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Participation of Women in the Economy and Reform: Egypt Country Assessment

Final Report

U.S. Agency for International Development

**Prepared for: Bureau for Global Programs,
Center for Economic Growth,
Office of Economic Growth and Institutional Reform**

Prepared by: Coopers & Lybrand, L.L.P.

**Sponsored by: Private Enterprise Development
Support Project III
Contract No. PCE-0026-C-00-3030-00
Task Order No. 7
Prime Contractor: Coopers & Lybrand, L.L.P.**

April 1997

**Coopers
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LIST OF ACRONYMS

ABA	Alexandria Businessmen's Association
CAPMAS	Central Agency for Public Mobilization and Statistics
CDA	Community Development Association
CDP	Community Development Program
CIDA	Canadian International Development Agency
DANIDA	Danish International Development Agency
ELAS	Egyptian Labor Adjustment Service
ERSAP	Economic Reform and Structural Adjustment Program
ETUF	Egyptian Trade Union Federation
GDP	Gross Domestic Product
GOE	Government of Egypt
ICPD	International Conference on Population and Development
ILO	International Labor Organization
IMF	International Monetary Fund
INGO	International Nongovernmental Organization
LFSS	Labor Force Sample Survey
MOSA	Ministry of Social Affairs
NCCM	National Council for Childhood and Motherhood
NBD	National Bank for Development
NEA	New Economic Activity
NGO	Nongovernmental Organization
NIC	Newly Industrialized Country
PBDAC	Principal Bank for Development and Agricultural Credit
PEO	Public Enterprise Office
POWER	Participation of Women in the Economy and Reform
PVO	Private Voluntary Organization
SECP	Small Enterprise Credit Project
SME	Small and Micro Enterprise Project
SFD	Social Fund for Development
USAID	U.S. Agency for International Development
WEA	Workers Education Association
WID	Women in Development
WIF	Women's Initiative Fund
WNC	Women's National Committee
WU	Workers University

EXECUTIVE SUMMARY

In recognition of the opportunities created by economic reform, the Center for Economic Growth is designing a new initiative, the Participation of Women in the Economy and Reform (POWER), to strengthen women's economic participation. The mission of the POWER assessment team was to refine and update the central findings of the POWER literature review and to test the demand and feasibility of the project initiatives proposed in the initial concept paper for the POWER project. The results from the field research and testing will be used to inform full project design.

One of the basic premises behind the POWER project is that the process of political and economic reform underway in many developing and transitional economies creates the potential for women to contribute to economic growth and to share in the benefits of growth in a more egalitarian and significant manner. In Egypt, however, the reform process and, hence, the creation of economic opportunities for women and men, have stagnated. Therefore, the challenge facing the POWER project in Egypt is not only enabling women to take advantage of existing economic opportunities, but the creation of opportunities for women, especially in new and nontraditional jobs and sectors.

Another challenge facing the POWER project in Egypt is institution building. At the present time, women's organizations are not strong or unified enough to effectively enhance women's economic participation or to have a role in economic decision-making. In addition, women's economic issues are not effectively represented or given priority in mainstream organizations, such as labor unions, business and professional associations, research institutes, and NGOs. POWER should work to the greatest extent possible with existing local institutions, for example government units and NGOs, to build their capacity to effectively promote women's economic needs. Helping to coordinate the effort among organizations in support of women's economic role is another area where POWER could have a great impact.

Given the context and the challenges, the POWER Team has identified five "critical entry points" for increasing women's participation in the economy and reform. These include:

- Entry Point #1: Collection, research, and analysis of accurate data concerning women workers and businesswomen; dissemination of that information to a wide range of society.
- Entry Point #2: Provision of organizational support and services necessary for women's economic participation.
- Entry Point #3: Provision of support for legal reform and literacy of women's economic rights.
- Entry Point #4: Provision of quality work-related training in a diverse range of fields.

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Entry Point #5: Development of financial services which are appropriate for women's business needs and women's improved access to these services.

The Team has identified possible interventions/approaches to address these "critical entry points." Specific interventions (described in greater detail in Section I of this report) are based on the following:

Target Groups: POWER should target redundant female workers in government and public sector enterprises; new graduates; and women in industries in which there is a high female concentration of workers. Furthermore, because expanding the number and size of women's businesses in nontraditional sectors are two project objectives with regard to the private sector, POWER should consider working with "start-up" firms and smaller firms that have growth potential. In addition, because family support can determine the success a woman's enterprise or even simply her ability to start a business, POWER should consider targeting not just women, but families, including male family members.

Local Vehicles: At the present time, government units and NGOs constitute the best local vehicles with which POWER should work. The government has many units in place that are concerned with women's issues; and the recent NGO movement will undoubtedly enable these groups to better address women's economic issues. Programs designed by POWER must also be in coordination with employers, who best know the employment needs of the private sector.

Guiding Principles: POWER activities must to the greatest extent possible seek to improve coordination among the groups (both local and regional) that play a role in creating the "enabling environment" for women's economic participation, including, for example: government (e.g., SFD, WNC), the USAID/Egypt directorates, other donors (e.g, CIDA, and the donors' WID subgroup), business associations (e.g., AmCham, ABA), banks and NGOs. The WID Donor Coordinating Group (of which USAID is a member) can undoubtedly serve as a useful means for coordinating and promoting the effort *vis-a-vis* women in the economy. Second, a central component of all POWER activities must be information gathering and dissemination, given the general lack of understanding of Egyptian women's economic roles and contributions.

* * *

The Egypt Country Assessment is divided into two sections. Section I presents the "critical entry points" in greater detail. While Section II, "Country Analysis," presents the Team's analysis and conclusions of information gathered during fieldwork in Egypt.

SECTION I
CRITICAL ENTRY POINTS

SECTION I

KEY ENTRY POINTS FOR STRENGTHENING WOMEN'S ECONOMIC PARTICIPATION

A. THE CONTEXT

1. The POWER Project

The Bureau for Global Programs has begun to design a new initiative, the Participation of Women in the Economy and Reform (POWER) project, intended to expand women's opportunities and participation in the economy. The Egypt Country Assessment is part of Phase II, field research and testing, of the four phase project design.¹ The mission of the POWER assessment team (the Team) was to refine and update the central findings of the POWER literature review² and to test the demand and feasibility of the project initiatives proposed in the initial concept paper for the POWER project. The results from the field research and testing will be used to inform full project design.

Specifically, the purpose of the country assessment is four-fold:

- to gather country-specific data and information on the opportunities and constraints to women's economic participation;
- to address relevant questions and issues left unanswered by the literature review;
- to identify "critical points of entry" for encouraging women's economic participation; and
- to "test" the demand for various initiatives under the POWER project within the objectives and parameters defined in the concept paper.

The Team's full scope of work is attached to this document as Annex A.

¹ The design of the POWER project will take place in four phases: Phase I consisted of an in-depth literature review, a review of institutions, and an initial concept paper; Phase II involved field research and testing in Egypt, El Salvador, Indonesia and Uganda; Phase III will include modification of the initial concept paper and full project design; and Phase IV will be pilot implementations.

² Coopers & Lybrand, L.L.P., "Gender and Economic Participation: A Review of the Literature," prepared for the USAID Bureau for Global Programs, Center for Economic Growth, Office of Economic and Institutional Reform, January 1995.

2. Methodology

During the period January 15 to February 10, 1995, the Team gathered information on the participation of women in the Egyptian economy and in economic reform. The Team gathered both primary data (through interviews with a variety of government officials, donors, NGOs, business owners and managers, women workers and professionals, economists, sociologists, and legal experts) and secondary data, in order to inform the design of the POWER project's "critical entry points." The fieldwork was organized around four main themes, including: the economic reform process; human resources, labor statistics and employment; the private sector and women in business; and institutions, women's organizations and NGOs. Fieldwork was conducted in Cairo, Alexandria, El-Mahalla, and Qena Governorate. A bibliography and a contact list are attached as Annexes B and C.

3. Country Findings

During the fieldwork, the Team identified several issues which form the basis for identification of the "critical entry points" for strengthening women's economic participation through POWER activities in Egypt. These issues fall into the following categories: opportunities that arise from economic reform; women's economic participation; women and institutional support and representation; and understanding of women's economic roles.

a. Opportunities Arising from Economic Reform

One of the basic premises behind the POWER project is that the process of political and economic reform underway in many developing and transitional economies creates the potential for women to contribute to economic growth and to share in the benefits of growth in a more egalitarian and significant manner. In Egypt, however, the reform process and, hence, the creation of economic opportunities for women and men, have stagnated. Well into the second phase of its Economic Reform and Structural Adjustment Program (ERSAP), privatization remains "slow," the regulatory context continues to restrain the private sector, industries are not yet competitive enough for export, and foreign investment is low.

USAID and World Bank pressure on the Government of Egypt (GOE) to speed the pace of structural adjustment has had little impact. The GOE feels that the present pace of reform is appropriate, especially given that it must balance the needs of the economy with the needs to maintain political stability, discourage worsening of the already prevalent social inequities, and prevent threats to Islam. Economic reform, however, is proceeding, albeit slowly, in areas related to the private sector, privatization, and public sector restructuring. A POWER focus on integrating women's economic issues into policy discussion is necessary. Areas of policy and reform that are of particular importance to women and where POWER should seek to ensure the representation of women's economic issues include, for example: the national plan; civil service reform; and the development of an industrial plan.

b. Women's Economic Participation

• Women in the Labor Force

While unemployment is rising among men and women alike, the market (both quantity and quality of jobs) for women's labor is deteriorating at a more rapid pace. Due to a mix of factors, such as women's dual role, education and training, and maternity and protective legislation, employers view women workers as less stable, less productive and more costly than men. Thus, many employers are reluctant to hire women. Because women are losing ground in the Egyptian labor market, POWER activities in support of women workers, especially the creation of opportunities in new and nontraditional jobs and sectors, are needed.

• Women in Business

Little information exists on women's businesses. What is known, however, has important implications for POWER activities. First, because of the structure of private sector incentives and the constraints businesswomen face, Egyptian women's businesses tend to be small or micro, informal, and located in the home. Thus, POWER should not restrict working with businesses simply because they possess these characteristics. For POWER activities, a better distinction can be made between business that have growth potential and those that do not. Second, women in Egypt are concentrated in "traditional" sectors where profits and growth potential is smaller. POWER activities should focus on providing women with access to "new ideas" in a greater range of sectors and the capability to pursue those ideas.

c. Lack of Organizational Support

Another factor affecting the POWER Team's identification of "entry points" is the general lack of organizational support for Egyptian women's economic participation. At the present time, women's organizations are not strong or unified enough to effectively enhance women's economic participation or to have a role in economic decision-making. In addition, women's economic issues are not effectively represented or given priority in mainstream organizations, such as labor unions, business and professional associations, research institutes, and NGOs. POWER should work to the greatest extent possible with existing local institutions, for example government units and NGOs, to build their capacity to effectively promote women's economic needs. Helping to coordinate the effort among organizations in support of women's economic role is an area where POWER could have a great impact.

d. Awareness and Understanding of Women's Economic Roles

Cutting across these factors and exacerbating their effect on women is the pervasive lack of awareness and understanding of women's roles in the economy. This lack of understanding is found among various government agencies, in parts of USAID/Egypt, in women's and "mainstream" organizations, and among employers and women themselves. Specifically, these groups lack an understanding of women's capabilities, how women participate, how it differs from men's participation, and the importance of that participation to the family and to the economy. Combatting the ignorance of these facets of women's participation is central to removing the barriers women face in the workforce and is integral to enhancing women's participation in the economy and economic reform. Thus, it is of utmost importance in the Egyptian context for POWER to undertake both action-oriented projects and information gathering and dissemination activities.

4. Mission Findings

In the absence of significant involvement of the IMF and World Bank, USAID is the major player in Egypt, providing \$800 to \$900 million to the country per year. The Team found that Mission interest in POWER was high in general. In particular, the Mission Director and the Deputy Mission Director were quite supportive. Among the "directorates," however, interest and support varied. It was highest in the Program Office, the Democracy and Government Office, the Education and Training Directorate, and the Economic Analysis and Planning Office. While support was lowest in the Trade and Investment Directorate, this office did recognize the need to better incorporate women into its projects as a "continuing issue."

On the whole, better inclusion of women's economic issues into existing and future USAID/Egypt initiatives is needed. Several factors indicate that POWER activities could be successfully implemented in helping to achieve this goal. First, there is an effective WID Officer who is very supportive of the POWER project. In addition, the WID Officer participates in a Donor WID Coordinating Group, through which WID activities and developments are shared and discussed among the donors active in Egypt. Second, the Mission is placing a priority on working with NGOs. Thus, the POWER Team's recommendation to work with NGOs falls appropriately within existing Mission emphases. Third, USAID/Egypt funds are considered economic support funds (ESF) and must be jointly programmed with the GOE. While this presents complications, both in terms of obtaining approval from the GOE and in terms of "buying-in" to a centrally funded project, the Program Officer was positive that a mechanism could be worked out in order to use ESF to buy-in to POWER activities. Lastly, USAID/Egypt will continue to have significant sums of money even after the future budget cuts USAID will suffer overall.

B. CRITICAL ENTRY POINTS

The objectives of the POWER project as outlined in the concept paper are (i) to create an enabling environment for women's economic participation through the development of laws, regulations, policies and institutions that encourage -- rather than restrict -- women's participation and (ii) to strengthen women's access to skills, resources and information that will make them more competitive in a liberalized economy, and therefore, provide women greater choice in how and where to participate. In the Egyptian context the Team identified five "critical entry points" for achieving these objectives. The term "critical entry point," as used in the following analysis, refers to areas that must be addressed to enhance women's economic participation.

The "critical entry points" include: (i) gathering and disseminating information regarding women's economic participation; (ii) institutional support and services; (iii) legal reform and literacy; (iv) training and technical assistance; and (v) finance. The sections that follow will describe these "critical entry points" in more detail and present potential POWER activities, as identified in the fieldwork. It is important to note that the interventions/approaches described under each "critical entry point" do not constitute the whole range of possible activities POWER could undertake in support of women in the Egyptian economy. Rather, in the Team's opinion these interventions have arisen as most in demand and most feasible and will have the greatest impact on women's economic participation, at this time. Other interventions (some of which are listed, but not described in detail below) will require greater study of aspects such as local demand and vehicles, in order to better assess their potential as POWER activities.

CRITICAL ENTRY POINT #1

Collection, research, and analysis of accurate data concerning women workers and businesswomen; dissemination of that information to a wide range of society.

Background: The Egypt POWER Team begins the discussion of enhancing women's economic participation with this entry point because its crosscutting nature will have an impact on lowering other barriers (e.g., financial, training, legal, regulatory, etc.) to women's economic participation. Women's ability to work or to run a business in Egypt is hampered by a pervasive bias against women. This bias stems from ignorance of women's abilities and the importance of their contributions. As a result, women are not seen as stakeholders by economic policy-makers or potential clients for business services. Hence, their specific economic issues and needs are not addressed.

Purpose: The purpose of this "critical entry point" is to increase the understanding and awareness of Egyptian women's economic roles and contributions. By doing so, the social attitudes, which result in a lack of support for and often outright opposition to women's economic roles, will be challenged and may begin to change. Thus, the enabling environment for women's economic participation may also improve. Target groups under this entry point include a wide range of society, in particular, government officials and policy-makers; women's

and mainstream NGOs; financial institutions; labor unions and business and professional associations; and lastly, USAID staff and contractors.

Approach: Although addressing socio-cultural attitudes is difficult for an outside donor, an array of local initiative exists to improve such understanding and to acknowledge women's achievements. There are several government women's units and research institutes, which with support could increase the knowledge base concerning women's economic participation in Egypt. As a starting point, the Team recommends that POWER work to coordinate these efforts both locally and regionally by supporting a conference on Arab women's roles in the economy. The need for such an activity was emphasized repeatedly during Team interviews.

This conference will give Arab women an opportunity to coordinate regional research, establish partnerships and networks, share concerns, experiences and "success stories," and develop an agenda for action. Among the attendees should be government officials, donors, representatives from NGOs, labor unions and syndicates, business associations, and researchers, i.e., those who have a role in creating the "enabling environment" for women's economic participation. For example, POWER could invite the group of leading women from Tunisia, who have been successful in incorporating a section on women in Tunisia's National Development Plan, to present their strategies to women in other countries, including the Socio-Economic Subcommittee of the Egyptian Women's National Committee, who are interested in achieving a similar goal. POWER could fund the effort to coordinate the event among interested donors, especially those that already belong to the Donor WID Coordinating Group in Egypt, and the research for one or two papers to be presented at the conference.

The Team also recommends, that the POWER project's core activities to "Develop and Conduct an Action-oriented Research Agenda," include topics found to be of importance in the Egyptian context such as, the relative costs of female and male labor. Presently, employers are making hiring decisions based on the perception of women as "expensive labor," i.e., businesses are not hiring many women because of the costs associated with their leaves and other benefits. Understanding the true "costs" of hiring women will play an important part in designing labor regulations and enhancing women's ability to work and undertake many other responsibilities. POWER can advance such research through Egyptian information and research centers, such as the Central Agency for Public Mobilization and Statistics (CAPMAS), the Economic Research Forum or *Almishkat* Center for Research and Training. POWER should also explore working in collaboration with the USAID/Egypt University Linkages Program. This program supports joint student and faculty research, by encouraging partnerships between Egyptian universities and U.S. universities. POWER should promote linkages between Egyptian universities with strong women's faculties in economics and U.S. universities that have solid women's studies departments and women's research centers.

Results: Activities such as these will have an important impact on (i) enabling governments to define their economic agendas with women as stakeholders; (ii) raising women's economic concerns as an important issue; (iii) promoting and coordinating regional activity; and (iv) giving local groups the ideas, impetus and ability to support and serve women in the economy. The

proceedings and studies generated should be published for distribution to USAID missions and offices, women's groups, and country governments. POWER should also work with the Egyptian media to disseminate findings on women in the economy to a larger portion of society. Television, given the high achievement of women in this industry, will be an important means to introduce positive female role models and a positive image of women in the labor force and in business.

CRITICAL ENTRY POINT #2

Provision of organizational support and services necessary for women's economic participation.

Background: Presently, few organizations can effectively provide Egyptian women with the support and services they need to pursue their economic activities. Mainstream and women's organizations in Egypt, such as women's units in the government, labor unions and business and professional associations, fail to reach women for a variety of reasons. As stated under "critical entry point #1," often these organizations do not see women as economic actors, thus they do not make an effort to provide women with support and services. Frequently, these organizations also lack adequate funding and the technical ability to undertake the research and outreach necessary to design and implement programs that target women. Lastly, many Egyptian women have little time or do not see the need to take advantage of the support and services.

Purpose: This "critical entry point" addresses both the enabling environment for and the "supply" of female workers and businesswomen. On the "environment" side, the purpose of this "critical entry point" is to improve organizations' ability to provide the support and services women need to perform their economic roles. Support and services may include: transportation and childcare to help women "cope" with their dual roles; access to market information and networks; and career counselling services, to help women identify employment, promotion, and business opportunities. Thus, better access to quality services will improve women's ability to contribute to the Egyptian economy.

Approach: The Team recommends that POWER provide support to NGO programs, such as AMIDEAST's proposed "Initiatives for Women in Management," which seeks to help "women managers and women with management potential" through "training seminars, support channels, networking events, conferences for male and female executives, and information." For example, POWER could provide funding and assistance to develop programs targeting new graduates, women in government and public sector enterprises (including those who have taken the early retirement packages, but still want/need to work), and women in industries where there is a high concentration of female workers, but few in the top ranks.

Presently, no businesswomen's association exists in Egypt. POWER should examine the local demand for establishing a businesswomen's association in Egypt or replicating the American Chamber of Commerce's Successful Career Women's Committee in other Egyptian

"businessmen's" associations. If feasible, POWER activities should move into a second phase to help establish these programs, perhaps using the experiences of other successful businesswomen's associations (e.g., the Jordanian Business and Professional Women's Association) in the region as a guide.

Results: The results of POWER activities under this "critical entry point" will include: an improved ability among Egyptian organizations to be more responsive to women's work force and business needs; increased knowledge among women of business and labor force opportunities and how to take advantage of these opportunities; and an increase in the numbers of women receiving the support and services needed to reach the top ranks of their industries.

CRITICAL ENTRY POINT #3

Provision of support for legal reform and literacy of women's economic rights.

Background: In general, Egyptian law affecting economic participation is equitable to women. For example, the Egyptian government has signed many of the progressive ILO conventions and women have equal rights to work outside the home and to own and manage property. However, difficulty arises in the gaps between law and practice. The first "gap" occurs in implementation and enforcement. Because of the generous entitlements provided by the labor law, for example, women are regarded as "expensive labor." Private sector employers devise ways to circumvent maternity and childcare provisions, and are not pursued legally. A second "gap" occurs because of women's lack of awareness of their rights; often women do not know that they are legally entitled to be listed as owners of a family business. A third "gap" arises from conservative application of Islamic Personal Status Law, e.g., the family's ability to deny a woman the right to work or to receive her share of inheritance.

Another legal issue with regard to women's economic participation, is Law 32, passed in 1964, which puts NGOs under the control of the executive branch of the government. Under Law 32, the government can control an NGO's: ability to raise funds; establishment and activities; and board of directors. Thus, Law 32 can limit an NGO's ability to effectively assist women in their economic roles. NGOs oppose Law 32 and perceive it as a major obstacle to their development.

A last issue with regard to the law and women's economic participation is the barring of women from judgeships. The exclusion of women from the judiciary is not prevented by Egyptian law, but is attributed to the belief that it contradicts Islamic principles. However, the Sharia does not preclude women from becoming judges. Proponents of removing the barriers to women serving as judges contend that the physical absence of women from the legislative, executive, and court arenas consolidates and serves the prevailing culture and social value system which affects the status of women in the society. Women's status, in turn, affects their ability to participate fully in the economy.

Purpose: The purpose of this "critical entry point" is to address the legal constraints to Egyptian women's economic participation, through increased awareness of women's legal rights, as decreed both by civil law and the Sharia, and through legal reform (i.e., Law 32).

Approach: At this time, the Team recommends POWER support the local NGO effort, perhaps through the new "NGO Support Center," to debate and foster change of Law 32, which is perceived as a major obstacle to NGO development. POWER can provide policy support to the discussion on reform of this important law to ensure that gender considerations are taken into account. For example, POWER can sponsor a workshop as part of the overall discussion, to examine the issues relating to this law and its implementation, especially as it affects donor and NGO support for women's economic development programs.

The Team also proposes that POWER consider establishing links between women in the judiciary in countries such as Morocco, Algeria and Tunisia, and the Women's National Committee in Egypt. Such linkages would help the Women's National Committee to develop effective strategies for persuading the Supreme Council for Justice to reconsider the participation of women in the different judicial organizations in Egypt.

Results: POWER activities would result in the incorporation of women's economic issues into legal debate; an increased understanding within Egyptian society of women's legal rights; and renewed discussion of women's place in the judiciary. Successful activities under this "critical entry point" may provide a model for incorporating women's issues into other policy debates.

CRITICAL ENTRY POINT #4

Provision of quality work-related training in a diverse range of fields.

Background: In Egypt, many types of training institutions (public training centers, on-the-job training programs, donor and NGO training courses, and private training centers) exist. Across the various types of training, however, women tend to be the minority of trainees. For example, at the national level (with wide variation among governorates), women comprised only 13% of trainees. While women lack access to some of the training opportunities available, their low percentages in other programs are also a result of the failure of women to recognize the importance of participating in training.

When women do participate, they are more likely than men to drop out either before completing the course or after graduation, i.e., they do not seek employment using the skills they acquired in training. Sex differentials also exist with regard to the type of training received. Training that women receive is likely to be in non-skilled occupations or in traditionally female areas.

Purpose: The purpose of this "critical entry point" is to improve the "supply" of women in the labor force and businesswomen by: (i) expanding Egyptian women's knowledge of and access to quality work-related training and education in a diverse range of fields; (ii) improving training programs for women by expanding them beyond traditional professions and linking them to the

national development plan; and (iii) coupling training programs with opportunities or counselling on how to find jobs that utilize these new skills.

Approach: The Team recommends POWER undertake a three pronged approach to addressing this "critical entry point." First, support research (including a synthesis of existing research) in collaboration with private enterprises on women's participation in vocational, technical and professional education programs to assess the relevance of this education to market requirements. The recommendations from this research will then lead into action-oriented activities to design and deliver effective training for women in non-traditional areas, perhaps in partnership with one or more of the government programs, such as the Social Fund for Development, to reorient their training projects toward the market. At the same time, POWER should facilitate links with the private sector to absorb trained women workers.

Given the needs described under this entry point, the preceding entry points, and local demand, POWER should also conduct a feasibility study for the establishment of a Women's Resource Center to coordinate and disseminate information on activities in the areas of research, organizational support and services (including financial services, as described below), and training. An important function of the Center should be career counselling, i.e., to provide women with information on technical and financial assistance programs to help them gain employment or to start their own businesses.

