A17: Sells any products or services online**

	Number of women entrepreneurs	Percentage
Yes	29	14.5
No	171	85.5
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A18: Usage of mobile phones, computers or the Internet for business purposes**

	Frequency	Percentage	Mobile phone(%)	Computer (%)	Internet (%)
Communicating with customers	98	49	45	9.0	19.5
Communicating with suppliers	82	41	37.5	5	14
Finding suppliers	59	29.5	21	4.5	17
Finding customers	56	28	20	7.5	17.5
Getting information for making business decisions	48	24	13	5.5	20
Daily business operations	48	24	19	11.5	8
Promoting your products or services	46	23	14.5	5	19
Learning skills and participating in training	36	18	8.5	3.5	15.5
Networking or participating in activities of business/ sector associations or groups	32	16	11	3.5	12
Selling your products or services	29	14.5	9	3.5	14

*Note: A multiple response question.*

**Table A19: Challenges in getting the business started**

	Frequency	Percentage
Accessing financing	142	71
Getting customers	62	31
Finding a suitable business location	36	18
Dealing with registration and regulatory requirements	24	12
Getting support from my family	19	9.5
Finding information on how to start a business	17	8.5
Finding suppliers	17	8.5
Knowing where to go to get advice	9	4.5

*Note: A multiple response question.*

**Table A20: Source(s) of start-up financing for the business**

Source	Frequency	Percentage
Her own savings	115	57.5
Family/ friends	74	37
I sold an asset	37	18.5
Rotational credit scheme (e.g. "gameeiat")	29	14.5
Other microfinance institution	20	10
Money lender	13	6.5
Bank loan	9	4.5
Government loan fund	2	1
Social Fund for Development (SFD)	2	1
International (donor-funded) project	1	0.5

Note: A multiple response question.

**Table A 21: Tried to obtain a loan for the business in the past year**

	Number of women entrepreneurs	Percentage
Yes	35	17
No	165	83
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A22: Source of financing loans (among those who tried to obtain loans- 35 women)**

Source of financing loans	Tried to access a loan		(%) Successful
	Frequency	Percentage	
A bank	15	42.9	46.7
Other microfinance institution	11	31.4	72.7
Family/friends	7	20	100
Money lender	6	17.1	83.3
Rotational credit scheme (Gameeiat)	4	11.4	75
Social Fund for Development (SFD)	1	2.9	100
Government loan fund	0	0	N/A
International (donor-funded) project	0	0	N/A
Number of women entrepreneurs responding	35		

Note: Among 35 of the women entrepreneurs who tried to obtain loans.

**Table A 23: Views on the major problems in obtaining a loan from a financial institution**

Major problems	Yes, a problem (%)	No, not a problem (%)	Do not know or no view (%)
Interest rates are too high	60.5	7.5	32
The amount of the approved loan is (would be) too small	42	17.5	40.5
Collateral requirements are too high (such as assets of lands or buildings, etc.)	40	23.5	36.5
The term of the loan is (would be) too short	38	19.5	42.5
Required to have a co-signor (husband, father or other)	26.5	36.5	37
Required to provide a personal guarantee	20	40	40
Women entrepreneurs are not taken seriously by loans officers	18	29	53

Note: A multiple response question.

**Table A 24: Has a bank account specifically for the business**

	Number of women entrepreneurs	Percentage
Yes	30	15
No	170	85
Total	200	100

**Table A 25: Has access to any financial services online or through a mobile or smartphone**

	Number of women entrepreneurs	Percentage
Yes, has access	35	17
No, does not have access	165	83
Total	200	100

**Table A 26: Membership in business-related organizations**

Business-related organization	Yes	Percentage
Chamber of commerce	25	12.5
Women's business or women entrepreneurs association	20	10
Federation of Egyptian Industries (FEI)	13	6.5
Business association that has both men and women as members (separate from the Federation of Egyptian Chambers of Commerce)	7	3.5
Professional Association	6	3
A sector association	3	1.5
Employer's association	1	0.5
Knowing where to go to get advice	9	4.5

Note: A multiple response question.

