

CHALLENGE
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Her

Final Report
2025



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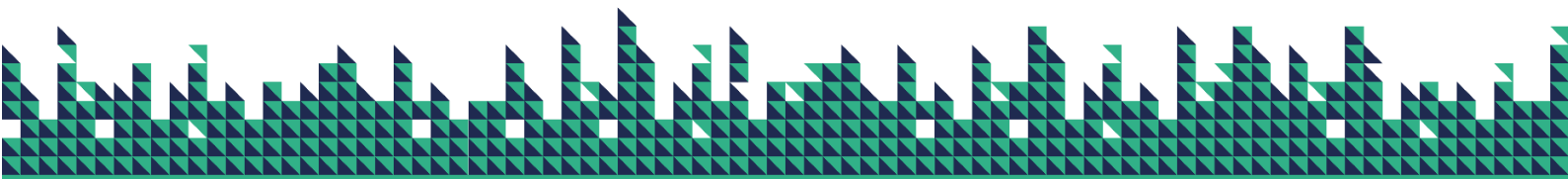


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Glossary

ASRT	Academy of Scientific Research & Technology
AUB	Ahli United Bank
AUC	The American University in Cairo
BC	The British Council
BUE	The British University in Egypt
CAPMAS	Central Agency for Public Mobilization & Statistics
CBE	Central Bank of Egypt
CEI	Centre for Entrepreneurship & Innovation
CFTE	Centre for Finance, Technology & Entrepreneurship
CFYE	Challenge Fund for Youth Employment
CIB	Commercial International Bank
DEPI	Digital Egypt Pioneers Initiative
EBI	Egyptian Banking Institute
EBRD	European Bank for Reconstruction & Development
EFE	Employment for Education
EIP	Entrepreneurship & Innovation Programme
ENOW	Egypt National Observatory for Women
ERP	Enterprise Resource Planning
FGDs	Focus Group Discussions
IECC	Innovation, Entrepreneurship & Competitiveness Centre
ILO	International Labour Organization
IPs	Implementing Partners
ITIDA	The Information Technology Industry Development Agency
MCIT	The Ministry of Communications and Information Technology
MENA	Middle East and North Africa
MFI	Microfinance Institution
MVP	Minimum viable product
NAC	New Administrative Capital
NCW	National Council for Women
NU	Nile University
SDGs	Sustainable Development Goals

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TIEC	The Technology Innovation and Entrepreneurship Centre
UN	United Nations
UNIDO	UN Industrial Development Organization
VSLA	Village Savings and Loans Association
WEN	Women Entrepreneurs' Network

Executive summary

The CFYE Egypt portfolio has 13 Implementing Partners (IPs) with approximately 67,000 jobs' target 50% of which targeting females. As CFYE concluded its Calls for Solutions and the focus is now on the implementation of the IPs' projects, the Egypt team saw fit to zoom in on the women component of the jobs through launching the "Empower Her" initiative in 2024 over two phases, the first phase in 2024 with the objective of mapping the entities and programmes working on women economic empowerment (supply side), and second phase was launched in 2025 with the objective of capturing the voice of the females (demand side) and facilitate collaborations among the key stakeholders identified during Phase One and CFYE's Implementing Partners (IPs). This report captures both the results of the mapping exercise conducted during Phase One and the results of the focus group discussions (FGDs) conducted with females (in the age group 18-35 years old) which constitute the demand side conducted during Phase Two.

The literature review starts with population figures, enrolment in education numbers, university graduates and workforce participation figures highlighting a negative shift that happens once women enter the workforce. It sheds light on some of the reasons behind this shift highlights the efforts exerted by the Government of Egypt (GoE) over the last decade to close the gender gap and include women in economic activities. Finally, it sheds light on trends in both wage employment and startups' support.

The next main section in the report identifies the supply side stakeholders. The methodology used in mapping the entities implementing women economic empowerment programmes included the use of semi structured interview questions. The selection of this methodology was due to the diverse nature of the initiatives and programmes being implemented by the different stakeholders. The following section details the initiatives and programmes being implemented by the interviewed stakeholders, it also addresses the gaps, challenges and opportunities faced by the different stakeholders in their programmes. In total, 21 entities were interviewed, although outreach was conducted to entities yet due to time constraints and other factors they were not interviewed. Additionally, there are more entities that operate women economic empowerment programmes that will be included in the second phase of this assignment.

The following main section in the report highlights the voice of the demand side. The methodology used in capturing the voice of the females included focus group discussions (FGDs) with a sample female (aged 18-35 years old) which were selected by a 11 of our stakeholders and Implementing Partners (IPs) who volunteered to participate in the exercise.

Finally, the report concludes with action-oriented recommendations that focus on bridging the gap between what is currently being offered in terms of women economic empowerment programmes and existing needs as expressed by the females who participated in the FGDs, in addition to other recommendations that aim to create synergies and collaborations between the identified stakeholders and the Implementing Partners (IPs).

Introduction

The Challenge Fund for Youth Employment (CFYE) is a 7-year programme that started in 2019 with a budget of €114 million funded by the Netherlands Ministry of Foreign Affairs, that aims to generate decent employment for 230,000 young men and women aged 18-35 years in the Middle East, North Africa, Sahel, West Africa and the Horn of Africa regions. The Fund currently operates in 11 countries namely Egypt, Jordan, Morocco, Tunisia, Senegal, Ethiopia, Burkina Faso, Sudan, Kenya, Nigeria & Uganda. It is worth highlighting that 50% of the 230,000 employment opportunities generated by the Fund are aimed at women thus emphasising the importance of women's contribution to the economy in the portfolio countries. The Fund seeks to generate these employment opportunities through launching Calls for Solutions where private sector companies, civil society and knowledge institutions are invited to submit proposals geared to the creation of scalable solutions for creating more and better jobs and income generating opportunities for youth

In Egypt, the Fund launched 3 Calls for Solutions starting in 2020 with the last Call closing in January 2024. CFYE's eligibility criteria in Egypt included some basic elements that were common across all three Calls:

- ✕ Only private sector companies were allowed to apply for the Call for Solutions
- ✕ Companies with at least 3 years of legal operations
- ✕ The minimum number of jobs to be generated is 500 jobs
- ✕ The duration of the projects is a maximum of 2 years (with the exception of the first call it was 3 years)
- ✕ 50% of the generated jobs should be generated for women
- ✕ Minimum project budgets are €400,000 with a minimum co-investment of €200,000 from CFYE

The Egypt portfolio currently has eight Implementing Partners (IPs) with seven more initially awarded in Call 6 currently undergoing due diligence. It is expected that the total number of jobs to be generated from the Egypt portfolio amount to approximately 67,000 jobs with a female job target of approximately 59% which is an ambitious target given the state of women participation in the job market which will be shown in following sections.

Given CFYE's focus on promoting and encouraging female employment (whether wage or self), and the 60% female employment target mentioned above for the Egypt portfolio, this assignment will contribute to achieving CFYE's targets when it comes to female employment promotion by taking a different approach than the typical studies that identify challenges to women employment and economic empowerment by focusing on the available opportunities in the Egyptian context that promote and encourage women employment and economic empowerment.

Objectives of the assignment

The objective of this assignment is to embark on a comprehensive mapping exercise to scan and evaluate existing programmes, initiatives and opportunities that are focused on promoting and encouraging women empowerment within CFYE's target age group (18-35 years). This endeavour aims to systematically map out the landscape of available opportunities tailored for women, with a keen focus on identifying and understanding the various mechanisms through which these initiatives contribute to their economic empowerment.

However, the ultimate goal of this assignment is not simply about mapping existing opportunities for women's economic empowerment but it will lay groundwork and foundation of future activities that the Egypt Country Team will conduct in the coming two years and will include fostering a collaborative and dynamic environment among the identified stakeholders to create synergies among them and identify existing gaps. Also, it will help create forums and capitalise on existing ones for reaching women within CFYE's target age range to provide awareness about the identified programmes and opportunities, this will also provide insights into the existing gaps and consequently serve as inputs for the identified stakeholders. In addition, the mapping will help create potential collaborations between the identified stakeholders and Egypt's portfolio of Implementing Partners (IPs). Consequently, as is evident from the objectives, this mapping exercise and the data collected throughout the assignment is not meant to be of a quantitative nature but more of a qualitative one. The qualitative nature of the data collected during the mapping exercise is essential for gaining insights into the effectiveness and impact of the existing programmes and initiatives. This information can then be used to inform future activities and interventions aimed at promoting women's economic empowerment within the target age group.

It is also worth highlighting that the mapping exercise will focus on 2 broad streams of employment namely 1) wage employment and 2) self-employment or entrepreneurship. The focus on two broad streams of employment, wage employment, and self-employment or entrepreneurship, allows for a comprehensive understanding of the different pathways through which women can achieve economic empowerment. Wage employment opportunities may include formal employment in various sectors, while self-employment or entrepreneurship opportunities may involve starting and running one's own business.

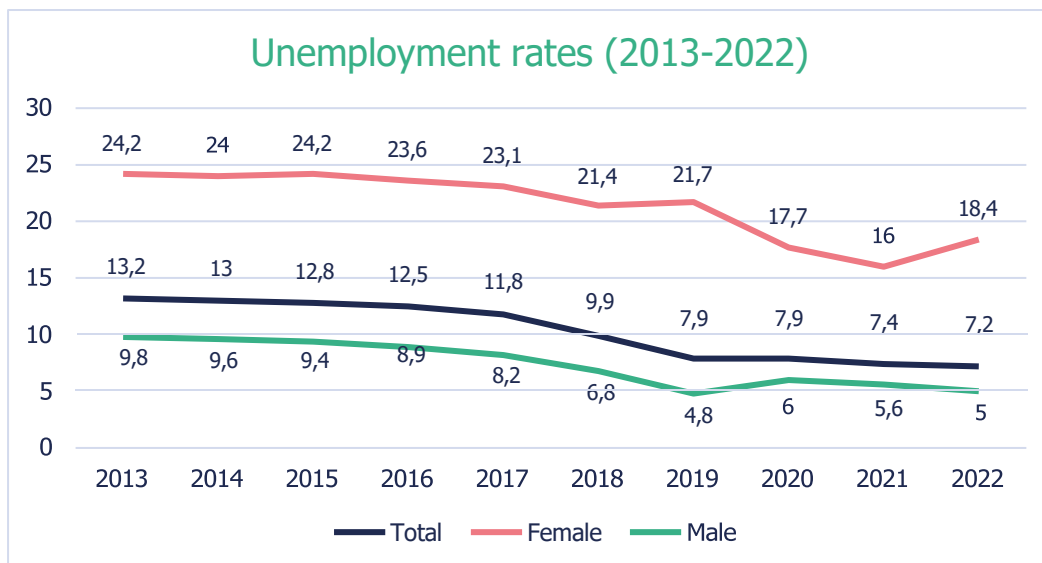
Overall, the mapping exercise serves as a foundational step in creating a more inclusive and supportive environment for women's economic empowerment in Egypt. By bringing together stakeholders, identifying opportunities, and addressing gaps, this exercise can pave the way for meaningful collaborations and initiatives that empower women to achieve economic independence and success.

Literature review

According to the Egypt in Figures 2023 report issued by CAPMAS, the population of Egypt stands at 104 million with females accounting for 48.6% and males 51.4%. The country has witnessed huge population growth from 20 million in 1950 to over 100 million today. Taking a closer look at CFYE’s target age group in Egypt (18-35 years), it is noticed that the CAPMAS report does not have the figures that match the exact age group but provides figures for the age group of 15-34 which constitutes 34.5% of Egypt’s population with females accounting for 49.11% and males for 50.89%.

The Egypt in Figures 2023 report also provides data about enrolment in universities, where the number of enrolled students in governmental and Al-Azhar universities (28 universities nationwide) for the academic year 2021/2022 was a total of 2.5 million students of those 53% were females and 47% males. As for private universities (28 universities nationwide) for the same academic year the total number of enrolled students was approximately 220 thousand of which 46% are females and 54% males.

According to CAPMAS, labour force figures (15 years and above) in Egypt in 2022 stood at approximately 30 million persons which is 29% of the total population. The total unemployment rate stood at 7.2%, however when it came to breaking down this figure to females and males that ratio was not close to equal as it was in previous statistics pertaining to population and education, but there was a staggering difference, where female unemployment stood at 18.4% and male unemployment at 5%. Even though the total unemployment rate has been on the decline since 2013, the unemployment rate by gender has been following the same trajectory yet with a significant difference between female and male unemployment as shown in the following chart



The report however does not breakdown the unemployment rate by age group. However, in another report issued by CAPMAS titled the “Annual Bulletin – Labour Force Survey 2022” issued in April 2023, the 2022 unemployment rate is broken down by gender and age group (although different from the ones mentioned above) as follows:

Age group	Total	Females	Males
15-19	13.6	41.2	10.6
20-24	20.4	51.8	13.6
25-29	14.2	34.8	9.6
30-39	5.9	18.1	3.4
40-49	2.8	6.0	2.2
50-59	1.9	1.4	2.0
60-64	2.2	0.0	2.5
Total	7.2%	18.4%	5.0%

Although the age groups shown in the previous table do not exactly match CFYE’s target age group, it is clear that 85% of total unemployed females lie in the group 20-39 years and 72.5% of total unemployed males lie within the same group.

The above figures clearly indicate that unemployment is higher among the youth than any other age group and in particular women. Moreover, they also clearly point to a disparity between females and males when it comes to employment even though at earlier stages of education (specifically university graduates) the figures were very close. The above labour force and unemployment figures which are collected through governmental bodies are focused on formal employment and clearly do not take into account the informal sector figures. The latest figures (2020) related to informal employment in Egypt indicate that approximately 17.5 million people are informally employed, the majority of which are males close to 15.5 million and females close to 2 million. According to the latest Scoping Study issued by the CFYE in July 2023, a study by the International Monetary Fund (IMF) proves that informal employment in Egypt is particularly higher in younger populations, specifically in the age group 15-24 which holds the highest rate of informal employees in Egypt until June 2022. So once again, even in the informal sector, females are at a disadvantage when it comes to employment opportunities.

Furthermore, there are considerable discrepancies between urban and rural areas in terms of women employment rates. Kraftt & Assaad (2022, p.227) argue that data suggests that while only 16% of rural women were considered employed in 2018 by the market definition, when the researchers added to the definition working in farms or caring for livestock that is sold, the percentage reached 35% (p.236). Therefore, the first problem is that the employment rate of rural women is generally low and the second is that many rural women work in jobs that are not officially accounted for or are dismissed as irregular or informal employment.

Moreover, the division of women unemployment rates amongst different governorates indicates clear discrimination against women living in rural areas. ENOW (2021) published a table which measures the unemployment rate by gender per governorate, as shown below, the unemployment rate for men in Cairo is 12.3% vs 19.4% for women. On the other hand, the variance between unemployment rate of women and men outside Cairo is significant, for example in Alexandria the unemployment rate for men is 9.9% vs 25.2% for women.

Governorate	Year	Total	Males	Females
Total	2021	7.4%	5.6%	16%
Cairo	2021	13.7%	12.4%	19.3%
Alexandria	2021	12.8%	9.9%	25.2%
Port Said	2021	25.2%	11.3%	52.7%
Suez	2021	13.3%	11.1%	23.7%
Damietta	2021	18.9%	11.5%	42.8%
Al-Dakahlia	2021	2.5%	1.9%	5.8%
Al-Sharkia	2021	6%	4.6%	13%
Al-Qalioubia	2021	9.5%	5.9%	24.7%
Kafr El-Sheikh	2021	2.7%	2.3%	4.3%
Al-Gharbia	2021	10.2%	9.4%	12.6%
Al-Menoufia	2021	4.2%	3.8%	5.6%
Al-Beheira	2021	3.6%	3.2%	5.9%
Al-Ismailia	2021	9.6%	5.4%	23.5%
Giza	2021	9.4%	7.1%	22.4%
Bani Suef	2021	3.8%	1.7%	10.9%
Al-Fayoum	2021	3.3%	2.4%	10.4%
Al-Minia	2021	3.3%	2.4%	7.8%
Assiut	2021	3.4%	2.5%	10.9%

On the self-employment front, Khayal (2021, p.34-37) highlights that the number of Egyptian women in entrepreneurship is the lowest in sub-Saharan Africa and the MENA region; in 2017 they amounted to 9% of Egyptian entrepreneurs which is an incomparable figure to their male counterparts. Additionally, there is a gap between enterprises in rural versus urban areas, whereby 82% of women enterprises are located in rural areas, 58% of whom are in the agricultural sector, while 18% are in urban cities; yet, qualitative research demonstrates that women entrepreneurs in urban areas are macro-level unlike those in rural communities which tend to be confined to micro-level enterprises (p.109-110). Hence, looking at the quantitative data it might seem as though the gap is in favour of rural women, although in reality urban women entrepreneurs have more opportunities in terms of financial and non-financial services, incubation and support from international organisations, which are mostly concentrated in big urban cities.

A closer look at the potential reasons behind the gap in transition from university education to participation in the labour market for women can include a host of reasons. However, these reasons will be generic in nature since the unemployment rate is not divided by governorate and hence it will not be possible to account for governorate specific reasons behind such a gap in transition. Having said that, some of the reasons behind the gap in transition from university education to participation in the labour market in Egypt are listed below.

Marriage or planning for marriage after university graduation is one of the reasons for women's low labour participation due to cultural norms that expect women to abstain from seeking

employment as this may decrease her chances of getting married. However, this trend seems to be changing in urban areas such as Cairo and Alexandria. Marriage's role in female labour force participation is highlighted in Lassassi & Tansel's research, indicating that marital status affects female labour force participation in two main ways: firstly, women often take on caregiving roles after marriage which is often referred to as the double-shift, altering their time allocation. And secondly, marriage changes a woman's social status, influencing her entry into the workforce. Notably, participation rates are typically higher for never-married women compared to married ones, with more fluctuation in labour market behaviour among the former. Fertility behaviour also impacts labour force participation, with lower fertility rates among younger women correlating with higher participation rates, meaning that women who do not have or do not intend to have children are more likely to join the labour market than women who do have children (p.10).

Fewer options for work outside Cairo and Alexandria, according to CAPMAS figures 35% of government university women graduates are distributed among Cairo, Ain Shams, El-Azhar and Alexandria universities leaving 65% distributed among all other governorates, and given that the private sector presence in governorates outside Cairo and Alexandria is quite limited this leaves a substantial percentage of women graduates with little options for work in the formal sector, so they either join the informal sector or remain unemployed. Moreover, according to Krafft and Assaad (2022, p.225), 60% of Egyptian women live in rural areas which generally have higher percentages of youth than urban areas, making them three times as vulnerable and discriminated against in terms of employment; due to their gender, location, and age. Nonetheless, in the same research, Krafft and Assaad pinpointed a variation in the employment rate of women in rural areas when adding to the definition of employment those who work in their family's farm, this new definition showed that 35% of rural women are employed, versus the official rate that excludes working in the family farm which was measured at 16% only in 2018 (p.236). This does not negate the disparity between rural and urban areas in terms of youth employment rates, however, it does reflect a new perspective in terms of gender dynamics, negating the preexisting notion that women's labour within a family-owned land should be dismissed and the woman should be counted as unemployed.

Discrimination during recruitment, this is due to stereotypes in thinking that it is better to employ men because of the possibility that a woman could get pregnant and take maternity leave after a while. Some companies would ask if a woman applicant is planning to get married or have children soon which may determine the possibility of being offered the job. In research conducted by Krafft (2023), argues that the discrimination against women during recruitment took place throughout the process. At first, Krafft (2003, p.14) highlights that in the job requirements in online platforms, when they require a specific gender, 14% required males while 2% listed that males are preferred, compared to 4% requiring females and only 1% preferred females. More importantly, the callbacks' rate for job applicants varied based on gender and marital status, the likelihood of callbacks was 13.2% for single men, 10.9% for single women, 10.7% for married men and 9.8% for married women. Although these variances are not of great significance, it is crucial to point out that this study was focused on online job postings which do not reflect the Egyptian labour market in its entirety.

Working Conditions and Safety Measures, due to cultural restrictions along with family-imposed safety restraints, many young women find themselves having to choose between

entering the labour force and compromising their safety or facing the social pressure of ignoring the popular safety guidelines for women. As indicated by Barnett (2023, p.6-7), women in the MENA region are supposed to be selective in the kind of job they have -despite the well-known scarcity of opportunities- in order to preserve not only their safety but also their reputation. In this case, the problem is not whether or not women are allowed to work, instead reservations come into play in terms of what the family, community or even the employer believe is an appropriate role for women. Such obstacles are difficult to overcome because most women are indeed at risk of being subjected to various forms of violence, however, the burden shouldn't fall on the shoulders of women to take up less space and sacrifice their careers, the more women join the labour market and infiltrate various sectors, the more the community will normalize the presence of women on the streets and at work; leading to more safety and less discrimination. Similarly, some women refrain from working in jobs with long hours or late shifts, as they fear that their reputation will be at stake or their families are afraid of what their neighbours or relatives might say about their daughters. Ultimately, this mindset is changing, especially due to the increasing economic pressure which makes it impossible for families to have one sole breadwinner; creating a more accepting environment for working women, even if the work conditions are not ideal.

Reluctance to Provide Childcare Support, a recent study by the ILO found that out of the 108 businesses that were studied as a sample for their research, only 16 companies provided childcare support. More importantly, only 19 companies reported future plans or initial willingness to provide childcare support to their women employees. Childcare support can be provided in the form of a nursery or daycare facility within the company premises, outsourced childcare support through deals with nearby nurseries or an allowance for working mothers to pay for childcare services on their own. However, the fact that the majority of employers in Egypt opt out of providing childcare support in any form, limits the ability of mothers to participate in the labour force because of their role as the primary caregivers for children.

Efforts to promote women's increased economic participation at the national level are crucial for closing the gender gap and fostering a more inclusive and equitable society. These efforts often involve policy changes, legal reforms, and initiatives aimed at changing societal norms and attitudes towards women's economic empowerment. While progress may be gradual and require a shift in culture and mindset, the following examples highlight some key initiatives that have been implemented at the state level to further promote women's economic participation.

The NCW launched the first ever National Strategy for Women's Empowerment referred to as the NCW Women Strategy which is aligned with the UN's SDGs also echoing Egypt's Sustainable Development Strategy – Vision 2030.

The President of Egypt declared the year 2017 as the Year of Egyptian Women. This was a significant step as it confirmed the State's constitutional commitment to enact the necessary measures to empower Egyptian women and ensure their representation in decision making positions.

A protocol on the financial inclusion of women was signed between the CBE and the NCW during the Alliance for Financial Inclusion (AFI) forum held in September 2017. This protocol is part of and EGP 1.6 billion microfinance initiative launched by the CBE within the context of

its broader financial inclusion efforts with the objective of ensuring bank funding for women's micro-sized projects.

The Companies Law 159/181 was amended to allow for sole proprietors (who represent around 60% of total businesses in Egypt) to register as sole person companies affording them limited liability and other protections. The amended law will permit modest investors to establish their own small businesses and to raise capital for growth. While not gender specific, these amendments will benefit women-owned enterprises which are mostly small and will encourage them to formalize and grow.

Decree Law 160 for the year 2023 requires non-resident companies - such as electronic commerce, service providers, content creators or freelancers - to register with the Egyptian Tax System. Through such registration, those working in e-commerce will be integrated within the formal sector and become taxpayers, instead of remaining part of the informal economy. This step will directly impact women who have been using digital platforms to sell goods and generate income, as their online small businesses will be recognized as a commercial activity and are now legally acknowledged.

The Egyptian Gender Equity Seal (EGES) is a certification process using the World Bank Gender Equity Model (GEM) which aims to promote gender equity and eliminate gender discrimination and practices that hinder the promotion of women in companies. The GEM was first introduced in Egypt in 2007 through a national initiative supported by the GoE represented by the NCW, it was applied to 10 Egyptian companies by 2010 but was put on hold due to the 2011 Revolution. The GEM process was revived and localized for the Egyptian context through the Egyptian Gender Equity Seal (EGES) certification process which was launched in 2021. Private sector companies can apply for the EGES through the NCW and obtain certification within a year. Through the process companies receive guidance about the measures required to establish a more gender responsive work environment by addressing such issues as wage inequalities, sexual harassment, work-life balance and access to leadership positions.

In conclusion, state-level efforts to promote women's economic participation are essential for closing the gender gap and creating a more inclusive and equitable society. By implementing policies, programmes, and initiatives that support women's economic empowerment, states can help to create a more level playing field for women in the workforce and contribute to sustainable economic growth and development.

Wage employment and women

Several organisations offer training for employment programmes targeting youth both men and women and others are solely focused on women. Not all of these programmes guarantee an employment opportunity after the successful completion of the training programme whereby they focus only on equipping the participating youth with employability skills that can lead to their future employment. Generally, such programmes tackle topics such as self-leadership, self-awareness, career preferences, work ethics, life skills training, English language and a host of other topics that sometimes contain specialized themes depending on the programme and the organisation offering the training programme. These topics are designed to enhance participants' abilities, confidence, and readiness for the workforce, ultimately increasing their employability and job prospects. As will be seen during the data collection phase, different

types of organisations offer such programmes ranging from private sector companies (such as Carerha, Raye7, Career 180 to name a few) or international organisations (such as UN Women, ILO, UNIDO to name a few) or donor funded projects (such as UCCD) or accelerators (such as Athar Accelerator and Dandara Al-Ebdaa). Each organisation brings its unique expertise, resources, and networks to support youth, particularly women, in gaining the skills and knowledge needed to enter the labour force successfully.

Ultimately, the goal of these training programmes is to empower women by providing them with the tools and resources they need to secure meaningful employment opportunities. By equipping women with the skills and knowledge required in the workforce, these programmes contribute to reducing gender disparities in employment and promoting women's economic empowerment. The mapping exercise will help identify gaps, opportunities for collaboration, and play a crucial role in connecting women to these valuable resources and opportunities, ultimately supporting their journey towards sustainable employment and economic independence.

There are main challenges to women employment in the private sector, which mainly revolve around gender bias leading to hiring discrimination. As per Barsoum (2023, p.11-13), employers are affected by cultural gender stereotypes, affecting their decisions in hiring women, for instance a factory manager explicitly stated that he has no need for women in his factory because they will not be of use and he believes that women should be housewives and their goal is to look after their home and husband. Similarly, some hiring managers avoid hiring women because they assume that women would have to take a maternity leave once, she gets pregnant or if they are single, they would quit upon marriage and in general, they believe that women are always late and take more days off or leave early because of their family responsibilities. The problem here is two-fold; firstly, the Egyptian labour law gives women the right to maternity leave and in workplaces where there are more than 100 female employees the company is required to have child daycare in the company premise. However, some companies want to avoid such responsibilities and instead of hiring women and having to grant them their rights, they opt for hiring men so they do not have to deal with what they believe would harm their operations. Secondly, the care system in the Egyptian community puts the entire household responsibility on the shoulders of women, which entails having to work a double shift, one at her actual job and another at home. Both issues can be solved through more cooperation within the household as well as more paternity rights for men, if men are also allowed time off for paternity care, and companies with more than 100 employees of any gender are required to have daycare, then women will not have to sacrifice their careers for childcare and will not be seen as such a liability to companies. This way hiring men or women will not make a difference with regards to paternity rights

Wage employment trends

Remote Work, since 2020 after the pandemic, a new opportunity began presenting itself to women trying to join the labour force. The concept of remote work which became the default during the lockdown period, has become a more popular option for various reasons, including its profitability for companies which can hire people from any place in the world without needing an office to host the employees and bearing its running costs. As per Tsipursky (2023), remote and hybrid work opportunities offer a viable solution to the longstanding conflict

between career aspirations and family obligations. Through the elimination of the requirement for on-site presence during fixed office hours, remote work enables women to maintain a balance between their duties at work and their familial commitments. Consequently, this increased flexibility holds the potential to support women in advancing their careers while still conducting their roles within the family unit.

Increase in ICT Participation, information and communication technology (ICT) has been one of the few fields in which women participation has been steadily increasing throughout the past ten years. ICT jobs can either be within the ICT industry or ICT jobs in non-ICT industries, these jobs include IT service, Engineering research and development and business processes services (BPS) as well as knowledge services. Selwaness et al (2023, p. 14-15) confirms that employment in ICT jobs for women has a growth rate that is both rapid and positive; unlike the rate for the overall private sector employment of women which has been in decline. While the annual growth rate for women employment in ICT has reached 10%, the annual employment rate of women in other fields within the private sector has decreased to 1.4% only. Another important factor is that within the BPS sector of employment, there is the contact services and customer support, with the call centre industry's rapid expansion in Egypt due to the outsourcing of customer support from worldwide markets to companies in Egypt. Although 30-60% of the employees in call centres are women, it is unfortunate that they remain on the frontline of calls and are disproportionately promoted and paid, compared to their male counterparts (p.7). Thus, by taking into account the opportunities and challenges for women employment within the ICT field and promoting interventions that close the gender gap in salaries and promotions within this sector, young women could benefit greatly from the increased participation within the ICT field.

Public versus Private Sector, women have traditionally been more inclined towards employment in the public sector due to its benefits regarding working hours, safety measures, social prestige, minimal demands and job security in the long term. Over the last five years, there has been a decline in employment opportunities within the Egyptian public sector, which was not compensated by growth in private sector jobs; this led many young women to remain unemployed or opt for informal employment as they wait for an opportunity in the public sector (Constant et al., 2020, p.4-5). To counter such obstacles, the GoE has taken a few steps towards enhancing the participation of women in the labour force; in 2021 the Ministry of Manpower revoked the law prohibiting women from working night shifts and allowed women to work in field that they have always been excluded from, in addition to the EGES initiative launched by NCW in the same year which is supposed to encourage private sector companies to enhance the employment of women in the private sector (El Assiouty, 2022, p.15). With respect to said facts, despite the lack of growth in employment rates for women, the positive changes and government initiatives present a new opportunity to integrate women in the formal private sector and with the right efforts to bridge the gap between the private sector and youth looking for jobs; there is a potential for higher employment rates for women in the near future.

Self-employment, entrepreneurship and women

On a global level and according to a report by the Boston Consulting Group, access to funding is unequally distributed among female and male entrepreneurs worldwide. Female-led

companies received just 3% of global startup funding in 2019. This unequal distribution of funding not only hinders the growth and success of women-led businesses but also represents a missed opportunity for economic advancement on a global scale. According to the report, integrating women further into the economy could potentially boost global GDP by USD 5 trillion, underscoring the significant economic impact of supporting women entrepreneurs.

Initial research shows that some progress is being made on this front with several organisations allocating programmes solely focusing on women entrepreneurs. Banks in Egypt now have a mandate from the CBE to allocate quotas to funding SMEs with some of them having a specific focus on women (such as HSBC Female Entrepreneurship Fund, Banque Misr's ZAAT programme to name a few). Furthermore, partnerships between organisations like UN Women and UNIDO have led to initiatives such as the Rabeha programme, which aims to support women entrepreneurs and early-stage businesswomen. These programmes provide women with access to funding, mentorship, training, and resources to help them establish and grow their businesses, ultimately contributing to their economic empowerment and success.

While disparities between men and women persist in all forms of employment, including entrepreneurship, the past decade has seen significant efforts and initiatives aimed at reducing these gaps. The mapping exercise mentioned in the text will play a crucial role in shedding light on the multitude of initiatives and programmes that are working towards empowering women in entrepreneurship and addressing the funding gap. By identifying and highlighting these programmes, the mapping exercise can help create awareness, foster collaborations, and support the continued progress towards gender equality and women's economic empowerment in Egypt and beyond.

In recent years, there has been a differentiation between necessity entrepreneurship and opportunity entrepreneurship, the differentiation focuses on the motivations of individuals to choose self-employment instead of wage employment. The GEM report of 2001 coined the terms necessity entrepreneurship and opportunity entrepreneurship, defining them according to the reason why entrepreneurs decided to start their own business. In the first and simplest definition, opportunity entrepreneurs are those who "claimed they were pursuing a business opportunity for personal interest, often at the same time they were working in a regular job" (p.8). Conversely, necessity entrepreneurs are those who "were involved because they had "no better choices for work."" (p.8). The percentage of each of these types of entrepreneurship varies from one country to the other, based on the context and economic status of that country.

A more recent study by Fairlie & Fosse. (2018, p. 4-5) argue that necessity entrepreneurship stems from the lack of alternative employment opportunities, which makes starting a business the only option for the individual. On the other hand, opportunity entrepreneurship is when an entrepreneurial opportunity presents itself to the individual and they decide to use it and create a business. As noted above, some women face certain challenges in wage employment, and as their economic conditions above everything else push them to find a source of income, business creation becomes their only option. While opportunity entrepreneurship is not necessarily linked to an immediate need for financial resources, it is rather linked to the individual's desire for business creation and their keenness on seizing every possible opportunity. Attia et al (2017, p.828) state that 42.4% of entrepreneurs in Egypt kickstarted

their project because they could not find job opportunities, falling under the category of necessity entrepreneurship. Conversely, 57.3% of Egyptian entrepreneurs fall under the category of opportunity entrepreneurship, which is still below the global percentage of opportunity entrepreneurs of 70%. This means that there is a large margin for opportunity motivated entrepreneurship in the Egyptian market that can be a promising indicator to fill this gap if the ecosystem provides a nurturing environment for entrepreneurs.