Results: Important results of POWER activities under this "critical entry point" include: creation of quality market-oriented training for women; a diversification of the areas in which women receive training, especially to non-traditional sectors; and the establishment of public-private partnerships to both increase the knowledge of private sector needs and to absorb trained women into the labor force. The findings of the research on market-driven training needs should be published and distributed throughout the government and among donors and the private sector. Information on training programs and job opportunities should be distributed to women through the schools system, e.g., to reach new graduates, or through existing training units and labor unions.

CRITICAL ENTRY POINT #5

Development of financial services which are appropriate for women's business needs and women's improved access to these services.

Background: The overwhelming majority of both male and female entrepreneurs do not use formal banking channels to serve their financial needs. The traditional banking sector, concentrated primarily in urban areas in Egypt, does not give small loans, imposes strict collateral conditions, and requires onerous paperwork (Prosterman, 1990). The major source of capital for investment comes from informal sources, savings, and money provided by family and friends. Small-enterprises, in particular, lack working capital finance. While these constraints apply to men and women alike, Egyptian women's access to formal sources of credit may be further constrained by: program requirements and conditions; bank practices; difficulty

related to distance, time, and cost of travel to credit institutions and dealing with officials; lack of information on programs; and credit officers' "traditional" attitudes toward women's businesses.

Along with more limited use of formal finance, females do not have as many sources of informal finance. However, one study in Egypt found that women play a dominant role in *gamaye*, or informal savings associations. Baydas, et al. (1993) found that women comprised 55% of *gamaye* group members and 83% of the groups' organizers and managers. In short, since formal credit institutions are not producing the types of financial services and products that people in Egypt, particularly women, demand, they are creating them for themselves.

Purpose: The purpose of this "critical entry point" is to increase women's access to sources of funding by helping providers of financial services design products which fill women's financial needs and reach more female borrowers.

Approach: The Team recommends that POWER work in cooperation with existing USAID/Egypt credit projects, such as the small and micro enterprise project (SME) and the small enterprise credit project (SECP), to expand their reach to women entrepreneurs. POWER activities should include the design of action plans to implement the recommendations of past evaluations of these USAID programs. Among the actions, as suggested by Baydas, et al. (1993) may be a program to link the USAID projects with *gamaye* leaders (many of whom are women). The benefits of such a linkage could flow both ways: the *gamaye* leaders could receive support in running their groups; and the *gamaye* leaders can help USAID identify clients and design services appropriate for women's financial needs.

Results: The results of POWER activities under this "critical entry point" will be broader participation among women in financial services; strengthening of USAID's existing portfolio *vis-a-vis* women; and the tapping of local expertise in implementing USAID projects. Methods for improving financial reach to women should be disseminated to the many institutions and donors providing credit and related services, as potentially replicable models for their programs.

SECTION II
COUNTRY ANALYSIS

SECTION II

COUNTRY ANALYSIS

Section II, "Country Analysis," presents the Team's analysis and conclusions of information gathered during fieldwork in Egypt. The chapters that follow (including: a brief country profile and examinations from a "gender perspective" of the labor force, business ownership and institutional development) form the foundation for the "entry points" described in Section I of this report.

A. COUNTRY PROFILE

The "Country Profile" will explore, in general terms, the most important considerations to bear in mind with respect to economic reform in Egypt. These considerations are grouped into the following categories: (i) the economic reform program (ERSAP); (ii) the labor force; (iii) the private sector; (iv) public sector restructuring and privatization; and (v) constraints to development.

1. The Economic Reform Program and Structural Adjustment Program (ERSAP)

Egypt's economy began to suffer from serious structural problems during the 1980s following the decline of petroleum prices and the rise of U.S. interest rates. With the advent of lower petroleum revenues and higher debt service payments, the rate of growth of real output stalled, then declined, resulting in rising unemployment and increased inflation. The standard of living began to deteriorate, slowly reversing the gains made over the previous decade. Between 1987 and 1990, Egypt's external (current account) deficit ranged between \$2 and \$3 billion annually, and the country began to amass debt and debt service arrears at a rapid rate. In 1990, total external debt reached \$46 billion, while foreign reserves were down to several weeks of import needs. At the same time the governmental fiscal deficit had reached about 20% of gross domestic product (GDP).

Following the Gulf War, Egypt embarked on a major economic restructuring, assisted by the IMF and the World Bank and by a program of debt reduction, in which the United States played a major role by forgiving military debt of \$6.7 billion. Egypt's economic restructuring entails a transition similar to that occurring in Eastern Europe and the former Soviet Union -- transformation from a centrally-planned model with a small formal private sector to a decentralized, market-based, open, outward-oriented economy.

During the first phase of ERSAP, a number of actions were initiated:

- Major reduction in the fiscal deficit -- sizable cuts in the public investment program have been joined with wide-ranging subsidy reduction, introduction of a general sales tax, and strengthened tax collection. Total expenditure fell by 11% in the period 1992-1993 to 40% of GDP, while total revenue increased by 3% to 35% of GDP. As a proportion of GDP, the overall fiscal deficit was reduced from 17% to 4.7% between 1991 and 1993.
- Initiation of financial liberalization -- includes the decontrol of interest rates and unification of the exchange rate system. These have contributed to a significant decline in the rate of inflation, in spite of substantial price liberalization and resulting increases in many government-controlled prices (e.g., petroleum products, electricity, transport).
- Reform of the financial sector, including: recapitalization of the four public sector banks; increase of the banks' minimum capital requirements (along the lines of the Basle guidelines); limitation on banks' foreign exchange exposure (including the ratio of assets to liabilities in foreign currency); restriction of banks' single customer lending to 25% of capital; issuance of stricter loan classification and provisioning criteria; permission for foreign banks to operate in domestic currency; establishment of the legal basis for a deposit insurance facility; passage by Parliament of a new Securities Market Law to regulate the stock exchanges more transparently; and establishment of a treasury bill market.
- Relative price adjustments of state monopoly-produced goods with high input subsidies (e.g., pharmaceuticals, cement, and cotton) toward market-determined levels. In addition, a number of prices were adjusted upward to approach their long-run marginal cost or international equivalents (shadow prices), including railway fares, electricity, petroleum products, and natural gas.
- Start of a multi-year program to liberalize the trade regime, including the removal of many non-tariff barriers to trade and the reduction of the maximum tariff rate. Stabilization resulted in weak output performance, weakened exports, but also in marked contraction of domestic demand for imports.
- Initiation of a major program of restructuring and privatization of public enterprises, to encompass the 314 public enterprises that will eventually be reformed or privatized.

- Regulatory reform, including: automatic approval of investment licensing for industrial and non-industrial companies incorporated under Law 230 (private sector and joint venture companies); removal of approval requirements for business expansions, changes in product mix, and new products; liberalization of land rental contracts; removal of bans on private placement services and job advertising; streamlining of overlapping regulatory jurisdictions; and granting permission to the private sector to participate in the distribution of key products, such as cement, pesticides, and fertilizers.

* * *

Presently, services constitute about 53% of GDP, agriculture follows with 20%, industry 17%, and energy 10%. Services are dominated by public sector administration, education and health; while, tourism (which has fallen in recent years) and the Suez Canal are the largest sources of foreign exchange. Agricultural production has risen steadily, growing at about 2% in 1993, with gains in wheat, rice and cotton production. Industrial production appears to have declined, particularly in the public sector. Private sector investment as a share of the industrial sector was about 59% in 1992-93, up from 54% in 1990-91. Finally, the energy sector is dominated by petroleum, which constitutes about 45% of total exports.

Inflation in 1993 is estimated at about 11%, down from 21% in 1992. An inflation rate of about 7% is expected for 1994, indicating a slowing economy. Growth in Egypt in 1992-93, estimated officially at 1.5%, may actually have been slightly negative, down from nearly 3% in 1991-92.

While stabilization has been achieved rapidly, the current phase of structural reform, initiated in September 1993, has barely been launched. A number of issues/challenges remain after stabilization which affect the future course of true structural reform and hence, the economic "opportunities" for Egyptian men and women. The issues related to the labor force, private sector development, and public sector restructuring and privatization are examined in the next sections.

2. The Labor Force

Egypt has an economically active population of 16 million (out of a total population of 30 million over the age of 15) and an activity rate of 51.25%. Much of this activity rate is accounted for by the male population (with a 71.7% activity rate), indicating considerable inactivity (or considerable undercounting) of the female population (with a 29% activity rate, highest in the age groups 20-24 and 25-59).

A large (but declining) share of the total labor force is in agriculture (6.2 million), followed by workers in public and private services (5 million) and production and related workers (3.6 million). The ratio of agricultural labor to the total labor force is high in some Lower and

Upper Egypt governorates.³ During the period 1976-1986, the ratio of labor employed in the services sector increased in all governorates to reach 63% of the total. The government is by far the largest employer in the services sector and in the professional, technical, and related occupations, accounting for 21.4% of total employment in 1986. Public enterprises absorbed 10.8% of the labor force in 1986, while the private sector absorbed 67.6% (INP, 1994, p. 49). The industrial sector employs a relatively high ratio of the total labor force in the urban governorates -- an average of 31% in 1986.

A disturbing trend in the Egyptian labor market is the growing open unemployment. According to official and ILO figures, the number of unemployed totals about 1 million. According to economists Nader Fergany and Ragui Assaad and the World Bank, however, unemployment appears to have doubled between 1981 and 1986, increasing at a rate of 2.5% per year to reach 17.5% by the end of 1992. These sources put unemployment closer to 2.8 million and rising. (Fergany, cited in Assaad 1993, p. 7; see also Fergany 1994c). Disaggregated by gender, unemployment rates are higher among females (25%) than they are among males (10%).

Rising unemployment can be traced to several factors. On the supply side, the working age population is large and increasing rapidly and is not properly trained for jobs in a liberalized economy. Skilled human resources at all levels of the work force are scarce. At one end, fully half of the labor force is illiterate. At the other end, among secondary and university graduates, skills (e.g., technical, vocational, and administrative) are rare. The education system produces yearly 200,000 secondary and university-level graduates with skills unusable outside the government service.⁴ Furthermore, those with skills are often lost to the Gulf States where wages are higher.

On the demand side, traditional labor-absorption sectors, e.g., government service, public enterprises, and international migration, are now offering limited prospects. For example, employment policies in both government and the public enterprises have turned highly restrictive -- between 1986 and 1990, the public sector ceased to grow, remaining at 36% of overall employment (Handoussa and Potter, 1992). The result has been a slowdown in hiring of secondary and post-secondary graduates (INP, 1994, p. 18). Unemployment among new graduates is now a serious problem in Egypt. In addition, the sudden return of migrants from Iraq after the Gulf War in 1991 and the collapse of the tourism industry after terrorist attacks in late 1992 have curtailed employment in these two formerly dynamic labor absorption sectors.

³ Egypt is divided into 26 governorates which can be grouped geographically into four regions: Urban governorates; Lower (northern) Egypt, Upper (southern) Egypt and the Frontier governorates. The governorates in Upper and Lower Egypt are divided further into urban and rural areas.

⁴ Despite low wages, the government is often the preferred job source due to the "security" of lifetime employment.

3. The Private Sector

At two-thirds of total employment and 60% of GDP, the private sector is a major source of jobs and value-added in the Egyptian economy. It is responsible for 50% of Egypt's non-oil goods exports and much of its service revenues through tourism and worker remittances. Private sector investment between 1982 and 1992 was almost equal to that of public investment. Furthermore, with a good deal of sectoral variability the private sector pays slightly higher salaries on average than the public sector enterprises.

Taking a closer look at the private sector reveals some interesting characteristics, which are important to its development and expansion. First, most private sector employment is found in the agriculture sector. Agriculture is now the most privatized sector of the Egyptian economy. Presently, Egypt has an estimated 3.5 million farmers with an average landholding of about 2 acres.

Agriculture is also considered an area of opportunity for Egypt's working population. In order to address unemployment among new university graduates, for example, the government has begun a program of distributing to them lands newly reclaimed from the desert. Investors are also purchasing desert land from the government and converting it into irrigated areas dedicated to horticultural crops, particularly fruit. While citrus fruit and vegetables are important crops, they have not reached their potential, especially for export. Egyptian agribusiness is constrained by a lack of adequate storage and processing facilities and export potential has consequently lagged.

Second, the private sector is dominated by micro and small enterprises, the majority of which are informal and unregulated. While doubling during the 1980s, the formal private sector still constituted only about 5% of total non-agricultural employment by the early 1990s. Fueled by rising unemployment rates, economic need, and the prolonged waiting period for government jobs, it is the informal private sector that encompasses 90% of total private sector employment outside of agriculture. According to the 1986 census, nearly 99% of businesses have fewer than 10 employees. By 1986, microenterprises provided nearly 87% of rural employment and constituted 99% of rural businesses. In the urban areas, 74% of total employment was generated by the 98% of all business establishments with fewer than 10 employees (Handoussa and Potter, 1992). According to the 1986 census, more than 40% of the total non-agricultural labor force was employed in micro and small enterprises. In construction and trade, 80% of employment was provided by micro and small enterprises; in transport and manufacturing, the figures are 50% and 40%, respectively (Handoussa and Potter, 1992).

4. Restructuring and Privatization of the Public Sector

The State is omnipresent in the Egyptian economy through its economic authorities and the public enterprises. The 50 economic authorities are semi-autonomous corporations, providing 420,000 jobs -- 3% of the labor force -- and produce one-third of GDP. These authorities operate in the areas of public utilities (electricity, telecommunications, railways, water, ports, airports, and the post office), social and health insurance, the Suez Canal, the Petroleum Company, and the General Authority for Supply of Commodities. These authorities almost always constitute legally recognized monopolies in their sectors.

The 399 public enterprises employ 1.3 million workers -- 8% of the labor force -- and produce 10% of GDP. These public sector enterprises dominate the Egyptian financial system (banking and insurance) and operate in virtually all areas of the economy. Although not technically monopolies in their spheres of interest, years of State protection through direct and indirect subsidization or restrictive licensing of potential competitors have left them in control of their markets, regardless of their true competitiveness.

Privatization of numerous governmental enterprises is considered inevitable. Only the time frame remains unclear. 314 public enterprises, brought under the control of the Public Enterprise Office (PEO) and reorganized into 17 holding companies, are targeted for privatization within five years, including those which will require a prior restructuring to be saleable. Between December 1992 and December 1993, 22 companies were brought to point of sale, including 6 wholly state-owned; those actually sold amounted to 1.6% of total assets. At present, only three companies have been wholly sold.

At the present speed of privatization, the PEO would have to sell or liquidate nearly one company per week from now to the year 2000 in order to complete transactions on targeted companies. Beyond the time frame, there are other interesting issues with regard to privatization in Egypt. One is where the investment capital will come from, in view of the enormous cost of these entities. The sale of the PEO companies will require about \$3 billion -- the equivalent of about 10% of all private sector deposits now held in the Egyptian banking system. Sale of the larger Economic Authorities will be far more costly. The value of the Suez Canal Authority and the Egyptian Gas and Petroleum Company would entail mobilizing \$55 billion (World Bank, 1994b).

5. Constraints to Development

The issues described above must be addressed during Egypt's "shift" from a government-dominated economy in which civil service and public-sector enterprises provide half of all employment and most of GDP, to a competitive, private sector-dominated, market based system of economic decision-making. In order to reduce unemployment by one-half and achieve an acceptable rate of GDP, for example, the private sector must create 5 million jobs and double its level of investment by the year 2000. To date, the Egyptian formal private sector has been disappointingly slow to invest under the structural reform. The sections that follow will explore some of the reasons for the private sector's "lukewarm response" to the government's initial investment incentives and liberalization measures.

a. Legal and Regulatory Framework

- Labor

Complex labor laws -- including, for example, a network of regulations which determine minimum wages, promotions, transfers, work assignments, probationary periods, leaves, bonuses, and retirement pay -- constitute a key disincentive to private sector expansion. There are also special rights for working mothers, including maternity leaves, rights to nurseries at the place of work, and breaks for nursing of babies. Most significantly for the economic reform program, there are governmental limitations on circumstances surrounding discharge of workers which make changes in work rules or reductions in work force difficult. As in other countries, however, these laws are enforced and adhered to in the public sector and in large privately-owned enterprises only (including export processing zones), but not in small enterprises in the private sector, which encompass a large share of the work force. Moreover, it should be noted that collective bargaining does not exist in any meaningful sense because the government sets wages, benefits, and job classifications by law, and because the government has firm control over the Egyptian Trade Union Federation. Strikes continue to be illegal, but from time to time occur with varying responses from the authorities.

- Businesses

In addition to the labor law, frequently cited areas of business constraint also arise with regard to securitization, intellectual property, anti-trust, consumer protection, and trade (World Bank, 1994b). In the area of securitization, for example, current legal provisions limit a firm's ability to mobilize lending; this is especially problematic for micro and small businesses (whose asset base is usually the owners property) and for new businesses (who have no borrowing track record). The country's intellectual property right laws discourage private investment in R&D, the development of trademarks, as well as the establishment of licensing agreements with foreign companies. Anti-trust and consumer protection laws are in the process of being ratified or are underdeveloped. Lastly, the trade laws are still to some degree closed.

The regulatory system governing entry, operations and exit also presents multiple disincentives to private enterprise (World Bank, 1994b). While progress has been made in certain areas of the regulatory process, major barriers to private initiative still exist. Micro and small enterprises are most affected by the overregulation, especially as they try to expand operations. Graduation to medium size is relatively expensive -- credit constrained micro and small enterprises have little capital to comply with the multitude of regulations governing health and safety, technical processes, administration, environment and labor. The regulatory barriers are further heightened by both overlapping jurisdictions across government institutions and sectorial imbalances. Combined with an inefficient system for administration and enforcement, private entrepreneurs often assert that it is the process as a whole, not any one regulation, that is hindering their operations.

In addition, there exist difficulties of contract enforcement through litigation in the commercial judicial system. At present, the system is designed to serve the legal needs of a planned, socialist economy, not the growing volume of litigation generated by numerous, private economic actors. Private investors are also wary of tax collection procedures, which include government audit of all tax declarations.

- NGOs

A third area which has an inhibiting effect on private sector activities is the body of legislation governing nongovernmental organizations (NGOs). Law 32, passed in 1964, puts the NGOs under the control of the executive branch of the government. Under Law 32 the government can restrict NGO activity in the following ways:

Ability to Raise Funds: Solicitations of voluntary contributions from the public have to be licensed by the governorate Social Affairs Directorate and are subject to the supervision and control of the governorate council. Any NGO is permitted only two licenses per year, each for a period not exceeding 3 months. Furthermore, NGOs are not allowed to receive legacies or donations except with the permission of the concerned administrative body, and contributions from foreign bodies to NGOs require the personal permission of the Minister of Social Affairs.

Establishment and Activities: The establishment of an NGO is subject to specific legal provisions and to the approval not only of the Ministry of Social Affairs (MOSA) or its governorate Directors, but also of the concerned government agencies in specialized fields of activities. MOSA may also deny the establishment of an NGO, dissolve an NGO, and decree that two or more NGOs should be amalgamated. MOSA may also strike down any decision of an NGO board of directors that it considers to be in violation of Law 32. Prior special permission must also be obtained before any NGO can initiate a new project. Unless prior special permission is obtained from MOSA, an NGO is restricted to only one field of activity from the list of 14 categories prescribed by legislation and government decrees.

Board of Directors: MOSA is entitled to review and approve all candidates for the board of directors of an NGO and appoint up to 50% of the members of the board of directors. In addition to the board members appointed by MOSA, present or retired government employees are often elected to these boards. The result is an over-representation of present and former civil servants on the NGO boards. Often, retired Social Affairs officials serve as NGO board members and not infrequently as board chairmen. The recent modification of Law 32 in 1994 addresses these issues and prohibits present government employees who are in charge of the NGOs to be members on the NGOs' boards.

b. Political and Administrative Considerations

The nature of Egyptian politics also has important implications for private sector development and economic reform. First, modifying traditional bureaucratic structures, rules, and regulations is hard in the most stable of economies and polities. In Egypt, where the political system is characterized by "continuity" in terms of pervasive central government control and a high level of administration, instituting the changes needed to achieve its development goals are certainly difficult.

Second, Egyptian policy-makers are proceeding cautiously. Decision-makers are wary of unleashing the private sector through reform, since the price of rushing these reforms in social and political disruption may outweigh the economic gains. The government must find a way to promote private initiative without encouraging the following: political disintegration; an increase in anti-democratic forces; threats to Islam; and already prevalent social inequities. However, if properly introduced and sequenced, major structural reforms will bring about the rise of a secure and outward-looking private sector. There are certainly dangers in proceeding too rapidly or too slowly, and the final pace may well gain momentum after the initial steps have proven successful in galvanizing private activities.

Despite government efforts, however, the activities of many groups, including religious fundamentalists, are intensifying instability. Religious fundamentalism is a prominent social and political force. Not only have these groups gained support because they are able to provide services when the government cannot, but they are also effective in their organization of opposition to the government (USAID, 1994c, p. 5).

A third political constraint to the growth of private business in Egypt involves the issue of policy predictability. If the Egyptian formal private sector has been disappointingly slow to invest under the structural reform program, it has been because the final outcome of government reform actions appears unclear. The privatization of public enterprises appears stalled, while the accumulation of significant internal debt may herald high inflation ahead. Fundamentally, the final form of the Egyptian economy, particularly its degree of openness and stability, is far from certain.

Lastly, reform and private initiative is constrained by limited participation by civil society. Today, 13 political parties are recognized in Egypt. Currently, the National Democratic Party (NDP) is the "ruling party" with large majorities in both the People's Assembly and the National Shoura Consultative Council. While the constitution provides for universal suffrage at 18, in 1986 only 10 million males and 3.8 million females, out of a total electorate of 22 million, were enrolled to vote. Elections occur regularly in Egypt, however, voter turnout does not reach 20% of eligible voters. Consistently low turnout in part is due to limited registration periods, voter apathy, and the limited success of minority parties (USAID, 1994c, p. 7).

c. Demographic and Social Considerations

• Population

The Government of Egypt, USAID and other donors have formally identified rapid population growth as a key constraint to development. Egypt's population -- 56.49 million in 1993 -- is large and growing. Mortality in Egypt has declined substantially while commensurate reductions in the birth rate have lagged, resulting in a high rate of population growth (2.4% per annum during 1985-1990). Fertility rates are declining, but are still high -- 4.5 during 1985-90 and 4.1 during 1990-95. Most of the Egyptian population live in the 4% of Egypt's land that is arable in the Nile valley and the Delta. About 70% of the population live in the urban governorates (Cairo, Alexandria, Port Said, and Suez), including 13 million people in greater Cairo. The urban population in particular is expanding as a result of migration and lowering mortality levels.

The population structure is characterized by a high proportion of people in the young age groups -- approximately 42% of the population in 1991 were under 15 years of age. According to the 1986 census, the mean household size was about 4.9 persons (5.3 persons in rural areas), a decrease of only 0.3 persons since the 1976 census. While the percentage of large or extended-family households (8 or more persons) has decreased from 18.7% in 1976 to 12.3% in 1986, the nuclear family is still predominant in Egyptian society (CAPMAS, 1990, p. 2).

A growing number of Egyptian households are maintained by women. The Labor Force Sample Survey of 1988 estimated that 18% of all families in Egypt were headed by women. The main causes are widowhood (in 60% of the cases), divorce, and husband's absence for military service or emigration (Fergany, 1994d; see also Fergany, 1993b). Illiteracy is widespread among female-headed households. Female economic activity rates and child labor are also higher, and the average income is 37% lower, than in households maintained by men (NCCM, 1994a, p. 19).

The Egyptian population is also very diverse in its demographic and social composition, with differentiation found largely along regional, gender, and social class lines. Patterns of fertility, literacy, educational attainment and health characteristics (including child and maternal mortality rates), consequently vary by region (social indicators being best in the urban governorates and worst in Upper Egypt), by gender, and by socio-economic status. According to development

indicators (literacy, life expectancy, child and infant mortality rates), the urban governorates and Lower Egypt (consisting mostly of the Nile Delta) are much more developed than Upper Egypt (which includes the governorates along the Nile valley below Cairo). Upper Egypt also tends to be more traditional than Lower Egypt. Hence, international donors and the Egyptian government are paying greater attention to the former.

Since 90% of Egyptians are Eastern Hematic (Egyptian, Bedouin, Arab and Nubian), differentiation by ethnicity is not pertinent. Differentiation by religion remains unclear, but available evidence indicates the existence of social stratification and demographic variations within both the country's majority Muslim population (94% of the population, according to the 1986 census) and its smaller Christian (Coptic) population (constituting 6% of the total population).

- Education and Literacy

Literacy is also a constraint to Egyptian economic development. Education in Egypt is compulsory for all children between the ages of 6-12 years. Furthermore, it is available free from primary school through university. By 1990, official statistics show 97.5% of school age children enrolled. Other sources suggest that figures are much lower, probably 80% nationally. In 1990, enrollments stood at 7 million in the primary level (44% female), 3.8 million preparatory (44% female), and 1.8 million secondary (42% female). While the urban centers have achieved close to full enrollment; lower enrollment rates are found in rural areas and among females.

