



PROFILE OF WOMEN IN RURAL EGYPT



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UN WOMEN
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WOMEN IN RURAL EGYPT

Rural Egypt is home to 58% of the Egyptian population¹. Rural areas are characterised by stricter patriarchal familial and societal structures than urban areas². However, rural Upper Egypt (where 44% of Egypt's rural population is located) and rural Lower Egypt (56% of the rural population)³ differ significantly in terms of their socio-cultural norms and the associated economic and political context⁴. Disparities also exist with regards to the roles, responsibilities and social status of women, and their subsequent land ownership rates⁵. Rural Upper Egypt shows higher gender gaps than rural Lower Egypt in significant areas such as health, literacy and poverty.

This brief aims to provide a snapshot of the situation of women in Rural Egypt by providing information and data on the following issues:

- The main institutional commitments for women's rights, including the rights of women in rural areas;
- Some facts and figures on the situation of women in rural areas, as well as some of the main challenges they face;
- Egypt's strategic framework to improve women's rights, including rural women; and
- UN Women Egypt's work in supporting women's political, economic and social empowerment in rural areas.

I. International commitments for women's rights addressing the specific situation of rural women

Several international instruments to whom Egypt is party mention the specific situation of women in rural areas.

Article 14 of the **Convention on the Elimination of All Forms of Discrimination against Women** (CEDAW Convention) recognizes the unique situation of women in rural areas and highlights specific obligations of States parties in recognizing, promoting and protecting their rights. It enjoins States Parties to consider the specific problems faced by rural women and their significant role in the economic survival of their families, including their work in the non-monetized sectors of the economy.

The CEDAW Convention calls upon States Parties to implement specific measures to ensure the full application of the Convention's provisions to women in rural areas, including specific measures to eliminate the multiple discriminations they face in different areas of life (such as participation in socio-political life, health

and access to adequate healthcare, social security, education, employment, access to finance, housing, etc.).

The **56th Commission on the Status of Women** (CSW56) has focused on the empowerment of rural women as its priority theme.

The empowerment of rural women and girls, as well as the challenges and opportunities in achieving gender equality, were also the themes of the **62nd session of the Commission on the Status of Women** (CSW62). The CSW 62 highlighted the main issues faced by rural women and girls worldwide (including food security and nutrition, land, water, food, work, and a life free of violence and without poverty) and delivered a holistic roadmap to ensure the realization of rural women' and girls' rights.

The **Beijing Platform for Action** also recognizes the specific issues faced by women in rural areas. Several areas of concern have specific objectives focusing on rural women (including Areas A (Women and Poverty), B (Education and training), F (Women and the

¹ The Central Agency for Public Mobilization and Statistics (CAPMAS) (2017), *Egypt population Census*.

² Najjar D., Percic M., Baruah B., Aw-Hassan A. and Stloukal L. (2016), *Women, Decent Work and Empowerment in Rural Egypt*, ICARDA

³ Egypt Network for Integrated Development (n.d.), *A profile of Poverty Across Egypt and Recommendations – Policy Brief 015*

⁴ Following the Nile river's course, Upper Egypt is located upstream, nearer the source of the river. Lower Egypt is the northernmost region of Egypt, downstream the Nile.

⁵ Najjar D., Percic M., Baruah B., Aw-Hassan A. and Stloukal L. (2016), op. cit.

Economy) and K (Women and the Environment).

The **Sustainable Development Goals** (SDGs) address the situation of rural women and provide an important opportunity to advance both process and outcome indicators.

In its last review of Egypt, the CEDAW Committee mentioned the specific situation of women in rural areas. The Committee expressed concern at the lack of data and information on rural women (especially on issues such as health, education, labour and employment, and participation in socio-political life).

II. National legal framework for gender equality

The Egyptian legal framework for women's rights has evolved over the past few years.

The Egyptian Constitution

The Egyptian Constitution adopted in 2014 includes several articles dealing with the specific situation of women in rural areas⁶.

Article 9 condemns discrimination against women and enshrines the **principle of equal opportunity** for all citizens, regardless of their sex, in the Constitution.

Article 11 acknowledges the State's obligation to ensure **equality between women and men** and women's access to their civil, political, economic, social and cultural rights. The article opens the door to the implementation of specific measures to ensure women's adequate representation in decision making bodies and public office; the absence of discrimination against them; and protection of women against all forms of violence. This article also recalls the State's obligation to provide care and protection for children and their mothers, women-headed households, the elderly and women most in need.

