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STRENGTHENING ENTREPRENEURSHIP AND ENTERPRISE DEVELOPMENT (SEED) GENDER ASSESSMENT



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This publication was produced for review by the United States Agency for International Development. Prepared by Dina Scippa, AECOM's Gender Adviser and Nashwa Habib, SEED Gender and Youth Manager. Cover Photo from RiseUp Summit of Entrepreneurs, Egypt, 2013.

ACRONYMS

AUC	American University of Cairo
BUC	British University of Cairo
BD	Business Development
CBE	Central Bank of Egypt
CBO	Community-based Organization
CSO	Civil Society Organization
EBI	Egyptian Banking Institute
EBWA	Egypt Business Women Association
ECASE	Education Consortium for the Advancement of STEM in Egypt
ECP	Egypt Competitiveness Project
EEIP	Entrepreneurship, Enterprise, and Innovation Partnership Fund
EJBA	Egypt Junior Business Association
ENCC	Egyptian National Competitiveness Council
FGD	Focus Group Discussion
GAFI	General Authority for Investment and Free Zones
GAP	Gender Action Plan
GDP	Gross Domestic Product
GOE	Government of Egypt
GUC	German University of Cairo
IR	Intermediate Result
ILO	International Labor Organization
MENA	Middle East and Northern Africa
M&E	Monitoring and Evaluation
MTSME	Ministry of Trade and SME Development
NGO	Non-governmental Organization
OSS	One-Stop Shops
SFD	Social Fund for Development
SME	Small and Medium Enterprises
VC	Value Chain

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EXECUTIVE SUMMARY

Opinions differ as to whether the revolutions in Egypt precipitated a culture of entrepreneurship; or if the political uprisings only highlighted the already-growing sentiment among youth. Many Egyptians believe it directly stimulated a new mentality. The events that took place in 2011 and 2012 gave youth an enormous amount of hope and confidence to break out of a system that was stagnant and adverse to change due to bureaucracy.

To date, the Middle East and North Africa's (MENA) entrepreneurship ecosystem has grown substantially - particularly in Egypt - along with other countries such as Lebanon, Jordan and the United Arab Emirates (UAE). These four countries have been home to the lion's share of entrepreneurship development in MENA in terms of new funds, incubators and other institutions supporting entrepreneurs. Additionally, there has been a measurable uptick in the quantity and quality of services being delivered to support entrepreneurs in each country.

What is certain is that the startup scene in Egypt has grown substantially over the past five years. New institutions and players continue to emerge onto the scene, including Cairo Angels, Flat6 Labs, and the GrEEK Campus, all of which house startups' and mentors' offices as well as entrepreneurship events. Of the nearly 50% growth in ecosystem stakeholders since 2010 across the Middle East, Egypt claims a quarter of the new institutions supporting entrepreneurship. However, while the startup ecosystem may be growing, starting a company in Egypt still is wrought with challenges. From everyday hurdles such as electricity shortages or congested traffic that slows one's ability to manage multiple meetings in a day; to larger scale challenges such as the close knit monopolistic corporate culture of established companies that rarely engage with start-ups. These challenges and many others restrict the growth of small businesses.

Given the fact that the government and large businesses have failed to generate the number of jobs required for the youth of Egypt, many young people have turned to starting their own businesses. Yet, there a number of issues that they are faced with including but not limited to a lack of access to important services, inputs, and the support needed to for their ventures to succeed. These obstacles are shared equally by both male and female entrepreneurs. However, female entrepreneurs and female-owned enterprises face further constraints, placing them at an even higher disadvantage. The lack of specialized training, the difficulty in accessing finance, social perceptions, and the relatively higher degree of informality are all challenges that need to be addressed if women are to play a more dynamic role in the economy.

The United States Agency for International Development (USAID) in Egypt has established a firm commitment to enhancing the growth and profitability of small and medium enterprises; and considers it essential to creating employment, especially among women and youth. USAID/Egypt states: "Focusing on SMEs promotes inclusiveness and sustainability, as SMEs are both labor intensive and geographically widespread, and thus able to create jobs for youth and women in economically disadvantaged areas."

In an effort to address challenges presented in the entrepreneurship ecosystem, and focus particularly on women and youth, the Strengthening Entrepreneurship and Enterprise Development (SEED) Project seeks to increase employment and income of MSMEs and entrepreneurs by: (1) stimulating entrepreneurship and innovation; (2) enhancing formalization of private enterprises; (3) improving services to MSMEs; (4) integrating MSMEs and entrepreneurs in progressive value chains; and (5) addressing enabling environment policy reform initiatives to facilitate MSME development that is aligned to the Government of Egypt's (GOE) plans and commitment, and subject to the emergence of champions who will advocate for these reforms. In all of the above, a specific

emphasis is placed on those services, enterprises and locations that offer the best opportunity for women and youth.

One of SEED's initial activities is to conduct a Gender Assessment to ensure both gender and youth are taken into full consideration when developing the work plan. More specifically, the purpose of the Gender Assessment is to understand key issues, gender based constraints and opportunities related to women and youth in entrepreneurship and SME development. The assessment examines gender roles, power dynamics and key issues related to the challenges women and youth entrepreneurs face in Egypt. The assessment provides a series of recommendations for developing appropriate interventions to offset existing gender-based differences and/or disparities. These include but are not limited to how to design financial and non-financial services that are responsive to women's and youth needs, and what measures must be taken to successfully integrate them into value chains. The assessment not only points to opportunities for integrating gender into relevant project activities, but also highlights strengths in ongoing activities in the entrepreneurship ecosystem that can be replicated and scaled. The Gender Assessment is an important milestone for the SEED project in that it will help operationalize the project's commitment to gender equity, so that it can effectively address gender inequalities, promote youth participation, and advance women's empowerment.

Summary of Key Recommendations

As part of the executive summary, a synopsis of key recommendations is listed below. For more information on these recommendations, refer to the full list of recommendations in the assessment.

- Consider who and how information is being communicated, and how women and youth are being targeted for outreach purposes;
- Evaluate accessibility for women and youth, examining implications posed by transportation, location of events or workshops, proposed timing and scheduling, prohibitive costs that may exclude certain groups, and any other social and cultural barriers that preclude participation;
- Determine the appropriateness of offering separate female-focused services options, bearing in mind cultural attitudes and social norms of a particular community or governorate;
- Identify opportunities to engage family and community support to generate more support for women's participation in SEED activities.

Component A: Entrepreneurship and Skills

- Establish a women's and youth entrepreneurship coordination network
- Establish a mentoring platform to streamline services and start-up support
- Design entrepreneurship and innovation programs to increase interest from students in high schools and universities

Component B: Financial and Non-Financial Services

- Increase the service delivery capacity and number of one stop shops (Tamayouz Centers) to increase accessibility of registration and licensing to benefit women and youth
- Provide training to business associations on gender-specific policy analysis to advocate for reform
- Increase capacity of public and private institutions to develop, use, and market financial products targeted for young and female entrepreneurs
- Increase financial literacy training offerings geared towards women and youth

Component C: Integrated MSMEs into Progressive Value Chains

- Incorporate gender considerations as a criterion for selection of the value chains

- Improve access to market information services to young and female entrepreneurs, using innovative strategies like mobile technology and networking
- Support female enterprises and young entrepreneurs gain access and information on alternative forms of finance, such as crowdfunding and venture capital

METHODOLOGY

The gender assessment for the SEED project was conducted during the period of January 3 - January 15, 2016, with interviews held in Cairo, Egypt. The primary objective of this assessment is to understand the problems and opportunities for youth and female entrepreneurship in Egypt. The findings, conclusions and recommendations from the gender assessment are intended to be used in SEED strategic planning and activity development to enhance program activities to increase overall equitability and efficacy. The data, information, and analysis comprising this assessment should also be used to develop and adapt gender indicators to more efficiently and effectively monitor and evaluate project activities and outcomes, and more specifically, gender impacts.

The primary technique employed for data collection was one-on-one interviews and focus group discussions with youth and women, targeting youth-focused organizations, female entrepreneurs, women's business associations, financial institutions, and government organizations. Equally as important, we solicited the opinions and perceptions of men on constraints and opportunities for women and youth in entrepreneurship. Interviews were also held with project staff, potential beneficiaries, and stakeholders, all of which are included in Annex I.

Topics discussed during one-on-one interviews and focus group discussions included perspectives on roles and responsibilities of men and women, cultural norms, accessibility of entrepreneurship as a viable economic pathway, constraints to starting and growing a business, and other issues associated with socio-economic status. All of the interviews were conducted by Dina Scippa, AECOM's Gender Adviser and Ms. Nashwa Habeeb, Gender and Youth Manager for SEED. An extensive literature review was also conducted to serve as the background context for the analysis. The recommendations presented in this assessment have been generated from both quantitative and qualitative data on women's and youth's perspectives regarding entrepreneurship in Egypt.

Quantitative analysis was carried out using secondary resources which have surveyed women and youth on entrepreneurship. The majority of the quantitative analysis was derived from resources such as the Survey for Young People of Egypt (SYPE), a nationally representative survey of 15,000 youth aged 10-29; as well as a comprehensive study of the SME Landscape carried out by the Egyptian Banking Institute, *Small and Medium Enterprises Landscape in Egypt: New Facts from a New Dataset*.

Qualitative analysis was based on focus-group discussions and in-depth interviews conducted with male and female youth aged 15-29, with varying education levels and employment statuses, in Cairo. Open-ended questions used during the focus groups allowed interviewees to be more involved in their responses and provided valuable insight into the different experiences and perceptions of male and female entrepreneurs. Additionally, our team conducted a review of relevant policies, including the SME Law No. 141 and updated guidance on the SME Law recently circulated from the Central Bank of Egypt. Our literature review also included an analysis of the taxation system for MSMEs in Egypt; how regulations, laws, and procedures are intended to be streamlined; and how policies are intended to create more support for SMEs.

One limitation to this study was the fact that all interviews were conducted in Cairo. Unfortunately, given the limited time in country as well as local holidays, we were not able to meet with

organizations in the governorates outside of Cairo. This, however, will be done by the SEED project team. The other limitation was the difficulty in obtaining current and accurate multi-year demographic and enterprise statistical data in Egypt. Attempts to solicit data from government sources on the MSME sector as a whole were largely unsuccessful leaving the authors with the distinct impression that such data collection was not being done or systematically entered into a useable database.