As shown in Table A1, located at the end of the "Country Profile," while illiteracy is declining, it is still large. Educational attainment is hampered by low quality of educational services. Egyptian public schools suffer, for example, from overcrowding in classrooms, poorly trained and remunerated teachers, and a lack of basic educational material. The physical state of many schools is poor, and many school buildings are used by several "shifts" of students. Curriculum changes, which are underway, need to be strengthened to emphasize creative analytical thinking and problem solving rather than rote learning (INP, 1994, p. 25). A survey of 5,000 households in 16 rural and urban locations in three governorates revealed that schools fail to provide children with the basic skills needed for productive work in a changing economy. Acquisition of basic literacy and math skills were found to be quite low.

Illiteracy is an especially serious problem among females -- "the number of illiterate women in Egypt is expected to reach 12.5 million by the year 2000" (INP, 1994, p. 63). However, girls are making progress in terms of access and achievement. Female enrollment at all levels increased at a much higher pace than male enrollment, resulting in substantial improvement in

female education and a narrowing of the gender gap at all levels. Research evidence and government statistics indicate that girls, compared to boys, are doing better in schools -- girls have a higher success rate and a lower repetition rate; and they finish the educational cycle in a shorter time.⁵

Economist Nader Fergany suggests, however, that "structural adjustment has reinforced the shortfall of access to education, especially for girls" due to: (i) the introduction, in the 1980s, of cost recovery through a variety of fees and (ii) a twelve-fold increase in the cost of goods and services due to the inflationary spiral between 1975 and 1990. For poor people, the cost of fees, clothes, children's allowances, and private tutoring skyrocketed. Girls have particularly suffered because families ration their scarce financial resources for the education of their male children, the anticipated future breadwinners. Free education is a fallacy when approximately 60% of primary school children take private tutoring, including 10 to 20% of first grade pupils.⁶ Poor parents had to bear the brunt of this burden, and girls suffered as a result.

6. Conclusions: Implications for POWER

Three points arise from this "Country Profile" that are integral to the analysis and conclusion presented in the sections that follow. These important considerations include:

- In Egypt, the reform process and, hence, the creation of economic opportunities for women, have stagnated. Economic reform, however, is proceeding (albeit slowly), providing opportunity for women's economic issues to be incorporated into the discussion and formulation of policy.
- Unemployment is worsening for men and women alike. However, as will be discussed further in Section B, "The Labor Force from a Gender Perspective," the situation for women in the job market is deteriorating at a faster pace.
- Further reform is needed if the private sector is to respond to the economic reform program -- for example, the legal and regulatory environment for both businesses and NGOs must be addressed, privatization must proceed, and the political will to unleash private initiative must be mustered. As will be discussed in Section C, "Business Development from a Gender Perspective," businesswomen face not only these barriers, but barriers which arise due to their gender roles and responsibilities.

⁵ The evidence on dropout rates is contradictory, stated as high in some reports and low in others.

⁶ Persons interviewed by the POWER team suggested that private tutoring is a necessity given the low quality of education that children receive in school. In addition, underpaid teachers must tutor in order to supplement their low incomes.

Table A1
Illiterate population by age group and sex, Egypt
(Latest available census)

Year	Age Group	Total illiterate population					Rural illiterate population				
		Illiterate Population	Female	Percentage of Illiterate by age group			Illiterate Population	Female	Percentage of Illiterate by age group		
				Total	Male	Female			Total	Male	Female
1986	15 +	15331816	965283	51.7	36.4	68.6	10045199	6392470	60.9	41.3	83.5
	10-14	1078742	725322	19.4	12.2	27.3	871717	602706	26.7	15.6	39.1
	15-19	1650503	944440	33.2	26.3	41.3	1222898	721720	43.6	32.3	57.5
	20-24	1651854	975154	32.8	21.5	51.6	1149710	683471	36.9	21.7	70.6
	25-34	3516855	2227911	53.8	39.9	67.3	2345588	1473746	68.8	51.9	85.4
	35-44	3185612	1987278	62.5	47.1	77.7	2078319	1275019	77.7	61.8	92.8
	45-54	2012623	1629961	54	21.3	86.7	1106106	1036614	54.4	7.3	95.6
	55-64	1875565	1116339	75.1	61.3	88.6	1205276	703645	86.5	75.3	96.9
	65 +	1438804	771200	80	70.4	90.8	937302	498255	87.7	80	95.8
Estimates (1990)	15 +	16492400	10513600	51.6	37.1	66.2

Source: ESCWA, Compendium of Social Statistics and Indicators, Third Edition. (New York: United Nations, Dec. 1993), Table IV-1.

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B. THE LABOR FORCE FROM A GENDER PERSPECTIVE

1. Why Gender Matters

Egypt's labor market is highly segmented, with differentiation along a number of axes. While, much of the literature emphasizes the public/private axis as the main characteristic of the Egyptian labor market and the principal source of its problems, gender also matters because it is a central source of differentiation and inequality. Gender, i.e., the social roles, perceptions and responsibilities "assigned" to men and women, put women workers at a distinct disadvantage compared with male workers, such that patterns of: unemployment; promotion; remuneration; sectoral and job distribution; and access to resources and training tend to disfavor women. For example, women's occupations are typically low-skilled, low-waged, and high-turnover employment. Such gender-based differences in the labor force have important implications for women's ability to take advantage of new opportunities that arise from economic and political reform, and hence, women's ability to contribute to Egypt's economic development and the welfare of the family. Gender matters because it can be a source of barriers to efficient utilization of Egypt's human resources, specifically, the economically active female population.

2. Characteristics of Female Labor Force Participation

At the outset, it should be noted that in Egypt, official definitions of the labor force and of the unemployed population have not been unified. Thus, the various sources of labor force data are not, strictly speaking, comparable. For example, there are differences between the 1986 Census and the 1988 Labor Force Sample Survey (and subsequent LFSSs). In 1976, the Census showed that women constituted 8% of the labor force, while the 1986 Census indicated a 2% increase. The LFSS of 1988, however, showed higher figures, because it counted women in the urban informal sector (thus raising the percentage of women in sales occupations) and in the agricultural sector, as unpaid family workers. This has had implications for the reported employment status of Egyptian women, and the type of sector in which they are concentrated (modern or traditional⁷). The Census data would indicate a majority of working women to be salaried and working in the modern sector, whereas the LFSS would indicate higher percentages of unpaid family workers and non-salaried female workers, engaged in the traditional sectors. The LFSSs conducted in 1988 and subsequently may be considered more "realistic" (NCCM, 1994a, p. 33) because they use more flexible definitions as recommended by the International Labour Organization. However, because the focus of the POWER project is the formal labor force, census data is also presented below.

⁷ According to CAPMAS (1990), the traditional sector refers to the agricultural, fishing, hunting and rearing cattle activities. All other activities are "modern" activities.

a. Distribution of Women in the Labor Force⁸

At 4.6 million, the female economically active population constitutes 28% of the total economically active population. With the exception of agriculture, the majority of women's employment is urban based and in the informal sector. As shown in the 1989 LFSS statistics in Table B-1 below, women's representation (% of workers) is relatively high in the following sectors: agriculture (41.1%); manufacturing (17.6%); restaurants and hotels (17.7%); financing, insurance, real estate and business services (18.1%); and, community, social and personal services (26.1%). The census data also show higher percentages of women in community, social and personal services (25.3%) and financing, insurance, real estate and business services (17.4%).

TABLE B-1
ECONOMICALLY ACTIVE POPULATION BY INDUSTRY AND % FEMALE
 (1886 C, 15+; 1989 LFSS, 12-64)

Industry	Census, %F	LFSS, %F
Agr., Hunt., For., Fish	2.4	41.1
Mining & Quarrying	7.1	3.2
Manufacturing	7.2	17.6
Electr., Gas, & Water	8.8	11.2
Construction	1.3	1.7
Restaur. & Hotels	7.3	17.7
Trans., Stor., & Commun.	5.2	5.9
Finc., Ins., Real Est., & Bus. Services	17.4	18.1
Community, Social, & Personal Services	25.3	26.1
Others & NAD	20.3	-
Total EAP	10.9	28.8

Source: ILO, Yearbook of Labour Statistics 1991, Table 2A.

⁸ At present, labor force statistics in Egypt do not indicate the numbers of women in all the standard occupations or in all the industrial branches.

Disaggregating along the public/private axis, women's share of employment in the government sector is 30%, 13% of public enterprises, 51.4% of private agriculture and 19.9% of private non-agriculture (CAPMAS LFSS 1988). The sections that follow examine women's participation in these sectors in more detail.

- Women in the Government Sector

The government sector is a major employment source for women. Between the 1976 and 1986 censuses, there was a tremendous increase in female employment in the government sector; whereas for men it is the private sector (CAPMAS, 1990). Interviewees stressed the "equal" opportunities for women, the lack of overt discrimination, access to social insurance, coverage by labor regulations (including availability of contracts and compliance with the minimum wage), and presence of trade unions in the government sector as compared with the private sector. While government has been an important source of employment and livelihood for women, a process of "feminization," as defined by Standing (1989), may be identified in the Egyptian government sector in that there are (i) an increasing number of female civil service employees and (ii) a deterioration of the income and status associated with government employment.

As the government continues to provide social services, such as teaching, nursing, and medical services, which employ women more than other fields, "feminization" will be reinforced. Women's shares of these occupations (both public and private) are high and growing: 68% of nursing, 40% of teaching jobs, and 27% of medical doctors (Soliman, 1994a, p. 18). In the future, women are expected to dominate the medical field, given that they are nearing 50% of the graduates of faculties of medicine, pharmacy, and dentistry (NCCM, 1994a). Table B-2, below, shows the gains (and losses) between 1984 and 1992 that women have made in participation in select government economic sectors.

The largest gains were in "contracts, rewards and special cadre" (309%), "defense" (169%), "education, research and youth" (134.8%), and "finance and economy" (82%). Female employment experienced the greatest decreases in "tourism and aviation," followed by "industry," "transportation and communication," and "electricity and energy." According to Soliman, "[t]here is no reasonable justification for this [decline] except the unwillingness of some authorities to engage women" (Soliman, 1994, p. 21).

Trends in the public sector wage bill also indicate "feminization" of the government sector. In the past, the public sector wage bill constituted a high percentage of government current revenue (32.7% in 1975-1980) and of GDP (10.4% in 1981-1985). In recent years, however, incomes have fallen such that real wages of government employees in 1992 were 51% of those in 1976 (Said, 1994, Table 5).

The "equal opportunity" environment prevailing in the government sector has resulted in some progress for women in access to decision-making positions. According to the official Egyptian report to the Beijing conference, "of the total number of governmental posts, the percentage of women has increased from 5.7% in 1980 to 11.8% in 1992. Women's percentage of all heads

of ministerial departments has increased from 13.7% in 1984 to 20% in 1988" (NCCM, 1994a, p. 4). According to Egyptian economist and gender specialist Nadia Farah, however, a higher percentage of women employees at higher government levels are older women, suggesting that in more recent years there have been barriers to promotion of women. Nonetheless, women have made tremendous advances in the public sector compared with the private sector.

TABLE B-2⁹
FEMALE PARTICIPATION IN SELECT GOVERNMENT ECONOMIC SECTORS
 (% Change, 1984 to 1992)

Economic Sector	Percent Change
Agriculture	+54.5
Industry	-7.7
Electricity & Energy	-6.4
Transportation & Communication	-7.4
Trade & Supply	+36.0
Finance & Economy	+82.0
Housing & Construction	+71.0
Health, Social & Rural Services	+46.0
Education, Research & Youth	+134.8
Culture & Information/Media	+31.6
Defense	+169.0
Tourism & Aviation	-61.0
Residential Services	-2.5
Insurance	+15.8
Contracts, Rewards & Special Cadre	+309.0
Total	+78.3

⁹ Hoda Hanter, "Measures for Women's Promotion in Government Organizations," Conference on the Challenges Facing the Egyptian Women in the 21st Century, NCCM, Cairo, June 1994, cited in Soliman, December 1994.

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- Women in Manufacturing

In the manufacturing sector, women constitute 17.6% of total employees, and are concentrated in textiles and garments, food processing, pharmaceuticals, electronics, and chemicals (although precise data on their participation are not available at this time). In the factories, most of the female industry workers are unskilled or semi-skilled, and perform repetitive types of tasks. They are located at the bottom of the hierarchy levels and rarely become supervisors. (See box below).

WOMEN IN MANAGEMENT: EL-MAHALLA EL-KUBRA

El-Mahalla, a city in the center of the Nile delta, is known for its spinning and weaving industry. The POWER Team interviewed the owners, managers and workers of three enterprises located in El-Mahalla, including a rug cooperative, a large state-owned spinning and weaving enterprise, and a family-owned, male-run knitwear manufacturer.

While women made up 80% of the rug cooperative's 720 workers, they held none of the administrative management positions and only 6 of 56 technical supervisor positions. The present managers expect this to change in the next 10 years as they have instituted a new policy to hire only girls for the entry level positions. Girls are now being favored because boys are "less stable" due to army leave. At the public spinning and weaving enterprise, women managers were just as rare. Women totalled 5,000 of the 30,000 workers. Most of these women, however, are in low-level jobs in the garment factories. Few women are among the managers and those who are tend to be married to male managers. Similarly, in the large, private knitwear factory, while women hold 100% of sewing/stitching jobs, there is only one female manager. According to the owner, the woman gained this position because she is an "exception;" she has been able to work productively and continuously for 20 years. Due to their roles and responsibilities, the owner felt that such steady performance is hard for women to achieve.

In absolute numbers, women are 344,600 out of nearly 2 million manufacturing workers, but only 125,200 are salaried. The rest are, presumably, homeworkers or unpaid family workers. Lack of education and inferior status in the labor market results in and is reinforced by limited access to technical, vocational, and entrepreneurial training. For these reasons, women's wages, as shown in Table B-3, are far below men's in the same industrial branches (Moghadam, 1994, p. 22 and Table 10).

TABLE B-3
WAGES IN MANUFACTURING, 1985-1987
(Earnings/week, Egyptian Pounds, (LE))

	1985	1986	1987
Males			
Food	28.00	30.00	33.00
Beverage	30.00	29.00	37.00
Tobacco	34.00	46.00	45.00
Textiles	27.00	30.00	36.00
Apparel	30.00	33.00	31.00
Females			
Food	17.00	21.00	21.00
Beverage	21.00	28.00	28.00
Tobacco	22.00	35.00	32.00
Textiles	18.00	21.00	25.00
Apparel	33.00 ¹⁰	18.00	20.00

Establishments with 10 or more persons employed.

Source: ILO, Yearbook of Labor Statistics 1993, Table 17 B, p. 861.

• *The Rural Division of Labor*

The sample survey of 1988 indicates that the rate of women's economic activity in rural areas reached 48.4% (26% in urban areas) due in part to increasing rural poverty which is leading to greater female participation in the economy. Approximately 83% of female workers in rural areas are employed in agriculture. Major crops in which Egypt has a comparative advantage are wheat, rice, maize, and berseem. For all four crops women provide more than 50% of labor for numerous tasks. According to a recent study (Weidemann, 1994, p.18), in wheat production women and girls provide more than half of labor for fertilization, weeding, harvesting, sacking, storage, and marketing. In maize and rice production women supply more than half of labor in fertilization, replanting, weeding, harvesting, sacking, storage, transportation, and marketing. In berseem cultivation, women provide more than 50% of storage and marketing labor. Women also participate significantly in the production of tomatoes, lentils, peanuts, and soybeans.

¹⁰ This number seems to be an anomaly and perhaps is an error in the ILO yearbook.

In poorer households, women perform a variety of activities, market and non-market, within the household and in the fields, except for ploughing, which is viewed as a male activity. Another study (Lynch and Fahmy, 1984, cited in Abdel-Kader, n.d., pp. 16-17) found that women were also active in crafts:

...[w]ives reported that they worked in co-operation with their husbands, but that it was the husbands who received all the credit and financial rewards for the final products. Ironically, though the women did much of the work, they did not regard themselves and were not regarded by others as artisans. Further their participation in the work neither improved their status within the family nor did it greatly increase their economic independence...

Similarly, while women contribute to some 40% of yearly cash income for the average farm, agricultural jobs are considered "male" or "female," with the latter invariably accorded lower pay (Toth, 1991). Women's labor in agriculture is mostly unpaid and performed as part of family work (NCCM, 1994). According to the 1988 LFSS, 74% of rural working women are unpaid (as opposed to 21% of rural working men). When women receive wages for their rural work, it is usually substantially inferior to those for comparable work performed by men, one-quarter less, as found in one study (Weidemann, 1994a). This study found women's wages to be about LE 4.7 per day, while men's wages were LE 6.2.

Women's wage work is generally seasonal or intermittent and, combined with domestic duties, can create a workload of up to 15 to 19 hours per day (Shoukry, 1987). In well-to-do rural households, the women do not work the fields; rather they hire other village women to plant and harvest their crops (Saunders, 1992; Brink, 1991). Wives of migrant workers who remain in rural areas are rarely in control of either their husbands' earnings/remittances, or of their own earnings and mobility, especially in extended family households (Morsy 1990; Brink 1991).

b. Gender-based Differences in Occupations

As shown in Table B-4, women constitute a large percentage of workers in professional and technical occupations (where they represent about 30% of the total), and agricultural workers (where they represent about 41% of the total). Figures vary across the labor force sample surveys, but it appears that women's share of the other major occupational groups is as follows: 10.3% - 15.8% administrative and managerial; 20.5% - 34.8% clerical, sales, and services; and 8.9 production and transportation workers. Census data show significantly lower shares of women in sales and agriculture.

TABLE B-4
ECONOMICALLY ACTIVE POPULATION BY OCCUPATION AND % FEMALE
(1986 C, 15+; 1989 LFSS, 12-64)

Occupation	Census, %F	LFSS, %F
Prof., Techn., and Reltd.	28.2	28.4
Admin. and Managerial	11.4	10.3
Clerical and Related	33.9	34.8
Sales workers	5.9	20.8
Workers in services	6.0	8.0
Agric., Animal Husb., w. Fishing	1.5	41.3
Product. rel. work, Transport, Operator	2.4	8.7
Not classifiable	17.9	100.0
Total EAP	10.9	28.8

Source: ILO, Yearbook of Labour Statistics 1991, Table 2C.

c. Gender-based Differences in Wages

In Egypt, wage workers are predominantly male, especially outside of the government sector. While many women appear to have stable and permanent economic activities and employment, about two-thirds of all working women in Egypt are unpaid family workers (INP, 1994).¹¹ The LFSS of 1988 found that 60% of the working women were not paid for their work, compared to only 14% of the working men (see, e.g., Fergany, 1990). As noted above, the rate of rural women working without compensation is as high as 74%, as opposed to 21% of rural working men. In urban regions, 23% of the working women do so without pay, compared to only 4% of the working men (NCCM, 1994a).

Although Egyptian labor law provides for equal pay for equal work, among waged workers, women's pay is generally lower than men's because women are not as frequently found in the high-status, high-income occupations and professions. According to one expert: "[w]omen's inferiority in the occupational earning structure is demonstrated by the fact that female workers

¹¹ Unpaid family work includes "productive" activities for the "market" as part of the "family enterprise" for which the family member is not paid -- e.g., women who help produce or market goods, but are not regular wage-earners, nor do they report themselves as "self-employed." Housework and childcare are not included in the definition.

are grossly underrepresented in most skilled and highly remunerated jobs" (Zaytoun, 1991, p. 239). According to Egyptian economist, Nader Fergany, while women are being "crowded out" of the labor market, in general, women are squeezed or "crowded into" a limited number of bottom-rung occupations. According to crowding theory, it when so many women are concentrated in certain occupations that their wages drop.

Wage disparities are especially wide in the private sector, whereas the public sector conforms to pay scales and seniority. Said observes that wage differences appear to have been increasing in the private enterprises during 1970-1987, while they remained almost stable in public enterprises. "In 1987, average private sector wages for males were 47% higher than those for females while the difference was only 24% in public enterprises" (Said, 1994, p. 11). Said cites one study which indicates that this differential is particularly wide in the case of blue-collar private sector occupations; in 1987, women received, on average, almost half of men's remuneration. Also relevant is that females at low educational levels receive much lower wages than males at the same educational level and that the wage gap declines, but does not disappear altogether, at higher levels of education (Said, 1994).

Toth (1991) cites several studies which indicate that gender-based wage differentials, as in other parts of the world, are longstanding in Egypt: Mona Hammam noted that in the 19th century, women, by being "paid piece rates by the Sheikh el-Balad, received roughly two-thirds the wages of men, but because their work ... was seasonal, their annual wages were roughly one-third those of men" (Toth, 1991, p. 224); Bent Hansen's study of employment and wages in the 1960s found that women received two-thirds the wages of men, and children received half of men's pay; Andrea Rugh pointed out that in many agricultural areas in Egypt, women's wages are half those of men, an observation made by Sohir Morsy as well (Morsy, 1990, p. 110). The lower figure parallels women's claim in another area of economic transaction -- inheritance -- where women receive half of what is inherited by their brothers.

d. Gender-based Differences in Management Positions

As is the case in many countries, few women in Egypt have reached the top ranks in the sectors in which they participate. According to a recent labor survey, while women make up 29.5% of the government sector, 13.1% of the public sector and 39.3% in the private sector, rarely do they reach key posts. In the government sector, women hold 12% of the top posts.

In the industrial sector, data show that women comprise between 13% to 21.4% of the labor force. In the garments industry, where women are 50% of employees, they primarily work in non-supervisory manual positions. Available estimates indicate that, in private sector decision-making posts, the percentage of women is again as little as 1 to 3%. In the banking sector on the other hand, women (24% of employees) are undertaking leading roles. Women have attained 31% of mid-level occupations and 22% of management positions. Similarly, in media, women have reached executive and managerial positions.

In general, female attainment of high posts is not representative of their participation in the labor force and does not reflect the achievements of women graduates. In addition, these numbers hide the fact that more than 50% of all women managers are not promoted to key posts before the age of 55, indicating that promotion opportunities for women to higher positions comes only at the end of their professional careers.

e. Gender-based Differences in Unemployment

As discussed in the Country Profile, open unemployment in Egypt is growing -- and may be as high as 17.5%. About 90% of the unemployed are under the age of 30 and the vast majority have an intermediate-level (secondary) education or higher. Examining sex-disaggregated unemployment figures reveals gender-based differences. According to Assaad (1993), the female percentage of unemployed rose from 25% to 53% between 1986 and 1990.¹² Unemployment rates by location and sex, Table B-5, show that unemployment rates are especially high among urban females.

TABLE B-5
UNEMPLOYMENT RATES BY LOCATION AND SEX¹³

Location	Sex	Year				
		1986	1987	1988	1990	1991
urban	male	10.6	8.0	8.2	6.0	6.8
	female	22.5	19.7	20.7	25.2	28.9
	total	12.6	10.6	11.8	9.0	11.6
rural	male	8.3	5.7	3.4	4.6	5.3
	female	32.9	13.7	5.4	13.8	16.4
	total	9.6	7.6	4.3	7.3	8.1
total	male	9.3	6.6	5.6	5.2	5.9
	female	25.2	16.2	10.2	17.9	21.3
	total	11.1	8.8	7.3	8.6	9.6

Source: CAPMAS, 1986 Population Census, Final Results.
CAPMAS, LFSS, December 1987, 1990, 1991, Fourth Quarter 1988.

¹² The latter higher percentage is disputed by economist Nader Fergany.

¹³ Table 2 - "Unemployment Rates by Urban/Rural Location and Sex, Ages 12-64," in Assaad, (1993).

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Increases in female labor-force participation rates between 1976 and 1986 in all age groups, but especially the age groups 25-29 and 30-34, are attributed to increases in female educational attainment, especially of intermediate and university education (CAPMAS, 1990). Employed women are generally more educated and more literate than employed men (CAPMAS, 1990). The extremely high unemployment rates for women indicate, however, that although the supply of job-seeking women is growing, the demand for female labor remains limited.

A theory suggested by Assaad and Commander (1990) is that the female unemployment rate is strongly correlated with the recruitment of graduates in the public sector. In the past, government employment was guaranteed to all graduates; given pressure on the government wage bill, this policy has become insupportable. Thus, high unemployment is at least partially explained by continuing expectations by graduates of government employment -- where job security and employment conditions are more desirable (despite the erosion of wages). In view of the limited opportunities for the educated females elsewhere in the economy, women in particular may prefer to wait for government jobs. At the same time, the trend away from permanent employment and toward short-term contracts may deter women from applying for these jobs. Unemployment rates may also be high because women prefer not to seek jobs, given the current situation of deteriorating real incomes in the public sector and poor job quality and lack of employment security in the private sector.

It remains unclear whether the high female unemployment rates are a function of specific preferences on the part of females, or barriers to entry into particular areas of the economy or occupational structure. Is the problem one of human capital -- a deficiency of skills that women workers offer employers? Or is it on the demand side, which would indicate problems in the availability of opportunities for women, as well as insufficient capital investments? The explanation may lie in a combination of these factors which will be explored further in the sections that follow.

