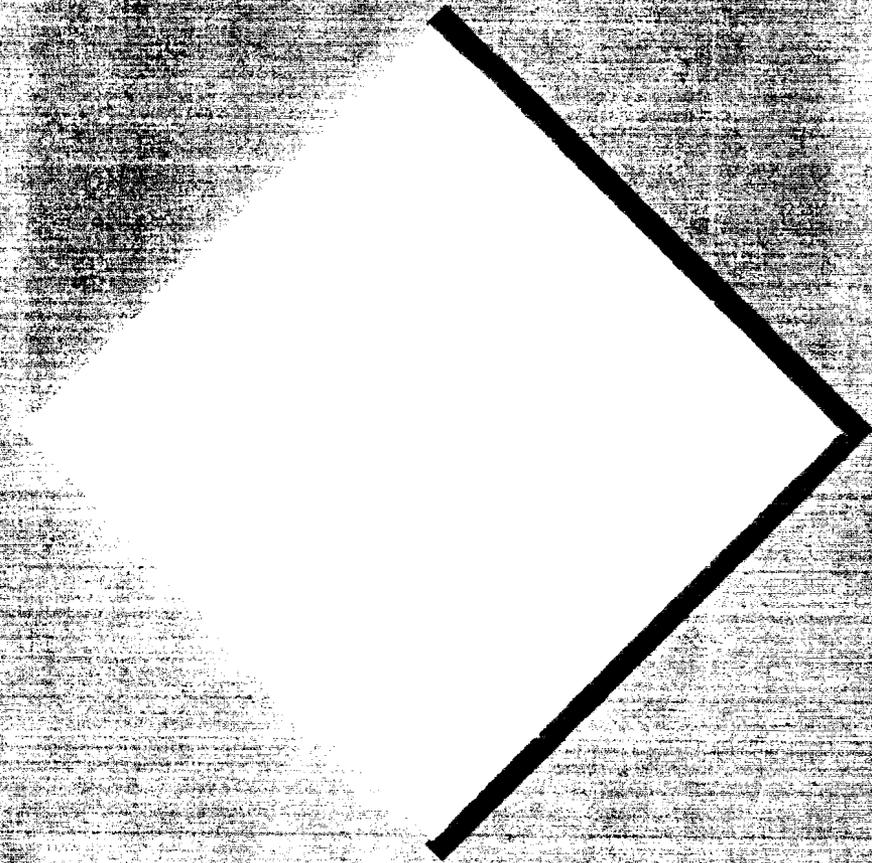


# GENESYS



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PD-ABJ 229

**Observations, Findings, & Recommendations  
for Future Action  
USAID/Egypt  
Trip Report**

September 1994

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GENESYS Project  
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## ACRONYMS

ABEL	Advancing Basic Education and Literacy
AV	Audio-Visual
AMIDEAST	America-Mideast Educational & Training Services, Inc.
APCP	Agricultural Production and Credit Project
AUC	American University in Cairo
CID	Consortium for International Development
CIDA	Canadian International Development Agency
CRS	Catholic Relief Services
FAO	Food and Agriculture Organization
FGM	Female Genital Mutilation
GENESYS	Gender in Economic and Social Systems
HIID	Harvard Institute for International Development
MIS	Management Information System
PBDAC	Principal Bank for Development and Agricultural Credit
PIR	Project Implementation Report
RSSE	Rural Small Scale Enterprise Project
SME	Small and Medium Enterprise Project
TRI	Research Triangle Institute
UNFPA	United Nations Fund for Population Activities
UNICEF	United Nations Children's Fund
USIS	United States Information Agency
TDY	Temporary Duty
WID	Women in Development
NCNW	National Congress of Negro Women
NGO	Non-Governmental Organization

## I. EXECUTIVE SUMMARY

My trip to Egypt, as the Gender/WID Advisor for the NE Bureau, provided a useful orientation to USAID/Egypt, the second largest USAID mission in the world. I appreciate the help and support I received from the Mission director and staff. The WID officer, Aziza Helmy, did all she could to make my trip informative and enjoyable. She accompanied me to most of the interviews and site visits, and was a key participant in most of my activities there.

