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UNITED STATES AGENCY for INTERNATIONAL DEVELOPMENT

CAIRO, EGYPT

November 7, 1984

MEMORANDUM

FROM : AD/DPPE, George Laudato

SUBJECT : Assessment of USAID/Cairo's Women in Development Activities

TO : All Associate Directors and Office Directors

The attached is an abstract of a recent report on USAID/Cairo's experience and possible strategies for integrating women into Egyptian development. The extent of women's economic participation in Egypt, the Agency's legislative mandate under the Percy Amendment, and the Mission's neglect of WID activities in the past justify giving this report particular attention. Please circulate this abstract among your staff. Individuals who would like a copy of the full report should contact Minouche Shafik, DPPE/PAAD.

cc: DIR, MPWStone
DD, AHandly

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ABSTRACT

Women's Access to Productive Resources:
Recommendations for an AID Program Strategy

A Report to the USAID Mission in Egypt

Prepared by Janet Self, Nemat Shafik, Cheryl Compton and Salwa Soliman Saleh

September 1984

This assessment was performed by a four person team in April 1984. Team members included an individual from the International Center for Research on Women, a vocational training expert, a lecturer at the Agricultural Extension Research Institute, and a member of the USAID Program Office. The purpose of the report was (1) to provide a review of USAID/Cairo's program with regard to the economic participation of women, and (2) to outline an approach to improving the program's success at reaching women.

The assessment focused on USAID projects that provide low-income women with access to productive resources. The team reviewed the experience of various USAID projects in both rural and urban Egypt to identify lessons learned in order to inform project implementation and future programming. In general, the team found that, although USAID/Cairo has had no strategy to guide the selection and support of women in development (WID) efforts, women have emerged as beneficiaries and agents of change under various USAID activities. This has contributed to a growing recognition of women's economic roles and has revealed the tremendous potential for more actively pursuing WID goals.

While women's contribution to rural production in Egypt is grossly underestimated, some recent USAID-funded studies and project experiences have provided an indication of the range of productive activities in which rural women participate. A survey conducted by the Small Farmer Production Project found that 49 percent of women participate in crop production. Women's roles in rural industry were described in a recent study -- over 45 percent of micor-enterprises and 80 percent of household enterprises are owned by women, even when dairy production is excluded. Women have taken out 813 of the loans under the Small Farmer Production Project in Qalubiya Governorate and 318 Loans in Sharkiya. This is in addition to 3517 loans for livestock -- an area where women perform the bulk of the labor and control a significant portion of the income generated. The Ministry of Agriculture is using its own funds to conduct field research with the assistance of the Major Cereals Project on the agricultural tasks performed by women. The Basic Village Services Project has saved village women at least two hours of daily labor time in fetching and carrying water by providing accessible water supplies. While none of these projects specifically intended to involve rural women in the project design, they have had a generally positive impact on women's productivity.

The role of women in the urban economy was analyzed in light of the experiences of the Vocational Training for Productivity and the Housing and Community Upgrading Projects. The Vocational Training activity has a center in Alexandria that is actively recruiting women students to prepare them for jobs in industry. A first year enrollment of approximately 100 women is anticipated in the training program. Under the small enterprise loan program of the Housing and Community Upgrading Project women have been the majority of the borrowers. Women's high participation rates are largely attributable to the loan application procedure, which takes place entirely within the local community, thus eliminating the constraints of time, transportation and unfamiliarity with formal banking procedures that often prevent women from applying for credit. Both these projects reflect the potential for expanding employment alternatives for the urban poor.

The report concludes that considerable opportunity exists within the USAID program to develop a successful focus on the economic participation of women. Egyptian officials, particularly those working with innovative projects related to the provision of productive credit, extension services, and skills training, express an interest in concentrating on the economic roles and needs of women. Similarly, leaders in the private sector express an increasing openness to expanding the employment of women. In USAID's experience, women have used project resources extensively, although there were no specific measures to facilitate their participation or to address the considerable constraints women face in gaining access to such resources. This experience provides an important basis for special efforts to enhance women's economic participation.

Recommended actions will reflect the priority given to WID activities by the Mission. At a minimum, women's productive roles should be reflected in project designs through meaningful and realistic WID impact statements. Project monitoring and evaluation should include statistics disaggregated by sex. This type of low-level effort would help insure that women get access to resources, although their specific production needs are not addressed.

A more active WID program would necessitate the commitment of more USAID resources. Such an approach might include greater accessibility of funding for WID, clear support and incentives for project staff to carry out WID activities, the development of a Mission WID strategy, a larger role for the WID officer, and the establishment of a committee to provide policy guidance and coordination. Given the Mission's strong foundation and experience, the potential returns to a more dynamic WID program are very high.

**WOMEN'S ACCESS TO PRODUCTIVE RESOURCES:
RECOMMENDATIONS FOR AN AID PROGRAM STRATEGY**

A Report to the USAID Mission in Egypt

**Prepared by Janet Self, Minouche Shafik,
Cheryl Compton and Salwa Soliman Saleh**

September 1984

Preface

In September/October 1983, at the initiation of the new Women in Development Officer, USAID proposed to make a general review of the performance of its projects in terms of the Agency's Women in Development policies. It was hoped that the review would help to develop a more systematic approach to WID within the USAID program and to answer various queries regarding WID from AID Washington. A small sum of money was requested to hire two consultants for a 2-3 week period to undertake this work, for which Egyptian approval was required.

At the same time, the WID officer learned of the work of the International Center for Research on Women (ICRW) and the technical assistance it provides to missions under the "Women's Socioeconomic Participation Project" (WSSPP). In December 1983 arrangements were made for one member of an ICRW technical team in Jordan to stop in Cairo and discuss possible assistance under the WSSP Project. ICRW recommended that assistance focus on the access of low-income women to economic resources and that work be divided into two stages: first, a brief review of all projects aimed at the economic needs of low-income target groups and second, concentrated assistance to selected projects on design and monitoring. Tentative agreement was reached for work to take place in April 1984. In early February 1984, Egyptian authorization was received for funding the general WID review. A decision was made to pool the Mission and ICRW resources and undertake a review combining parts of both scopes of work.

The consultants selected by the mission included Cheryl Compton, with a background in vocational training, and Salwa Soliman Saleh, Lecturer at the Agricultural Extension Research Institute, Cairo. Minouche Shafik, AID Program Economist, also participated in the work. Janet Self, Staff Associate and Technical Assistance Coordinator for ICRW, provided expertise in project analysis and an extensive background in issues concerning women in development planning. The team was organized and assisted by Jocelyn Reed, WID Officer for the Mission. Field work, which combined review of project documents, interviews with AID project staff, meetings with contractors and Egyptian government officials and project site visits, was carried out during a hectic two-week period in late April.

By the end of the field work, it became apparent that a concerted effort was required to draw together the findings and conclusions of the field effort. Although originally intended only to participate in the field activities, Janet Self of ICRW agreed to undertake the task of coordinating and synthesizing a final report. From ICRW's perspective, this arrangement was unusual, in that ICRW normally assumes all responsibility for the selection, preparation and supervision of the field team and for the preparation of the final report. Every effort was made to produce a final report reflecting the contributions of each team member; however, the responsibility for any oversights in this regard must rest on my shoulders.

Janet Self
ICRW Staff Associate

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**WOMEN'S ACCESS TO PRODUCTIVE RESOURCES:
RECOMMENDATIONS FOR AN AID PROGRAM STRATEGY**

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Introduction: Women in Development Review

The purpose of this report is first, to provide a review of the USAID/Egypt program with regard to the economic participation of women and second, to outline an approach to improving the program's "success" with reaching women. This assessment comes at a point when USAID is developing new and major programs for Egypt in areas of critical importance for women, such as the agricultural and industrial sectors, and is intended to help inform the program development process and assist AID in establishing a strategy to enhance women's participation within AID supported programs.

In undertaking a "women in development" (WID) review for the Mission, the primary concern was to define the task so that it would provide useful guidance for USAID. Given the size and diversity of the USAID portfolio, a review of the entire portfolio would be very general and extremely time intensive. Similarly, a review of the entire spectrum of issues related to women's roles in development would require substantially more time and resources than were available and would be considerably broader than required to meet the specific needs of the USAID program. The scope for this review and strategy recommendations has therefore been narrowed in three respects.

First, the review focuses on projects that could potentially affect low-income women, rather than women in general or professional women. It is poor rural and urban women who are most in need of assistance aimed at economic development and who are also most likely to have difficulty in gaining access to such assistance.

Second, the orientation of the review is developmental. The development framework stresses the interrelation between economic development and the achievement of other social ends such as controlled population growth, increased levels of education, and better family health. Women are seen as essential participants in this process and women's economic roles and contributions, both within and outside the household, are recognized and built upon. The aim in directing special attention to the economic needs and roles of women is to ensure that women are able to increase their productivity and incomes to meet the basic needs for themselves and their families.

This orientation eschews the social welfare approach which focuses on women only within the context of the household and family, and aims to deliver social goods and services, such as health, nutrition or family planning programs to women who are viewed as passive recipients of social services; this means that women remain tangential, at

best, to the central programs of economic development. Given the developmental orientation, the overall objective is to provide women and men access to the economic resources and opportunities necessary to enhance the roles they play as workers and small-scale producers. Increasing the access of low-income target groups, and women in particular, to productive resources--credit, training, extension, housing and community development resources--enables families to increase their productivity, raise their incomes, and better meet their basic social and economic needs.