3. Opportunities and Constraints to Women in the Formal Labor Force

Four of the major constraints to strengthening women's participation in the Egyptian labor force include: (i) the dual burden of women's household and income-generating roles; (ii) education and training; (iii) economic policies; and, (iv) protective legislation. While these factors are discussed below as "constraints," addressing these limitations can create "opportunities" to improve the quality and diversity of women's jobs in the economy.

a. Women's Roles: Reality and Perceptions

Constraints to women's participation arise from their the very real burden of their "dual role" as both family caretaker and income earner and from the perceptions employers hold regarding these roles. In order to ease the burden of working mothers, Law No. 50 of 1977 provides for the establishment of nurseries for children under six. The number of nurseries has increased from 2,355 in 1982/83 servicing 165,328 children, to 4,400 nurseries in 1990/91 for 382,000 children, an increase of 187% (NCCM, 1994a). Yet, nurseries are not available at all

workplaces, especially in the private sector. This fact combined with the high cost of private care for children, poor, overcrowded public transportation, high cost of private transportation, lack of affordable, time-saving conveniences, and low incomes, means that many women still cannot cope with the burden of their dual roles. Among the results are (i) high absenteeism rates for women employees and (ii) a preference, especially among women in the middle class, the illiterate, or those with low levels of education, not to work.

Employers' perceptions of women's dual roles also present a barrier to women's participation in the labor market. Married women in particular are perceived to be less reliable and committed employees due to their "natural preoccupation" with family responsibilities. A CAPMAS study states: "...there seems to be implicit discrimination against female employment, especially in the private sector, mainly because of women's work discontinuity due to childbearing and rearing" (CAPMAS, 1990, p. 118). Both male and female employers cite the "riskiness" of hiring women employees.

Even young women without family/household responsibilities are considered less stable and more costly than their male counterparts because it is anticipated that these women will get married and have children. If the woman does not leave a job entirely after she marries and starts a family, employers believe the female worker will become more costly (due to maternity benefits and absenteeism)¹⁴ and less productive (due to added responsibilities). Thus, for many employers a woman has to be a much stronger candidate than a man to warrant the investment and risk of hiring and training. Even in banking, for example, a traditionally strong sector for female participation, there has been in recent years a "worrisome" decline in the number of women in entry-level positions (Soliman, 1994a). It is now not uncommon for banks in Egypt to advertise positions as "males only."

Perceptions also play a role in women's access to advancement opportunities. A survey conducted by the CAPMAS in 1988 indicated that 9% of the women surveyed in urban areas and 11% in rural areas referred to different kinds of disparity between men and women in work. The most significant disparity in urban areas was in the type of work given to women; because of the extreme discomfort on the part of male employees to be led by a woman manager or if the job requires a large time commitment, travel or relocation, for example, a woman may not be considered for promotion. Because practices and environments differ from the private sector (where vast disparities exist in human resource systems) to government agencies (where personnel practices are based on seniority within a strict hierarchical structure), women cannot be assured of equal access to advancement opportunities.

¹⁴ It may very well be that women are being unfairly singled out as "expensive labor." As pointed out by some women government officials, benefits such as the one-month pilgrimage leave for all employees, once in their lifetime and at full salary, and rights to lengthy leaves with job-back guarantees are rarely articulated as problematical in labor-market or human-capital terms.

Lastly, a woman may not put herself in line for career advancement because she "worries about overt success and possible social rejection at the loss of her feminine image" (Skandar, 1994, p. 10). As a result, she exerts less effort and efficiency. Social taboos also exist with regard to a woman asking male clients out to dinner or working late, which are often necessary to advance.

b. Education and Training

Another major constraint to women's increased and enhanced participation in the formal labor force is the high level of female illiteracy, the low level of educational attainment of a large section of the female population, and the poor quality of the schooling that many Egyptians receive. There is evidence of a link between the deterioration of educational quality and economic crisis. According to Nader Fergany, "[t]he quality of human capital being developed in this country is low and is deteriorating." Further, the introduction of cost recovery in education (in response to economic crisis) has had especially pernicious effects on girls: introduction of user fees and the increasing cost of schoolbooks, uniforms, meals, and transportation, has lead many poor families to withdraw their daughters from school, especially in rural areas. Unless this is corrected, females will remain at a decided disadvantage *vis-a-vis* men in the competition for jobs in the industrial and services sectors.

Although the percentage of women in the total number of graduates from secondary schools has increased significantly from 32% in 1982/83 to 40% in 1989/90, the distribution of females in the different sections shows a concentration of females in the humanities (44%) and the sciences (43.7%), with low representation in mathematics (16.6%). "This affects the rate of women matriculating in the faculties and technical industrial academies of the Ministry of Education qualifying them to work in unconventional fields such as engineering, technology, electronics, petroleum and mining industries" (NCCM, 1994a, p. 25).

Patterns of women's employment, in particular the increases in sales, clerical, and tourism- and business-related occupations, reflect the kind of education and training that women receive in Egypt. Egypt's national report for the Beijing conference shows a concentration of female students in secondary commercial schools and in teachers' colleges; the female share of graduates from technical commercial academies was 41% in 1989/90, up from 38% in 1982/83 (NCCM, 1994a, p. 21). While, there has been a striking increase in the percentages of female students graduating from industrial schools (from 12% in 1982/83 to 20% in 1989/90) and from agricultural schools (from 14% in 1982/83 to 23% in 1989/90), the figures remain relatively low. The high and growing percentage of women in the technical commercial academies also raises the question of whether they will be well-positioned to take advantage of growing job opportunities in the emerging market economy, or whether they will be squeezed out of the labor market for such jobs, which may be reserved for men.

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c. Economic Policies

In theory -- and given the experience of Morocco and Tunisia, as well as Mexico and the southeast Asian first- and second-generation NICs -- economic liberalization and the transition to a more outward-looking and modern market economy should raise the demand for female labor in the emerging private sector, particularly in the export-oriented industries that are traditionally female-intensive. Economic reform should also break down the barriers to culturally-proscribed occupations, including tourism-related occupations, in which women at present are not strongly represented. Moreover, as the Egyptian government gradually shifts from engagement in production to a focus on expanding and upgrading health, education, and social services, this, too, should create more opportunities for women in the social sectors of the economy. One would also expect restructuring of the public-sector enterprises and/or privatization to affect male workers more than women, given the small female share in this sector.

Yet almost all interviews conducted during the fieldwork in Egypt indicated extreme pessimism in these respects, and suggest that men will be privileged in the new recruitment and hiring practices. A notable exception is Prof. Heba Handoussa, who is more optimistic about the social and employment outcomes of the economic reform process, including job prospects for women in the growing industrial sectors and in the informal and small business sectors. Thus far, however, the contraction of the public sector wage bill and private-sector promotion have resulted in a growing perception of women as most vulnerable. There is a widespread expectation that women are more likely than men to be made redundant in the public sector enterprises, and least likely to be hired in the private sector. In the anticipated public sector redundancies, the percentage of women would be high, especially among the overstuffed public relations, administrative, and support staff, as well as unskilled production workers. (See box below.) Indeed, women employees in the civil service are actively encouraged to take early retirement.

In addition, Nadia Farah does not expect increased opportunities for women in the private sector because of the growing sentiment (fueled by conservatism, economic crisis, and high male unemployment) that men are more deserving of available jobs. Although it is a violation of the law to discriminate against women in hiring, job advertisements stipulating men-only have appeared. These may be linked to the intensified notions about gender roles and "women's place" in the context of economic crisis and economic restructuring. According to one study: "[f]or a number of years allegations have been circulated that a woman should remain at home and be deprived of her citizen's right of work, i.e. to rob her constitutional rights. Also some authorities have taken measures against the employment of women, most important of which are the judicial authorities, which still reject the appointment of women to certain posts. Moreover, the private sector and some public sector companies unconstitutionally put advertisements on newspapers about job opportunities, stipulating that they are for males only" (Soliman, 1994a, p. 12).

THE PBDAC PLAN FOR PERSONNEL REDUCTION

The privatization of more than 300 public manufacturing enterprises by the Government of Egypt over the next few years may result in significant labor redundancy in these firms. For the moment, the Egyptian government has guaranteed employment to all privatized employees for a period ranging from three to five years. It is expected that various personnel reduction plans will be initiated by the firms. Although women constitute no more than 8% of employment in these firms, early evidence, such as provided by the Principal Bank for Reconstruction and Development (PBDAC), suggests that they may be disproportionately involved in the process of voluntary personnel reduction.

For several years USAID has supported the conversion of the Principal Bank for Development and Agricultural Credit (PBDAC) from agricultural input supply and output marketing to a true commercial bank. By 1992 this conversion had been largely accomplished. Of the nearly 9,000 redundant employees, 6,000 were expected to separate voluntarily. A consultant's report indicated that "voluntary separation of as many as 12,000 or more employees could occur without adverse impacts on the Bank's operations (Gregory, 1993a, p. 3)." The report goes on to say that "over 50% of the Bank's work force has been determined to be redundant, and therefore as contributing nothing to the productivity of the enterprise" (Gregory, 1993a, p.7).

Beginning in early 1993, PBDAC offered a separation allowance of 120 months of base pay, the latter actually only about one third of total pay because of numerous supplements. The separation allowance thus represents about 3 1/3 years of future pay. Several other sweeteners were offered, including grants for training and a lending program for starting new businesses.

Statistics on voluntary retirement obtained from PBDAC indicate that women and men are not equally affected by this program. Overall, women, who represented 10.5% of Bank employment at the end of 1992, were nearly twice as likely to accept early retirement than men. Thus, over the two-year period 1993-94 some 11.7% of total female employees, but only 6.4% of males, left Bank employment.

The highest proportion of female Bank employees was located in PBDAC headquarters in Cairo and in the two large branches in Alexandria and Cairo. Among these 3,470 urban-based employees, of whom 29.3% were women, women were 2.6 times as likely to leave the Bank. Thus, of this urban contingent, 14.3% of women, compared to only 5.6% of men, opted out of Bank employment during the two year period between December 1992 and December 1994. In absolute numbers, in fact, women slightly outnumbered men, 145 to 138 (51% to 49%), in retiring voluntarily from the large urban Bank branches.

If PBDAC reaches its minimal goal of 6,000 voluntary retirees over the next few years in the same proportion as during the last two years, it is likely that some 1,065 of these will be women, equal to 31.5% of their total number in 1992. In comparison, some 4,935 men will retire voluntarily, equal to 17.1% of their number at the beginning of the campaign.

If this scenario is repeated during the privatization of public enterprises, and civil service employment remains stalled, there will be a substantial net reduction in female employment in the formal economy over the medium term. Moreover, as discussed in further detail in this report, women's chances of reemployment in the formal private sector are considerably fewer than those of men. Hence, an even larger drop in the female participation rate can be expected, over time.

For example, although women have been making inroads in the banking sector -- with the result not only that they constitute about 24% of the work force but that many are found in managerial positions -- there is some evidence that, in more recent years, women have found themselves blocked from gaining access to entry-level jobs. It is possible that these jobs are being

"reserved" for men. According to Nadia Farah, Islamic banks, especially those from Saudi Arabia, are not hiring women. There have also been calls made in the Parliament and media for women to return home and give jobs back to men.

Some Egyptian economists are therefore drawing attention to the potentially dynamic role of the informal sector (e.g., Handoussa and Potter, 1992; Assaad, 1993) and of the need to eliminate legal and practical constraints on the operations of the private sector, especially the small-scale private sector. This is particularly important in terms of both labor absorption and economic growth. What is unclear, however, is whether the formal private sector will be receptive to female workers, particularly in light of protective legislation.

d. Legislation

Egyptian law, including labor law, is equitable and favorable to women, with two notable exceptions: the Family Law (which in its current interpretation is conservative and prejudicial to women), and the barring of women from judgeships. (See box below.) There is also considerable protective legislation in place which bars women from hazardous work and night work. The law also provides for maternity leaves, childcare centers, and nursing breaks. In the public sector, women also have the right to work half-time at half-pay (CAPMAS, 1990).

WOMEN IN THE JUDICIARY

The Egyptian constitution states that "access to public posts is a right of all citizens." Similarly, laws and regulations of legal and juridical authorities do not specify male gender as a pre-requisite for employment. In theory, legal provisions accept the employment of women judges.

Unwritten restrictions, however, prohibit women from being judges and from joining the public prosecutor's office (from whose ranks judges are selected). These restrictions are based on the belief that it contradicts Islamic principles. However, the Sharia does not include any articles preventing women from being judges. Instead, restrictions derive from misinterpretations of the Sharia, e.g., "in Islam, women should not rule" or "women are deficient in brain and religion" or are derived from perceptions of women being "controlled by their whims," "emotional by nature," and unable to handle the stressful work or interaction with criminals. Such rationale is clearly manifested in the reasons given for rejecting applications of women to the post of district attorney, the first step in the juridical hierarchy. The term "incomplete" is cited as the reason, without further justification.

It is noteworthy that in certain Arab countries (Tunisia, Iraq, Libya, Sudan, Morocco and some Islamic countries) women are appointed as judges on the basis of the existing laws depending on more tolerant interpretations of religious texts, and on the fact that there are no clear Koranic verses prohibiting the appointment of women as judges, and by analogy on the basis of historical precedents under the rule of Caliph Omar Ibn El Khattab (Bahey El Din, 1989).

The problem for women in the formal labor force seems to be twofold: first, many of the progressive ILO conventions signed by the Egyptian government over the years, and the pro-women articles in the labor law are not properly implemented or enforced. Thus, many

private-sector employers find ways of circumventing the maternity leave and childcare provisions, and are not pursued legally. The second problem is that as a result of the generous entitlements provided by the labor law, women are regarded as "expensive labor".

For the private sector, Law 137 of 1981 allows for one year of unpaid maternity leave. Law 137 is an attempt to bring private sector benefits in line with longstanding ones in the civil service and the public enterprise sector, where women workers are entitled to three months paid maternity leave and up to two years unpaid maternity leave. These benefits are available to mothers up to three times. Law 137 also requires employers with 100 or more female workers to set up a nursery close to the workplace but far from noise, pollution, and wastes (MELES n.d., p. 48, on Decree No. 30 for 1982) and to allow for breastfeeding breaks twice a day for not less than one half-hour each (CAPMAS, 1990). Some employers deliberately hire under 100 women in order to circumvent this requirement. There are, in any event, far fewer nurseries in the private sector than in public sector enterprises (Zaalouk, 1990; El-Deeb, 1993). It is interesting to note that the government sector provides the fewest nurseries.

Interviews conducted during fieldwork in Egypt confirmed that employers appear to be opposed to lengthy maternity leaves. At the same time, there is a view among Egyptian women professionals that the perception of women's "family-attachment" and their presumed unreliability is a pretext to reserve jobs for men. They argue that in recent years, as a result of the economic crisis, women workers have not been taking lengthy unpaid maternity leaves because they cannot afford to do so.

At present, the labor law is being revised and unified to bring public sector benefits in line with private sector benefits. This entails reducing maternity leave benefits to one year unpaid in both public and private sectors, taken twice instead of three times, and available to a woman employee only after 10 months of service. Although there is some criticism of this by Egyptian women activists, it is possible that the streamlining of the maternity leave benefits would help to: (a) create a more equitable entitlements package for public-sector and private-sector women employees, and (b) gradually eliminate the perception of working mothers as uncommitted participants in the labor force, while also retaining the rights of mothers to, and the social need for, maternity leave and childcare.

Article 152 of Law 137 of 1981 also states that women must not work between 8 p.m. and 7 a.m., except in conditions, jobs, and occasions to be determined by the Minister of Manpower and Training. In practice, this law excludes tourism-related and health-related occupations, but requires employers to provide transportation for female workers.

Turning to social security legislation, Egyptian law does not entitle a working woman's husband to receive pension after her death unless he is incapable of earning a living. This is viewed by some as legal discrimination against women; a woman who pays her subscription to social security through her working years is deprived of the value of such subscriptions during her

lifetime and deprived of the possibility of helping her husband later. Opposition to this legal provision is based on the claim that it confirms the common misconception that women are not responsible for sharing the family expenses and thus, less committed to the labor force and less deserving of the available jobs.

4. Current Initiatives in Support of Women in the Formal Labor Force

The Egyptian government has initiated a number of projects to enhance the situation of women in the formal labor force. For example, the General Department for Women's Affairs in the Ministry of Social Affairs sponsors production projects that grant concessionary loans to rural women to enable them to carry out production projects. This department also runs Centers for Working Women, "designed to improve the conditions of working women, by producing instant and semi-manufactured meals, canning vegetables and manufacturing ready-made clothes for working women, as well as providing the services of women trained to carry out housework chores for reasonable wages" (NCCM, 1994a, p. 13). The General Department for Productive Families in the Ministry of Social Affairs, formulates policy for the activities of the Project for Productive Families, and vocational training in particular (NCCM, 1994a, p. 14). The Unit for Policies and Coordination of Women's Activities in Agriculture in the Ministry of Agriculture, grants loans "for the fulfillment of small projects which create job opportunities and increase the incomes of rural women" (NCCM, 1994a, p. 14). The Section for Researches on Women and Children at CAPMAS, began operations in 1987 through funding from UNICEF, and "provides basic reference works needed for planning policies concerning women and their position in the labor force" (NCCM, 1994a, p. 14).

The Social Fund for Development (SFD) has designated women as one of its six beneficiaries; the others include: groups mostly affected by the ERSAP; working classes and low income groups; new graduates; Gulf crisis returnees; and inhabitants of areas deprived of basic services. The Employment and Retraining Program of the SFD has two components: the Egyptian Labor Adjustment Service (ELAS, based on the Canadian model, to provide retraining for workers made redundant during restructuring or privatization) and the Human Resources Development program (demand-oriented training for identifiable jobs). It is not yet known, however, how many women have enjoyed these services, or will do so in the future. This is clearly an area that requires monitoring.

The Ministry of Manpower and Employment has retraining programs for women. The goal is labor mobility; hence, workers are being retrained to be placed in other sectors in order not to add to the unemployment figures. The Ministry is also undertaking a legal literacy and awareness-raising program for women workers.

There are a number of donor initiatives -- on the part of multilaterals, bilaterals, and international NGOs -- to improve the position of women in the labor force (including women in the informal sector and in home-based activities) and to alleviate the high unemployment rate among women. For example, the ILO initiated a project called "Employment Promotion for Women through Small-Scale Garment Production and Food Processing Activities," in several

agricultural governorates as well as in Cairo, Alexandria, and new cities such as 10th of Ramadan (ILO, 1991). The ILO is also assisting the Egyptian Federation of Industries and the Egyptian Trade Unions Federation in updating and improving their respective data collection and information system and their statistical yearbooks. This will be an important step towards determining women's precise locations in the industrial sector and the level of their activities in the trade unions.

A joint initiative of the UNDP and the ILO on job creation in Egypt seeks to develop a portfolio of bankable projects in seven major areas: small enterprise development; labor absorption through direct employment generation; employment of women; self-employment cooperatives for graduates; support to migration policies; training; and labor market information systems (UNDP, 1994). UNIDO is executing a UNDP project, "To Establish a Garment, Fashion and Design Center," in order to upgrade the level of garment quality and appearance to make it suitable for international markets. Fellowships will be organized for selected members of the center for one year at the Fashion Institute of Technology in New York (UNDP, 1994).

Most of the donor initiatives -- and many of the current programs of the SFD -- focus on women in rural areas or in small towns. There are fewer initiatives for women workers in the large cities and central governorate, such as Cairo/Cairo governorate, where the female labor force is in fact concentrated.

It is important to note here that currently there exists no organization or program focussed on women in management. AMIDEAST has provided USAID/Egypt with a project concept paper to address this gap. The proposed project intends to establish a program of initiatives in Egypt to "encourage working women with career interest to stay in the work-force, to pursue professional career tracks, to compete in the work-place for advancement opportunities, to assume positions of authority and to pro-actively enter decision-making circles" (AMIDEAST, 1995, p. 1).

5. Conclusions: Implications for POWER

The analysis of the Egyptian labor force from a "gender perspective" has several important implications for POWER activities in that country and the design of the POWER project.

The POWER Challenge: Too few opportunities exist for Egyptian women in the formal labor force. While women constitute a respectable percentage of employees in the civil service, the private sector is not "friendly" to women. In the Egyptian context, while economic reform has thus far created few opportunities for men and women alike, it cannot be assumed that those opportunities that are created will be equally available to women. ERSAP's objectives of private sector expansion and a development strategy based on exports of tradables will depend to a great extent on proper utilization of human resources -- including those of women. In Egypt, the challenge facing the POWER project then, is not merely to helping women to take advantage of existing opportunities, but to help identify and create opportunities for women in the formal labor force, especially in new and nontraditional jobs and sectors.

Areas of Opportunity: Women need training and skills upgrading for industrial jobs, if Egypt's development strategy is to succeed and its export sectors are to be competitive. However, private sector employment must also be made attractive to women. Here, a unified labor code and its effective enforcement are important. At the same time, with the help of employment and placement services, women with university degrees and vocational training in technical fields should be helped in finding appropriate jobs in the private sector.

In these areas, POWER should consider concentrating its efforts on a few target groups. For example, these may include redundant female workers in government and public sector enterprises; new graduates; and women in industries in which there is a high female concentration of workers. Groups such as these should be targeted because they already possess a base of education and skills on which POWER activities can build. Second, the Government of Egypt's focus on workers is another area of opportunity. Any programs designed, however, must be in coordination with employers, who best know the employment needs of the private sector.

Results: POWER projects should seek to not only increase the number of opportunities for women in the formal private sector, but to improve the quality of women's jobs in the formal sector in terms of increasing wages, reducing women's dual burden, and opening up chances for advancement. This will require improving women's access to new skills and to services, such as quality and affordable childcare, to help lessen the working mother's "double burden," fostering working women's participation in networks, and providing more and accurate information on women in the labor force in order to help change the negative attitude toward working women.

C. BUSINESS OWNERSHIP FROM A GENDER PERSPECTIVE

In "Private Sector Development in Egypt: The Status and Challenges" the World Bank reports that private sector development, crucial for the success of the country's poverty alleviation efforts, is at the center of Egypt's economic reform program. Despite the government's focus, however, the private sector "response" to the reform program has been sluggish; "other economic, regulatory and institutional constraints would need to be relaxed further to encourage the private sector to invest and grow" (World Bank, 1994b, p.i). The central focus of this section, "Business Ownership from a Gender Perspective," is an exploration of these constraints with regard to women's businesses. Specifically, this section will discuss: why gender matters in business ownership in Egypt; the characteristics of women's participation in business; the opportunities and constraints businesswomen face; current initiatives in support of women in business; and the implications for USAID's POWER project.

1. Why Gender Matters

It is important to focus on gender when discussing business development in Egypt for several, interrelated reasons:

Limited Options: First, as discussed in the previous section, income opportunities for women in the wage earning economy are deteriorating. In Egypt, women comprise a small share of the salaried workforce. Within sectors that traditionally absorbed many workers, demand for labor, especially female labor, has weakened. Furthermore, women's prospects in other sectors are not as satisfactory as those available for men¹⁵ (Weidemann, 1992). Factors such as high unemployment, recession, return of male expatriate labor from the Gulf, and employer preference for men, for example, have contributed to a higher unemployment rate among females than males. Results from the 1988 Labor Force Sample Survey showed that approximately 76% of female new entrants into the labor force were unemployed. This is more than double the proportion of males (36%) (El-Deeb, 1993). In this context, women often must pursue self-employment as an alternative.

Economic Necessity and Dependence: In Egypt, economic necessity is a major force behind women's work. Twenty to thirty percent of the population, or 33.8% of the families live below the poverty line. Frequently, not only must male household members take on second jobs, but females must also seek income generating activities. Where women are the sole providers, estimated at 18% of all families, and from 30% to 40% in rural areas, their ability to generate

¹⁵ For example, Handoussa and Potter argue that the informal sector grew considerably during the Infitah [Sadat's "Open Door" policy] period, especially in transport, printing, furniture, leather and shoe manufacturing, and metal products. Between 1976 and 1986 there occurred a 74% increase of employment in rural small-scale manufacturing (Handoussa and Potter 1992, p. 13). These industrial sub-sectors are, however, primarily consumers of male labor. The female-intensive sub-sector of clothing and weaving actually suffered a decline during the same decade, with employment in weaving falling 34% (Handoussa and Potter, 1992, p. 11).

income is of utmost importance (Mansour, 1994 and Weidemann, 1994a).¹⁶ In Weidemann's (1992) study of microenterprises, 38% of households were dependent on income generated from women's enterprises for survival.

Socio-cultural Importance: In recent decades, Egyptian women have made significant strides with regard to economic participation. Women's enterprises, far from being trivial, contribute to employment and income generation. Indeed, women's share of the total number of owners of enterprises has increased from 5.5% in 1984 to 17.1% in 1988 (NCCM, 1994a). Today, however, poor economic conditions are also fueling growing conservatism, which seeks to limit women's options to traditional roles in the home. Focusing on women's contributions in business, strengthening those contributions and documenting their successes, are necessary steps to stem a backslide in the gains women have made. Strong businesswomen are needed to work in partnership with men to achieve the goals of development.

Characteristics and Constraints to Growth: Thus, the creation, survival and growth of women's businesses are critical. As the following sections will describe in greater detail, while both Egyptian businessmen and women face a multitude of constraints, the barriers are often heightened for women and/or may have additional causes. Focusing on women's businesses is warranted to alleviate the specific constraints they face in contributing to Egypt's growth and development.