During my eight-day visit (Sept. 6 -17, 1993) I interviewed key mission staff, field managers of some sectoral projects, and several women government officials. I also visited several micro-enterprise loan recipients in greater Cairo. A scheduled trip to Alexandria was canceled because of lack of time. I made a presentation to the WID committee and other mission staff on the NE Bureau approach to integrating gender issues in programming

I noticed a generally high level of awareness of the need to increase Egyptian women's participation in Mission programs and projects and their access to resources, among Mission staff, several contractors and women government officials. Cairo, a cultural and educational center in the Middle East has been host to several conferences and symposia addressing gender issues such as women's health, family planning, and gender and environment. Support for these activities has been provided either by the Egyptian government or international donors. The Egyptian government has set up women's units and advisors in various ministries. Some of these units have founded women's resource centers, with donor support. All this indicates that commitment to WID objectives is there, but resources are limited and skills in integrating gender concerns in development is generally weak.

Despite the apparent interest in WID/gender issues, the attention to gender concerns in programming varies considerably from one sector to another in USAID/Egypt. The mission's extensive family planning and maternal and child health programs target women and children and, hence, are generally perceived as women's programs. The staff of these programs are aware of the need to pay greater attention to gender issues, in service delivery as well as education and training programs. The Mission pays special attention increasing women's participation in micro enterprise development projects, as a means to raising the economic status of women and increasing their contribution to economic growth and job creation. Some projects, however, have been more successful than others in persuading women to apply for and receive loans for micro enterprise projects. The democracy staff acknowledges the importance of addressing gender issues but are concerned about the sensitivity of doing so especially with increasing conservative religious trends in the country. The education staff are fully cognizant of both the contributions and constraints on educational assistance to Egypt. The Mission WID officer works with various program staff to increase their awareness of gender issues and the need to address them in their projects. She also tries to keep informed about the various WID donor activities in Egypt through her membership and participation in a WID donor group that meets once a month to share information.

I discussed with the Mission Director and Appropriate staff the three NE Bureau buy-in activities to help missions integrate gender concerns in programming: women, law and development; the impact of USAID assistance on girls' education in Egypt; and the availability and uses of gender-disaggregated data in programming. The mission staff recognize the need for these activities, and appreciate the Bureau's assistance, but they are concerned about the added burden on mission staff. They are willing, however, to cooperate in these efforts. We talked also about the opportunities available to the mission for gender analytical and technical support. I noted a lot of interest in this area and several staff members were willing to explore possibilities for conducting gender training as part of the in-country staff training. This is especially important in view of the fact that none of the current mission staff has had gender training. Because of staff turnover, none had attended the three-day gender training workshop offered in Alexandria in 1989.

Despite the general feeling that USAID/Egypt has a lot of money, the Mission director highlighted various constraints on the use of funds such as staff shortages and bilateral limitations.

This brief trip report summarizes my observation and findings based on the interviews, site visits and document reviews. It begins with the scope of work, a brief background about WID/Gender infrastructure in USAID/Cairo, my activities and observations, then recommendations for future action.

The objectives of my trip to USAID Cairo were:

- To gain first hand knowledge of the Mission's activities that attempt to integrate gender issues into programming and constraints the Mission is facing in the process;
- To discuss with mission project officers the availability and uses of gender disaggregated data;
- To assess the need of the mission for training, technical assistance, and research on gender/WID issues;
- To discuss with the mission director and appropriate staff the new NE Bureau regional activities in the areas of training, technical assistance, and research.

### Background

**WID Officer:** Despite its large size, USAID Cairo's WID officer estimates that she spends about 15 percent of her time on WID activities. She backstops the democracy and agricultural projects. In this capacity, she is able to infuse gender concerns into these large-scale projects, but she does not have time to devote to other mission projects. Despite the numerous demands on her time, she tries to review as many mission documents as possible to ensure consideration of gender concerns.

**WID Committee and WID Strategy:** The mission has a WID committee which meets as needed. A mission WID Strategy /Action Plan, developed in 1989 following the gender training in Alexandria in 1989, still needs updating.