BACKGROUND



Egypt's startup industry is one of the fastest growing in the region, if not the world. What makes the Egyptian business landscape even more unique is the ever-decreasing age of entrepreneurs. Source: CairoScene #25under25

The Egyptian revolution of January 25, 2011 not only affected Egypt's political landscape, but took a significant toll on the country's economy. The political transition has left Egypt's economy under tremendous strain. In 2011, the GDP growth rate fell to below 2%, resulting in a significant increase in unemployment. In addition, the Government of Egypt (GOE) has severely cut back on the number of public sector

jobs available - a sector that has always been particularly attractive to women and recent university graduates for its stability, benefits, and flexible work arrangements. With cutbacks in public sector spending, the GOE has been committed to increasing the appeal of the private sector and supporting growth amongst small and medium enterprises, particularly amongst women and youth.

To provide a bit of context, the following section explores a series of factors to illustrate the background of which the entrepreneurship ecosystem functions.

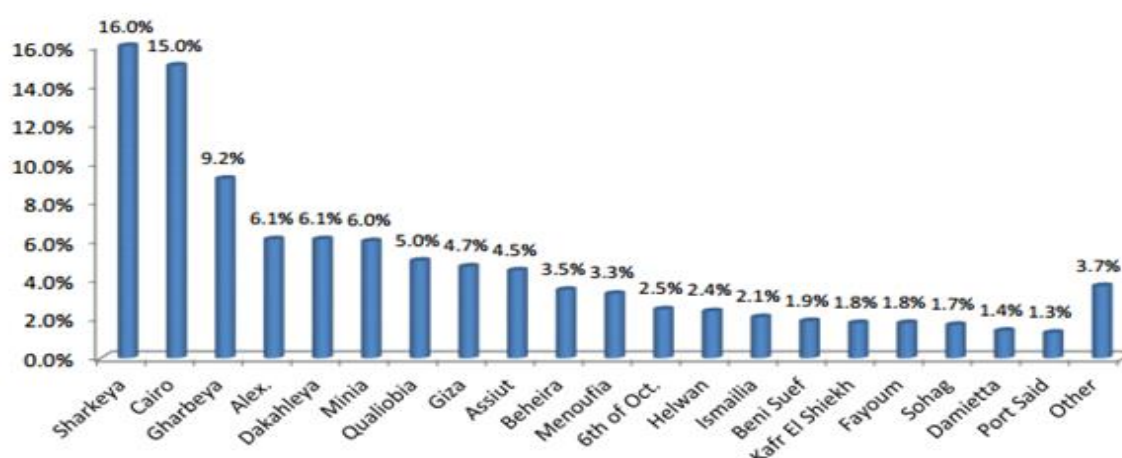
Demographic Analysis. The Egyptian population, like most of the Arab world, is witnessing a youth bulge. An estimated 29% of Egyptians are between the ages of 15 and 29 years old. According to the Peterson Institute for International Economics, an estimated 75% of Egyptians are under the age of 25 with just 3% over the age of 65, making it one of the most youthful populations in the world. Additionally, the number of new people entering the job force has reached to about 4% a year (approximately between 600,000 – 800,000 new entrants), and unemployment in Egypt is almost 10 times as high for college graduates as it is for people who have gone through elementary school.

Geographic Location. There has been a noticeably larger concentration of registered small and medium enterprises along with business development services, incubators, accelerators, and training related to entrepreneurship and innovation in the Metropolitan Cairo area, as well as in Alexandria and Port Said. Those residing outside of urban centers generally do not have the same access to information about support and training services, and remain largely disconnected from influential networks.

Although the poverty rates across different regions of Egypt vary considerably, Upper Egypt is cited as having the highest poverty rates in the country (in rural Upper Egypt (51.5 %) and urban Upper Egypt (29.4 %)).¹ There is a strong body of evidence generated through research and interviews that justifies targeting other governorates outside Metropolitan Cairo and other urban centers, particularly in Upper Egypt. Discrimination in public spending in favor of the South is not only called for on account of differentials in poverty levels, but there is also a strong argument that can be justified in terms of comparative advantage for job creation in labor intensive agriculture processing, manufacturing and tourism. Poverty in Upper Egypt has been mainly associated with the lack of adequate public infrastructure, private capital accumulation, low investment in human capital, and the absence of pro-poor program-based fiscal policy.

Consistent with findings generated from the interviews conducted, there is a greater concentration of registered SMEs in the urban centers of Egypt. The table below shows the distribution of SMEs by governorates, collected from the latest nation-wide study of the SME landscape.² Data on SMEs in Egypt is extremely limited, and very little data exists on the number of SMEs owned and managed by women. A larger concentration of female entrepreneurs can be found in the informal sector, which sheds some light on the lower numbers of female participation in SMEs.

Figure 1. SME Breakdown by Governorate, 2012



Education. Global trends point to a relationship between improvements in higher education accessibility and increased labor force participation; but unfortunately, this does not apply in the case of Egypt. Despite an increase in educational attainment nation-wide, youth in Egypt remain extremely under-utilized. Unemployment affects one-sixth of the economically active population, with 90% of unemployed Egyptians being identified as highly-educated youth.³ Young people who obtain a university degree are often unable to immediately enter the work force and face delays of up to three years when transitioning from school to work. This waiting period is indicative of a mismatch between the labor supply and the availability of the applicable employment opportunities. When employers were surveyed, they cited a lack of “soft” life skills as a reason for low youth employment. They further intimated that the skills Egyptian youth are taught at universities and vocational training schools are outdated, and are no longer relevant to contemporary businesses.

Access to Finance and the Banking Sector. Access to finance is limited for all firms in Egypt, and very few men or women report having any kind of institutional saving scheme, such as a bank account.

¹ Egypt Network for Integrated Development (ENID), *Entrepreneurship in Egypt Opportunities, Challenges and Recommendations*

² SME Landscape Study, Dr. Hala Hattab, Hala, “Towards Understanding Women Entrepreneurship in MENA Countries”, British University of Cairo and Global Entrepreneurship Monitor – Egypt, 2010 and *Small and Medium Enterprises Landscape in Egypt: New Facts from a New Dataset*

³ MasterCard Foundation, “labor market assessment of Post-revolution Egypt: Opportunities and Challenges for the Future”, 2012

Although access to finance is a business constraint for both women and men, evidence suggests that women face higher hurdles. Banks in Egypt have a history of being more risk-averse when it comes to lending to SMEs and have a pre-conceived notion that financing SMEs ushers in higher transaction costs, making SME loans less profitable than those to larger and more established companies. However, in a landmark initiative from President Abdel Fattah el-Sisi in early January 2016, the president called upon the Central Bank of Egypt (CBE) to implement a comprehensive program to support small and medium enterprises (SMEs) to promote financing small and medium-sized companies owned by youths. The banking sector is required to provide EGP 200bn (an equivalent of approximately 20% of the sector's lending portfolio) to reach a minimum of 350,000 companies over the next 4 years. In this initiative, it is stated that loans targeting youth will have a preferential low interest rate of no more than 5% annually. There is no indication as of yet as to the regulatory, enforcement, and monitoring approach to be taken.

Venture Capitalists. By 2013, new organizational models for supporting entrepreneurs had been introduced to Egypt – those of which had been virtually nonexistent several years prior. Models such as business accelerators, crowd-funding, incubators and media outlets focusing on entrepreneurship were have grown considerably in presence, along with the number of funding sources. The bulk of this growth in funding is largely derived from early-stage investment institutions including venture capital funds and angel investment networks, while other new institutions offer loan and grant programs. Incubators and accelerators, while the quality of services varies greatly, have also grown in number, providing entrepreneurs and their companies with mentorship, as well as technical and financial support.

Previous GOE and Donor Programs in Entrepreneurship and Enterprise Development. Egypt has rolled out several initiatives targeting support to entrepreneurs and SMEs over the last two decades – initiatives that specifically targeted bolstering women's roles in micro and small enterprises. One of the most well-known is the Social Fund for Development (SFD), established in 1991, whose mission is to focus on small and medium enterprise job creation and poverty alleviation. As a result, it has facilitated entrepreneurship opportunities for women by emphasizing the importance of lending to female entrepreneurs and to newly-established businesses. SFD has succeeded to earmark a quarter of all loans disbursed.

The 1990s witnessed an influx of international donors working in business development and entrepreneurship, particularly in the area of microfinance. One of the conditions of providing finance to NGOs and BDS providers was that a required percentage of funding be allocated to female entrepreneurs (with varying percentages across different donor programs). However, despite the emphasis on female lending, and a measurable increase in lending to them, surveys indicated that some of the females got the loans "on paper", but the males in the family were the main beneficiaries.

USAID has for a long time been a strong advocate of the importance of supporting SMEs in Egypt, most recently through the Egypt Competitiveness Project (ECP). Through the ECP, USAID expanded on critical reforms implemented by the Government of Egypt to enhance the country's competitiveness. By supporting regulatory reform through Egyptian initiatives, USAID worked to streamline business-related regulations including licensing and registry practices. USAID through its support to ECP also worked to strengthen and modernize the financial sector by facilitating enhanced access to finance for small and medium enterprises, and assisting in the development of a regulatory framework for industries.

The Canadian International Development Agency (CIDA) provided support for over a decade in SME development, culminating in the last iteration, the *Business Development Services Support Project*

(BDSSP). The BDSSP provided targeted technical assistance in four niche areas including 1) testing and developing of innovative non-financial services for SMEs; 2) testing and developing new approaches to improving the enabling environment for SMEs at the Governorate level; 3) supporting existing and new BDS Providers who work with SME start-ups as well as existing firms; and 4) supporting BDS Providers that take a business-like approach to service delivery.

Women’s Political Participation. Women were extremely active during the pro-democracy protests in Tahrir Square in 2011 and were recognized for their contributions, giving rise to hopes that they would play a significant role in Egypt’s rebuilding, both political and economic. The rising tide of conservatism and the uncertainty of the country’s future in the wake of nationwide elections has raised questions about the future of women in Egypt’s economy. However, in the latest round of parliamentary elections, women succeeded in capturing 16% of the Parliament (98 out of 586 representatives). This signals to a positive trend to women’s inclusion and participation in Egypt.

Gender-Based Violence and Physical Safety. Sexual harassment and gender-based violence is a disruptive deterrent to reaching economic potential. A 2013 UN Women report found that 99.3 percent of women in Egypt have reported having been sexually harassed, and 82.6 percent of women feel insecure in the street. The percentage increased to 86.5 percent with regard to safety and security in public transportation. The economy suffers when a segment of the population fails to produce up to its potential because of sexual harassment or discrimination. There are opportunities for the project to identify opportunities where potential gender-based violence risks can be addressed (e.g. sexual harassment, exploitation and abuse, or other physical safety issues) in the selection of value chains. The failure to understand and address power imbalances within the value chain run the risk of ultimately reinforcing exploitation and abuse of women in the value chain and exacerbate gender-based violence.