2. Women's Participation in Business

As described in the "Country Profile," the Egyptian private sector is dominated by micro and small enterprises. Depending on the source, firms size classifications vary widely in Egypt. Even among government institutions, there are many definitions. For example, according to El-Deeb (1993), the General Authority for Manufacturing defines small scale industries as those with no more than 100 workers, while the National Planning Institute defines small scale firms as those with less than 50 workers. The USAID/Egypt Mission also uses a numerical definition, categorizing micro enterprises as those with 1 to 5 employees and small enterprises as those with 6 to 15 employees.

Hatem (in Aal, et al., 1993) notes other criteria used to define enterprises, including: location, capital invested, ownership, composition of staff, production process/technology, credit sources, markets, legal status, and nationality. Women's businesses are overrepresented in the informal and home-based activities; few are small scale and outside of the home, with the exception of garments. Among the formal, more successful firms, women's businesses can be found in areas such as: business and management consulting; travel; real estate; advertising; and education,

¹⁶ Widowhood accounts for about 60% of these female-headed households, while rural out-migration of men accounts for much of the remainder. Divorce is responsible for only 4% of female-headed households (Weidemann, 1994a, p. 9).

research, and training.¹⁷ Sullivan (1986) points out that among the elite businesswomen he profiled, few were in businesses which required a large amount of personal start up capital. Further, "the firms involved are mainly in the services sector but include some investment in construction and industry... Conspicuous by its absence is extensive investment in manufacturing" (Sullivan, 1986, pp. 140-141). Because many of women's income generating activities are found in the rural and small sectors, the characteristics of these firms are described in greater detail below.

a. Women's Economic Activities in Rural Areas

According to the 1988 Labor Force Sample Survey, about 33% of women in rural areas are active economically. Women's labor and entrepreneurial skills are key to the successful production of a variety of subsistence crops, small ruminants, and poultry. Women also are crucial in water and land management, enterprise development, and the marketing of produce. As such, women are essential to raising agricultural productivity.

Women, according to one farm survey, are responsible for 40% of livestock production (Richards, 1990). Approximately 70% of women's annual work time may be devoted to animal husbandry. Women and girls perform two-thirds of milking and nearly all the marketing of animal products and the processing of by-products (Weidemann, 1994a, 13).

Poultry production and marketing is primarily a woman's occupation in rural households. Dairy and poultry products are very important sources of household protein and cash income. One study shows that 80% of women between age 20 and 30 derive their principal income from poultry and dairy products (Weidemann, 1994a, 14). The marketing of such products and retailing small amounts of fruits and vegetables in petty trade are also major sources of income for divorcees and widows, often the sole support of their families.

Women in rural areas operate a variety of small agricultural processing and manufacturing enterprises, producing cheese, butter, ghee, jams, fruit juices, pickles, and tomato paste. Other activities in which women engage are non-agricultural, such as services, trading, brick-making, traditional handicrafts, and carpet weaving. Most of these microenterprises are home-based, because of the general reluctance by both men and women, particularly in Upper Egypt, to encourage women's employment outside the home.

However, resistance to women's work outside the home is often diminished in the face of economic necessity. Increasing poverty in rural areas is leading to greater female participation in the rural economy through wage labor or self-employment as microentrepreneurs. For example, women are heavily involved in marketing crops and products. Women are reported to be far more active in marketing maize and wheat than men and equally involved in the marketing of berseem and rice (Weidemann, 1994a, 23).

¹⁷ These categories are drawn from a cursory survey of the American Chamber of Commerce's membership directory. Among the over 300 principals listed, 15 (4%) are women.

Despite the importance of their involvement in rural activities and the fact that, according to Sharia law women may inherit one-half the portion of land as men inherit, in practice land is controlled by male heads of family, who are responsible for providing for the subsistence of women and their children. Women who inherit land usually leave it in the hands of their male relatives, normally brothers, in return for financial assistance, should this be necessary. Men comprise 75% of all landowners and possess an even larger share of total cultivable surface (Weidemann, 1994a, 6).

According to an annex, The Role of Women in New Lands, in a USAID study of land reclamation policies and programs, few women graduates are settled on the land they own (National Agriculture Research Project, 1994, pp. 39-40). The study found:

Women graduates come, in general, from urban areas. They are not familiar with life in the rural areas nor have any practical experience dealing with agricultural production. Only a few of the women graduates who received land are settled on the sites, and usually they are accompanied by their families. Customs and values prevent women graduates from living alone on their lands.

Nor do these women graduates work on their farms by themselves. They either hire labor, share production with a neighboring farmer, or, if married, give their husband responsibility for the farm.

b. Women as Small Business Owners and Microentrepreneurs

The first point to note about women-owned businesses in Egypt is that little research has been conducted on the topic. Such information is needed to better understand and appreciate the nature of women's participation in business sector and to design appropriate policies. The key findings and conclusions of one study of 182 male and 141 female entrepreneurs, conducted by Weidemann (1992), provides insight into this little researched topic and are presented in some detail below.

The male and female microentrepreneurs surveyed shared a number of characteristics in common. Both male and female entrepreneurs tend to:

- be sole proprietors;
- live close to their business (within 15 minutes);
- directly manage their enterprise;
- keep no business records;
- express a great need for working capital;

- use business income to support personal and family consumption;
- feel little need for technical or business training, and;
- not to invest in their business for growth (only 1/3 do), but would welcome higher income through increased business efficiency.

The survey revealed some women-specific characteristics of microenterprises:

- According to the sample, 38% of households are dependent on women's income for survival. Women's earnings also serve as a safety net when the husband is unemployed or absent.
- Women's businesses are primarily in services, secondarily in trade. Few women are in manufacturing.
- Women's motivation for engaging in microenterprise is primarily increased income, while men are more likely to stress independence.
- The great majority of women (90%) had used personal savings or money from a informal rotating savings and loan association to start their businesses, while men launched their enterprises with income from migration outside Egypt and personal savings.
- Women received smaller loans from the two USAID projects than men, but were more satisfied with their loan.
- Women had been in business for shorter periods than men, and many fewer (4%) had previously failed in business than men (16%).
- Women's businesses are less likely to be registered (35%) than men's (56%).
- Women's businesses tend to be started and continued in the home. 70% of women's enterprises begin in the home (versus 18% of men's), and 53% continue to be located there (compared to 19% for men).
- Half of women surveyed indicated their preference for a home-based business, even should this involve less profit. Only 10% of men felt this way. Women's domestic role continues to weigh heavily on their entrepreneurial endeavors.
- Women, more than men, tend to run their businesses part-time and to work specific hours of the day, usually in the evening.
- Women tend to receive less credit for materials than men and to extend more credit to customers. Thus, 70% of women in the survey had paid cash in advance or on delivery

for materials or supplies, while 87% extended payment terms to their customers. Working capital constraints are more likely to affect women than men, according to these survey results.

- Two-thirds (67%) of microentrepreneurs surveyed planned to expand their businesses. This was true for 59% of women and 72% of male entrepreneurs.

3. Constraints and Opportunities to Women in Business

In theory, participation in the Egyptian private sector has no constraints and provides opportunities which are "open to men and women alike." In reality, business men and women do face constraints. However, some constraints may be especially acute for women. For example, for several reasons -- percentage of women's businesses that are micro and small, (the group that is most constrained by regulations), social attitudes toward women dealing in the public sphere, and the time and travel required to fulfil all requirements -- overregulation of business enterprises, as described in the "County Profile," is a greater barrier for many businesswomen. The sections that follow discuss other constraints, particularly as they apply to women, including: social/cultural attitudes; economic policies; legal considerations; finance; organizational support; and, skills and information. *It is important to note here that the applicability of these constraints varies, depending on factors such as class, education and region (i.e., rural v. urban).*

a. Social/Cultural Attitudes

In the Egyptian context, social and cultural constraints are extremely important to examine because of their cross-cutting nature and exacerbating effects on the other constraints businesswomen face. The social/cultural constraints can be divided into four interrelated categories: social attitudes; family attitudes; family responsibilities; and behavioral constraints... Social attitudes constitute an "implicit" constraint to women in business; "...in Egyptian society as a whole, the working woman is often a reluctantly tolerated individual" (AMIDEAST, 1995, p. 4). In this environment, women are often not supported, expected or encouraged to own a business. Running a business may be perceived as "unfeminine." (See box below.) For example, not only is it more difficult for a woman to attend to her business tasks that require public contact (e.g., collecting fees from male customers or handling regulatory requirements), but it may be unacceptable for women to travel on business alone.

Families' attitudes play a similarly important role in a woman's ability to conduct business. Women's business pursuits may be discouraged by other family members, including other female family members. Family resources, such as finance to start a business or to pursue an education, are often channeled to males, thus limiting a woman's ability to succeed. Also, husbands and fathers can explicitly forbid a woman from undertaking public tasks. On the other hand, Sullivan (1986) writes that among several of the Egyptian female "entrepreneurial elites" he studied, families can also be a source of valuable "informal" training and support.

PROFILE OF A "BUSINESSWOMAN"

In 1992, Mme. Omneya decided to leave her job at the American University in Cairo, where she taught English as a second language, to start her own business offering adult and continuing education. Her Career Development Center offers educational development, management training, and language courses.

Mme. Omneya does not believe that as a businesswoman she faces any particular constraints, especially when compared to a businessman, in terms of access to credit, technical know-how, or market information. Start-up capital for the Center came from family sources. She plans to take a loan in the near future in order to expand the business and rent an additional (third) floor in the building. She has no difficulty in obtaining resources, such as books, journals, and audio-visual materials. As a member of several professional associations (based in the United States), she has access to professional newsletters from abroad, which she also obtains when she travels to participate in professional conferences. In addition, she and her husband have developed professional, personal and social networks, which in turn have helped her to land lucrative clients.

Her main complaint is in the area of socio-cultural factors, for example, "the tax authorities don't like dealing with women managers or owners... I always take my husband, lawyer, or accountant." In fact, Mme. Omneya prefers not to be called a "businesswoman" because "it does not have a positive connotation in Egypt." Women who are "in business" are not professional. The term is associated with the unfeminine traits of aggressive behavior and unethical practices.

A third social constraint on a woman's pursuit of her own businesses is the enormous pressure to marry, have children, and undertake exclusive responsibility for the family. A woman may not be considered a success unless she has a happy marriage and children. This responsibility adds a "double burden" to the woman's time and restricts her ability to conduct her business activities outside of the home. The long hours required to successfully run a business produce conflict among her many roles.

Lastly, according to Odette Skandar, Chairperson of the American Chamber of Commerce in Egypt's Successful Career Women's Committee and President of Egypt & Middle East Co., "public opinion and social norms...shape a woman's psychology, attitudes, ambition, expectations, and self-esteem such that she cannot conceive of her own success or even any other activities besides the domestic one. As a result, gender bias is deeply rooted in women who have been taught for ages to believe they are inferior" (Skandar, 1994, p. 4). Many women may accept and few challenge the idea that their place is in the home. Such self-conceptions have a constraining effect on the development of a woman's own potential and initiative.

SOCIAL CONSTRAINTS AND SUCCESS

Mme. Amany, two sisters and her brother own and run a large baby clothing enterprise. The family started the business in 1979 on a very small scale, with family financing, and seven sewing machines. While the brother has responsibility for the company's overall plan, technical management and machinery, the three sisters are primarily in charge of the day-to-day management of the business. Each is individually responsible for marketing, design, or accounting. Although garment-making is a "family business," before starting the firm, the sisters had little to no experience in the garment industry. Responsibilities, therefore, were divided according to interest. "On-the-job" training was their main source of business education.

Today the siblings have a 4-floor factory and 300 employees, producing mainly for the domestic market. Mme. Amany believes that the company success is due to the sisters' decisions to: diversify horizontally to offer every clothing item needed for children, ranging from newborn to five years old; to produce a modern line of clothing, adapted for Egyptian tastes; and to use innovative marketing techniques. (Since 1985, the company has been exhibiting its products in 5 star hotels. The three day exhibitions, which no other company sponsored, were held twice yearly in Cairo and Alexandria, provided buyers with an opportunity to see products and place orders.)

Mme. Amany believes that to succeed at marketing or managing employees, for example, a businessperson needs a certain personality, regardless of gender. On the other hand, success also requires mobility, something many women do not have because of family and household responsibilities. Since Mme. Amany is unmarried, she can be in the market for long periods. However, she feels she has sacrificed a lot in terms of her personal life due to the demands of her job. While she hires men to do some of the marketing, she admits that she would not hire a woman, due to the "nature of the work" and the system of payment which requires the agent to spend at least two days per week away from home in hotels in different cities. A woman entering a hotel alone at late hours is suspicious and socially not acceptable.

Mme. Amany believes without strong support from her brother, combined with his technical know-how, the business might not have been as successful. People take the business more seriously because of his presence. Furthermore, without the brother, expansion of the firm to its present scale would have been more risky. Mme. Amany noted that if one of her sisters were to get married, that sister might pull out of the business, due to her new role and responsibilities. The brother, fully in control of his plans, provides the necessary stability.

b. Economic Policies

In recent years, growing conservatism and worsening economic conditions have reinforced "traditional" attitudes in general and toward women. Several interviewees noted that the younger generation has become much more conservative than their elder counterparts, especially regarding gender roles. Other interviewees suggested that in such an environment, i.e., in which government must focus on stemming the conservative trend and on strengthening the economy, there would not be great receptivity to measures that are focused on women.

In the past, economic policies designed to promote the private sector have not been very clear or well coordinated. In addition, they have been aimed at large businesses, not the small firms where women are concentrated. Greater government attention on the smaller business sector, in general, should provide increased opportunities for women in business.

c. Legal Considerations

Laws in Egypt provide women with equal rights to work outside the home and to own and manage property. These rights are protected by both the state and Islamic law and provide the legal basis for a woman to go into business. According to attorney Mona Zulficar, difficulty is encountered in practice where there is a gap between law and practice. One of the major causes of this gap is women's lack of awareness of their rights. Often women do not know they can be listed as an owner of a family business; nor do they think they should be listed even though they contribute as much, if not more, than their male counterparts.

Some laws that are "discriminatory" and which may create barriers to the success of women's businesses are those which relate to the Personal Status Law. The Personal Status Law, or family law as it is sometimes called, is the law governing marriage, divorce, custody of children, inheritance, etc. It is based on Islamic Sharia. Personal Status Laws relating to marriage and inheritance are particularly important in terms of women's business ownership.

Constraints related to marriage law: Important aspects of the current, accepted marriage law which may affect married women's ability to participate in business include:

- the wife's right to leave the house is subject to the husband's permission or bound by conditions stipulated by the law;
- the wife's right to work -- even if it is laid down in the marriage contract -- is restricted by the family interest if the husband objects;
- the wife's right to travel is subject to the husband's approval.

With regard to travel, in Egypt, the law does not give working women special guarantees that permit them to travel at any time -- even if this travel is related to their work or occupation. The absence of special provisions makes the above points applicable in all cases. Consequently, working women are subject to the same procedures and rules governing the right of women to travel, whether in getting a passport, securing the husband's approval to have a passport issued, or the manner in which such approval is exercised or withheld, regardless of the effect such procedures may have on the women's business or professional future.

It is noteworthy that a wife must have her husband's approval for getting a passport. This approval is effective as long as the passport is valid, and must be renewed with the renewal of the passport. Moreover, the husband may withdraw his approval while the passport is still valid by informing the authorities of his position. The authorities would automatically prevent the woman from travel, regardless of the reason for travel.

Many women are not aware that the current law allows women and men to create a civil contract that stipulates the conditions that govern their marriage. Society, based less on religious reasons than on social values and concepts, still rejects the idea of including conditions in the marriage

contract. Furthermore, it is practically very difficult for the couple to add any conditions or clauses to the current form of the marriage contract, which leaves no space to add such conditions. Several studies have emphasized the importance of changing the marriage contract form, pointing out that the change would not be in contradiction to the concept of the contract in Islamic jurisprudence (Chemais, 1989).

Constraints Related to Inheritance: According to provisions of Islamic Law, the rule governing inheritance accords a male double the share of a female. The actual application of this rule, however, varies with the social class and community. Particularly in conservative and rural communities, where ownership often is limited to agricultural land, women may be deprived of inheritance entirely. This is based on social grounds, namely to preserve family property against fragmentation and loss to outsiders, including the daughter's husband and offspring. This powerful social rule supersedes provisions of Islamic Law, deprives women of inheritance, and thereby aggravates discrimination against them. Discrimination thus becomes two-fold, based on (i) the legal texts and their application and (ii) the impact on women's ability to start or run a business, especially when securing a loan is contingent on access to land or property for collateral.

In contrast, the urban wealthy classes apply the same legal provisions differently. They accord female members equal shares as males particularly in financial and landed property. They seek to circumvent the literal application of Islamic legal provisions, either by transferring ownership during their lifetime through sales or grants, or after their death through provisions for daughters in wills. Such contradictions reveal that the application of the same Islamic rule varies according to the dictates of social values and customs.

d. Finance

The overwhelming majority of both male and female entrepreneurs do not use formal banking channels to serve their financial needs. The traditional banking sector, concentrated primarily in urban areas in Egypt, does not give small loans, imposes strict collateral conditions, and requires the completion of onerous paperwork (Prosterman, 1990). The major source of capital for investment comes from informal sources, savings, and money provided by family and friends. Small-enterprises, in particular, lack working capital finance.

While these constraints apply to men and women alike, Egyptian women's access to formal sources of credit may be further constrained by: program requirements and conditions (such as land collateral, formal registration, a "workplace," and the targeting of certain business sectors) that businesswomen, given their access to resources and the characteristics of their businesses cannot meet; practices, such as the need at some banks for a woman to secure a male's signature as a guarantee to obtain a loan; difficulty related to distance, time, and cost of travel to credit institutions and dealing with officials; lack of information on programs (once successful, credit programs frequently stop formal advertising and rely on their current customers, the majority of whom are men, to "spread the word" to new customers, with the result that many women outside the network of current customers are excluded); and credit officers' "traditional"

attitudes toward women's businesses. This last constraint, however, is being challenged as bankers gain more experience lending to women. Credit officers interviewed by the Team recognized that businesswomen were "more committed, ambitious, and careful" and were excellent repayers.

It is noteworthy that under Egyptian law, women have the right to obtain bank loans, mortgages and other forms of financial credit. Article 13B of the U.N. Convention on the Elimination of all Forms of Discrimination against Women, which has been ratified by Egypt, states that the parties to the Convention should adopt all appropriate measures to eliminate discrimination against women in economic and social fields in order to ensure for them the same rights as men, particularly the right to obtain bank loans, mortgages and other forms of financial credit.

Along with more limited use of formal finance, females do not have as many sources of informal finance. As Weidemann (1992) found, earnings from out-migration were used to fund 20% of male-run businesses, compared to only 3% of female-run businesses. Male businesses also received more credit from suppliers. Pawnbrokers provided a source of credit to women and 90% of women used personal savings or informal savings associations to start their business.

In Egypt, women play a dominant role in *gamaye*, or informal savings associations. In a study of finance among PBDAC employees, Baydas, et al. (1993) found that while most *gamaye* were of mixed gender, women comprised 55% of the members and frequently undertook the lead roles in the group. The study found that 83% of the "self-help financial groups" surveyed were organized and managed by women. The advantages of participation in a *gamaye* are: flexibility; adherence to social norms; and an ability to solve agent problems, mobilize deposits, screen borrowers, collect loan repayments, and apply sanctions, at low cost. Furthermore, *gamaye* are consistent with Islamic Law's restrictions on interest payments. Baydas concludes that "[i]nstead of developing specialized women's credit programs that service temporarily a few hundred female borrowers at low costs, it may be more appropriate to address the systemic problems that constrain the formal financial system from offering some of the financial services that women (and men) demand and so often create informally" (Baydas, 1993, p. 35).

e. Organizational Support

Businesswomen also lack organizations that address their specific concerns and needs. The only Egyptian association identified by the Team, which had a program specifically designed to address the needs of businesswomen, is the American Chamber of Commerce in Egypt. The Chamber has a Successful Career Women's Committee, established in 1994, which tackles businesswomen's (and women's) issues, such as relations at work; getting recognition and proving potential; working women's role in building the new society; the real value of work; the marriage contract and voting. Committee activities, for example, include speeches by experts and contributions to the Chamber's monthly magazine. Other associations, such as the Egyptian Businessmen's Association and the Alexandria Businessmen's Association, while open to female members do not have arms such as that established by the American Chamber of

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Commerce. Not only do these institutions not address the needs of businesswomen, but women often lack the time to participate in meetings and activities. Interviewees estimated female membership in these organizations to be around 10% or less.

f. Skills and Information

While credit officers gave women high marks on commitment and ambition, they also felt that businesswomen were more in need of technical training in business skills, such as marketing and communications. Many training vehicles already exist in Egypt, e.g., apprenticeships, formal training institutes, on-the-job training, and informal training. However, women are less likely to have access to these programs, and often, as cited by interviewees, these programs do not offer the skills demanded by the private sector. Women are often given jobs and trained in tasks deemed best suited to "women's nature;" typically these assignments (secretarial, etc.) do not transfer the skills needed to enter into her own business.

Nor are women taking maximum advantage of the training opportunities that are open to them. For example, of the USAID-sponsored SME project borrowers (both men and women) interviewed by the POWER Team, none had participated in the technical training and problem solving courses the program offers. Owners did not see the need or see how the programs could help. Weidemann's study (1992) supports this finding; business and technical training was not a priority for the microenterprises surveyed. In particular, women lack the time, may need the permission of their spouses, or are too shy to attend.

Businesswomen are also constrained by a lack of access to information. For example, a common strategy businesswomen use to address their mobility constraints is the hiring of men, or relying on male family members, to market goods and collect payments. Such strategies, however, keep businesswomen out of the market, out of networks, and out of contact with their customers' needs and the competition. Those women who are constrained by traditional thinking lack access to new ideas to start businesses in non-traditional areas.

* * *

The discussion of the business constraints women face necessarily leads into a discussion of opportunities for women. Certainly, mitigating these constraints will create opportunities for women. In Egypt, several other broad opportunities exist for strengthening women's participation as business owners.¹⁸ For example, women's participation can be enhanced in the fields in which they have a presence, such as textiles, advertising, marketing, importing/exporting, etc. Family businesses can also provide an area of opportunity for women to develop their business skills and strengthen their productive role. Opportunities also may

¹⁸ As is the case with constraints, the existence of opportunities for women also varies with location, class, and education. For example, in rural areas, "[o]pportunities for the majority of women to independently undertake a small to medium scale enterprise seem limited within the position of the woman in the rural family as a producer and reproducer" (Merabet, 1989, p. ii).

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exist for women's increased participation in sectors that will remain strong or will grow in the future, such as agroprocessing (Merabet, 1989). Lastly, broad opportunity exists for increasing business participation among the young female graduates.

4. Initiatives in Support of Women in Business

Highlighted below are several projects in support of women in business. They include both those that specifically target women in business and those that have women's involvement or the potential for increasing women's participation.

a. USAID

USAID/Egypt implements no projects specifically targeted toward businesswomen. However, the Mission sponsors two projects which are of particular relevance to POWER -- the Small and Micro Enterprise Project and the Small Enterprise Credit Program.¹⁹

The Small and Micro Enterprise Development Project (ABA/SME) was approved in September 1988 to provide working capital, training, and technical assistance to existing small- and micro-scale, productive enterprises through two foundations in Alexandria and Cairo. The goals of the program are to increase the economic output of the small business sector; reduce its rate of unemployment; and improve SME earnings and workers' wages.

The Team visited the SME project run by the Alexandria Businessmen's Association (ABA/SME). The ABA/SME project focuses on existing micro (1-5) and small (6-15) enterprises engaged in manufacturing, the service industry, and trade and retail stores. Manufacturing represents about 70% of the portfolio, trade about 22% and services about 8%. The foundation provides loans ranging from LE 1,000 to LE 25,000 at a 15% interest rate (lower in rural areas) to enterprises with a "place for work" and a product. Registration is only required of businessowners seeking loans over LE 3,000.

"Loan officers," responsible for specific geographic areas, search for clients, study their conditions, consider (using instinct and reputation of the owner) whether the loan will be repaid, and conduct time-consuming follow-up visits with the borrowers. The project also relies on "word of mouth" and newspapers advertisement to generate clients.

¹⁹ For an analysis of ways USAID could better address the needs of women entrepreneurs through these projects see Weidemann, C. Jean, "Egyptian Women and Microenterprise: The Invisible Entrepreneur," GEMINI Technical Report No. 34, for USAID's Office of Women in Development, Bureau for Research and Development, Washington, D.C. and USAID/Cairo, March 1992.

ABA/SMEP offers its clients training and technical assistance through its Alexandria Small Business Center (ASBC). The services include marketing, a library, and training in areas such as costing, pricing, accounting, production planning, quality improvement and marketing practices. The ABA also trains extension officers and offers training to other foundations with small enterprise projects. The ABA charges fees for all services, so that the training programs become self-sustaining.

PROFILE OF AN ABA/SME CLIENT

Mme. Sawsen is the daughter of a former Minister under the King; she and her sisters attended language school, but got married before completing their education. With her children now grown, her husband requested she join him in Saudi Arabia; however, Mme. Sawsen is taking a longer term view -- she will stay and work in her garment business so that they have something in Egypt when he returns. Despite disapproval and lack of support from her family, Mme. Sawsen is determined to succeed.