Several articles deal with the issue of **violence against women**, such as article 98, that criminalizes all forms of slavery and trafficking in human beings. The Constitution also raises the legal age of adulthood to 18, setting a strong legal basis to curb the issue of child marriage.

With regards to women's social rights, several articles are particularly relevant for rural women. For instance, article 17 reaffirms the State's obligation to provide **social security** services to all its citizens, to guarantee a decent life to all. People who are unable to support

themselves or whose activities do not enable them accessing to an adequate pension (such as the elderly; unemployed people; people with disability; small farmers; agricultural workers; or people working in the informal economy _ groups in which women are over-represented) have the right to receive support from the State. Moreover, special attention has been given to people with disabilities and the elderly (Articles 81 and 83). Under article 8, the Constitution commits the State to ensure social justice and the provision of social solidarity to guarantee a decent life for all its citizens.

Article 29 recalls the importance of agriculture for the Egyptian economy. Through this article, the State commits to work for rural development and to raise the standard of living of the population living in rural areas.

Finally, Article 93 of the Constitution recalls Egypt's commitment to international conventions on Human Rights, including international commitments for women's rights.

Amendments to existing legislative framework towards more gender equality

A recent amendment to the Inheritance Law imposes stricter sanctions on those who impede entitled persons access to their inheritance rights. The amendment makes the obstruction to inheritance a crime punishable by jail time of no less than 6 months and a fine of up to 100,000 EGP.

Raising awareness on women's rights

Actions to increase the awareness of women's rights have also been endorsed at the highest political level, such as the government's decision to make 2017 the "Year of Egyptian Women".

III. Egyptian women in rural areas - Facts and figures

Demographic profile



64% of the population in rural areas is under 25, in comparison to 58% in urban areas⁷.

Rural Egypt (and especially rural Upper Egypt) is characterised by a high fertility rate, especially among women between 20-24 and 25-29. In 2014, whilst rural Upper Egypt accounted for only 25% of Egypt total population, the area accounted for 41% of all births. In rural areas, the total fertility rate was 3.8 births per woman, around 30% higher than the rate in urban areas (2.9 births)⁸.

⁶ UN Women Egypt (2014), *Brief on women and the Constitution*

⁷ Population census data, 2017

⁸ Ministry of Health and Population [Egypt], El-Zanaty and

Associates [Egypt], and ICF International (2015). *Egypt Demographic and Health Survey 2014*. Cairo, Egypt and Rockville, Maryland, USA: Ministry of Health and Population and ICF International.

Women in rural Egypt also tend to marry earlier than those residing in urban areas. Data gathered during the latest population census shows that 13% of rural women under 20 have been or are married, almost twice the rate of early marriages among women (under 20) residing in urban areas (7%)⁹. Other data source shows that more than 6% of the girls aged 15-17 and 15% of the girls aged 15-19 would be married¹⁰.

In 2014, women-headed households represented 11% of households in rural areas (16% in urban areas)¹¹.

Poverty

SDG 1 and its 7 targets focus on ending poverty in all its forms, everywhere, and acknowledge the gender dimension of poverty.

Poverty in Egypt is largely connected to regional disparities, and poverty rates are significantly higher in rural Upper Egypt. People living in rural areas experience higher level of multidimensional poverty and intensity of deprivation than those residing in the urban lower governorates. Poverty rates are particularly high in Rural Upper Egypt, where 43.7% of the residents are income poor¹². Child poverty is also much higher in rural areas, where 40% of the children under five are poor, than in urban areas (25%). In rural Upper Egypt, almost half of the children under the age of five experience multidimensional poverty¹³. Chronic food insecurity is concentrated in rural Upper Egypt, where 74.3% of all households are in chronic food insecurity (long-term or persistent inability to meet minimum food requirements)¹⁴.

Education

SDG 4 focusses on quality education and the promotion of lifelong learning opportunities for all. Its targets address the persistence of gender gaps in access to education.