Finally, the focus of the review is the USAID program and the means USAID has available to work within its project structure to enhance women's productive roles. The review analyzes the experiences of AID-supported activities--primarily a specially selected set of AID projects designed to provide low-income groups access to economic resources and opportunities--rather than assessing areas that fall largely outside of AID's programs. This AID-focused approach to women in development contrasts with other efforts which focus primarily on women. A women-focused review typically identifies broad areas critical to improving the economic participation of women regardless of whether those areas are likely target for assistance. This approach provides useful insights for development planning and substantial work of this nature has been carried out in Egypt. The strength of an AID-focused approach, however, is that it can make critical linkages to AID's programmed efforts and provides an operational approach to enhancing women's role in development which can readily facilitate WID efforts within AID-funded programs.

Given these guidelines, the review assesses projects aimed at increasing the access to productive, economic resources for low-income target groups. Providing low-income women with access to productive, economic resources directly supports AID's policies on women in development, which emphasize the economic participation of women. More important, however, this focus provides a manageable point of departure for analysis of the USAID program in Egypt and includes a substantial number of projects and categories of activities--extension, credit delivery, appropriate technologies, low cost housing, local infrastructure, vocational training--critical for Egypt's development. When commodity support and capital projects are excluded, this general category--access to productive resources for low-income target groups--accounts for potentially 40 percent of AID's program in Egypt and more than 25 projects. These projects can be divided into two groups--those with a direct and immediate relation to economic needs of Egypt's small producers and workers, and those primarily concerned with planning for economic development. Both types are relevant for defining a WID strategy, however, this reports stresses the analysis of the former group of projects.

Special attention to improving the economic position of poor women offers USAID the opportunity to play a leading role in developing useful approaches and methods for ensuring that women have access to the mainstream of Egypt's development efforts. In Egypt, the issue is not the "integration of women" into development, as though women are outside the economic sphere. Egyptian women are very active economically. They are, however, concentrated in certain categories of activities which require few skills, are poorly remunerated and remain largely "invisible" in national level statistics. Women are most prevalent in the production of subsistence goods—at the household level, in the informal sector and in wage employment—in agriculture, service fields and in industry. Poor women are the main producers of basic commodities consumed by the broadest spectrum of Egypt's population--the poor, the working class, and the fellahin (Hammam, 1981).

Enhancing the economic contributions and opportunities of poor women requires that the economic roles of women be considered as carefully as those of men. It does not, however, necessitate separate programs for women. Poor women must cope with the problems the poor in general face, such as limited access to land and other productive resources, a dual economy with limited employment prospects in the formal sector, and lack of access to technical information and training. Projects that succeed in improving the access of the poor to economic resources, such as production credit and better marketing opportunities, can contribute substantially to improved economic opportunities for poor women.

Poor women do, however, face a set of constraints limiting their economic productivity and opportunities, in addition to the problems the poor in general face. Women are typically at a different starting point than men. For example, while the literacy rate for Egyptian women over 15 years of age is only 22 percent, the literacy rate for men is 54 percent. The double burden of combining household production with on and off-farm work, increased demands on women's time due to the migration of household members, very low levels of education and skill, limited (and seasonal) demands for female labor, restricted mobility and lack of transportation, fewer channels of access than men to information and resources, as well as cultural proscriptions regarding work considered appropriate for women are among these added constraints. Yet, even with these added burdens, women still make up substantial numbers of the primary producers in a variety of areas and provide critically needed labor for agriculture and industry.

Special attention to the roles and needs of poor women can overcome many of the particular constraints women face and thus lead to greater overall success of efforts to

enhance the economic productivity and contributions of the rural and urban poor. The effective integration of women into the design and execution of development programs necessitates an awareness of the needs and concerns of women producers. Furthermore, a responsive attitude requires that resources, authority and support are made available to actually develop effective ways to improve women's access to needed economic resources and opportunities.

An important goal for USAID's development efforts in Egypt is to ensure that rural and urban producers, women and men, have access to the resources and opportunities necessary to increase their productivity, raise the level of their incomes and improve the stability of their socioeconomic situation—and thus contribute substantially to Egypt's overall economic growth. Specific attention to women and the economic roles they play, combined with the willingness to test and develop mechanisms which effectively deliver productive resources and information to women will ensure greater likelihood of successfully meeting this goal.

This report is presented in three parts. The first section presents a brief overview of USAID's approach to women in development through WID identified activities and WID impact statements and project mechanisms in the 25 projects which are included in the scope of this review. The potential WID impact of these projects is also reviewed, along with a discussion of the information on Egyptian women available to USAID and WID priority in the Mission. The second section presents case studies of several projects that are aimed at providing low-income groups with access to resources and which are seen as successful in general and in terms of women's participation. The final section of the report outlines a set of recommendations for an effective AID program focus on women and identifies mechanisms to carry through such an effort.

Section 1: WID Within the USAID Program

Understanding the overall context in which WID activities have been undertaken by USAID Egypt is essential to develop an overall Mission strategy for women. The review team briefly assessed ways WID concerns have been addressed in the AID program. The findings presented below are illustrations only and do not necessarily include all activities identified with WID which USAID may have supported.

WID Identified Activities

In the 1982 Report to Congress on Women in Development, ten projects are identified by USAID Egypt as WID activities. These include:

- Strengthening Rural Health Delivery #263-0015
- Family Planning #263-0029
- Urban Low Cost Health Delivery #263-0065
- Control of Diarrheal Diseases #263-0137
- Basic Education #263-0139
- Peace Fellowships #263-0110
- Technical and Feasibility Studies #263-0042
- Technology Transfer #263-0025
- Industrial Productivity Improvement #263-0090.2
- Manpower/ Workforce Development #263-0125

Four projects deal with health and population issues and focus on women in terms of delivery of services and goods, and training of local community/health workers. Two projects focus on education--primary level and university training--and address women needs in terms of establishing more schools for girls and increasing participation of educated women in specialized training programs. Various aspects of industrial development are the objectives of the remaining four projects. In three of these projects, the focus on women is limited to ensuring that educated women can take part in participant training programs. The Industrial Productivity Improvement (IPI) project alone has a vocational training component which includes a specific objective to increase the direct economic participation of women--as producers and workers--by expanding opportunities for women in vocational training programs.

The WID identified projects primarily target women for delivery of social goods and/or training of women professionals and field workers--with the exception of the Vocational Training for Productivity component of the IPI. Implicitly, the approach which has been adopted by USAID falls into the category earlier defined as social welfare, in contrast to a developmental focus on women.

WID Impact Statements

Since 1978, WID impact statements outlining the anticipated relation of women to project activities, have been required of all AID projects. A cursory review of USAID Egypt's portfolio of projects and the WID statements they have included reveals that WID statements have been little more than afterthoughts in the project design and do not provide the basis upon which realistic interventions can be identified and developed. Table 1 provides an overview of WID statements and the expected impacts identified in project papers.

Table 1: WID Impact of Projects

	General Benefit	Negative Impact	Unspecified Impact	Participant Training
Tech Transfer & Manpower Training			X	
Industrial Management				X
Development Industrial Bank				X
Private Sector Feasibility Studies				X
Voc. Training for Productivity				X
Ag. Data Collection	X			
Irrigation Management		X		
Ag. Management Development	X			X
Poultry Improvement *	X			
Small Scale Ag. Activities *	X			
Small Farmer Production				X
Major Cereals Improvement				X
Neighborhood Urban Service	X			
Dev. Decentralization	X			
Low Income Housing/Upgrading	X			
Basic Village Services	X			
Basic Education	X			X
Urban Health Delivery	X			X
Rural Health	X			X
Family Planning	X			X
Suez Health	X			X
Peace Fellowships				X

* Specific benefits for women are cited in the project paper.

Participant training is a category in which a need for specific attention to women is identified by most projects and USAID has increased its efforts in this regard. In the period 1976-1982, 18 percent (655) of all USAID sponsored participant trainees have been women. The Office of Education has sponsored 62 percent of the women participants. Other offices which have sponsored substantial numbers of women include the Office of

Health (32 percent of all trainees have been women), the Office of Population (44 percent) and the Office of Science and Technology (20 percent). Overall, there has been a steady increase in the percentage of women in AID supported participant training programs. The current level of participation, however, only equals the national figures for Egypt in 1979—women made up 18% of those receiving overseas training.

In other respects, WID impact statements have offered little more than an indication that women may somehow benefit from project activities or be important in the general project setting. The example below illustrates this connection.

Beneficiaries are those hundreds-of-thousands of residents in low-income neighborhoods where the actual sub-projects are sited. The sub-projects will be relatively small and dispersed; there will be a large number of them; and they will be diffused throughout low-income neighborhoods in both metropolitan areas. Being neighborhood-based, they should be of special benefit to women and children.

Such potential linkages are seldom supported by adequate information and detail to define how women may benefit from or participate in project activities.

Mechanisms to Carry out WID

A few projects make detailed reference to women in the project design. Specific references to women include notation of activities in which women are primary producers and their role is well documented e.g. local poultry production. Documents may also cite certain problems, such as household access to water, which are considered the concern and responsibility of women. Yet even when detailed references are made to economic roles of women in a project design, the specific mechanisms, guidelines and resources for carrying out effective interventions are generally lacking. For example, a project designed to promote the development and delivery of appropriate technologies provides a detailed statement of the linkages between women and specific elements of the project.