ENTREPRENEURSHIP AND SME DEVELOPMENT: WHY DO YOUTH AND GENDER MATTER?

According to the ILO, 865 million women in the world have the potential to contribute more fully to their national economies and 94% (812 million) of them live in emerging and developing economies. Unlocking the potential of female and young entrepreneurs could lift millions out of poverty, create jobs, increase incomes, and have important spillover effects that lead to greater economic, social, and household-level outcomes.



Source: “11 Egyptian Female Entrepreneurs that Break the Mold”, CairoScene

Women make up a little over half the world’s population, but their contribution to measured economic activity, growth, and well-being is far below its potential, with serious macroeconomic consequences. GDP per capita losses attributable to gender gaps in the labor market have been estimated at up to 27 percent in certain regions globally (Cuberes and Teignier, 2012).⁴ Aguirre and others (2012) suggest that raising the female labor force participation rate (FLFPR) to country-

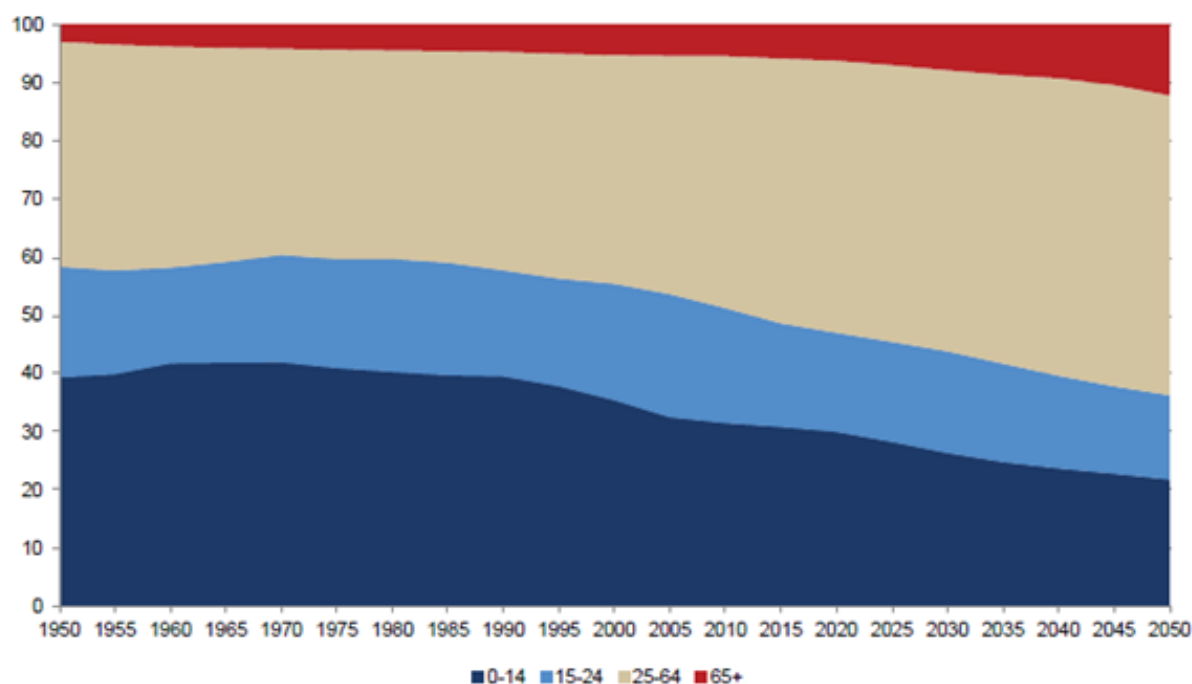
⁴ Cuberes, David; and Teignier, Marc, “Gender Gaps in the Labor Market and Aggregate Productivity”, 2012

specific male levels would, for instance, raise Egypt’s GDP by 34 percent.⁵

Despite significant progress in recent decades, labor markets across the world remain divided along gender lines, and progress toward gender equality seems to have stalled. Similar trends are present in Egypt, where the female labor force participation rate (FLFPR) has remained lower than male participation. Women account for most unpaid work, and when women are employed in paid work, they are overrepresented in the informal sector and among the poor. They also face significant wage differentials vis-à-vis their male colleagues. In Egypt, distortions and discrimination in the labor market restrict women’s options for paid work, and female representation in senior positions and entrepreneurship remains low.

In a country with a youth bulge, the country’s dependency ratio declines as the number of working-age people outpaces the number of economically dependent people (typically the very young and elderly). The population dynamics from 1950 to 2010 have changed the age structure of Egypt enormously, as seen in Figure 1, which graphically illustrates the large youth cohort of people aged 15 to 24 years old. If the increase in the number of working-age youth can contribute to productive activities in their societies, the youth bulge will become a demographic dividend or bonus. However, if a large group of youth cannot find good jobs and earn an income, then the youth bulge will become a demographic flashpoint; as the economically frustrated youth become a potential source of social and political unrest (World Bank, 2011).

Figure 1: Population Estimates and Projections in Egypt, 1950-2050 (% of Total)



Source: World Population Prospects: The 2012 Revision

Supporting Egypt’s burgeoning base of entrepreneurs – particularly youth and women - will not only yield impressive results for the economy, but will also help sustain pathways to inclusive growth. For a country currently in the midst of a demographic transition, Egypt’s constraints of high unemployment among its youth and particularly among the highly educated pose serious ramifications for the future. New entrants to the labor market carry the brunt of current economic constraints, placing enormous pressure with around 600,000 – 800,000 new entrants per year

⁵ Empowering the Third Billion: Women and the World of Work in 2012, http://www.strategyand.pwc.com/media/file/Strategyand_Empowering-the-Third-Billion_Full-Report.pdf

(CAPMAS, 2012). The potential is there to link micro, small, and medium sized enterprises (MSMEs) to demand-driven opportunities but a significant shift in attitudes and perceptions is required.

Furthermore, enhancing women's participation in entrepreneurship is essential for improving national welfare, because establishment of businesses not only generates income for women's families, but also creates jobs for men and women alike. It helps reduce unemployment, a key challenge in the Middle East and North Africa. Reducing unemployment is crucial for Egypt, where economic reforms and privatization have led to the shrinking of the public sector, which has traditionally employed a larger share of women than men. Because the private sector has not been able to absorb the women's growing labor force, encouraging women to start their businesses and become employers rather than job seekers is a crucial strategy for job growth in Egypt.

GENDER ASSESSMENT FINDINGS

While over half of Egyptian youth claim they would prefer having their own business to a waged job, the fact remains that there are still a relatively lower number of youth who actually pursue entrepreneurship as a career. This section summarizes key findings generated from in-depth interviews with stakeholders and from research obtained through secondary resources. The findings provided in this section closely examine the most frequently cited income generation constraints facing women and youth – such as limited access to finance and other key inputs and the lack of business and marketing training along with some of the more socially related barriers including gender-based power dynamics, cultural norms, the fear of failure, perceived roles and responsibilities, and constraints to participation and decision-making processes. This section also examines a range of factors that both youth and women perceive to be barriers to starting their own business.

CHALLENGES AND OPPORTUNITIES WITH ENTREPRENEURSHIP

According to the Global Entrepreneurship Monitor (2012), Egyptian adults aged 18-64 years old have a positive attitude towards entrepreneurship. The attraction to entrepreneurship is associated with independence in having and running your own business, having a higher income than a regular job, and the lack of attractive job opportunities. Almost 85% of youth surveyed by the GEM 2012 Report believe that entrepreneurship is a desirable career choice, 60% think they have the required skills and knowledge to start their own business and 42% expressed intentions to start a business in the future. A majority of youth surveyed (53.7%) reported that they prefer to have their own business rather than working for another company.⁶

Despite the enthusiasm for entrepreneurship amongst youth in Egypt, almost one third of them surveyed expressed a moderate fear of failure upon starting a business. Furthermore, the country has one of the lowest business discontinuation rates compared to other least developed economies in 2012 with a rate of 5.28%. Almost 40% of Egyptians discontinuing businesses did so because the business was not profitable. The Total Entrepreneurial Activity rate (TEA), which measures the percentage of the population (18-64 years old) either actively trying to start a business or already owning and managing a business less than three and a half years old, is 7.82%. Overall, 11.5% of adults in Egypt in 2012 were either actively trying to start a new business or owning a young or established business.⁷

The average Egyptian entrepreneur is male, 25-34 years of age, self-employed, living in Cairo, educated with a post-secondary diploma, with an income of EGP 8,001-10,000. Very few women in

⁶ According to the Survey of Young People (SYP) carried out in conjunction with the Population Council

⁷ Global Entrepreneurship Monitor, Egypt, 2012

Egypt are engaged in early stage entrepreneurial activities; as the gender gap in Egypt is among the highest in the region (GEM 2012). Although entrepreneurship is perceived as a good employment option for women, they only make up 15% of Egyptians starting a new business. Many Egyptian women are hesitant to enter this area due to a fear of financial loss, delayed returns on investment, limited access to professional networks, and fear of failure. As the need for an increased family income exceeds these fears, there is a marked increase of more and more women turning to entrepreneurship.

Unfortunately, female participation in entrepreneurship does not come without its obstacles; female-owned businesses are far more likely to encounter issues when accessing land, electricity, and resolving legal issues; and because of the prolonged period of time associated with solving these issues, female-owned firms are more likely to experience higher losses initially. A summary of general and gender-specific constraints identified through interviews are provided below in Table 1.