**Table A 27: Where women entrepreneurs normally get most of their information on business-related matters**

Source	Frequency	Percentage
Family, friends and neighbours	112	56
Other business owner – female	56	28
Internet	39	19.5
Other business owner – male	34	17
Television	16	8
Mobile phone or smartphone	14	7
Business association	13	6.5
Newspapers	13	6.5
Accountant	9	4.5
Independent professional business adviser	8	4
Business development or enterprise centre	7	3.5
Lawyer/attorney	6	3
Chamber of commerce or industry	5	2.5
Government publications	4	2
Mentor	1	0.5
Radio	0	0

**Table A 28: Sources of business advice obtained in the past year**

Source of business advice	Frequency	Percentage
Other business owner (female)	56	28
Other business owner (male)	41	20.5
Industrial Modernisation Centre (IMC)	28	14
Accountant	26	13
Lawyer/attorney	20	10
Other small business enterprise centre	12	6
Independent professional business adviser/consultant	10	5
Social Fund for Development (SFD) or SFD Regional Office	7	3.5
Women Business Development Centre (WBDC)/National Council for Women (NCW)	4	2
Bedaya Centre for Entrepreneurship and SME Development	1	0.5
Regional Enterprise Development Centre (REDEC) – El Mobadra	1	0.5
Technology Entrepreneurship and Innovation Centre (TEIC)	0	0

*Note: Multiple response questions. Only 129 of the women entrepreneurs had received any business advice from these sources in the past year.*

**Table A29: Ever participated in a trade fair or exhibition**

	Yes (frequency)	Percentage
National trade fair	31	15.5
International trade fair	24	12
Local trade fair	23	11.5

*Note: A multiple response question.*



**Table A 30: Ever participated in a training program to learn how to use a computer or to use information and communications technology (ICT) in business operations**

	Frequency	Percentage
Yes	22	11
No	178	83
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A 31: Agreements with statements about the level of ICT skills**

		Agree (frequency)	Agree (Percentage)
<b>a</b>	<b>Mobile phones</b>		
	I am aware of the different ways in which I can use a mobile phone in my business.	117	58.5
	I am confident about my skills in using a mobile phone for my business.	84	42
	I am interested in learning more skills to use mobile phones in my business.	102	51
<b>b</b>	<b>Computers</b>		
	I am aware of the different ways in which I can use a computer in my business.	48	24
	I am confident about my skills in using a computer for my business.	40	20
	I am interested in learning more skills to use a computer in my business.	64	32
<b>c</b>	<b>The Internet</b>		
	I am aware of the different ways in which I can use the Internet for my business.	50	25
	I am confident about my skills in using the Internet for my business.	39	19.5
	I am interested in learning more skills to use the Internet for my business.	64	32

**Table A 32: Ever participated in an entrepreneurship or small business management-training program**

	Frequency	Percentage
No	172	86
Yes	28	14
<b>For the 28 “yes” respondents, the entrepreneurship or small business management training program was:</b>		
For both men and women	17	8.5
For women only	11	5.5

**Table A 33: Participation of the women entrepreneurs in business support programs offered specifically to women**

Type of program	Frequency	Percentage
Entrepreneurship (or self-employment) training program for women entrepreneurs	17	8.5
Services of a women's business support/ enterprise centre	16	8
Women's trade fair or exhibition (regional, national or international)	14	7
Business counselling or mentoring program for women entrepreneurs	10	5
Loan programme for women entrepreneurs	6	3
Government procurement program targeted to women business owners	1	0.5

Note: Multiple response question.

**Table A 34: Registration of the business with legal authorities/agency**

		Yes (frequency)	Percentage
a	Egyptian Tax Authority	54	27
d	Federation of Egyptian Chambers of Commerce "Commercial register" (for business license)	49	24.5
b	National Authority of Social Insurance	43	21.5
c	Commercial Registry - Companies Establishment Department (GAFI)	31	15.5
f	Industrial register (Ministry of Trade and Industry)	21	10.5
e	Federation of Egyptian Industries (FEI)	14	7

Note: Multiple response question.