Project introductions could clearly affect activities that are regularly engaged in by rural women. To reduce negative effects project staff will be sensitized to women's role and technology planning and implementation will consciously and specifically take account of how the item might affect women, i.e. will it reduce or expand labor requirements, or will it reduce the decision-making role of women. On the positive side the project expects to work on some problems identified by rural women with a view toward making life easier for or increasing the economic opportunities of women. As appropriate technology items of these types are developed, special extension efforts conducted by women for women will necessarily be supported to offset cultural limitations on training or education of women by men.

In sum, an intention of the project was to give attention to the problem areas of rural women and to develop means to reach women with new technology. "Through this strategy, it is believed any negative effects can be minimized and positive effects maximized." The project details a number of the expected linkages to women and identifies three main elements--assessment of needs, delivery of resources and evaluation of possible negative impacts on women. Yet a brief review of the project suggested that no systematic effort had been made to deal specifically with these concerns in the actual implementation and evaluation of the project. One member of the team for a project evaluation (May 1984) has been asked to look at, among other things, the project's "impact on women". Despite the linkages made in the project design, there seemed to be little or no impact on the actual implementation of the project.

Potential WID Impact

Despite the limited recognition of women by most projects, many projects hold great potential to address the economic needs of poor women. There are two main categories of such potential opportunities to enhance women's economic position: direct intervention designed to improve access for the poor to credit, training, extension and other economic resources, and activities primarily concerned with policy and program planning. The Table 2 indicates some of the key opportunities/impacts under AID projects potentially available to address the economic needs of women. The projects are grouped into four areas: industrial development; agricultural/ rural development; urban and community development and social services including health, family planning and education programs.

Table 2 - Potential Economic Impact For Poor Women

	<u>Dev. Planning</u> Labor Force Management	<u>Direct Access to Resources</u>		Com. Resources Housing
		Credit SSE Assist.	Exten/ Training	
Tech Transfer & Manpower Training	X			
Industrial Management	X			
Development Industrial Bank	X			
Private Sector Feasibility Studies	X			
Voc. Training for Productivity	X		X	
Ag. Data Collection	X			
Irrigation Management			X	
Ag. Management Development			X	
Poultry Improvement		X	X	
Small Scale Ag. Activities		X	X	
Small Farmer Production		X	X	
Major Cereals Improvement		X	X	
Neighborhood Urban Service		X		X
Dev. Decentralization				X
Low Income Housing/Upgrading		X		X
Basic Village Services				X
Basic Education				
Urban Health Delivery				
Rural Health				
Family Planning				
Suez Health				
Peace Fellowships				

The most significant potential impact projects aimed at industrial development can make in terms of women is to encourage more effective planning and management of development within that sector—particularly with regard to identifying labor needs and supporting effective labor force development efforts. A thorough assessment of women's current and potential roles in the industrial labor force, for example, can help lay the foundation for improving the roles and opportunities open to women within that sector. Similarly, an accurate picture of the formal and informal sectors and the interaction between them, which includes a recognition of the contributions of women, can provide for more effective policy decisions regarding regulation of activities and the provision of incentives and productive resources. The Vocational Training for Productivity Project is significant in that it also aims to directly improve the skills training opportunities for workers in industry—skills upgrading for those currently employed and vocational skills training for those seeking employment.

Projects which can potentially provide women with direct access to economic resources focus primarily on the agricultural sector and promotion of local community development. Important elements in the majority of agricultural projects are extension services and credit (direct cash and inputs). Projects aimed at community development offer a mix of credit, technology and organizational assistance at the local level.

It is the relation between these two groups of projects--agricultural and community development--and their potential impact on women which is most significant to assess in defining a women in development strategy for the USAID program. Both groups of projects can go a long way in better meeting the economic needs of poor women in Egypt and providing women with access to the productive resources and opportunities they require to improve their productivity and raise their incomes.

The final set of projects provide important social supports to rural and urban households as well as help develop the institutional capacity to deliver such supports. They do not, however, offer women direct access to resources and opportunities necessary to increase their productivity and incomes.

Information on Women

Addressing the roles of women in AID's program requires an understanding of women's position and opportunities in the overall economy. A fairly large body of work by sociologists, economists, anthropologists, and others already exists on this subject--a number of which, USAID Egypt and Washington have contracted since 1979 and which could have provided the basis for an AID strategy for WID in Egypt.

Rugh and Van Dusen, for example, explored a range of sectoral concerns for women in rural development, education and small-scale enterprise development (Rugh and Van Dusen, 1979). "Women in Rural Development" (Rugh, 1979) explores the position of women as unpaid family workers and assesses the impact of differential wages paid to women and the seasonal demand for their labor. Rugh argues that raising the income of women has significant pay-offs--in terms of lowered fertility, decreased need for child labor, and meeting the basic family needs. Four areas of rural development are identified as most significant for the economic opportunities of rural women: off-farm employment, agro-business, mechanization and overall rural industrialization in terms of such elements as labor, administration and marketing.

A region-wide review undertaken in 1979 identified specific alternatives for women's professional and vocational training (Hammam, 1979). This review contributed

to the development of a project which was designed to "redress the imbalance in the percentage of female beneficiaries and participants in AID-supported training programs". The paper explored not only specific areas to provide training for women, but more importantly, examined a number of critical factors contributing to the current position of women in the Near East. The massive outmigration of males (primarily to the Gulf states) in particular, has had a tremendous economic impact--on the family and household, as well as on new class differentiations. There is an increasing labor scarcity in Egypt and a rapid rise in the number and proportion of households headed by women. These economic pressures have substantially increased the need for women to improve their productivity and incomes.

"A Women-Oriented Strategy" (Youssef 1980) provides a thorough analysis of the education-employment-fertility equation and challenges the traditional models that assume that higher economic participation by women means lower fertility rates. These models ignore the extent to which poor women are already engaged in a range of economic activities--in the informal sector, in marginal income-generating activities and in a wide range of subsistence production work. For the very poor, large families may be an economic necessity.

An overall strategy to address the economic needs of women in Egypt is outlined. Long-term targets are identified for a women's employment strategy--expanded formal sector employment, work outside the house and equity for women workers (an end to sex-segregated labor markets). Specific actions are cited to improve the demand for and absorption of women within Egypt's evolving employment structure. Target groups of women in particular need of attention and those for whom economic integration is most feasible are identified for attention in development planning--woman headed households, young, unmarried girls, women in the landless and rural wage labor class and migrant women workers.

Youssef argues that the demand for women workers can be promoted by creating a tighter link between women's educational/training and productive employment activities through vocational and technical training and through innovative informal educational programs in rural areas. Specifically, women in rural areas should receive assistance in reorienting traditional home production and in adapting their skills to the marketplace; in managerial and credit assistance to facilitate movement into the administration of agribusinesses in which they are already involved; training in entrepreneurial skills such as marketing and accounting.

Action for women in the urban areas should include the creation of a new industrial sector for the maintenance and production of household-related equipment; incentives to encourage female entry in new "applied" areas of mid-level management, sub-professional and technical fields; maximization of female employment in the tourism sector; and capital allocation to industries which employ large numbers of women.

"The Continuum in the Sexual Division of Labor" (Hammam 1981) examines the overall shift from subsistence household based production to a monetarized, wage-based economy and the impact it has had on women. The conceptual analysis clearly demonstrates that women are not only already integrated into the economic sphere, from the formal sector to the household economy, but that women's economic roles and products are essential to maintaining the overall structure. For example, women provide a ready pool of low-cost laborers for industry and fill critical needs for seasonal laborers in agriculture. They are concentrated in the production of basic subsistence commodities for the rural and urban poor.

Recommendations focus on improving the working conditions and opportunities of the rural producer through the provision of credit, extension, supply of inputs, and training. It is also recommended that efforts be made to assist these small-scale producers to find appropriate means to organize and address their needs as a whole. This could help minimize the stratification of new "groups" at the bottom of the economic ladder.

Overall, a number of areas were identified as of primary concern for a women in development strategy. Key to the recommendations made in these reports as well as other women-focused studies is the need to improve women's access to economic resources and opportunities such as skills training, production credit, and marketing.

WID Priority

Although this wide range of work focused on women in Egypt has been readily available to USAID, there has been little or no reflection of a program strategy in the Mission's WID activities. This may, in large part be due to the fact that the authority and responsibility for "WID" has not had a consistent foundation within the Mission. WID as a program concern has been located in a number of different offices. The persons appointed WID Officers have been from various levels (including a high senior position). All WID officers have been women, selected because of their expressed interest in the topic. Largely defining their own responsibilities, WID officers have often struggled to take part in project design reviews and evaluations, and more frequently are charged

primarily with dealing with queries from Washington. Shifts in the placement of "WID" concerns have had no (apparent) rationale other than coincidence and usually involved staff members taking on WID responsibilities in addition to their other major duties. There have been no specific guidelines or priorities regarding women established for the mission program, except on an ad hoc basis, and most often as a direct response to the proddings and queries of AID/Washington or the particular interests and concerns of an individual project officer, or member of an evaluation team.

Nonetheless, despite the limited efforts of the Mission regarding WID concerns, the experience of selected projects suggests that women have "emerged" as significant project participants in a number of cases. Projects that have been fairly successful in achieving their objectives, as well as in reaching women, are presented as case studies in the following section in order to examine the factors contributing to their success and to identify ways to build on it.

Section 2: Project Case Studies

The case studies presented in this section were selected on the basis of information available in project documents for the 25 projects that fall within the scope of this review. A project was eligible for a case review if:

- o the project targets or has implications for low-income groups—the urban and rural poor, small-scale rural producers, farmers, local neighborhood groups;
- o the project is designed to provide access to productive resources, such as credit and technology, training and extension, housing and community services; and
- o the project is currently being implemented.