A rather unpopular argument is raised by Hattab (2023, p.9), that women entrepreneurs in Egypt are more opportunity driven rather than necessity driven, with 70% of the study sample stating that they started their businesses after having had jobs and for the purpose of finding an alternative to their wage employment or utilising a pre-existing family business. These results are opposed to the more popular perception that women entrepreneurs in Egypt are necessity driven, however, it is important to note that every study has its own limitations; for example, this study used an online questionnaire for data collection and all the sample were university graduates with 36% holding an MA/MSc and 9% holding a PhD. Such a sample is representative of a specific economic and social class, which means that many women were bound to be excluded from the sample such as rural housewives who have small projects in their homes.

On the other hand, the GEM report (2019, p.11) confirms that necessity entrepreneurship is steadily increasing since 2016. When examining the sectors with the highest percentage of early-stage entrepreneurs (82.6%), the report found that they are operating in sectors which are mostly chosen by necessity entrepreneurs, primarily wholesale distribution, followed by manufacturing and then agriculture. Based on the GEM report analysis, these sectors are fit for micro enterprises that do not require intensive knowledge and can be operated informally. The most interesting finding in this report is that 48.5% of female TEA were necessity driven, while 45% were opportunity driven (p.100). Therefore, necessity entrepreneurship is prevalent in Egypt, especially amongst women entrepreneurs, which is in line with the higher unemployment rates for women and the challenges they face to attain wage employment; making self-employment their only viable alternative.

Khayal (2021, p.12) asserts that women entrepreneurs in Egypt face obstacles in finding financial support for their businesses and difficulties in accessing markets and business networks. Nevertheless, when empowering women entrepreneurship, the economy will yield benefits including better quality of living, more jobs and ultimately leading to gender equality.

Self-employment trends

Trending Sectors, women entrepreneurs in Egypt, tend to focus on creative industries such as handicrafts, fashion and arts. These industries are attractive to women for several reasons, first of all they are in line with the traditional gender roles which allows women to knit, tailor clothes or make various products for her household. Secondly, on a small scale such industries do not require a large space, expensive equipment or uncommon raw materials. Thirdly, they can do such work at home amongst their families, without having to be subjected to the usual social pressure or blame from the husband or bigger family. And finally, in rural areas there are traditional crafts that are known for and produced by women there, and with the direction of protecting the Egyptian cultural heritage; there is an opportunity for those women to start their

business by producing their traditional goods. El-Fiky (2021, p.80) demonstrates that there are various programmes targeting women entrepreneurs whose businesses or business ideas are related to artisanship and handicrafts, offering both financial and non-financial assistance. Two of the main initiatives worth mentioning are the Ghalya programme, which works across Upper Egypt, offering credit schemes and exhibition opportunities for women creating handicrafts in the poorer areas of the Egyptian south. And a government-backed initiative through the gender unit in MSMEDA which supports and seeks out women, especially in marginalized communities and border governorates; they assist them in promoting their handmade products reflective of Egyptian culture (p.97).

Formalisation and Taxation, one of the main obstacles that used to face young entrepreneurs in Egypt was formalising their enterprise and becoming part of the system. According to Cluster and the British Council (2023, p.64), Law 152 for the year 2020 has tackled this issue, giving SMEs a 5-year grace period along with a revenue-based flat tax rate, which would enable them to have a viable business model that is not otherwise possible in the informal areas. Nonetheless, the research also argues that there is yet another challenge facing creative enterprises, pertaining to the preset categories of registration that are limited to certain industries and do not include every single sector; which gives way to stipulations and constant changes in the registration categories as they evolve and become more inclusive of different industries.

Freelance Work, one of the noticeable shifts in self-employment trends is freelance work, when an individual works on project or consultancy basis, without being a full-time employee at a specific company. Elhosary (2023) states that freelance work is becoming more attractive to Egyptian youth than full-time jobs, as it generates more income, especially with the unemployment problem and the currency fluctuations. A report by ECES (2024), highlights that the freelance market globally has reached a value of 1.9bn dollars in 2019, with 330 private sector companies operating in the field; said companies are online platforms that post freelance opportunities along with tools to track the time spent on the task. The report studies one of the platforms called Upwork, which has 1,790 Egyptian users mainly in the technology field, achieving an annual income of \$10,637,011 in 2023 with a success rate of 95.4% (p.17). Moreover, the Egyptian government launched the Pioneers of Digital Egypt Initiative in 2023, which aims to enhance the technological skills of Egyptian youth - both students and graduates - to kickstart their careers as freelancers in information technology under the auspices of the ministry of Communication and Information Technology. Consequently, such data provides a solid foundation for an optimistic future in the field of freelance work in Egypt, and in the tech field which is consistently growing opportunities on various platforms and would provide Egyptian youth with the ability to work on projects abroad and earn income in a hard currency.

FinTech Mainstreaming, the field of FinTech around the world is generally seen as a male-dominated sector; and the same applies to Egypt, yet, this reality is changing with new initiatives aiming for more inclusion in the FinTech sector. The Central Bank of Egypt (2024) has announced the launch of its initiative "Women for Women in FinTech"; under the 2021 programme of Accelerat'ha, the new initiative will train women entrepreneurs on adopting enhanced FinTech solutions. The pilot phase of this initiative is supposed to last for 6 months, starting from March 2024, and it is a promising opportunity when a government agency starts

encouraging women entrepreneurs towards the FinTech field, it should pave the way for more programmes offering support and more investments in this sector.

Funding Women Entrepreneurship, in the G7 Summit of 2018, a commitment was established under the '2X Challenge', the aim of which was to raise 3bn dollars for developing countries' private sector in terms of investments with the goal of enhancing women's labour market participation. In the latest G7 summit of 2021, this commitment reached 15bn dollars, both targets were overachieved, reaching a total of 27.7bn dollars from 2018 to date and investing in 473 enterprises in various developing markets around the world. The newest study published by the British International investment and authored by Holden et al (2024), evaluates the impact of investing in women-owned and women-led organisations and whether it has a positive impact on women. The study shows that investing in said organisations leads to an inclusive environment along with recruitment and retention practices that are gender-smart (p.6). Furthermore, it was found that 75% of the sample of investees meeting the 2X criteria whose businesses have direct business to customer relations whether in products or services, have increased women's access to their needs of good and services through refining their products/services to meet the needs of women; after collecting and analysis gender-segregated data of their customers (p.7).

Patents and Intellectual Property (IP), there is currently a challenge in getting patents or obtaining IP, for entrepreneurs in Egypt. According to Khalid (2023), the informal sector accounts for 40% of the national GDP in Egypt, however, government institutions cannot register any startup in any industry if it is operating within the informal sector. Which means that micro-projects operated within households and without formal registration, would not be able to attain IP protection; while registered enterprises that do get approval for IP protection rarely benefit from it due to the absence of law enforcement in that aspect. Similarly, CAPMAS (2021, p.21) in its Annual Bulletin of Patents & Trademarks highlights that out of 2,225 applications for patents in the year 2021, only 508 of the applicants were granted the patents, out of whom only 12.4% were Egyptians; 6.3% were granted to women and 41.3 were granted to groups (p.22). Hence, these numbers present both a challenge and an opportunity, there is a clear gap in the number of patents granted to Egyptians in general and to women specifically; however, with the recent government initiatives to empower women entrepreneurs there is a potential that is yet to be confirmed in upcoming bulletins for 2023-2024, whereby women entrepreneurs could be more encouraged to apply for patents and with the government support there is hope that the percentage of granted patents will increase.

Methodology

Supply side mapping

The objective of Phase I was to explore the supply side mapping. The nature of the supply side mapping exercise was not intended to be of a quantitative nature but rather a qualitative mapping exercise with the intention of exploring the diverse initiatives and programmes being implemented in the area of women economic empowerment. Qualitative data collection captures information that is not numerical in nature, it records people's attitudes and opinions and provides an indicative picture of the theme being explored.

Semi-structured interviews

Semi-structured interviews were used in data collection. A semi-structured interview is a qualitative research method that combines a pre-determined set of flexible open-ended questions (questions that prompt discussion) with the opportunity for the interviewer to explore certain themes or responses further. The choice of semi-structured interviews in this assignment was found suitable for the following reasons:

- ✘ The topic of women economic empowerment is quite vast and broad and the way each stakeholder approaches it can differ, with many variables coming into play such as geographic location, nature of the communities (urban or rural), age group, sector etc...
- ✘ The programmes being implemented by each stakeholder can be quite different and thus require the flexibility offered by semi-structured interviews
- ✘ The need to explore different topics such as challenges facing women economic empowerment from the perspective of the interviewees is exploratory in nature

Interviews framework

The semi structured interviews framework was divided into the following sections:

- ✘ General background: this contained general background about the organisation being interviewed to give context to the following set of questions
- ✘ Type of programmes/initiatives: this addressed the current programmes/initiatives that the organisation is implementing in the area of women economic empowerment and since we are addressing 2 broad streams (wage employment and self-employment/entrepreneurship), this section contained the following 2 sub-sections of questions:
 - Training for employment programmes/initiatives
 - Entrepreneurship/startup support
 - It is also worth mentioning that in several instances other types of initiatives/programmes existed which were different from the above 2 categories as will be seen in the Data Collection & Analysis section
- ✘ Challenges, needs and collaboration potential: this section tackled the opinions and views of the organisations being interviewed when it came to challenges facing women economic empowerment programmes, opportunities that still need addressing, types of collaboration that each organisation is looking to form to enhance their offering

Interviews were conducted with the different stakeholders and questions were selected from the interview guide as applicable to the organisation being interviewed, for example when the organisation being interviewed was only targeting women entrepreneurs, then the section on training for employment programmes/initiatives will not be relevant and vice versa. It is also worth mentioning that the organisations being interviewed were asked to send any existing documents (if available) describing their programmes/initiatives as a form of data validation for the information collected.

Stakeholders for data collection

As indicated in the Inception Report, several categories of organisations were interviewed to be able to cover a broad range of programmes. The list of categories of organisations met during the data collection phase included the following:

1. Donor funded projects
2. Embassies
3. Accelerators
4. Banks/Financial Institutions
5. Networks
6. Private sector companies
7. Non-profit organisations
8. Business associations
9. International organisations
10. Universities
11. Government bodies

It is worth mentioning that several organisations implement programmes in collaboration with others and thus on a programme level there will be overlaps between identified organisations.

Additionally, approaching these stakeholders for interviews during the data collection phase provided valuable insights into their current initiatives, areas of focus, challenges, and opportunities related to women's economic empowerment. By engaging with a diverse group of stakeholders, the mapping exercise gathered comprehensive information about the existing landscape of programmes, identified potential overlaps and collaborations, and explored opportunities for future partnerships and initiatives.

One important point to note is that the entities mentioned in this report are by no means the only one operating in the women economic empowerment space, many more exist. Some had been identified and others not, and due to the limited time dedicated to this mapping exercise, some of the identified entities were not interviewed. However, contact will be maintained with them to include them as part of this mapping exercise's follow up activities.

Demand side mapping

As mentioned previously, one of the focus areas of Phase Two of the Empower Her initiative was to explore the perspective of the demand side to validate the findings of the supply side mapping exercise and to explore further needs, gaps and perspectives of the females looking

to generate income through the different employment modalities that will be explored later in this section. The following sections will explore the methodology adopted to gather input and feedback from females in the age group 18-35 years of age and also the findings and insights gained from those group.

The supply side mapping exercise was of a qualitative nature and accordingly the demand side exploration exercise will also be of a qualitative nature. The intention of the demand side exploration exercise is to explore the views and perspectives of a sample of females around several topics. Qualitative data collection captures information that is not numerical in nature, it records people's attitudes and opinions and provides an indicative picture of the theme being explored.

Focus group discussions (FGDs)

Focus group discussions (FGDs) were chosen as the optimal data collection tool for the demand side. A focus group discussion is a qualitative research method that combines a pre-determined set of flexible open-ended questions (questions that prompt discussion) with the opportunity for the facilitator to explore certain themes or responses further. The choice of focus group discussions in the demand side exploration was found suitable for the following reasons:

- ✘ Rich in-depth data: The participants share their opinions and experiences in their own words, group interaction often sparks new thoughts and triggers ideas that would not have been revealed in a one-to-one setup
- ✘ Understanding perspectives: They provide insights into why people think or act in a certain way, not just what they do. Additionally, differences and similarities among participants naturally emerge
- ✘ Efficient data collection: Focus group discussions allow for gathering multiple perspectives at the same time

Focus group discussions framework

Focus group discussions were designed to address different income generating formats since it was not possible to design one framework to fit all. The different income generating modes that were addressed during this exercise were as follows:

- ✘ Non-tech wage employment: this includes all full/part time wage employment opportunities that are not technology related (they can be technology enabled) including remote work
- ✘ Tech-wage employment: this includes full/part time employment opportunities that are technology related (software development, web development, IT support, cyber security, networking, data analysis, data science, UI/UX design, manual and automation testing, AI and machine learning etc..) including remote work
- ✘ Freelancing: this includes digitally delivered work on platforms (can include writing & content creation, translation, web development, mobile app development, digital marketing, virtual assistance, data entry and analysis etc.)
- ✘ Entrepreneurship: this includes existing entrepreneurs who already have an up and running business

For the first three groups, differentiation was made between those already employed and job seekers as it was seen that questions for each group would not be the same. Hence the following focus group discussion frameworks were developed:

1. Non-tech wage employment (job seekers)
2. Non-tech wage employment (employed)
3. Tech-wage employment (job seekers)
4. Tech-wage employment (employed)
5. Freelancing (working)
6. Freelancing (seeking work)
7. Entrepreneurship

The focus group discussion guides for the groups 1-4 were designed to address a number of areas as follows (full focus group discussions interview guides are available in Annexes 2-5):

- ✕ Motivations and job preferences (tech-wage employment job seekers)
- ✕ Job search experience (job seekers)/path to employment (employed)
- ✕ Access to job opportunities
- ✕ Challenges and barriers to employment
- ✕ Skills development and training
- ✕ Workplace environment
- ✕ Support systems and services
- ✕ Future aspirations

The focus group discussion guide for groups 5-6 (freelancing) were designed to address a number of areas as follows (full focus group discussion interview guides are available in Annex 6):

- ✕ Journey to freelancing
- ✕ Market opportunities and freelance job search experience
- ✕ Challenges and barriers to securing freelance jobs
- ✕ Skills development and training
- ✕ Growing as a freelancer
- ✕ Gaps in the freelance market

The focus group discussion guide for group 7 (entrepreneurship) was designed to address a number of areas as follows (full focus group discussion interview guides are available in Annex 7):

- ✕ Pre-requisites for becoming an entrepreneur
- ✕ Barriers to starting a business
- ✕ Work-life balance and personal well being
- ✕ Access to mentorship and support
- ✕ Access to finance
- ✕ Challenges along the entrepreneurial journey
- ✕ Needs and support systems

The focus group discussion guides served as a bank of questions for each focus group, not all questions were used in the focus groups, questions were selected as seen relevant to each group ensuring homogeneity among the different groups.

The target number of participants for each focus group ranged from 6-10 to ensure reasonable representation. Focus groups were held either onsite in a physical location or online. Prior to conducting each focus group, a basic information google form was sent to the participants to collect basic information about them in order to make the focus group facilitation more efficient.

Stakeholders for data collection

Stakeholders and Implementing Partners (IPs) were invited to participate in the demand side exploration exercise, each participating in their area of expertise and according to their ability to reach the target audience of each focus group. In total, 11 entities participated in the demand side exploration exercise and below are their names:

Stakeholders

1. Athar Accelerator
2. American University in Cairo (AUC)
3. Education for Employment (EFE)
4. El-Harefa
5. Nile University

Implementing Partners

1. AMAN
2. Cilantro
3. EdVentures
4. iCareer
5. Robusta
6. Simplex

Each of the above entities were able to provide participants in one or more focus group discussion, 16 focus group discussions were conducted in total, the following table shows their distribution by type of focus group and participating entity:

	Non-tech wage (job seekers)	Non-tech wage (Employed)	Tech wage (job seekers)	Tech wage (Employed)	Working freelancers	Entrepreneurship
AMAN		x				
Cilantro		x				
EdVentures						x
iCareer	x	x		x		
Robusta				x		
Simplex		x				
Athar Accelerator			x	x	x	x

CHALLENGE
 FUND
 FxR
 YOUTH
 EMPLOYMENT

AUC	x					
EFE			x			
El-Harefa					x	
Nile University						x

It is worth mentioning that the freelancing (not working) focus group was not conducted as all relevant participating entities were not able to secure participants in this focus group type. A noteworthy observation is that targeted participants did not have the willingness to participate.

One important point to note is, the nature of the demand side exploration exercise is of a qualitative nature (as the supply side mapping exercise) and hence the use of focus group discussions as a data collection tool. Other entities exist with the ability to secure more participants that fall within the above categories of focus groups; however, the objective was to secure a diverse group that can give an indication to their preferences, needs and motivations.

Data collection and analysis

Supply side

The following section describes the organisations and entities met during the data collection phase highlighting the programmes/initiatives undertaken by each and their views on the challenges encountered by women, employment trends, sectors of employment and opportunities. In presenting the data collected it is worth noting some points:

- Due to the variety of the entities met, the data collected does not follow a certain pattern and the programmes/initiatives undertaken by each entity are quite diverse ranging from short term/project based to long term/continuous interventions
- Some overlaps will be noticed among the programmes under some entities, which is explained by the fact that some of these entities are funding the programme and others are implementing it and some entities are implementing different parts of the same programme
- The organisations will be listed in alphabetical order
- Due to the large size and length of this section, a brief about stakeholder will be included below, while a detailed description of the programmes will be made available in Annex (8)

AUC Centre for Entrepreneurship & Innovation

In 2010, the American University in Cairo launched the Entrepreneurship and Innovation Programme (EIP) in order to bridge the gap between market dynamics and academia. EIP was one of the first university programmes to raise awareness on the role of entrepreneurship in economic development. In 2015, the AUC School of Business upgraded EIP to a full-fledged centre and changed its name to the Centre for Entrepreneurship and Innovation (CEI).

CEI's strategic pillars include the following:

- ✘ Manage and implement relevant programmes/projects, funded by international, regional and local partners.
- ✘ Provide knowledge and capacity building to empower communities.
- ✘ Establish databases/networks of startups, enablers, experts, MSMEs and anchor firms.
- ✘ Partner with different organisations to achieve economic, social and environmental development.
- ✘ Engage local, regional and international students through entrepreneurship programmes, competitions and events.

The following table provides some basic information about CEI:

Geographical coverage	All of Egypt
Target audience	Startups, university students
Sectors of focus (if any)	Sector agnostic
Online presence	https://business.aucegypt.edu/research/centres/cei
Type of programmes provided	Venture mentoring services Students' competitions and hackathons Business development services Capacity building and training services Women economic empowerment
Type of programmes with a woman focused component	Rabeha Diversity & Inclusion Programme

Rabeha is a programme designed under the framework of the UN Women Egypt - UNIDO Egypt Joint Programme "Women Economic Empowerment for Inclusive and Sustainable Growth" implemented in partnership with the National Council for Women (NCW) and the Ministry of Trade and Industry (MTI) and generously supported by Global Affairs Canada (GAC) Embassy of Canada to Egypt, CEI aims to reduce the gender gap in the Egyptian entrepreneurship ecosystem.

Diversity and Inclusion Programme is a programme implemented by CEI, funded by the European Union through SANAD Technical Assistance Facility, aims to support banks to become more inclusive and diverse through raising the capacities of their staff to better understand the needs of youth-led and women-led SMEs.

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in AUC's programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that face women from participating in the Rabeha programme were not an issue, to the contrary it was noted that many women apply to the programme as it has gained traction over time and due to the many partners involved in the programme. Issues revolved around commitment levels to the programme. In order to secure the commitment of 25 participants per cohort, 35-40 participants needed to be onboarded. Reasons for lack of commitment included family issues and responsibilities.

Gaps that were identified that need to be addressed to enable women entrepreneurs and founders included supporting women entrepreneurs in developing viable sustainable businesses, many of the women entrepreneurs developed products that they were good at, but were not necessarily relevant to the market, hence a product-market fit is a clear gap that needs addressing. Moreover, sustainability of the businesses developed by women entrepreneurs was in question due to the multiple roles the entrepreneurs play, women entrepreneurs need a support system to enable them to fulfill their family and/or domestic

responsibilities while at the same time be able to maintain her business. Self-confidence was also an issue, many of the women felt ashamed to ask questions or ask for help.

Throughout the 60+ cohorts that were implemented by CEI over the last few years, some trending sectors were noted such as handicrafts, agri-business, solid waste management, education services such as nurseries.

CEI would be willing to collaborate with MFIs to support and provide access to finance to those women entrepreneurs that can benefit from financing opportunities to expand and grow their business.

Additionally, CEI can provide resources in the area of research, access to experts and content for startups and also access to the pool of trained women entrepreneurs throughout their programmes.

Bayt AlKhyata

Founded in 2018, Bayt Alkhyata is a for-profit company which economically empowers Egyptian women by providing them with the necessary skills, knowledge, and tools to get self-employed in the garment industry. By training young women - mostly from rural areas - in sewing, fashion design, entrepreneurship, and soft skills, Bayt Alkhyata enables them to start their own microbusiness and provide for themselves and their families. Their mission is to achieve social development by creating a supportive and inclusive environment of services that makes a positive impact on the lives of women and their communities by unleashing their full potential, building confidence and enabling them to achieve their financial goals.

The following table provides some basic information about Bayt AlKhyata:

Geographical coverage	Giza, Tanta, Al-Menoufia, Al-Gharbia, Al-Sharkia, al-Minya
Target audience	Women from rural areas looking to support themselves or their families
Sectors of focus (if any)	Ready-made garments
Online presence	https://baytalkhyata.com/ https://www.facebook.com/Baytalkhyata/ https://www.najeba.com/
Type of programmes provided	Training for self-employment
Type of programmes with a woman focused component	SEWI

It is worth noting that refugees have become part of their customer base especially in Giza and Sharkia, although they were not intentionally targeting refugees. They have customers from Sudan, Yemen, Syria and Côte d'Ivoire, so they began looking for ways to factor their needs as refugees into the services they offer.

SEWI is a programme implemented in Bayt AlKhyata's branches across Egypt with the objective of equipping women, mainly from rural areas in sewing, fashion design, entrepreneurship and soft skills in order for them to become self-employed and provide for their families.

Observations, challenges and opportunities related to women participation

This section addresses the observations related to women participation in Bayt AlKhyata programmes, challenges faced by women, barriers to their participation in the programme, trends observed and a number of other factors.

Barriers that face women from participating in Bayt AlKhyata programmes include lack of financial resources because they are not open to applying for loans for religious reasons and because taking loans could also lead to potential financial hardships if they could not earn enough income to pay off their loans. Additionally, some families are not welcoming the participation of women in the programme. Also, there is a demand for Bayt AlKhyata's services in other governorates that they are still unable to meet, such as Upper Egypt governorates.

Gaps that still need addressing include providing the women with access to finance to be able to purchase their own machines and work from home.

Factors that contribute to the success of Bayt AlKhyata programmes include easy accessibility their branches that are generally close to public transportation. Additionally, the fact that most homes in Egypt have at least one sewing machine and sewing is part of the culture so after taking the courses, women can either make garments for personal use or for selling to others and generating income. Also, the training programmes operate through a result-based approach of training, they trainees are constantly doing assignments and can see the assignments of others, which encourages them to further improve their skills.

Observations from Bayt AlKhyata team have shown that the current trends in the fashion industry are primarily fast fashion (referring to stylish clothing with affordable prices that are mass-produced and sold in retail stores), green fashion (clothes produced from upcycled materials and/or in an environmentally friendly manner, and online training for emerging tailors to enhance their skillset from their homes.

In terms of Collaboration, Bayt AlKhyata would benefit from collaborations with entities that want to work in remote areas who have funds and want to work with women, as well as NGOs that want to implement projects in the RMG sector, to act as a service provider for Bayt AlKhyata, and accelerators or incubators who want to assist the growth of MSMEs.

Additionally, Bayt AlKhyata is able to provide technical expertise in the ready garments industry and access to a network of trained women.

The British Council

The British Council has been working in Egypt since 1938 in three main tracks namely 1) Education 2) English language 3) Culture and Art. The Culture and Art pillar operates 3 global programmes that operate in countries where the British Council (BC) has presence as follows:

- ✘ Creative Economy
- ✘ Response to global challenges

The Creative Economy programme is a fairly new programme that started around 3 years ago. Applying the programme in Egypt, the focus is on 2 tracks 1) Strategy and influence 2) Entrepreneurship and research.

The following table provides some basic information about the British Council in Egypt:

Geographical coverage	All of Egypt
Target audience	FinTech and fintech enabled startups
Sectors of focus (if any)	N/A
Online presence	https://britishcouncil.org.eg https://www.cinemattech.org/creative-maker-programme-english
Type of programmes provided	Education English Creative and art
Type of programmes with a woman focused component	The Creative Maker (it is not focusing specifically on women but has a 50% target for women)

The Creative Maker is a programme that builds the capacities of entrepreneurs in creative industries, it runs in annual cohorts and is implemented by Gemini Africa.

Observations, challenges and opportunities related to women participation

This section addresses general observations related to women's participation in creative industry programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that face women from participating in the creative industry programmes in general include cultural and geographical barriers, lack of awareness of the availability of different opportunities whether capacity building opportunities or financing opportunities.

Gaps that need to be addressed to enable women entrepreneurs and founders in the creative industry include the absence of business and commercial skills such as business and finance. As in many other sectors women confuse being skilled at a certain profession with their ability to establish a business. The absence of research data in the creative economy at large and hence as it relates to women and its impact and contribution to GDP.

Factors that can contribute to the success of the women economic empowerment programmes include promoting awareness building, word of mouth. One to one mentoring is critical as it ensures sustainability and applicability to the participant's context. Continuous networking and creating connection to investment opportunities.

Emerging trends in the creative industry still need more research due to the novelty of the sector. Apart from the handicrafts sector which has been known for years, some female talents have been identified in the gaming and literature and publishing spaces.

The British Council is able to provide access to its global network with access to resources and expertise specifically the UK expertise.

Career 180

Founded in 2018, Career 180 is considered one of Egypt's top EdTech and recruitment platforms, with a mission to serve as a comprehensive and interactive "one-stop shop" for youth, guiding them from qualification through to hiring. Career 180 has become an important resource for young professionals seeking to advance their careers in the MENA region with an extensive array of services and a significant digital presence. Their online platform has garnered the trust of over 600 clients, including multinational corporations, startups, SMEs, and governmental entities, and prestigious clients such as IBM, Microsoft, Vodafone, CIB, Schneider Electric, and PepsiCo have partnered with Career 180, benefiting from its vast array of recruitment and training solutions. Moreover, the company hosts over 200 recorded courses, designed and delivered by industry experts, and caters to a diverse user base exceeding 110,000 learners across different countries in the MENA region. The platform predominantly targets young professionals aged 18-30, with a particular focus on those aged 18-25, aiming to place them in white-collar jobs across various sectors. Career 180's services are sector agnostic.

The company strategically decides on programmes that emphasise qualifying and hiring youth, with a special focus on women's empowerment. Projects are chosen based on their potential to significantly impact these demographics, aligning with Career 180 founder's mission to enhance employment opportunities and professional skills development for youth and women. The company works on supporting women's economic empowerment, both in their internal hiring practices and through specialized programmes. Internally, they have a policy of prioritizing the hiring of women, ensuring that a significant percentage of their workforce and freelancers are female. This focus stems from the personal experience of women who were in the close circle of the Co-Founder, which highlighted the financial struggles faced by many women due to economic dependency on their spouses. Hence, Career 180 employs a large percentage of female trainers, many of whom are married with children or divorced to help these women gain financial autonomy, reducing their need to remain in unsatisfactory marriages due to economic constraints. The company also offers flexible work arrangements, such as remote working opportunities, to accommodate the diverse needs of women.

Career 180 currently runs two programmes focused on women's economic empowerment, the first called the Women Economic Empowerment (WEE)-Rabeha, a project funded by UN Women. The second one is called the Digital Egypt Pioneers Initiative (DEPI), funded by the Ministry of Communications and Information Technology (MCIT) where Career 180 is one of several implementing partners.

The following table provides some basic information about Career 180

Geographical coverage	Primarily operates in Egypt but sometimes extends their services to the MENA region
Target audience	White-collar job seekers aged 18-30 years old (but mainly 18-25 years)
Sectors of focus (if any)	Sector agnostic
Online presence	https://career-180.com/en/home

Type of programmes provided	Employability programmes Qualifying and hiring through their portal Career summits
Type of programmes with a woman focused component	Digital Egypt Pioneers Initiative (DEPI) Women Economic Empowerment (WEE) - Rabeha

Digital Egypt Pioneers Initiative (DEPI) is a project funded by MCIT with the objective of developing a generation of specialized professionals equipped with the latest technological skills to work as freelancers. Career 180's scope within this national project is to train youth on a set of skills including freelancing and soft skills.

Women Economic Empowerment (WEE) – Rabeha is a project funded by UN Women and supported by the Government of Canada. The programme aims to empower women by providing professional training and support to secure decent employment opportunities. Career 180's scope is to implement training and career counselling tracks through a set of online and offline training programmes.

Observations, challenges and opportunities related to women participation

Career 180 sees a lack of childcare support and flexible work setups for new mothers as significant barriers and challenges to women's economic empowerment especially when it comes to wage employment. New mothers, in particular, struggle to return to the job market due to the demands of child-rearing, which often requires them to take significant time off from work. This gap in employment can hinder their career progression and financial independence. Career 180 has identified this as a critical issue that needs addressing to facilitate better economic opportunities for women. Another challenge is the prevalent discrimination in securing investments within the startup ecosystem. Despite the increasing participation of women in entrepreneurial ventures, they often face biases and prejudices that limit their access to funding and resources necessary for scaling their businesses. These barriers often stem from societal norms, economic dependency, and a lack of support structures, particularly in the context of balancing work and family responsibilities. Within the freelancing space, competition from international freelancers poses a significant challenge for women. For example, freelancers from countries like India often offer lower rates or even free services to build their profiles, making it difficult for Egyptian women to compete. Moreover, there have been instances where Egypt has become blacklisted on some freelancing websites due to issues with commitment and quality of deliverables, which further complicates the situation for Egyptian freelancers, including women.

A significant observation is the opportunity of the high level of interest and participation from women in Career 180's training programmes. The organisation has successfully enrolled a large percentage of female participants in its various initiatives, including the Women Economic Empowerment (WEE) Rabeha programme and the Digital Egypt Pioneers Initiative (DEPI). These programmes have highlighted that women are eager to acquire new skills and enter the workforce, especially in the technology and freelancing sectors. The company also identifies career coaching and one-on-one sessions as critical components of successful women's economic empowerment programmes.

Emerging trends observed through Career 180's work highlight the demand for problem-solving skills in the technology sector and virtual assistance roles.

Career 180 also wants to explore collaborations with organisations that provide childcare services or advocate for corporate policies that support working mothers. The organisation's focus on freelancing and digital skills training presents another significant opportunity. Career 180 can help them secure high-paying freelance jobs that offer flexibility and independence. Career 180 is open to forming collaborations to enhance its offerings in women's economic empowerment, specially through needs assessments. The organisation is willing to participate in meetups with other entities implementing similar programmes and can provide trainers, speakers, mentors, and outreach resources to support these initiatives.

Carerha

Carerha is an innovative Ed-Tech platform that focuses on the economic empowerment of women and promoting inclusive workplaces across Egypt. Carerha focuses on the unique challenges that women face in the workforce and offers a range of services to support career development and entrepreneurial success. Carerha's vision aims to bridge gender gaps and promote diversity, equity, and inclusion (DEI). Their interventions focus on equipping women with the skills and knowledge they need to thrive in their careers and entrepreneurial ventures. Additionally, the Carerha platform targets women aged 19 and above, focusing on graduates from institutes and universities. Carerha's areas of work are sector-agnostic, and the programmes cater to the specific needs of their diverse audience.

The organisation supports women's economic inclusion through the following interventions:

1. Women Talent B2C Courses:
 - ✘ Advance with Carerha Courses: These courses focus on employability skills to enhance the participants' career prospects.
 - ✘ Career Coaching: the personalized coaching sessions help women navigate their career paths, set goals, and overcome professional challenges.
2. B2B Services:
 - ✘ DEI Programmes: These programmes help businesses implement diversity, equity, and inclusion strategies, fostering more inclusive workplace environments. As well as assist organisations in identifying, qualifying, and hiring female talent and ensuring access to a diverse pool of candidates.
3. Community Events:
 - ✘ Carerha Summit: This annual event brings together female professionals, industry leaders, and experts to discuss trends, share knowledge, and network.
 - ✘ Carerha Job Fair: the Carerha job fair connects women with potential employers, explores job opportunities, and provides insights into various industries.