**Table A 35: Perception of women entrepreneurs regarding the barriers to registering a business**

Barriers	A barrier (%)	Not a barrier (%)	Don't know (%)
The time it would take (such as travelling or waiting) to register	33	16.5	50.5
Knowing how to register (having information on the steps to take, when, and where)	29.5	20.5	50
The amount of reporting to the government that would have to be done once registered	24	16.5	59.5
The costs of registration	24	23.5	52.5
Not being able to do business registration using the Internet	23	11	66
The requirement to pay regular taxes on sales and income, once registered	22.5	26	51.5
Proximity of the business registration office in the area where you live (e.g. accessibility)	18	33.5	48.5

**Table A 36: Views on major advantages of having a registered (formal) business**

Advantage	Yes (%)	No (%)	Don't know (%)
Registered businesses have better access to markets, including export markets	44	3	53
Registered businesses can benefit from social insurance or social protection programs	43	5.5	51.5
Registered businesses are able to access government support/ assistance programs	40.5	9.5	50
Registered businesses do not have to fear the fines or harassment by police and other authorities that informal enterprises do	39	9	52
Registered businesses have better access to finance, business support services and training programs	34	6.5	59.5
Registered businesses can compete for government contracts as suppliers	26	9.5	64.5

**Table A 37: Received a visit to the business from a government official during the past year**

	Frequency	Percentage
Yes	39	19.5
No	161	88.6
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A38: Purpose of the government official(s) visit**

	Frequency	Percentage
Regarding taxes	19	49
Regarding labour inspection	15	38
Regarding business licenses	12	31
Regarding business registration	9	23
<b>Number of women entrepreneurs reporting visits</b>	<b>39</b>	

*Note: Among 39 women entrepreneurs who had a government official visit in the past year.*

**Table A39: Required to pay a bribe or unofficial fee to a government official anytime during the past year**

	Frequency	Percentage
Yes	39	19.5
No	161	88.6
No	161	88.6
No	161	88.6
No	161	88.6
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A 40: Was subjected to any kind of harassment from an institution of the government anytime during the last year**

Harassed by institution of government	Frequency	Percentage
Yes	18	9
No	182	91
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A 41: Women who made any of the following investments in their business during the past year**

	Frequency	Percentage
Purchased new production equipment	109	54.5
Made improvements in old production equipment or upgraded technology	66	33
Invested in developing a new product or improving an existing one	51	25.5
Hired more workers	42	21
Purchased new office equipment	36	18
Purchased information technology (such as a smartphone, computer system, management information system, etc.)	34	17
Expanded existing premises	28	14
Established additional premises or locations	13	6.5
Moved to better premises	11	5.5
Invested in the start-up of another business	11	5.5

*Note: Multiple response question.*

**Table A 42: Plans of the women entrepreneurs to make changes to develop or improve the business in the next year**

	Frequency	Percentage
Yes, planning to make some changes	110	55
No, not planning to make any changes	50	25
Not sure or don't know	40	20
<b>Total</b>	<b>200</b>	<b>100</b>

**Table A 43: Specific plans to develop or improve the business over the next year (among the 110 women who are planning to make some changes)**

	Frequency	Percentage
Expand into new markets	83	75.5
Expand the range of products/services	76	69.1
Invest in new equipment or technology for the business	73	66.4
Increase the number of workers	45	40.9
Move to larger premises	43	39.1
Improve the employment conditions for workers	36	32.7
Integrate information technology to improve the efficiency and marketing capability of the business	36	32.7
Implement practices to be more environmentally sensitive (conserve energy and water, reduce, recycle, reuse)	36	32.7
Develop a website to do more of my sales online	27	24.5
Reduce the range of products/services	4	3.6
Decrease the number of workers	3	2.7
<b>Number of women entrepreneurs responding</b>	<b>110</b>	