In selecting projects, emphasis was given to large-scale projects as opposed to PVO activities and an effort was made to identify a set of projects which provided a mix of rural and urban activities. Preference was given to projects aimed at providing low-income groups with credit, training and extension, and local development resources which represent areas of critical concern for Egypt's long-range development. Productive credit, extension and research, marketing and management assistance and the introduction of new technologies are critical for increasing productivity in the agricultural sector; vocational skills and management training are essential to meet the needs of a growing industrial sector; small-scale enterprise credit and technical assistance will go a long way to improve the productivity and income of small independent rural and urban producers; and credit (including credit for housing) as well as assistance with community organization/management can provide the poor with access to mainstream financial programs and stimulate the growth of an environment conducive to local economic development.

The five projects selected are listed in Table 3. Each one is a model effort likely to be continued or replicated in the future and has concrete experience with factors affecting women's participation. Four of the projects are viewed as successful --first in terms of specific project objectives and outcomes, and second, in terms of women's participation.

Table 3 PROJECTS SELECTED

	<u>CREDIT/ SMALL ENTERPRISE</u>	<u>TRAINING/ EXTENSION</u>	<u>COM. RESOURCES/ HOUSING</u>
<u>RURAL</u>	Small Farmer Production Project (SFPP)	Egyptian Major Cereals Improvement Project (EMCIP)	Basic Village Services Project (BVS)
<u>URBAN</u>	Small Enterprise Credit (of Low Income Housing & Community Upgrading) (SSE-LH/CUP)	Vocational Training for Productivity Project (VTPP)	Low Income Housing & Community Upgrading Project (LH/CUP)

The analysis of project experience presented in the case studies takes into account the expectations and objectives projects are designed to accommodate and allows the particular factors that affect women's participation to be explored with these broader objectives in mind. The analysis of projects draws directly on the expertise of project staff in the identification, through a semi-structured interview, of critical factors regarding women's participation in projects. Within this relatively "neutral" framework, project personnel readily expressed their concerns and priorities regarding women within the larger scope of their projects, without feeling that a negative judgment would be made on their project's success or failure in reaching women. Information obtained from project staff was complemented by data from other sources including project documents, research papers and site visits to projects.

The cases studies highlight the access of poor women to economic resources and opportunities provided by AID-supported projects. The intention was to place "women" within the broader context of project objectives and priorities, rather than introducing issues related to women's participation as though they were extraneous to the project itself. This linkage--women viewed within the project context--was readily made given that only projects designed to provide the poor access to productive resources were included, and that poor women in rural and urban Egypt play extensive roles as small scale producers, and thus, are among the potential target groups of such efforts.

Three sets of factors are considered in the analysis of the case studies--project specific factors, women-specific factors and institutional factors. Project specific factors are those over which AID has the most immediate influence and control, such as the amount of resources to be devoted to a project, the type of technical assistance to be

provided, beneficiary selection criteria, choice of implementing institutions, etc. Women-specific factors are those characteristics of women that may be pertinent to their participation in a project, such as women's literacy rates, degree of mobility, time constraints and most likely means of access to information, credit and technology. Institutional factors include the priorities and objectives of the implementing institution, their technical capabilities, staffing patterns and incentive and management systems. Women-specific and institutional factors should influence the design of a project and be accounted for within a project, yet they are not under AID's direct control. Assessing each set of variables, in general terms and with regard to women, can help identify potential opportunities and problems related to women's participation in a project. Conclusions from the analysis may help identify measures to improve the project's focus on women through changes in the project-specific factors themselves.

The case studies presented in this section explore the various configurations of the three sets of factors mentioned above that have enabled women to emerge as participants in five AID-supported projects.

Women in the Rural Economy

It is generally accepted that women's contribution to rural production in Egypt is grossly underestimated. Nevertheless, some recent studies that have included significant field work and micro-level analysis have provided a preliminary indication of the range of productive activities in which rural women participate. Women's participation in agricultural production is described in Table 4.

Table 4
Female Work Participation in Rural Areas
(Hundreds)

Activity	Participating Females in Lower Egypt		Participating Females in Upper Egypt	
	No.	%	No.	%
Plowing	83	49.7	10	10.9
Harrowing	83	49.7	38	41.3
Drilling	91	54.5	38	41.3
Cultivation	105	62.9	31	33.7
Irrigation	104	62.3	32	34.8
Fertilizing	95	56.9	35	38.0
Resowing	107	64.1	32	34.8
Thinning	111	65.8	32	34.8
Hoeing	93	55.7	34	37.0
Insecticide spraying	93	55.7	35	38.0
Reaping	113	67.7	35	38.0
Crop transport	117	70.1	25	27.2
Crop packing	109	65.3	38	41.3
Animal Husbandry	28	20.3	19	28.4
Curing animals	34	24.6	7	10.5
Milking	101	73.2	37	55.2
Poultry raising	132	79.0	75	81.5
Home Ag. Manufacturing	107	64.1	42	45.65

SOURCE: K. Abou El Seoud and F. Estira, A Study of the Role of Women and Youth in Rural Development with an Emphasis on Production and Consumption of Nutritive Elements, FAO/Middle East, 1977-8.

A recent survey of rural women conducted by the Small Farmer Production Project found that overall, 49 percent of women participate in crop production, ranging from 40 percent in Kalyubiya to 19 percent in Assiut. In addition, a recent study of small enterprise in rural Egypt conducted by Michigan State University in conjunction with Zagazig and Cairo Universities reveals much about the character of small-scale rural production in Egypt. The overwhelming majority—more than 80 percent—of household enterprises are owned by women, even when dairy production is excluded. Women own approximately 45 percent of micro-enterprises, which involve the use of hired labor, capital, more complex marketing, and higher profits than household-based enterprises. Table 5 provides a breakdown of activities and entrepreneurs by sex:

Table 5
Sex of Entrepreneur by Type of Industry - 1982
 (# of Firms)

Industry	<u>Household Enterprises</u>		<u>Micro-Enterprises</u>		<u>Total</u>
	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	
Mats	1,124	49			1,173
Hats	—	1,243			1,243
Dairy:					
Modern			100	—	100
Household	4,678	55,282			59,960
Embroidery:					
Modern			18	12	30
Household	—	1,016			1,016
Tailors			3,159	—	3,159
Dressmakers			476	5,054	5,530
Shoemakers			781	18	799
Furniture			1,064	—	1,064
Rugs			286	7	293
Tiles			149	3	152
Machine Shops			122	—	122
Ag. Implements			223	13	236
Total	6,112	61,453	6,378	5,107	79,050
Adjusted Total ¹	1,434	6,171	5,902	53	13,560

¹ Household dairy and dressmakers are excluded in this adjustment.

SOURCE: Michigan State University Study of Small Scale Rural Enterprises in Egypt Survey data, Phase II.

Rural women in Egypt are extensively involved in both agricultural and entrepreneurial activities. Women's economic contributions have increased in the past few years as have the general recognition and understanding of these roles. The following projects

present a number of lessons regarding factors that enable women to enhance the activities in which they are engaged and to undertake new ones.

Small Farmer Production Project (SFPP) This project was intended to improve the access of small farmers to production inputs, including credit and extension services provided through the Principal Bank for Development in three governorates. Project components included all aspects of Village Bank operations: administration and management, credit, farm management support, storage and handling of inputs, and training.

To date, the project has had a significant impact on the availability and productive use of short- and medium-term loan funds. In addition, it has shown that credit tied to an active extension program results in increased farm production. Furthermore, the project has successfully tackled many of the most difficult institutional problems by providing clear operating guidelines, selecting and training specially qualified staff, defining specific performance incentives, and allowing greater local autonomy and authority. These measures, in turn, have enabled the project to effectively utilize resources and provide successful outreach to the project's intended clientele--small-scale agricultural producers.

The original project design did not envision a major impact on women; rather, it expected that some female bank employees would receive training and that women in rural households would benefit indirectly from the project. In addition, women's issues would be reviewed as part of an on-going social analysis of the project. However, women were not identified as a target group that would benefit by receiving credit and extension services.

Nevertheless, in the course of implementation, women emerged as participants in the project despite the lack of explicit attention to women as small-scale producers. Women were able to secure access to project resources due to the nature of the project and the type of activities being promoted. By providing resources to small farmers, the project reached rural producers who have been excluded from existing sources of credit and technical assistance, many of whom are women. Also, the project focused on income-generating activities in which women were the primary producers, particularly livestock and poultry.

The extent and nature of women's participation in the project was not documented, however, until the issue was raised in a 1983 project evaluation. In response, the

SFPP initiated two field studies of women's participation in the project. These studies examined the actual participation of women in the project and explored a number of other variables affecting women's ability to participate.

In order to assess the project's direct impact on women, it is important to analyze data on loans made to female borrowers and loans made in areas where female labor tends to predominate. For example, women in Sharkiya have taken out only 5 percent of project loans. However, 19 percent of project loans have been made for poultry and livestock activities, areas in which women tend to perform the bulk of the labor and control a significant portion of the income generated. Table 6 provides an indication of women's participation in the project:

Table 6
Number of SFPP Loans by Region

	<u>Qalubiya</u>	<u>Sharkiya</u>	<u>Assuit</u>
<u>Project Total</u>	<u>9,019</u>	<u>4,738</u>	<u>8,801</u>
Loans to women borrowers	813	318	N/A
Loans for poultry	385	310	13
Loans for buffalo	870	718	847
Loans for cows & livestock	63	98	213

SOURCE: Small Farmer Production Project

In the governates of Qalubiya and Sharkiya combined, women directly received 8.2 percent of the loans given under the project. Loans made for poultry, livestock, and buffalo accounted for 17.7 percent of the total number of loans. In Assuit, loans for these purposes made up 12.2 percent of the project loans. In general, women are the primary producers in Egypt utilizing these resources.