Table 1: Summary of Gender-Specific Constraints to Entrepreneurship and SME Development from Interviews

Area	General Entrepreneurship Constraints	Gender-specific constraints
Human Capital	<ul style="list-style-type: none"> ▪ Lack of technical and business skills ▪ Occupational segregation 	<ul style="list-style-type: none"> ▪ Lack of a combination of education, work experience, vocational and technical skills ▪ Differences in endowments, preferences and barriers to entry and exit
Access to Information	<ul style="list-style-type: none"> ▪ Use of cheap technology resulting in high production costs and lack of competition ▪ Limited market opportunities which leads to lower profits 	<ul style="list-style-type: none"> ▪ Lack or limited access to technology due to affordability, lack of knowledge, and/or social norms. ▪ Women more likely to start enterprise in sectors with low effective demand leading to lower profits
Access to Finance	<ul style="list-style-type: none"> ▪ Limited access to finance due to absence of financial markets, high collateral requirements and interest rates, and additional bank charges ▪ Financial institutions reluctant to lend to MSMEs that are just starting due to high risk involved given their lack of financial record. ▪ Lack of financial products and services for MSMEs. 	<ul style="list-style-type: none"> ▪ Less favorable profile with investors since women own small businesses and do not have adequate collateral ▪ Financial institutions may require higher collateral from female entrepreneurs. Some banks may also require women to have a male co-signer in order to open accounts ▪ Low financial market participation ▪ Preference for own savings to finance enterprises instead of credit from financial institutions
Selection of Sector	<ul style="list-style-type: none"> ▪ Lack of information and capital ▪ Barriers to entry and exit including costs and capital requirements ▪ Limited access to finance and capital 	<ul style="list-style-type: none"> ▪ Overrepresentation in traditional sectors that have low start-up costs and limited barriers to entry ▪ Female entrepreneurs, especially those in informal enterprises, operate home-based businesses

There has been an increase in female participation in the total community of entrepreneurs/managers. As of data collected in 2013, the percentage of female owners/managers accounted for 10% of all entrepreneurs/managers, which is relatively higher than 2003, where they accounted for only 6%. Women are responding, albeit slowly, to establishing their own businesses in the face of difficult labor market conditions and fewer public sector employment opportunities. However, despite relatively lower numbers of female participation in formal entrepreneurship, women comprise a significantly higher proportion of the informal economy.

Informality is a predominant feature of private entrepreneurship in Egypt, and tends to attract large numbers of women out of sheer necessity. The percentage of informal enterprises in Egypt in proportion to the overall economy is estimated to be 40-60 % according to a study by the Center for International Private Enterprise. Unfortunately, statistics on female participation has not been closely studied; however anecdotally, it is believed to be quite high. Notwithstanding its massive share of employment in Egypt, the informal economy is characterized by the low skills of its workers, its labor-intensive nature, low productivity, access to markets, scanty wages and limited potential for growth and collaboration with the formal sector. Informal employment poses particularly unique constraints for both men and women, such as the lack of job security, lack of social security coverage (including access to health care and pensions), and lack of rights, to name just a few. Lower levels of education, socio-economic status, and access to proper training naturally leave many men and women excluded from the formal sector. Also, women are discriminated in the informal sector in both hiring and earnings. According to a study conducted by AUC, differences in income received is quite striking between both categories of women, as incomes from formal business are almost twice the amount women in informal business receive and 60% of those in informal business report that their income is insufficient.

Opportunities are growing in number for which Egyptian youth. In addition to the diverse range of training programs available in entrepreneurship, such as those offered through the German University of Cairo (GUC), American University of Cairo (AUC), INJAZ Egypt across high schools, and Etijah through youth associations, there are a number of institutions hosting start-up incubators and annual conferences and competitions that bring young, dynamic entrepreneurs together. For example, the Rise Up Summit, one of the largest entrepreneurial gatherings in the Middle East hosted their conference in Egypt in October 2014, with more than 3,000 attendees. Another example is Flat6Labs, a regional startup accelerator that invests and develops bright entrepreneurs with cutting-edge ideas. Accelerators typically provide seed funding, mentorship, office space, training and networking opportunities, and an environment where small startups can advance their company in a short period of time. Another dynamic example can be found in Cairo's GrEEK campus, a renovated portion of the old AUC campus that has been turned into a technology and innovation park for the rapidly growing information and technology sector in Egypt. The goal of GrEEK campus is to create a home for technology entrepreneurs in the heart of Cairo; and is a place for companies and professionals to work and interact, to allow the technology community to interface with experts who can train, mentor, and interact in both formal and informal settings.

CULTURAL NORMS, GENDER ROLES, AND RESPONSIBILITIES

The social norms and cultural expectations of women in Egypt are extremely complex. Entrepreneurship can offer new opportunities for women geared towards employment generation, income opportunities, and new pathways to support their families. However, in order to facilitate opportunities for female entrepreneurs to access, we need to first have a comprehensive understanding of the challenges women face given cultural norms and gender relations in Egypt.

Existing side by side and sometimes in contradiction to the reality of women's daily struggles in Egypt is the cultural and religious ideal of complementarity between the sexes. At the household level, this becomes most apparent in the realm of the family where men and women have different roles to play. For instance, men are expected to provide financially for the family; while women are better suited for remaining within and caring for the home, taking care of the children, and her husband. Therefore, these dominant gender constructions support keeping women in the home and oppose women working and abandoning their primary roles. For example, in more traditional families and areas of the country, women may be discouraged from working outside the home and coming into contact with the public. Nevertheless, contemporary images of women as being economically active and as providers are rapidly coming into conflict with what are perceived as their culturally accepted roles.

Modern Egyptian men follow a generally stereotypical "macho" role in the family. The father is expected to teach sons masculinity. Given their primary roles as the family breadwinner, they are given the authority to make decisions for their family and in turn are viewed as exerting influence and power within their household. The social requirements placed on women and girls of maintaining their responsibilities in the home and caring for the family also feeds into the power structure upheld in Egyptian society and patterns of decision-making. In instances where a woman wants to work, or more over, establish her own business, some Egyptian men perceive this as a threat to their ability to financially provide for their families. If a woman is successful, it could be perceived as an even greater threat to external perceptions from within the community. There is this inherent power struggle between men and women, both single and married. Women are exposed to a certain unspoken pressure not to compete with resources allocated for men; and moreover, are subjected to restrictions on their mobility due to a misplaced concern with their security and safety.

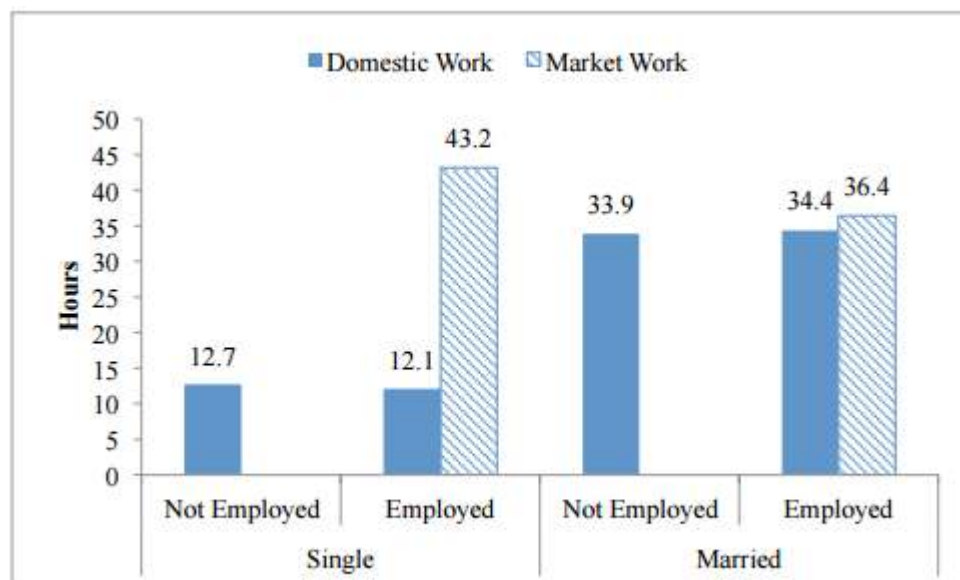
In the context of women wanting to work and start their own businesses, perceptions and cultural pressures pose the greatest consequences. Social attitudes in Egypt uphold that business ownership is a male activity. As a result of this value system and cultural attitudes, women lack access to basic opportunities to gain the skills and experience required to start and manage a business. Given their lack of exposure to these types of opportunities and even further, the right networks, the desire to succeed is even greater. Fear of failure is a major inhibiting factor that impacts more women than men, when it comes to them pursuing their ideas. This can pose challenges for female entrepreneurs, as a low fear of failure means that the entrepreneur is prepared to risk things going wrong and can handle setbacks without being deterred.

Working women are also faced with a persistent perception that their marriage and family will negatively affect their work, that they are less committed to the job, that they are unable to carry out certain difficult tasks, and that they are absent from work more often than men. Large firms are much more likely than small or medium firms to employ women. The probability of finding a woman in a small firm is 36 percent lower and 29 percent lower in a medium firm than in a large firm. If one controls for other factors, there is little evidence that firms that employ women or employ more women are any more or less productive than other firms. It is, therefore, difficult to justify on productivity grounds why so many firms choose not to employ a single woman or employ such a small percentage of women.

Marriage also adds an important dimension to the factors affecting women's ability to participate in the labor market in Egypt. The value of women's time at home rises significantly upon marriage, which is consistent with the increase in their domestic responsibilities. As shown in the Figure 2 below, the number of hours of domestic and care work is almost three times higher for young

married women than it is for their single counterparts, and, interestingly, it does not differ much across employed and unemployed women, after accounting for their marital status. This suggests that women’s domestic work burden is given a priori based on their marital status and that any paid employment must simply accommodate this reality.

Figure 2. Hours of Domestic and Market Work per week by Employment and Marital Status, Women Ages 18-34, Egypt, 2012



Source: Egypt Labor Market Panel Survey (ELPS), 2012

While unmarried women may resist accepting jobs in the private sector because of issues such as the perceived and all too real risk of sexual harassment and its potential effect on their marriage prospects, many will consider undertaking such jobs as a temporary strategy to earn money and possibly save for marriage (Amin and El-Basusi 2004, Barsoum 2010). Unmarried women need relatively large workplaces with many other women around who can offer protection from unwanted male attention in the private sector.

During the interviews, we learned that one critical factor for success for female entrepreneurs is whether there they have a supportive family network. In Egypt, women entrepreneurs who have positive relationships with and support from their family tend to benefit from these resources in their business, whereas these links are cited as having minimal impact on male entrepreneurial success. In certain regions in Egypt that are cited as being more culturally conservative, female entrepreneurs benefit more from family-to-business enrichment and support than their male counterparts. If a woman’s family is supportive of her to start her own business (be that of her husband or other male relatives from her family), there is a greater chance for her to be able to juggle competing priorities. Male family members sometimes take issue with how the ways in which women interact with male-dominated networks/groups (e.g. distributors, vendors, suppliers, the market), which impact a family’s comfort level. Outside perceptions and the shame factor are omnipresent with women’s interactions with men outside of the family, with some families believing that a woman’s life may be in danger with this type of contact.