The following table provides some basic information about Carerha

Geographical coverage	All of Egypt
Target audience	Women 19 years and above, university and Higher Institute graduates
Sectors of focus (if any)	Sector agnostic

Online presence	https://web.facebook.com/Carerha/?_rdc=1&_rdr https://www.instagram.com/carerhaeg/ https://www.instagram.com/carerhasummit/ https://www.linkedin.com/company/carerha/ https://www.facebook.com/groups/155878268506392/
Type of programmes provided	B2C training programmes B2B services Community events
Type of programmes with a woman focused component	All the above since Carerha's target audience is women

Observations, challenges and opportunities related to women participation

Carerha's efforts in women economic empowerment through its B2C and B2B programmes reveal several observations, challenges, and opportunities.

One significant barrier for women accessing Carerha's programmes is limited financial resources as the relatively high cost of B2C courses makes some women hesitant to enroll. To address this, Carerha is considering introducing a "Learn Now, Pay Later" model. However, a challenge remains as many women lack credit cards and financial literacy, thus, creating additional liabilities. Another barrier is scheduling courses timetables for participants; but they try to mitigate this problem when setting the course timetable, for instance, "Mom Comeback" courses are scheduled in the mornings when mothers are more available.

Carerha has identified several gaps that need addressing to facilitate women's economic empowerment. In the area of entrepreneurship, women struggle with securing funding and knowing where to find it. For wage employment, continuous upskilling is crucial, especially for mothers and caregivers who leave the workforce for extended periods. There is also a need for career coaching and addressing the wage gap and promotion disparities between men and women, and the gap is even wider for married women who are generally less likely to get promoted than their male counterparts. Not only that, but also certain fields, such as supply chain, sales, trade marketing, and customer development, remain male-dominated. Additionally, for entrepreneurship, women require constant upskilling, mentoring support, consultancy, and financial management awareness. For freelancers, there is limited access and awareness among women, with freelancing being more common among men.

The success of Carerha's women empowerment programmes is mainly due to their responsiveness to women's needs and the provision of career coaching. Participants highly appreciate the sense of community and belonging through offline meetups. Carerha aims to close the cycle by not only qualifying and hiring women but also offering continuous support through career coaching and community engagement, even after employment.

The emerging trends in both wage and self-employment highlight significant gaps in fields such as sales, supply chain, customer development, and trade marketing. In entrepreneurship, there is a shift towards local businesses that are tech-enabled with both offline and online presence. For women in tech, areas such as e-commerce, AI, data analysis, UI/UX design, and product management are gaining traction.

When it comes to partnerships and collaborations; for B2C courses, partnerships with banks could facilitate easier payment options for women, especially freelancers. For B2B programmes, collaborations with transportation services like Uber and Careem could support women's safe mobility. Carerha also wants to participate in meetups with other entities implementing women economic empowerment programmes to share resources and expertise, they can provide access to a pool of trained women.

The Central Bank of Egypt (CBE)

The Central Bank of Egypt (CBE) established the FinTech and Innovation Dept. out of its firm belief that Financial Technology (FinTech) as a promising and emerging industry across the globe is crucial for boosting the Egyptian economy through enabling businesses to use the essential tools to enhance the efficiency of their financial services. Through the FinTech Hub the CBE launched its first FinTech and innovation integrated strategy in March 2019 to promote Egypt's FinTech ecosystem and to position Egypt as the regionally recognized FinTech Hub.

The FinTech & Innovation Dept. implements multiple programmes across Egypt in the FinTech space, although not directly targeting women economic empowerment, it is worth mentioning them in brief.

The Central Bank of Egypt's FinYology (FinTech for Youth) initiative launched in February 2020 and continues till date with the support of the Egyptian Banking Institute (EBI). The objective of this programme is to raise awareness among university students (3rd and 4th year students) on the fundamentals of FinTech. The programme offers training programmes, hackathons and competitions in FinTech. Additionally, it aims to introduce FinTech curriculum in universities to prepare undergraduates at an early stage to work in FinTech. The initiative has successfully introduced curricula in the British University in Cairo (BUE), the Arab Academy for Science, Technology and Maritime Support, the American University in Cairo (AUC), Nile University and New Giza University (NGU).

The Digital Academy is another programme implemented by FinTech & Innovation Dept. targeting university graduates and entrepreneurs with the objective of equipping them with FinTech related skills such as entrepreneurship, FinTech product development and FinTech technology development. The Digital Academy's first pilot cohort "The Innovator Programme" started in 2023 in collaboration with EBI and Centre for Finance, Technology & Entrepreneurship (CFTE) in London. The programme is a 6-months self-paced online course that gives a 360-degree view on FinTech and an opportunity to specialize in AI in finance, open banking or payments. Participants pay the course fees.

The following table provides some basic information about the FinTech Hub:

Geographical coverage	All of Egypt
Target audience	FinTech and fintech enabled startups
Sectors of focus (if any)	Sector agnostic
Online presence	https://fintech-egypt.com/ https://fintekrs.com/

	https://www.facebook.com/FinTekrs https://fintech-egypt.com/accelerateha-initiative/
Type of programmes provided	FinYology (Training programmes for university youth) Digital Academy (Training programmes for university graduates and entrepreneurs) Incubator programmes (FinTekrs and Accelerate'ha)
Type of programmes with a woman focused component	FinTekrs (does have women target but has several women participants) Accelerate'ha – Women for Women in FinTech

FinTekrs is a 6-week pre-accelerator programme designed to support high potential entrepreneurs and startups who operate in FinTech and/or provide FinTech enabled solutions with a special focus on startups outside Cairo.

Accelerate'ha is an acceleration programme that aims to equip and support a generation of women entrepreneurs with fintech solutions to support their business growth.

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in CBE's programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that face women from participating in the different programmes implemented by the FinTech Department include lack of digital financial knowledge, fear in general from the idea of "growth" due to the multiple responsibilities that women have, lack of awareness about the available opportunities and finally banks and financial institutions view investing in women as a high risk once again due to their doubt in their commitment levels.

Hence certain gaps have been identified that need to be addressed to enable women entrepreneurs and founders especially in the FinTech space and these include the disposition of small women entrepreneurs to receive payments for their products/services in cash and hence do not see the need for FinTech enabled solutions for their business, awareness needs to be created about the importance of FinTech enabled solutions in order for these businesses to become sustainable and grow. As mentioned above, women entrepreneurs in general and especially in rural areas are less likely to have knowledge of existing financial services and products and have trust issues in the banking sector. Women entrepreneurs in remote/rural areas have less access to formal financial services. Small women business owners' financial knowledge is limited and are sometimes unable to separate between personal and business spending. such as providing business and technical mentoring, women value one to one communication and thrive when the support provided is customised. Women founders are also in need of wellbeing workshops to address balancing their personal/family responsibilities with their business commitment to ensure sustainability of their ventures. Women founders are also in need of support to access networks of investors, experts and decision makers. Access to funding and having direct access to investors is another gap that applies to both male and female entrepreneurs alike but would even more emphasised for women entrepreneurs.

Factors that so far contribute to the success of the women economic empowerment programmes include facilitating partnerships and opportunities with the financial sector (Financial Institutions, Banks and FinTechs), this happens through offering digital matching services whereby the startups are given advice on which bank offerings are more suited for their need from a neutral party (The FinTech Department in CBE) and hence this addresses the trust issues women have in the banking system. Mentoring and guidance offered to women entrepreneurs through female leaders in the CBE.

Emerging trends in the FinTech sector are highlighted in the Egypt FinTech Landscape 2023 Report showing that only 29% of 177 startups have females as Co-Founders. Only 2% of the startups and Payment Service Providers (PSPs) have 100% female founders. The demanded skill sets in FinTech and Fintech enabled startups and PSPs included business development, customer service and support, IT development, product and finance. Sectors of employment in the FinTech space include lending & alternative finance, payments & remittances, accounting & expense management.

The FinTech Department is looking to form collaborations with other entities on competitions and hackathons, forming collaborations with specialized academic and training organisations for upskilling the competencies of women, matching programmes between startups and financial institutions and finally collaborations with ministries and development organisations on women economic empowerment projects.

The Fintech & Innovation Department is able to provide access to training, education and mentorship, incubation and support programmes and finally access to funding for those women entrepreneurs looking to operate in Fintech or Fintech enabled sectors.

DMZ Cairo

DMZ Cairo was launched in August 2021 as a sector agnostic Tech Incubator located and operated by the Universities of Canada in Egypt. DMZ Cairo is a branch for the world leading university-based incubator, the DMZ in Canada. Since its establishment in 2021, DMZ Cairo has so far supported 30+ startups through their different programmes. DMZ Cairo supports startups in their various stages of growth to accelerate their success. Founders can access one-on-one guidance from programme leads and mentors, peer-to-peer sessions, expert-led workshops, networking opportunities, equity free funding and more.

The following table provides some basic information about DMZ Cairo:

Geographical coverage	All of Egypt
Target audience	Startups founders in the age group of 21-35 years and possibly 40
Sectors of focus (if any)	Sector agnostic and any tech enabled sector
Online presence	https://dmz.torontomu.ca/dmz-cairo/
Type of programmes provided	Incubator programme for startups
Type of programmes with a woman focused component	There is no one particular programme offered for women founders till date, but they are planning on developing one

The DMZ Incubator Programme is an 8-months incubator programme that runs annually for startup founders. The programme is sector agnostic and aims to equip founders with the skills and connections required to take their startup to the next level.

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in DMZ Cairo's programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that face women from participating in DMZ Cairo's programmes include the lack of awareness that the programme is hybrid and personalized to fit the need of each founder. Women also have limited access to networks and are faced with the challenge of managing their time and hence allocating time for such programmes.

Hence certain gaps have been identified that need to be addressed to enable women entrepreneurs and founders such as providing business and technical mentoring, women value one to one communication and thrive when the support provided is customised. Women founders are also in need of wellbeing workshops to address balancing their personal/family responsibilities with their business commitment to ensure sustainability of their ventures. Women founders are also in need of support to access networks of investors, experts and decision makers.

Observations from the first 2 cohorts have shown that female founders are more focused on creative industries, however more female founders are also entering the space of innovative technological solutions although not in large numbers.

DMZ Cairo is able to provide access to mentors, potential funding, internationalization (access to the North American continent), innovation and robotics laboratories at the University of Canada premises at the NAC.

EGBank

EGBank was established in 1981 and has grown organically over the years with a strong level of stability and a healthy portfolio. In 2015, the bank conducted market research to focus on retail banking in addition to the corporate banking arm. One of the main findings of this research was that Egypt's population is young with more than 35% of the population under the age of 29 and thus the bank needed to start offering services that cater for this young population. Hence, the MINT brand was born.

MINT is a platform dedicated to fostering youth employability and entrepreneurship across Egypt, with a particular focus on Greater Cairo and other governorates, with a special emphasis on tech-enabled ventures. MINT was established by EG Bank to support building a value proposition for Egyptian youth, as well as supporting the financial independence of Egyptian high school and university students, as well as female freelancers.

MINT operates on two different levels: the first is primarily focused on entrepreneurial support with the MINT Incubator programme; the second level focuses on the provision of financial awareness raising and banking support to enhance the integration of different age segments into the banking system.

MINT equips participants with the skills needed to thrive in a digital economy and in the Egyptian dynamic and volatile economic environment in specific. MINT primarily targets individuals aged 15-29 for employability initiatives and supporting entrepreneurs up to 35 years old. Other interventions than the incubator target different segments, such as high school and undergraduate students (15-23). Additionally, MINT's geographical coverage is currently limited to Greater Cairo, with varying attempts at expansion in governorates where there is representation by EG Bank.

MINT integrates gender considerations across its initiatives, though specific programmes for women's economic empowerment are currently absent, with the exception of Femmelancers. At the heart of MINT is the MINT Incubation Programme, which is their flagship programme, in addition to which there is also the MINT Squad programme focused on promoting financial literacy and basic entrepreneurship concepts among high school students in private and international schools across Egypt, and the main implementing partner for this programme is OBM Education to implement the training sessions. Moreover, The MINT Ambassadors programme by EG Bank is a comprehensive initiative aimed at university students and designed to enhance their financial literacy and entrepreneurial skills while preparing them for the job market. The programme is launched in collaboration with iCareer, targeting students aged 17-23 years and has been running successfully since 2021, impacting around 2000 students annually.

The following table provides some basic information about MINT by EG Bank:

Geographical coverage	Greater Cairo and governorates with EGBank branches
Target audience	15-35 years old
Sectors of focus (if any)	Sector agnostic
Online presence	https://mint-incubator.com/
Type of programmes provided	MINT Incubator MINT Elevate MINT Ambassadors MINT Squad Femmelancers
Type of programmes with a woman focused component	MINT Incubator Femmelancers

The MINT Incubator programme is a 3-months programme targeting early-stage startups (even if they are not registered) with the objective of providing such startups with the fundamentals of doing business, supporting them with registering their company and providing them with networking opportunities.

The Femmelancers programme is a women focused training programme with the objective of equipping female freelancers with the skills they need to succeed as freelancers.

Observations, challenges and opportunities related to women participation

This section addresses the observations related to women participation in MINT's programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of other factors.

The first barrier that faces women is the cultural perception of the innovation and technology sector, which tends to be less attractive to women, as this sector demands significant dedication and commitment, which can be challenging for many women to sustain, particularly within a cultural context that may not fully support women's extensive involvement in Upper Egypt governorates. Creative industries, on the other hand, appear more accessible to women due to the lower perceived risk and the flexibility they offer for women to grow their businesses at a manageable pace. Despite this, there are successful examples of women in innovative spaces within MINT's portfolio, though their numbers are still relatively small. The demanding nature of the sector often clashes with traditional roles and responsibilities assigned to women, making it difficult for them to engage fully. Investor bias presents another formidable barrier since many investors perceive women entrepreneurs as a significant liability due to doubts about their commitment and continuity. This belief often stems from gender stereotypes that question women's ability to balance business and personal responsibilities effectively. This discourages investors from financing women-led ventures, thereby limiting their access to essential capital and resources needed to scale their businesses. This bias also significantly perpetuates the gender gap in entrepreneurship.

The gaps haven't been looked at from a gender lens, however, one of the observed gaps is that the percentage of female founders in the pipeline is significantly less than male founders in MINT programmes.

Commitment levels also pose a significant challenge, particularly in the Femmelancers programme. Initially, many women show enthusiasm for participating in the programme; however, their engagement tends to decline over time, especially in online sessions. This drop in commitment is more pronounced in Upper Egypt, where cultural and societal factors may further discourage sustained participation and women in these governorates often face additional pressures and responsibilities that make it difficult for them to commit fully to such programmes. Also, there was a challenge of finding suitable spaces for the freelancers in Upper Egypt, due to their large numbers. The only spaces that can host such numbers are the university campuses, yet the challenge remained due to the inability to constantly obtain security approvals to enter the university premises as an external party.

The main factors that contributed to the success of MINT's programmes are the networking opportunities provided to female entrepreneurs, especially the networks that were paved through Entreprenelle's work under Femmelancers.

Throughout the MINT programmes implemented by Bank over the last few years, some emerging trends were noted, such as translation, social media moderation and coding in Upper Egypt, as well as fashion and accessories in the Delta region. It is also worth noting that some of the inclusive sectors in the market for female entrepreneurs are e-commerce, example company: The Baby Garage, and Software as a Service (SAAS), example company: Bonbell.

MINT seeks collaborations to bridge the gender gap in their programmes, that can help increase the percentage of women in their incubator programmes. They plan to launch an accelerator programme specifically for women entrepreneurs in partnership with Entlaq, focusing on business development, access to finance, and ICT. Additionally, a FinTech accelerator targeting post-MVP stage startups is also under development, providing further support and opportunities for women in this sector.

The Embassy of the Netherlands

The Embassy of the Netherlands in Egypt has a large economic department that includes an agriculture attaché, a Dutch water expert, and the Egyptian-Dutch Business Club. The Dutch government has designated Egypt as a combination country for development cooperation and trade, and the Netherlands has helped Egypt with seeds, agricultural technologies, and food system transformation. The Dutch Foreign Trade and Development Cooperation policy aims to promote gender equality and the empowerment of women and girls, and increasing economic empowerment is paramount to achieve this.

The following table provides some basic information about the Embassy of the Netherlands in Egypt:

Geographical coverage	All of Egypt
Target audience	Multiple segments
Sectors of focus (if any)	Sector agnostic
Online presence	https://www.facebook.com/NLinEgypt/
Type of programmes provided	Economic Climate change Culture
Type of programmes with a woman focused component	Orange Corners Women's Financial and Economic Inclusion in Rural Egypt

The Orange Corners programme supports entrepreneurs at different stages, it runs an accelerator programme in Upper Egypt and an incubator programme in the Delta. The programmes consist of online and on ground activities consisting of training, capacity building, mentoring and networking events.

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in Orange Corners previous programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that were observed included during the first phase of Orange Corners were having limited access to those women working in sectors such as agriculture, solid waste management. It was noticed that once a Call for Applications was open, most of those women entrepreneurs applying were operating in the handicrafts sector. Thus, in order to reach those women entrepreneurs efforts needed to be exerted on the ground through local CSOs to reach them in villages, and here another challenge appeared namely trust since the programme was not

known, parents started calling the programme management unit to ensure their girls will be safe. Commitment to the programme, reaching the minimum 50% women target was not an issue, the main issue was reaching out to those who are not on social media and getting them to overcome cultural and social mindsets and trust the programme.

Certain gaps have been identified that need to be addressed to enable women entrepreneurs and founders which the need to build the women entrepreneurs' self-confidence, the need for validation and reassurance, all these can be related to her upbringing. Personal development in the areas of self-confidence, self-awareness, self-expression etc.. Despite the technical competence of many women entrepreneurs, another gap that was identified is the lack of access to market information and of being up to date with the latest trends in her sector of operation, this can be addressed through understanding product development.

Factors that so far contribute to the success of women economic empowerment programmes include designing tailored and responsive programmes, where the design is based on the needs of the entrepreneurs participating in the programme. Another factor that contributes to the success of women economic empowerment programmes is ongoing follow up to ensure these entrepreneurs have succeeded. It has also been observed that when women are provided with one-to-one mentoring and coaching, they thrive and learn as this also boosts their confidence levels. It was also noticed that those who operate in sectors that are tech enabled and/or agriculture, solid waste management were keener on developing their product and staying up to date in order to scale their business.

Emerging trends included certain sectors where women are excelling such as agribusiness, solid waste management. However, the more interesting observation is that there exists now in Upper Egypt a growing group of women entrepreneurs who are technically skilled and are addressing true market needs in an innovative manner. It has also been noticed that graduates from Assiut University are quite skilled especially in the science-based disciplines. It is worth mentioning that during phase one of the programme, many of the startups operated in the handicrafts sector and it was observed that many of them were not scalable, this is not to say that all those operating in the handicrafts sector are not scalable, to the contrary those who have an element of employment creation and/or using some form of technology have the potential to be scalable in comparison to the one-man show model where a woman is working individually out of her home mainly to support herself (necessity entrepreneur) and has no intention of growing beyond that.

Collaborations that Orange Corners are looking to form include the creation of linkages among the startups and with other companies that can support their value chain. Another need for collaboration would be to plan for site visits to companies operating in the same space as that of Orange Corners startups and scaleups.

Orange Corners has a good understanding of Upper Egypt and the needs that can be addressed there, in addition to access to the startups graduating from their programmes.

Education for Employment-Egypt (EFE-Egypt)

Education for Employment-Egypt (EFE-Egypt) is an independent, not-for-profit organisation. EFE-Egypt empowers youth economically by developing programmes and curricula to meet

local labour demands that are not being met by the current labour supply. EFE-Egypt executes an exhaustive market needs analysis at the beginning of each calendar year to better understand the job market needs and tailor their programmes accordingly. EFE-Egypt performs job placement activities and job retention monitoring activities.

To date, EFE-Egypt has graduated over 27,000 beneficiaries, at least 5000+ of which graduated from the job placement training programme. To date, over 85% of EFE-Egypt's 5000+ job-track graduates have been placed in a full-time job with a contract and social insurance, adhering to the International Labour Organization's definition of "decent job". EFE-Egypt's overall job retention rate is 81%, and women's participation rate to date is 57%.

EFE-Egypt operates with the support of a large portfolio of local and international donor organisations and offers tailored programmes for private sector companies that are looking to implement training for employment programmes.

The following table provides some basic information about EFE-Egypt:

Geographical coverage	Greater Cairo
Target audience	Youth aged 18-30 years old for wage employment programmes Youth aged 18-45 years old for entrepreneurship programmes
Sectors of focus (if any)	Sector agnostic
Online presence	https://efeegypt.org/ https://www.facebook.com/EFEEgypt
Type of programmes provided	Job Placement Training Programme (JPTP) Career Directions Programme (CD) Entrepreneurship Programme (EP) Alumni Development Programme (ADP)
Type of programmes with a woman focused component	No specific programme designed for women; however, EFE-Egypt has a target of 50% women participation in all its programmes

EFE-Egypt implements the above programmes based on the availability of funding. Their flagship programme is the Job Placement Training Programme (JPTP) which is ongoing (funding is secured for the programme till end of 2024). The other three programmes are implemented on a demand basis and subject to requests from clients.

The Job Placement Training Programme (JPTP) is a 4-weeks training programme targeting unemployed Egyptian youth who undergo extensive job-readiness training and ends in potential job placement.

The Career Directions Programme is a one-day programme targeting university students in their senior year and aims to equip them with the skills needed to successfully search for a job.

The Entrepreneurship Programme is a 2-3 weeks programme aiming to equip youth with essential skills and mindset to identify and establish new ventures.

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in programmes that are being implemented by EFE-Egypt, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that prevent women from participating in the different programmes included the lack of self-confidence, women are not sure about themselves or their capabilities and hence hesitate to participate in such programmes. Cultural norms that prohibit girls and women from participating in programmes that would enable them to work whether from the parents or the husband. Another barrier that prevents from participating is not knowing where to start. Specific barriers related to the JPTP programme include domestic commitments that prevents a woman from committing the required time. With respect to the Entrepreneurship programme, many women do not have time and others mainly are seeking access to funds.

Gaps that need to be addressed with respect to wage employment include weak English skills that need to be developed, the absence of direction in life where women do not know what they want to do, fear of trying lest she fails. There is strong need for internships where the employer tries the potential employee and the intern gets the chance to try a certain job with no strings attached. With respect to entrepreneurship, one clear gap is the lack of access to funding.

Emerging trends related to wage employment includes graphic design, UI/UX design and tele sales. As for entrepreneurship, it was noticed that most of those who participated in the entrepreneurship programme were women. The emerging sectors for women included handicrafts, fashion, digital services. because they would have obtained a certification from a reputable academic institution.

EFE-Egypt is able to provide access to a pool of trained youth and the ability to design tailored programmes as per the need.

Entreprenelle

Entreprenelle is an Egyptian social development & business impact organisation founded in 2015, that aims to support women economically by educating, training and linking to all possible entrepreneurship resources. Entreprenelle impacted more than 100,000 women in Africa and the MENA region & generated thousands of projects since its launch. Their projects are implemented all over Egypt, however, they are not always present in every governorate because it depends on the availability of funding and financial resources. When Entreprenelle was founded, the hype was around women in technology and it still is, however, they decided that women first need to know how to run their businesses and have an income from the skills that they already have (such as sewing and cooking) and then they can become tech enabled. Entreprenelle chose to focus on the creative industries, they created the momentum for equipping women to attain investments for their businesses. They want to enrich creative industries in Egypt, to go beyond the common, even with the traditional crafts such as pottery there can be innovative techniques and Entreprenelle wants to change the perspective of keeping these industries within the boundaries of small industries.

Entreprenelle reaches its target audience through their social media presence, they are mainly active on Instagram, and they are investing in consistently posting educational content on Instagram and publicizing their services to their audience. They have a full sales and marketing team that is focused on moderating the paid Ads on social media and promoting Entreprenelle's presence by increasing its reach.

Throughout its years of operation, Entreprenelle has a total of 54,650 participants in its programmes, 4200 graduates from its paid programmes, more than 1800 sustainable businesses and more than 300 partners. As a women focused company, 91% of the audience are female and 9% are male; and their programmes are 75% paid and 25% provided for free through donor funding for accelerator programmes.

The following table provides some basic information about Entreprenelle:

Geographical coverage	Egypt
Target audience	Literate women aged 18+ years old
Sectors of focus (if any)	Creative sectors (Fashion, Crafts, Food)
Online presence	https://entreprenelle.com/ https://www.instagram.com/entreprenelleme/?hl=en https://www.facebook.com/Entreprenelle/
Type of programmes provided	Awareness programmes – She Can Education – Acceleration programmes Resource accessibility – Entreprenelle Hub Economic development
Type of programmes with a woman focused component	All the above since Entreprenelle's main target audience is women

The Awareness Programmes conducted by Entreprenelle aim to enlighten and inform aspiring entrepreneurs about opportunities and challenges in the business world. Programmes include seminars, talks and community events focusing on entrepreneurship.

Education programmes consist of acceleration programmes in 4 main tracks food, fashion, crafts and start your own business. The duration of the programmes ranges between 1.5-2 months. Each programme ends with a pitch day.

Resource accessibility – Entreprenelle Hub is a Facebook group created to serve as a resource hub for entrepreneurs, connecting them with each other and to business owners across diverse fields.

The Economic development pillar aims to provide a platform for ready entrepreneurs to showcase their products and services. Under this pillar, Entreprenelle created Elle Studio which is a platform that highlights local brands and supports women entrepreneurs.

Observations, challenges and opportunities related to women participation

Entreprenelle's efforts in women economic empowerment through its programmes reveal several observations, challenges, and opportunities.

One significant barrier for women accessing Entreprenelle's programmes first and foremost is the women themselves, their fear of leaving their comfort zone, of paying money for courses and then not being able to start their own business or kickstart their career. Also, some of them lack self-esteem due to the way they are raised, and their fear of facing ridicule from their spouse at their efforts, especially if they fail. However, Entreprenelle's founder believes that the new generation of women has more confidence and are more daring due to the increased access to information through social media, and within the upcoming years this barrier will dissolve.

Entreprenelle has identified one of the main gaps that need addressing to facilitate women's economic empowerment. There is a lack of linkages and mutual support between organisations working in women's economic empowerment, along with a sense of competitiveness that should not exist in the field of social entrepreneurship. In the presence of partnerships and synergies, the impact would be amplified, and in the absence thereof there is a limit to every individual impact.

The success of Entreprenelle's women empowerment programmes is due to the localization of their programmes and their agility in terms of fast response to emerging trends in entrepreneurship, and implementation. This can be seen in the way they constantly update their training curricula to match new technology, such as the use of Artificial Intelligence that they are integrating in their programmes.

The emerging trends in entrepreneurship highlight an increase in the respect towards creative industries and to see them as more than just small, limited businesses. There is a fast-paced shift towards technology and artificial intelligence within entrepreneurship in general, even within the creative sector whereby all programmes and accelerators now have it as a component and within Entreprenelle itself the team has received training to be able to use it to support their work.

When it comes to partnerships and collaborations; Entreprenelle would like to diversify their partners within the entrepreneurship scene, including organisations, manufacturers and access to blue collar workers. Additionally, Entreprenelle is willing and ready to avail various resources such as outreach to women, crowd management throughout the programme implementation process, curriculum development in entrepreneurship and events management.

Etijah

Etijah, formally known as the Youth and Development Consultancy Institute, is one of Egypt's leading NGOs in the socio-economic development landscape. Etijah is a youth-centric organisation, with a primary target group of 18-35 years old, and occasional exceptions based on the needs of the intervention. The organisation's interventions are usually designed to complement the SDGs and mainly seeks funding from UN Entities and INGOs.

Etijah implements targeted interventions to support women’s participation in economic activities, education, health, and civic engagement. Etijah’s initiatives reached over 83,000 individuals since its founding, with a significant portion of the beneficiaries being women. Etijah’s Economic Empowerment Programme is the main unit specialized in enterprise development and employability interventions. This programme focuses on creating access to wage and self-employment opportunities and enabling individuals to pursue early-stage enterprises or secure decent employment. In 2023, the programme’s projects served over 1,262 young individuals, providing comprehensive capacity-building programmes, mentorship, coaching, and follow-up strategies. A notable feature of this programme is its strong emphasis on gender inclusion, with over 70% of beneficiaries being women.

The following table provides some basic information about Etijah:

Geographical coverage	Egypt
Target audience	The primary target audience is youth aged 18-35 years old
Sectors of focus (if any)	Sector agnostic
Online presence	https://etijah.org/ https://www.facebook.com/Etijah.org/ https://www.youtube.com/user/Etijah
Type of programmes provided	Pre-incubation Employability Digital Inclusion
Type of programmes with a woman focused component	Tomoooh for Economic Empowerment The Enterprise Development Programme in Greater Cairo The Social Enterprise Development Programme in Greater Cairo The Employability Programme in the Hospitality Sector

The Tomoooh for economic empowerment programme targets young Egyptian fresh graduates from universities and higher institutes with the aim of enhancing their employability and entrepreneurial capacities through a series of structured interventions consisting mainly of training interventions for both tracks.

The Enterprise Development Programme in Greater Cairo supports aspiring and existing young entrepreneurs from both Egyptian and refugee communities to equip them with skills and resources required to develop their businesses. The programme consists of training interventions coupled with one-to-one mentoring.

The Social Enterprise Development Programme focuses on empowering aspiring social entrepreneurs both from Egyptian and non-Egyptian communities. This programme also consists of training interventions coupled with one-to-one mentoring, legal support and free opportunities to sell their products in bazaars.

The Employability Programme in the Hospitality Sector is focused on youth looking for employment opportunities in the hospitality sector. The programme provides intensive hospitality training and job opportunities to Egyptian and non-Egyptian youth.

Observations, challenges and opportunities related to women participation

This section addresses the observations related to women participation in Etijah's programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of other factors.

One of the primary barriers preventing women from accessing Etijah's programmes is socio-cultural norms and gender stereotypes. These cultural perceptions often discourage women from participating in economic activities outside their home. Particularly in rural areas, societal expectations and traditional roles assigned to women limit their ability to engage fully in training and employment opportunities, this is more evident in the hospitality programme with beneficiaries from Upper Egypt. This barrier is exacerbated by mobility issues due to safety concerns and inadequate transportation infrastructure, further restricting women's access to these programmes. Economic constraints represent another significant barrier, because women lack the financial resources to invest in their education or entrepreneurial ventures. This financial limitation is compounded by legal and regulatory barriers, such as restrictive inheritance laws and limited access to credit and investment, due to investor bias.

The first gap identified in Etijah's interventions is the pressing need for more targeted capacity-building programmes that focus on developing skills relevant to emerging industries and market demands. This includes technical skills, such as digital literacy and technology, as well as soft skills, such as leadership, negotiation, and financial literacy. Women's access to capital remains a critical gap, since many women entrepreneurs face difficulties securing funding due to a lack of collateral, limited financial history, and discriminatory lending practices. To bridge this gap, providing microfinance opportunities and creating financial products specifically designed for women is essential. Additionally, mentorship and networking opportunities are crucial for women to build confidence, access professional networks, and gain support and guidance from experienced female entrepreneurs and industry leaders.

The success of Etijah's economic empowerment programmes is due to its 360 approach that combines technical training with soft skills development, practical training for employability programmes, mentorship, and continuous support, which are often customised based on the beneficiary's sectors. Community engagement plays a significant role due to the engagement of community leaders, especially in programmes that involve refugees, which helps to overcome cultural barriers and ensures that women feel encouraged and safe to participate. Also, tailoring programmes to meet the specific needs of women in different communities further enhances their effectiveness, such as with the GET Ahead module in the Enterprise Development Programme, which was specially tailored to address the needs of women with literacy levels ranging from none to middle school.

There is an increasing demand for skills related to digital literacy and technology, as businesses shift towards digital platforms. Skills in digital marketing, e-commerce, and information technology are highly sought after. Additionally, there is a high demand in the hospitality sector due to the gap which occurred in the post-2011 period and then the COVID-19 pandemic, whereby many hospitality professionals shifted to other professions and a new generation is needed after tourism became stable once more. Entrepreneurship in sectors like renewable energy, agribusiness, and handicrafts is also on the rise.

For Etijah, partnerships with financial institutions and fin-tech providers can help create microfinance products tailored to women, easing access to capital as well as digital inclusion, and collaboration with technology firms can provide women with the training and tools needed to thrive in the digital economy.

European Bank for Reconstruction & Development (EBRD)

The EBRD has been operating in Egypt for since October 2015 focuses on the following tracks:

- ✘ Promoting a more inclusive economy for Egyptian businesses, women and youth, aiming to increase access to finance and entrepreneurship, access to skills development and to services and economic opportunities.
- ✘ Accelerating Egypt's Green Economy Transition by rising renewable energy capacity and a more diversified energy mix, improved quality, efficiency and environmental sustainability of infrastructure, as well as promoting energy and resource efficiency and climate resilience.
- ✘ Enhancing Egypt's competitiveness by supporting private sector growth and strengthening governance, through a more expansive, competitive and resilient private sector post-COVID-19, deepened and more diversified financial sector and products, in addition to increased private sector participation and improved governance and business environment.