With regard to enhancing women's access, the project's major innovations were the provision of funds for short- and medium-term loans, the introduction of innovative criteria for analyzing loans, and the development of more effective extension services. By making such loans available and shifting the focus of loan analysis from collateral and acreage requirements to financial viability, the SFPP removed one of the major obstacles to women's access to production credit. The project's extension effort also addressed another major constraint to women's economic participation—that of insufficient technical information.

Many institutional variables that affected women's participation were similar to those that determined male participation. The lending policies of the Principal Bank for Development and Agricultural Credit (PBDAC), which require high collateral and down-payment, and result in delays in processing loan applications and insufficient credit, hinder participation by small producers of both sexes. The inadequacy of extension services provided by the Ministry of Agriculture (MOA), particularly those appropriate and relevant to women, compounds the problem. The SFPP addressed many of the institutional constraints that prevented both male and female producers from receiving credit. Furthermore, the project's leadership was flexible, and willing to undertake innovations in the project and to tackle difficult institutional constraints.

Other factors that affect women's participation are those that depend upon their specific circumstances—availability of time, space, information, relevant experience, and mobility. The SFPP special studies on women explored a variety of these issues and collected extensive data both on rural women who participated in the project and those who did not.

The project thus facilitated the participation of women by implicitly addressing some of the constraints limiting women's access to productive resources in agriculture. By building on the local structure of the Bank and providing clear operating guidelines, local bank branches and field staff were able to respond readily to local needs. They gained greater autonomy and authority in decision-making and allowed women to apply for loans without travelling long distances or spending a great deal of time. Assistance was available to help applicants fill out forms, deal with bank requirements, and analyze the viability of proposed productive enterprises. This was particularly important to women, who are often unfamiliar with banking procedures and have little or no formal education. Furthermore, extension services provided technical information, helped identify local problems in securing productive inputs and provided management assistance to the enterprises.

Nevertheless, other factors continue to restrict women's access to the project, such as the limited channels of information open to women. For example, 11 percent of women surveyed in the SFPP field studies did not know about the project. Many women, particularly those who did not use the project resources, cited the problem of meeting with male extension agents and/or bank financial analysts as a substantial barrier. Table 7 shows the factors preventing non-participating women from taking out a project loan and the factors preventing women project participants from taking on another income-generating activity.

Table 7
Reasons for No Income-Generating Project

	<u>Kalvubiya</u>	<u>Sharkiya</u>	<u>Assuit</u>
<u>Non-Participating Women</u>			
Space	20	28	20
Time	0	28	20
Effort	60	31	16
Experience	0	0	0
Profitability	0	7	0
Other	7	7	36
Combination of reasons	13	0	8
<u>Participating Women</u>			
Space	17	14	7
Time	0	59	33
Effort	50	14	11
Experience	0	0	0
Profitability	0	0	0
Other	33	14	48
Combination of reasons	0	0	0

SOURCE: Kathleen Howard-Merriam and Salwa Soliman Saleh, Summary and Recommendations of Study to Increase the Participation of Women in the Small Farmer Production Project, 1984.

According to the SFPP studies, women involved in the project have benefited from project activities. The studies found that more than twice as many women participants, versus non-participating women, keep and manage EL 100 or more a month; 75 percent of this income comes from project-promoted enterprises in livestock and poultry. Participating women are able to save more than non-participating women and plan to use their savings for additional productive activities. The studies also found that women participants tended to come from households that were better off in terms of land ownership and family income, and who were therefore better able to undertake new activities.

The Project has begun to address, to the extent possible, several of the constraints that particularly affect women. The SFPP has initiated a campaign to increase awareness of the Project in rural areas. In order to increase the availability of technical information to women, the SFPP is supporting an experimental effort to find appropriate means to provide extension services to women. In Assuit, where women's mobility is clearly more restricted than in other areas of Egypt, a female extension agent will be stationed in one village to work with the village women. In addition, the SFPP has shared its research findings with a manufacturer of household labor-saving technologies and others interested in the specific needs of rural women.

Many issues still remain to be resolved. Rural women are engaged in economic activities and have ideas for new enterprises which can clearly profit from access to the resources and services provided under the SFPP. The problem is how to increase the effectiveness of extension services to women in rural areas. Perhaps the most interesting question for future study is how to refine the project so as to familiarize women with a wider range of employment opportunities and new technologies for income-generating activities. The SFPP has taken some significant steps in addressing the institutional constraints to access to productive resources that women face in rural areas.

Egyptian Major Cereals Improvement Project (EMCIP). This project was designed to help restructure Egypt's research-extension system, improve research and seed production for grains and cereals, and develop effective means for disseminating improved practices and varieties to Egypt's farmers. The project has been fairly successful, particularly at two levels. At the top, the responsibility for the project has been shared by the directors of key agricultural research and extension institutions, thus fostering a new level of exchange and cooperation among the institutions. At the local level, there has been successful collaboration between the field research stations and the local extensionists in the experimental areas. The success at the local level is largely a result of the technical and financial project support provided to extension agents through the field stations. The structure of the agricultural research and extension system may not have changed as significantly as hoped, but at the local level there has been substantial improvement in effectively reaching villages and small agricultural producers with needed research and extension services.

In regard to women, the project design included a number of areas in which women's contribution to agricultural production is significant--sowing, cultivation, irrigation, insecticide application, and harvesting, among others. However, despite women's extensive participation in crop production in Egypt, the project design did not make explicit attention to women.

In December 1982, an amendment added a farming systems component and expanded the project to include grain legume and forage crops. Both the farming systems research and the focus on forage crops encompassed areas in which women were essential participants and this relation was recognized in the amendment to the project design. These components were not, however, supported by the implementing institution due to financial, contract, and time constraints. In regard to the farming systems activity, the Director of the Agricultural Research Institute charged with the activity

lost interest, and the component was effectively dropped from its research program. Given the short time remaining in the project and the general lack of institutional support, the contractor felt the chances of visible outcomes from this activity were slim and therefore decided not to press the issue. The farming systems component was formally dropped from the project in a later amendment.

In mid-1983, with the appointment of a new Egyptian Project Director, the farming systems component was reinstated with the direct financial support of the Ministry of Agriculture. The EMCIP provided technical advice and the assistance of its staff. In particular, the EMCIP rural sociologist helped develop the research component that began the farming systems approach. Under the guidance of the new Director, the research aimed specifically at the needs and activities of rural women. The most successful project sites were selected for undertaking the first round of the field research, which examined the agricultural tasks performed by women and their role in decision making in farms participating in EMCIP and in those not participating.

This research could have a considerable impact on improving extension and information outreach to rural women. The approach of the research was to use the agricultural extension agents themselves to collect the data, and thus was to have a direct impact on those who must ultimately work with women. The first data collection effort was undertaken by a team of eight women extensionists from the Tanta research/extension station. The project enabled the agents to undertake this work by providing transportation, preparation and training, and continued support for the field data collection. Significantly, transportation had been cited by the female agents as the most critical problem they faced in working in rural areas.

At the time of this review, data collection had been completed and the analysis of data had just begun. In addition to providing new data about the needs and activities of rural women, the project has demonstrated that a small investment can make a significant impact on informing the project personnel of the needs/roles of women and further, that successful approaches for using the existing extension system to work with women can be developed. With this new perspective, both research and extension programs can be better tailored to the needs of men and women rural producers.

The EMCIP project demonstrates the importance of institutional variables in promoting women in development activities. A component on the roles of rural women was initially introduced through a project amendment but was not acted upon by the institution implementing the project until after a change in leadership. With that change, the institution not only undertook the activity, but provided the financial support

to specifically focus the research on the roles and needs of rural women. Furthermore, the successful institutional development under the project at the local level facilitated the research effort. In addition, the project provided critical support, particularly in transportation.

The research will make an important contribution in documenting the needs and roles of rural women in agricultural production and the constraints they face in utilizing productive services. Also, the degree of GOE support, at both the central and local levels, indicates growing interest in and support for promoting program efforts oriented toward women's economic participation.

Basic Village Services Project (BVS). This project was designed to enable governates and village councils to plan and implement village-selected infrastructure projects. The project's main components included strengthening the local government management system, training governate/village staff in project planning and management, and completion of locally designed and managed rural infrastructure subprojects serving basic village needs, especially those of the poor. Considerable progress has been made in all areas and overall, BVS has made an important step toward decentralized village development in Egypt, stimulating both infrastructure and economic activities. To date, there have been 22,000 trainees, including 17,000 villagers, and 3,600 projects undertaken by 840 local councils.

Estimates suggest that 21 million villagers have benefited directly and indirectly from BVS-supported activities. The BVS project has contributed to overall improvements in health and has enhanced other factors affecting the quality of village life. The BVS model has been adapted in local infrastructure projects as well as entrepreneurial activities. Furthermore, private sector development has been stimulated by the growth of basic community facilities.