VALUE CHAINS AND REGIONS WHICH REPRESENT THE GREATEST POTENTIAL FOR WOMEN AND YOUTH

Women's entrepreneurial activity in Egypt is more vibrant and diverse than in many other developing countries. About 20 percent of all firms in Egypt are owned by women, and unlike the women-owned businesses in many other countries, which tend to cluster in service sectors, these span a broad range of industries. In Egypt, women-owned companies account for 45 percent of all textiles and garment firms, 20 percent of chemical and pharmaceutical industry firms, and 15 percent of firms in the food industry. Egypt's efforts in the last 15 years to make it easier to start companies and conduct business have not been targeted at women specifically, but the reduced bureaucracy has benefited them.

Egypt is characterized by wide disparities between the prosperous north (Lower Egypt) and the less developed south (Upper Egypt); where living standards, access to education, and quality of life differ considerably. In the northern governorates of Suez and Damietta, poor people represent 3% of the population, while in the southern governorates of Aswan, Sohag, and Assuit they account for 54, 59 and 69% respectively. The evolution of unemployment in Egypt shows noticeable geographical disparities. There are unemployment differentials between governorates, even if they are in close proximity and face a comparable setting; such as the case of Luxor, with a 22% unemployment rate, and Quena, with an 11% rate.⁸

According to CAPMAS, more than half of small and medium enterprises are largely concentrated in the retail trade and hospitality industry (e.g. hotels and restaurants). Manufacturing ranks second as a sector of activity among both early-stage enterprises and established businesses with 15% and 17%, respectively. The agriculture, forestry, and fishing sectors are also quite popular amongst MSMEs; as well as the transport, storage, and logistics sector. Information and communication technology (ICT) has remarkable potential in the field of entrepreneurship and continues to attract more interest and support in innovation. It is particularly attractive for young dynamic entrepreneurs in Egypt to employ new skills being learned. However, more than 65% of entrepreneurial projects are concentrated in retail, trade, hotels, restaurants, and manufacturing; while the ICT sector records less than 2%.

In evaluating trends of female labor participation, the five sectors with the highest female participation include agriculture (31.3%); financial intermediation (25.3%); telecommunications (17.2%); wholesale and retail trade (12.2%) and manufacturing (7.9%). The five sectors with the lowest female participation include construction and building (0.4%); extractive industries (0.7%); transport and warehousing (2.1%); tourism (3.4%) and real estate (3.9%).⁹ Traditional gender roles do play a role in determining how and why the labor market is segmented; primarily due to the fact that cultural expectations shape social norms about the conditions under which sectors are appropriate for women to work. Over the course of interviews conducted for this assessment, the team learned that there are certain sectors that are perceived to be more "appropriate" for women to engage in with respect to starting their own businesses. Traditional value chains that have been promoted amongst women are in agribusiness, textiles, jewelry, leather, as well as food processing and dairy. This perception is closely aligned with conventional attitudes, cultural norms, and opinions towards safety and security. Additionally, it is important to consider power dynamics within a given value chain, and how women will be able to access and interact with other actors within that value chain.

⁸ 2013 Doing Business in Egypt 2014, Washington, DC: World Bank Group

⁹ Research conducted by DCode, Egypt's Sectoral Analysis, 2015

Gender-sensitive value chain analysis (GSVCA) is incredibly important in the context of the SEED project, particularly when evaluating entry points for which SMEs can be strategically integrated into value chains. Gender inequalities are often central to explaining why different parts of the value chain are resistant to growth. Gender inequalities are often key causes of poverty for both women and men, and hence important in explaining how different parts of the chain interact. GSVCA can point to large parts of the value chain that have been ignored which are essential to upgrading, particularly home working, outsourcing and temporary work – all strategies that can better integrate women. Gender-sensitive analysis can also identify root causes as to why enterprises are arbitrarily assumed to be male-owned even when women and other family workers may be very important to their management and operation – a common practice in Egypt.

If we consider the five sectors which have the highest percentages of female labor participation (agriculture, financial intermediation, telecommunications, wholesale and retail trade, and manufacturing), it is important for SEED to consider the full value chain of these sectors. These value chains need to be further analyzed with respect to the development of products including design, materials, production procedures, hygienic standards of production and packaging, marketing measures, and business development services.

Gender-Sensitive Value Chain Analysis

A value chain describes the sequence of inputs required to develop a product, i.e. land, raw materials, capital, labor, information, and the value of each. Value Chain Analysis (VCA) seeks to identify what value is being added where, and how the final market price is distributed through the chain.

Gender-sensitive value chain analysis (GSVCA) applies an explicitly gendered approach and applies principles of participatory approaches to VCA. The GSVCA highlights the complex socio-cultural and economic factors involved in value chains that can contribute to gender inequality and missed opportunities for women or other disadvantaged communities.

Table 2. Data Compiled (Population, Enterprise Registration, Poverty, Unemployment) by Governorate

Governorate	Population (millions)	Number of Enterprises Registered	Number of Business NGOs	Poverty Rate (as a proportion of Total Population)	Unemployment Rate by Education (Secondary School)	Unemployment Rate by Education (University Degree)
Cairo	9.459	23,991	284	4.6%	44.2%	46.1%
Sharkeya	6.6507	24,405	32	28.2%	63.4%	31.8%
Alexandria	4.911	22,273	268	8.0%	51.6%	34.9%
Beni Suef	2.946	3,869	45	8.9%	68.7%	30.6%
Sohag	4.744	2,164	32	39.4%	71.6%	27.8%
Qena	3.135	3,685	35	48.9%	73.4%	26.3%
Fayoum	3.272	1,764	30	12.0%	72.9%	25.5%
Beheira	5.967	10,202	32	20.5%	67.9%	21.2%
Gharbeya	4.859	14,039	53	6.1%	64.2%	31.3%

When considering what types of sectors and governorates offer the most potential for SEED, a number of factors need to be considered. For the purposes of this assessment, we compiled data across nine governorates (Cairo, Sharkeya, Alexandria, Beni Suef, Sohag, Qena, Fayoum, Beheira, and Gharbeya). We compiled data on latest data on population, the number of registered enterprises, the number of available BDS centers and organizations, poverty rate, and unemployment rate per educational level. SEED should make every effort to work in regions of Egypt that have been historically more disadvantaged than others (such as governorates from Upper Egypt). Wherever possible, SEED should also try to work in both urban and rural areas. Rural areas are at a disadvantage in terms of access to resources, inputs, and information about entrepreneurship, and thus, is not acknowledged as a pathway for women and youth to pursue. There is also tremendous potential in linking young and female entrepreneurs from urban centers across Egypt (such as Cairo,

Sharkeya, and Alexandria) with entrepreneurs from rural areas of Egypt, both virtually and in person. Increasing access to innovative tools through participation in business accelerators and incubators located in urban centres and facilitating opportunities to networking events taking place in Cairo can promote collaboration and learning. Lastly, while certain value chains have a higher percentage of women and/or youth participation, this should not limit the consideration of value chains which are traditionally less represented by women and youth. Indeed, there could be substantial opportunity, combined with new technologies, to engage women in other manufacturing and service value chains.

POLICY AND LEGAL ENVIRONMENT

Egypt still faces structural challenges that have negative implications on private sector activity, particularly for SMEs and entrepreneurs. A history of government intervention traditionally created limited opportunities for entrepreneurship. According to the World Bank Investment Climate Rapid Survey conducted in 2011, over one-fourth (27%) of the firms operating in Lower Egypt consider the licenses and permits necessary for formal operation to be a major constraint. Similarly, in a 2012 study carried out by the Alexandria Business Association in 5 governorates, 46% of firms say the requirements to obtain a business license and operate formally are too complex.¹⁰ A majority of entrepreneurs perceive the registration requirements as too time-consuming and believes that formalization will mostly result in more taxes and inspections. These findings are consistent with what was learned during the interviews conducted. Many believe that the current policy environment in Egypt is supportive of establishing SMEs; but the environment simply is not enabling from the perspective of growth, expansion, or sustainability of these very same businesses.

In 2004, Law No. 141 on MSE Development was enacted, which assigned the SFD the role of coordination and promotion of MSEs in Egypt. The law was enacted to establish a standard definition of micro and small enterprises, stipulating that micro enterprises were defined as having less than 50,000 EGP as working capital irrespective of the number of employees; while small enterprises are defined as having between 50,000 and 1,000,000 EGP as working capital and less than 50 employees. There has been considerable debate around the definition of SMEs given the evolving nature of entrepreneurship in Egypt and policy initiatives driven to stimulate growth of SMEs. In 2015, the CBE circulated policy guidance changing the original definition of SMEs included in Law No. 141; however, there is still confusion about what definition should be upheld by banks and other stakeholders.

There are a considerable number of perceived barriers to entry for SMES, specifically related to the administrative, regulatory and legal factors that hinder the formal registration of economic enterprises. Barriers to entry include the requirements to register a business at multiple government agencies, for example: the Ministry of Industry and Trade; Tax Authority; and Social Security Authorities among others. Given the cumbersome, bureaucratic process that has been cited in the World Bank's Doing Business Report, some entrepreneurs choose to operate in the informal sector while bearing the cost of doing so that may take the form of the foregone chances to grow, restrained access to finance and to larger markets together with being more vulnerable to extortion and harassment. In 2014, the government proposed the one-stop-shop system at the General Authority for Investment and Free Zones (GAFI) in order to attract investors and streamline the business registration process. The one-stop-shop is supposed to provide all necessary licenses and approvals required for establishing new businesses. However, it has yet to be enforced.

While there have been significant efforts to reform the business environment for local entrepreneurs in the past, their impact has been diluted by a lack of sustained commitment to substantive changes and an unwillingness to risk upsetting the established order. For example, there

¹⁰ 2013 Doing Business in Egypt 2014, Washington, DC: World Bank Group

is a common perception, particularly across disadvantaged youth that only connected entrepreneurs are successful. It suggests that there is a dual set of rules with preferential treatment for the privileged. With these perceptions in mind, there is a need for the government to invest in governance structures and improve transparency, including access to basic regulatory information such as fee schedules. Providing greater access to information can increase entrepreneurs' confidence in services provided by the government and is associated with a distinct need to generate more public trust in government.

Research suggests that female entrepreneurs face particularly higher constraints when it comes to regulations and administrative procedures with starting a business – such as registration, permits and licensing, and access to finance. For example, one obstacle that prevents women in Egypt from putting up needed collateral for loans is their lack of secure land rights. Egyptian law gives women ownership and inheritance rights. Under Sharia law, women have the right to inherit half of what men inherit. Despite this provision, women make up only 5.7 percent of landholders in Egypt, according to a World Bank study from 2003. Norms and customs often prevent them from managing the assets they own, which are often under the guardianship of a brother, husband, or son. In some cases, in order to ensure that land stays within the family, families encourage daughters to marry relatives. As a result, women are often deprived of using their property as collateral for loans, limiting their ability to participate as independent agents in private sector activity. A survey conducted by the World Bank shows that 92 percent of loan application rejections are based on the lack of acceptable collateral, a major constraint for women.