Mme. Sawsen has had her own business in Alexandria for 30 years; 20 years outside of her house and 6 years in her present location in a residential district. The company is registered, but not yet licensed -- one obstacle is the zoning laws. In May 1994, Mme. Sawsen took out her first loan with ABA/SME to expand her business and another loan 6 months later. In total, she has borrowed LE 5,000. She has no loans from other sources and does not go to the bank because the SME project is more flexible. She intends to continue to borrow from ABA/SME.

Since joining the ABA/SME program, Mme. Sawsen's business has grown both in terms of production and employment. When Mme. Sawsen started with ABA/SME she was producing LE 2,000 worth of goods per month. ABA/SME figures state that her production level has grown to LE 2,500. In addition, she is expanding her market. When Mme. Sawsen started with the ABA/SME project she had 2 employees. Currently, she employs 2 women and 4 men.

Like many female borrowers, Mme. Sawsen does not use the courses and programs offered under the ABA/SME project. When suggested that she use the "problem solving" component to address some business issues she is facing, she expressed concern that the involvement of ABA/SME would only make matters worse. In addition, she did not want to go to a group meeting with her problem. She would consider using the service if it were held on an individual basis.

The ABA/SME program is considered very successful. Ninety-nine percent of repayments are on time and the credit program achieved self-sufficiency within the first two years of operation, two years before the expected time. Data provided by the ABA show among participating businesses a rate of increase in labor wages of 26.4%; a rate of increase in production of 47%; and a rate of increase in employment of 25.3%. Over the past five years, 35,745 jobs have been created with each new job associated with LE 2,048 (or US\$600) in loans. The ABA will expand program operations to Kafr al-sheikh. Other groups, with ABA help and training, will begin similar projects in Port Said and Assiut.

Presently, however, only 10% of borrowers are female, up from a figure of 5% when service enterprises were not eligible. The overwhelming majority of female borrowers own garment-making businesses. Female project participants are considered by ABA officers to be more

committed and ambitious than male borrowers; however, they are also seen to be in more need of technical assistance. Female participation in the training programs is low overall. In addition, of the ABA's 92 loan officers, only 5 are women. ABA officers and representatives from one of the training contractors indicated that gender disaggregated data is available. However, neither of these groups was able to provide the Team with such information. The Trade and Investment directorate at USAID/Egypt recognizes the need to improve the incorporation of women in its project as "a continuing issue."

USAID's Small Enterprise Credit Program began in 1992, as a replication of its Rural Small Scale Enterprise Project for urban areas. The SECP is directed at firms with fewer than 15 employees and less than LE 25,000 in fixed assets. After 18 months of lending to small businesses through the National Bank for Development (NBD), this program has reached 19,419 small enterprise borrowers in Cairo, primarily in the manufacturing sector and has disbursed 34,247 loans (averaging LE 2,268 and totalling LE 77,675,015). The 4,002 loans to women, totalling LE 7,883,166, comprised 10.15% of the total portfolio. At the end of the third quarter 1994, the Governments of Egypt and the United States concluded an agreement to expand the SECP to Upper Egypt.

PROFILE OF AN SECP CLIENT

Two years ago, Hamida was widowed and left with the responsibility of providing for her five children. In a subsequent marriage, she discovered that her new husband would not support her and the children. Deciding that she must enter into business to support her family, she chose to produce concrete tiles with a decorative design.

A hydraulic press was needed to manufacture the tiles, and this required an investment in capital that Hamida did not have. Hamida began working in the market to accumulate funds to purchase the press. She earned enough to purchase the press, but struggled in the tile making business due to the lack of working capital. In June of 1993, an SECP credit extension officer paid a visit to the tile making operation at the premises rented by Hamida. As the SECP Project was explained to her, Hamida recognized how participation in the project could enhance her income. The credit officer assisted her in completing the application. Upon the usual SECP analysis, the cash flow prospects of the business and the good character references of Hamida resulted in approval of a loan (LE 2,000, 5 months) to purchase raw materials.

The availability of working capital allowed the business to operate more efficiently. This in turn has meant a better life for Hamida and her children. The two eldest sons were unable to attend school due to the lack of funds for educational expenses. Now, with improved cash flow, the three younger children are able to attend school (Profile provided by USAID/Egypt).

At the request of the USAID/Egypt WID Officer, the project contractor conducted an "Analysis of Women Clients After 12 Months of Lending Activity." The analysis includes data on loans to women borrowers for the program as a whole and for each of the 13 NBD branches. The data show that over the 6 month period from June 30, 1994 to December 31, 1994, the program improved its reach to women borrowers. Nine of 13 branches increased the number of loans to women as a percentage of total loans (one branch's percentage remained the same and the

others decreased). For example, the Opera branch's number of loans to women as a percent of total loans rose from 2.85% to 5.41%; while on the other end, Misr El Gedidah's (Commercial) figures increased from 14.60% to 17.29%. In addition, the average size of women's loans increased overall from a figure of LE 1,798 to LE 1,970 (10 of 13 branches increased the average loan size to women). However, in all branches but one, women's average loan size is smaller than men's. The contractor also notes that 105 of its staff of 308 are women (statistics disaggregated by position were not provided). One branch manager and the project manager are women. In addition, the USAID Project Manager has requested that one-half of the clients selected be female.

b. CIDA

The Canadian International Development Agency (CIDA) has taken a lead in advocating women's interests in development and has undertaken many WID initiatives in Egypt. The team visited CIDA's main WID effort (US\$4 million), the Women's Initiative Fund Project (WIF) in Qena Governorate.

The goal of the WIF project is to work with government and nongovernment institutions, to improve the socio-economic status of low income women in Upper Egypt. Started in 1990, WIF's project activities include: institutional strengthening, credit, new economic activities (NEAs), and the Project Support Fund. The WIF project works with MOSA, the Regional Federation of Community Development Agencies (CDAs), and the National Bank for Development (NBD) to strengthen their reach to poor women. The POWER team visited the credit and new economic activities.

The credit component has been disbursing funds through the National Bank for Development's Luxor branch since February 1993. NBD uses the same "instrument/model" for the WIF project as it uses under its development lending projects sponsored by other agencies (e.g., USAID).

That is, through its "mobile unit" system, credit officers seek out (many are referred by existing clients) individual women businessowners in the informal sector. Using a screening process (based on the reputation of the businesswoman) and cash flow analysis, NBD gives out 5 to 6 month loans which range in size from LE 200 to 1,500. The loans require a 10% deposit and repayment (weekly payments on interest, and monthly payments on principal) begins immediately. Interest rates are unsubsidized (and run high at 24% on original, not decreasing, principal). Credit officers, visiting as

PROFILE OF AN NBD CLIENT

The team visited a garment-maker who had received NBD loans. Working in the outer room of the family's apartment, the woman spends approximately one week on a dress. The dress is sold by her husband at a "profit" of LE 20 (her labor time, electricity, etc. are not calculated in costs). The retailer then sells her work to tourists at four times the price.

While she and her family are (barely) better able to survive, her business is not growing. She and her husband are clearly frustrated and feel that repayment terms were too quick and that another loan is needed for the operation to grow.

many as 80 clients per day, make weekly follow-up visits during the term of the loan. In addition, NBD signs 8 to 15 new clients daily. The goal of their efforts is an increased capability of the women to "survive."

With a 98% repayment rate, the Bank considers this "Egyptian Model" very successful. Furthermore, the NBD Luxor branch which implements this CIDA program employs 9 female extension officers of a staff of 11.²⁰ NBD staff, as of May 31, 1994, had disbursed 1,124 loans to women's businesses, totalling LE 1,038,250.

The new economic activities (NEAs) component of WIF began approximately two years ago. Its purpose is to "enlarge the scope of economic activities that can provide a significant (main source) of income for women," by identifying nontraditional projects for women and ensuring that these projects have a majority of ownership/management by women. This focus on increasing women's active participation in the economy through new economic activities is what makes WIF different from other programs that solely provide credit and training.

The NEA project works in the formal sector only, to promote small production units (mini-factories) in sectors such as plastic and glass recycling, shoes, undergarments, and dairy. Its clients, families who are assisted in organizing a commercial company, are provided with loans, technical assistance and training. Loans for NEAs range from LE 5,000 to 250,000. An interest rate of 12% is charged. The borrower enjoys a 4-month to one year grace period, after which interest is collected monthly and repayment is made seasonally and monthly.

In the beginning, WIF would hire a Cairo consultant to undertake a feasibility study for a new economic activity, to assist with implementation, and later, to help with problems encountered by the business (within six months' time the activity is usually formally registered). Because Cairo consultants proved to be expensive, WIF began using SMEDEC, a women-owned local consulting firm, whose staff had gained their initial experience as employees of the WIF project. The present WIF staff now primarily serve a coordinating role between businesspeople and experts and provide motivational support to businessowners. As of May 31, 1994 after two years of activity under the NEA project, 85 loans had been made totalling LE 2,400,700. Beneficiaries included 223 females and 26 males. Jobs created by these projects went to 402 women and 57 men. As of January 1995, the number of loans had increased to 100.

Repayment of NEA loans is excellent. However, by its nature the NEA project faces several other challenges including the lack of experience among both the male and female beneficiaries and their lack of access to capital. A CIDA project evaluation team raised several concerns about the project, including: women's role in the NEA (the team felt that many of the activities

²⁰ Other NBD branches do not have such a high percentage of female extension officers. For example, in Cairo there are 35 female extension officers and 100 males. Reasons given by NBD officials as to why the numbers of female extension officers are low in other branches [i.e., in branches that are not supported by the CIDA/WIF project] included: "reluctance" for women to relocate, the tendency for women to quit or become less productive once they marry, and long hours.

PROFILE OF NEA BENEFICIARIES

The POWER Team visited three NEA beneficiaries in Esna, including an undergarments factory, a chocolate factory and a soap factory. The undergarment factory is owned by four women and one man. The man, originally from the town, gained experience as a mechanic in Cairo and is most apparently in charge of the business and, most importantly, for repairing the weaving and sewing machines. The women, however, also play important parts, including managing employees, ensuring that the machines continue to run, and keeping accounting records. The factory employs 13 to 20 workers (women work the first shift and men the night shift) to fill the demand of the local ready-made market at a high profit. This business is expanding, most notably due to the male owner's knowledge of local technologies. (WIF also employs him to give technical advice on equipment to other businessowners in the program.)

The chocolate factory was recently started by a mother and her two newly graduated daughters. Along with technical assistance and motivational support, WIF provided the women with a LE 50,000 loan to purchase a large cooler for the chocolates. Presently, the women have hired five workers and serve the market as far away as Aswan. Quality is one of the challenges facing the new business.

The soap factory, owned by three women and two men, is also experiencing difficulties. Problems have arisen in areas such as quality, production, and partnership. It is important to note, however, as is the case with the other NEAs, there are no problems with repayment of the loan. As is the case with other projects, WIF advisors are working closely with the owners to solve their problems, and until the problems are solved, WIF will not replicate the project in another locale.

were either family oriented and run by men or men-oriented and run by them); the participation of existing businesses, as opposed to creating new businesses; and the lack of a partner to implement the program, thus jeopardizing its sustainability.

c. Government of Egypt - The Social Fund for Development (SFD)

The Social Fund for Development (SFD) seeks to create job opportunities by promoting income- and employment generating activities and by investing in basic physical infrastructure and public services, through six core programs: public works, community development, enterprise development, employment and retraining, institutional development, and public transportation. The Enterprise Development Program (EDP) aims to increase employment and income generating opportunities in the small and micro enterprise sector, by encouraging entrepreneurs to establish new small businesses, and by supporting the expansion of existing ones through packages of credit, technical assistance and training. Because they have the greatest potential for job creation, EDP projects are allocated the highest share of donor funds. Women, as well as, small entrepreneurs, new graduates, the unemployed, and employees wishing to leave their public jobs, are among the targeted groups. Implemented through ministries, NGOs and banks, EDP projects by the end of June 1994 had reached 388,455 beneficiaries and created 29,290 temporary jobs and 78,451 permanent jobs. The EDP staff, working without a WID advisor, is expected to ensure the participation of women in its projects, such as the projects described in the box below. SFD staff indicate that 40 to 50% of small enterprise development loan beneficiaries are women.

SFD PROJECTS IN NEW COMMUNITIES

"The Egyptian Government is encouraging the creation of new communities outside the densely populated areas of the Nile Valley, as well as the construction of industrial, agricultural and service centers.

The EDP is placing particular emphasis on these new communities, by urging small and medium enterprises to act as feeders for existing larger scale industries, and to provide products and/or services required in these areas.

The EDP is also promoting the development of integrated clusters of small enterprises in new communities, in coordination with businessmen associations. The Program, in addition, is attempting to provide building and create adequate infrastructure for the small businesses.

Examples of projects being implemented in new communities are the Small Enterprise Development in Sadat City, Small Enterprise Development in Handicrafts City (Salam City), and the Industrial Park in the 10th of Ramadan City" (SFD, June 1994, p. 54).

d. Other Organizations

Another noteworthy approach to helping businesswomen is that taken by CARE. CARE, for example, sponsors a "revolving loan program." Under this project, women constitute 40% of borrowers. CARE sets quotas for women borrowers and seeks to involve women in the administration of the project. The participation of women in implementing organizations is a novelty for most communities. However, it is an important criteria for the final selection of community development associations (CDAs) with which CARE will work.

5. Conclusions: Implications for POWER

The preceding examination of women's businesses has several important implications for conducting POWER activities in Egypt and for overall POWER project design:

The POWER Challenge: In general, the conditions in Egypt are not conducive for private sector growth and the creation of business opportunities. Given the constraints -- socio-cultural; legal; financial; organizational; and skills -- that women face, the environment may be even more daunting. However, precisely because the challenge is great, POWER should seek to work with businesswomen in Egypt to help them strengthen their firms and to expand their business both in size and across economic activities. POWER's goals in Egypt should be growth and the creation of an environment in which growth is a good business decision.

Realistically, POWER cannot achieve these goals alone. POWER must seek to work in conjunction with government (e.g., SFD, WNC), the USAID/Egypt directorates, other donors (e.g, CIDA, and the donors' WID subgroup), business associations (e.g., AmCham, ABA), banks and NGOs, both locally and regionally, because these groups can play large roles in

determining the business environment in which women's firms operate. As a worsening economy puts pressure on these groups to create an enabling environment for the private sector, POWER's challenge is to help these groups incorporate businesswomen's interests and needs in their existing and new projects.

Target Groups: Women can succeed as business owners in Egypt, especially if the woman is well-educated and well-connected. Such opportunities should be available to all women. Given USAID goals and constraints, however, POWER should consider targeting its activities to a few groups. First, since illiteracy is a main constraint on women's ability to own and run a business, but POWER is not a literacy project *per se*, POWER should focus its efforts on the large pool of female unemployed graduates who, given their base of education, may be better able to take advantage of POWER's programs. Second, if a POWER objective *vis-a-vis* women's businesses is growth, POWER should focus its activities on increasing the number and viability of women's enterprises in the "nontraditional" sectors of the economy where future business prospects may be better than in the saturated sectors, such as garments, in which women are concentrated. This implies that POWER should consider working with "start-up" firms. POWER should not exclude firms from projects simply because they are micro, informal, or in the home (as the majority of women's businesses are); rather, the potential for growth should be the defining characteristic. Third, because family support can determine the success a woman's enterprise or even simply her ability to start a business, POWER should consider targeting not just women, but families, including male family members.

Guiding Principles: Every POWER activity in support of Egyptian businesswomen should include two fundamental components. First, given the lack of understanding surrounding women's businesses, a central component of all POWER initiatives should be information gathering and dissemination. Second, POWER should, to the greatest extent possible, work with regional and local experts. This latter principle is especially important given that one of the most effective ways to find solutions to issues within a society or culture is from within that society or culture.

Results: Many existing projects in support of businesses and businesswomen consider themselves very successful based on credit repayment rates or an improved ability for the women and their families to survive. While both of these are important, POWER's focus regarding results should lie elsewhere. POWER activities in Egypt should aim at helping businesswomen increase (i) income and profits and (ii) their role in business decision-making.

D. INSTITUTIONAL DEVELOPMENT FROM A GENDER PERSPECTIVE

1. Why Gender Matters

Around the world, institutions play a critical role in acknowledging and supporting women both as participants in and beneficiaries of development assistance. Women's organizations (both foreign and domestic), government structures, universities, research institutes, political parties, labor unions, chambers of commerce, and business associations have facilitated women's active participation in socio-economic and political development. Enhancing women's economic participation cannot be accomplished without mobilizing the resources of these various institutions in support of this goal. In Egypt, gender matters because women need such institutions to provide them with information, training, and services in order to secure gainful employment, to start and manage a business, and to be an active force in economic affairs.

Institutions have also been a part of the societal structures that either ignore or impede women's economic participation. Traditionally, most Egyptian institutions have ignored the contribution of women, or simply failed to acknowledge the existence of gender bias within their organizational structures or the wider society. This failure hinders women from assuming a greater role in the economic, political and social life of Egyptian communities and society. Thus, gender also matters in terms of capacity building. Capacity building involves a recognition of gender relations within institutions and within the institutions' contextual frameworks. Recognizing and mobilizing women's resources and capabilities will enable Egyptian institutions to better achieve their goals.

Lastly, gender matters in terms of women's active participation in organizations. Egyptian women's increased participation in mainstream and women's organizations can enhance the democratization process in Egypt. They can become active in promoting civil society and sustainable economic development. By being active members of organizations, Egyptian women become agents of social, economic, and political change. Through their active participation, and with adequate support and capacity building, Egyptian women can transform these organizations as well as the society and, more importantly for POWER, the economy.

2. Organizations Addressing Women's Economic Interests and Concerns

This section provides an overview of the organizations that address women's economic interests and concerns in Egypt. The organizations profiled below include: government agencies; business and professional associations; labor organizations; research institutes and universities; training institutes; grassroots organizations; and political parties. Specifically, this section will outline these organizations' mandates, goals and activities *vis-a-vis* women's participation in the economy.

a. Public Institutions: Government Agencies and Programs

The documents which form the basis of Egyptian government recognize the importance of ensuring women's equal participation in all areas of social, economic, and political life. The Egyptian National Charter, the provisional constitution of 1964, stipulated that "women must be equal to men and the remains to the shackles which impede her movement must be removed so that she can share deeply and positively in constructing life." The Egyptian constitution of 1971 mandates that "the state shall be responsible for making the balance between women's duties towards her family and her activity in society, as well as maintaining her equality with men in the fields of political, social, economic and cultural life, without detriment to the laws of the Islamic Sharia."

In accordance with these written pronouncements, during the first "U.N. Decade on Women (1975-1985)," the Egyptian government responded to the call of the United Nations to establish national commissions on women and departments of women's affairs in various ministries. Since that time, a number of women's committees and units have been established in the government. While these government structures are headed by dedicated professional women, opinions vary as to their effectiveness in addressing women's concerns. Some units have the political clout and the ability to achieve their goals. Most, however, lack the resources and know-how (e.g., technical expertise to conduct gender research or to formulate effective reform strategies) to be effective forces of change. Other units tend to be conservative. Observers argue that, generally, these government units are not interested in women's involvement in commercial activities. Rather, they have a social welfare mentality. Although they may recognize women's social, economic and political contributions, these structures view women primarily in terms their of domestic responsibilities, as mothers and wives.

Despite the problems, these units are a first step in the "top-down" approach to incorporate gender issues into policy-making. In Egypt, as in other developing countries, a political commitment and government involvement are necessary for any meaningful social, economic or political reform. Examples of public institutions that focus on women's economic interests are discussed below.

- *The Women's National Committee (WNC)*

The first Women's National Committee, founded in 1978 in response to the first "U.N. Decade on Women", was responsible for the preparatory activities and reports for Egypt's official delegation to the U.N. conferences in Mexico City (1975), Copenhagen (1980), and Nairobi (1985). The current WNC, founded in December 1993, is headed by First Lady Suzanne Mubarak and works under the umbrella of the National Council on Childhood and Motherhood (NCCM), whose secretary general is the rapporteur for the WNC.

The WNC's official mandate is: to emphasize women's role in society; to study women's problems and seek solutions for them; to raise the level of women's achievement; to coordinate activities with Egyptian and foreign organizations interested in women's affairs; to communicate

with international organizations; and to prepare for local and international conferences, meetings and symposia concerning women's affairs. For example, the WNC was responsible for the preparation of the Egyptian report to the U.N. Fourth Conference on Women (to be held in Beijing in September 1995), and is the official government representative to all international meetings on women.

On June 6, 1994, the WNC organized a major national conference on "Egyptian Women and Challenges of the 21 Century." Numerous papers were presented covering a wide range of issues, including women in the economy. Among the recommendations made at the Conference were the need: to stress the importance of women's training to allow them to participate equally in technical and administrative sectors; to ensure equality in all legislation within the framework of Islamic values, culture and political, economic and social conditions; to enhance the participation of women in different sectors; for the Supreme Council for Justice to reconsider the participation of women in the different Egyptian judicial organizations; to enhance women's NGOs through the Social Fund for Development; and to convene similar conferences on a regular, periodic basis and as need arises.

Among the WNC's more progressive ideas is the incorporation of women's issues in Egypt's Fifth National Development Plan, 1998-2003. The Women's National Committee envisions that field research in the various governorates will inform the regional development plans. These plans will then feed into a national plan for women to be incorporated into the country's comprehensive national development plan. The WNC intends to coordinate this effort with the Ministry of National Planning, the Ministry of Local Administration and other concerned ministries.

- Department of Women's Affairs in the Ministry of Social Affairs (MOSA)

This Department was also established following the first U.N. Conference on Women. It implements projects aimed at improving the conditions of women in rural and urban communities, including for example: a project to identify pioneer women to lead community work; women's clubs; training in income-generating skills; loans to rural women to develop micro-enterprises; and women's centers which provide services needed by working women, such as semi-processed meals, canning vegetables, and household services.

MOSA also has a Center for Documentation and Information on Women, established in 1988, to create a national database on women, disseminate information on women to other ministries, and to cooperate with domestic and international information centers for the exchange of information. MOSA's General Department for Productive Families supports income-generating projects for poor rural and urban women.

- *The Unit for Policy and Coordination at the Ministry of Agriculture*

The goal of this department, working in cooperation with the U.N. Food and Agriculture Organization (FAO), is to improve the conditions of rural women through information dissemination, training and research. It provides women with loans for small agriculture and food processing projects. It also conducts research and disseminates information on the role of women in the agriculture sector. The department's current director is committed to empowering women in the Egyptian agriculture sector as participants and beneficiaries of development activities. She advocates affirmative action programs for women to compensate for their historic disadvantage in Egyptian society and has outlined some innovative ideas for agribusiness activities to improve the quality and marketability of women's products.

- *The Section for Research on Women and Children in the Central Agency for Public Mobilization and Statistics (CAPMAS)*

Established in 1987 with funding from UNICEF, this section undertakes research and studies pertaining to the situation of women and children in Egypt. It also conducts and provides basic reference works to inform policy and planning decisions regarding women and their situation in the labor force. Two recent studies produced by the Women's Section, "Women's Employment in Egypt (1990)" and "Women's Participation in the Labor Force," provide extensive gender disaggregated data and analysis on the status of women in Egyptian society and in the economy in particular. In addition to conducting the National Censuses, CAPMAS conducts a number of surveys, including the biannual Labor Force Sample Survey (LFSS) which provides gender disaggregated data on women in the economy.

- *Gender Unit at the Institute of National Planning*

The Institute of National Planning was established in the 1960s to undertake research related to national social and economic planning and implementation. It is the only such institute in Africa, the Middle East, and the Arab world. The Institute has a research component to serve planners and other researchers. It also provides education and training. The training includes short-term courses in areas such as computers and computer applications, operations research, planning, monitoring and evaluation. Training is provided either at the Institute, at other ministries or organizations in Egypt, or elsewhere in the Arab region. Long-term training includes a diploma program in Planning and Social and Economic Development.

To build the capacity of the Institute to address gender issues in its research and training, the Gender Training Unit was established to provide gender training to selected employees of the Ministry of Planning and other interested ministries. Among recently trained people were 6 deputy ministers, 8 high-level planners from CAPMAS, 8 from the National Investment Bank, and 20 senior staff members of the Planning Ministry. The Unit will provide gender-sensitivity training to employees in the Egyptian governorates, including those involved in research and data

collection for the government. This activity is funded by UNICEF and coordinated by the Gender/WID Officer at UNICEF. The training is based on the conviction that those collecting data need to have adequate training and uniform concepts.

The Unit may also extend gender training to NGOs. The Gender Unit is planning four training workshops for 1995, and two one-day follow-up seminars for trainees from 1994. The director of the Gender Training Unit indicated a need for more knowledge on how to operationalize gender training and mainstream gender into activities of various ministries and organizations, instead of the current marginalization of women.

- *The Women in Development Unit In The Social Fund for Development*

The Women in Development Unit, under the SFD's Community Development Program (CDP), provides assistance to Community Development Associations (CDAs) to support activities in the areas of literacy, income generation, and health. The Director of the WID component estimates that about 40% of the participants and beneficiaries of support are women.