In regard to women, the project design made no specific references to their roles or needs. Given the nature of the project activities, i.e., local village infrastructure development, observations suggest that women may be the main beneficiaries, although there is no evidence that women have directly participated in project activities. Women may benefit indirectly through basic infrastructure subprojects, particularly potable water, which account for as much as 60 percent of the local projects. The availability of water has a substantial impact on women's lives by reducing the time spent in fetching and carrying water for household use. One member of the evaluation team estimated that the provision of water taps saved women at least two hours of daily labor time in fetching and carrying water. Other estimates are significantly higher. Since many rural

women identify lack of time and energy as major constraints to their labor force participation, the BVS may enable them to concentrate more of their time on productive, income-generating activities.

Women have not had any visible role in the village councils' activities or in selecting local projects. Although a recent national law requires each village council to have at least one woman member, in practice this is not always the case. Even when village councils include a woman member, their participation is very low. Not surprisingly, therefore, few women have received the management and planning training provided under the project and women do not appear to play an active role in the selection or location of project activities in their villages.

A study of the socioeconomic impact of the project, highlighting the roles and needs of women, would help provide guidance for future project activities. Such guidance could help local planners build on the benefits of incorporating women directly into the project activities. Selecting women for training in management/planning skills could foster their active role in the project and make a substantial contribution to their economic activities. Investigation of the labor-saving benefits for women/households from local infrastructure development would contribute to the cost-benefit analysis of the BVS project and would help local councils and government officials evaluate trade-offs in different types of local development activities.

Women in the Urban Economy

According to national statistics, women constitute about 7.4 percent of the non-agricultural wage labor force and are concentrated in professional and domestic service occupations. Women workers are only 2-3 percent of the industrial labor force and are predominately found in textile, paper, and chemical industries. Women constitute a majority (53 percent) of the labor force in domestic service. One percent of all adult women and 32 percent of women non-agricultural workers are employed in domestic service (Tucker, 1981).

The employment of women shows a stable and steady increase over the years as indicated in Table 8. Using the data for selected sectors, the table shows a 4.8 percent rate of growth in female employment in the 1970s as a whole and a 7.6 percent rate of growth in the 1975-79 period. The increasing numbers reported as "unemployed," that is, seeking work, indicate that female participation in the non-agricultural labor force is rapidly growing. This rate of increase was 14 percent in the 1975-79 period (Venmeulen and Papanek, 1982).

Table 8
Employment by Economic Activity and Sex
 (Age 12-64: LFSS definitions)
 (in thousands)

	1970	1971	1974	1975	1977	1979
Agriculture	4,109	4,470	4,198	4,424	4,190	4,002
Male	3,981	4,322	4,097	4,322	4,063	3,958
Female	127	147	101	102	127	44
Manufacture, mining	1,242	1,037	1,375	1,309	1,373	1,555
Male	1,155	907	1,305	1,242	1,304	1,467
Female	87	67	70	67	69	88
Construction	57	193	233	247	334	449
Male	54	190	229	243	329	442
Female	3	3	3	4	5	6
Trade	717	797	1,031	841	915	918
Male	668	743	982	794	869	862
Female	49	55	49	47	46	57
Transport, Elect.	559	349	437	466	480	554
Male	548	339	423	448	459	531
Female	12	10	14	17	21	23
Services, finance	1,334	1,352	1,547	1,641	1,906	1,937
Male	1,102	1,114	1,128	1,371	1,548	1,569
Female	232	238	260	270	357	369
Unspecified	28	54	47	103	—	150
Male	22	36	39	63	—	100
Female	6	18	12	40	—	50
Total	8,044	8,253	8,867	9,031	9,198	9,565
Male	7,530	7,715	8,362	8,483	8,572	8,936
Female	514	538	505	548	626	629

In Egypt, as in most developing countries, there is a serious distortion of women's employment as reported in national statistics. In general, there is a substantial underreporting of women's economic participation, particularly given women's heavy concentration in the informal sector, which is not accounted for in national statistics. In Egypt, it is estimated that for the 20 percent of the urban population who fall below the poverty line, the informal sector provides the only family income (Hamman, 1981). The extent to which the informal sector predominates in rural areas has not been estimated.

Traditional barriers to employing women in the industrial sector seem to be crumbling in the face of economic change. Segregation of women in the work place is not observed or deemed necessary in most factory settings. Protective legislation requiring employers to provide extra benefits for women employees, such as child care facilities and maternity leave, has been noted in the past as a barrier to women's employment in industry. However, the enforcement of such regulations is limited at best, and employers easily circumvent such requirements, thus eliminating any added costs. In fact, women are typically paid wages 30 percent below those paid to men for comparable work and may therefore be less costly to employ.

Women workers in general have a higher level of education than their male counterparts. A premium is frequently placed on formal education in hiring women as factory workers, but this is seldom stressed for men (Papanek and Ibrahim, 1982). Absenteeism among women is not greater than for men and in fact, women often have better overall job attendance (Papanek, 1981).

An important factor contributing to women's increasing economic participation is the migration of labor to countries outside of Egypt. This predominately male migration has caused a labor shortage in Egypt and has fueled the demand for labor in certain sectors, particularly for skilled and semi-skilled labor.

Women are increasingly assuming new roles as wage earners within the formal labor market, as well as expanding their economic activities in the informal sector (Hammam, 1981). At the household level, the main factor motivating women to overcome traditional restraints is the increasingly stressful economic conditions households face (Ibrahim, 1980). Women represent a large and generally low-cost labor reserve, especially in the urban areas, and are willing and anxious to work. One recent study found that the ratio of women applying for production jobs to those hired in 1978 was thirteen to one (Ibrahim, 1980). Some argue that the costs of employing women may be less than those of employing men, due to the lower social costs of hiring women. For example, infrastructure costs in Cairo are estimated at LE 500-800 per person. For a

family of five this represents a potential cost of LE 4000. By hiring the wife and daughters of a family already in Cairo, additional infrastructure costs are minimized (Papenek, 1981).

Nevertheless, jobs in industry must offer adequate compensation, health standards, and support services; otherwise, women may be better off in the informal sector. In addition, women need vocational training, especially in areas that would equip them for jobs in the modern sectors of industry and administration and the higher-level service sectors (Youssef, 1977). Women also need a separate vocational training guidance mechanism (Vermeulen, 1982). A female replacement strategy might be used in skill areas where there are a scarcities of male workers. A strategy of greater flexibility in work plans and management would also enhance the success of employing women. Child care centers and timing shifts to coincide with children's school hours could help maintain high worker productivity (Papenek and Ibrahim, 1982).

Vocational Training for Productivity Project (VTPP) is a five-year (1981-86) effort designed to develop an innovative, user-oriented vocational training system with the Productivity and Vocational Training Department (PVTD) of the Ministry of Industry. Emphasis is on strengthening the PVTD's ability to manage a decentralized, innovative training system and to develop skill standards and tests for each of the trades in which training is provided.

Beginning in two pilot regions, Alexandria and the Middle Delta, the main focus of the project is on upgrading the skills of currently employed workers. This entails improving the training offered by the PVTD both on the job and through special regional training centers. Training is also provided to directors and supervisors in private companies to increase their skills as trainers and assistance is given in solving training problems and developing training programs. Selected training centers of the PVTD are also being strengthened to train new workers with relevant entry-level skills. Curricula and instructional materials are being produced and training methodologies developed. Instructors are being trained in new areas required by Egypt's major industries. Finally, the project has directed special attention to increasing skilled employment opportunities for women.

In fact, provision of more vocational training opportunities for women is specified as one objective of the project. This is the only project in the current USAID Egypt portfolio with such an objective. This is particularly significant, since vocational training programs under the PVTD only recently began accepting women. Since 1981,

two centers located in Tanta and Cairo (not included in this project) have accepted women for training in electrical skills, radio and TV repair, and an estimated 150 to 180 women have been trained thus far at these centers. Other Egyptian Ministries support a range of vocational training programs for girls, but they have not been very successful. Training has been out of step with the real needs of industry and most of the women trained under such programs fail to find work in the areas in which they were trained. The VTP Project will therefore attempt to expand opportunities for women's employment in the industrial sector by increasing vocational training opportunities directly tied to the needs of industry.

Under this project, the PVTD Victoria Training Center in Alexandria has been assigned the special task of providing vocational training for women. In the summer of 1983, the first program for women was announced. However, publicity for the program began only a few weeks prior to the training session itself and was not coordinated with the school/work cycle. As a consequence, no girls are currently enrolled in the program. Since that time, the PVTD staff has made a concerted effort to recruit women students through school visits and radio/newspaper advertisements. A special slide presentation on women's role in industry and the PVT Project has been developed. A first year enrollment of approximately one hundred women is anticipated in the Alexandria training program.

An essential element in the future success of training efforts is the cooperation of private sector companies. In particular, training is based on a three-year program combining classroom instruction and factory apprenticeship. Companies must, therefore, agree to accept women apprentices in order for training to take place. In this regard, efforts made by the PVTD to interest private companies in accepting women trainees have been critical. In 1983, PVDT staff began an extensive program of company visits to discuss the project and educate potential employers about the benefits of employing women. This has proved to be a useful approach in dealing with the reluctance of many companies to accept women.

In any case, it appears that major barriers to women's employment in the industrial sector are already breaking down. There has been a steady increase in the acceptance of women workers by industry. At a recent meeting of private companies regarding the project, several representatives recommended that more emphasis be placed on training women, as they are less likely to migrate than men. USAID and PVTD staff observe that company chairmen are increasingly receptive to the idea; they estimate that 60 percent are very receptive to training and hiring women and that only 20 percent

are actually opposed to employing women. It has also been assumed that social mores regarding the roles of women restricted their ability to work in the industrial sector. The PVTD indicates that this is not a real barrier to women and that families are in fact very supportive of training women through the project.