**Table A 44: Likelihood of encountering a range of problems in growing the business in the future**

Type of potential problem	Likely to be a problem (%)	Not likely to be a problem (%)
Accessing financing	73	27
Transportation issues	47.5	52.5
Dealing with government regulations and compliance costs	45.5	54.5
Taxation issues	42.5	57.5
Finding information on new markets (e.g. supply chain opportunities, exporting, etc.)	40	60
Finding a more suitable business location	38	62
Finding qualified and trusted workers	35.5	64.5
Finding advisors/ consultants/ mentors to give growth advice	34.5	65.5
Getting support from my family	21	79

**Table A 45: Women entrepreneurs' perceptions of the operating conditions for women's entrepreneurship**

		(%) Agree	(%) Disagree	(%) No opinion
	<b>Re: Entrepreneurship and management skills and competence</b>			
a	I know everything I need to know to make my business successful	77	18.5	4.5
b	My previous education and experience prepared me well for my role as an entrepreneur	76	17.5	6.5
c	I need more skills to operate my business successfully and to grow it to the next stage	81	10.5	8.5
	<b>Re: Perceptions regarding equality and equity between the sexes</b>			
d	Women have the same rights as men to own property and to have it registered in their own name	70.5	13.5	16
e	Women have the same opportunity as men to participate in entrepreneurship education and training programs	58.5	17.5	24
f	Women have the same opportunity as men to access financing for their businesses	58	19	23
g	Women entrepreneurs have the same opportunity to access technology as men	51.5	11	37.5
h	Laws and regulations in my country support a high degree of gender equity and equality	42.5	21.5	36
	<b>Experience in access to information</b>			
i	Information about business development support services is widely available to women entrepreneurs	20.5	31.5	48
j	Information about types and sources of financing is widely available to women entrepreneurs	17	27.5	55.5
k	Information about business regulations is widely available to women entrepreneurs	12.5	29.5	58
	<b>Re: the effectiveness of business associations in the representation of women entrepreneurs and policy advocacy to address their interests and concerns</b>			
l	I have a lot of support from women's business associations and groups	15	54.5	30.5
m	Businesswomen's/women entrepreneurs' associations are influential in the policy and decision-making processes of government	13	32	55
n	Businesswomen's/women entrepreneurs' associations are able to effectively represent my interests and concerns as a woman entrepreneur to the government	15.5	25	59.5
o	Business and industry associations advocate to the government on policies to meet the needs of women entrepreneurs	11	24.5	64.5
	<b>Perceptions regarding support programs for women entrepreneurs</b>			
p	It is difficult for a woman entrepreneur to deal with government regulations	30	27.5	42.5

		(%) Agree	(%) Disagree	(%) No opinion
q	The government is supportive of women business owners in its attitudes and assistance programs	23.5	41.5	35
r	Access to credit and finance are good and lenders are women-friendly	15.5	40.5	44
s	Making better use of information technologies would enable women-owned enterprises to compete in markets more effectively	38.5	10.5	51
	<b>Perceptions regarding societal support for the role of women as entrepreneurs</b>			
t	Entrepreneurship is seen as an acceptable role for women in the economy and society	47	12	41
u	It is more difficult for a woman to start and grow a business than for a man	55.5	16.5	28
v	Overall, the business environment is very favourable to women entrepreneurs	33.5	26	40.5