The CDP has two components: (i) Productive/Income Generating Activities, which focuses on employment and income generation through the creation of small funds for self-help micro and cottage projects, and adequate training in management and productive skills, and (ii) Social Development activities. The objectives of the CDP are to: encourage the participation and increase the capabilities of a wide variety of local organizations including, NGOs, PVOs, syndicates, cooperatives, etc.; mobilize grassroots initiatives, primarily in basic health and education; enhance women's participation in socioeconomic development; and establish links between international and local NGOs. The target groups of the CDP program are low income families, women and children, and unemployed youth. By June 1994, SFD estimates that the CDP had reached 2,489,296 beneficiaries, and created 21,653 temporary and 72,456 permanent jobs.

Originally, the Fund was to have a WID unit to advise on women's issues in all six SFD programs. However, during implementation, the WID unit was subsumed under the CDP and is responsible for ensuring that 25% of CDP projects were allocated to women's issues. The WID unit has no input into other SFD programs. According to the SFD, 18 CDP projects are "concerned with women's issues" and total LE 59 million, or approximately 43% of the entire budget amount. Among CDP women's projects are: Productive Families (in cooperation with MOSA); Ceramic Initiation Center in Fayoum; Gamaliya Integrated Women's Development Project; Job Opportunities for Female Students and Graduates in Port Said; Legal Literacy: Alliance for Arab Women; and, Women's Development in Qabouti.

b. Business Associations

Unlike other Arab countries where organizations, such as the Jordanian Business and Professional Women's Association and the Moroccan Association of Women Business Owners, are very active in addressing women's economic concerns, no associations exist in Egypt solely for businesswomen. Several businessmen's associations exist, such as the Alexandria Businessmen's Association or the Cairo Businessmen's Association, but little information is available on women's participation in these organizations. The American Chamber of Commerce is the only business association with a female subgroup -- the Successful Career Women's Committee. Egyptian businesswomen have not made the effort to network and organize themselves in business associations, nor do they seem to be very active members of mainstream businessmen's associations.

c. Professional Associations

In Egypt, every member of a profession must belong to the respective association, generally called a syndicate. Lawyers, doctors, teachers, pharmacists, and engineers, for example, have their own associations. Membership, however, does not mean active involvement. While they might benefit from services offered, most members, male and female, do not take part in the activities of these professional associations or syndicates.

In recent years, conservative religious groups have dominated the leadership of some associations, notably the lawyers' and doctors' syndicates. Under these circumstances, it is unlikely that these organizations would promote women's participation. For example, there are two women on the 22-member Board of Directors of the Lawyers' Syndicate. One interviewee suggested that both members are limited in effectively promoting the concerns of female lawyers because one has made a "pact" with the fundamentalists and the other has been "isolated" for her more outspoken stance on women's issues.

d. Unions and other Labor Organizations

Egyptian laws give women the right to be trade union members, to participate in elections, and to be nominated and elected in the trade union organizations. In reality, however, Egyptian women's membership in labor unions is quite limited. They comprise 20% of all trade union members, and are in the minority on decision-making bodies. While women officers are represented in all 23 unions of the Federation, in 1990/91 they only held 621 out of a total of 18,062 officer positions. The largest numbers of women union officers were found in public administration (94), education (55), commerce (42), public utilities (38), and tourism and hotels (37). There are no women on the Board of Directors of the Egyptian Trade Union Federation, although there are some on the boards at the governorate level and on trade union committees. There are also women in all administrative and educational levels of the Workers University. (Bassit and Singer, 1993, p. 4)

Women's participation in labor union programs, particularly the educational programs, is commensurate with their union membership nationally. Yet there are regional variations. For instance, women made up 12% of Workers University graduates in the Cairo Zone, and 44% in the Dhakahlia Zone. Female participation in all zones was 20% (Bassit and Singer, 1993, p. 4).

Noting the variance in women's participation in Workers University programs, Bassit and Singer recommend certain measures to increase women's participation. First, they suggest the Workers University provide literacy classes at the workplace (as stipulated in the labor code), in addition to providing them at the Workers Education Association Centers. Second, efforts must be made to combine functional literacy with information on women's legal rights (personal and family status laws, as well as labor laws). Third, an on-site needs assessment should be conducted for all the 54 geographical centers, to determine the status of women's present activities, their participation, and their needs. On the basis of this needs assessment, appropriate programs should be designed and implemented. Fourth, trade unions should actively encourage women workers to further their education at the Workers Education Association Centers and the Workers University.²¹ In addition to furthering their personal development and their productivity, this education should also help qualify women to assume higher positions (Bassit and Singer, 1993, p. 33-34).

e. Research Institutes and Universities

Research institutes, universities, and other academic institutions, in developed and developing countries, play an important role in supporting and promoting women's concerns and issues. They offer women's studies courses and programs, conduct research on gender issues in various sectors, and disseminate research findings through publications, conferences and symposia. In Egypt, however, universities and research institutions have not played a significant role in promoting women's studies, research, or women's active participation in the economy. Egypt has 13 universities, over 50 technical, humanities and social science colleges, and several research institutes. Few of these institutions see gender research as an area needing special attention. For instance, a cursory review of the publications of the Social Research Center at the American University in Cairo (AUC) revealed very few studies addressing gender issues, in spite of the fact that AUC is more progressive in addressing gender issues in graduate students' and faculty research than the Egyptian universities. Nor do any of these institutions have a women's studies program or a women's research center, even though Egyptian women have a strong presence in colleges and universities as researchers, faculty members, chairpersons of academic departments, and the Minister of Scientific Research is a woman.

²¹ A report prepared for USAID identified several problems with the Workers Education Association educational program including "problems with the curriculum, instructors' recruitment and training, course design, teaching methods, management, financial systems, and the system of reporting to the government bodies" (Hagglund, 1992, p. 15).

El-Messiri (1994) concluded that the faculties of social sciences in Egypt do not appreciate the value of offering gender courses. They argue "why women or gender in particular? We teach courses on society, community, family, rural and urban development and within these areas we have women." She found the same situation at American University in Cairo (even though it is highly exposed to international trends). There the argument is made that the demand and interest of the students is towards science and not women's issues. Therefore, a compulsory course or a special topics course on women's issues is not needed. One professor who offers a course on "Women and Islam" commented on the interests of the students by saying "mainly American and foreign students attend this course."

A few faculty members within the universities and institutes are trying to break through the system. They are part of small sporadic networks related to women's activists who are highly motivated to learn about gender issues and integrate them within their teaching and research activities. Consequently, in the past two decades, a number of empirical studies, some academic and some produced for donor agencies, have expanded the base of knowledge about gender issues in Egypt. However, a review of literature produced in both Arabic and English reveals that much of the research covers social issues, and very little of it focuses on women's economic roles.

Sullivan's *Women in Egyptian Public Life* is one of the rare studies that addresses women's participation in business, politics, and professional fields. A few other studies conducted by American and Egyptian scholars have shed some light on women's economic participation. Kathleen Howard Meriam, for example, noted the high rate of Egyptian women's participation in the professions; Hana Papanek and Barbara Ibrahim noted the weak linkages between women's education and employment. In his study of Egyptian engineers, Henry Clemens Moore, noted both the relatively high rate of women's participation in engineering, and the constraints they face in employment. There also has been a number of master's theses done by students at AUC addressing issues of women and the economy.

Several issues of the *Cairo Papers in the Social Sciences* journal focus research on women. In 1994, anthropologist Soraya El-Torky of AUC, founded a new research journal devoted entirely to research on gender issues. Otherwise, the bulk of research on women and the nonformal economy has been produced by Egyptian and foreign consultants evaluating donor programs.

Recently, a number of newly-established private research institutes have produced gender sensitive research. *Al-Mishkat* Center for Research and Training, an independent research organization, headed by economist Nader Fergany, has conducted excellent empirical research addressing human resources development issues such as female education, Egyptian women in the labor force, and female-headed households. The Economic Research Forum for Arab Countries, Iran and Turkey (ERF), established in June 1993 as a nongovernment nonprofit organization, promotes "independent, objective analysis and public discussion of major economic issues facing the region by providing an institutional mechanism for initiating, funding and disseminating individual research. ERF also hopes to enhance the activities of existing regional research institutions by placing its facilities at their disposal, by providing opportunities for

THE HORTICULTURAL RESEARCH INSTITUTE

The Horticulture Research Institute is shedding some light on women's agricultural work and the likely impact of the use of technology and agribusiness development on women. Dr. Zeinab El-Tobji's research indicates that the use of technology in post-harvest systems may lead to loss of employment, especially among women. The research suggests the need for hand harvesting to eliminate post-harvest losses. This type of work will draw heavily on women's labor. Thus, the project is providing training for post-harvest laborers of both sexes.

The research also indicates that a large number of export-oriented agribusinesses in Sadat City and elsewhere use female labor extensively in the processing of food and packaging of flowers for export. These mostly young unmarried women provide a docile and cheap labor force (receiving LE 3-7 (or \$1-2) per day) and specialize in certain crops, e.g., flowers, grapes, and citrus.

The Horticulture Research Institute also conducts training for post-harvesting work. Efforts are underway to coordinate and link the work of the Institute and the Unit on Women's Affairs to provide on-the-job training in the field. The Ministry is also considering a program for training of trainers of extension workers. The Unit for Policy and Coordination has been collecting gender-disaggregated data since 1992.

interaction, and by disseminating the results of regional research activities outside the Forum...." (ERF, p. 3). Among ERF research topics are the "interlinkages between female education, marriage, fertility, family structure, wage earnings and female labor force participation" (ERF, p. 9).

f. Training Institutions

In Egypt, many types of training institutions (public training centers, on-the-job training programs, donor and NGO training courses, and private training centers) exist. In fact, the number of "training units in Egypt are more than enough for the training requirements and there is a need to increase the enrollment in these units" (CAPMAS, 1990, p. 94). According to the Ministry of Labor and Occupational Training statistics for 1987, over 20% of Egypt's training unit capacity was unutilized.²² Despite the excess capacity, a 1989 Survey of Training Facilities showed that women comprised only 13% of trainees nationally. In some governorates, women's participation was 1% or less, while in other governorates women's participation was higher, e.g., Kafr El-Sheikh (45%), Ismailia (37%), and Dameitta (34%).

Anecdotal evidence also indicates that women are less likely than men to participate in training programs, even those provided for "all" employees by employers. Some employers blame the women themselves for their inadequate participation in training, arguing that women "are not interested," "they do not like change," or "they are lazy." However, at many workplaces, such as the large state-owned Misr Spinning and Weaving Company in El-Mahalla, for example, the sophisticated training provided to technical staff in many industries is often limited to males, despite the fact that the director of the training center is a woman engineer. Women are also

²² The statistics show that in Egypt's 522 training units, only 84,603 of 108,344 training seats were filled.

a minority in the in-country or foreign training provided in conjunction with various USAID and other donor development projects. For instance, in USAID participant training programs, less than 20% of the participants are females.

Even when they participate in training, women often drop out either before completing the course or after graduation, i.e., they do not seek employment using the skills they acquired in training. For example, the director of Human Resources Development in the Social Fund indicated that four women participated in a training program that guaranteed employment for the graduates, but each of the four were married after finishing the course and did not seek employment. Graduation rates are much lower among females than males (CAPMAS, 1990, p. 173).

Sex differentials also exist with regard to the type of training received. Females are more prominent in nonformal than in formal training programs. Also, "[t]he majority of females are trained in non-skilled occupations, while the reverse is shown among male trainees" (CAPMAS, 1990, p. 173). Any skills training that women do receive is likely to be in traditional areas, such as knitting and sewing, unlike the specialized training men receive to assume well-paid technical jobs. While support for women's access to nontraditional training is needed, much planning has to go into the design and implementation of such nontraditional training for women, as the following example illustrates.

TRAINING WOMEN IN ELECTRICITY AND ELECTRONICS

This three-year project was implemented by a women's association, Friends of the People. The project trained women in the repair of small electrical appliances. The purpose was to prepare women for factory employment or to repair appliances in their homes or in their own private businesses. The project trained a total of 80 women in three consecutive training sessions, ranging from 6 to 9 months. Once the funding ended, however, the project stopped.

The project's impact on the trainees was limited. None of the graduates opened their own repair shop. The association opened a shop where the women could work, but that was not successful because the girls did not want to work when the financial payoff was so little. This seemingly creative idea to train women in non-traditional income-generating skills failed because it was developed in isolation from labor market requirements. Although forward-looking in intent, the project was based on the notion that women's place is in the home, and that they need skills that they can use in their home-making activities, i.e. to repair small appliances. Obviously, the women who were trained in these skills are not the ones with access to blenders, televisions, radios, etc. In retrospect, a better approach would have been to conduct a needs assessment and a feasibility study to determine the usefulness of such a training activity and to provide training in conjunction with business enterprises to guarantee employment for the graduates. (Interview with Association President – Mrs. Awatef Wali, January 29, 1995).

According to John Sinclair, Counselor at the Canadian Embassy, and former chairperson of the Donor WID Coordinating Group, commented, "[Egyptians] train in everything," but most of it

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is of doubtful quality. Sinclair stresses the need for functionally designed vocational education programs. CIDA is exploring a business promotion facilitation activity. They have started a small pilot project in the Mansoura Governorate to make vocational education in the area more market sensitive. UNESCO is also exploring opportunities for improving vocational and technical education opportunities for girls. In December 1994, a team of consultants visited 10 vocational secondary schools for women in six Egyptian governorates. They found that the program is extremely deficient, and unrelated to market needs (Presentation by UNESCO consultants in December 1994, attended in Egypt by Nagat El-Sanabary).

To better understand public training programs, the Social Fund for Development has completed a Training Centers Evaluation Study. The final report will be issued in the Spring of 1995. The study is designed to evaluate the training capabilities in vocational training centers in Egypt.

g. Grassroots Organizations and NGOs

Currently, there are almost 14,000 NGOs in Egypt of which about 1,500 are women's NGOs. Although most of these 1,500 NGOs address, in some respect, women's economic needs, none of them focuses specifically on women's economic empowerment, which seems to be low on the agenda of all organizations. The Team encountered four types of NGOs. First, many of the "vocal" women's NGOs are more concerned with family law reforms than with women's economic participation. Some women's associations (e.g., "Arab Women", "Forum", "Asha", "The Alliance for Arab Women", "Bint El Ard", "New Women's Studies") have emerged to address women's rights and the modification of the personal law, as well as human rights. NGOs that are concerned with human rights and women's legal awareness also exist, although they are not headed by women but have women activists as board members. Two examples are the "New Civic Forum" and "The Arab Human Rights Organization." The focus of these groups is not surprising given the increasing conservative climate in the country and the lack of awareness of the need for or importance of women's economic participation and advancement.

Second, within the recent proliferation of women's organizations there is a group focusing on non-traditional activities to enhance women's role in development. Two such groups are ADEW (Association for the Development and Enhancement of Women) and The Association for Integrated Services. The problem with the newly established women's NGOs is that most do not have strong managerial capacity; moreover, their mandates do not allow them to act at the national level as umbrellas or as intermediaries in training other grassroots NGOs.

Another group of NGOs consists of old-established ones which are developing their activities to address women's strategic needs, as well as their practical needs. They are considered "women's NGOs" because they are either headed by women or have activities which focus on women's concerns, e.g., The Egyptian Association for Family Planning, CEOSS. The value of this group is that it has the capacity to act as an umbrella that can provide the service of gender training and support women's participation in organizations for grassroots NGOs.

Finally, some NGOs are concerned with the potentially negative impact of economic reforms on women. In the Platform of Action for the International Conference for Population and Development (ICPD), Egyptian NGOs called for the establishment of an urgent plan to avoid the negative effects of economic reform programs by creating alternative job opportunities. They urged the government and the donor community to encourage banks and NGOs to expand services, to extend credit to women and to train them to manage non-traditional projects, to undertake feasibility studies and acquire marketing skills.

NGO action, in conjunction with the SFD, is particularly important now that the state is gradually disengaging from its four-decade long policy of large-scale social subsidies as part of its economic reforms. However, it is not certain that NGOs will be able to fulfill this role because the influence and level of involvement in support of women's economic participation varies widely among urban and rural grassroots organizations. El-Messiri (1994) argues that only 5% of women's NGOs are effective in what they are doing. Most grassroots organizations are weak, lack the resources to adequately serve the economic needs of women and their families, and are unable to mobilize the female population for activism or reform.

First among the challenges that women's NGOs face are the laws (specifically, Law 32, described in the "Country Profile") which constrain their activities. Second, many NGOs in Egypt are weakened by the elitist character of the top leadership. Interviewees distinguish between: (i) the more visible NGOs run by elite women who speak foreign languages, know how to write proposals and receive funding from foreign donors, and (ii) NGOs that maintain the old principles of volunteer associations, which are less well known, but may be more effective than their more visible counterparts. Many of the former, nominally "grassroots" organizations, are really top down organizations in the sense that the intellectual and socio-economic elite are providing the bulk of the volunteers and professionals involved. Third, even those organizations with strong women leaders may be weak due to a lack of capacity in business, management, and coalition-building.

A fourth constraint may be financial dependency. Most NGOs depend either on the government or on donors for their finances. In an interview with Nader Fergany, he stated that this "dependency limits their effectiveness as they cater to the needs of the funding source rather than the people they are supposed to serve." There is research, however, indicating that NGOs have substantial financial resources, counter to common perception. In a recent study of the financial profile of Egypt's PVO sector, the researchers found that estimated sector revenues in 1992 were more than 18 times greater than the total value of Ministry of Social Affairs grants to PVOs. Total state aid to PVOs in the sample governorates provided less than 10% of sector revenues, and foreign aid only 5%. Activity (user) fees and private donations contributed two-thirds of sector incomes (La Towsky, 1994). These findings, however, apply to NGOs in general, not to women's NGOs, which are less likely to be able to mobilize substantial financial resources.

Egyptian NGOs generally feel that the voluntary, informal and less structured efforts of the nongovernmental sector are much more efficient than the government bureaucracy and have a greater potential to mitigate the negative impacts of structural adjustment and to strengthen the

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capability of poorer segments to participate fully in the economy. Yet NGOs believe they do not have the means to substitute an infrastructure of the magnitude involved overnight. In essence, it appears that the infrastructure of a highly centralized state is failing and it will take much more than scattered NGO efforts to cope with the crisis.

Furthermore, there is a unanimous belief among NGO representatives that their initiatives are directly and/or indirectly enhancing the democratization of Egyptian society. They oppose Law 32 of 1964 and perceive it as a major obstacle to their development. They consider their opposition to Law 32 as a fight on behalf of Egyptian society as a whole and that their success will be that of the society. They also feel that economic reform can generate a gradually more relaxed political climate, allowing for an enhanced NGO role in society.

h. Political Parties

Egyptian women's struggle for participation in Egypt's political life paid off in 1956 when women were given the rights to vote and to be elected to public office. In recent decades, however, there has been a marked diminution of women's participation in political life. "Their participation ... whether as registered voters or as candidates for public office, is not commensurate with their numerical weight in society, where they constitute 50% of the population" (Communications Group, 1992, p. 27). Research indicates that the majority of Egyptian women (92.6%) are not registered in the electoral polls. In addition, the percentage of those who are registered and who actually vote does not exceed 27.9% (NGO Report, 1994, p. 41). These trends reflect the conservative tendencies that have prevailed in Egypt over the past few years.

The Egyptian Government Report for the Beijing conference (NCCM, 1994a), states that the percentage of women in the Egyptian Parliament (People's Assembly and Shoura Advisory Council) has diminished considerably since the beginning of the 1980s. The number of women in the People's Assembly declined from 35 members (out of 357) in 1979 to 10 (out of 444, in 1992). To compensate for women's low participation in the People's Assembly, the government appointed 12 women to the Shoura Advisory Council (out of 258 members). Not a single woman was elected to the Council in 1992. (See Table D-1.)

Women's participation in the municipal councils is low also. No Egyptian woman has ever occupied the position of governor or mayor, although some have become members of the local councils in the governorates, districts, cities and villages. As a result of the annulment of Law 43 of 1979, which reserved 10 to 20% of the seats in the parliamentary, local and district councils for women, women's participation in the local assemblies has fallen from 11.2% in 1975 to 1.2% in 1992. The decline in representation was sharp in the village councils, from 6.2% in 1979 to 0.5% in 1992. In 1992, a total of 437 women were members in the local councils in all governorates out of a total of 37,632 members. These were distributed as follows: 102 in the governorate councils (out of 2,508); 130 in the administrative districts councils (out of 9,834); 52 in the city councils (out of 4,112); and 115 in the village councils (out of 20,160 members). (NCCM, p.9).

According to Dr. Ferkhanda Hassan, a professor at the American University in Cairo, and Chairperson of the Women's Committee of the National Democratic Party, women have a strong presence in the ruling National Democratic Party, and they have a presence in the opposition parties. In a telephone interview, Dr. Hassan highlighted the active role of women in the National party in all governorates, where women's committees are involved in activities designed to increase the awareness of women of their political role, and encourage their participation in municipal and national elections. The Women's National Committee is conducting research to assess the rate of women's participation in the elections. There are working groups in every governorate collecting information on the subject. The WNC plans to use the results of this study to advertise in the mass media to increase the awareness of women and the public of the important role of women in national life, and the need to increase their participation in all social and economic sectors. Dr. Hassan argues that there is little awareness among the general public of the important role women play in Egyptian public life -- in education, health, social services, business and trade, etc. Therefore, the aim of the women's committee is to use the research as a pressure point to get the National Democratic Party to nominate more women for elected positions. She is proud of the fact that women have reached high positions in the party and they are represented in both the National Assembly and the Shoura Council. This is where women can have an impact on government policies and decisions.

In addition, in 1984, the Central Committee for the Wafd Party demanded, among other items, "the application of democracy, and the formation of a public opinion concerning women's problems. Encouraging women to register to vote and to run for public office, encouraging women to join the local and national councils of their party, and to participate in all executive and technical committees of the party" (Awatef Wali, manuscript, pp. 3-4). The Central Committee continues to voice its concerns regarding gender issues, and general nationalist issues, in the Wafd opposition newspaper. The Central Committee also sends representatives to national meetings of the New Wafd party and other national conferences addressing women's issues, and it also sends representatives to regional and international conferences.

On the whole, despite the efforts of the women's committees, Egyptian political parties, of which there are 13, dominated by the National Democratic Party, "have not been active in promoting participation of women in the political activities they sponsor" (Zulficar, n.d., p. 9). For instance, in the 1990 elections, 2,676 candidates ran for election to the People's Assembly. Only 42 of them were females, 9 of whom were nominated by political parties, and 33 ran as independent candidates (Salwa El-Sharawi Goma, "Interpretation of Electoral Behavior," Working Paper presented at the Seminar on Political Participation in Egypt, Center for Arab Research, 25-26, December, 1993, cited in NGO Report, 1994, pp. 41-42).

Table D-1

Women's Participation in the People's Assembly
and
The Shoura Advisory Council

Year	Women	Men	% Women/Total
The People's Assembly			
1979	35	357	8.9
1985	36	442	7.9
1987	18	440	3.9
1992	10	444	2.2
The Shoura Council			
1980	7	203	3.3
1986	4	206	1.9
1992	12	246	4.7

Source: Archives of the People's Assembly, Cairo, 1979-1992
and Archives of the Shoura Advisory Council (1980-1992) as cited in NCCM, p. 7.

3. Opportunities and Constraints to Women's Participation in Organizations

The opportunities for women's participation in organizations, particularly in grassroots organizations and NGOs, have increased considerably over the past two decades with support from international donors. The greatest push for the NGO movement, for example, came with the first "U.N. Decade for Women." The activities related to the International Conference on Population and Development (ICPD) and the forthcoming Fourth World Conference on Women have generated many activities on the part of the government and NGOs in support of women's issues in general.

In preparation for the ICPD, Egyptian NGOs formed a steering Committee for NGOs that called upon the Egyptian government "to guarantee the participation of NGOs in general, and women's organizations in particular, in establishing and implementing population and development programs at all levels. The government and international organizations were called upon to provide financial resources and information to NGOs to enable them to assume their role, while respecting the autonomy of these organizations and the rule of transparency" (NGO Report, 1994, p. 62). The Draft Platform for Action of the ICPD reaffirmed the need for NGOs to work closely with grassroots organizations and to mobilize public opinion to participate in

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implementing population and development policies. The Egyptian NGOs responded to the Platform by affirming their role as participants and beneficiaries of development, and stressed the need to "empower [women] to assume their responsibilities and their role by eliminating administrative and legal obstacles which may stand in their way and to provide resources and technical assistance necessary to reinforce them, as well as coordination mechanisms for their activities." (NGO Report, 1994, p. 63).

While the recent NGO activity presents an opportunity, women still face many constraints to their participation in organizations concerned with economic issues. The following is a more detailed discussion of these constraints.

- *Lack of Organizational Experience*

One constraint to women's participation in organizations, politics and political parties is the extremely high illiteracy rate in Egypt among females, (62.5%, which rises to over 80% in rural areas). With some exceptions, illiteracy is often associated with lack of organizational experience, as well as low self-confidence (NGO Report, 1994). With more education, women are assuming a more active role in political and social activities. Education is a key factor in women's access to and participation in organizations, as it is in labor force participation.