The following table provides some basic information about EBRD in Egypt:

Geographical coverage	Egypt
Target audience	SMEs, women, youth
Sectors of focus (if any)	Sector agnostic
Online presence	https://www.ebrd.com/egypt.html https://ebrdwomeninbusiness.com/about.xhtml https://www.ebrd.com/youth-in-business/finance-and-advice-for-youth-in-business
Type of programmes provided	Banking solutions Projects' financing Women in Business Youth in Business
Type of programmes with a woman focused component	Women in Business

The Women in Business (WiB) programme target women-led small and medium sized enterprises (SMEs) offering them co-financed customised consulting services, coaching and mentoring services and access to finance.

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in EBRD's programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that face women from participating in the different programmes implemented by EBRD include hesitation in taking the decision to apply to the consulting services of EBRD. Women have difficulty in choosing and has trust issues because of the so many challenges she has faced during her entrepreneurial journey.

Certain gaps have been identified that need to be addressed to enable women entrepreneurs and founders such as lack of understanding of financial management issues, weak banking relations and not knowing how to handle banking issues. Women are afraid of taking out loans lest it becomes a burden on the company. One important issue that needs to be addressed when it comes to women entrepreneurs is to differentiate between her personal passion and skill set that can serve as a launch pad for starting a business and between the skills required to start and manage a business. Having a gift or a certain skill set does not mean that she can run a business. Data segregation in banks is an issue that needs addressing, the provision of data segregated by age, gender, ownership structure is not available.

Factors that so far contribute to the success of the women economic empowerment programmes implemented by EBRD include the maturity level of the company and of the owners, having a dedicated team on board.

EBRD provides access to a wide range of consultants to support women entrepreneurs, training programmes for women managed companies and fast-tracking women's access to certain banks.

Freeziana

Freeziana is a social purpose business, dedicated to promoting women and youth empowerment in rural areas by enhancing their skillset and providing them with meaningful employment opportunities, with a particular focus on creative industries. Freeziana is an e-commerce marketplace focused on handmade products and craft supplies with the aim of empowering women and marginalized handcrafts makers to generate their own income by selling their local and handmade products online locally and internationally. Products on Freeziana marketplace are either made by independent artisans or produced through Freeziana's Estadama Centres that are available in 5 governorates namely (Giza, Al-Fayoum, Al-Gharbia, Al-Menoufia and Aswan), not only that but Estadama Centres provide training, mentoring and guidance to artists and designers to improve the quality of their products, or if they are unable to run their own ventures, they are provided with the opportunity to be employed at the Estadama Centres. Freeziana supports a wide segment of women with a huge variety of age, culture and education in a win-win situation for everyone and ensuring women are able to become financially independent.

The following table provides some basic information about Freeziana:

Geographical coverage	From a sales perspective: Global - selling products showcased on Freeziana platform globally From an on the ground perspective (Estadama Centres): Giza, Al-Fayoum, Al-Gharbia, Al-Menoufia, Aswan
Target audience	Women aged 20-40 years Artisans/Designers aged 20-50 years
Sectors of focus (if any)	Handicrafts and creative industries
Online presence	https://www.freeziana.com/
Type of programmes provided	Mentoring E-commerce Management and incubation Clusters management Brand building Capacity building
Type of programmes with a woman focused component	Handicraft Entrepreneurs on Freeziana Marketplace Estedama Centres -

Handicraft entrepreneurs on Freeziana marketplace, Freeziana hosts an e-commerce platform and provides women entrepreneurs access to post their products on the platform. Freeziana also provides entrepreneurs with feedback on their products and support in enhancing their production quality and pricing. Entrepreneurs are given the opportunity to participate in training programmes that enhance their entrepreneurial and business skills.

Estedama Centres are training centres located in different rural areas to train women on several handicrafts to equip them with the necessary skills to start production for Freeziana and for other artisans.

Observations, challenges and opportunities related to women participation

This section addresses the observations related to women participation in Freeziana's programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of other factors.

Barriers that face women from participating in Freeziana's programmes include lack of trust and uncertainty in the programme's credibility from the community towards similar programmes. This is due to previous experiences with donors in Upper Egypt who made promises that they did not fulfill, but this was not an issue in the Delta because donors did not work as much there. Additionally, women were afraid of mixing with men and their husbands would not allow it. Additionally, after having gained the trust of local communities, the challenge now is that there is a waiting list for those who want to join Estadama Centres. There were some cases where men did not want their wives to work because they thought their wives would then feel empowered by their ability to generate income and this posed as a threat to the husbands. Finally, women were struggling to leave their children while they were working at the centre.

These challenges highlighted certain gaps in their programmes, but they were able to create solutions for these gaps through gaining the trust of the community by training and hiring women so proved to be credible, choosing a place that is close to a known place, easy to reach and all workers in the place are women, holding awareness sessions discussing how to deal

with their spouses and neutralizing this threat so men became more accepting, and designing the production units to have an area for the children where they are looked after learning new skills as their mothers attend to their jobs.

Factors that contribute to the success of women economic empowerment programmes implemented by Freeziana include providing a host of services to the women employed at Estadama Centres including access to health services, giveaways during feasts, providing childcare services. Additionally, holding awareness sessions for the women on a host of topics that enable her to deal with the challenges she is facing. The locations of the Estadama Centres is another factor that contributes to the engagement of the women with Freeziana. Lastly, working with the local community either directly or through grassroots partners has contributed to a deeper level of understanding of the women's needs and to building trust.

Observations from the Freeziana platform have shown that despite the seasonality of the creative industries' sector in terms of product sales (for example Kaftans in Ramadan), the highest demand is focused on leather goods, home accessories, clothing and home decor.

In terms of collaboration, Freeziana would benefit from collaborations that facilitate their access to international markets to sell their products, as well as partnerships that would enable them to open up new hubs and reach their goal of expanding their operations all over Egypt.

Freeziana is able to provide access to vocational training in various handicrafts, the platform for artisans to sell their products, and mentorship in project designing promoting sustainability. They are also happy to connect entities working with vulnerable women to women working at the Estadama Centres if they want to offer them additional training that Freeziana doesn't offer, such as financial literacy.

The Information Technology Industry Development Agency (ITIDA)

The Ministry of Communications and Information Technology (MCIT) launched ITIDA as an executive IT arm in 2004 to stimulate, orchestrate and spearhead the process of developing the IT Industry in Egypt.

Within ITIDA, the Technology Innovation and Entrepreneurship Centre (TIEC) was established in September 2010 with the aim of driving innovation and entrepreneurship in the local industry to ensure ICT benefits both people and businesses. TIEC bolsters R&D in the local ICT industry, observes iClusters, funds startups and promotes Egypt as an offshoring destination.

The following table provides some basic information about the Technology Innovation and Entrepreneurship Centre (TIEC):

Geographical coverage	Egypt
Target audience	Startups, Entrepreneurs and Freelancers
Sectors of focus (if any)	Technology or technology enabled sectors
Online presence	https://tiec.gov.eg/English/Pages/default.aspx
Type of programmes provided	Multiple programmes are offered, below of which is a sample: TIEC pre-incubation programme Heya Raeda

	StartupTalk Programme TIEC Incubation Programme (Start IT) CREATIVE Innovation Hubs
Type of programmes with a woman focused component	Heya Raeda

Heya Raeda is an annual programme designed for women entrepreneurs who desire to incorporate technology in their business endeavours, the programme is a 6-day training programme addressing several business and technology topics. The programme ends with a pitch day where participants receive feedback and coaching.

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in programmes that are implemented by TIEC, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that face women from participating and successfully completing the Heya Raeda programme include cultural barriers such as opposition from family, in addition to the applicant herself, her level of commitment to the programme which is affected by her domestic and home responsibilities.

Gaps that need to be addressed when it comes to women entrepreneurs include the need to develop digital and financial literacy, once again it has been observed that there is a huge gap in these areas and in many times this illiteracy is based on fear of venturing into these areas. Additionally, investor confidence in funding women entrepreneurs is not strong due to their lack of confidence in their sustainability and continuity.

TIEC is looking to form collaborations with entities that are willing to invest financially in their ideas and entities that are willing to provide technical support to the potential women entrepreneurs. Additionally, exposure to successful women entrepreneurs through inspirational talks and meetups addressing challenges and how they overcame them. Access to experienced mentors is also a need.

Nile University

Nile University (NU) established in 2007 is a national, non-governmental, and non-profit entrepreneurial university and a leader in technology and business education in Egypt and the MENA region. NU has four pillars namely 1) Research 2) Education 3) Community Impact 4) Innovation and Entrepreneurship. The university's Innovation, Entrepreneurship & Innovation Centre (IECC) contributes to the achievement of the 4th pillar by offering services that foster innovation, professional development, business growth and competitiveness of the industry in Egypt.

The following table provides some basic information about the Centre for Entrepreneurship & Innovation (IECC):

Geographical coverage	All of Egypt
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Target audience	Startups and Entrepreneurs
Sectors of focus (if any)	Sector agnostic and any tech enabled sector
Online presence	https://nu.edu.eg/ https://nu.edu.eg/innovation-entrepreneurship/IECC
Type of programmes provided	Research Incubator programmes Awareness raising Training programmes
Type of programmes with a woman focused component	WEMPOWER Initiative

The WEMPOWER Initiative is an incubation and acceleration programme targeting women led startups and businesses. The programme launched its first cohort in 2024 with a 9-months comprehensive programme tailored to each stage of business (pre-incubation programme, incubation programme, acceleration programme).

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in programmes that were implemented by the IECC, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that face women from participating in the different programmes mainly revolved around fear. Fear of being embarrassed in front of others due to their sense of lack of knowledge and experience, fear of failure and with the pressure from family to stay home and stick to her domestic role, that fear of failure is exacerbated, fear of success as she might be blamed for having not met her obligations at home towards her family, husband, children, and lastly fear of losing money, women are afraid of taking loans from MFIs or banks and would rather borrow from family or friends. Additionally, it has been noticed from previous programmes that the pipeline of applicants for such programmes are not full of applicants for fear of not being able to commit to the programme.

Gaps that need to be addressed when it comes to women entrepreneurs include the need to develop digital (digitizing the business, e-commerce) financial and legal/regulatory literacy, once again it has been observed that there is a huge gap in these areas and in many times this illiteracy is based on fear of venturing into these areas. Access to practical step-by-step on the ground knowledge with a "what to do step by step and where to go" guide for women. Additionally, many women entrepreneurs especially necessity-based entrepreneurs are unable to differentiate between what they are good at doing (or having a home-based project) and what constitutes a good scalable business idea that addresses a market need. Many women also look for mentors rather than knowledge-based sessions because they are seeking real life practical experience that is relevant to their context rather than concepts taught in workshops that they cannot later apply.

Factors that so far contribute to the success of women economic empowerment programmes include catering for their commitment issues by conducting online workshops and sessions thus allowing them some flexibility. Another factor includes addressing deep rooted fears and

misconceptions about themselves, entrepreneurship and the business environment in general. Setting up programmes specifically designed for them to overcome the shyness barrier they have of expressing themselves in front of men and to overcome resistance from their families to participate in mixed programmes (those that include their male counterparts). It is worth mentioning that this factor maybe specific to certain social classes and geographic locations. Self-confidence is another factor that contributes greatly to the success of women economic empowerment programmes and hence success in their endeavours. It has been noticed that irrespective of social class, educational level or geographic location (urban vs rural), women who have agency i.e., have been brought up or taught that their opinion matters have shown high levels of success. Additionally, as the programme is backed and hosted by NU, this is expected to attract women because they would have obtained a certification from a reputable academic institution.

The IECC is looking to form collaborations with entities (investors, ecosystem players, business women and experts) that are willing to participate in the WEMPOWER activities such as demo days, workshop. The IECC will also be looking for replicating the WEMPOWER beyond its funding with the Business Egypt (BE) project.

The IECC is able to provide access to training, education and mentorship, incubation and support programmes in addition to the NU's innovation and scientific laboratories for women entrepreneurs, this is in addition to the services and resources available through Nilepreneurs.

People Power Inclusion

PPI is an international NGO that has been operating for the last 25 years. PPI's mandate is to take action towards the economic empowerment of women, men and local actors committed to sustainable development. PPI operates in three areas to foster economic empowerment as follows:

- ✂ Access to finance: by fostering responsible financial inclusion
- ✂ Access to employment by strengthening the business creation and employment ecosystems
- ✂ Access to markets: by rebalancing value with value chains

The following table provides some basic information about PPI Egypt:

Geographical coverage	All of Egypt
Target audience	Youth, women and men
Sectors of focus (if any)	Sector agnostic
Online presence	https://www.ppi-groupepos.org/en/
Type of programmes provided	Access to finance Access to employment Access to markets
Type of programmes with a woman focused component	Youth Employability and Entrepreneurship Booster (YEEB)

The Youth Employability & Entrepreneurship Booster programme is a 3-year project targeting enhancing the capacities of Egyptian youth through the provision of employment and entrepreneurship training in Assiut and Cairo.

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in PPI programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers preventing women from participating in PPI programmes included family objections (father, spouse) to the woman's participation in an activity outside the household (most of these women were in the age group of 29-35 years and were higher institute graduates), one interesting reason for the spouse's objection to the participation of their wives in economic empowerment programmes was the potential of her future financial independence. Other barriers included the inability to balance domestic responsibilities with allocating time to attending training programmes especially if the training programmes were conducted during the second half of the day.

Certain gaps have been identified that need to be addressed to enable women economic empowerment whether wage or self-employment included facilitating the option of working from home, whether in terms of operating her own business from home in the case of entrepreneurship or working remotely in the case of wage employment. To enable such an option in the case of wage employment requires the provision of home internet access and equipping the women from a digital perspective (using a computer, IT skills etc.). Other gaps for women in wage employment that needed addressing by private sector companies included flexible working hours, providing annual leaves that enables women to take care of their families for example when their siblings have exams.

Factors that so far contribute to the success of women economic empowerment programmes include designing tailored and responsive programmes that address the needs in the private sector in the case of wage employment. Provision of child care services and delivering the training programmes during hours that are suitable for the women are factors that contribute to the success and higher engagement of women in the various programmes. Digitalization is critical for those seeking wage employment or self-employment, in the case of wage employment equipping women with the necessary skills to work remotely. In the case of women entrepreneurs, it is key to equip these women with digital marketing skills. It is worth noting that most of the entrepreneurs supported by PPI are necessity entrepreneurs.

Collaborations that PPI are looking to form include linkages to private sector companies that are willing to employ women with decent working conditions.

PPI have strong community networks in Cairo and Assiut providing them with reach to women communities.

Tiye Angel Investment Network

The Tiye Angel Investment Network was launched in 2019 by the USAID Strengthening Entrepreneurship and Enterprise Development (SEED) project (implemented by DT Global) in

partnership with Malaikah, the United Nations Development Programme (UNDP), and Technology Innovation and Entrepreneurship Centre (TIEC). Tiye Angels is the first angel investment network in Egypt specifically focused on creating more women investors, who will then invest in and mentor more women entrepreneurs and help women-led startups be investment-ready. Participants in the Angel Network will have the chance to receive mentoring and training, and they will help usher in the next generation of women-owned businesses in Egypt and across the Middle East. The Network is currently incubated under the USAID funded project Business Egypt.

Part of building the women entrepreneurial ecosystem in Egypt is to build women angel investors who are rare to find. and to complement the offering of WEN which aims at supporting women entrepreneurs from a capacity building side, it was deemed necessary to close the cycle by also creating a network that provides access to finance for these women entrepreneurs especially in their early stages. Angel investment in women startups is quite rare to find and especially from a group of women who understand and identify with the challenges faced by women entrepreneurs. Global studies indicate that if you provide support in creating women angel investors around 50% of them could become venture capital investors in a few years.

This network is to support both demand and supply side by building a pool of women angel investors and equipping startups to be investment ready and creating dialogue and awareness among the startup ecosystem about the importance of the gender lens investment. Gender lens investment is not understood in Egypt, nobody works with that approach, with it you increase the pool of angel investors whether women or men who are aware of the gender concept and challenges that face women entrepreneurs and female leading startups. Tiye is promoting gender lens investment.

Tiye does have a formal structure and is more of an informal network of angel investors, it has 5 founding members of Tiye as follows:

- 1- Dalia Ibrahim
- 2- Manal Amin
- 3- Ola Dajani
- 4- Nora Toma
- 5- Mariam Kamel

According to data from the World Economic Forum (WEF) only 12% of startups founders are women, startups founded by women in the MENA region received only 1.2% of funding in 2021 and around 2% in 2022. According to the WEF, gender bias and a scarcity of female investors are thought to hamper venture capital investment in female owned businesses.

The following table provides some basic information about the Tiye Angel Investment Network:

Geographical coverage	All of Egypt
Target audience	Women led scalable startups in seed or post seed funding phase
Sectors of focus (if any)	Sector agnostic
Online presence	Not available

Type of support provided	Working on 3 tracks Angel investors Startups: prepare startups through info sessions, training on investment readiness, rehearsals for pitch nights. Teach them the language of investment, prepare them to look at their business from a different lens Enablers of the startups: ToT programmes for Incubator/Accelerator Managers, Banks, Consultants all those who work with startups.
Type of programme provided for women	Female founders – investment readiness programme ToT – investment readiness programme

Female founders – investment readiness programmes were programmes offered by Tiye to support women entrepreneurs in their fundraising efforts. The programmes were funded by the USAID funded Business Egypt programme which came to a halt in early 2025.

Training of training – investment readiness programme was targeting a group of entrepreneurs, investors and consultants to become training in the investment readiness space. This programme was also funded the USAID Business Egypt programme.

Observations, challenges and opportunities related to women participation

This section addresses observations related to challenges that face women in securing investment, gaps and opportunities in the investment space and trending sectors for investment.

Challenges that face women entrepreneurs in securing investments include the fear of investors to invest in women led startups for fear that she would not continue with her venture because of her family obligations and commitments, sometimes investors would look for a male partner to ensure the continuity of the business and hence their investment. Additionally, finding a pipeline for women startups is quite challenging and to encourage women angel investors is also challenging, investors are looking for security and are moving from angel investment to venture capital investments or syndicate funds model which is a special purpose vehicle (SPV). Macroeconomic factors play a role in the current investment landscape, over the past few years, Egypt has faced economic struggles, including high inflation and currency depreciation, which contributes to establishing a challenging investment environment in general regardless of gender. Egypt still suffers a gender gap manifested in cultural barriers and limited access to finance for women regardless of any progress they made in the past years. Data from The Gender Gap in Startup Investment 2022 report show that 482 startups raised almost \$2.4 billion in the first nine months of 2022. Out of this number, just 38 were founded by women, who raised only 2% of the total investment value. The current ecosystem of angel investors and venture capital is still male-dominated, making it more challenging for female-led businesses to raise funding. This is a global challenge, Tiye Angels is Egypt's first angel investment network that supports more females to become investors and female founders to become investment-ready. They are actively investing and focused on funding female-led businesses

Certain gaps and opportunities include the increasing number of female entrepreneurs and female-led startups in recent years, especially in technology and social impact. This is a growth opportunity for the investment landscape because both local and international investors are realizing the missed potential and financial returns of investing in women. A growing number of programmes and funds choose to invest in women.

Emerging trends include tech enabled sectors such as HealthTech, EdTech, FinTech and E-Commerce. There has been a slow increase in women entrepreneurs entering these sectors.

Women Entrepreneurs' Network (WEN)

Established with the support of USAID in 2016, the Women Entrepreneurs Network (WEN) is the first Egyptian entrepreneurs' network of organisations and experts working together to strengthen, and bridge the needs of the entrepreneurial ecosystem for women entrepreneurs. WEN, through its members' organisations, aims to support women in scaling up their businesses, increasing their revenues and employment opportunities, and do business efficiently while building the capacity and impact of our members.

WEN's vision is to be the leading network synergistically advancing Egypt's prosperity by empowering women entrepreneurs and creating a pipeline of women entrepreneurs for the ecosystem. WEN is a network of networks working with intermediaries and enablers who strengthen the capacities of women entrepreneurs. In June 2023, WEN was established as a foundation under the Egyptian Law.

WEN is currently being supported by USAID's Business Egypt (BE) programme and its mandate is still being shaped. WEN led several initiatives over the last few years which will be shown in the following fields.

WEN has 16 founding members:

- 1- Dalia Ibrahim
- 2- Hala Barakat
- 3- Mireille Barsoum
- 4- Azza Mahfouz
- 5- Alia Badawy
- 6- Manal Amin
- 7- Ahmed Naguib
- 8- Rasha Tantawy
- 9- Dina Yacout
- 10- Rania Ayman
- 11- Basma Osman
- 12- Heba Zaki
- 13- Samira Negm
- 14- Nora Abouelseoud
- 15- Nora Toma
- 16- Noha Abdelhamid

WEN has developed an ambitious business plan and have several activities lined up for 2024 including but not limited to the following:

- 1- Opening WEN's membership for women entrepreneurs
- 2- Undertaking a gender sensitization exercise of several ecosystem players
- 3- Implementing further rounds of the capacity building programme for women entrepreneurs
- 4- Equipping more women mentors

The following table provides some basic information about the Women Entrepreneurs' Network (WEN):

Geographical coverage	All of Egypt
Target audience	Women entrepreneurs and aspiring entrepreneurs in the age range of 18-45 years
Sectors of focus (if any)	Sector agnostic
Online presence	Not available
Type of programmes provided	Capacity building programmes Other programmes are still being added as the network is still being developed
Type of programme provided for women	ToT for mentors Capacity building programme for women entrepreneurs

Training of Trainers (ToT) for women mentors programme aims at equipping experienced business women and entrepreneurs to become mentors to be able to support aspiring and young women entrepreneurs in their journey.

Capacity building programme for women entrepreneurs aims at building the capacities of young women entrepreneurs through bootcamps and mentoring activities.

Observations, challenges and opportunities related to women participation

This section addresses observations related to women participation in WEN's previous programmes, challenges faced by women, barriers to their participation in the programmes, trends observed and a number of others factors.

Barriers that were observed included cultural and structural barriers such as family opposition to the woman's participation in such programmes, fear of failure experienced by the women themselves. Where training programmes were held offline, woman faced the challenge of accessibility especially if it were far from where they lived or required using transportation during night time. When innovation was a requirement, it was observed that many women entrepreneurs were more of necessity entrepreneurs i.e. conducting business just to survive and fulfill her financial obligations and in most cases these endeavours lacked innovation and were not scalable beyond her immediate sphere of influence.

Certain gaps have been identified that need to be addressed to enable women entrepreneurs and founders which include lack of access to resources (raw material, information, financial resources, technical support), women do not know what they need or where to access it. Self-confidence once again was identified as an issue that needed to be addressed, which in turn affects the woman entrepreneur's decision-making abilities and communication skills. The basics of doing business was also identified as a weakness that needs addressing. It is also

worth mentioning that there aren't any incubation programmes that address necessity entrepreneurs.

Factors that so far contribute to the success of women economic empowerment programmes include designing tailored and responsive programmes, where the design is based on the needs of the entrepreneurs participating in the programme. Another factor that contributes to the success of women economic empowerment programmes is ongoing follow up to ensure these entrepreneurs have succeeded. It has also been observed that when women are provided with one-to-one mentoring and coaching, they thrive and learn as this also boosts their confidence levels.

Emerging trends in the programmes that were implemented by WEN point to the handicrafts and readymade garments sectors as being the most common. It is also worth noting that more women entrepreneurs are entering the services sector such as educational services (for example nurseries or online education platforms), wedding planning, events organisation, training services and centres offering support for mothers and their children.

Collaborations that WEN would be looking to form would be with other incubators, universities and MFIs but with an adjusted model that does not end up in harming the entrepreneur.

WEN currently has a pool of 50 women mentors that can coach and mentor other women entrepreneurs, in addition to the pool of trained women entrepreneurs through the previous programme.

Demand side

The following section describes insights gained through each type of focus group discussion addressing the different areas that were referred to in the previous section.

Non-tech wage employment (job seekers)

Two focus group discussions were conducted in this category with a total of 15 participants provided by 2 entities namely iCareer and the American University in Cairo (through their training for employment programme called Rabeha).

Participants' age ranged from 21 to 33 years old, all of them were university graduates, with 12 of them living in the Greater Cairo area, 4 living in Al-Minya, Al-Fayoum and Al-Beheira. It is worth mentioning that 3 of the participants were married with children who had worked previously and are now trying to get back into the job market.

Job search experience

Almost all participants used Facebook groups, WhatsApp groups, some used Telegram groups, LinkedIn, Forasna and Wuzzuf in their job search experience. An interesting observation was that almost all participants preferred working in a hybrid mode (remote and onsite) noting that commuting wastes a lot of time and most jobs can have a remote element to it. In addition, all participants did not prefer the remote option only, mainly because they saw value in working

onsite and interacting with other colleagues and work mates face to face especially if they were just starting their career.

When asked about their job interviewing experiences, most participants had gone through the experience of a job interview, however it is worth highlighting that most had applied to many jobs before getting an interview and some had applied to several jobs with no response. Common themes that were faced by participants in the job interviews were references to long working hours beyond the typical 8-hour working day, changing shifts, discovering other aspects of the job contrary to what was mentioned in the job advertisement which wasted a lot of time had they known beforehand.

All participants were looking for jobs in their field of study and some of them wanted to add another field alongside their field of study to give them other career options, interestingly in technology related fields. It was also noted that the participants who were married/with children had more restrictions in their job search journey as they were looking for a job that would be suitable for their circumstances and most of the interviews, they went to were not willing to accommodate their conditions despite being competent for the job.

Access to job opportunities

When asked about the availability of job opportunities in their location of residence, all residents of Greater Cairo mentioned that there were a lot of job opportunities, whereas participants from Al-Minya, Al-Fayoum and Al-Beheira cited that job opportunities were quite limited in their respective locations, this posed more of a challenge especially for those were married and with children as this narrowed their opportunities to an almost negligible pool of job opportunities.

Interesting feedback emerged when the participants were asked their opinion about whether they feel they faced additional competition or barriers compared to males when seeking work. Most participants were of the opinion that there was added competition, however not just as a preference by the employer, but they themselves saw that males had more stamina and physical strength (although the jobs applied to are not ones that required physical ability as a pre-requisite), were able to work longer working hours, one participant said "males are more courageous than females". Another said "their physical composition is stronger than females and so they are able to work more than females". Another said "Males can withstand psychological pressure from their managers, females will not be able to endure such pressure and will likely leave the job". Such comments point to an inner perception that females are weaker than males. When asked about which sectors were more welcoming to female employment, most participants had no answers with a minority mentioning telecommunications, retail stores and sales.

Challenges and barriers to employment

When asked about the challenges and difficulties they face in their job search journey, reasons included lack of working experience and employers almost always requiring experience even for entry positions, limited job opportunities (mainly for those outside Greater Cairo and for those who are married/with children), mismatch between what was advertised and what is actually required as stated during the job interview.

Some of the participants had experienced discrimination during their job search journey for various reasons including being veiled/montakeba, having children and looking too young. Some were discriminated against just for being females despite the fact that the job advertisement did not mention a preference for male or female.

"I am the only one who will accept your circumstances, it is obvious that you cannot find a job."

Employer to 33-year-old married with children participant from Cairo

Reasons for rejecting job offers mainly included low salaries, long working hours that were not compensated by a suitable salary. When asked if they were comfortable negotiating salaries in their job offers, most of them had attempted to negotiate the low job offer with no response from the employers, a minority said they had never done that and were not comfortable negotiating the salary.

Skills development and training

Participants were split into two groups when asked about any skills development training or programmes they had attended to prepare them for the job market, one group had never undergone such programmes and the second group had at least attended the Rabeha Training for Employment (TFE) programme which is being implemented by the School of Global Affairs and Public Policy (GAPP) in the American University in Cairo. This programme is sponsored by UN Women Egypt and UNIDO Egypt in partnership with the National Council for Women and the Ministry of Trade and Industry, and with the support of the Government of Canada. The programme focuses on enhancing the soft skills for employability for women who are fresh graduates or returnees to the job market.

Participants who attended training for employment programmes mentioned that it improved their CV writing skills, their ability to develop a relevant profile on LinkedIn, they also indicated increased levels of confidence in their interviewing skills as a result of the programmes attended. When asked about what additional training would make increase their employability opportunities, they mentioned acquiring a second language especially English language, specific training in their area of expertise, and other non-training issues such as landing

internships that add to their work experience, attending employment fairs and networking events. When it comes to internship opportunities, most participants indicated that the available opportunities do not allow for actual work to be done and they merely complete administrative tasks that have nothing to do with the job.

Workplace environment

Most of the participants who were still starting their professional journey were in agreement that proximity to their place of residence was an important factor in their consideration of a job opportunity in addition to a salary that matched the working hours or effort expected for the job. It was interesting to observe that all participants who were married/with children viewed workplace benefits such as medical insurance and social insurance as important factors in their consideration of a job opportunity. Most participants sought clarity regarding workplace benefits and viewed flexibility as an important trait in an employer.

When asked what employers could do to make the job interviewing process more welcoming and less intimidating, participants mentioned factors such as appreciating diversity and differences, minimising bias and having 2 people in the HR interview rather than one to ensure fairness, being more clear and informative in their job advertisements and ensuring the job interview is aligned with the job advertisement as in many cases job interviews reveal information that if had been known earlier by the applicants they would not have considered the job opportunity in the first place.

Support systems and services

When asked about what support would participants need to make the job search journey easier for them, almost all of them agreed to their need for real internships where they gain on the job experience that can contribute to their professional experience, participants said it wasn't about more training programmes but they needed to gain real life working experience which employers were requiring of them but no one was willing to give them the opportunity to acquire it. Another support that was indicated by the participants was having access to career coaches and mentors who can support them in learning more about their careers of choice, understanding themselves and what job is best suited for them, providing them with insight on what areas they need to develop themselves in.

Future aspirations

When asked about their future professional aspirations, it was clear that all of them were adamant about their professional careers aiming to become a distinguished contributor each in their field. This was corroborated by their preference for career growth over job stability, even for those who were married and with children.

One final general observation made by the focus group discussion facilitator was that several of the participants had communication issues, where they did not understand the questions asked from the first time and provided answers to their misunderstanding of the questions. This could pose as a challenge for such participants in interviews as they will not fare well.

Non-tech wage employment (employed)

Four focus group discussions were conducted in this category with a total of 30 participants provided by 4 entities namely iCareer, AMAN for Microfinance, Cilantro and Simplex.

Participants' age ranged from 21 to 38 years old, all of them were university graduates, with the exception of 2 who were still studying for their undergraduate degrees. Of the 30 participants, 23 lived in Cairo, 3 in Al-Minia, 2 in Assiut, 1 in Al-Qalioubia and 1 in Al-Sharkia. It is worth mentioning that all of them were single with the exception of one participant who was married with a child.

Participants in these focus groups had diverse occupations that included human resources, customer services, business development & partnerships, project management, social media, tele sales, content development, procurement, training, monitoring & evaluation, microfinance field work, barista, shift supervisor and assistant branch manager.

Path to employment

The vast majority of the participants secured their current job through informal networks and word of mouth, citing personal connections as the most effective channel. This is an interesting observation given the diversity of sectors and geographic locations represented in these focus groups. Four of the thirty participants were interns in their companies before moving into their full-time positions, five of the thirty secured their job through LinkedIn and Facebook.

"This is my 4th or 5th job and I landed all of them through referrals."

29-year-old employee, Cairo

It is worth noting that 6 out of the 30 participants started working while studying for their undergraduate degrees (2 of which are still undergraduate degree students), and that for the majority of participants this was at least their 2nd or 3rd job. When asked about the channels they used to search for jobs, most cited LinkedIn and Facebook at the common channels they used followed by Wuzzuf. When asked about the most effective channels for landing jobs, LinkedIn, Facebook and referrals from peers, friends and family were frequently mentioned as a key factor in landing their current positions. Participants also indicated that the time it took from learning of their current job opportunity to being employed was around 15 days to a month, which is relatively short.

"Each job I took qualified me for the following one."

22-year-old employee from Al-Sharkia who started working since her 1st year at university

Participants were divided into 3 groups when asked about receiving any support or advice during their job search journey, the first group had many participants who relied on informal support from their family and friends for encouragement, job leads and resume review during the job search phase, the second group had a good number of participants who had no support and mainly relied on their personal efforts to search for information, the third and last group which constituted the minority had attended workshops and job readiness programmes to support their job search journey, some of the mentioned programmes were with Ma3an Egypt Association, EFE Egypt and AMIDEAST. It is worth noting that 2 participants who attended

these training programmes were able to secure internships/jobs through the employment support given by these 2 programmes.