## Annex 4: Indicators and scoring for the WED framework conditions

<b>WED Framework Condition 1 - Indicators and scoring for assessing: Gender-sensitive legal and regulatory system that advances women's economic empowerment</b> Note: The shaded boxes represent the statement or statements that best reflect the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
<b>A. Labour laws and regulations</b>					<b>Score</b>
<i>Equality of women's labour market access</i>					
5 (if all five of the indicators apply); 4 (if only or any four of the indicators apply); 3 (if only or any three of the indicators apply); 2 (if only or any two of the indicators apply); 1 (if only one of the indicators applies)					
Women are not restricted from employment in any sector of the economy	Labour laws and regulations mandate non-discrimination in hiring practices on the basis of gender	Laws mandate that women and men receive equal pay for similar work	Married women do not legally require their husband's permission to work outside the home or to operate a business	Women are made aware of their equal employment rights and these are enforced	3
<i>Labour regulations and WOE</i>					
5 (if all five of the indicators apply); 4 (if only or any four of the indicators apply); 3 (if only or any three of the indicators apply); 2 (if only or any two of the indicators apply); 1 (if only one of the indicators applies)					
WOEs are provided assistance in dealing with any complexities in registration and compliance procedures	Orientation on labour laws and regulations and compliance/ reporting requirements is provided to women entrepreneurs as part of BDS and training programmes	The government makes specific efforts to inform WOE about labour laws and regulations and compliance/ reporting requirements	Registration of workers can be completed online or through conveniently-located one-stop shops, which eases the administrative and time burden on WOE	WOEs are not subjected to harassment or bribery by labour inspectors	2
<b>B. Business registration and licensing regulations and procedures</b>					<b>Score</b>
5 (if all five of the indicators apply); 4 (if only or any four of the indicators apply); 3 (if only or any three of the indicators apply); 2 (if only or any two of the indicators apply); 1 (if only one of the indicators applies)					
Women can register a business without the legal requirement to have their husband's permission	Special efforts are made by the government to ensure that women are informed about business registration and licensing procedures	Women are not disadvantaged in accessing business registration offices due to mobility restrictions (e.g. registration can be done online, or through local registration points, etc.)	Women's desks are located in business registration offices (women may have lower literacy levels and less business knowledge)	It is possible for women to obtain a business license for all types of businesses, including ones for the types of businesses more traditionally started by women	3



C. Property and Inheritance					Score
1	2	3	4	5	
Women do not have the same property and inheritance rights as men according to the laws of the country	Women have some of the same property and inheritance rights as men, but there are different procedural requirements imposed on women to gain access to these rights (e.g. by law, husbands are given administrative control over jointly-titled matrimonial property)	Women have (some of) the same property and inheritance rights as men, but they are generally unaware of their rights, and few efforts are being made to educate and inform them of their rights	Women have the same property and inheritance rights as men, broad-based efforts are made to make them aware of these rights, but customary practices do not recognise these legal rights, and women have limited recourse through the legal system	Women and men have the same property and inheritance rights by law, these are enforced, and women have access to mechanisms of legal recourse to gain these established economic rights	3
<b>Scoring Recap</b>					
Sub-condition A: $\frac{3 + 2}{2} = 2.5$					
Sub-condition B: $\frac{3 + 0}{2} = 1.5$					
Sub-condition C: $\frac{3 + 0}{2} = 1.5$					
<b>Overall score for the framework condition: <math>\frac{8.5}{3} = 2.8</math></b>					

WED Framework Condition 2 - Indicators and scoring for assessing: Effective policy leadership and coordination for the promotion of WED					
Note: The shaded box represents the statement best reflecting the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
A. WED as a national policy priority					Score
1	2	3	4	5	
There is no documented evidence that WED is a national policy priority	Women's enterprise development is stated as one of the priorities in national development plans, gender policies and/ or other national economic strategies an important to the economic and social development of the country, but no specific agenda or action plan has been defined	Women entrepreneurs have been identified as a specific target group in the government's MSME policies	Women entrepreneurs have been identified as a specific target group in the government's MSME policies and there are specific measures in MSME policy documents to foster women's entrepreneurship/ enterprise development	There is a national strategic framework for the women's entrepreneurship development, including provision for both start-up and growth of their enterprises	2
B. Presence of a government focal point for the promotion and coordination of WED					Score
1	2	3	4	5	
The government has taken no steps to address the issue of WED policy leadership and coordination	There are no WED focal points in the government, but some attention is paid to WED issues in certain ministries/ agencies	There are focal points in one or two ministries/ government departments that advocate for or have some promotional activity for WED, but there is no collaboration across ministries/ agencies	A national focal point for WED has been established within government, but it is still not functioning properly, is under-resourced, and has limited liaison across ministries and agencies	There is a national focal point for WED within government with the mandate for policy leadership, supported by the budget, resources, and inter-ministerial collaboration and cooperation necessary to carry out this mandate; has developed strong linkages with external stakeholders, and actively consults on the policy and programme needs of women entrepreneurs	2
<b>Scoring Recap</b>					
Sub-condition A: <u>  2  </u>					
Sub-condition B: <u>  2  </u>					
Overall score for the framework condition: <u>  4  </u> / 2 = <u>  2  </u>					