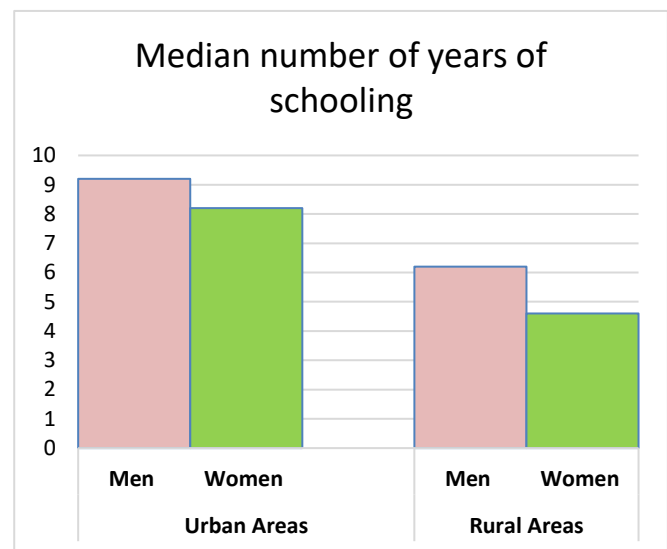


Significant gender gaps in education persist in rural Upper Egypt. By contrast, those gaps are less significant in rural

Lower Egypt and have almost disappeared in metropolitan and urban Egypt. In 2014, the difference between women and men's median number of years of

schooling was higher in rural Egypt (4.6 years for women against 6.2 years for men) than in urban Egypt (8.2 for women and 9.2 for men)¹⁵. Differences were also more marked between women and men from rural Upper Egypt (3.4 years for women and 5.7 years for men) than from rural Lower Egypt (5.3 years for women against 6.7 for men).

Source: EDHS, 2014



Strict prescriptions of gender social roles seem to be more prevalent in rural Upper Egypt, where boys' education is generally prioritised over girls', especially in households that fall below the poverty line. This is reflected in the existing gender gaps in the likelihood of ever attending school - much higher in rural Upper Egypt (16% higher in favour of men) than in urban Lower Egypt (6%)¹⁶. 22 % of women have never attended school in rural Upper Egypt. This is the case for 4% of men from the same region¹⁷. These trends have an impact on literacy rates, resulting in 39% of women in rural Egypt being illiterate¹⁸ (at national level, 30.8% of women are illiterate). Limited access to education is a major issue for women in rural areas, and negatively impact their economic and social opportunities, as well as their health status.

Access to ICT is also more limited in rural areas. According to the last census data, 84% of rural women do not use internet, whilst the rate of men is 76%. 82%

⁹ Data includes the following categories: women who are married, women who have signed a marriage contract, widows, divorced women.

¹⁰ The Central Agency for Public Mobilization and Statistics (CAPMAS) and United Nations Children's Fund (2017), *Children in Egypt 2016: a statistical digest*, Cairo, Egypt.

¹¹ EDHS, 2014

¹² UNDP (2010), *Egypt Human Development Report*

¹³ UNICEF (2017), *Understanding Child Multidimensional Poverty in Egypt*

¹⁴ EDHS, 2014

¹⁵ Ibid.

¹⁶ Ibid.

¹⁷ CESR (2014), Egypt UPR Briefing, The Right to Education, Factsheet 11

¹⁸ Population census data, 2017

of women in rural areas did not have access to computer, against 76% of men in the same areas¹.

Health

Gender inequalities in health status and access to healthcare have been identified as major challenges to the realisation of SDG 3 and its 13 targets, that seek to ensure healthy lives and well-being for all at every stage of life.

Access to healthcare is more limited in rural Egypt.

While 97% of Egyptian women residing in urban areas had been attended by a qualified health professional during delivery, the percentage is only 89% for women in rural Egypt. Again, significant disparities exist between rural Upper (where the share of women who are attended by a health professional falls to 83%) and Lower Egypt (94%)¹⁹.



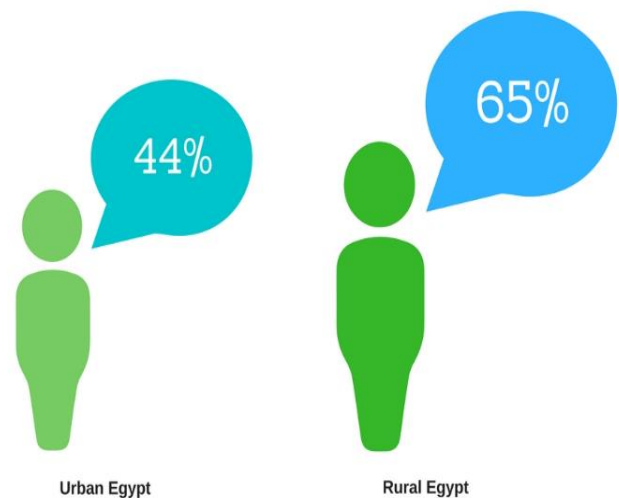
According to last Census data, the majority of Egyptian women are not being subscribed or do not benefit from any health insurance scheme. The share of rural women with no insurance amounts to 53.4%, slightly higher than the share of urban women who do not have health insurance (52.8%). By contrast, 46.3% of men in rural areas are not insured, while this is the case for 43.7% of men in urban areas²⁰.