Access to job opportunities

When participants were asked about how easy it was for females to find job opportunities in their cities of residence, Cairo residents responded stating there were many job opportunities in Cairo, however it wasn't the issue of the number of available job opportunities but their suitability, nonetheless, there was agreement among Cairo residents that it was now easier for a female to find work in comparison to previous times. As for those residing outside Cairo, the pool of job opportunities was less and, in some cases, concentrated in certain sectors such as teaching. Participants living outside Cairo also stated that the available job opportunities offered very low salaries. Sectors such as human resources, sales, tele sales, graphic design, online marketing were seen as welcoming and open to employing females.

Challenges and barriers to employment

Participants faced challenges and difficulties during their job search journey and despite having participants from 6 governorates in different parts of Egypt, challenges faced by them were identical pointing to common issues irrespective of geographical location. The common challenges faced by all participants included job listings often requiring experience even for entry level positions. Proximity to their place of residence was a common challenge that participants also faced, finding jobs close to their place of residence was also a challenge faced by many of the participants, coupled with long working hours make finding suitable job opportunities an issue. Most participants described being offered lower salaries than their male counterparts for similar roles.

"There is a perception that women will accept lower salaries in comparison to men because we do not have responsibilities. Men applying for the same job are offered higher salaries."

25-year-old employee from Cairo

This was obviously a mindset issue where females were perceived as needing less money than males who were responsible for caring for their families. One participant said, "There is this perception that females will accept lower salaries than their male counterparts because they do not have any responsibilities, males applying for the same job are offered higher salaries." Another participant working in a completely different field said, "If a male is offered LE 5,000-6,000 for a certain job, his female counterpart would be offered LE 3,000-4,000 for exactly the same job). Participants who were also fresh graduates cited lack of market awareness and understanding was also a challenge they faced, one participant said, "I did not know where to start from." Some participants also faced discrimination in the interviewing and hiring process that included offering sales jobs to females while they were applying for marketing jobs just because a female is perceived as better suited for sales because of her looks. One participant said, "I was not being considered for my skills but for my looks."

"I used to work in a nursery and got a job offer at a microfinance company, someone had to sit with my dad to convince him of the job and he agreed. To reach where I am today, I went through a lot and had to deal with a lot of resistance from my father, but I was persistent."

27-year-old employee, Al-Minya

Cultural, family and societal expectations were interesting to observe, with most of the participants living in Cairo facing minor restrictions from their families that included working close to home and not accepting work during university years. On the other hand, participants living outside Cairo faced additional challenges, which included limiting their daughters' abilities to pursue certain jobs, for example for participants from Upper Egypt, some of them were expected to work in teaching, care giving because of the nature of the job and its limited working hours, as most of these jobs finished at 2pm. Other restrictions imposed by families including refusing job offers outside their cities/towns. Social and cultural barriers did not pose any challenge for those participants living in Cairo, whereas participants from Upper Egypt faced opposition and resistance from their families to live outside their home cities. All the participants from Upper Egypt needed to put in a lot of effort into convincing their families of either attending training programmes in Cairo or even working in other cities in Upper Egypt. One participant said, "I used to work in a nursery and got a job offer at a microfinance company, someone had to sit with my dad to convince him of the job and he agreed. To reach where I am today, I went through a lot and had to deal with a lot of resistance from my father, but I was persistent." Several participants cited that certain jobs were rejected by their families such as tourism, outdoor sales, banking and customer facing jobs. Another participant working in microfinance was offered a managerial position in another company, and when she sought the advice of a family member, she was told that this was a man's position and that she should not apply. Unfortunately, she listened to this ill advice only to regret it later.

When asked about reasons for declining job offers, several participants cited low salaries that did not even cover their basic expenses. Participants also turned down jobs that required long commutes or long working hours with no meaningful compensation. A number of participants declined lucrative job offers because they valued their company and the growth opportunities provided there. Others rejected job offers because of changes the employer made to the job offer post the interview.

Skills development and training

Approximately, 40% of the participants had attended one form or another of skills development and employment readiness training programmes. These programmes included presentation skills, communication skills and soft skills training programmes, career readiness programmes and career coaching. Programmes attended were delivered by MINT programme (powered by EGBank), MCIT's ICDL programme, Ma3an Association and EFE Egypt. The remaining 60% either did not receive any form of training or a couple of them had attended internships that contributed to their preparation for the job market.

There was consensus among those participants who attended skills development programmes that these programmes were beneficial as for some they introduced them to the job market, helped them in developing their CV and in preparing for job interviews. One participant who attended the MINT programme at university said, "I discovered things about myself that I did not know before." As mentioned earlier, 2 participants who had attended the Ma3an Association employability training programme and the Job Placement Training Programme (JPTP) offered by EFE Egypt were able to secure internships/jobs through the employment services offered within these 2 programmes.

"No one taught us about HR policies or the labour law, this is something we were never exposed to before getting employed. When never learnt about workplace dynamics or how to deal with my colleagues and manager."

25-year-old employee from Cairo

When asked about what other training programmes they wish they had access to while they were searching for a job, participants mentioned business acumen, problem solving, analytical skills, English language and practical programmes that exposed them to real life experiences at work. One of the common issues participants mentioned was not being prepared for the work environment, not learning how to deal with colleagues and superiors. One participant sums it by saying, "No one taught us about HR policies, the labour law, this is something we were never exposed to before getting employed. We also did not learn about work dynamics; or how to do with my colleagues and manager." Access to employment fairs and networking events were also cited as essential for those entering the job market. Having a career coach was also something many participants cited as important for their growth.

Workplace environment

Most of the participants expressed high levels of satisfaction with their current roles and employers citing meaningful work and professional growth. A group of participants from the same company described their workplace as welcoming to fresh graduates (a rarity in this age), with many opportunities for growth and advancement. Most of the described their workplaces as inclusive and empowering which contributed to their job satisfaction. Many participants noted that their employers actively encouraged them to pursue personal development activities. Most participants expressed appreciation for their employer's flexible work arrangements and supportive team culture.

Challenges faced in their current roles varied from one focus group to another, with some citing long working hours as a challenge with no overtime policy, lack of support from some middle management levels and difficulties in the nature of the job itself. Having said that, the majority of the participants agreed that decisions about promotions and wage increases were based on merit and performance and that senior management in their companies were supporting female advancement to leadership positions. The majority of the participants also mentioned that their employers were supportive towards female employees, allowing for flexibility in working schedules when needed, giving working students time off to study for their exams. Participants also agreed that their employers supported their growth and development through providing personal development programmes.

Future aspirations

Almost all participants expressed a strong preference for career growth opportunities over job stability even if that meant putting in more time and effort at work.

Tech wage employment (job seekers)

Two focus group discussions were conducted in this category with a total of 14 participants provided by 2 entities namely Athar Accelerator and Education for Employment (EFE).

Participants' ages ranged from 20 to 34 years old, all of them were university graduates with 6 of them majoring in computer science and information technology, with 8 participants living in the Greater Cairo area, 4 living in Al-Minya, 1 in Assiut and 1 in Alexandria. It is worth mentioning that one of the participants is married with children who had worked previously and is now trying to get back into the job market.

Motivations and job preferences

Exploring the reasons behind the participants' choice to work in the technology field included the following:

- ✘ Those participants who had studied computer science and information technology wanted to pursue a career in their field of study
- ✘ Those participants who had not studied computer science and information technology were either not interested in their field of study or could not find job opportunities and chose technology because of their perception of better and more career options in the field
- ✘ Those participants who had not studied computer science and information technology but found that studying technology can augment their field of study and enhance their job prospects

"I decided to learn UI/UX design because I feel it is a promising career."

24-year-old job seeker, Cairo

It was interesting to observe how some of the participants had tried working in their field of study and not taking a liking to it and through that experience they discovered their competence or inclination to a specialisation in technology. One participant said "I went for an internship in a bank and did not like the sector, but I found myself liking the field of analysis and specifically data analysis because through my interactions with people I found that I have good observation skills and I like data and numbers and found this aligned with the field of data analysis."

When asked about whether they were targeting local (Egyptian) or multinational companies, most participants mentioned that they were looking for job opportunities in local companies so they can first acquire experience before applying for job opportunities in multinational companies. Some of them even mentioned that they would be happy with securing an internship to gain experience.

"I tried many things but found that I like the testing space, it fits my personality and character."

24-year-old job seeker, Assiut

Job search experience

The majority of participants used LinkedIn for their job search activities, others indicated using LinkedIn, WhatsApp groups, Facebook groups, Wuzzuf and employment fairs (mainly coordinated by EFE). They cited that LinkedIn was the most effective channel for finding relevant job opportunities that they actually applied for. It is worth noting that 50% of the

participants had applied for jobs through job/employment fairs and found the experience a beneficial one because they were able to learn of the companies operating the sector of their interest so it expanded their awareness of the job market.

"I went for an internship in data enabling, I was supposed to be paid but wasn't. It was supposed to be a learning experience, but they kept pressuring me, highlighting my mistakes and leading me to feel not enough. I was not being taught anything."

27-year-old job seeker, Cairo

Participants in these focus groups were searching for jobs in data engineering, data analysis, testing, UI/UX design, graphic design and web development.

When asked about their job interviewing experiences, 50% of the participants had undergone through the interviewing process whether for a job or internship opportunity. Job interviewing experiences were very different among participants, from employers being considerate to the fact that the applicants are fresh graduates, to those requiring experience even for entry level positions, to those who were discriminated against just for being from Upper Egypt. Some participants mentioned that the interviewing process for internships was as long as that of a job interview citing that even for internships employers required experience.

Access to job opportunities

Participants viewed all areas of the technology sector offer job opportunities for females, as it all depended on competence and not gender. Specific areas of the technology sector such as UI/UX design, web development, graphic design, testing and data analysis were cited as areas where females can excel because of their requirement for a design sense, accuracy, patience and attention to detail, all of which are traits and skills that many females are known for. They cited cyber security and networking as areas where females might not be able to find suitable job opportunities because of their requirement to be available 24/7 which might be a limitation for most females whether single or married. Web development and testing were also mentioned as areas suitable for females looking for a remote job opportunity as they are areas where remote jobs are readily available. One thing to note however is that testing and data analysis require experience for remote jobs, as employers would not be willing to jeopardize their security measures on a junior entry position working remotely.

When asked if they saw there were growing remote work opportunities for females in the technology sector, the majority agreed. Some of them however preferred the hybrid model so they can interact with their work colleagues, learn from each other and how to function in a team.

"Males are smarter and more agile than females and they know how to accumulate knowledge quicker than females, but females have more endurance than males."

22-year-old job seeker, Cairo

Almost half of the participants noted that they faced additional competition or barriers compared to males when seeking technology jobs. Reasons for this included the perception that males are interested in technology at an early age and hence better at it than females, their ability to work in groups and learn from each other, whereas it is more difficult for females to

partake in such groups as in Egyptian culture, females are divided from males at an early age. Other reasons included employers' inclination to recruit males due to their higher commitment levels in work contexts versus females who might get married and leave work. Many of the participants viewed males as having a knack for technology which makes it more accessible for them in terms of employment. There is this unfounded perception that males are better at technology than females. One participant said "Males are smarter and more agile than females and they know how to accumulate knowledge quicker than females, but females have more endurance than males."

Challenges and barriers to employment

There was unanimous agreement among participants that the main difficulties they face when trying to secure a job was the perpetual requirement by employers for previous experience even for entry level jobs.

"Most companies require previous experience even from fresh graduates."

23-year-old job seeker, Cairo

The discussion revealed a grave need for working experience in order to fulfil employer requirements. Participants mentioned that some employers require experience for internships. Participants fell in a catch 22 situation where employers require experience but none are willing to give them the opportunity to gain such experience. The situation was more challenging for those living in Upper Egypt citing limited technology related job opportunities in their cities of residence, with the majority of the opportunities in Cairo. For those who were able to engage in internships, the challenge was that they were superficial, with little learning or guidance happening on the job.

"Most tech related job opportunities are in Cairo and require previous work experience."

22-year-old job seeker, Al-Minya

Social and cultural barriers did not pose any challenge for those participants living in Cairo, whereas in Upper Egypt, participants mentioned discouragement from their families to live outside their cities of residence and one participant who is married and with children mentioned that she cannot re-locate to Cairo and needs to find a job in her home city.

Skills development and training

The majority of the participants attended technology focused skills development training programmes or acquired certifications in several disciplines, irrespective of their field of study at university, i.e., even those who majored in computer science and information technology attended skills development training programmes during university or post-graduation. Training topics included UI/UX design, graphic design, web development, data analysis and front-end development.

"I had no idea about the field of software testing and the courses I took introduced me to the field."

24-year-old job seeker, Assiut

There was consensus among those participants who attended skills development programmes that these programmes were beneficial as for some they introduced them to the field and gave them a good understanding of the technology space and a place to start, for others it gave them the opportunity to deal & communicate with people and work in groups. However, some participants (specifically those in Upper Egypt) felt that existing training programmes lacked the link to viable employment opportunities. They mentioned that they needed practical work experience which was not readily available in Upper Egypt. Additionally, those living in Upper Egypt highlighted some challenges in accessing professional development courses related to high programme fees and limited training programmes in Upper Egypt, participants said “most technology related development programmes are in Cairo and onsite making it challenging for us to participate.”

When asked about what other training programmes or certifications would make them more competitive, there was general agreement among participants that what is really needed is practical work experience not more training programmes, even if through an internship. Participants were so eager to get a chance to apply what they learnt and deal in real life situations and work on real projects as this is what builds their experience and eventually what is required by employers.

“At this point I do not want more training, I want to gain practical work experience and to learn to deal with people on the job, through an internship.”

23- year-old job seeker, Cairo

Workplace environment

The majority of the participants were fresh graduates and when asked about the important factors when considering employment opportunities, fair pay and equal pay were consistently identified as important factors, proximity to their place of residence was also mentioned as an important factor, a good work environment with opportunities for growth and skills development were also highly valued.

Support systems and services

Career guidance services and personalised career coaching/mentoring was seen as particularly helpful and needed for fresh graduates unsure of how to enter the workforce. Such services should address both professional development goals and personal challenges. Participants also mentioned their dire need for real practical internships to support them in gaining experience. One participant said, “Nobody told us during our university period that we need to seek internship opportunities, we did not have this awareness.”

“Nobody told us during university that we need to partake in an internship, we did not have this awareness.”

27-year-old job seeker, Cairo

Participants recommended integrating internships or job shadowing into their university programmes to enhance real-world exposure and students would good insight into the job

market, simultaneously employers would have access to a pool of calibers that they already know and thus recruitment and selection would be more effective.

Future aspirations

There was consensus that career growth was preferred over job stability especially at the beginning of their careers.

Tech wage employment (employed)

Three focus group discussions were conducted in this category with a total of 17 participants provided by 3 entities namely Athar Accelerator, iCareer and Robusta Technology Group (RTG).

Participants' ages ranged from 20 to 39 years old, all of them were university graduates with 6 majoring in computer science and information technology, 6 majoring in engineering and the rest in other majors. Around 12 of the participants lived in Cairo while the remaining 6 lived in Al-Minya and Assiut.

It is important to note that there was diversity in the participants met, one group was composed mainly of young fresh graduates aging from 20-30 years old while the two other focus groups had more senior employees with 7 years+ of working experience.

Path to employment

Participants shared diverse entry points into their current jobs ranging including referrals, headhunting, LinkedIn and Wuzzuf. It was interesting to note that most of the more senior participants had secured their current jobs through referrals.

When asked about the most effective channels for landing jobs, referrals from peers, friends and mentors were frequently mentioned as a key factor in landing their current positions. Participants also cited LinkedIn as one of the most effective tools for finding job opportunities.

When asked about their work mode preference, most participants preferred the hybrid working mode to allow for flexibility and time management. The hybrid work mode offered both the benefits of working onsite which included interacting with team members, working among a team and easier communication and the benefits of remote work which include time flexibility.

"Finding work in Al-Minya was very challenging. I completed my ITI scholarship and got a job as an Information Security Engineer in Cairo. I travel back home once every week or 2 weeks."

22-year-old employee from Al-Minya

It is worth noting that the work mode for most of the participants in this group was either hybrid or remote, those working remotely were mostly residing in Upper Egypt and this was due to the limited technology focused job opportunities there. It is worth noting that one participant who was originally living in Al-Minya moved to Assiut when she found an onsite job opportunity at a Saudi company that opened up shop in Silicon Waha, New Assiut (The Smart Village of Assiut).

The more senior participants did not receive any support, advice or guidance during their job search efforts stating that back then such services and support were not available. Mentoring and career coaching played a critical role in guiding some participants through their job search process. Additionally, several participants received career counselling or participated in women-in-tech programmes that helped refine their CVs, LinkedIn profiles and interviewing skills. These programmes included the ITI 9-months diploma which a number of the participants completed.

Challenges and barriers to employment

Challenges and difficulties facing the participants during their job search journey were diverse and included limited onsite job opportunities in the technology sector especially in Upper Egypt and experience and seniority were required in order to be considered for remote job opportunities in the technology sector. Some cited that even getting an internship was challenging as it also required experience.

"There are limited opportunities in Upper Egypt, most technology related job opportunities are in Cairo."

34-year-old employee, Assiut

A different set of challenges were faced by working mothers including finding the right working mode that matches their current state and responsibilities, one participant said, "it is like looking for a needle in a haystack". Another participant who graduated last year said, "I live in AlMinya ... that sums up all my challenges, I tried working in Cairo but it was difficult, Cairo is a busy loud city and I could not adjust.

"I live in Al-Minya, that sums up all my challenges."

26-year-old part-time employee, Al-Minya

Social and cultural barriers did not pose any challenge for those participants living in Cairo, whereas participants from Upper Egypt faced opposition and resistance from their families to live outside their home cities. All the participants from Upper Egypt needed to put in a lot of effort into convincing their families of either attending training programmes in Cairo or even working in other cities in Upper Egypt.

Reasons for rejecting job offers included low salaries, unclear working hours and proximity to place of residence.

When asked about the challenges faced by those working onsite, proximity to their place of residence was the primary challenge they faced as it impacted their quality of life. Many participants stated that they worked long working hours far from their homes, leaving little time for themselves after they finish work. As for remote roles, the challenges faced included the ability to set boundaries between their personal time and work time, some faced internet connectivity challenges and others mentioned it affected the quality with which they communicated with the rest of the team.

Skills development and training

The majority of the participants attended technology focused skills development training programmes or acquired certifications in several disciplines, irrespective of their field of study at university, i.e., even those who majored in computer science and information technology attended skills development training programmes during university or post-graduation. Many of the participants completed the ITI 9-months diploma, others took online courses on Udemy and Coursera. A number of participants enrolled in international training programmes such as the Samsung Innovation Campus and the US Embassy's funded programme Tech Women.

There was consensus among those participants who attended skills development programmes that these programmes were beneficial as for some they introduced them to the field and gave them a good understanding of the technology space and a place to start, for others it gave them the opportunity to deal & communicate with people and work in groups. Participants from Upper Egypt who completed the ITI diploma stated that it was critical in their technology career.

When asked about what other training programmes or certifications would make them more competitive, several specific programmes were mentioned however there was consensus that practical work experience was more important than training programmes or certifications. Certain certifications could be useful down the road for promotion but they were not required by many companies.

Workplace environment

Many participants expressed a high level of satisfaction with their current roles and employers citing meaningful work and professional growth. Several participants described their workplaces as inclusive and empowering which contributed to their job satisfaction. Many participants noted that their employers actively encouraged them to pursue personal development activities. Most participants expressed appreciation for their employer's flexible work arrangements and supportive team culture. One participant however mentioned that family medical insurance was not offered to her and that it was only offered to males.

Balancing work and personal responsibilities is a challenge for a number of participants specifically for those living in Upper Egypt and working mothers. For those living in Upper Egypt, work opportunities are limited and choosing a suitable job close to their place of residence is considering a luxury. Single participants spend long hours at work and in their work commute leaving little time left in the day for anything else. As for working mothers, finding a relevant job (which is usually remote) and their family responsibilities is an ongoing challenge that they face and work on managing.

Support systems and services

Senior participants expressed a need for more inhouse structured mentoring programmes to support them in their career growth. Other participants cited the need for mentors and coaches to guide them in their career growth journey.

Future aspirations

Participants who had been working for more than 7 years expressed a strong desire to advance in leadership, management and for roles with a greater sense of purpose and impact. While those who were relatively new to the job market were keen on learning new skills, acquiring more experience, being able to grow in their career while at the same time managing their family and domestic responsibilities.

Most of the more senior participants had a preference for jobs that offered greater stability and predictability, while the younger participants desired roles that provide a clearer path for promotion and professional growth.

Working freelancers

Two focus group discussions were conducted in this category with a total of 13 participants, the participants were provided by 2 entities namely Athar Accelerator and El-Harefa.

Participants' ages ranged from 20 to 40 years old, all of them were university graduates with the exception of 2 who were still studying for their undergraduate degrees and 3 of the participants were married with children. Participants came from different governorates across Egypt including Cairo, Alexandria, Al-Ismailia, Kafr El-Sheikh, Al-Beheira, Al-Fayoum, Al-Minia & Aswan, it is worth highlighting that only 2 of the participants resided in Cairo. Most of them were working as freelancers in fields unrelated to their field of study at university. Participants worked as freelancers in graphic design, copywriting, content writing, UI/UX design, data entry and voice over. Around 40% of the participants worked as freelancers in the area of graphic design.

It is worth noting, that the initial objective of conducting FGD around freelancers was to explore those working in the online gig economy, mainly through platforms such as UpWork, Freelancer, Fiverr etc..) with the potential of generating revenue in foreign currency. After conducting the below focus groups and attempting to conduct further focus groups targeting the above audience, it was clear that the majority of females working as freelancers did not use the mentioned platforms for reasons that will be discussed in the following sections.

Journey to freelancing

Almost all of the participants ventured into freelancing unintentionally, whether learning of it through friends, colleagues at university or through online job searches. 40% of the participants started freelancing jobs while completing their undergraduate studies, this was for various reasons that included the desire to work next to studying, making use of free summer time, learning of it from a high school teacher and seeing university colleagues working as freelancers and generating income. Limited or irrelevant full time job opportunities in their home cities was another reason a number of participants ventured into freelancing, whether they were looking for work as undergraduates or as graduates.

"Our biology teacher used to talk to us about freelancing work and how it can generate income next to our university studies. I began trying several skills such as graphic design till I landed on content writing (took a course with relaxed payments) and I received positive feedback about my work."

21-year-old, 4th year medical student, El-Menofia

For the majority, freelancing was not viewed as a long-term career path, but as a side job alongside their full/part time job whether they were currently employed or seeking employment, this also applied to most of the participants who were married with children. This is not to say that participants would pause freelancing if they secured a full-time job, but they would pursue both simultaneously if their personal circumstances allow it. It is interesting to note that most participants viewed freelancing as a supplementary source of income to their full-time job and a backup source of income when they are in between full-time jobs. One participant said, "I see freelancing as a stepping stone to opening my own business." To supplement this, most participants described their income as inconsistent, with high earning months followed by dips in income.

All those who worked as freelancers mentioned that their self-perception significantly changed in a positive way as a result of their freelancing work. Freelancing for most participants greatly improved their communication skills and self-confidence, it pushed them to learn how to communicate clearly and professionally, how to articulate their thoughts in a clear manner, how to set boundaries with others so they would not be taken for granted by clients especially that they were females.

"Freelancing changed my perception of myself, I learnt how to communicate with people with confidence, how to negotiate, I was conned once, so I learnt it the hard way. I also learnt how to understand clients and their expectations."

23- year-old freelancer, Al-Minya

They gained confidence in their abilities and decision-making skills, it also revealed hidden strengths in resilience and creativity. One participant said, "I lived for 26 years not knowing I had this skill, on a personal level freelancing took me to places I never knew existed within me." Participants who were working alongside their full-time jobs also emphasised the importance of their full-time job to their freelancing careers because they get to interact with teams, learn from their peers and superiors.

Market opportunities and freelance job search experience

When it came to market opportunities and finding freelance jobs, 2 channels stood out for most clients; LinkedIn and referrals. Approximately 30% of the participants used ElHarefa to search for freelance opportunities (which is understandable as one of the FGD was organized by ElHarefa). A minority used platforms such as Khamsat, Mostakel, UpWork, Freelancer and Facebook. Almost all participants had created accounts on platforms such as UpWork, Freelancer, Mostakel & Khamsat but did not use them and when asked about the reasons, they cited high commission rates, fear of strong competition and of being defrauded.

Proactivity and direct client outreach on LinkedIn were cited as one of the major client attraction strategies used by participants, this in addition to word of mouth and referrals. It was interesting to note that a fair number of the participants mentioned that they would choose their clients. One participant said, "I choose clients who are compatible with my values." When it comes to negotiating offers and fees for their services, the majority of the participants mentioned the need to develop their negotiation skills. One participant said, "I am not clever

at that, I usually give in to what the client says.” Another who had enrolled in a freelancing skills development programme said, “We had coaches who taught us how to develop a proposal and how to negotiate fees, we also learnt how to deal with clients.” One participant mentioned that she participates in conferences for networking and lead generation.

When asked about the important personal qualities and skills females needed to succeed in freelancing, the participants’ feedback was rich. The traits and skills cited included commitment to deadlines, self-confidence and assertiveness, communicating professionally, continuous self-learning, time management, managing client expectations, flexibility, setting boundaries especially with male clients.

Participants mentioned that in order to stand out and build trust with your clients, you must commit to mutually agreed on deadlines. Self-confidence and assertiveness were also critical, which were challenging for most females at the beginning of their freelance careers, especially with limited experience and exposure to dealing with others in the context of work, however as cited by most participants, this was something that developed over time and as they gained more professional experience in their work, the more jobs they took on the more experience they built and the better they were able to communicate with clients. Continuous self-learning was critical especially on the technical side because most clients did not have a solid understanding of the services and support, they needed so it was left to the freelancer (being the expert) to be the judge on that, this was also coupled with learning how to manage client expectations, which in many instances needed to be managed carefully, as most clients would request services for incompatible fees.

Challenges and barriers to securing freelance jobs

The number one challenge that most participants struggled with was the initial phase of finding and vetting clients. One participant said, “Taking courses and preparing yourself for freelancing was one thing and securing clients was something else, there is a huge gap between theoretical learning and real-life experience in freelancing.” One challenge that was consistently cited by among participants was, “Choosing the right/suitable client”.

“Finding client takes a lot of time, it is difficult for me. because there is a lot of supply of talent, need recommendations.”

25-year-old freelancer, El-Sheikh

Right or suitable had several connotations for participants that included, a suitable client was one who understood what they wanted from the freelancer i.e., had a specific scope work and clear expectations, who did not treat them as an employee and asks for whatever tasks they needed getting done, one who respected boundaries. A common challenge was managing client expectations and project scope. One specific challenge encountered by a participant looking to work as a freelancer in data analysis was her lack of experience because clients are always looking for senior data analysts due to the sensitivity in dealing with their data. This is a common issue in the field of data analysis where all junior work opportunities are offered onsite due to data security issues and thus remote or freelance work opportunities in data analysis are mainly for senior roles.

Some of the challenges faced by participants were gender and ethnicity related, having said that it was not a challenge faced by the majority of participants. One participant said, "My offers were being rejected by Egyptian clients because I was from Upper Egypt, so I stopped working with Egyptian clients and now most of my clients are from abroad." Another participant mentioned that setting boundaries with male clients who tended to be too friendly or informal in their business dealings just because she was a female.

Several participants faced challenges in their fees and payments. One set was related to gender, However, a number of participants mentioned that gender led to unconscious and conscious bias and lower offers. One participant said, "I submitted a financial proposal to a client at the same time another male colleague did, his offer was higher financially and the client chose him although he was paying more because the male freelancer had family responsibilities." There is this perception that just because they are females then they do not have responsibilities (whether married or single) and thus clients would tend to expect lower financial offers from females. One participant mentioned she faced this with Egyptian and Arab clients, however she did not face this issue with Western clients. Another challenge faced by some participants was being defrauded in their fees, receiving partial payments even after the submission of all their deliverables. Participants mentioned that this was one hard lesson for them and they learnt to set better payment terms to protect themselves.

For participants working with Egyptian clients, payment gateways were not a challenge, as most clients used banks transfers, cash wallets or Instapay to transfer fees. For participants working with clients abroad, experiences in receiving payments varied, from participants facing no issues in receiving foreign currency payments and others facing challenges. It was evident from the conversation among the participants that those who faced challenges in receiving foreign currency payments lacked the needed knowledge to setup their payment systems as others in the group were not facing the same challenges, so the issue was a lack of awareness. Managing personal life and work was a constant balancing act for almost all participants, whether single or married. Many of the single participants were either balancing a full-time job with freelancing or undergraduate studies with freelancing. The separation of work and personal time was described as a learned skill with a conscious and ongoing effort. Despite that most participants mentioned that freelancing offers them flexibility in managing their time.

Skills development and training

Most participants especially those who made a career shift took training courses to build the required skill set. Courses included UI/UX design, marketing (including digital marketing), graphic design, content writing and copy writing, voice over and data analysis. Access to training programmes varied among participants, with most participants having access to technical skills training in their cities of residence with the exception of one participant who lives in Al-Ismailia. Participants however mentioned that access to specific freelancing training programmes was a bit more challenging.

Growing as a freelancer

Participants expressed a need for stronger, peer to peer decentralized communities where freelancers can share their experiences and support each other, this could also include

structured peer-to-peer mentoring groups for new and intermediate freelancers. Coaching and mentoring by more seasoned freelancers was also seen as a need to grow as a freelancer.

Participants also expressed a strong need for training or coaching on soft skills related to negotiation and client communication, developing winning proposals, pricing strategies and scoping vs. pricing.

Gaps in the freelance market

Freelancers reported a significant need for better guidance on how to effectively use freelance platforms to secure clients without falling victim to scams. The focus group revealed a clear gap in the market for resources that go beyond the basic "how-to" guides provided by the platforms themselves.

Vetting Clients and Projects: Participants expressed a strong need for training on how to identify red flags in job postings and client profiles. Many have experienced situations where they completed work only to have the client disappear without payment. Guidance on identifying legitimate clients versus fraudulent ones is a critical unmet need that as mentioned previously dissuades participants from using freelancing platforms.

Avoiding Scams and Fraud: The freelancers want practical advice on common scamming tactics, such as requests to work outside the platform, demands for "free" sample work, or payment through unsecured channels. The discussion highlighted the desire for a safer environment and the tools to protect themselves from financial loss.

Payment Protection and Dispute Resolution: There is a strong need for more transparent and reliable platforms that prioritize freelancer protection. Participants felt that many platforms' dispute resolution processes are biased towards the client, making it difficult to recover payment for completed work. They require guidance on how to best navigate these systems and legally protect themselves through strong contracts.

Effective Profile and Portfolio Building: While freelancers know a portfolio is important, they expressed a desire for advanced strategies on how to optimize their profiles and portfolios to attract high-quality clients. This includes guidance on using keywords, tailoring their profiles to specific niches, and showcasing their work in a way that stands out from the competition.

The lack of access to traditional benefits like health insurance, retirement plans, and paid time off was a major point of concern highlighted by some participants, who also said that this was one reason why, when possible, individuals would opt for full/part time jobs in place of or in addition to freelance jobs.

Participants who avoided using freelance platforms also noted the challenge of managing foreign currency payments and the lack of guidance on best practices for international transactions and avoiding high fees. This was a major issue as most participants lacked the knowledge and skills to navigate such issues.

Entrepreneurship

Three focus group discussions were conducted in this category with a total of 22 participants representing 19 businesses, the participants were provided by 3 entities namely Athar Accelerator, EdVentures and Nile University.

Participants' ages ranged from 18 to 44 years old, all of them were university graduates, with 13 participants representing 10 businesses operating in the Greater Cairo area and 9 participants representing 9 businesses operating in Al-Dakahlia, Al-Fayoum, Beni Swaif, Al-Minia & Assiut. The businesses operated in diverse sectors namely EdTech, HealthTech, sustainable clothing, sustainable building materials, AgriTech, environmental, beauty and personal care, online programming, home and furniture, and recycling. It is worth mentioning that 4 of the founders are married with children who prior to having children were full time employees.

Pre-requisites for becoming and entrepreneur

Many of the participants were driven by a passion for solving community problems through business innovation (Smart Gas Detector business to solve the issue of gas leakages in households, EdTech business to solve personal early learning challenges with her children), some had their business idea inspired from their graduation project at university and were encouraged by their professors to convert those projects into real life businesses, for another group the drive to start a business was fuelled by a personal/family challenge/issue (a nephew suffering from a learning disability that could have been better addressed if discovered at an early stage led to a disability assessment business idea using AI, a training business targeting engineering graduates to bridge the gap between university and the workplace stemmed out the founder's own personal experience while looking for work). One participant is a law graduate and she did not want to be among the 1000 graduate females from the faculty so she ventured in recycling of car tires not by choice but through a course at university where they had an art workshop that utilized car tires as their working material.

"My nephew has a learning disability, and we were late in discovering it, and this affected his development, so I decided to do something about it and launched my own business."