<b>WED Framework Condition 3 - Indicators and scoring for assessing: Access to gender-sensitive financial services</b> Note: The shaded box represents the statement best reflecting the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
<b>A. Women entrepreneurs' participation in generic financing programs</b>					<b>Score</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Passive approach - few WOE's/ women entrepreneurs as clients	Beginning to recognise the potential of the women's market and implementing gender-sensitive training for loans officers, but not yet actively reaching out to the women entrepreneurs' market with promotional efforts	Recognition of the potential of the women's market, implements gender-sensitivity training for loans officers, plus actively reaching out to the women entrepreneurs' market through promotional activity	Active efforts to reach out to the women entrepreneurs' market through promotional activity, plus tailor-made loan and financial services products are developed for women entrepreneurs	Tailor-made loan and financial services products are developed for women entrepreneurs' market, plus performance targets generally set for the number of loans to WOE's, financial system is seen as women-friendly, client data is tracked and reported on a gender-disaggregated basis	2
<b>B. Financing programs specifically targeted to WOE's</b>					<b>Score</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
There are no specifically targeted financial services for WOE's/ women entrepreneurs	There is evidence of a few women-focused loan programmes, but primarily for women with microenterprises	There are credit programmes targeting WOE's of different sizes and at different stages of their development (from start-up to expansion), but primarily accessible in only certain parts of the country (i.e. urban centres); no evidence of women-focused equity (seed and venture capital) programs	Loan guarantee programmes targeting WOE's complement credit programmes targeting WOE's/ women entrepreneurs at different stages of their development (from start-up to expansion); but primarily accessible to women entrepreneurs in urban areas	Both women-targeted credit (micro financing and commercial bank financing) and equity (seed and venture capital) programmes exist and are accessible to women entrepreneurs in urban and rural areas, including through ICT-enabled solutions such as mobile money	3
<b>Scoring Recap</b>					
Sub-condition A: <u>  2  </u>					
Sub-condition B: <u>  3  </u>					
Overall score for the framework condition: <u>  5  </u> / 2 = <u>  2.5  </u>					

WED Framework Condition 4 - Indicators and scoring for assessing: Access to gender-sensitive BDS services					
Note: The shaded box represents the statement best reflecting the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
<b>A. Women's access to mainstream BDS services</b>					<b>Score</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be less than 25 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be at least 25 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients /beneficiaries is estimated to be at least 50 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be at least 75 per cent of their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	The proportion of women entrepreneurs among BDS clients/ beneficiaries is estimated to be on par with or higher than their proportion of business owners (or of the self-employed as a proxy for their business ownership rates)	5
<b>B. Mainstream BDS services respond to the needs of women entrepreneurs</b>					<b>Score</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Passive approach of most BDS providers - few women entrepreneurs participating in mainstream programmes/ services	BDS providers beginning to be aware of the low take-up of services by women and questioning the reasons for this	Initiatives in place to gender-sensitize and -mainstream BDS organizations and to create broader awareness among women entrepreneurs of their services, including through businesswomen's networks and the use of ICTs	BDS providers have modified existing BDS services/ offerings to respond to the needs of women entrepreneurs (e.g. approach, scheduling, use of women advisors/ counsellors/ trainers, use of ICT to expand their delivery reach), and are actively promoting their services to potential women entrepreneurs and existing WOE	Mainstream BDS services are perceived as women-friendly; women entrepreneurs are equally as likely as male entrepreneurs to be making use of all types of BDS services	3
<b>C. Presence of women-focused BDS services</b>					<b>Score</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
There are no BDS services/programmes specifically targeting women at the moment, but there is growing recognition of the need to reach out to women with more responsive BDS	There are isolated women-targeted BDS services/ programmes, but with limited breadth in service offerings and very local in their reach	There are a number of women-targeted BDS programmes, but these focus on a limited range of offerings (e.g. self-employment training for women; BDS for women-owned microenterprises) and are not accessible in all parts of the country	There are a number of women-focused BDS programmes; in addition to meeting the training and development needs of microenterprises, they also target women in growth enterprises and the upgrading and capacity building of women-owned SMEs, these BDS services are accessible to women in most regions of the country	There is an organized national system of business support for women entrepreneurs (e.g. women's desk in government MSME agencies; women's enterprise or business resource centres; entrepreneurial training programmes for women; etc.), including with access for women entrepreneurs through ICTs	3
<b>Scoring Recap</b>					
Sub-condition A: ____ 5					
Sub-condition B: ____ 2					
Sub-condition C: ____ 3					
Overall score for the framework condition: $\frac{10}{3} = 3$					