In an effort to increase interest in the private sector, the government has passed several reforms to the Egyptian Labor Code around female-centered benefits such as maternity leave, the requirement of providing on-site childcare, transportation benefits, and enforcing restrictions on night-time work for women. Unfortunately, the private sector has not greeted these new regulations with the same enthusiasm; as there is a continuing perception that adhering to these new regulations is expensive. Some people believe that these reforms have created negative perceptions associated with hiring women in the private sector; associating the hiring of women with higher costs.

Another constraint that contributes to improving the enabling environment for SMEs is the fact that the informal sector in Egypt continues to expand, which has a negative impact on registered businesses. Entrepreneurs and workers in the informal sector do not qualify for social insurance or healthcare. Moreover, they cannot receive loans through banks or other financing institutions. Additionally, the government is affected as well because it cannot collect taxes or registration and license fees from enterprises operating in the informal sector.

RECOMMENDATIONS FOR MAINSTREAMING GENDER AND YOUTH CONSIDERATIONS ON THE SEED PROJECT

SEED recognizes that improving economic competitiveness and supporting gender equality are mutually supportive goals. Gender inequalities are costly to economic development, undermining women's productivity and capacity to contribute to the economy. Closing gender gaps, promoting women's empowerment, and supporting youth to pursue entrepreneurship and business ownership are vital to enhancing Egypt's economic growth.

Through SEED support to incubators, accelerators, high schools, universities, BDS providers, and financial institutions, the project should seek opportunities to increase awareness of the needs of women and young entrepreneurs and build the capacity of service providers. SEED should understand that in order to facilitate equitable access and participation for women and youth, the team should pay particularly close attention in how services are designed, promoted, and provided. The team should design products, employ strategies, and streamline processes that are customized to the needs of women and youth. Specifically, the team should consider several factors when designing proposed activities, including:

- Carefully consider who and how activities are being communicated, and how women and youth are being targeted for outreach purposes;
- Evaluate accessibility for women and youth, examining implications posed by transportation, location of events or workshops, proposed timing and scheduling, prohibitive costs that may exclude certain groups, and any social and cultural barriers that preclude participation;
- Determine the appropriateness of offering separate female-focused services options, bearing in mind cultural attitudes of the community in a particular governorate;
- Ensure that activities are targeted at improving access and information to the entrepreneurship system are implemented through inclusive approaches by targeting outreach to traditionally marginalized groups (e.g. people with disabilities, ethnic minorities, etc); and
- Identify opportunities to engage family and community support to generate more support for women's participation in SEED activities.

The following section provides concrete recommendations on how to mainstream gender into each of SEED's three components, along with suggestions on how to make communications and outreach, monitoring and evaluation, and grants funding more gender-responsive.

COMPONENT A: ENTREPRENEURSHIP SKILLS AND OPPORTUNITIES

Young and female entrepreneurs lack access to high-quality education, mentoring, and incubators – three essential inputs to anyone interested in starting their own business. Component A will focus on stimulating entrepreneurship specifically amongst women and youth in an effort to generate the following results:

- Improved access to mentoring and entrepreneurship services for women and youth
- Increasing interest and skill among women and youth to pursue entrepreneurial careers
- Increasing the number and improving access of business incubators and accelerators, overall to link women and youth to these opportunities, but also to disadvantaged communities

Improved access to mentoring and entrepreneurship services for women and youth

Network of female entrepreneurs/Network of youth entrepreneurs established. In Egypt, there is a plethora of both formal and informal networks of young and female entrepreneurs. SEED should first conduct a mapping exercise to identify existing networks of women and youth organizations that can be

brought together under one, virtual umbrella network, the SEED Women’s and Youth Entrepreneurship Coordination Network. The goal is to identify these networks – whether formal or informal – and bring the actors together under a unified platform. A preliminary list of organizations with whom to contact for this network is included in the Table 3. A web portal could then be established to bring women and youth together for dialogue purposes, sharing market information, and share success stories. This web portal could have chat functions, provide resources that can be accessed on-demand, and provide information about upcoming events hosted by SEED as well as other actors in the entrepreneurship ecosystem.

SEED would then encourage representatives of the identified women’s and youth organizations to meet quarterly for the first year to determine structure and functions of the network in Year 1. In establishing the network, this platform would receive assistance to create opportunities to reach women and youth outside major cities; advocate with one voice to the GOE on policy needs; organize events; and cooperate with incubators, universities, and schools for networking and other activities.

The goal is that this virtual network should support women and youth within the governorates; but should also link women and youth across Egypt and to innovative services and resources located in Cairo. SEED should advocate that within each governorate there be a Network Focal Point with whom the project can communicate with.

Mentorship program dedicated to women and youth entrepreneurs developed.

In applying the same mapping methodology used to establish the Women’s and Youth Entrepreneurship Network, SEED should consider mapping mentoring services being offered through different BDS providers across Egypt. The SEED team could then establish a virtual mentoring platform, which would be managed by the network, to streamline accessibility of information of available mentoring services to women and youth. The SEED team should also provide support to the management of this mentoring platform and build capacity to network members to recruit mentors. SEED should hold events to provide guidance on effective mentor-mentee relationships and disseminate information business development mentoring. The team should explore opportunities to work with GAFI’s Bedaya Center, who has a roster of female mentors; as well as other mentorship circles, such as the Association for Women’s Total Advancement and Development (AWTAD) and the AUC Goldman Sachs Program. SEED should also

engage resource partners, such as AWTAD and INJAZ, to pilot and scale their mentoring models; and reach out to other institutions, such as Tamkeen, Flat6 Labs, Tahir2, and Ideavolepors. SEED will

Table 3: Resource Partners/Actors to Engage for Women’s and Youth Entrepreneurship Coordination Network

Alexandria Business Association (ABA)
American University of Cairo
Association for Women’s Total Advancement and Development (AWTAD)
British University of Cairo
Cairo University
Egypreneur
Egypt Banking Institute (EBI)
Egypt Business Women Association (EBWA)
Egypt Junior Business Association
Egypt 21
Etijah
Flat6 Labs
German University of Cairo
GrEEK Campus
INJAZ-Egypt
Nahdat al-Mahrousa
Nile University
RISE Up Summit

work with partner, Souktel, to adapt mentoring services to be mobile-phone based to increase access to mentoring for disadvantaged populations, through Souktel's PeerNet service.

Increasing interest and skill among women and youth to pursue entrepreneurial careers

Design entrepreneurship and innovation program in high schools. Events like business plan competitions and social entrepreneurship competitions are excellent examples to supplement in-school coursework to increase students' interest in entrepreneurship. SEED is committed to promote entrepreneurship as an attractive pathway for youth within secondary schools, and should leverage the success and established relationships maintained by INJAZ. INJAZ has a series of tested curricula in entrepreneurship, business planning, and life skills, that is currently reaching 42,000 students across 10 different governorates. The programs are rolled out at multiple levels (second preparatory, first, and second secondary); and they allow students to take part in business challenges that encourage leadership, critical thinking and teamwork skills. SEED should review INJAZ's current entrepreneurship curricula being rolled out in secondary schools and work to adapt and scale their activities through project support. INJAZ promotes practical-based learning by competitions that promote organizing and operating an actual business, which allows students learn how businesses function, the structure of Egypt's free enterprise system, and the benefits it provides. Additionally, INJAZ has an established relationship with the Ministry of Education and has been granted authorization to deliver courses in high schools, which will help accelerate implementation of this activity under SEED. SEED should explore possibilities to work with USAID's Education Consortium for the Advancement of STEM (ECASE) program, which is developing five STEM high schools, as a means of incorporating entrepreneurial training into these subjects.

It is important to note that in Egypt, secondary schools are usually separated for girls and boys. SEED should make every effort possible to target an equal number of both types of schools in the governorates where SEED will be working. There is a tremendous opportunity to leverage the INJAZ curriculum that has been piloted and has huge potential for scalability under SEED. SEED should also try to coordinate activities being rolled out under WISE governorates within secondary schools. *Design entrepreneurship and innovation program in universities.* SEED will need to identify universities that are interested in offering or expanding on their entrepreneurship certificate. Our proposed approach for developing an entrepreneurship and innovation certificate in eight (8) universities will begin with piloting an entrepreneurship program. The team should make every effort to incorporate best practices in women's entrepreneurship education into these entrepreneurship and innovation certificates at the university level. SEED should also use this proposed activity as an opportunity to plan events like business plan competitions that engage female and youth entrepreneurs, some of which can be women-focused, to ensure strategies that engage women effectively.

Increasing the number and improving access of business incubators and accelerators, overall to link women and youth to these opportunities, but also to disadvantaged communities. There are a series of activities that will encompass achieving this overall objective. SEED will draw from both international and local best practice in identifying strong incubator models that address women's constraints as well as targeting youth. SEED should try to identify opportunities to support women from disadvantaged communities to help defray the costs of participation in business incubators and accelerators, (e.g. transportation, accommodation, etc.) SEED should also work closely with target incubators and accelerators to incorporate offerings that are tailored to address gender-specific constraints.

MITSME capacity to fulfill its mandate strengthened: SEED can ensure that the MSE Development Strategy takes into account lessons learned and best practices with respect to gender

considerations. SEED staff can review the strategy, provide recommendations on gender-sensitive SME policy, and provide trainings to MTSME and other stakeholders, if necessary.

ENCC's entrepreneurship and innovation sub-committee trained to fulfill its mandate: SEED can provide technical assistance to ENCC to address and integrate gender and youth considerations in the context of evidence-based analysis, white papers, and including it as a theme in public-private dialogues.

COMPONENT B: FINANCIAL AND NON-FINANCIAL SERVICES

MSMEs in Egypt have cited shortcomings in weak business and financial management skills, which can inhibit their ability to grow, access finance, and further integrate into value chains. More specifically, business development services are fragmented and fail to take into account the needs of women and youth. In an effort to improve the availability and accessibility of business development services, SEED will work with one-stop shops (OSS) – those established or planned Tamayouz Centers and SFD Centers.

The SEED approach to Component B should focus on how to improve the availability and accessibility of effective, efficient business development services, building on USAID's successful Tamayouz Center and improve the accessibility of financial products and services offered through selected BDS providers. There are a number of approaches that will need to be employed in order to successfully link these activities to those groups that need them the most – women and youth; as well as reaching out to disadvantaged regions outside of Cairo.