24- year-old entrepreneur, mobile application for learning disabilities, Al-Dakahlia

Around half of the participating businesses attended entrepreneurship related training programmes before they started their ventures, programmes included incubation programmes (Creativa Hubs, MasterCard Foundation, TEIC, Nahdet El-Mahrousa, Nile University etc.). Participants expressed appreciation for the programmes they attended stating they learnt business management foundations in finance, recruitment, marketing, developing and refining business models. A few participants indicated that they programmes supported them in networking and fundraising. Participants mentioned that these programmes would be more beneficial had they been tailored to the needs of the participants rather than being of a generic nature, they would have appreciated the provision of more networking and matchmaking opportunities, some programmes provided on demand mentors, the participants mentioned that they would have appreciated having access to industry specific mentors who understand their sector of operation in addition to having a mentor who would walk the journey with them. Having said that participants indicated that different mentors are suitable for different stages

of the business depending on the need. Access to finance beyond the typical pitch day was a requirement by all founders.

Some participants were encouraged by their university professors to start their business, a few others were inspired by Shark Tank programme, others cited support from their spouses as a key factor in building the courage to start a business, one was inspired years before by her school teacher, another was inspired by a random 14-year-old boy who had the courage to do something different.

Barriers to starting a business

Lack of business education, formal hands-on business training and business management experience was seen as a major challenge faced by founders when they launched their business. Most founders had experience in the technical aspect of their ventures but not in business management. Lack of experience in choosing, managing and leading teams was also seen as a major challenge. A number of founders mentioned that resistance from their target customers was one of the challenges they had to deal with when starting their business, holding on to the traditional way of doing things was something they had to overcome in order for their business idea to succeed. One participant said "Deciding whether this venture is going to be another hobby of mine or a business was one thing I had to grapple with."

Family support and encouragement was one thing that almost all participants agreed to having, whether parents, spouses or even siblings. One parent was initially concerned that his daughter was leaving her university field of study to start a business but then was convinced. Other parents were against their daughters travelling to Cairo for hackathons and competitions but with time they started to believe in what they were doing. Others stated that they parents did not understand what they were doing but did not object to it.

"My background was only in education, so I did not know how to start my business, it was a big challenge. I started from scratch and now I am responsible for a company and a team."

34-year-old entrepreneur, EdTech, Cairo

Work-life balance and personal well being

Participants were divided into three groups, the first were single but who also needed to learn how to manage their time without being burnt out in the business, one participant said "Entrepreneurs do not take vacations, our life revolves around our work, with time you learn to carve out time for yourself, at the beginning it was difficult but with time you learn how to set a pace for yourself." The second group were university students who started their business while studying for their undergraduate degrees, some of which were able to manage their studies along with the business while others were still struggling to reach a balance. The third group was those founders who had families, and their stories in managing different aspects of their life were inspiring. One participant was a dentist, a university professor, business founder and a mother, she allocated certain days for her dentistry and teaching positions and certain days for her business and she had family support for her daughter. Another participant whose husband is a co-founder in the business said they both managed their business and family with the support of extended family. A couple of other participants engaged their older siblings in the business to create a sense of ownership. One participant who was signing with an investor

to grow the business while delivering her second child said, "Had it not been for my family support during that phase I would not have been able to make it through this challenging time, I always say psychological and mental support and encouragement of those around you is critical to your success even if they do not really understand your business but they believe in you and that makes all the difference." The same participant also said, "Real success is to know when to give time to what, the key is knowing and identifying what needs my time NOW, it is all about prioritising."

"I started my business I was in my final year at university, and it was challenging to manage both the business and my studies. I learnt how to balance my time according to my own needs."

24-year-old entrepreneur, EdTech, Cairo

Access to mentorship and support

Having a mentor to support the founders in their entrepreneurial journey was stressed as highly important by all founders. Most founders mentioned that they currently have mentors in different fields, with access either on demand or according to an agreed-on frequency of communication. Some mentioned that they only had mentors during the incubation/acceleration programmes they attended but that at the time being they do not.

"I view mentoring as critical to business growth, I need a mentor to support me during the scaling and growth stages of the business."

32-year-old entrepreneur, Products from recycled tires, Cairo

When asked about the type of mentoring they would need at this phase of their business, most of them mentioned the need for mentors who would support them in scaling and growing their business and who would walk the journey with them, who would not only provide technical or business advice but who would know the founders for who they really are and address their challenges in managing the business. Others mentioned their need for mentors in investment, finance, marketing and partnerships. One participant said. "The mentor who used to mentor me 10 years ago might not be suitable for me now, each phase requires a different set of expertise, the mentor should also believe in my business and in me so they can help me." Several participants emphasised the need for mentors who would be able to support founders in their personal wellbeing, ability to deal with stress and provide psychological support. One founder said, "I want a mentor who is supportive, encouraging, someone who sees and understands me."

Access to finance

Almost all participants shared that they relied on personal savings with some receiving family contributions to launch their businesses. A number of the founders also received pre-seed funding alongside their personal contributions. When asked whether they were aware of funding opportunities targeting female founders, most participants indicated their lack of awareness of such funding opportunities.

The challenges that participants currently face in sustaining and growing the business financially were mostly related to having the needed resources to grow the business whether

growing the team in order to develop more business, or cashflow issues to expand their business. Participants emphasised the need for working capital to manage day-to-day operations, they also expressed interest in growth capital to expand into new markets, invest in equipment and human resources.

Challenges along the entrepreneurial journey

Participants described ongoing challenges in finding and retaining skilled talent, especially with the current economic conditions and the flight of talent abroad for better work opportunities. Founders mentioned that talent flight was a huge challenge in retention. One participant stated that they overcame this challenge by having an ESOP in place. Founders also highlighted other challenges they currently face in their business that centred around customer acquisition, scalability and growth.

For most founders, the current economic situation in Egypt is having a negative and challenging impact on their businesses, whether in shrinking sales, cost of working capital and fleeting talent. For some founders the current economic conditions were seen as an opportunity where they provided local products as a substitute for imported products, or those exporting their products.

Needs and support systems

There was a strong call for integrated support systems that combine training, funding, mentoring, business support services and all the services that entrepreneurs would need in one place. Participants called for programmes that build their capacities in growing the business not by fundraising but by learning how to generate income, she said, "We want proper mentoring not funding programmes, I do not want to learn how to raise funds but I want to learn how to generate income out of my business this is more sustainable."

Other participants emphasized their need for support in developing strategic partnerships, access to networks that can develop the business, access to finance, personal support and scaling. One participant mentioned the need for employment platforms that understand the needs of startups and scaleups. When asked whether having women-focused entrepreneurial hubs, coworking spaces or accelerators would be of added value, the founders agreed that at an early stage this would be helpful to build a supportive community but down the road it was seen as an unhealthy practice because it might develop a sense of entitlement among female founders, added to that, female founders will benefit more from existing side by side with male founders as this will build muscle.

Summary of findings

The following section summarizes the findings from both the supply side (stakeholders providing economic empowerment programmes) and the demand side (job seekers, employees in non-tech and tech wage employment tracks, freelancers and entrepreneurs).

Summary of findings from the supply side

The entities interviewed were quite diverse in their type, target audience, geography of operation and types of services offered to the target audience. The target audience themselves are quite diverse in terms of age group, geographical location, educational background, cultural norms etc... The following is a summary of the main challenges that face women in accessing economic empowerment programmes and in securing income generation (whether wage employment, freelancing or entrepreneurship). Moreover, it will address the areas where women need support to better increase their chances of securing income.

Cultural and societal barriers

Cultural and societal barriers have been cited as the most common barriers that prevent women from accessing women economic empowerment programmes, securing a job and setting up a business. Opposition from family members including the spouse, father and mother were among the common factors. Family members may object due to concerns about the wife becoming economically empowered, potentially changed traditional power dynamics within the household. Additionally, cultural norms may discourage women from working outside the home, further limiting their opportunities for economic independence and growth. These barriers underscore the importance of addressing deep-rooted cultural beliefs and working towards gender equality to promote women's economic empowerment.

Addressing the above barriers is critical for the benefit of society as a whole and not merely for the sake of promoting women economic empowerment. It is critical to address these cultural and societal barriers at every turn so that women do not have to deal with them whenever they seek to start their own business or secure employment. Awareness workshops addressing the different family members including the women themselves are just the starting point if any progress is to be made at this front.

Investors' fear of women entrepreneurs

When it comes to investing in women entrepreneurs, investor fear has also been a commonly stated reason. The fear among investors regarding investing in women entrepreneurs often stems from concerns about the women's commitment levels to their businesses. Investors may worry that female entrepreneurs may not dedicate themselves fully to their ventures and could potentially abandon their businesses, leaving the investor unsure about the future of their investment. This fear of uncertainty about the longevity and sustainability of the business can hinder investment opportunities for women entrepreneurs.

It is essential to address these biases and misconceptions by providing support, mentorship, and resources to women entrepreneurs to demonstrate their commitment and potential for long-term success in their ventures. By challenging these preconceptions, investors can not

only support women entrepreneurs but also benefit from the diversity and innovation they bring to the business world.

Commitment levels and balancing family/domestic responsibilities

Commitment levels to the programmes are challenges that face women when approaching economic empowerment programmes, along with their inability to balance domestic work and child rearing responsibilities affect their focus and commitment levels to the programmes. In essence, balancing domestic duties, childcare responsibilities, and other family obligations can present significant challenges for women participating in economic empowerment programmes. The need to juggle household tasks and childcare with programme requirements can affect their ability to fully focus and commit to the initiatives. Women may find it challenging to allocate sufficient time and energy to the programmes amidst the demands of managing their homes and caring for their families. This struggle to balance various responsibilities not only impacts their commitment levels but can also lead to feelings of overwhelm and burnout.

It is essential to recognize and address these systemic barriers that hinder women's full participation in economic empowerment programmes. Providing support in terms of childcare services, flexible scheduling, and tailored resources can help alleviate some of these challenges and enable women to engage more effectively in such programmes. By addressing these obstacles, we can create more inclusive and supportive environments that empower women to succeed in their entrepreneurial and economic endeavours.

Self-confidence, fear and self-awareness

Self-confidence and fear play significant roles in influencing women's approach to work and participation in economic empowerment programmes. Women often grapple with fears of failure, success, and potential rejection from family members as they navigate their professional endeavours. These fears can create internal barriers that hinder women from fully embracing opportunities and taking risks in their careers and entrepreneurial pursuits.

Lack of self-confidence is a common challenge faced by women entering the workforce or engaging in empowerment initiatives. However, many stakeholders have observed that as women become more involved in programmes and gain knowledge and skills, their self-confidence tends to grow. By realizing their capabilities and strengths, women can overcome self-doubt and develop a more positive self-image.

Addressing these barriers requires creating supportive environments that foster growth, learning, and empowerment. Providing mentorship, training, and opportunities for women to showcase their skills and expertise can help boost their self-confidence and counteract their fears. Encouraging a growth mindset and celebrating achievements can also play a crucial role in empowering women to overcome their insecurities and thrive in their professional pursuits.

Flexible working arrangements

Females returning to the workplace face challenges of not being able to fit within the typical 9-5 work arrangement. A large number of those returning to work require flexible working arrangements to be able meet their responsibilities at home. Flexible models—such as hybrid schedules, part-time work, remote options, or adaptable hours—can significantly ease this

transition, allowing women to re-enter the workforce without compromising their personal commitments. Beyond individual benefits, such arrangements help organisations retain experienced female talent, reduce turnover costs, and enhance overall productivity. Additionally, flexible working arrangements that include remote work addresses the employment gap found outside the Greater Cairo area, as many job opportunities especially in the technology field are limited in Upper Egypt making moving to Cairo the only path to employment in the technology field for females, which is not always a feasible or desired option.

Access to capital and investors

The lack of access to capital, investors, and investor networks is a significant barrier that hinders women's opportunities for economic empowerment and entrepreneurial success. Women often face challenges in securing funding for their ventures due to limited access to investor networks and the existence of what is commonly known as the "boys' club" in the investment world. This term refers to the tendency for male-dominated investor circles to have established networks and relationships that may exclude women entrepreneurs.

The unequal access to investors and capital puts women at a disadvantage in terms of funding their businesses, scaling their ventures, and accessing resources for growth. Without the support and financial backing of investors, women may struggle to bring their innovative ideas to fruition and compete on an equal playing field in the business landscape.

Addressing these gaps requires intentional efforts to promote gender diversity in investor networks, provide mentorship and networking opportunities for women entrepreneurs, and create more inclusive investment environments. By breaking down barriers and biases that limit women's access to funding and investor support, we can cultivate a more equitable ecosystem that empowers women to thrive, succeed, and contribute meaningfully to the economy.

Mentoring & career coaching

The need for personalized, one-to-one mentoring and career coaching whether for women entrepreneurs and job seekers is crucial for their professional growth and success. Women often benefit greatly from individualized support and guidance that is tailored to their specific needs, goals, and challenges. A one-to-one mentorship or career coaching relationship provides a safe space for women to openly discuss their aspirations, concerns, and ambitions with a trusted advisor who can offer personalized advice and feedback.

For entrepreneurs, this is not a luxury, it is a necessity to have mentors in various disciplines walk the journey alongside the female entrepreneur. For job seekers, many are in need of personalized career coaching that speaks to their personality and skill set, many are at a loss of where to start in their career journeys.

Tailored mentoring and coaching allow women to receive customised support that aligns with their unique strengths, interests, and areas for development. This personalized approach helps women build confidence, develop new skills, and navigate challenges more effectively. It also fosters a sense of accountability and motivation, as women feel invested in their own growth and progress.

By offering one-to-one mentoring and career coaching, organisations and support networks can empower women to unlock their full potential, overcome obstacles, and achieve their

professional goals. These personalized relationships not only provide valuable guidance but also help women cultivate networks, access opportunities, and navigate career transitions with greater ease and confidence.

Internships

Internships were also cited as one of the important factors that help close the gap between academic learning and practical experiences for fresh graduates. Despite several universities requiring under graduate students to complete a number of internship hours during their course of study, yet they are not always beneficial and do not always lead to employment. Internships help in exposing young professionals to workplace dynamics, industry practices and professional expectations. Additionally, if done properly with actual learning on the job, they provide some insight to young professionals about their career preferences.

Digital, financial and business literacy

Enhancing digital and financial literacy skills is crucial for women seeking to enter the job market and for women entrepreneurs looking to build successful businesses. In today's increasingly digital and competitive landscape, proficiency in digital tools and financial management is essential for professional advancement and economic empowerment.

For women entering the job market, developing digital literacy skills enables them to navigate online job platforms, utilise digital communication tools effectively, and adapt to the demands of remote work and technology-driven environments. It also enhances their employability and competitiveness in a job market that values digital fluency.

Similarly, for women entrepreneurs, building business and financial management skills is key to running a sustainable and profitable business. Understanding financial principles, tracking income and expenses, managing cash flow, and securing funding are critical aspects of business success. By developing these skills, women entrepreneurs can make informed financial decisions, access capital more effectively, and promote the growth and stability of their ventures.

Moreover, building confidence in dealing with financial institutions is essential for women entrepreneurs to access loans, investments, and other financial resources needed for business expansion. By enhancing their financial literacy and management skills, women can overcome barriers, make smarter financial decisions, and build the confidence necessary to engage with financial institutions and stakeholders in the business ecosystem. Strengthening these skills empowers women to achieve financial independence, drive economic growth, and contribute meaningfully to the workforce and entrepreneurial landscape.

Wellbeing and personal wellness

Focusing on developing women's self-confidence and overall well-being is crucial in empowering women to overcome barriers, excel in their careers, and thrive as entrepreneurs. Building self-confidence is key to helping women assert themselves, pursue opportunities, and navigate challenges with resilience and determination. A strong sense of self-worth and belief in one's abilities can serve as a powerful motivator for women to take risks, set ambitious goals, and push beyond their comfort zones.

Enhancing women's well-being, both mentally and emotionally, is equally important in fostering a supportive environment for women to flourish. Addressing women's holistic well-being, which includes physical health, mental wellness, work-life balance, and emotional strength, is essential for promoting their overall success and satisfaction in their professional and personal lives.

By prioritising self-confidence and well-being initiatives, organisations, support networks, and communities can create a nurturing and empowering environment that encourages women to reach their full potential. Providing resources such as mentorship, coaching, training, and mental health support can equip women with the tools and skills needed to navigate challenges, manage stress, and maintain a positive mindset as they pursue their career aspirations and entrepreneurial endeavours. Ultimately, investing in women's self-confidence and well-being not only benefits individual women but also contributes to creating a more inclusive, diverse, and thriving workforce and business ecosystem.

Viable business models

Building viable business models that cater to genuine market needs is essential for the success of women entrepreneurs. While passion and expertise in a particular area are valuable assets, it is crucial for women to understand that running a business requires more than just enthusiasm or skill in a specific domain. Developing a sustainable business model involves conducting market research, identifying target customers, assessing competition, and defining a unique value proposition that differentiates the business in the market.

Women entrepreneurs can benefit from learning the fundamentals of business and financial management to make informed decisions, set realistic goals, and manage the financial aspects of their ventures effectively. Acquiring skills in areas such as budgeting, pricing strategies, cash flow management, and financial planning equips women with the knowledge and tools necessary to run a successful business and navigate the complexities of entrepreneurship.

It is important for women to assess their readiness and commitment to entrepreneurship by evaluating their interests, strengths, and goals in the context of starting and managing a business. By understanding the basics of business management, women can make informed choices about whether entrepreneurship aligns with their aspirations and whether they are prepared to embrace the challenges and rewards that come with owning and operating a business. Empowering women with the necessary knowledge and skills to evaluate their entrepreneurial potential can help them make informed decisions and embark on a path to success with confidence and clarity.

Summary of findings of the demand side

The focus group discussions conducted with females aged 18–35 explored their experiences and perspectives around employment opportunities across four categories: non-tech wage employment, tech wage employment, freelancing, and entrepreneurship. The findings highlight both shared and distinct challenges faced by females in each track. Across all groups, participants expressed strong ambition for career growth and professional development, yet encountered systemic barriers such as limited access to real work experiences, geographic and cultural constraints, gender-based discrimination, and pay inequities. While employed females often relied on informal networks to secure jobs, job seekers struggled with the paradox of

employers demanding experience without offering opportunities. Freelancers valued flexibility and skill development but faced inconsistent income and lack of protections, whereas entrepreneurs were driven by innovation and social problem-solving yet constrained by limited access to finance, business management expertise, and tailored mentorship. Collectively, the discussions underscore the pressing need for practical training, structured internships, mentorship, fair employment practices, and supportive ecosystems to enable females to participate fully and equitably in Egypt's evolving labour market.

The following sections will zoom in on each employment/income generation track.

Non-tech wage employment findings

The job search experience for non-tech wage employment varied between job seekers and those already employed. Job seekers were using the typical job search channels with LinkedIn and Facebook being the most commonly used channels. As for employed females, although they used the same channels as job seekers yet they cited informal networks, word of mouth and connections as the most effective channels to land a job.

Both groups agreed that job opportunities in Cairo are more available than outside Cairo, and both groups agreed once again that despite the availability of job opportunities in Cairo, it was not a quantitative issue but a qualitative one related to conditions of employment, i.e., salary, type of job, working hours, proximity to place of residence.

Job seekers complained that even though they apply to multiple job opportunities and go to multiple interviews, the percentage of those who respond whether positively or negatively is minimal. Job seekers mention the need to know how well or bad they performed in a job interview to be able to develop themselves.

Females job seekers or those employed in non-tech roles highlighted challenges such as limited job opportunities outside Greater Cairo, the persistent requirement by employers for prior experience even for entry-level jobs, long working hours, mismatch between the content of job advertisements and interviews, in addition to gender-based pay inequities. Married participants especially those with children, faced additional constraints in finding suitable jobs.

Those who attended workshops, events and training for employment programmes described their experiences as positive and beneficial. Main skills acquired included, CV writing and interviewing skills. Some females also mentioned that they developed a broad understanding of the market and increased their self confidence level through the practical aspect of the programmes. However, more needs to be offered in these programmes such as assistance to acquire a second language (English in specific), access to meaningful internship opportunities, links to employers and employment opportunities, access to employment fairs and networking events where they learn more about the job market and get the chance to network with employers. They also mentioned access to career coaches was something they sought. Other topics to incorporate in employment readiness programmes included an introduction to the Labour Law, introduction to company HR policies, business acumen, workplace dynamics, learning how to communicate with peers and superiors.

Most females whether seeking employment or already employed valued proximity to their place of residence, meaningful salaries that at least covered their basic expenses, flexibility and

understanding in addition to opportunity for growth. It was noticeable that almost all female participant value career growth over job stability.

Tech wage employment findings

Interest to work in the technology field, was driven by both education and career-switch motivations, with many pursuing skills acquisition and training programmes to improve their employability. There was less disparity between job seekers and employed females when it came to job search experience (in comparison to non-tech wage employment), as most females used LinkedIn, Facebooks groups, WhatsApp groups and some used employment fairs for their job search activities. Most found LinkedIn to be the most effective. For the more senior participants in the focus groups, word of mouth and referrals was their most effective job search channel.

It was agreed by both groups that most technology wage employment jobs were much more available in Greater Cairo in comparison to other governorates. It was interesting to note that most of those employed in technology who lived in Upper Egypt had remote jobs (mainly in software development) with two exceptions, the first initially lived in Al-Minia and had to move to Assiut to secure a job in a company that opened up shop in Silicon Waha, New Assiut (The Smart Village of Assiut), the second worked 5 days a week in Cairo and came back home for the weekend. Finding onsite technology jobs outside the Greater Cairo area is a major challenge facing females looking to secure employment in this sector.

Job seekers in tech employment viewed certain jobs as more suitable for females such as UI/UX design, web development, graphic design, testing and data analysis as they required skills that females are clever at. However, testing and data analysis were 2 fields that were challenging for fresh graduates seeking remote jobs, as most employers out of security measures would not expose their data to a junior person working remotely, so this becomes a stumbling block for all those females looking to start a career in data analysis and/or testing living outside Greater Cairo. It was also interesting to note the disparity between female job seekers and those employed when it came to being compared to males working in technology. The job seekers' view was that males are cleverer, they are used to working in groups at an early age and they have a knack for technology, in brief they viewed their male counterparts as more suited for technology jobs. Whereas on the other hand those who were already employed in the technology sector did not have this perspective, to the contrary they were of the opinion that females can excel in any field they set their mind to.

Females job seekers or those employed in tech roles highlighted challenges such as scarce onsite job opportunities outside Greater Cairo, the persistent requirement by employers for prior experience even for entry-level jobs. It went as far as requiring experience for internships. Married participants especially those with children, faced additional constraints in finding suitable jobs.

Skills development and attending technology focused training programmes and workshops were viewed as essential and beneficial by both job seekers and employed females, even by those who majored in information technology. Further training however was not seen as an asset to being employable or for promotion, rather it was the practical on the job experience that females attained. It was interesting to see consensus regarding this point either from those

employed or those seeking work. Once again, meaningful work-related internships was a requirement by job seekers.

Most females whether seeking employment or already employed valued proximity to their place of residence, meaningful salaries that at least covered their basic expenses, flexibility and understanding in addition to opportunity for growth.

Across both job seekers and employees, career growth was prioritized over stability, with structured mentoring and practical experience cited as critical needs.

Working freelancers' findings

Most female freelancers entered the gig economy unintentionally, often as a supplement to undergraduate university studies or part/full time jobs, or to compensate for scarce opportunities in their hometowns. For the majority, freelancing was not viewed as a long-term career path, but as a side job alongside their full/part time job whether they were currently employed or seeking employment, this also applied to most of the participants who were married with children. This is not to say that participants would pause freelancing if they secured a full-time job, but they would pursue both simultaneously if their personal circumstances allow it. It is interesting to note that most participants viewed freelancing as a supplementary source of income to their full-time job and a backup source of income when they are in between full-time jobs. Freelancing also provided flexibility, confidence, skills growth and self-discovery in areas unknown to the female freelancers.

Female freelancers relied heavily on LinkedIn and referrals rather than global freelance platforms, citing strong competition, low fees, distrust, scams and payment difficulties. Proactivity and direct client outreach on LinkedIn were cited as one of the major client attraction strategies used by participants, this in addition to word of mouth and referrals. It was interesting to note that a fair number of the participants mentioned that they would choose their clients.

Female freelancers cited the need for a number of personal qualities, traits and skills to work in this space such as commitment to deadlines, self-confidence and assertiveness, communicating professionally, continuous self-learning, time management, managing client expectations, flexibility, setting boundaries especially with male clients.

The number one challenge that most female freelancers struggled with was the initial phase of finding and vetting clients. Another common challenge was managing client expectations and project scope. Some of the challenges faced by female freelancers were gender and ethnicity related, having said that it was not a challenge faced by the majority of female freelancers. Several female freelancers faced challenges in their fees and payments. One set was related to gender, However, a number of participants mentioned that gender led to unconscious and conscious bias and lower offers. For participants working with Egyptian clients, payment gateways were not a challenge, as most clients used banks transfers, cash wallets or Instapay to transfer fees. For participants working with clients abroad, experiences in receiving payments varied, from participants facing no issues in receiving foreign currency payments and others facing challenges.

Managing personal life and work was a constant balancing act for almost all female freelancers, whether single or married. Many of the single participants were either balancing a full-time job with freelancing or undergraduate studies with freelancing.

Most female freelancers especially those who made a career shift took training courses to build the required skill set. Courses included UI/UX design, marketing (including digital marketing), graphic design, content writing and copy writing, voice over and data analysis. Access to training programmes varied among participants, with most participants having access to technical skills training in their cities of residence with the exception of one participant who lives in Al-Ismailia. Female freelancers however mentioned that access to specific freelancing training programmes was a bit more challenging.

Female freelancers expressed a need for stronger, peer to peer decentralized communities where freelancers can share their experiences and support each other. Coaching and mentoring by more seasoned freelancers was also seen as a need to grow as a freelancer. They also expressed a strong need for training or coaching on soft skills related to negotiation and client communication, developing winning proposals, pricing strategies and scoping vs. pricing.

Freelancers reported a significant need for better guidance on how to effectively use freelance platforms to secure clients without falling victim to scams. Needs included learning how to vet clients and projects, avoiding scams and fraud, payment protection and dispute resolution, and effective profile and portfolio building. The lack of access to traditional benefits like medical insurance, retirement plans were also points of concern. Female freelancers also highlighted the need for guidance on how to set up and manage foreign currency payments.

Entrepreneurship

Female entrepreneurs were driven by passion for solving community problems through business innovation, inspiration from their university graduation projects and personal/family challenges in sectors such as EdTech, HealthTech, AgriTech, recycling, and sustainable products.

Female entrepreneurs who attended entrepreneurship related training programmes before they started their ventures, programmes expressed appreciation for these programmes stating they learnt business management foundations in finance, recruitment, marketing, developing and refining business models. Some were able to access networks and fundraising through these programmes. Programmes would have been more beneficial if they had been tailored to the needs of the participants. Access to finance beyond the typical pitch day was a requirement by all founders.

Lack of business education, formal hands-on business training and business management experience were seen as major challenges faced by founders when they launched their business. Most founders had experience in the technical aspect of their ventures but not in business management. Lack of experience in choosing, managing and leading teams was also seen as a major challenge. Family support and encouragement was one thing that almost all participants agreed to having, whether parents, spouses or even siblings.

Work life balance was an issue that most founders grappled with and handled differently, but there was consensus that support in that area was a must from their family, friends and surrounding community.

Having a mentor to support the founders in their entrepreneurial journey was stressed as highly important by all founders. Most founders mentioned that they currently have mentors in different fields, with access either on demand or according to an agreed-on frequency of communication. Mentoring was a need all throughout their entrepreneurial journey with changing needs at different stages.

Several participants emphasised the need for mentors who would be able to support founders in their personal wellbeing, ability to deal with stress and provide psychological support. One founder said, "I want a mentor who is supportive, encouraging, someone who sees and understand me."

Almost all founders shared that they relied on personal savings with some receiving family contributions to launch their businesses. The challenges that currently face founders in sustaining and growing the business financially were mostly related to having the needed resources to grow the business whether growing the team in order to develop more business, or cashflow issues to expand their business. Founders described ongoing challenges in finding and retaining skilled talent, especially with the current economic conditions and the flight of talent abroad for better work opportunities. Founders mentioned that talent flight was a huge challenge in retention.

There was a strong call for integrated support systems that combine training, funding, mentoring, business support services and all the services that entrepreneurs would need in one place. Founders called for programmes that build their capacities in growing the business not by fundraising but by learning how to generate income. Others emphasised their need for support in developing strategic partnerships, access to networks that can develop the business, access to finance, personal support and scaling.

When asked whether having women-focused entrepreneurial hubs, coworking spaces or accelerators would be of added value, the founders agreed that at an early stage this would be helpful to build a supportive community but down the road it was seen as an unhealthy practice because it might develop a sense of entitlement among female founders, added to that, female founders will benefit more from existing side by side with male founders as this will build muscle.

Common findings among the supply and demand sides

When comparing notes between the supply side and demand side findings, the following were common among both groups.



Action oriented recommendations

The following section will list a set of action-oriented recommendations for each group of employment format (non tech and tech will be combined into one group) bearing in mind that some may be common among the different employment formats. The objective of these recommendations is to inform programme design, stakeholder engagement and policy advocacy with a clear path towards improving women's access to dignified inclusive employment. It is worth noting that many of these recommendations do not just apply to female job seekers but will also apply to their male counterparts.

Non-tech and tech wage employment

The following recommendations are to be considered by those entities designing training for employment programmes, career centres in universities and employers.

1. Bridge the experience gap
 - a. Encourage university students to start enrolling in internship programmes early on and not just as a requirement fulfilment in their senior year.
 - b. Launch university-employer partnered internship programmes: Encourage all universities to develop partnerships with relevant employers to launch internship programmes for their students starting from the first year in university to offer them real work experiences where both students and employers benefit from the experience
 - c. Develop partnerships between university career centres and entities working in the training for employment space to offer employment readiness programmes for university students, fresh graduates and even returnees

2. Enhance career readiness
 - a. Expand soft skills training to include interview comprehension and communication, salary negotiation strategies, confidence building and self-advocacy, networking skills
 - b. Include business acumen and workplace dynamics topics: training should address topics related to business acumen, communication skills in the workplace with peers and superiors, business ethics, an introduction to the Labour Law and human resources policies
 - c. Integrate or provide access to second language acquisition (especially English)
3. Offer career coaching and mentoring
 - a. Match job seekers with career coaches: This can be done through multiple channels, either through career centres in the university, or through employment readiness programmes.
 - b. Match employees with mentors in their field: Employers would introduce mentoring programmes for their employees to ensure employees' needs are addressed
4. Address geographic disparities
 - a. Support remote work infrastructure and job matching platforms in underserved governorates. Despite this being a policy recommendation but employment support organisations at the governorate level need to reach out to employers and to partner to bring more jobs to other governorates.
 - b. Governorate based employment support organisations should conduct a mapping exercise to look for technology employers in the region (such as those in Silicon Waha in New Assiut) and approach other Cairo based technology players to set up shop in Upper Egypt
5. Increase employment fairs and sector-based networking events
 - a. Encourage universities and entities conducting training for employment programmes to hold employment fairs on a regular basis to allow for opportunities for job seekers to interact with different employers
 - b. Hold technology focused networking events: this would allow technology job seekers to interact with technology companies operating in specific technology specializations
6. Promote inclusive hiring practices and improve interview processes
 - a. Advocate for transparency in job ads: clearly stating working hours, benefits, work location and expectations
 - b. Standardize interview panels to include two HR representatives (if possible) for fairness
 - c. Train employers on inclusive interviewing and bias reduction
 - d. Encourage alignment between job ads and interviews to reduce applicant frustration and time waste
 - e. Establish post-interview feedback mechanisms so applicants understand why there were not selected

Freelancing

The following recommendations are to be considered by those entities designing capacity building programmes for freelancers and career centres in universities.

1. Promote freelancing as a viable career path
 - a. Raise awareness within universities and communities that freelancing can be a professional career track, encourage the exploration of skills early on in university
 - b. Integrate freelancing readiness modules into higher education (portfolio building, client relations, time management)
 - c. Highlight storied of female freelancers to inspire confidence and counter any stigma around freelancing
 - d. Develop skills exploration programmes for students during university to help them explore their skills and passion
2. Strengthen skills and capacity
 - a. Develop advanced freelancing bootcamps/programmes: that focus on vetting clients, proposal writing, negotiation skills, pricing strategies, project scoping, client communication and expectation management, managing payments locally and internationally
 - b. Develop specific programmes on how to navigate global freelancing platforms: including setting up accounts, vetting clients, detecting spam, building strong profiles and managing payments
 - c. Expand access to technical upskilling programmes in areas with strong demand such as UI/UX design, content creation, graphic design, data analysis and testing)
 - d. Embed practical experience (real projects, competitions) in training programmes to bridge the gap between learning and real-world freelancing
3. Build supportive communities and mentorship
 - a. Establish peer to peer groups (online and offline) where freelancers can share experiences, referrals and solutions
 - b. Create structured mentoring programmes linking junior freelancers with more seasoned professional for ongoing guidance
 - c. Foster regional communities outside Cairo to reduce geographic isolation and provide localized support
 - d. Provide training on personal wellness and wellbeing to support freelancers in their journey and to avoid burnout

Entrepreneurship

The following recommendations are to be considered by entrepreneurship support organisations, universities and private sector companies.