Violence against women

Eliminating violence against women and girls is an essential component of SDG 5 (targets 5.2 and 5.3).

FGM prevalence is higher in rural areas (95%) than in urban areas (86%). With regards to opinions on the continuation of the practice, a majority of rural women are in favour of continuing the practice (65%), a much higher proportion than urban women (44% approve the continuation of the practice)²¹. Rural women are also slightly more likely to have experienced physical and/or sexual violence committed by their husband than urban women²².

Women in favour of continuing FGM



Source: EDHS, 2014

SDG5 also seeks to ensure women's full and effective participation and equal opportunities (target 5.5).

Women in rural areas experience specific difficulties in accessing their citizenship rights. In its last review, the CEDAW Committee expressed concern at the high number of rural women who still lack personal identity cards²³. Indeed, there is an estimated 5 million women across Egypt who have no form of identity registration, which prevents them from voting, accessing social protection and other government services, including education and health care.

Women's economic empowerment

Women's access to decent work is an essential measure of inclusive and sustainable growth, as highlighted by SDG 8.

Women's labour market participation remains invisible, especially in rural areas. In 2012, women's labour force participation in rural area was 21%, while men's was much higher, reaching 81%. In urban areas, this gender gap was slightly less consequent: women's labour market participation reached 26% while men's 79%²⁴. However, when adopting a wider definition of 'work' that takes into account subsistence activities, the picture appears quite different. Indeed, if men's participation rates vary marginally in rural and urban areas (82% and 79.1% respectively), and women's

¹⁹ EDHS, 2014

²⁰ Population census data, 2017

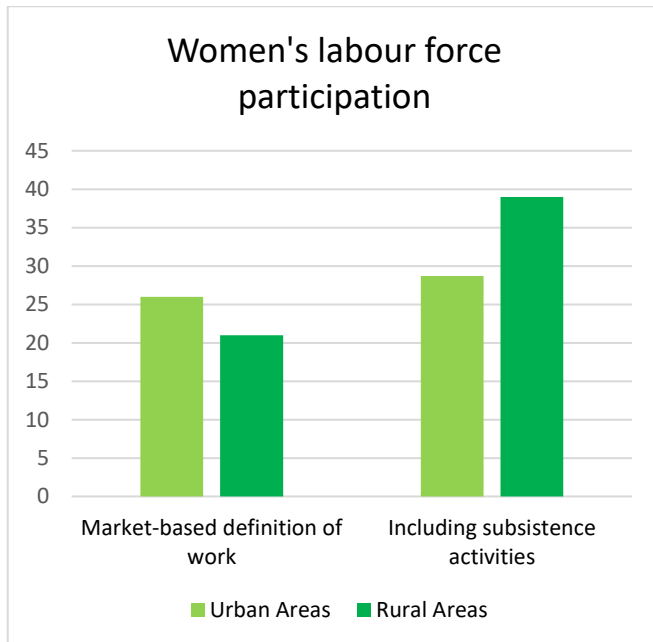
²¹ EDHS, 2014

²² Urban women: 24% / Rural women: 27% (EDHS, 2014)

²³ CEDAW/C/EGY/CO/7 (2010)

²⁴ Hendy, R. (2015), "Women's Participation in the Egyptian Labor Market", In R. Assaad & C. Krafft (Eds.), *The Egyptian Labor Market in an Era of Revolution* (pp. 147–161). Oxford, UK: Oxford University Press.

participation in urban areas increases slightly (from 26% to 28.7%), women's participation in rural areas increases by 19 p.p. (39%)²⁵.