WED Framework Condition 5 - Indicators and scoring for assessing: Access to markets and technology					
1 Export promotion for women entrepreneurs					Score
1	2	3	4	5	
No programmes targeting export promotion or development to WOE, few WOEs involved in exporting activity	Some limited efforts to promote export opportunities to WOEs through dissemination of information, but they are generally not represented in government-sponsored trade missions or in export training programmes	Organizations are making active efforts to include WOEs in export orientation seminars and workshops; WOEs are participating to a minimal degree in government-sponsored trade missions/ fairs	Concerted efforts to promote export opportunities to WOEs, actively seeking their participation in government-sponsored trade missions/ fairs, and early efforts to ensure that WOEs are included in export readiness and capacity building programmes to improve their product quality and marketing skills	There is a National "Export Promotion for Women Entrepreneurs" programme that is comprehensive in nature	2
2. Government procurement programmes actively targeting women's enterprises					Score
1	2	3	4	5	
Information on public procurement opportunities is made available, but no specific efforts to ensure that WOEs are informed or to reach out to WOEs	Special efforts are made to disseminate information on public procurement opportunities to potential women suppliers, such as through businesswomen's networks and online mechanisms	In addition to general promotional efforts, workshops are offered to women entrepreneurs on how to access public procurement opportunities	Conducting orientation workshops, plus offering programmes to build the capacity of women's enterprises to meet the requirements to compete for public procurement contracts	There are innovative government procurement programmes targeting women entrepreneurs, such as by allocating a certain percentage of the value of procurement contracts to be awarded to WOEs	1
3. Supply chains and linkages that integrate WOEs					Score
1	2	3	4	5	
There are no supply chain initiatives that specifically seek to integrate WOEs	There are a few initiatives to integrate WOEs into supply chains, but women are not generally informed about these or targeted for capacity-building	Promotional efforts to create awareness of supply chain opportunities for WOEs are being made, and development work has begun/ is underway to build their capacity to become supply chain suppliers	There are some good supply chain/ linkages programmes targeting WOEs, but these are limited to one or two sectors and/ or one or two regions	Supply chain initiatives for WOEs are being implemented across many sectors in which WOEs are dominant, and in different parts of the country	3

4. ICT and technology access of women entrepreneurs					Score
1	2	3	4	5	
WOEs are generally operating with rudimentary technology, limited in their use of ICT for business development, and no efforts are being made to improve their related know-how and skills	Initial efforts are being made to improve the digital literacy skills of women entrepreneurs through training and to provide them with advice and counselling on updating their use of technology	Initiatives are in place to introduce women entrepreneurs to technological innovations and the opportunities for developing businesses in technology-driven sectors (e.g. ICT, bio-medical, environmental and renewable technologies)	WOEs are targeted for inclusion in technology upgrading and modernization programmes and programmes focused on the integration of ICT-enabled solutions (e.g. management information systems, online marketing, e-commerce, etc.); access to financing is available to help them modernise their operations in these areas and to pursue technology innovations	Government grants are available to WOE's to defray the cost of investing in updated and new technologies; WOE's are making use of ICT in many of their business operations; women entrepreneurs are actively encouraged and supported to start businesses in higher-technology and innovative sectors of the economy, including the ICT sector	2
<b>Scoring Recap</b>					
Sub-condition A: ____2					
Sub-condition B: ____1					
Sub-condition C: ____3					
Sub-condition D: ____2					
Overall score for the framework condition: $\frac{8}{4} = 2$					