**WID/Gender Training:** Current staff, including the WID officer have had no gender training. Training was provided to mission staff, and some contractors (UNICEF, CRS, CARE, and AUC) in March 21-23, 1989, but most of those who participated in the training are no longer in the Mission.

**Attention to WID Gender Issues in Key Mission Documents.** The mission country strategy, sector strategies, and several Project Implementation Reports (PIRs) which I was able to review prior to my trip to Egypt, has little mention of gender considerations. Most of them do not contain people-level indicators either.

## **II. ACTIVITIES AND OBSERVATIONS**

- Met with the mission director, deputy, and several project officers.
- Visited and interviewed several contractors, and women government officials.
- Reviewed a few project documents and reports.
- Visited women micro entrepreneurs receiving AID-supported loans for activities ranging from a tile shop, sewing and knitting, to an auto-repair shop.
- Gave a presentation to the WID Committee and other mission staff, on constraints to women's access to resources, and the NE Bureau approach to addressing gender issues in programming.
- Gave two radio interviews about the role of women in development, that were broadcast, in two segments, on a popular Egyptian women radio program. I did this in my personal capacity, not as a AID representative, because I had not received prior approval from the Mission. However, following the taping, the mission media liaison officer expressed interest in my doing further work with the media, but I was unable to do so for lack of time.
- Took several slides of project activities to share with NE Bureau staff in Washington.
- Requested audio-visual material from the field for use in orientation and training of staff at the NE Bureau and contractors in Washington.

Following is a summary of my observations.

## Gender, Population and Health

Interviews with the directors and staff of the health and population offices highlighted the following:

- Health and population projects are very important components of the USAID/Egypt's portfolio. They are considered highly effective in improving the condition and quality of life for Egyptian women, as well as increasing their access to resources.
- Documented impact of health and population projects in Egypt include: the fertility rate of Egyptian women declined from 5.28 in 1970/80 to 3.9 in 1990/92; infant mortality has declined but evidence is not concrete. It is not known whether female children and infants receive less medical care than males.
- Despite significant improvements in women's health status over the past two decades, major health problems persist: acute respiratory infections and diarrheal disease among children, higher maternal mortality in upper than in lower Egypt (200 vs. 134 per 100,000); lack of education and knowledge about health; Inadequate attention given to sexually transmitted diseases; complications of labor and delivery, diabetes; hepatitis, and poor nutrition.
- Constraints on family Planning include a) some remaining sensitivity, among government officials and health care providers, regarding family planning; b) misinformation about the new contraceptive methods especially depoprovera and norplan, and their effects on sexuality and women's physical and mental health; and c) inadequate gender disaggregated data on health care and family planning providers.
- There is a growing openness, however, about family planning issues. Women's radio and TV programs discuss contraceptives such as the pill and the IUD openly, but opposition to abortion remains strong.
- The health and family planning staff were planning to conduct educational activities to increase awareness about the harmful effects of female genital mutilation (FGM); using, among other things, a special brochure developed for this purpose.
- Increasing attention is being given to training female health care providers.
- USAID is cooperating with UNICEF on activities to promote baby-friendly hospitals.
- Mission health staff are looking into the impact of structural adjustment on food preparation and nutrition.
- The Population Council was planning to conduct research on sexually transmitted diseases and high risk behavior. There seems to be a growing awareness in the country about AIDS,

as I noted from an Egyptian magazine article referring to hospital deliveries of babies infected with the HIV.

- Staff expressed concern over the harmful impact of environmental pollutants on people, especially children, examples include: high lead levels in the blood of Egyptians in cities; diarrhea and intestinal diseases caused by contaminated water.
- The staff is generally aware of the special health needs of women, as well as the need to pay greater attention to broader gender issues, such as the role of men in fertility decision or their representation among health care providers.
- During my visit, the Mission and the country as a whole were gearing up for the international Conference on Population and Developed, scheduled for September 1994.