Source: Hendy, R. (2015), based on LFS 2012

Agriculture, a major component of the Egyptian economy (14.5% of the GDP) is the main source of employment for women, employing almost half (45%) of all women in the workforce. Seasonal work is common among women working in the agricultural sector²⁶. 38% of women employed in agriculture work only part of the year, while this is only the case for 5% of women in non-agricultural occupations²⁷. The agricultural sector is gender segmented, and women are more likely to hold low-wage, part-time, seasonal jobs in comparison to men who occupy more rewarding and higher skilled positions²⁸.

Gender equality in agricultural production is an important component for the realisation of SDG 2, focussing on ending hunger, food security, improved nutrition and sustainable agriculture.

Rates of informal employment are particularly high in Rural Egypt. Women's employment in the formal

sector is concentrated in the Urban Metropolitan areas. The share of women formal employment declines substantially in rural Lower Egypt and is even lower in rural Upper Egypt. The overwhelming majority (94%) of the 1.8 million women working in the informal sector reside in rural areas²⁹.



Source: Nasr, S (2010), based on CAPMAS 2008 data

Informality is a particularly common occurrence within the agricultural sector. Less than one agricultural worker in fifty is formally employed³⁰. In the construction sector – similar to the agriculture sector in its high rates of informal employment - only one worker in every six is thought to be formally employed. Global level research has shown that gender inequalities in the labour market are reproduced in the informal economy, and women informal workers are concentrated in the least protected and most precarious forms of work where decent work deficits are the greatest³¹. This trend is particularly visible in Egypt.

A large proportion of rural women are engaged in unpaid (family) work. Based on a market definition of 'work' (which excludes women engaged in subsistence work) 33% of working rural women were engaged in unpaid family work in 2012. This share amounted to 56% of working women employed in the agriculture³².

Maximizing Opportunities in the Economic Sphere, Washington DC: World Bank (based on CAPMAS 2008 data).

³⁰ The World Bank (2014), op. cit.

³¹ ILO (2007), *The informal economy: enabling transition to formalization*, Tripartite Interregional Symposium on the Informal Economy

³² The World Bank (2014), op. cit.

²⁵ Ibid.

²⁶ The World Bank (2014), *Arab Republic of Egypt, More jobs, better jobs: a priority for Egypt*, Washington, DC: World Bank Group.

²⁷ Ibid.

²⁸ ITC ILO and UN Women (2016), *Thematic brief on Gender, Agriculture and Rural Development*, Resource package on Gender Mainstreaming in EU Cooperation.

²⁹ Nasr, S. (2010) *Egyptian Women Workers and Entrepreneurs*:

By comparison, the share of women engaged in unpaid family work was only 4% in urban areas. For men, the share amounted to 6% in rural areas, and to 2% in urban areas³³. The economic contribution of unpaid family workers to the household wellbeing is well known to be significant. However, studies show that it tends to be undervalued and invisible in employment statistics as well as national accounts of work and policymaking in Egypt³⁴. Moreover, women engaged in invisible work do not have access to social insurance.

The MENA region has the lowest rates of women's landownership in the world (5%) and Egypt is no exception. Despite their right to own, inherit³⁵ and independently use property and land, rural Egyptian women have very limited access to land and property ownership (according to 2014 survey data, only 2% of Egyptian women own land³⁶). This limits their access to a stable source of income and food security. Research has shown that in practice, women are often prevented from inheriting their share of the land. Moreover, previous attempts to redistribute lands have tended to be gender-blind, favouring men's ownership over women's³⁷. A recent amendment to the Inheritance Law sets harsher punishment in case of obstruction to inheritance.

SDG 5 and its target 5.a aim at fostering gender sensitive reforms to improve women's equal rights to economic resources (including land ownership).

Women business owners are concentrated in rural Egypt. Indeed, 82% of women business owners operate in rural areas, while 18% are located in urban areas. By contrast, men business owners' distribution is more balanced, with 62% in rural areas and 38% in urban areas³⁸.

The majority of women entrepreneurs in Egypt are

considered to be "necessity entrepreneurs", forced into entrepreneurship due to lack of satisfactory job opportunities. Women-owned businesses are usually micro-enterprises, producing subsistence level income only. Only 3% of the self-employed women (accounting for approximatively 18% of all employed women) operate in the SME sector³⁹. Only one out of four enterprises is started by women and only 17% of established businesses are owned by women⁴⁰. Moreover, the vast majority operate informally with no license, accounting records or employment insurance.