<b>WED Framework Condition 6 - Indicators and scoring for assessing: Representation of women entrepreneurs and participation in policy dialogue and influence on outcomes</b> Note: The shaded box represents the statement best reflecting the situation in Egypt based on an assessment of all of the information collected during the assessment process.					
<b>A. Representation and “voice” of women in business/ sector membership associations</b>					<b>Score</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Businesswomen/ women entrepreneurs make up less than 5 per cent of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up at least 15 per cent of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up at least 20 per cent of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up at least 30 per cent of the membership in the major business associations/ sector organizations	Businesswomen/ women entrepreneurs make up more than 30 per cent of the membership in the major business associations/ sector organizations	1
<b>B. Presence of women entrepreneurs' associations and networks</b>					<b>Score</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
There are no businesswomen's or women entrepreneurs' associations	There are only a few such associations, located mostly in urban centres and with only a small number of members	In addition to in urban areas, such associations have been formed in a few rural regions of the country, but the membership base is very limited	A number of such associations exist in both urban and rural regions, but they would need to build capacity to broaden their membership reach and perform an advocacy role	Businesswomen's/ women entrepreneurs' associations exist in urban areas, as well as most of the rural regions, and represent a large number of women entrepreneurs as members; they have formed into a national federation of such associations	4
<b>C. Participation of women entrepreneurs in public-private sector policy dialogue and influence on outcomes</b>					<b>Score</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	
Public-private policy dialogue mechanisms are not well developed in the country; women's associations and groups are rarely included	Mainstream business associations are not adequately representing the views and concerns of their women members and rarely introduce issues affecting WED in policy dialogue with the government; the “voice” of businesswomen/ women entrepreneurs' associations is very weak	Mainstream business associations have begun to recognise the importance of better integrating the views of women members in their policy advocacy priorities and women entrepreneurs' associations are developing their advocacy skills and capacity, but these efforts have not yet lead to much progress in influencing the government's policy agenda	Mainstream business associations routinely raise issues of concern to their women members in policy dialogue with the government; women entrepreneurs' associations have the capacity to play a strong advocacy role for the interests and concerns of WOE's and are given inputs to policy documents that are waiting for passing; WOE's are included as members of government task forces and advisory committees on business environment reforms	There are a number of concrete examples where the participation of businesswomen/ women entrepreneurs in public-private dialogue processes have led to concrete outcomes in terms of improving the environment for WED (e.g. changes to Family Law, creation of women's desks in financial institutions, changes to property law, etc.)	2
<b>Scoring Recap</b>					
Sub-condition A: ____1					
Sub-condition B: ____4					
Sub-condition C: ____2					
<b>Overall score for the framework condition: 7 / 3 = 2.33</b>					













International  
Labour  
Organization

International Labour Organization, ILO DWT for North Africa  
and ILO Country Offices for Egypt and Eritrea

P.O. 11211 – 9 Taha Hussein Street, Zamalek  
Cairo – Egypt

Tel: +202 27369290  
Fax: +202 27360889  
Email: [cairo@ilo.org](mailto:cairo@ilo.org)

[www.ilo.org/cairo](http://www.ilo.org/cairo)

**This report has been made possible through the generous contribution of the Ministry for Foreign Affairs of Finland within:  
“The Way Forward after the Revolution: Decent Work for Women in Egypt and Tunisia”**



MINISTRY FOR FOREIGN  
AFFAIRS OF FINLAND