#### Gender and Microenterprise Development:

USAID/Cairo emphasizes women's participation in microenterprise activities with varying degrees of success. Two projects make a special effort to attract women borrowers: the urban-based Small and Microenterprise Development Project (SME) in Cairo and Alexandria, and the Rural Small Scale Enterprise Project (RSSE). Two privately managed foundations provide credit, technical assistance, and training to the entrepreneurs. The Small and Microenterprise Development Project (SME) is limited to the manufacturing sector and does not include the service sector. Consequently, women's participation has been very limited. One report puts the percentages at 1 percent in Cairo and 9 percent in Alexandria. Project staff expects to increase women's participation through inclusion of the trading sector.

The Agriculture Production and Credit Project (APCP) - Contractor: International Consulting Division of Chemonics International - has been highly successful in increasing women's access to loans and microenterprise activities. The driving force behind this project is the deputy Chairman of the Principal Bank for Development and Agricultural Credit (PBDAC), Zeinab Salem and four women managers working with her. The Bank has been successful in attracting women borrowers and investors. The project provides training for women extension workers and loan officers, and is designed to attract more women into the bank as borrowers and investors.

In response to a question regarding the impact of structural adjustment on women employees, the Bank's deputy chairman and managers mentioned that the Bank is monitoring the actual and anticipated impact of privatization on women. The gender-disaggregated data which they keep on the subject indicate that women have been less likely to take advantage of incentives for early retirement provided by Bank management to reduce staffing with privatization. The Bank maintains gender disaggregated data, by branch, on all employees taking advantage of the early retirement incentive.

The project provides extensive gender-sensitive theoretical and on-site training for the extension

workers. The contractor keeps videotapes of the training, that may be used in other training activities.

### Site Visits

The site visits to loan recipients, of the Small Microenterprise Development Project (SME), were interesting and informative. The women borrowers ran diverse micro-enterprise businesses including a small tile shop, an electronic repair shop (for radios, TVs, and recorders); sewing; knitting; and a car mechanics shop. All of them expressed satisfaction with the success of their businesses.

### Egyptian PVO Development Project

This project helps identify and assist Egyptian PVOs to qualify for and register with USAID/Egypt to become eligible for mission support. Meetings are held in the governorate to identify NGOs. They are then classified according to their capabilities. Those eligible for support are encouraged to register with USAID Cairo. A few others are selected for capacity building before they are recommended for registration. As of Sept. 1993, only one Egyptian PVO, the Coptic Evangelical Organization, had registered with the mission. Project aims at strengthening community self-help through Egyptian PVOs. NCNW acts as an intermediary organization.

A meeting with the project director and deputy director of the contractor, National Congress of Negro Women (NCNW), highlighted the following:

- At the time of my visit, the NCNW had activities to build the capacity of 20 Egyptian PVOs working in one or more sectors including education and literacy, income generation, health, and environment.
- In response to a question about the number of participating women's NGOs, the NCNW Deputy stated that the project did not collect gender disaggregated data on the PVOs or beneficiaries of the project. She argued that such information was not required in the project design, an argument denied by the WID officer who accompanied me to the interview. We urged the contractor to start collecting such data.
- The Egyptian PVO project director indicated interest and willingness to support PVO training and capacity building. The Project contractor was also interested in PVO training.

### Gender and Agriculture

I discussed with the Director of the Agriculture Office the opportunities for and constraints on integrating gender concerns in project activities. The discussion we had, and his review of the GENESYS study on The Role of Women in the Evolving Agricultural Economies of the NE Region convinced him to include gender/WID concern in the design of a new agriculture project.

During my interview with Dr. Kamla Mansour, Advisor on Women's Affairs in the Ministry of Agriculture, she outlined the following ideas and concerns for integrating gender issues in the agricultural sector:

- Egyptian women play an important role in agriculture and agribusiness but need assistance: new technologies and structures to help them improve production, reduce wastage, and increase their knowledge of and skills in marketing;
- Egyptian women need affirmative action programs to compensate for their historic disadvantage in Egyptian society;
- Ministry of Agriculture coordinates programs for rural women in six governorate, three in the north and three in the south;
- The Ministry of Agriculture coordinates its women's programs with other Egyptian ministries, the United Nations Food and Agriculture Organization (FAO), Canadian International Development Agency (CIDA), and USAID;
- Research is needed on constraints to women's access to and utilization of agricultural resources and training programs;
- Donor organizations should involve Egyptian agriculture experts, male and female, in agriculture development projects;