1. Skills, education and capacity building
 - a. Universities to introduce entrepreneurship education, if not through embedding them in their curriculum the by offering them as courses through their career centres especially in science based universities (engineering, agriculture, science etc..)

- b. Develop sector specific training programmes (EdTech, HealthTech, AgriTec etc.) instead of generic programmes
 - c. Support conversion of graduation projects into businesses through incubation and seed funding
 - d. Train founders on team management, recruitment, business acumen, financial management and leadership skills
 - e. Foster internship programmes in startups for those interested in entrepreneurship to gain real life experiences
2. Market access and customer acquisition
 - a. Establish corporate-startup partnerships and supplier diversity programmes to integrate women led businesses into supply chains
 - b. Create market access platforms (fairs, demo days, corporate showcases) where women founders can present products and services
 - c. Provide training on sales strategies, income generation and customer acquisition shifting the focus from fundraising to revenue growth
3. Finance and investment
 - a. Expand access to diverse financing mechanisms: working capital, revenue-based financing, gender-lens investment funds, and milestone-based grants
 - b. Offer financial literacy and investor readiness training, tailored to stage of growth
 - c. Promote employee retention tools such as ESOPs to address talent flight
4. Mentoring and support systems
 - a. Shift from short-term mentors to long-term, phase-specific mentorship models (ideation, growth, scaling, exporting)
 - b. Provide mentors who address both technical/business issues and personal wellbeing (stress management, resilience)
 - c. Build faculty–alumni mentorship networks to support university-linked startups
 - d. Encourage corporates and ESOs to provide sector-specific mentors who understand industry dynamics
5. Wellbeing and work life balance
 - a. Incorporate coaching and psychological support into entrepreneurship programmes
 - b. Provide training on time management, prioritization, and work–life balance, especially for student founders and mothers
 - c. Normalize the importance of mental health and resilience in entrepreneurship journeys

Annex (1) – Details of programmes implemented by supply side stakeholders

AUC Centre for Entrepreneurship & Innovation

Rabeha

The programme started in 2020 and CEI has managed to train 1600 women in 7 governorates (namely Cairo, Giza, Alexandria, El-Beheira, Beni Suef, Al-Fayoum, Al-Minya) during the first phase of the programme, and during the second phase of the programme aims to train another 1000 women entrepreneurs till the end of 2025 in the same governorates. The training programmes are delivered in Arabic and the focus of the training programmes will be on entrepreneurship-related subjects such as market study, corporate management, and financial modelling, as well as soft skills and empowerment support.

Outreach activities include social media, relevant Facebook groups, outreach through partner NGOs and local offices of the NCW.

The selection criteria applied by CEI for choosing those who will participate in the programmes includes the following:

- ✕ Ability to use computers and basic software (Microsoft Office, internet browsing, online communication tools)
- ✕ Internet access for the whole duration of the programme
- ✕ Age should be 18+ years with no upper limit
- ✕ Has a business idea

The training programme is a 2-weeks long programme conducted online with the aim of having 25 participants in each cohort. The programme is divided into 2 sections:

- ✕ The first 6 days are training sessions addressing topics such as introduction to entrepreneurship, idea generation business modelling, value proposition, market studies, marketing and digital marketing, financial planning, funding and pitch presentation preparation
- ✕ The second 6 days focus on coaching and mentoring
- ✕ The last 2 days are reserved for pitching presentations

Pre and post assessments are conducted with feedback collected from the training programme instructors and mentors. At the end of the programme the entrepreneurs go through a hackathon for seed funding with a reward of LE 50,000. Additionally, a series of regional offline workshops will be offered to all participants in the programme. Business development services will also be offered to sector based small groups in each governorate to cater for the common needs among the women entrepreneurs.

Diversity & Inclusion Programme

CEI also implements the Diversity and Inclusion Programme, is funded by the European Union through SANAD Technical Assistance Facility managed by Finance in Motion, in partnership with three banks, namely, Banque du Caire, Ebank (Export Development Bank of Egypt), and ALEXBank. The programme aims to support banks to become more inclusive and diverse by assessing, strengthening, and empowering underserved segments such as youth-led and

women-led SMEs through financial literacy and investment readiness. The Diversity and Inclusion Programme aims at bridging the gap between SMEs and banks aiming to create comprehensive and constructive dialogues between the stakeholders.

CEI will conduct training programmes for bank staff to promote diversity and inclusion using innovative methodology blending specialized expertise, customised curricula, experiential learning concluded by coaching and a simulation session. The programme began in November 2023 and should conclude by December 2024.

Bayt AlKhyata

SEWI

Bayt AlKhyata started with a co-working space in Shebin El-Kom, Menofia Governorate, where women were given access to sewing machines and could use them to make their own products. In 2018, Bayt AlKhyata launched the SEWI programme with its first sewing course and then began expanding until they reached 7 branches across Egypt in 2023. When COVID-19 broke out and people could not leave their homes, Bayt AlKhyata launched its online platform in 2020, teaching sewing courses online. Since the founding of Bayt AlKhyata, 16,000 graduates have successfully completed their courses, 95% of whom are females and 85% come from rural areas. It is worth noting that 45% of the graduates are the primary breadwinners of their households, and 70% fall into the age group of 18-35 years old. The main objective of the SEWI project is to equip women, mainly from rural areas in sewing, fashion design, entrepreneurship and soft skills so that they can start their own microbusiness and provide for themselves and their families. This programme is sustainable as trainees pay their own course fees; hence, the activities are income generating.

The selection criteria applied by Bayt AlKhyata for selecting the SEWI courses' participants includes the following:

- ✕ Women aged 18-64 years old
- ✕ Residence of rural areas
- ✕ Literate
- ✕ Looking to support themselves or their families

The main outreach methods for Bayt AlKhyata are digital platforms, website and word of mouth. They use Facebook and Instagram, and there is a page for every branch separately, targeting the community surrounding it. Secondly, word of mouth is essential to their outreach, when their graduates see the impact of Bayt AlKhyata courses on them, they start telling their acquaintances and more people become interested in joining the course. Bayt Al-Khyata utilise their in-house trainers to deliver the training programmes.

The training programmes offered are as follows:

- ✕ Basic (70 hours) - twice a week, 3-4 hours per session over a period of 2-3 months, LE 2000-3000
- ✕ Advanced (80 hours) - twice a week, 3-4 hours per session over a period of 3-4 months, LE 4000-5000

- ✕ Project management, digital marketing, and origami are only available online followed by coaching sessions

Trainees are assessed at the end of each session and there is a graduation project whereby every participant is required to produce 4 garments independently in order to receive a certificate of successful completion of the training programme. Training programmes offered by Bayt Al-Khyata include the following:

Basic sewing/tailoring courses

- ✕ Casual (this is the starting point)
- ✕ Children
- ✕ Home textile
- ✕ Conservative wear

Advanced courses

- ✕ Evening dresses
- ✕ Jackets and blazers
- ✕ Wedding dresses

Soft skills (online courses)

- ✕ Project management
- ✕ Digital marketing
- ✕ Managing your business

After successfully completing the training programme, if graduates are unable to purchase their own sewing machines, they are granted access to Bayt Al-Khyata branches to use the sewing machines to produce their garments, all branches have a minimum of 13 sewing machines. Additionally, Bayt Al-Khyata is currently considering cooperating with Agel to provide graduates with installment services to buy their own sewing machines and work from their homes.

The British Council in Cairo

The Creative Maker

The Creative Maker programme aims to contribute to the advancement of creative industries by integrating art with entrepreneurship through capacity building for creatives and artists, providing grants and various types of support specifically designed to build their skills, in addition to specialized practical services to help them develop their business. The first cohort of the programme launched in May 2024 and is being implemented by Gemini Africa. The duration of the cohort is 6 months running from June-December 2024. A cohort is planned for each year provided there is funding.

Outreach activities are being managed by Gemini Africa supported by the BC's database and social media outreach. The programme is open for all governorates of Egypt

The selection criteria for the programme includes the following:

- ✕ Artist or Creator to be within the age range of 20-50 years

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- ✘ Operating in the following creative sectors (visual arts, innovative solutions for film making, performing arts-CinemaTech, animation, creative gaming and creative spaces)
- ✘ Does not need to be formal
- ✘ At least 50% of the participants should be women
- ✘ No more that 40% of the participants should be from the Greater Cairo region

Gemini Africa is responsible for selecting the participants and will run interviews with applicants. Once selected 25 participants will attend a 4-5 days bootcamp where they will cover the following topics:

- ✘ Business modelling
- ✘ Financial management
- ✘ E-marketing
- ✘ Proposal writing
- ✘ Customer engagement and market expansion strategies

After completing the bootcamp the participants will develop their business proposals to apply for a seed fund, they will receive mentoring and coaching during that phase which is planned to be 1-2 months. After which they will pitch their proposals to a jury panel and 4-5 proposals will be selected each to receive seed funding of approximately LE 200K.

Follow up activities to the programme include creating an alumni network of the programme graduates.

Career 180

Digital Egypt Pioneers Initiative (DEPI)

The Digital Egypt Pioneers Initiative (DEPI) is a significant project for Career 180's portfolio, launched as part of Egypt's Vision 2030, with the aim of developing a generation of specialized professionals equipped with the latest technological skills who are able to work as freelancers. These professionals are expected to compete effectively in the ICT sector both locally and globally. Career 180 is one of several service providers who are implementing part of DEPI.

Running from April 2024 to April 2026, and funded by MCIT with an annual budget of EGP 350M, the DEPI project covers all governorates except the Red Sea, Luxor, and Marsa Matrouh, with the highest participation rates in Cairo, Alexandria, and Dakahlia. The objective of the project is to train and equip 30,000 youth (18-35 years of age) to secure at least one freelance job (with an income of at least \$300) within the duration of the project. At least 40% of the 30,000 should be women.

The project covers the development of the following skill sets:

- ✘ Freelancing skills training (delivered by Career 180) over 17 hours
- ✘ Soft skills training (delivered by iCareer) over 17 hours
- ✘ Technical skills training (delivered by Knowledge Hub, YAT Learning Centres and the Arab Academy for Science, Technology and Maritime Transport). It is worth mentioning that there are 6 tracks for the technical training (software development, AI and Data

Science, data analytics, digital arts, Management and ERP, and Infrastructure and data security) over 160 hours

- ✘ English language training (delivered by Berlitz) over 24 hours

Outreach activities occur through the service providers in addition to MCIT's database which has around 45,000 registered users.

The selection criteria set by MCIT includes the following:

- ✘ A university graduate with a graduation grade of at least Very Good
- ✘ Passes the English assessment
- ✘ 18-35 years old
- ✘ Passes the commitment assessment

The freelancing training programme delivered by Career 180 covers essential topics such as:

- ✘ Starting a freelancing career;
- ✘ Identifying unique selling points;
- ✘ Negotiation;
- ✘ Proposal writing;
- ✘ And, simulating registrations on freelancing platforms.

The average duration of the training is 17 hours spread over 4-6 months, with sessions held from 6-9 pm on various days, including weekends.

Career 180 also offers follow-up services post-training, including career coaching for 2-3 months. Additionally, experienced Technical Advisors provide weekly and daily guidance with project coordinators following up with participants via WhatsApp groups. Employment is facilitated through platforms like UpWork, Freelancer, and Mostakel, with no fees charged for these services.

Women Economic Empowerment (WEE) - Rabeha

The WEE - Rabeha project, funded by UN Women and supported by the Government of Canada, is another flagship initiative of Career 180. This programme aims to empower women by providing professional training and support to secure decent employment opportunities. It is part of a joint effort between UN Women, the United Nations Industrial Development Organization (UNIDO), the National Council for Women (NCW), and the Ministry of Trade and Industry (MTI), AUC-GAPP and Resolve Consulting Company.

Running from April 2024 to February 2025, the programme operates across seven governorates: Cairo, Giza, Alexandria, Bani Swaif, Beheira, Minia, and Fayoum. Career 180, in collaboration with the Leadership Training Institute at the School of Global Affairs & Public Policy (GAPP) at the American University in Cairo (AUC) and Resolve Consulting Company, implements the training and career counselling tracks.

The programme targets 1,000 females aged 18-35, divided into 20 participants per batch. These batches are split into 30 online and 20 offline groups. The training encompasses a broad range of topics, including:

- ✕ Personal development
- ✕ Communication and presentation skills
- ✕ Time and stress management
- ✕ CV writing
- ✕ Interviewing skills
- ✕ Negotiation skills
- ✕ Problem-solving skills
- ✕ Conflict resolution skills
- ✕ Email etiquette
- ✕ Freelancing skills

Training sessions are conducted by freelance trainers, with online sessions lasting 10 hours over 2 weeks and offline sessions lasting 7 hours. Each participant receives four individual coaching sessions through a specialized platform, focusing on personal and professional development, skills evaluation, and career planning. The programme does not charge any fees to participants and offers extensive follow-up services, including career coaching, life coaching, and CV review sessions.

Carerha

Women Talent B2C Courses

Carerha offers online career development courses for women, targeting those aged 19 and above who are graduates of universities or institutes. These sector-agnostic courses are designed to support women's career development and are funded through participant fees, with no external donors involved. Carerha's social media presence includes a network of platforms: Facebook, Instagram, LinkedIn, and a Facebook group called Hire Super Mama, which has over 50,000 members, with the courses targeting women all over Egypt. Carerha also uses a Facebook page to announce courses. Instagram is another platform utilised for B2C courses, as its followers typically fall into the A/B socioeconomic classes who can afford these programmes. Additionally, Carerha plans to expand its presence to TikTok and will launch its website shortly. The decision on which training programmes to offer is driven by market demand. Initially, Carerha conducted market surveys, but they have since shifted to using polls on their social media groups and feedback from offline meetups. They also consider input from private sector companies regarding employment gaps. Courses are advertised across Carerha's various social media channels, where interested participants can apply and pay the course fees. Offline meetups also play a crucial role in sourcing their target audience.

The training programmes cover a range of topics, including:

- ✕ "Mom Comeback - Employment Readiness"
- ✕ "How to Build Your Local Brand," "Media Buying Crash Course"
- ✕ "Finance for Non-Financers Crash Course"
- ✕ "Build Your Personal Brand in LinkedIn Masterclass"

These courses cost between LE 1,000 and LE 5,000 and last for an average of eight sessions and follow a hybrid model with both online and offline components. Payment is generally made in cash, although installment options are being considered. The courses are delivered by Subject Matter Experts, with content designed internally by Carerha's L&D team, sometimes with external support. While there is no formal career guidance or monitoring post-training, each course maintains a WhatsApp group for ongoing communication. Carerha occasionally recommends course graduates for job openings they learn about from private sector partners.

The B2C programmes are self-sustaining through participant fees, and Carerha is working on enhancing their offerings and expanding their reach. While they currently do not formally facilitate employment post-training, they are continuously exploring ways to improve the support and opportunities available to their graduates.

B2B Programmes

Carerha's B2B programmes are offered to private sector companies to meet their specific needs. Carerha shifted its focus to larger companies due to financial constraints faced by smaller firms. These programmes are designed to upskill women, particularly mothers, in various professional fields to enhance their employability and facilitate their entry into the freelance market. One notable B2B programme is with Foundever, a French company that owns Sephora. This initiative aims to train 100 women, aged 27-45, from Alexandria and Cairo, in graphic design, digital content creation, reels editing, moderation, and virtual assistance. While participants can join with no prior experience, some experience is preferred for graphic design. The objective is to prepare these women for freelance work in these domains. Additionally, the programme includes career coaching sessions to help graduates navigate the job market effectively.

Another significant programme is Tech Her Up, which is funded by Business Egypt and operates in Cairo, Alexandria, Assiut, and even supports participants from abroad (non-Egyptians residing in Egypt). This programme focuses on enhancing technical skills and providing employment opportunities for women in the tech sector.

The B2B programmes are ongoing and are initiated based on specific needs identified by partner companies. Carerha mainly operates in Cairo but extends its reach to other major cities in Egypt as needed. The initiatives also provide career coaching to ensure that participants can successfully transition into their new roles.

The Central Bank of Egypt (CBE)

FinTekrs

The CBE launched FinTekrs in collaboration with several banks and implemented by the Startup Factory, which is a 6-week pre-accelerator programme designed to support high potential entrepreneurs and startups who have FinTech and/or FinTech enabled solutions with a special focus on those startups located in governorates outside Cairo.

The programme's objectives are to speed up startups' growth through extensive knowledge and mentorship from world class experts so they become ready for investment opportunities while providing matchmaking between different ecosystem enablers. So far 3 rounds have been implemented in Alexandria (sponsored by Taly for Digital Payments), Assiut and nearby governorates (in partnership with Banque Misr) and Al-Mansoura and nearby governorates (in partnership with Alex Bank). Two more upcoming rounds are being planned for in Al-Menoufia and Al-Minya.

Outreach activities are implemented by the Startup Factory which uses social media channels as their main vehicle for creating awareness about the programme.

The selection criteria applied for choosing the startups that will participate in their pre-accelerator programme includes the following:

- ✕ An established startup with MVP products and early traction stages
- ✕ FinTech and FinTech enabled startups
- ✕ Founding team should consist of a minimum of 2 members
- ✕ Age between 18-45 years

Once a Call for Applications is announced, applicants fill in an online application and shortlisted startups are interviewed by a high-profile steering committee for the final selection. The objective is to have 10-15 startups join each pre-acceleration cycle.

The pre-acceleration programme consists of several activities as follows:

- ✕ Workshops, experience sharing sessions and webinars
- ✕ Mentoring support
- ✕ Networking events
- ✕ Alumni community support

At the end of the programme 7-8 startups are for a demo day in front of several investors who then choose the top 3 startups to invest in.

The initiative is not solely dedicated to women entrepreneurs but encourages the participation of women, however it was noticed that those who apply are mostly startups with male founders.

Accelerate'ha

The CBE launched Accelerate'ha initiative in August 2021 to encourage which aims to bridge the gap in digital and technology knowledge for women in the FinTech ecosystem by providing innovative solutions and applications and creating a specific female cadre in the field of financial technology entrepreneurship, with an aspiration to promote gender equality and women's empowerment in Egypt.

The first programme called "Women Techsters Initiative" was launched in March 2022 for a duration of 12 months of intensive technology skills learning (6 months of training and 6-months of paid internship). The programme focused on the following learning tracks

1. Software Development
2. Mobile Development

3. Blockchain
4. Product Design
5. Data Science and AI
6. Product Management
7. Cybersecurity
8. 3D animation & Mixed reality (AR & VR)

Outreach activities were implemented by Tech4Dev through their social media channels and FinTech Egypt's social media channels.

The selection criteria applied for choosing the participants was simply to be in the age group of 16-40 years.

The second programme launched in March 2024 and is called "Women for Women in FinTech" initiative and aims to provide innovative FinTech solutions to support women entrepreneurs across various sectors in expanding their business.

The selection criteria included the following:

- ✕ Established businesses for at least 1-3 years
- ✕ Sector agnostic

12 startups have already been selected to participate in the 6-months programme which will constitute of the following phases:

1. Awareness about FinTech components and coaching sessions
2. Preparation of pitch decks and mentoring sessions by CBE
3. Matchmaking opportunities to enable collaborations with participating banks
4. Demo day

DMZ Cairo

The Incubator Programme

The incubator programme is an annual programme targeting startup founders in the age group 21-35 years of age and possibly up to 40 years, the widened age gap is due to the observation that many of the successful startup founders establish their business at a later stage in their life. DMZ Cairo implements its incubator programme in partnership with the National Technological Incubators Programme (INTILAC) hosted at the Academy of Scientific Research and Technology (ASRT) through a 3 -year partnership agreement to implement 3 incubation cycles. So far DMZ Cairo has conducted 2 cycles of their incubation programme.

Outreach activities include online marketing and advertising (social media, articles and press releases) and in collaboration with their outreach partners. The annual Call for Applications is announced on DMZ Cairo's LinkedIn page and other social media channels. DMZ Cairo also conducts various on ground events and master classes with the objective of creating more awareness about their programme and discussing certain relevant topics and themes (examples include a master class on data engineering, a session on women founders thriving in the startup ecosystem).

The selection criteria applied by DMZ Cairo for choosing the startups that will participate in their incubator programme includes the following:

- ✘ The startup has a minimum viable product (MVP) and has validated its customer base
- ✘ A coachable and collaborative team
- ✘ At least one founder to attend the programme
- ✘ One founder working full time for the startup

All applicants attend a bootcamp where they are observed after which an investment panel selects those startups that will join the cohort, this phase takes around 6-8 weeks. Each cohort has approximately 5 startups and the duration of the incubation programme is 8 months.

The incubation programme consists of the following activities which are delivered in a hybrid mode of online and offline sessions:

- ✘ Workshops (addressing topics such as design thinking, setting OKRs, product development, customer journey, marketing, sales and pitching to investors)
- ✘ Online one to one mentoring sessions (on a need basis)
- ✘ Master classes for founders addressing common topics
- ✘ Expert support
- ✘ Networking opportunities
- ✘ Peer to peer sessions
- ✘ A dedicated Programme Lead from DMZ Cairo who meets with the startups on a weekly basis to follow up on progress
- ✘ Grant funding up to LE 300K from the ASRT (disbursed over the programme duration with 25% allocated for salaries and 75% allocated for technology and customer development)
- ✘ Participating startups also have the opportunity to travel to Canada to attend the DMZ YYZ programme (which facilitates market access) and Collision Summit. The startups that can qualify for such an opportunity need to be MVP ready, have proven traction and are venture backable startups

Alumni startups are always invited to join DMZ Cairo community meetups and are also required to share their progress periodically.

EGBank

MINT Incubator

The MINT Incubator programme, launched by EGBank in 2018, is a comprehensive entrepreneurial support system designed to foster the growth of startups and entrepreneurs. The programme spans three months, running two cycles per year, and has successfully completed 12 cycles until April 2024, graduating 127 companies. 70% of which are still active and growing five years post-incubation, with approximately 20% of them being female-founded. The Incubator is sector-agnostic, although 80% of the participating startups are tech or tech-enabled, with the remaining 20% in the SME and creative industries. The programme can be defined more as an acceleration programme due to its limited duration and target

segment (MVP stage start-ups that have tested their product in the market). Startups do not need to be registered, as the programme offers services to assist with company registration.

The following is the detailed selection criteria of the MINT Incubator for choosing the enterprises:

- ✕ Egyptian nationals aged 15-35 years old
- ✕ MVP stage start-ups with products having been tested in the market (exceptions are made in the cases of ideation stage Fin-Tech startups)
- ✕ The Value proposition and uniqueness of the model
- ✕ Tech-enabled startups, although not limited to this
- ✕ Suitability of the market size in contrast to the value proposition
- ✕ The Enterprise team and its technical and operational diversity
- ✕ While open to startups from various governorates, participants must commit and attend at least 80% of the programme held at MINT premises in downtown Cairo.

The MINT Incubator sources its participants through social media campaigns and an online application process on the MINT website. The selection process is rigorous, starting with 120-200 applications per cycle, which are then shortlisted to 60 for interviews by a specialized evaluation committee. Ultimately, 30 startups participate in a competition judged by external experts, with 10-12 startups selected for each cycle. Meanwhile, MINT runs biannual hackathons for the aforementioned Fin-Tech startups in order to be able to transition from ideation, creating a pipeline for the incubator. The top three startups from these hackathons are fast-tracked into the competition phase of the incubator programme.

The programme structure begins with a three-day bootcamp featuring bonding and self-discovery activities, and a needs assessment to customise the programme, though partially, for each startup. Weekly workshops and training sessions cover financials, investment readiness, and other critical business topics covering the following areas:

- Business acumen trainings (e.g. business modelling, sales, funnelling, marketing, marketing strategy, financial modelling, and investment readiness)
- Mentorship (one mentor per startup to meet one hour weekly). The profiles of the mentors mostly match the startups)
- Legal vouchers to support their official registrations
- Start-up bank account with advanced features (through EG-Bank)
- Networking Events
- Demo-day and cash grants

Each startup is assigned a mentor for the duration of the programme, and receives various perks such as co-working space, AWS credits, payment integration services, and legal support. The key partners in implementing the programme include Acasia Ventures and Alex Angels, mainly in delivering the trainings and matching the startup profiles with their mentors.

Femmelancers

The Femmelancers programme by MINT is its only women-focused specialized training programme dedicated to empowering women and girls who work as freelancers. The primary

objective of Femmelancers is to provide women with the tools and knowledge to succeed in the gig economy, by focusing on essential business skills and offering practical training.

Femmelancers stands out for its dedicated focus on women's empowerment in the freelancing sector, addressing both the technical and business aspects required for sustainable freelance careers. As it continues to grow, the programme exemplifies EG Bank's commitment to supporting women's economic empowerment through targeted education and resource provision.

The programme was launched in 2021 to address the unique challenges faced by female freelancers and equips them with essential skills for success. Before 2024, the programme was primarily delivered in Greater Cairo, however, starting 2024 sessions are conducted in Mansoura and Alexandria (implemented by Entreprenelle), and in Assiut and Bani Suef (implemented by Freelance Yard and Career 180). The programme has seen substantial growth, starting with 50 participants in its first year and expanding to 400 participants in 2023 and an estimated 800 participants in 2024.

The programme evolved as follows:

- 2021: Inaugural year with 50 women participants
- 2022: Expanded to 200 women
- 2023: Further expansion to 400 women, divided into four specific tracks (Digital Marketing, Events Management, Graphic Design, and Styling (fashion and accessories))
- 2024: Training 400 women across four governorates, with a planned round of 400 women and girls in Cairo

Femmelancers targets women aged 18-35, although in previous years, up to 40% of participants have been over 35 to address the diverse age range of women seeking freelancing opportunities, as age is not a limiting factor in being selected for this programme, rather, it is the previous experience in freelancing that is required.

Femmelancers offers a comprehensive curriculum that includes:

- Freelancing ethics
- Networking
- Pricing strategies
- Financial education
- Business development and pitching

The programme sessions are hybrid by combining online and offline delivery, with each session ranging from 3-4 hours, and a key requirement for participation is holding an account with EG Bank, which also offers tailored services for freelancers, including credit cards and loans, as well as facilitating their access to these services, which otherwise are harder for freelancers due to their increased liability. The outreach is conducted via social media, WhatsApp groups, and the databases of service providers.

The Embassy of the Netherlands

Orange Corners

The Orange Corners programme has been ongoing for a few years and has been extended for another 5 years but will consist of 2 types of programmes unlike the first phase (which was mainly an incubator programme in Upper Egypt).

The first programme will target Upper Egypt and will consist of running an accelerator programme in Assiut and Luxor on an annual basis in each governorate for 5 years. The second programme will target the Delta region and will consist of running incubator programmes.

Upper Egypt Accelerator programme: As mentioned above the accelerator will run in Assiut and Luxor on annual basis for 5 years. The duration of each cycle will be 6 months. The objective is that each cohort will consist of 12-15 scaleups.

The selection criteria include the following:

- ✘ SME has been operating for 2-4 years (SMEs do not need to be legally registered as this will be a service provided through Orange Corners)
- ✘ Sectors of operation need to include agriculture, solid waste management, manufacturing, food processing, tourism and creative sectors
- ✘ Age of applicants should be between 18-35 years
- ✘ The scaleup needs to generate revenue
- ✘ The cohort needs to have at least 50% women scaleups
- ✘ Each scaleup will be required to generate 2-5 jobs during the accelerator programme

Outreach activities include social media, announcing the Call for Applications on the Orange Corners website, and through partner ecosystem players such as other accelerators, community partners, universities, business associations in Upper Egypt.

The initially selected scaleups will attend a bootcamp scaleups to develop engagement among the scaleups and to work on their financial model, followed by a pitch presentation in front of a jury panel. The final selection of scaleups will become those who will attend the 6-months accelerator programme. A business needs assessment is conducted with the selected 12-14 scaleups before the accelerator programme begins.

The accelerator programme will mainly consist of on-ground activities with some online activities (in case of international experts) and will contain the following:

- ✘ Workshops (leadership, hiring the right team, operations management etc.)
- ✘ Field visits for the purpose of knowledge exchange
- ✘ On-site training at leading relevant players in their field
- ✘ One to one tailored mentoring in the areas identified during the needs assessment phase whether industry/sector or business related
- ✘ Masterclasses on general common topics relevant to the scaleups but is also open to the general public
- ✘ Business development support: hold a number of sessions around common topics to a subset of the 12-15 scaleups

- ✘ One to one session with a Business Plan Expert as the scaleups are required to develop a business plan at the end of the programme to submit to potential funding entities
- ✘ One to one session with experts to develop their branding manual

The 12-15 scaleups once accepted in the programme will receive a grant, the amount of which is decided based on the decision of the MFI that will be implementing this component. In order for the scaleups to receive this grant it need to be a legally established company (either from before the programme or will be assisted to register during the programme).

In addition to the accelerator programmes that will run in Assiut and Luxor, Orange Corners is planning on running mini-incubator programmes for startups and idea-stage entrepreneurs in other Upper Egypt governorates. These governorates will include Qena, Sohag, Aswan and Al-Minya. The duration of such programmes is anticipated to be 4-6 weeks to create awareness among these startups about the basis of business and financial management and modelling. The main objective of these mini-incubator programmes is to develop a pipeline for the accelerator programme.

Delta pre-incubation, incubation and accelerator programmes: The incubation programme will operate in 5 governorates namely Alexandria, Al-Menoufia, Kafr El-Sheikh, Al-Dakahlia and Al-Beheira. Initially it was planned to run incubator programmes in all 5 governorates but after the initial mapping it was decided to run accelerator programmes in Alexandria and El-Beheria, whereas a pre-incubation programme will run in Kafr El-Sheikh and El-Menoufia. Al-Dakahlia will probably run a pre-incubation and an incubation programme alternatively. There is flexibility in which programmes to run depending on the identified needs. The duration of each cycle will be 6 months; however, all cycles will run in parallel in the 5 governorates. the objective is that each cohort will consist of 10 startups/scaleups.

The programme will focus on certain sector including climate action, climate water smart agriculture, manufacturing and solid waste management.

The selection criteria includes the following in the case of scaleups applying:

- ✘ SME has been operating for 2-4 years (SMEs do not need to be legally registered as this will be a service provided through Orange Corners)
- ✘ Sectors of operation need to include agriculture, solid waste management, manufacturing, food processing, tourism and creative sectors
- ✘ Age of applicants should be between 18-35 years
- ✘ The scaleup needs to generate revenue
- ✘ The cohort needs to have at least 50% women scaleups
- ✘ Each scaleup will be required to generate 2-5 jobs during the accelerator programme

For startups and idea-stage entrepreneurs, the selection criteria includes the following:

- ✘ At least one of the startup founders is aged 18-35 years
- ✘ Commitment to attend all the activities of the programme,

Outreach activities will be the same as that for the Upper Egypt accelerator programme.

The pre-incubation/incubation programme will consist of the following:

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- ✕ Workshops
- ✕ One to one tailored mentoring
- ✕ Masterclasses on general common topics relevant to the scaleups but is also open to the general public
- ✕ Knowledge transfer from Dutch Experts

Based on the experience acquired during the first phase of Orange Corners, follow up occurs with the participants of the programme for a year after its conclusion. An alumni community has also been created which is a WhatsApp group that contains all graduates of Orange Corners programme, opportunities are shared on the group. Since Outreach Egypt (the implementing company of Orange Corners) has an office in Upper Egypt this provides continuity to the alumni of Orange Corners programmes where they provide them with various opportunities for their growth and hold multiple events and gatherings throughout the year. This will continue in phase two of Orange Corners.

Women's Financial and Economic Inclusion in Rural Egypt

This project was launched in 2021 but actual implementation is starting in 2024. The project is co-funded by the Embassy of the Netherlands and the European Union. It is co-led with the National Council of Women (NCW) and the Central Bank of Egypt (CBE). The objective of the project is to tackle obstacles to women's financial inclusion and economic empowerment by investing in the scale up and digitalization of a successful initiative known as Village Savings and Loans Associations (VSLA) for women. The project targets 120,000 women (aged 18-65 years) in 3 governorates namely Al-Minya, Assiut and Sohag. It aims to expand the scale, sustainability and impact of VSLAs through leveraging technology of different e-payment methods thereby enhancing women's access to financial services. In addition, the project aims at supporting small scale women-led enterprises in rural areas. Rural women's digital and financial literacy will also be increased through training.

Education for Employment-Egypt (EFE-Egypt)

Job Placement Training Programme

The Job Placement Training Programme (JPTP) is EFE-Egypt's flagship programme, it is a 4-weeks programme targeting unemployed Egyptians who undergo extensive job-readiness training and end in job placement. Participants can also undergo technical training (an optional element) depending on the client request to qualify participants in certain technical tracks.