Although protective legislation has been seen as a deterrent to women's employment in industry, evidence suggests that it is not a major problem, particularly since enforcement has been minimal. In this regard, the PVTD and Ministry of Industry are working with private companies to identify solutions to address the special problems associated with employing women. For example, current regulations restrict the hiring of women on night shifts, primarily because of the problems of safe transportation to and from work. The PVTD and other sections of the Ministry of Industry are making special arrangements to formally allow the employment of women in night shifts when companies provide needed transportation.

The project, however, women will only represent a small portion of vocational training students (approximately 3 percent) and will be concentrated in the areas of ready-made garments, electrical, mechanical and tv/radio repair. Other fields, such as plumbing, construction, and metal work, are still reserved for men.

Currently, seven out of thirty-four staff members of the PVTD are women. Two women have attended training in the U.S. and several more are scheduled for training in the near future. Some attention may also be given to training women as instructors for the training centers. An advisory group consisting of private and public sector employees, both men and women, also work with the PVTD. One technical advisor to the project, a woman, is charged with strengthening the project focus on women.

Another issue which could be monitored in the course of this project is the problem of accommodating the needs of private sector companies without overlooking the interests of women workers. The provision of adequate support services for women workers, such as transportation and child care facilities, is an essential ingredient in successfully expanding the opportunities for women within the formal sector. This project can provide a forum to develop strategies in this regard.

The VTP provides an important opportunity to experiment with ways to integrate women in mainstream vocational training, apprenticeship and employment efforts. However, the very modest efforts made through this project will take on significance only if they serve as models in broader efforts to integrate women fully into vocational training programs aimed at the real needs of industry.

Low Income Housing and Community Upgrading Project. The project is designed to assist the GOE to better meet the housing needs of low-income Egyptians and to demonstrate that basic housing can be provided for low-income families that is socially acceptable, at a price they are willing to pay, and which provides the GOE substantial recovery of its investment. The primary project elements are to: (1) construct a new low-income community which should present a viable public housing alternative; (2) initiate a community upgrading program in selected areas to demonstrate an approach to improving existing housing; (3) provide vocational education in skills necessary for the housing industry; (4) develop the institutional capabilities of GOE entities responsible for carrying out housing policy; and (5) establish a functioning credit institution, the Credit Focier D'Egypt (CFE), for low-cost housing and community improvement. Other, smaller components of the project directed to the special social needs of low-income families include the provision of local community facilities such as community centers and health services.

Overall, the project is considerably behind its original schedule. Construction has recently begun in the new communities but components aimed at the development of the communities themselves are not yet in place. Upgrading activities are underway in five areas. Titling remains one of the most serious problems for the upgrading activities and has yet to be resolved among the various government authorities.

The project paper states that it will benefit women by improving housing conditions and bringing housing closer to husbands' work places. Community centers will provide women improved access to day care, health care, and educational facilities. While these anticipated benefits may be useful, they will not directly improve the economic conditions of low-income women. Women would benefit most from access to three components of the project: housing loans, vocational training and small enterprise credit.

Under the current design, however, women have only very limited access to these components of the project. Housing loans, which require that loans be secured by the salaried income of a factory worker and that payments be deducted directly from wages, essentially excludes women, since community surveys indicate that only 1-2 percent of the factory workers are women. Few, if any women, will meet this employment criteria and be able to qualify for new housing or for loans for housing upgrading. Yet roughly 5 percent of the households in the upgrading areas are headed by women. The project has not apparently considered the needs of these households or assessed how such households would be able to take part in upgrading options. The one alternative that might

accommodate some of these households is the provision for the self-employed, who can apply for housing loans if they can provide verification of their earnings and have a local loan guarantor. To date, no women have utilized this mechanism. In addition to housing loans, once the bureaucratic issues regarding titling for the upgrading are resolved, the ways in which women figure into the titling procedures will be significant. For example, will joint title be an option available to include women as direct project beneficiaries?

Though women have been excluded from the housing loan programs, they play important roles in the process of securing loans and undertaking upgrading activities. According to the project social team, women often bear the responsibility for taking the loan application through the processing procedures, since men are at work in local factories. In addition, women frequently take charge of the actual upgrading activities, supervising hired labor and/or working directly on the building site.

A second component of the project design which could have provided economic benefits for women was the vocational training center. This center would have provided training in the building and construction trades, areas in which women are beginning to participate. However, the revised plans relocated training within the local community centers, which are operated by community associations with exclusively male membership. The programs and instruction are chosen and organized by local community members and, to date, training is only provided to men with the exception of sewing courses offered in the evenings to young women. Other programs undertaken by the community centers include child care, provision of health services, educational tutorials, and social activities. These were designed to address the "needs" of women.

The third component of the project with the potential to provide women with access to economic resources is the small program established to provide credit for small enterprises. In this minor component of the project--total allocation for the small enterprise credit is approximately LE 300,000--women have had a high participation rate. The social team in charge of promotion and support activities reports that of the seventy five loans made for small enterprise activities in three communities, women have been the majority of the borrowers. Observations indicate that women often operate small enterprises within the local community, while their male counterparts are employed at nearby factories. A key reason for women's high participation rates in the loan program is the loan application procedure, which takes place entirely within the local community, thus eliminating the constraints of time, transportation and unfamiliarity with formal banking procedures that often prevent women from applying for credit. Despite the somewhat cumbersome procedures of the CEF, such as the

excessive paperwork required for each loan, loan officers have been successful in loan disbursement and repayment has been very good.

From the point of institutional development, this credit component is significant in that it introduced the CEF to the profitability of small enterprise credit. The CEF had never undertaken such a program, particularly for low-income groups, but their positive experience with this type of credit under the project has demonstrated the potential profitability of small enterprise loans. Moreover, they have apparently begun to consider ways to streamline procedures to fit the scale of loans and the possibility of undertaking other small enterprise loan activities.

Although the small-scale enterprise credit component was a minor part of the project, it proved to be the most significant component of the project in terms of providing women with direct access to economic resources. Because of the extent and significance of the informal sector in meeting the economic needs of the urban poor, this type of program has great potential to stimulate local development by expanding employment alternatives, particularly those of women.

The lessons from this project raise several important considerations. Within the urban setting, careful review is required to assess the contribution of woman-operated enterprises to household income and the extent to which credit directed to small enterprise activities will enhance this contribution. In regard to the housing loan program, attention should focus on ways to capitalize on and enhance the participation of women in the loan application procedure and housing upgrading activities. In the long term, the titling issue in the upgrading communities must be resolved. Consideration must be given to the needs of women in titling, in particular to the identification of ways to promote joint titling in housing sites, which would enable women to gain direct benefits from the project, even if excluded from the loan program.

Section 3: Conclusions and USAID Program Choices

Rather than develop recommendations focused on women's economic needs, the approach adopted for the review was to concentrate on the existing USAID program and to identify experience with and opportunities for a WID focus within the current AID framework. Significant findings regarding women from AID-funded studies such as the Michigan State University study of Rural Small Enterprises (1983) or the Boston University study of Egypt's industrial sector (1982) were highlighted. Several WID-specific reviews funded by AID (Hammam, 1981; Youssef, 1980; Rugh and Van Dusen, 1979) which identified critical areas of concern for women in Egypt were also relied upon. A review of project documents and site visits was combined with the assessments by project personnel of factors affecting women's participation in USAID projects. The objective was to draw primarily from AID's internal experience, concentrate on the bottlenecks and opportunities for a WID focus within the AID program, and cultivate the idea that WID efforts can complement and enhance the success of the AID program as a whole.

There are two general findings of the WID review. On the one hand, within AID, there has been no strategy to guide the selection and support of WID efforts. WID activities have been undertaken sporadically at best, and generally focus only on the family and social welfare roles of women. With few exceptions, these fail to address the economic needs and activities of women. The lack of a mission strategy has been compounded by the ad hoc manner in which WID officers were selected and their limited responsibility and authority within the mission. Project staff lacked the institutional incentives and support necessary to tackle WID concerns, which meant that WID was pursued only as a personal interest of certain staff members. This perpetuated the piecemeal manner in which WID activities were undertaken.

On the other hand, however, outside USAID there has been a growing recognition of the critical role women play in Egypt's economic development. Egyptian officials, particularly those working with innovative projects related to the provision of productive credit, extension services, and skills training, express an interest in concentrating on the economic roles and needs of women. Similarly, leaders within the private sector express an increasing openness to expanding the employment of women. Efforts to facilitate female entry into the labor force have been reinforced by the fact that legal and cultural barriers that formerly limited opportunities for women are breaking down in the face of current economic and social realities, such as the massive out-migration of men.

More specifically, the selected case studies of projects illustrate a number of important factors regarding women's economic participation in AID-supported projects. Few project designs included mechanisms to specifically facilitate women's access and only one project included the participation of women as a specific objective. During the implementation stage of projects that were successful in general terms, women utilized project-supported resources, although there were no specific measures to facilitate their participation or to address the considerable constraints women face in gaining access to such resources.

During later stages of implementation, several projects initiated investigations of women's access to project resources. One project undertook research that focused on women in response to questions raised by the members of an AID evaluation team, and later began to experiment with alternatives to improve women's access to the project. With the direct support of the Egyptian Ministry, a second project initiated research focused on women's access to extension services, and plans to utilize the findings to develop extension strategies to better serve women. The only project with an objective to facilitate women's participation has made some progress, although the actual training of women has not yet begun. Attention has concentrated on developing the support of the private sector, essential to the successful training and employment of women under the project. The remaining projects have not focused on women's participation, yet they illustrate the importance of certain resources for meeting the economic needs of poor women--credit for low-income housing, small enterprise credit, and the provision of essential services such as water.