#### Gender, Democracy and the Law.

Despite the concern among the Mission's democracy and governance staff in women's legal status and participation in the political system, little has been done to integrate gender concerns in the Mission's democracy portfolio. A Mission Democracy Strategy was being developed, but those involved in its development indicated that it was not possible to address gender issues in that strategy. Although the Mission Democracy staff see many possibilities of addressing women's legal status and reforms, they were concerned about the sensitivity of dealing with these issues in view of the rising violent activities by extremist religious groups. The staff recognized the importance of women's participation in the political system, but had no plans to address that issue. They indicated that the Legislative Support for the National Assembly Project, which helps to develop a research capacity to speed up the legislative process, is expected to have an impact on a large number of women support staff. Neither the mission director nor the democracy staff were interested in doing work similar to that done in Latin America on women in municipalities, which I thought would be appropriate for Egypt.

The Mission staff were interested and supportive of the NE Bureau's regional activity, being implemented by CID/WID, on "Women, Law and Development in the Near East," and AMIDEAST's NGO capacity building conference.

Women's legal status, particularly in the family, has been a major concern for Egyptian women feminists for almost a century. The battle for reforms in this area has been extended to include women's rights in the economic, general social and political systems. Egyptian women activists are currently examining these issues and advocating various legal reforms, as outlined in a publication entitled The Legal Rights of Egyptian Women In Theory and Practice, which is included in the bibliography to this report.

At a meeting with the director of AMIDEAST Egypt, and the coordinator of the Legal Training Unit, we discussed AMIDEAST legal education and training activities for women, under the Legal Education and Training Project (LET) funded by USAID between 1980 and 1991.

### Gender And Education

The topic of USAID role in basic education in Egypt is a sensitive one. The Mission director and staff are fully aware of the importance of basic education, particularly girls'. They stress, however, that it was necessary to phase out the Basic Education Project, despite its documented contribution to the education of Egyptian children, especially girls. The construction of 1,950 schools improved female access to and persistence in education. As a result, first grade enrollment in rural areas increased by 15 percent. Girls' first grade enrollment increased 29 percent. Drop-out rates decreased at a rate of 6 percent for boys and 17 percent for girls.

Another success story of USAID assistance to Egyptian education, which is not adequately documented, is the extensive documentation and research capacity developed at the Ministry of Education through the Education Planning Project, implemented by the Harvard Institute of Educational Development (HIID) and the Research Triangle Institute. The documents I received and the discussion I had with the project staff showed the availability of extensive macro and micro gender-disaggregated data on Egyptian education contained in the management information system (MIS) set up by the Educational Planning Project. Research on education conducted by the Educational Planning Center includes a survey of parental attitudes towards girls' education, educational teaching and administrative personnel in public and private schools, and the impact of teaching practices on achievement, examination results, school persistence and dropout rates.

The Education and Training Office staff are cognizant of the realities and problems associated with educational assistance to Egypt. They wanted to learn about any new development in Washington relating to female education. I emphasized USAID's support of female education and literacy and the need to integrate them with existing programs of health and population, economic growth, environment, and democracy. I also provided them with a copy of the new Girls' Education Initiative (developed by the R&D Education Office in Washington).

I also discussed with the staff of the education office the NE Bureau OYB transfer to the ABEL project for research activities to assess the contribution of USAID assistance to girls' education in Egypt and the factors influencing girls' access to and persistence in education. I assured them that such research is intended to identify successes, persistent constraints and successful

interventions and was not intended to change the mission's policy toward educational assistance to Egypt.

I also discussed female labor force participation issues extensively with economist Geoffrey Goode, who shared with me his research and discussed issues of data inadequacy and inaccuracy, as well as the serious problems of open and disguised unemployment and underemployment.