Outreach activities include social media, offline event and employment fairs.

The selection criteria for this particular programme includes the following:

- ✕ University or Higher Institute graduates
- ✕ 18-30 years of age
- ✕ Unemployed for at least 6 months

Each cohort has 15-25 participants with a target of at least 50% of the cohort women. As mentioned above the programme standard duration is 4-weeks delivering 160 hours of training sessions run from 9am-5pm every day. The duration can go up to 300 hours depending on the

technical component requirement. Internal and freelance trainers conduct the training programmes.

The topics addressed during the training programme include the following:

- ✕ Business skills
- ✕ Business English
- ✕ CV writing and interviewing skills
- ✕ Microsoft Office
- ✕ Technical components previously included ICT, UI/UX design, web development, digital marketing, nursing and business development

Following the completion of the training programme the trainer conducts a mock day interview to evaluate the training programme participants and give them feedback. An employment day is then organized where 15-20 employers are invited to the event to meet the graduates of the training programme. Graduates of the training programme are called on a quarterly basis to follow up on their progress. They also become part of EFE's alumni network to different low-cost professional development programmes, continuous job vacancy announcements and local and international ambassadorship opportunities.

Career Directions Programme

The Career Directions Programme is a one-day programme targeting university students in their senior year and aims to equip them with the skills needed to successfully search for a job. It is conducted on demand basis, i.e., a client/donor must request it.

Outreach activities include social media, and its selection criteria includes the following:

- ✕ Unemployed or left work for at least 4 months
- ✕ Completed military service
- ✕ University graduates

The topics addressed during this one-day programme include the following:

- ✕ CV writing
- ✕ Interviewing skills
- ✕ How to search for a relevant job

Entrepreneurship Programme

The Entrepreneurship programme (EP) contributes to empowering youth economically by offering innovative solutions to help them thrive beyond conventional employment avenues. The programme focuses on equipping youth with essential skills and mindset to identify and establish new ventures. The programme duration ranges from 2-3 weeks.

Outreach activities include social media and the selection criteria includes females and males who operate an existing business.

The topics addressed during the training programme include the following:

- ✕ Soft skills for entrepreneurs
- ✕ Business skills (marketing, finance and pitching to investors)

The programme also contains matchmaking and networking events. Access to finance is not provided through this programme.

Entreprenelle

Awareness: She Can

This pillar aims to enlighten and inform aspiring entrepreneurs about opportunities and challenges in the business world. Programmes here might include seminars, talks, and community events that shed light on entrepreneurship.

Entreprenelle's flagship event is She Can, it is a one-day event in Cairo, featuring inspiring & educational talks, workshops, panel discussions, and masterclasses to exhibitions, competitions mentorship & networking activities, awards, and funding opportunities.

Additionally, Fashion fusion is the same format and idea of She Can, however it is focused on the fashion industry. Geared towards aspiring fashion entrepreneurs, it provides a platform for showcasing designs, connecting with industry experts, and gaining visibility. The event equips participants with essential tools, insights, and resources, actively supporting the growth of the local fashion scene and fostering entrepreneurship and innovation through Entreprenelle Fashion School.

The awareness pillar also includes specific events sponsored by a third entity for a specific target audience. For example, The Girls Can campaign, facilitated by Sunsilk in partnership with Entreprenelle, is a ground breaking initiative focused on empowering young women in Egypt. This collaboration aims to inspire and equip young females with the necessary skills and knowledge to become future leaders and entrepreneurs. Similarly, Entreprenelle and Estadat launched their collaborative Women Activations Project, a miniature version of She Can at City Club locations across Egypt in Menofia, Kafr ElSheikh and Banha, and featured success stories and inspiring talks from several women business owners and entrepreneurship figures to raise awareness and offer knowledge about entrepreneurship and the business industry.

Education

Entreprenelle's education pillar goes beyond traditional learning, offering acceleration programmes enriched with on-site visits tailored to each field. Participants gain practical insights by exploring real-world environments, such as visiting McDonald's kitchens to understand food operations or touring manufacturing facilities like Daly Dress and Al-Sayad to witness the clothing manufacturing process. Also, the programmes consistently feature success stories from a diverse range of guest speakers at various business stages.

There are four main programmes in the Education pillar:

- ✕ The Food Programme
- ✕ The Fashion Programme
- ✕ The Crafts Programme
- ✕ Start your Business

In addition to the four main programmes in the education pillar, there are other programmes that cater to the activities of a certain project or a donor-funded initiative. These include but

are not limited to Recycling and Upcycling Accelerator, Events Management Accelerator, Tech Accelerator, Health Accelerator, Natural Projects Accelerator, Services Accelerator, Women Rights Initiatives Accelerator and Sports Accelerator.

The duration of the education programmes can be from 1.5-2 months to two months depending on the type of programme, and prices of these programmes range from EGP 6,000-8,500.

At the end of every training programme, the participants are assessed through a pitching day, and they are ranked based on their performance. These rankings are kept in a drive with limited access to protect the data of the participants, and the top-ranking participants are recommended by Entreprenelle to more advanced programmes.

Furthermore, there are training programmes that are implemented as part of a partnership, such as the partnership between Entreprenelle and EG Bank. Through this partnership, they present a targeted 8-day training programme aimed at economically empowering women and girls, with 60% aged 18 to 29 and 40% aged above 29. Focused on freelancing in Styling, Event Management, Graphic Design, and Marketing, the initiative provides essential education and skills. The programme comprises two offline days fostering connections and networking, and six online sessions delivered via Zoom, offering flexibility for participants managing other commitments. Entreprenelle's mission is to empower female entrepreneurs by imparting the knowledge and practical tools needed for success in freelancing and entrepreneurial pursuits.

Resource Accessibility: Entreprenelle Hub

Entreprenelle Hub stands out as the most vibrant women's entrepreneurship group on Facebook in the MENA region. "Entreprenelle Hub" was created to provide comprehensive support to business owners, both female and male. Dedicated to furnishing the essential help, resources, and exposure needed for business growth, the hub serves as a direct engagement platform for graduates, aspiring entrepreneurs, and business owners across diverse fields. The Entreprenelle Hub currently has over 90,000 members from over 10 countries in the MENA region, 60% of whom are females and 40% are males. Through this hub, entrepreneurs can ask one another about anything they need, from suppliers to recommendations to job posting etc., the hub is moderated by Entreprenelle to make sure the posts are relevant and safe before getting posted.

Moreover, every education programme has a WhatsApp for its graduates to stay connected, seek help and to stay updated with new opportunities. One of the perks that Entreprenelle graduates have access to is meet-ups and networking events, for example, in 2021, Entreprenelle partnered up with Woosh Club Wellbeing for a well-being, mental health day, and organized a meet-up titled "Maintaining Mental Health for Entrepreneurs", and was a safe space to participate, and share thoughts.

Lastly, in the post-training phase, they receive mentorship sessions with Entreprenelle and get a discounted rate when getting coaching support from Entreprenelle's network of consultants. They also offer paid need-based consultations through the trained in-house teams that are available to support the programme graduates.

Economic Development

Entreprenelle launched a pioneering initiative dedicated to empowering women entrepreneurs in the Egyptian market. This programme is designed to catalyze economic growth and foster innovation among women, presenting them with customised opportunities for success. With a firm commitment to inclusivity, the initiative strategically engages diverse sectors, actively inviting women from various industries to participate and excel. By establishing a nurturing ecosystem, Entreprenelle aims not only to instigate positive change but also to play a pivotal role in the comprehensive economic advancement of women in Egypt. After having taken the education and knowledge they need, Entreprenelle promotes its participants who are ready for funding opportunities to achieve results.

Under its economic development pillar, Entreprenelle created Elle Studio, in partnership with Mall of Egypt and Majid Al Futtaim, a platform that highlights local brands and bolsters women entrepreneurs. Offering a dedicated mall space, where women-owned businesses can showcase and sell their products. Elle Studio's goal is to elevate local brands and empower women in business by providing a high-visibility venue to engage a broader audience. Through this endeavour, Entreprenelle persistently furthers its mission of championing women entrepreneurs and cultivating a dynamic market for locally crafted goods. Elle Studio is another method of supporting Entreprenelle's graduates, by being their very own Bazaar Studio, where graduates can showcase their products and engage directly with their target audience through bazaar and shopping events such as Malls, LA Market Bazaar and Bazarna.

Etijah

Tomoooh for economic empowerment

The Tomoooh Platform for Economic Empowerment is implemented by Etijah and funded by Secours Catholique-Caritas France (SCCF). The programme was launched in 2017 and has evolved through three distinct phases, with the current phase beginning in 2022. It targets young Egyptian fresh graduates from public universities and higher institutes, aiming to enhance their employability and entrepreneurial capacities through a series of well-structured interventions.

Tomoooh's approach to economic empowerment focuses on two main components: the Entrepreneurship Programme and the Employability Programme. In 2023, the programme expanded its reach, impacting 80 university students and 50 early-stage entrepreneurs, with 65% of the employability programme beneficiaries and 58% of the entrepreneurship programme participants being women.

The project sources its participants through diverse outreach strategies, including social media campaigns, partnerships with universities, and collaboration with community organisations. The application process is thorough, involving initial screenings, interviews, and evaluations by a specialized committee to ensure the selection of high-potential candidates. Afterwards, the shortlisted individuals are invited to an interview. The eligibility criteria include the following factors:

- ✕ Young Egyptian nationals
- ✕ 18-35 years old

- ✘ Primarily graduates from public universities/higher institutes

For the entrepreneurship programme, candidates with innovative ideas, a viable business model, and potential for market impact are preferred.

Participants must demonstrate a strong commitment to attending and actively participating in the programme activities.

The Entrepreneurship Programme is designed to support early-stage non-tech and tech startups. This component provides training, mentorship, coaching, and networking opportunities with investors and relevant incubators and accelerators. Participants also have the chance to access finance through pitching to a judging panel. This programme aims to bridge the gap between innovative ideas and market success, fostering sustainable businesses, as well as ensuring that participants are well-prepared for the workforce. Weekly workshops and training sessions covering key areas such as business modelling, financial planning, and marketing strategies are provided. Group and individual mentorship are provided throughout the programme. Additionally, the employability programme includes internships with private sector partners, allowing participants to gain hands-on experience in their field of study. Finally, Entrepreneurs participate in a final demo-day to pitch their businesses to a panel of experts to secure funding, while networking events connect participants with potential employers, investors, and industry experts.

The current phase of the employability programme aims to build the capacities of 450 young people over three years, providing tailored support through customised Personal Development Plans (PDPs). This year, after carrying out a market assessment, Etijah decided to add two components to Tomooh to upskill fresh graduates to match the market needs through providing the opportunity to join an English course and/or introduction to computer skills for 30% to 40% of the target and individual coaching sessions.

The Employability Programme targets public university graduates, equipping them with essential skills, knowledge, and competencies demanded by employers. It includes:

- ✘ Career mentoring
- ✘ Networking opportunities with the private sector
- ✘ English language course
- ✘ Introduction to computer skills (Microsoft office, email, online meeting platforms, etc.)
- ✘ Internship opportunities

Enterprise Development Programme

The Enterprise Development Programme, in partnership with the International Labour Organization (ILO) PROSPECTS programme, was launched in 2021. This programme supports aspiring and existing youth entrepreneurs from both Egyptian host communities and refugees to provide them with the necessary skills and resources to develop and scale their businesses. The programme, set to run until July 2024, targets entrepreneurs aged 18-35 years, residing primarily in the Greater Cairo Governorate. 78% of the beneficiaries in 2023/24 were women. The programme's structure revolves around comprehensive training, post-training support, and market integration, aiming to create sustainable business ventures.

The programme uses ILO-certified curricula, including the "Start and Improve Your Business" (SIYB) and "Gender and Entrepreneurship Together (GET Ahead)" modules. These modules cover essential entrepreneurial skills such as business planning, financial management, marketing strategies, and operational efficiency. The training is designed to support both potential and existing entrepreneurs, ensuring a broad reach and significant impact.

The programme offers post-training activities such as one-to-one coaching sessions, development of business plans, legal support, business consulting and TVET. In 2023/24, the programme helped develop 484 business plans. To further support the growth of these enterprises, the programme provides a small funding opportunity based on the performance of the beneficiaries throughout the programme.

The selection criteria for the Enterprise Development Programme include:

- ✕ Egyptian host community members, asylum seekers, migrants and refugees
- ✕ Aged 18-35 year
- ✕ Both potential and existing entrepreneurs with a viable business idea
- ✕ An existing business that requires support to upscale

The programme sources its participants through social media campaigns and collaborations with over 11 CBOs.

Social Enterprise Development Programme

The Social Enterprise Development Programme is also in partnership with the ILO's PROSPECTS programme. The programme is currently in its first phase which started in 2023. This programme focuses on empowering aspiring social entrepreneurs from both Egyptian and non-Egyptian communities, particularly targeting vulnerable populations in Cairo, Alexandria, and Damietta.

The Social Enterprise Development Programme addresses critical social issues while generating sustainable income. The programme supports the establishment and growth of social enterprises that create positive societal impact.

The core component of the programme is the "Start Your Business for Social Entrepreneurs" (SYBSE) training, which selects 550 participants from a pool of 700 applicants. Conducted over 20 intensive training rounds, each round consists of seven days of followed by five days of financial literacy. The SYBSE programme covers essential topics such as business planning, marketing, and impact measurement.

The post-training support for the programme includes one-to-one coaching, legal support TVET, business consulting, and free opportunities to sell their products in bazaars.

The selection process for the Social Enterprise Development Programme is similar to the Enterprise Development Programme.

The criteria include:

- ✕ Entrepreneurs aged 18-35 years
- ✕ Egyptian and non-Egyptian communities.

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- ✘ Participants must have a viable social enterprise idea
- ✘ Participants can have an existing social business that addresses a pressing societal issue.
- ✘ Applicants should demonstrate strong commitment to the programme and a willingness to actively participate in all training and support activities

Employability Programme in the Hospitality Sector

The Employability Programme in the Hospitality Sector is in partnership with the Sustainable Hospitality Alliance under an overall funding by GIZ Germany. The programme started in June of 2023 and ends in December of 2024. It focuses on providing intensive hospitality training and job opportunities to individuals from disadvantaged communities in Greater Cairo and Qena, with internships and job matching in either Greater Cairo or Hurghada city of the Red Sea governorate. The programme trains the participants with soft skills and practical skills to boost their career prospects in the hospitality industry in Egypt, with 65% of the programme's beneficiaries being women.

The programme offers comprehensive trainings in various hospitality sectors, including kitchen operations and cooking, housekeeping, food and beverage (F&B) services, and stewardship. The training is mainly delivered by specialized service providers and individual trainers.

One of the main strengths of the programme is its job placement components, as the programme has significant collaborations with a network of hotels and sports clubs, such as Marriott International, IHG Hotels & Resorts, Four Seasons Hotels and Resorts, Radisson Hotel Group, Jaz Hotel Group, as well as Kode Sports Club, and the Touristic Investment Company (Crave Restaurants, Crave Catering & Qahwa).

The selection process includes the following criteria:

- ✘ A focus on those aged 19-24, with exceptions until 29 years old
- ✘ Candidates must reside in Greater Cairo, Qena or Hurghada
- ✘ Individuals from economically disadvantaged communities
- ✘ Applicants should demonstrate a strong commitment to completing the training and participating in the internships and job placement opportunities

The outreach is done through info sessions, partnerships with local NGOs and CBOs, and online social media campaigns.

The Programme is structured to provide a 360 approach to skills development and employment including:

- ✘ Training sessions that cover essential soft skills, English language, hospitality skills, customer service and industry-specific knowledge. The training is conducted by industry professionals.
- ✘ Throughout the soft-skills training, some of the human resources teams from partner hotels visit the participants and give them insights about the hospitality sector.
- ✘ The programme offers valuable practical experience through two-months internships with partner hotels and restaurants for every participant in their chosen department. These internships are designed to provide hands-on training.
- ✘ Mentorship and Support throughout the training and job placement process through connecting the participants with the hotels that have vacancies.

The European Bank for Reconstruction & Development (EBRD)

Women in Business (WiB)

EBRD works with women-led small and medium-sized enterprises (SMEs) to help promote women's participation in business. The EBRD uses the EU's definition of SMEs as having less than 250 registered employees (this number can sometimes go up to 500) and the business needs to be legally registered with at least 2 annual financial statements and turnover needs to be less than €50M. Services include providing access to finance and business advice. Access to finance through credit lines to local banks dedicated to women-led SMEs, alongside business advice to help businesses become more competitive. The WiB programme also offers training, mentoring and other support to enable women entrepreneurs to share experiences and learn from each other as peers. The WiB programme also works closely with partner financial institutions to help them offer financial products that better meet the needs of women-led businesses, changing the way they work.

In addition to the above selection criteria of being an SME, the business EBRD selects impact driven businesses to work with and finance. The operational management responsibility for the applying company should be held by a woman, who may also partially or wholly own the business who may also partially or wholly own the business.

The WiB programme offers the following services:

- ✘ Co-finance customised consulting services up to 80%
- ✘ Coaching and mentoring services
- ✘ Access to financing services

The WiB offers customised consulting services to women led businesses. There are no outreach activities, the programme is known by word of mouth. A woman owned SME approaches EBRD with their need and the following process is applied:

- ✘ EBRD conducts a simple diagnostic of the SME
- ✘ EBRD meets with the SME and discuss the needs
- ✘ EBRD prioritizes the SME needs to decide on which areas they will work on
- ✘ The consultants are selected
- ✘ A Terms of Reference (ToR) is drafted and 3 consultants are selected to submit proposals

The WiB programme finances women led businesses consulting projects between 70-80% of the consulting project fees with a maximum limit of €30K. Factors affecting the financing % depend on location, number of employees and revenues. The SME pays the consultant their consulting fees and then reimburse their share from EBRD.

The advantage of the consulting services provided by the WiB programme is that they are customised and tailored solutions designed to provide the best possible benefit for the SME. It is worth mentioning that the consulting services are mainly provided by local consultants, a limited budget is allocated on an annual basis for 5-6 SMEs to work with international consultants. Most of these SMEs operate in an industrial setup and require certain expertise that is not available locally.

Coaching and mentoring services are also provided to women led businesses to support them with the implementation of the recommendations and outputs of their consulting projects. It has been noticed that a substantial number of the women-led SMEs receiving funding for the consulting projects face difficulties in implementing them as they get engaged in day-to-day operations and do not dedicate the time. The coaching and mentoring services provided are of a long-term nature ranging from 9-10 months.

EBRD does not provide direct loans or financing facilities to their clients but facilitates access and fast tracks them to a number partner banks or MFIs including QNB, National Bank of Kuwait (NBK), Banque Du Caire, Reefy, Tanmiah, Tasaheel and Export Development Bank of Egypt (EBank).

In addition to the consulting services provided, master classes are provided for women in business and topics include basics of financial management, finance for non-financials, digital marketing and these programmes are implemented in cooperation with banks and other specialized entities. Most of these programmes are announced on LinkedIn and are available to all, these classes or training programmes are conducted online and are free of charge to all those businesses that meet EBRD's criteria. The training programmes range from 4-5 days in duration with a maximum of 25 participants in attendance.

Group projects are offered to SMEs who cannot afford to pay for the consulting services on their own, so a number of these businesses (up to 5) are grouped together and work with one consultant so the consulting fees are divided among them. It is worth mentioning that even within group projects the consultant dedicates a percentage of his/her time to working individually with the client.

Freeziana

Handicraft Entrepreneurs on Freeziana Marketplace

Freeziana started out as such, a marketplace for women artisans in various handicrafts, where artisans would apply to showcase their products but the founders of Freeziana found out that there were issues in the quality of their products, pricing strategies, photos of the products and thus the products were not competitive. The founders selected 60 artisans from around 2000 to work with them hand in hand on refining their products from several aspects that included product quality, marketing, pricing etc. with the help of experts in the field. The offering of training and consulting services to women artisans gained traction and attracted several donors to support Freeziana in such efforts and so Freeziana generates income from sales fee from Artisans (20%) and from the consulting services they provide to the artisans (funded by other donors). Freeziana currently has 7000 sellers on Freeziana, 4000 steady selling artisans and 3000 seasonal selling artisans. Freeziana not only promotes the products of the artisans but also their stories. Freeziana is interested in the story behind the seller, this helps in creating engagement with the brand. Buyers are motivated by the stories of the sellers.

Outreach to sellers is important to Freeziana as they take a fee in return for their services, but it does not require a lot of effort now because they have built a reputation in the field and appeared on famous TV programmes that have millions of viewers. Some of the designers who have success stories with Freeziana also join the team when appearing on TV with a sample of

their products which shows their credibility. Finally, there is a tab on Freeziana's website whereby designers can apply to become sellers and after such appearances they have received many applicants.

The selection criteria applied by Freeziana for choosing the women artisans, designers craftswomen that make products that Freeziana sells on their behalf includes the following:

- ✘ Women aged 20-50 years old
- ✘ Having experience in their crafts
- ✘ Applying with authentic products not fake pictures and showing good quality products
- ✘ Have basic technology skills to use the Freeziana portal and add their products
- ✘ Graduates of Arts, Engineering or talented people who graduated from other fields of study

Designers and artisans are chosen after a quality control process that involves holding an interview with them, checking their products and ensuring it is made of good quality materials and then they become verified after positive reviews from customers who bought their products. Those whose products receive negative feedback get several warnings and then they must be removed from the platform if they do not fix the production problem. Those who were not accepted as sellers are directed to the closest Estadama Centre to where they are located and receive training, guidance and mentoring, whereby they can try starting their own businesses once more and become sellers on Freeziana, or if that does not work, they can be employed as a production staff at an Estadama Centre.

The type of support offered by Freeziana to the sellers is as follows:

- ✘ Technical support in pricing, photographing, and selling their products.
- ✘ Promising/talented designers are selected to deliver training programmes to the production unit staff in one of the hubs and gets paid for training the staff on a certain craft.
- ✘ Exposure in the field of handicrafts and creative industries which brings the designers more opportunities to diversify their revenue stream.
- ✘ Referral to acceleration and incubation programmes.
- ✘ Crafty channel on YouTube offers free technical courses on various handicrafts.
- ✘ They also have paid services such as campaigns, logo creation and branding.

It is also worth mentioning that Freeziana are not only interested in promoting the Artisan's products but also their personal stories, in most cases there is a story behind each seller and this helps in creating engagement with the brand. Buyers are motivated by the stories of each seller.

Estadama Centres

Estadama centres are training centres in different rural areas to train women on several handicrafts to equip them with the necessary skills to start production for Freeziana and for other artisans. They are currently located in five governorates, namely Giza, Al-Fayoum, Aswan, Al-Menoufyia and Al-Gharbia, with plans to expand to all governorates. They are all equipped to teach and produce traditional handicrafts (such as pottery, carpets, and leather) for

unemployed and undereducated women to find suitable employment. Additionally, the units aim to educate youth and build their capabilities in marketing, design, photography, business, coding, and other fields, providing them with opportunities to find suitable employment. The units promote sustainable economic development by empowering women and youth and preserving traditional crafts, while also fostering creativity and promoting job opportunities in underprivileged communities. One of the objectives of the Estadama Centres is also to establish support businesses around the centres to serve them.

Outreach is not an issue because these women do not have income generating opportunities so it is easy to outreach women around these hubs.

The selection criteria varies according to the craft but there are certain profiles that are common. Some crafts are not suitable for older ages due to specific health requirements such as perfect eyesight or physical ability to lean forward for a long time while working. The selection criteria applied by Estadama Centres for choosing the women that work in the production units of Estadama includes the following:

- ✕ Women aged 20-40 years old
- ✕ Living in rural areas around the hubs
- ✕ In need of a monthly income
- ✕ Divorced women or single mothers
- ✕ Illiterate, literate, high school graduates or even holding a bachelor's degree

Those who get hired in the Estadama Centres hub have the following benefits:

- ✕ Training on the craft of their choosing
- ✕ Internships with the sellers working with Freeziana with a stipend
- ✕ Employment after training with competitive monthly salary and fixed working hours

It is worth mentioning that in choosing the location of Estadama Centres, Freeziana ensures the location is close to at least 7 villages in order to support women living there, overlooking a main road to ensure adequate transportation means, and near a local Health Unit that women generally visit to provide health services for their families.

The Information Technology Industry Development Agency (ITIDA)

Heya Raeda

Heya Raeda is an annual programme designed specifically to empower women entrepreneurs who desire to or are leveraging technology in their business endeavours. The programme was previously offered offline to women from all governorates of Egypt. During Covid it shifted to being offered online and has continued as such since then. It is a 6-day programme of intensive learning with 15 cycles being implemented in total on an annual basis over a duration of 3-4 months. The programme tackles different areas required to build a strong business including the importance of technology, fundamentals of finance and marketing and fostering innovation. The programme targets businesses in ideation or early stage.

The programme is structured to be delivered over 6 days (5-6 hours per day) distributed over a flexible online schedule (morning/evening sessions) to fit the needs of the participants. It is divided into 6 modules as follows:

1. Business model
2. Validation and finance basics
3. Marketing techniques
4. New key technology enablers
5. Communication and presentation skills

TIEC selects a service provider on an annual basis who is in charge of outreach activities and programme implementation.

Outreach activities include social media and accessing TIEC's database. Interested applicants fill in an application through TIEC's website, these applications are then filtered and phone calls are sometimes conducted if clarification is needed.

The selection criteria is a simple one and includes:

- ✗ Egyptian female entrepreneur (at least one of the founders)
- ✗ Age range starting at 18 years with no age limit
- ✗ Must have an IT related or IT enabling idea
- ✗ Basic use of a smart phone

One to one mentoring is offered during the last day giving feedback to the participants on their pitch presentations which is followed by an online demo day for each cohort. Top performers are identified according to their commitment levels (at least 80% attendance is required) and their performance during their pitch presentation.

All programme graduates have access to the following programme perks:

- ✗ If the startup registers the business after the programme, they receive LE 5,000
- ✗ Free access to co-working spaces at TIEC premises or Innovation Hubs

Top performers have access to additional mentoring sessions and are offered a fast track to TIEC's pre-incubation programme.

Nile University

WEMPOWER Initiative

The WEMPOWER initiative was established in 2023 and it aims to empower women entrepreneurs by fostering an environment that promotes innovation, learning and development. This initiative is grounded in a novel multidimensional model designed to empower women entrepreneurs in Egypt. The WEMPOWER initiative is based on research conducted in the area of women economic empowerment

The initiative is implemented in partnership with USAID's Business Egypt (BE) project as part of the PDF fund and should commence in May 2024 for a duration of 2 years. It is targeting existing and aspiring women entrepreneurs.

The programme is designed based on four pillars:

1. Power within yourself (includes one to one and group mentoring and consulting): providing mentoring and consulting to women entrepreneurs and also building the capacity of 50 mentors
2. Power to inflict change (capacity building activities and knowledge transfer): this will consist of 24 capacity building workshops (on every month) for women in innovative entrepreneurship. The workshops will be a hybrid model (online and offline) but mainly online to accommodate for the challenges faced by women who have multiple responsibilities and who live in other governorates. It is also planned to hold 4 webinars through the programme duration to address specific topics related to women entrepreneurship
3. Power with the community (Networking, awareness and provide market access): awareness events will be open for all those participating in the capacity building workshops.
4. Power over resources (pre-incubation, incubation and acceleration programmes and access to funding): These 3 programmes will be held on premise at NU where each programme will consist of 5 women entrepreneurs and the duration of each programme will be for a year, this will be repeated for 2 years. The 3 programmes (pre-incubation, incubation and acceleration) area designed to be implemented in parallel each year. Thus, a total of 30 women entrepreneurs attending one of the above programmes. It is planned to follow up with the entrepreneurs that participated in each of the programmes. Additionally, events and meetups will be planned for those participating in the programmes with access to investors and market players

The selection criteria for those who will participate in the programme includes the following:

- Nascent, early stage or late-stage entrepreneurs
- At least one-woman co-founder
- Has a business idea that is technology focused or tech-enabled
- Innovation based meaning it addresses a new need in the market or addresses a current need in an innovative and new approach or addresses a new target audience

Outreach activities are planned to be conducted through social media channels, the NU's network of universities and databases, in addition to working closely WEN and accessing candidates from their network.

The programme will focus on innovation led sectors four in particular namely AgriTech, GreenTech, EdTech and HealthTech.

Initially, the geographical coverage of the programme will include Cairo, Alexandria, Al-Ismailia, Assiut and Al-Minya.

People Power Inclusion

Youth Employability & Entrepreneurship Booster

The objective of this project is to strengthen the economic inclusion of Egyptian youth in a labour market where gender inequalities are reduced, by providing them with services to support employability, vocational training and entrepreneurship. This is a 3-year project that just started in 2024. The project will be implemented in Cairo and Assiut through 2 partner implementing Community Service Organizations (CSOs) namely ABWA in Assiut and the Egyptian Association for Comprehensive Development (EACD) in Cairo. The project is aiming to provide training for employment/entrepreneurship services with the objective of providing 600 incoming generating opportunities.

Outreach will occur through the two CSOs either utilising their existing databases, social media or outreach through their partner CSOs in the target communities by conducting information sessions.

The selection criteria has not yet been finalized by will include the following:

- ✘ Youth aged 18-35 years with at least 65% women
- ✘ Living or operating in Cairo or Assiut
- ✘ Minimum level of education would be a high school diploma

Applicants will be interviewed to ensure alignment and commitment levels to the programme requirements.

As mentioned there will be 2 tracks 1) wage employment 2) entrepreneurship support

Wage employment: It is planned to hold 5-day training programmes for the selected youth on skills required to secure employment. The CSOs will sign MoUs with partner private sector companies to facilitated employment after the training programmes. The CSOs will also organize employment fairs for graduating participants from the training programmes,

Entrepreneurship support: This track is still being planned and no activities have been scheduled yet

It is worth mentioning that both CSOs have Employability and Entrepreneurship Counselling Centres that seek to create employment opportunities for youth and equip youth with entrepreneurial skills. The target 600 youth would have benefited from the services provided by the project through these centres to ensure sustainability beyond the project lifetime.

Tiye Angel Investment Network

Female founders – investment readiness programme

The programme was implemented in December 2023 targeting women founders in order to equip them with the knowledge they need to become investment ready.

The selection criteria included the following:

- ✘ Startups that have a strong product/service in the market

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- ✕ Currently in a raising round of investment or have raised before
- ✕ Startups that have at least one female co-founder with meaningful equity

The programme duration was 2 days and addressed the following topics:

- ✕ Developing your growth strategy
- ✕ Understanding the fundraising process
- ✕ Learning about multiple rounds of fundraising and exiting
- ✕ Board information
- ✕ Securing customers and early revenue
- ✕ Common challenges that face founders

Training of Trainers (ToT) – investment readiness programme

The programme was also implemented in December 2023 targeting those who work closely with women founders to help them raise funds which included investors, consultants, incubator/accelerator staff.

The programme duration was 2 days and addressed the following topics:

- ✕ Developing growth strategy for startups
- ✕ Understanding the fundraising process
- ✕ Learning about multiple rounds of fundraising and exiting
- ✕ Common challenges that face founders

Women Entrepreneurs Network (WEN)

Training of Trainers (ToT) for women mentors

WEN was first established under the USAID funded project SEED in 2016 and was then supported by another USAID funded project called SSA. Starting in 2019 and till 2022, a training of trainers' programme was implemented to equip women mentors, in total 75 women mentors were equipped for the Women Entrepreneurship Network. The objective of the programme was to equip experienced business women, entrepreneurs and experts on how to mentor aspiring and early-stage women entrepreneurs. Topics in the ToT programme included listening skills, the art of asking questions, self-awareness, empowerment, personal biases, psychological training.

Capacity building programme for women entrepreneurs

This was one of the first programmes that WEN implemented to equip women entrepreneurs in 4 governorates through bootcamps and mentoring initiatives. The objective was to work with enablers not directly with startups. One key observation through that programme was that most of the women entrepreneurs who participated in the programme were necessity entrepreneurs. The programme was implemented in 4 governorates namely Alexandria, Al-Ismailia, Al-Minya and Assiut. Athar Accelerator was in charge of the programme implementation in Al-Minya. ABWA was in charge of the programme implementation in Alexandria and Assiut. Dina Yacout was in charge of the programme implementation in Al-Ismailia. The programme duration was 3 months.

Outreach activities included social media and the partner's network's each in their respective governorates.

The selection criteria applied for choosing the programme participants included the following:

- A women entrepreneur with operations for at least one year
- The entrepreneur can be formal or informal

The programme targeted 100 participants from each governorate and ended with 260 participants. A one-day digital simulation exercise was conducted for all participants and speed mentoring was also conducted for the participants on different topics in the form of group coaching. This was followed by a one-month online programme where participants went through a gamification training programme to simulate their business. The participants were then filtered to 20 from each governorate, this filtration occurred based on their commitment levels during the one-month gamification training. The selected participants went through a bootcamp (2-5 days in duration) where they were exposed to topics such as business modelling, marketing, finance, pricing and product development.

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