Overall, the WID review found that:

- o Considerable opportunity exists within the USAID program to develop a specific and successful focus on the economic participation of women, despite the previous lack of attention to these concerns.
- o Several projects that are successful in general terms provide an important foundation to develop mechanisms to facilitate women's participation. Even after essential project structures are in place, special efforts to enhance women's economic participation can be readily undertaken, provided that resources and technical support are made available.

Several ingredients are essential to undertake a WID strategy.

- o A clear commitment by the Mission to a women in development focus is required. The focus recommended for a WID strategy is the economic participation of women, specifically the access of low-income women to economic, productive resources--such as agricultural credit, vocational training, extension services, financing for housing and local community development and small enterprise credit.
- o Financial and technical resources to facilitate the implementation of such a focus must be allocated. To implement a WID focus, special funds should be allocated by the mission to support new WID initiatives and to tap opportunities within specific projects, particularly those in which the interest and support of Egyptian counterpart institutions has been demonstrated. Support for experimental efforts should be available so that timely efforts can be initiated without diverting resources from other planned activities. These experimental efforts can provide needed information and demonstrate mechanisms that enhance women's participation; they can later be amended to the project design and carried out within the formal structure of the project.
- o Clear support and incentives for project staff are essential to carry out a successful WID thrust. This can be developed by charging all project staff with responsibility for WID, making WID a clear priority in the USAID program and projects.

Specific responsibility for WID must also be carefully considered.

- o Given the size of the USAID Egypt portfolio, the appointment of a full-time technical staff member assigned to deal with WID would be an important step in providing mission staff with adequate internal support for project design, monitoring, and evaluation.
- o The creation of a WID committee made up of representatives from the key offices in the mission could provide support for the WID officer and assist in monitoring the activities devoted to WID within the various sections of USAID.

- o Furthermore, funds should be available to draw on the support of WID technical consultants outside of USAID.

If expressed in terms of overall development objectives and project success, specialized attention to WID is unlikely to meet direct opposition from Egyptian counterpart institutions. In fact, if approached with sensitivity, such initiatives could uncover new areas for collaborative efforts between USAID and GOE.

Given the success of certain projects aimed at providing direct access for low-income target groups to productive economic resources and their "unintentional" success regarding women, USAID/Egypt is in a position to learn from their experience and to develop models of activities that incorporate women in mainstream development projects. The investment of resources in this regard may enable USAID/Egypt to develop programs that are successful in implementing USAID's WID policies.

The programmatic options available to USAID/Egypt are numerous. The choice of options will reflect the priority given to WID activities by the Mission.

- o At a minimum, USAID needs to recognize women's productive roles in Egypt. This should be reflected in project designs that allow women access to resources on an equal basis with men. WID impact statements in project papers should be meaningful and realistic. If the impact on women does not differ from that on men, it should be stated. If there is a differential impact on women that cannot be addressed by the project, the possibility of collecting relevant data should be considered in order to facilitate future programming efforts.
- o Project status reports should include statistics disaggregated by sex; project evaluations and assessments should include an assessment of the impact on women. This type of low-level effort will at least insure that women are getting equal access, although their specific production needs are not addressed.

A more active WID program would necessitate the commitment of more USAID resources. Such an approach might include a larger role for the WID officer or the establishment of a WID committee that would be responsible for providing policy guidance and coordinating Mission efforts. In addition, the effectiveness of a WID program would be further enhanced if it had greater access to funds. While many individuals expressed an interest in implementing WID activities, lack of available funds under existing programs

was often cited as a constraint. Some WID proposals, such as data collection efforts, could tap Project Development and Support (PDS) funds. However, the Mission might explore the possibility of allocating specific funds for WID activities that do not qualify for PDS funds. The existence of these funds would provide an incentive to ongoing projects to promote WID activities. Such an active program would also require specific guidelines, perhaps in the form of a Mission Order, on Mission WID policy for project design, implementation, and evaluation. Guidelines could provide Mission-wide and project-specific analyses of appropriate mechanisms and approaches to more effectively incorporate women into development projects.

Annex A: Persons Contacted and Interviewed

USAID Staff Jocelyn Reed

David Painter	USAID Program Office, WID Officer
Eglal Oghia	USAID Project Officer, DRPS/UAD
John Swanson	USAID Project Assistant, DRPS/UAD
Jeffery Lee	USAID Project Officer, AGR
Norman Root	USAID Project Officer, AGR
Robert Mitchell	USAID Project Officer, HRDC/ET
Oliver Carduner	USAID Project Officer, HRDC/ST
Graham Kerr	USAID Project Officer, DRPS/LAD
Robert Pierson	USAID Project Officer, DRPS/LAD
Walter Coles	USAID Project Officer, DRPS/LAD
Richard Rousseau	USAID Project Officer, IT/FI
	USAID Project Officer, IT/IR

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Mohamed Noor	Project Co-Director, Small Farmer Production Project, Ministry of Agriculture
Ron Gollehon	Project Co-Director, Small Farmer Production Project Ministry of Agriculture
Keith Roberts	Director, Egyptian Major Cereals Improvement Project, Ministry of Agriculture
Mustafa El Bania	Egyptian Major Cereals Improvement Project, Ministry of Agriculture
Colleen Brown	Sociologist, Egyptian Major Cereals Improvement Project, Ministry of Agriculture
Naiama Abduh	Egyptian Major Cereals Improvement Project, Ministry of Agriculture
Yaldia Ishman	Egyptian Major Cereals Improvement Project, Ministry of Agriculture

Zenab B'tabkie	Egyptian Major Cereals Improvement Project, Ministry of Agriculture
Eight Extension agents Tanta Station	Egyptian Major Cereals Improvement Project, Ministry of Agriculture
Kathy Taurus	Catholic Relief Services
Rhonda Fahmy	Catholic Relief Services
Mulak Mohamed Megahed	Ministry of Industry, Production and Vocational Training Dept.
Mohamed Foda	Low Income Housing and Community Upgrading Project, Helwan

Appendix B: Projects Reviewed

<u>Project no.</u>	<u>Title</u>	<u>Funds in millions \$</u>
Industrial Sector		
263-0090.3	Vocational Training for Productivity	\$17.5
263-0123.1	Energy Policy PLanning	8.2
263.0112	Private Sector Feasibility Studies	5.0
263.0010	Mehalla Textile Plant Rehabilitation	93.0
263.0101	Industrial Production	145.0
263.0026	Technology Transfers and Manpower Development I, II, & III	37.3
263.0090	Development Industrial Bank I & II	34.0
263.0090	Management Development for Productivity	39.0
Agricultural Sector		
263-0070	Major Cereals Improvement	\$47.0
263-0079	Small Farmer Production	25.0
263-0096	Small Scale Agriculture Activities	1.7
263-0142	Agricultural Data Collection and Analysis	5.0
263-0132	Irrigation Water Management Systems	38.0
263-0060	Poultry Development	5.5
263-0114	Agricultural Management Development	5.0
Community Development/ Decentralization		
263-K605.1	Development Decentralization I	\$26.2
263-K605.5	Neighborhood Urban Services	54.5
263-0066	Low Income Housing and Community Upgrading	80
263-K605.2	Basic Village Services	14.5
Health and Education		
263-0015	Rural Health Delivery System	\$12.3
263-0065	Urban Health Delivery Systems	37.2
263-0136	Suez Community Health Personnel Training	8.1
263-0137	Control of Diarrheal Diseases	26.0
263-0144	Population and Family Planning I & II	87.4
263-0139	Basic Education	85.0
263-0110	Peace Fellowships	54.0

Appendix C:
WID and the Agricultural Sector Strategy: Policy Notes

USAID/Cairo's CDSS agricultural sector strategy proposes a shift from production of fodder crops to high value crops for export. While the macroeconomic benefits of such a policy are obvious, the implications for small scale rural producers, particularly women, are mixed. Livestock provide an important source of power (plowing, water-wheel irrigation), food (milk, cheese, butter), manure (fertilizer, fuel) and cash income (sale of dairy products and offspring), which are largely under the direct control of women. Although most farm households own very small number of cattle (1-2), the animals are highly valued for their multiple uses.

In order to reconcile the proposed agricultural strategy with AID's women in development goals and commitment to assist the rural poor, several issues must be addressed. A distinction must be made between farm households which own a small number of livestock and medium and large scale owners of livestock feed lots. Small farmers, who do not have access to subsidized feeds and derive multiple benefits from their livestock, are not the primary targets of USAID's strategy. The number of animals owned by small farmers may decline as a result of this proposed policy, but the bulk of the decrease in the livestock population will result from a decline in specialized meat production feedlots.

USAID could also consider various programmatic options that have offsetting effects. The introduction of improved varieties of livestock that are more productive would provide small farms with benefits of livestock production, but at significantly lower cost. For example, the average cow in Egypt produces less than 5 liters of milk per day, while improved varieties can produce 15-20 liters daily. USAID/Cairo can support research in appropriate improvements in livestock. In addition, USAID could expand support for non-livestock income generating opportunities, particularly for rural women. Such an approach will help counteract negative effects on small rural producers of USAID's agricultural sector strategy and simultaneously increase the productive of the female labor force.

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