Improved Availability and Accessibility of Effective and Efficient BDS

- *Selection of locations of new Tamayouz Centers or OSSs.* Selection criteria for locations of new Tamayouz Centers or One Stop Shops (OSSs) should take into consideration where there is limited to no access to business development services and support to MSMEs. For example, it would be highly strategic to establish centers in Upper Egypt, such as in Menia, Beni Suef, and Aswan. AECOM has worked in these governorates for over ten years and has established relationships. Additionally, these governorates represent significant gender gaps in female labor market participation.

The selection criteria for new Tamayouz Centers should take into consideration distance and accessibility for female entrepreneurs in the governorates. In those cases where Tamayouz Centers are not deemed terribly accessible for women, SEED should consider the possibility of working with Tamayouz Centers to offer mobile services, where Tamayouz staff could visit with surrounding villages twice per month. Where possible, SEED will recommend that OSSs implement when possible “Women-Friendly Days”, where women know that they are welcome and can access services easily. OSSs should conduct outreach with Women's Skills Development Centers, established by the National Council of Women in 2001 and exist in 16 of the 27 governorates of Egypt. These centers work on skills development and economic empowerment through the support to small and micro projects.

Those Tamayouz Centers that have already been established have observed positive reactions from female entrepreneurs when there is female staff. In starting up new centers in new locations, efforts should be targeted at how to make these environments female friendly. Strategies will include ensuring at least 30% of staff is female, when possible, and advocating for specified trainings that are women and youth focused to encourage participation.

Increased Effectiveness of BDS Providers

- **Providing gender-sensitive training to selected BDS providers.** SEED will support existing BDS providers, such as SFD, EJBA, EBWA, and regional business associations in an effort to improve services. The SEED Gender and Youth Manager will be instrumental in developing gender-sensitive training to be incorporated into service design and delivery. First, a thorough analysis should be conducted of what types of gender-sensitive services are currently being provided; and if so, how can they be improved upon. The Gender and Youth Manager could then determine how to tailor services to sectors that attract larger numbers of women. The SEED Program should work closely with the SFD Gender Unit in an effort to coordinate with SFD offices located in each of the governorates, given that SFD offices are the primary interlocutors who offer business development services on a national scale.
- **Incorporate gender and youth considerations into the BDS certification program.** SEED could adapt the business advisor training from AUC and CIDA's certificate course to help business advisors provide high quality, demand-driven services. SEED's Gender and Youth Manager would then work to ensure gender considerations are incorporated into this training module so that business advisors can understand the unique constraints facing women and youth.
- **BDS Scorecard program.** SEED will help establish metrics that measure performance and effectiveness of BDS providers regarding services offered to female and young entrepreneurs. Metrics will be designed to measure quality, responsiveness, and quantifying BDS to successful enterprises. SEED will incorporate gender-specific indicative metrics in the scorecard, such as degree of successful outreach practices to women and youth; cost effectiveness of BDS services; number of repeat female and youth clients, and availability of female service providers (e.g. business advisors and mentors).

Improved MSME access to effective BDS tools and services

- **Online database of BDS providers created.** SEED should work closely with resource partners, including AWTAD, along with stakeholder partners SFD and the GAFI, to ensure that the database of BDS providers includes women's and youth networks. SEED should also consider its strategy of how to make this centralized database accessible through the virtual platform of the Women's and Youth Entrepreneurship Coordination Network.
- **Mobile Technology.** The use of mobile technology and other ICT tools will certainly help increase access to business development services for women and youth. During the assessment, we learned that in many regions outside of Greater Cairo, women are confronted by the constraint that transportation and mobility pose. SEED should work closely with its mobile technology partner, Souktel, to develop creative and innovative ways to adapt business development services into a mobile-friendly platform.
- **Communications and Outreach Strategy developed.** The SEED Gender and Youth Manager and the Communications and Outreach Manager should work closely together to develop a strategic plan on raising awareness of available BDS in the governorates they will be working in, particularly to reach women and youth. All communication channels should be explored, including print and radio as well as internet-based communication channels, such as Facebook, Twitter, and Instagram.

Increased capacity among BDS providers and associations to advocate policy change

- *Provide training to business associations on gender-specific policy analysis.* In efforts to work with ENCC's Business Advisory Council (BACO), a new sub-council established to advocate for evidence based policy changes, SEED should provide targeted technical assistance through workshops of the gender-specific implications of existing laws for MSMEs, such as the Law on Development of Small Enterprises, no. 141. Conducting workshops for ENCC will build their capacity in integrating gender and youth perspectives to the GOE. The same trainings can be offered to other stakeholders, such as FEDCOC, EJBA, and EWBA.

Improved Availability and Accessibility of Financial Products and Services

- *Increased capacity of public and private institutions to develop, use, and market financial products and funding for MSMEs.* SEED will adopt a comprehensive approach to increase the capacity of banks in adopting and delivering corporate products to fit the needs of female and youth entrepreneurs. SEED's Gender and Youth Manager should collaborate with the Financial Products Senior Advisor in training banks on how to properly conduct outreach to women and youth, who have traditionally remained excluded from accessing financial products and funding. The Gender and Youth Manager should also provide technical guidance on how to incorporate gender sensitivity into lending practices; provide comprehensive understanding of the unique needs of female and young borrowers and how products can be adapted to their profile. Coordination with BDS providers and OSSs is critical to market products effectively to reach women and youth.
- *Increased financial literacy, including capacity to use financial products, among MSMEs and financial institutions.* In addition to financial management training offered under Component A, the Gender and Youth Manager should be prepared to offer guidance on how to design and deliver financial literacy modules offered through banks and MFIs that encourage women and youth participation and address their unique constraints. SEED should work closely with institutions such as EBI and the Financial Services Volunteer Corps to implement and roll out a gender-sensitive financial literacy program. Additionally, the Gender and Youth Manager should work with the Financial Products Senior Advisor and the ICT Integration Team Lead to develop a tool that allows users to input basic financial information and receive back an assessment of the pros and cons. The Gender and Youth Manager will provide technical input on specific factors to include.

Business incubators have been successful when fully integrated into the entrepreneurship ecosystem. Flat6 was mentioned as one of the most successful models. Investors need a platform in which to access high potential start-ups that are serious and committed. Incubators are being set up and serviced through word of mouth. (Tamkeen Interview)

COMPONENT C: INTEGRATED MSMEs TO PROGRESSIVE VALUE CHAINS

MSMEs face substantial challenges when working to integrate into progressive value chains, including limited access to reliable market information, lack of the appropriate skills, tools, and processes to respond to market opportunities; and limited access to finance. In particular, women-owned MSMEs face additional burdens of limited access to training, business networks, and the necessary relationships to link to buyers. Youth in Egypt tend to focus on the same side of the production chain, concentrating their efforts on working directly with the consumer or creating the product themselves. For example, entrepreneurs tend to be concentrated heavily on small-scale mobile maintenance start-ups or individual farms for food production, but none had considered transportation, packaging, or marketing as potential opportunities within a given market. This limited

perspective serves to increase production costs and competition amongst young entrepreneurs. However, for those who lack business skills and sources of finance, the hurdles will remain high.

Improved understanding of market opportunities for MSMEs. Based largely on criteria from the proposal, SEED will conduct a value chain assessment and cost-benefit analysis to determine the most suitable value chains for SEED, representing significant potential for attracting female and youth SMEs. The value chain assessment should analyze opportunities and constraints, including end markets, supporting markets, value chain governance, the enabling environment, and vertical and horizontal linkages to assess the gender dimensions. SEED should weight women's empowerment, growth, and profitability potential heavily in the selection of value chains that benefit Egypt's disadvantaged communities. The SEED Gender and Youth Manager should be involved in the process of conducting this study.

MSME access to market information services. Once value chains are selected, SEED intends to develop market information systems. Should a mobile SMS platform system be developed, SEED should consider what strategies can be put in place so that such a system can be accessible to women and youth to address the access to information constraint. For example, linking strategies that promote access to market information services should be connected with the Women's and Youth Entrepreneurship Coordination Network.

Tools and events for connecting MSMEs and buyers developed. SEED has a unique opportunity to strategically engage women and youth entrepreneurs in the annual MSME Buyer Conferences and SFD's permanent exhibition center. Facilitating these types of opportunities for women and youth to present their goods to lead firms and understand minimum purchase requirements will foster equitable participation and ensure greater exposure.

Increased access to finance to capitalize on market opportunities

Supporting alternative financing mechanisms. SEED should work with investors that are part of their resource partner base, such as KIAngels, Union Capital, and Tamkeen, to be linked with promising female enterprises that are identified through support from SEED. Female enterprises and entrepreneurs lack access to these traditionally male-dominated networks, and can benefit from information on alternative forms of finance, such as crowdfunding and venture capital.

Forward and backward linkages developed and strengthened

Partnerships between MSMEs and buyers developed and strengthened. Female enterprises and entrepreneurs lack access to these traditionally male-dominated networks, and can benefit from information on alternative forms of finance, such as crowdfunding and venture capital. SEED should assess the demand side by interviewing potential buyers of goods and services within the selected VCs, and then map women-owned MSMEs and/or those that employ women and youth that offer the goods or services required by potential buyers. SEED should prioritize targeted support to women-owned enterprises that have the potential to expand or alter their offering to meet identified demands from large corporations.

COMMUNICATIONS AND OUTREACH

Communications and outreach is critical on the SEED project; and will require dynamic and innovative strategies in order to be effective. There is a critical link between the SEED Gender and Youth Manager and the Communications and Outreach Officer. They must work closely together to promote the program's overarching goals to support participation from women and youth in

entrepreneurship and enterprise development. The following recommendations for collaboration on activities include:

- **Project Website.** Should the project decide to design a website, ensure that featured success stories from the project highlight women and youth. This provides a formidable impact on role models with whom other women and youth may be able to relate to. The team should also work to highlight best practices and lessons learned from the project in the design of gender-sensitive approaches in BDS.
- **Social Media.** Should the project decide to create a Facebook page, ensure creative approaches are in place highlight ‘snapshots’ of successful examples of female and young entrepreneurs. By using dynamic multimedia approaches, high resolution photographs, and inspiring descriptions, the messaging of what SEED is successfully doing can be disseminated and shared quite easily. Twitter and Instagram should also be explored as possible outlets to share successes from young entrepreneurs.
- **Media Channels.** Collaboration should be promoted between the Gender and Youth Manager and the Communications and Outreach Officer on what channels make the most sense in terms of outreach and awareness raising. A well thought out strategy utilizing different media outlets (e.g. radio, television) should be developed in partnership with Souktel, relevant stakeholders, resource groups, and associations involved in working on gender and youth issues in entrepreneurship and enterprise development. SMS blast alerts about upcoming activities should also be incorporated.