### Women's Documentation and Information Centers

The Ministry of Social Affairs, the Ministry of Agriculture, and the Arab Social Fund have established directorates of women's affairs as well as documentation and information centers. The women's documentation center at the Ministry of Social Affairs has been supported by UNFPA (United Nations Fund for Population Activities). A four-year grant of \$300,000 was given to the Ministry to set up a center that has three functions: a) project planning; b) project monitoring and evaluation; and c) public information and data gathering and coordination. The Center is now completely supported by the Ministry. The Center's library has a modest collection of publications on women, mostly in Arabic. The center needs documents and information on women's activities and programs internationally and in the NE region.

### Audio-Visual Media Resources

I asked the Mission's Public Liaison Officer about the availability of media material on women's programs that can be used for training and orientation purposes in Washington. She indicated that the office of External Affairs in AID Washington has a lot of footage of videotapes that can be used for any purpose. She recommended that I contact them regarding possible uses of that AV material.

We also discussed potential uses of Egyptian radio and TV in promoting awareness of WID and Gender issues. She stated that this has to be coordinated with USIS.

### Gender Training

Because of the large size of Cairo Mission, all training of mission staff is done in Egypt. This is more cost effective than sending people to Washington. Trainers are brought in from DC to provide training in collaboration with local expertise, mostly from the American University in Cairo (AUC). This situation offers a good opportunity to provide training and orientation to gender analysis and tools for integrating gender concerns in Mission program and projects. When I proposed the idea to the training officer, she was very receptive but indicated lack of financial support. The possibility of getting a training team from Washington, through a buy-in or other means, is attractive since it reduces the administrative load on the Mission. The mission director also supports provision of gender orientation/training for Mission staff.

We also discussed the possibility of USAID Egypt coordinating a regional WID/Gender training

workshop in Egypt for staff from other missions in the region, a subject that needs further discussion.

### **III. CRITICAL ASSESSMENT**

The trip achieved all its objectives. It was very informative and interesting and I received very positive feedback from mission staff about my presentation and the meetings I had. I got more information than can be adequately shared in this brief report. I also established a broad network of contacts that should enhance my working relationship with the Mission staff. The mission portfolio, however, is too large to cover in such a brief trip. I had only a sampling of the projects and activities, and was able to meet a small but important section of the staff. I intend to continue my contacts with the Mission WID Advisor and appropriate staff to follow-up on the following recommendations.

### **IV. CONCLUSIONS AND NEXT STEPS**

USAID Egypt is interested and willing to make its program and projects more gender responsive, and hence more effective in achieving their anticipated results. There is a need, however, for technical assistance and training on how this can be accomplished. Following are some recommendations and next steps for NE Bureau WID Advisor and the Mission:

- \* The NE Gender/WID Advisor will continue to explore with the mission WID officer and appropriate staff ways of initiating and implementing a capacity building workshop for mission staff and contractors. The mission may consider the possibility of a buy-in through the G/R&D/WID to offer gender training.
- \* Mission may wish to initiate a needs assessment to identify specific needs for technical assistance to institutionalize gender concerns in programming.
- \* WID advisor will maintain contact with the Mission WID Officer and the PVO Project Officer to explore means of introducing PVO Training.
- \* Mission should involve appropriate government officials, whenever possible, in in-country training or technical assistance to be provided for mission staff and contractors.
- \* WID Advisor will pursue the implementation of proposed regional Bureau WID activities for Egypt in consultation with the mission.
- \* WID Advisor will ask the WID Office, G/R&D/W, to provide the women's documentation centers in the government ministries with WID Office documents to increase their holdings and enhance their effectiveness as a research and action resource

## **APPENDICES**

## APPENDIX A

### Bibliography: Documents Collected During TDY

Arab Republic of Egypt. Educational Statistics, 1988 - 1991 Cairo, 1992

The Communication Group for the Enhancement of the Status of Women in Egypt. Legal Rights of Egyptian Women in Theory and Practice. 1992

Egyptian Society for Family Planning. Towards a Better Life for Egyptian Girls: Ages 12-20. A Statistical Document. Alexandria: Institute for Training and Research in Family Planning. April, 1993.