Another reason why women lack organizational experience is the prevailing cultural attitudes that conceive of women in terms of their domestic roles, which, in turn, limit women's mobility and initiative. Furthermore, cultural conservatism reinforces and perpetuates the notion that politics, and public participation in general, are men's work and are contrary to "women's nature." Women's dual burden, at work and at home, poses serious constraints on women's time and energy. Some interviewees blamed the dysfunctional Egyptian educational system for placing added burdens on women; the need to help school-age children with their studies leaves women with little time to devote to outside activities. Cultural constraints also consist of gender role stereotypes and traditional attitudes towards women's capacities and their fitness for leadership positions, despite their proven professional and managerial skills. Women are perceived as emotional, indecisive and preoccupied with their family responsibilities.

There is also a self-imposed constraint arising from lack of self confidence and skills required to run a successful political campaign. The NGO Report argues that "women leaders hesitate greatly to enter the struggle for elections" (NGO Report, 1994, p. 42).

- *Lack of Commitment and Political Will*

Despite the public pronouncements regarding the importance of women's full participation in society, the political will to enhance women's political participation is still weak. Appointments of women to the Shoura Council have ensured their representation in that important political body, but laws and ministerial appointments cannot be used to enforce women's participation

in a broad range of organizations. Many Egyptians argue that a major constraint to women's participation is the reluctance of the leadership of political parties, local communities and trade unions to nominate women candidates or elect them for public office.

- Political Alienation

Another constraint is the general lack of awareness among women and men about the importance of women's participation in politics, a supposedly male domain. A survey conducted for *Al-Ahram Weekly Newspaper* revealed a widespread sense of political alienation among Egyptians in general. Less than 40% of the population feel that their interests are represented by one of the political parties (*Al-Ahram Weekly*, Dec. 29, 1994). Hence, the weakness of women's participation "is part of a social phenomenon, whereby citizens in general, men and women, do not actively participate in political life for historical reasons that have to do with the development of the political system since the 1952 revolution, the absence of pluralism for a long time, the weakness of political parties, the institutions of civil society at the present moment, their incapacity to attract citizens and to encourage a feeling of belonging, all of which have led to a phenomenon of the silent majority and lack of political interest to a great extent." (NGO Report, 1994, p. 42).

Several women's NGOs are now calling for a greater voice for women in policy-making positions. Their advocacy, and the generally favorable international environment for promoting women's participation in policy-making positions can help promote the cause of women's participation in economic policy-making.

- Lack of Resources and Skills

Many women's organizations lack resources and skills to undertake initiatives to enhance and promote women's economic participation. Women's NGOs, for example, are still weak and lack the financing and expertise to mount effective campaigns in support of women's economic issues.

Donor support for NGOs, however, has increased substantially, leading to increased activities. In connection with the Beijing Conference, for instance, funding from USAID/Egypt and from the Democratic Institution Support Project in USAID/Washington is helping the Alliance for Arab Women to mobilize grassroots organizations throughout Egypt in order to increase awareness of gender issues, and to promote women's participation in the social, economic and political life. The Dutch and the Danish embassies in Egypt have set up a Beijing Support Fund, granted to a women's consulting firm, SPAACS, to support research and public relations activities to enhance women's participation in the preparatory activities for the Beijing conference. NGO support is also provided by several other donors.

There is a concern, however, that donor support, unless wisely channeled can have a negative impact on society. NGOs may depend on donor support instead of relying on themselves. Many Egyptian leaders argue for support of strong and effective NGOs. They urge donors not

to create new structures, but to find out what organizations are doing and help improve their capacity to achieve their goals. In this way, donors can empower the NGOs to do more for community development. Interviewees expressed one reservation, however, i.e., that the government wants to maintain control over NGOs and resists donor efforts to deal directly with these groups.

- Lack of a Unified Effective Women's Movement

Egyptian lawyer and activist Mona Zulficar cites the lack of organizations, particularly an organized women's movement that acts as a pressure group to promote women's participation in social, economic and political life, and to "increase women's consciousness of their legal rights, assist them in asserting and enforcing such rights or promote the nomination of female candidates for public positions or for seats in the parliament" (Zulficar, n.d., p. 9).

- Structural Constraints

Additionally there is a glass ceiling that keeps women from rising to the top of the career ladder to reach high level policy-making positions, especially in economic arenas. This is despite the fact that two Egyptian women occupy ministerial cabinet positions, and many others occupy undersecretary positions in several ministries. The Egyptian women who have made it to key positions are mostly found in the social sectors, not in the political and economic spheres. Several women in leading government positions maintain that they faced no discrimination until they reached the higher rungs of the career ladder. There, they were bypassed by more junior and "less qualified" male colleagues, due perhaps to favoritism, the old-boy's network, or simply sexism. Men deny these charges and maintain the fairness of the system.

4. Current Initiatives in Support of Women's Participation in Organizations, Politics and Economic Policy-Making

Initiatives that support women's participation in organizations and policy-making include the following:

- The international conferences on women, human rights, social development, and particularly the ICPD and the Beijing conference have mobilized and energized women's NGOs. They have escalated their activities and advocacy on behalf of women's participation in democratic institutions and organizations. In addition, some vocal women's NGOs have called upon the government and the private sector to promote women's participation in policy-making positions. These organizations voice their demands amidst the general conservative environment calling for women's return to the home to make room for men to work and run the affairs of the state.
- Currently, there is an initiative to create an umbrella organization, or "an executive, organized and unified machinery that would coordinate between the various organizations, governmental and non-governmental, and would implement a plan to raise

... women's consciousness of their political rights, eliminate the obstacles impeding exercise of such rights, and provide the necessary support services in order to enable Egyptian women to effectively participate in all political activities" (Zulficar, n.d., p. 9).

- Increasingly, the donor community has provided substantial support for NGOs and women's NGOs in particular. USAID/Egypt, for instance, is eager to forge a partnership with women's NGOs to promote female education, women's participation in civil society, and women's access to economic resources. Likewise, USAID/Egypt's new Participant Training Program, which is currently under design, incorporates several elements to build the capacity of women's NGOs, and to promote greater participation of women in short- and long-term participant training programs. Other donors have their own programs in support of women's NGOs.
- The Women's National Committee and the National Council for Childhood and Motherhood have called for women's participation in decision-making positions, and the inclusion of a section on women in Egypt's national development plan (1998-2003). If this effort succeeds, it may allow for gender issues, including economic concerns, to be strategically addressed within the government's national planning endeavors. In preparation for the National Egyptian Government document for the fourth U.N. Conference on Women, the NCCM assembled a committee of experts that included women in key government positions in the ministries of foreign affairs, health, and education, as well as CAPMAS, in local administration, and experts in economic and other sectors.
- The new "Partnership for Growth" initiative promotes Egyptian-US partnership for enhanced trade and investment, as well as human capacity development. That initiative, signed during a visit to Egypt by Vice President Gore, includes a component to support female education and literacy, a major prerequisite for women's participation in social, economic, and political development.
- There is a universal call in Egypt in support of girls' education and human resources development as the key for sustainable social and economic development. Two recent girls' education initiatives have the potential of helping overcome one of main constraints to women's participation in social, economic or political organizations. First is USAID/Egypt's Partnership for Girls' Education project of USAID/Egypt, which is implemented by the Center for Development and Population Activities (CEDPA). The second and much more ambitious initiative is Egypt's "GREAT" Project (Girls' Right to Educational Achievement and Training), a major initiative to advance girls' education and female literacy. Currently in the early stages of design, the project can incorporate many elements not only to develop the human capital of the Egyptian female population, but also to increase their opportunities for participation in social, economic and political development.

5. Conclusions: Implications for the POWER Project

The analysis of Egyptian organizations from a "gender perspective" has important implications for the design of the POWER project. First, activities in support of women's economic participation in Egypt must include institution building components. Presently, few organizations (both women's and mainstream) can effectively provide Egyptian women with the support and they need to pursue their economic activities. Second, this inability arises not only from a lack of focus on women's economic issues and from the myriad legal, financial, political, and management constraints on these organizations, but also from a lack of coordination among the various groups whose mandate it is to enhance women's participation in the economy and reform. Presently, efforts that exist are "scattered." Better local and regional coordination, among government and private institutions, is needed to more effectively utilize the available resources. Coordination is also necessary to share ideas and examples of successful interventions in Egypt, the Middle East and globally.

In achieving these goals of capacity building and coordination, important areas of opportunity should be noted. Presently, the strongest organizations seem to be those in the government. Thus, POWER activities with government agencies and programs, such as the WNC, CAPMAS, or the Social Fund, may meet with greater success. Another area of opportunity arises from the momentum of the NGO movement. Local initiative already exists among NGOs to better coordinate activities to provide support and services to their target groups. Working with this movement will help achieve both of both the goal of institution building and coordination. Third, individual, and often isolated, initiative exists in Egypt, e.g., new journals or research institutes that also focus on women's economic issues. POWER should consider these "opportunities" when designing projects to strengthen Egyptian women's role in the economy. Lastly, the WID Donor Coordinating Group (of which USAID is a member) can undoubtedly serve as a useful means for coordinating and promoting the effort *vis-a-vis* women in the economy.

ANNEX A
SCOPE OF WORK

PARTICIPATION OF WOMEN IN THE ECONOMY AND REFORM (POWER)

Scope of Work for the Country Assessments

A. Background

The Center for Economic Growth is in the process of designing a new initiative, the Participation of Women in the Economy and Reform (POWER) Project, that aims to strengthen women's economic participation. The design process has been a collaborative process with significant input from the Regional Bureaus, the Women in Development Office and the USAID field missions.

The design of the POWER project is being carried out in three phases. The first phase consisted of Washington-based research and analysis in order to establish the analytical foundation for the project; the second phase will involve field work in Egypt, El Salvador, Indonesia and Uganda; and the third phase will involve the actual design of the project.

As part of establishing the analytical foundation for the POWER project, the design team conducted an extensive review of the literature on women's economic participation. The literature review focused on four main areas: gender *vis-a-vis* economic policy reform, legal and regulatory issues, business development, and institutional support. The review revealed several key questions and issues that have not yet been fully addressed. Moreover, the literature review was not able to gather or analyze country-specific data.

This scope of work outlines the objectives and parameters of the country assessments to be carried out in the second phase of the POWER project design. Similar assessments of women *vis-a-vis* economic reform have already been conducted in Poland and Hungary under the aegis of the PEDS II project. Using a similar approach, the POWER country assessment teams will gather comparable data and information on the opportunities and constraints to women's economic participation. However, the POWER country assessment teams will move a step beyond the studies conducted in Poland and Hungary in order to identify "entry points" for strengthening women's economic participation in the four selected countries. This in turn will assist USAID's Center for Economic Growth in defining the types of interventions to be carried out under the POWER project.

B. The POWER Project

During the first phase of the project design, the POWER team prepared a concept paper in addition to the literature review mentioned above. The concept paper aims to define a vision for the project, including its objectives and potential types of interventions. It is intended to be a "working document" that will be revised following the completion of the country assessments. The objectives of the project, as described in the concept paper, are outlined below.

1. The Goal of the POWER Project

The goal of the POWER Project is to strengthen women's economic participation and their role in the process of economic policy-making. This goal statement reflects several important dimensions of the POWER Project. Of foremost importance is the emphasis on women's **economic participation**, as opposed to political participation or other forms of participation. This means that the POWER project will focus largely on strengthening the productive capacity of women and their ability to generate income -- be it as employees in the workforce or as owners of businesses.

A second important dimension of the project is the focus on **strengthening**, as opposed to merely increasing, women's economic participation. As demonstrated in the case of Central and Eastern Europe and the former Soviet Union, the number of women in the labor force is not necessarily a good indication of the strength of their economic participation or their range of opportunities. In strengthening the economic participation of women, the POWER project aims to:

- Improve the quality¹ of women's employment in those sectors where women comprise a large percentage of the workforce and where there is potential for growth;
- Expand and diversify women's range of occupational choice so that women have the opportunity to move into new areas of economic growth; and
- Strengthen women's participation in business so that women can create and expand businesses in growth areas, with a particular focus on expanding businesses beyond the microenterprise level.

A third dimension of the goal statement focuses on strengthening women's role in the **process of economic policy-making**. This means that POWER is not merely concerned with the impacts of economic policies on women; this would imply a passive role for women vis-a-vis economic policy. In contrast, POWER seeks to encourage women's active involvement in influencing how economic policies are formulated and administered so that they too are recognized as critical stake-holders in the process. In order to achieve this objective, POWER will seek to strengthen women's capacity to advocate for economic change.

2. The Purpose of the POWER Project

The purpose of the POWER project is to identify and implement interventions that enable and strengthen women's economic participation. This statement also captures several important dimensions of the project. First, the focus of the project is on identifying and

¹ What "quality" employment means is open to interpretation. The term "quality" here means the potential for growth and advancement, for wages above subsistence level (at a minimum), benefits befitting the circumstances of employment, safe working conditions, and some degree of job security.

implementing interventions. As such, this is not a project geared toward studying the status of women; nor is it about studying the panoply of constraints women face. Rather, it is about **taking action** and carrying out initiatives that have a direct impact on women's economic participation.

Secondly, the POWER project aims to enable and strengthen women's economic participation. As noted above, this does not necessarily mean increasing the numbers of women in the labor force. Nor does it mean increasing women's economic participation through quotas or targets. Rather, POWER seeks to:

- create an enabling environment for women's economic participation through the development of laws, regulations, policies and institutions that encourage -- rather than restrict -- women's participation; and
- strengthen women's access to skills and resources that will make them more competitive in a liberalized economy, and therefore, have greater choice in how and where to participate.

C. The Country Assessments

Working from the base established by the literature review and the concept paper, the POWER field teams will investigate the opportunities for increasing women's participation in four countries: Egypt, El Salvador, Indonesia and Uganda. These countries are by no means the only countries in which POWER will operate. Rather, they are intended to be "case examples" from which the design team can determine the types of interventions POWER should support.

The purpose of the country assessments is four-fold:

- to gather country-specific data and information on the opportunities and constraints to women's economic participation;
- to address relevant questions and issues left unanswered by the literature review;
- to identify critical "points of entry" for encouraging women's economic participation; and
- to "test" the demand for various initiatives under the POWER project within the objectives and parameters defined in the Concept Paper.

D. Methodology

Prior to travelling to each of the countries, the field teams will review the literature in order to collect country-specific data on the issues outlined below. The teams will then conduct field research for a three week period in the selected countries. The field research will enable the team to collect up-to-date information, as well as address gaps in the data provided by the literature review.

The field teams will gather information primarily through focused interviews, as well as recent studies. The teams will conduct interviews with a variety of sources representing diverse perspectives including, but not limited to: public sector officials, including members of legislatures; leaders of women's groups and other business, professional, labor, and advocacy organizations; USAID and other donor staff; businesswomen and other private sector actors such as corporate or industry managers; women workers; and bankers.

The field work will be divided into three phases as follows:

Days 1 - 3: *Phase I: Establish Country Economic and Political Context:* This phase will bring the team members up to speed on the recent and current economic and political developments in the country, as well as USAID's program and objectives in the country. Specific activities include: a review of the mission portfolio and strategy; planning sessions with the local consultant; briefings with USAID mission and embassy staff such as the private sector officer, women in development officer, and chief economist; working with mission staff and the local consultant to set up appointments and begin seminar preparations.

Days 4 - 15: *Phase II: Field Interviews:* The team will use the majority of their time in the field to conduct interviews with relevant people as described above and recommended by the mission and local consultant. The purpose of these interviews will be to gather information in the four areas most relevant to POWER as described below in part D. Interviews should be conducted in at least two regions outside of the capital city, and attempt to incorporate urban, peri-urban, and rural perspectives where time permits.

Each team should aim to interview a broad range of individuals in each of the following categories: (i) public sector (civil service and legislature); (ii) private sector (business and industry, both employees and managers); (iii) civil society (NGOs, professional associations, labor organizations, etc., both gender-specific and integrated); and (iv) donors (USAID and others).

Days 16 - 18: Synthesis and Debriefing: During the final three days, the field teams will begin to synthesize their initial findings. The teams may choose to hold a seminar for about ten key players in the country to discuss the team's preliminary findings and brainstorm ideas for POWER interventions. The teams will also provide a debriefing for the USAID mission.

During the two-week period following field work, the teams will analyze and synthesize the information collected in the field; they will also prepare a detailed report outlining their findings, conclusions and recommendations.

E. Key Issues

As noted previously, the POWER team conducted an extensive literature review during the first phase of the project design. At the end of review, the team identified a number of the "gaps" in the literature, in addition to areas with inconclusive data and areas with particular need for country-specific data. These "gaps" define some of the key issues to be examined as part of the country assessments. Consistent with the presentation of the literature review, these issues fall into five broad categories: economic policy reform, the labor force, legal and regulatory issues, business development, and institutional support.

It is important to note that the issues outlined below should be considered "guidelines" for the field teams, understanding that the specific issues will vary from country to country. Moreover, given that not all of these issues can be examined in depth in a short period of time, the country assessment teams should focus on those issues that are most relevant and important in the context of their specific country. It is most important that the teams **focus on identifying the key entry points for increasing women's economic participation and their role in the process of economic policy-making.**

1. Economic Policy Reform

- Opportunities that Arise from Economic Reform: What new opportunities for economic participation have been created by economic reform?
 - in business, including opportunities for entrepreneurship as well as employment in micro, small and medium-scale enterprises and the informal sector;
 - in agriculture, including non-traditional crop production, agro-industry, export-oriented agriculture, and micro and small agro-enterprises; and,
 - in industry, for wage employees and managers.

To what extent are women taking advantage of these new opportunities? Is the lack of information regarding benefits for women of economic reform a "gap" in the literature,

or does the lack of information reflect a true disparity between the benefits of economic reform on the broader economy versus its effects on women?

What are the barriers preventing women from accessing the new opportunities? What specific interventions could assist women to overcome these barriers and fully benefit from the new opportunities? What are USAID and other donors currently doing to overcome these constraints?

- Sectors not Addressed by the Literature on Economic Reform: The literature on economic policy reform provides little information concerning gender-specific effects of certain sectoral reforms such as financial sector reform and reforms oriented towards or affecting the services sector. Do such reforms have different impacts on women than men?; and is there evidence to support the hypothesis that such reforms will benefit women, or is it too early in the reform process to tell?
- Effects of Economic Reform on Women's Businesses: The literature regarding the impacts of economic reform does not specifically address a key issue -- the effects of reform on women-owned businesses. Nevertheless, since women's businesses tend to be concentrated in different sectors and subsectors than men's, then their businesses and their viability may be affected differently, especially since reform policies often take a sectoral approach.

Has economic reform -- for example the development of new industries and contraction of others, privatization, or deregulation -- affected women-owned businesses differently than men's?

How are women's roles in the business community changing as a result of political and economic reform? How are the opportunities and constraints facing women in business likely to evolve as a result of the reform process?

- Impacts of Economic Reform on Women in the Public Sector: The literature is inconclusive on the impacts of economic reform on women employed by the public sector. The questions remain:

Have women been squeezed out of the public sector in numbers disproportionate to men? To what extent have women's salaries been affected as a result of economic reforms such as reductions in public spending? How have women coped with public sector job loss? Are retraining or other employment services available?

2. Participation in the Labor Force

The scope of the literature review did not include detailed descriptions or analysis of women's participation in the labor force. The teams should examine women's labor force participation,

with an eye toward identifying opportunities for (i) improve the quality of women's employment in those sectors where women comprise a large percentage of the workforce; and (ii) expanding and diversifying women's range of occupational choice. The team will examine:

- gender-disaggregated trends in labor force participation, including employment, unemployment, and re-employment rates
- gender-based differences in sectors of employment
- gender-based differences in occupations
- gender-based differences in income
- social benefits, such as maternity leave and child-care allowances benefits

3. Legal and Regulatory Issues

- Country-Specific Information: The literature reveals that many types of laws -- for example, personal status laws and protective legislation -- have broad impacts on women's participation in economic life. However, the literature review also reveals the difficulty of making analytically-sound, cross-country generalizations regarding legal and regulatory issues. Instead, it appears that analysis of legal and regulatory systems lends itself better to a country-specific approach. Thus, the field work will be particularly important to develop possible POWER interventions in the legal and regulatory arena.

Describe the legal system vis-a-vis women, particularly (i) laws put in place to promote women's equal participation, but are not implemented or fully understood at all administrative levels (e.g., U.N. conventions) and (ii) specific laws, regulations, or practices that directly limit women's economic participation. Are there any laws or policies that restrict women's ability to organize or participate in public discussions?

- Business and Market Regulations and Laws: The literature provides little information about the impacts of government regulations and procedures governing business on women entrepreneurs. Do such regulations and procedures affect women differently than men? If so, how do women deal with the situation?

4. Business Development

- Status of Women in Business: What is the role of women, as opposed to men, in the ownership of businesses?

- Sectors and sub-sectors of involvement
- Capitalization
- Status within the business, e.g., owner, co-owner, manager, etc.
- Formal and informal sectors
- Multiple activities to generate income
- Numbers and gender of employees

■ Women in the Formal Sector: The literature presents very little information about women in formal small-scale business (as owners, operators, or workers) and even less regarding women in medium- or large-scale business (except as workers in export processing zones). Several inter-related questions regarding women in business remain:

- to what extent do women participate in the formal sector and in small-, medium- and large-scale businesses?; does the lack of documentation of their participation in such areas accurately reflect women's participation, or does it instead reflect the interests of researchers and donors?
- if the lack of documentation is a result of the latter (rather than a reflection of women's true involvement), what are the factors that propel women toward or enable women to enter more formal or larger enterprises?
- what are the gender specific opportunities and constraints to women's involvement in the business community? Examine issues related to women's entry into business as well as the viability of their enterprises.
 - Relations with the government
 - Access to market information
 - Access to financial markets and services
 - Socio-cultural considerations
 - Physical mobility and time constraints
 - Control over income
- what government and donor efforts are underway to promote women's entrepreneurship beyond the microenterprise level? are they effectively serving the needs of local businesswomen? what else is needed?

■ Appropriate Business and Management Training: One of the literature's recommendations concerns improving women's access to and participation in business and management training as well as career advisory and job placement services. The literature notes that the training offered often does not address or improve skills demanded by the market.

- Describe the business and management training programs available and women's participation in them. Has any business training been developed in light of local

economic conditions (perhaps, for example, in collaboration with local businesses) as well as in response to women's specific needs? If such training exists, what are the factors that promoted its development and can similar training be replicated elsewhere?

- What institutions support business development and, in particular, women in business? How are they perceived by women entrepreneurs? How do business associations regard women in business?

5. Institutional Support and Representation

- Women's Organizations and Economic Policy-Making: Women participate as actors and founders in a wide variety of organizations, although their influence and extent of involvement varies greatly by type of organization and by country. One issue particularly pertinent to POWER is the degree to which women's organizations -- the fledgling professional and business groups, the alternative labor organizations, and the government and political institutions in which women are active and influential -- are involved in the economic policy-making process.

- Have new institutions/associations emerged as a result of economic and political reform? What institutions and resources are needed to ensure that women are able to participate fully in economic growth and opportunities offered by the reform process? Examine opportunities for providing assistance that are conducive to on-going or planned USAID activities in each country or region.
- What institutions in the country support women's economic participation or represent women's economic concerns?
- Have any of these groups developed advocacy or lobbying strategies to reach economic policy-makers or to ensure that organizations that recognize gender concerns are included when key economic and business policies are discussed, developed, and implemented? If so, what factors have contributed to effective representation in the policy-making process? what are the constraints?
- What is the role of women in law and academia? Have any of these women used their expertise to enhance women's economic participation?
- To what extent do women participate in integrated organizations such as labor unions and chambers of commerce? Are any such non-gender specific organizations directly supporting women's economic participation?
- How conducive is the cultural climate of private business and the bureaucracy to women's participation in decision-making positions?

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- Services Provided by Organizations: The literature notes that the organizations in which women participate provide a number of services, including, for example, training, finance, and social services. However, detailed examples of the types of services provided are rare.
 - What specific types of support services do organizations supply?; what additional types of support do women workers and entrepreneurs need?; and what support, if any, will organizations need in order to supply such services?

- Women in Politics and Government: There does not appear to be a direct correlation between women in top policy and decision-making positions and the status of women in general.
 - What opportunities do women have to influence political and economic reform? How are these opportunities changing as a result of the reform process?
 - To what extent have women in politics and government pursued a women-oriented agenda?
 - How do women and men view women leaders, managers, and politicians?

F. Deliverables

Prior to departing the country, the country assessment teams will present their initial findings and conclusions to the USAID mission in an oral debriefing. The teams will then return to the U.S. to prepare and submit their draft report. The draft report will be reviewed by the Center for Economic Growth and the USAID mission. Following receipt of comments, the team will finalize the report. The country assessment teams will also provide a presentation of its findings and recommendations to the Center for Economic Growth in Washington.

In order to ensure consistency, each of the country assessment reports will follow a similar outline and format, as described on the following pages. This outline may be revised during the team planning sessions in Washington.

ANNEX B
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