MONITORING AND EVALUATION

To ensure effective implementation of the (SEED) project, the team will develop a Monitoring and Evaluation (M&E) plan that will provide the framework for planning, managing, monitoring, and documenting progress towards achievement of goals and overall contract requirements.

SEED’s Gender and Youth Manager and AECOM’s Gender Adviser will provide input and support to the development of the M&E Plan to incorporate gender and youth considerations. The SEED Gender Team should collaborate in the development of the M&E Plan to explain how we intend to meet stated results, recommend indicators and performance targets that are realistic and obtainable and will provide guidance on how to mitigate risk in reaching proposed targets.

The SEED Gender Team should contribute to the collection of baseline data related to gender and where possible, data on entrepreneurship, MSMEs, financial and non-financial service providers, relevant academic institutions.

All output indicators should be disaggregated by gender, and when possible, age, to track the project’s efforts in outreach to women and youth. Disaggregating indicators by gender allows the project to see the proportion of women who are both accessing and benefitting from activities supported through SEED. Efforts should be made at including at least one of the seven gender indicators included in the USAID Gender Equality and Women’s Empowerment Strategy. The recommended indicator to include in the SEED PMP is:

Proportion of female participants in USG-assisted programs designed to increase access to productive economic resources (assets, credit, income, or employment).

GRANTS

Through the support of SEED there will be a robust grants program fund intended to be bolstered by private sector (CSR and other) contributions. The fund is intended to promote innovation,

improve financial literacy for MSMEs, and foster inclusion of women and youth. In line with the overarching objectives of the SEED Program, it is strongly recommended that we maximize opportunities to engage youth and women's entrepreneurship associations as grant applicants; and design the grants strategy to expand access to services in disadvantaged communities.

CONCLUSIONS

Egypt's burgeoning interest in entrepreneurship, evidenced by the growing number of start-ups and the heavy subscription to business accelerator and incubator programs, has deeper roots than making money. Many young Egyptians say they want to contribute to initiatives that have a positive social impact, while others want to express their individuality and their ability to incorporate creativity and passion into their daily work.

Entrepreneurship is a key strategy not only in helping to further expand job opportunities for youth where jobs are scarce; but also to increase opportunities within the overall job market for young people. The SEED project has an excellent opportunity to work with existing actors within the entrepreneurship ecosystem to leverage the existing success and momentum generated. Through support from SEED, there are boundless opportunities to expand reach and scale of training and mentoring necessary that can stimulate growth across female and young entrepreneurs. The approach must be two-fold in order to generate results; insofar that SEED must target support to entrepreneurs, but also incorporate workforce training programs that encourage an entrepreneurial mindset and help identify young people who are well situated for success.

This Gender Assessment has presented the primary constraints and opportunities related to women and youth in entrepreneurship in Egypt. Both men and women continue to face challenges, such as restricted mobility and a national economy that has ground to a halt. However, certain entrepreneurial challenges are exacerbated for women. Although women have the same legal rights as men regarding access to capital and other measures necessary to start a business, they still face cultural barriers in these areas not experienced by their male counterparts. Yet these gender-specific issues are overshadowed by the larger political and macroeconomic issues impacting all entrepreneurs in Egypt right now.

Given the overwhelming nature of the social and political changes currently under way in Egypt, some may feel that the issue of women's economic empowerment is not an immediate priority; and it can be placed on the backburner until the country has become stable. However, women's participation in the workforce and support to them starting businesses should be among the most urgent items on the national agenda. Egypt needs to create jobs, grow its economy, and spur innovation – not only to target women, but also youth in general. It cannot do so while large numbers of its talent base are prevented from reaching their full potential.

ANNEX I: RESOURCES USED

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ANNEX 2: LIST OF QUESTIONS FOR INDIVIDUAL INTERVIEWS AND FOCUS GROUP DISCUSSIONS

The following guide is broken up into thematic sections, including (i) Cultural Norms and Beliefs; (ii) Gender Roles and Responsibilities (iii) Access to and Control over Assets and Resources; (iv) Priorities, Perceptions, and Participation; (v) Laws, Policies, Regulations, and Institutional Practices; and (vi) Patterns of Power and Decision-making. Questions can be derived from this list depending on who the interview is being held with.

CULTURAL NORMS AND BELIEFS

1. Do gender stereotypes in Egypt help or hinder entrepreneurial opportunities? For example, do such stereotypes depict entrepreneurship as something that men do more than women?
2. Are there certain stereotypes in Egypt that hinder youth in accessing entrepreneurial opportunities?
3. Do men or women's self-perceptions or levels of self-confidence help or hinder them in the area of entrepreneurship?
4. Are there views about the size of businesses (micro, small, medium, large) or types of business (offering different products or services) that are considered more appropriate for women or men? If yes, do these stereotypes contribute to women opening businesses in sectors that are less likely to be profitable or sustainable?
5. Are there regions of Egypt that have had more success in facilitating access to entrepreneurial activities for women?
6. Do men and women have unequal education or knowledge in areas that are important for successful entrepreneurship? If yes, in what areas?
7. Do men and women have equal access to and knowledge of fields/markets that are available for the products/services they produce?
8. In Egypt, would gender awareness training be necessary to ensure that husbands, families, and communities support female entrepreneurs?

GENDER ROLES AND RESPONSIBILITIES

1. Would a woman's home responsibilities prevent them from participating in a project at certain times of day or on certain days of the week?
2. What are men and women's responsibilities regarding child care and housework? What are the cultural norms regarding the division of labor between men and women in the areas of child care and housework?
3. If women have greater responsibilities in child care/housework, do they have enough time to also engage in entrepreneurship? Will participating in this project increase a woman's workload to an unsustainable level?
4. Would it be possible for women to participate in the project that is being designed or to open a business, if support services (for example, child care) are not available to them?

5. Do men or women typically work or spend the majority of their time in locations that would make it difficult for them to participate in the project?

ACCESS TO AND CONTROL OVER ASSETS AND RESOURCES

1. Do men and women have equal access to the resources required to start up a new business, including money, access to credit, ownership of property (including land) that can be used as collateral to obtain credit, etc?
2. Do men and women have equal access to formal or informal communications networks that share entrepreneurship information, including social (networking) settings?
3. Do men and women have equal access to technologies and services that support entrepreneurship, including training and other opportunities for skills development?
4. Will men and women have equal access to participation in the project or activity? Would unequal access interfere with the successful achievement of project goals?

PRIORITIES, PERCEPTIONS, AND PARTICIPATION

1. What are men's and women's priorities in terms as it relates to entrepreneurship and SME development?
2. Are women's groups and women's associations active in their respective communities; and can they serve as a platform to improve networking for other women?
3. Does the government support increasing female participation in entrepreneurship and employment? What about developing incentives about youth?
4. How is age perceived when it comes to engaging with young entrepreneurs? Is it inhibiting and are young people taken seriously/respected for their ideas?
5. How are women empowered to work outside the home and start their own businesses?

LAWS, POLICIES, REGULATIONS, AND INSTITUTIONAL PRACTICES

1. The GOE has attempted to increase private sector job appeal to women by passing laws requiring female-centered benefits such as maternity leave, on-site childcare, transportation benefits, and restrictions on night-time work. Are these steps actually effective in encouraging more women to be interested in the private sector? Are women being recruited in high numbers within the private sector?
2. Are women and men equally likely to be owners of property that might serve as collateral for a business loan (for example, land, car, equipment, etc.)? Do women and men have equal rights to inheritance – both by law and by custom?
3. Are women and men treated equally in legislation related to employment and entrepreneurship? Are there legal impediments to men and women that prevent them from having an equal opportunity to participate in the project and/or equal opportunity of outcomes for both sexes?
4. In the legal or regulatory framework, are there any special benefits or restrictions that explicitly or indirectly target women or men?

5. Are men and women equally protected under intellectual property and patent laws?

PATTERNS OF POWER AND DECISION-MAKING

1. Do women hold the power to make economic decisions?
2. Do women have control over and benefit from the funds and assets they may accrue as a result of participating in a project?
3. Do women actively participate in formal decision-making structures/bodies that address business-related issues (for example, local economic development committees, business associations, and chambers of commerce)?
4. Do women and men hold an equal number of decision-making positions in these entities?

ANALYSIS OF KEY ENTRY POINTS

1. Have any key gender issues been identified that will impact the ability of the project to achieve its goals or prevent women and men from benefiting equally? If yes, then how can the project be amended to ensure that men and women benefit equally?
2. Do the identified gender issues require the re-conceptualization and editing of over-arching objectives and the activity or project goals?
3. Does the gender analysis suggest that without any proactive intervention, participation in the project will be gender imbalanced? If not, how can the project be designed or amended to increase participation rates for the less represented sex?
4. Are the needs of men and women, in relation to this project, different enough that a separate project component focusing on women (or a sub-group of women) or men (or a sub-group of men) is necessary?
5. What types of data should be collected to track the gender-related project impacts?
6. Have any potential, unintended consequences been identified? If yes, how should the project or activity counteract the unintended consequences?

ANNEX 3: LIST OF INTERVIEWS

Monday, January 4, 2016

Egyptian National Competitiveness Council (ENCC)

Interviewee: Dr. Amina Ghanem, Member/Executive Director

Association for Women's Total Advancement & Development

Interviewee: Sherin Allam, Executive Director

Tuesday, January 5, 2016

Tamkeen

Interviewee: Tarek Fahim

German University in Cairo (GUC)

Interviewee: Dr. Hadia Hamdi

Etijah

Interviewee: Hisham ElRouby

Focus Group Discussion

Etijah

Interviewee: Etijah Youth/Students

Wednesday, January 6, 2016

Egyptian Junior Business Association (EJB)

Interviewee: Khaled Farouk

Tamayouz Centers

Interviewee: El Saied Moustfa

British University in Egypt (BUC)

Interviewee: Dr. Hala Hatab

Sunday, January 10, 2016

INJAZ

Interviewee: Dina El Mofti

International Labor Organization

Interviewee: Sherine Abdelbaki

Tuesday, January 12, 2016

Egypt Banking Institute

Interviewees: Laila El Oteifi (Director of SME Unit); Shahira Nassouf (Manager of SME Unit)