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El Kayal, Laila. Report on the Activities of the General Department for Women's Affairs in the Field of Women Development. Cairo, Ministry of Social Affairs, General Department for Women's Affairs.

Ministry of Social Affairs, General Department for Women's Affairs, UN Center for Population Studies, Center for Documentation and Information on Women. Current Awareness Bulletin. Vol. 1, No. 1. Feb. 1993. ( a bibliography of the holdings of the Center, mostly in Arabic).

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#### Other relevant bibliographic sources:

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Hansen, Bent. The Egyptian Labor Market: An Overview. Economic and Research Staff, The World Bank, 1985.

## APPENDIX B

Schedule of Visits/Interviews  
Nagat El-Sanabary  
NE Bureau Gender/WID Advisor  
September 6 - 16, 1993

### Monday, September 6:

- 9:30 A.M. Aziza Helmy, WID Officer, USAID, Cairo
- 11:00 A.M. Meeting with Debra Shuamann, R&D/WID/W and Sara Louza, WID consultant
- 1:30 P.M. Henry Bassford, Mission Director and Robert Jordan, AD/PDS
- 2:30 P.M. Joy-Riggs Perla, OD/HRDC/H  
Director, Office of Health, USAID, Cairo
- 3:30 P.M. Diane Ponasik, OD/HRDC/IDS

### Tuesday, September 7

- 9:00 A.M. Suchinta Wijesooriya, PDS/PR,  
Public Relations Officer, USAID, Cairo
- 11:00 A.M. Carol Carpenter, OD/HRDC/POP
- 1:30 P.M. Karim Gohar, PVO Officer, HRDC
- 3:00 P.M. Ana R. Kleniki, HRDC/IDS  
Special Project Officer, Office of Institutional Development and  
Support (IDS)

Wednesday, September 8:

- 9:00 A.M. Cheryl Simpson, HRDC/TR  
Training Coordinator, USAID, Cairo
- 10:00 A.M. Zeinab Salem, Vice Chairman, Principal Bank for development  
and Agricultural Credit (PBDAC), and five women managers at  
the Bank.
- 11:30 A.M. Elizabeth Khalifa, WID Advisor and Training Officer, APCP
- 3:30 P.M. Shane Maccarthy, HRDC/ED, USAID, Cairo  
Tom McKee, OD/HRDC/ED, USAID, Cairo, and  
John N. Villaume, Education Planning Project, Ministry of  
Education

Thursday, September 9:

- 9:00 A.M. Jeffrey Goode, EAP
- 11:00 A.M. Presentation, Institutionalizing Gender Issues in Programming,  
The Near East Bureau Approach.  
Nagat El-Sanabary
- 12:30-1:30 PVO, Project contractor is the Addison E. Richmond, Jr.  
Executive Director, and Jean Thomas, Deputy Director.
- 2:30 P.M. Senior Staff Meeting
- 4:00 P.M. Richard Steelman, A/OD/PDS/PS

Sunday, September 12:

Meeting with TI/FI and GEMINI Team  
Site visits in Cairo

Monday, September 13

- 2:00 P.M. Verifying Program Data  
Randal, Jeff, Aziza, Bob
- 3:30-4:30 John Villaume, Advisor, Harvard Institute for International  
Development (HIID), and  
Jennifer E. Spratt, Research Scientist in Education, Research

Triangle Institute, both are field staff of Educational Planning  
Project, Ministry of Education

Tuesday, September 14

9:00 A.M.

Dr. Kamla Mansour, Advisor on Women's Affairs,  
Ministry of Agriculture

10:00 A.M.

Laila El Kayal, Director, Women Information Center, Ministry  
of Social Affairs

3:00 P.M.

David Delgado, OD/AGR/A

Wednesday, September 15

9:30 A.M.

Alan McNamara, Director, and  
Krista Masonis, Coordinator of the Legal Training Unit,  
AMIDEAST, Cairo

11:00 A.M.

Ismail Siem, NBD

Site visits to women borrowers of SEC project in Helwan.

Thursday, September 16:

9:00 A.M.

Dr. Zeinab Shahin, Social Dev. Fund

11:30 A.M.

Debriefing with Mission Director Hank Bassford