Women face more challenges than men when starting up their own business, especially in relation to access to finance services and capital⁴¹. Women are less likely to receive a loan to open business than men, due to lack of property ownership and collateral⁴², lack of bank account and credit history, unsuitable loan sizes or interest rates, or complicated administrative procedures. Few women hold a formal bank account in Egypt (less than 7%⁴³), which prevents them from accessing bank loans, credit lines, etc. As a result, women entrepreneurs tend to rely more on informal financial institutions to borrow and save, than men entrepreneurs⁴⁴.

SDG9 focusses on sustainable development, and seeks to foster the development of sustainable infrastructures to support economic development and human well-being.

Women's rural entrepreneurs face multiple challenges to expand and build sustainable businesses. This includes low level of literacy, lack of time because of household duties, absence of training opportunities and education in business management, limited access to Business Development Services, restricted network and lack of freedom within households and communities^{45,46}. Women business owners in rural areas have more limitations in accessing ICT tools than

³³ Hendy, R. (2015), op. cit.

³⁴ Najjar D., Percic M., Baruah B., Aw-Hassan A. and Stloukal L. (2016), op. cit.

³⁵ Egyptian Muslim women inherit half of what men relatives inherit. Egyptian Christian women cannot inherit from their Muslim husbands.

³⁶ Ibid.

³⁷ Najjar D., Percic M., Baruah B., Aw-Hassan A. and Stloukal L. (2016), Women, Decent Work and Empowerment in Rural Egypt, ICARDA

³⁸ ILO (2016), Women's entrepreneurship development assessment, ILO DWT for North Africa and ILO Country Offices for Egypt and Eritrea, Cairo: ILO, 2016.

³⁹ Global Entrepreneurship Development Institute (2014), The

Gender Global Entrepreneurship and Development Index (GEDI)

⁴⁰ The Global Entrepreneurship Monitor (2016), Egypt National Report

⁴¹ World Bank (2010), op. cit.

⁴² ILO (2016), Op. Cit.

⁴³ Global Entrepreneurship Development Institute (2014), The Gender Global Entrepreneurship and Development Index (GEDI)

⁴⁴ Najjar D., Percic M., Baruah B., Aw-Hassan A. and Stloukal L. (2016), op. cit.

⁴⁵ FAO (2010), Gender and Rural Employment Policy Brief #3, "Rural Women's Entrepreneurship is 'Good Business'!"

⁴⁶ Women's World Banking (2014), Making Women's Work Visible: Finance for Rural Women

women operating in urban areas. A survey with women entrepreneurs showed that only 2.5% of women entrepreneurs in rural areas use smart phones (while this is the case for 78% of women entrepreneurs in Greater Cairo); 1.6% of women entrepreneurs in rural areas use desktop computer; 2.5% use laptop computers; 2.5% use fixed line internet and 3.3% mobile internet subscription. 75% of women entrepreneurs in greater Cairo have easy access to mobile internet service⁴⁷. Being less informed about investment opportunities, women entrepreneurs in rural areas often end up working in marginal retail micro-trades or service activities⁴⁸.

IV. Strategic framework for addressing the challenges faced by women in rural areas: *The National Strategy for the Empowerment of Egyptian Women 2030*

The National Strategy for the Empowerment of Egyptian Women 2030 was developed by the National Council for Women (the national machinery mandated to advance the status of women), based upon a participatory process⁴⁹.

The National Strategy for the Empowerment of Egyptian Women 2030 provides a strategic framework for the concrete implementation of the commitment to women's rights as set out in the 2014 Constitution.

The Strategy is based upon the principles enacted in the 2014 Constitution and is aligned on the "Egypt's Vision 2030" as well as on Egypt's commitment to the Sustainable Development Goals (SDGs).

At international level, the Egyptian National Women's Strategy 2030 is the first strategic document designed to achieve the SDGs for women.

The Strategy is based on four main pillars, including:

- Women's leadership and political participation;
- Women's economic empowerment;
- Women's social empowerment; and
- Women's protection.

The Strategy aims to set the bases to address the issues faced by Egyptian women and is especially aware of the specific challenges faced by women in the most vulnerable situations, including those residing in rural

areas, the poor, women-headed households, the elderly and women with disability. It recognises the prevalence of gender discriminations in society in general and in specific geographical areas (including rural areas) and their impact on women' and girls' possibilities to benefit from social and economic opportunities, making them more vulnerable to poverty and marginalization.

The Strategy recalls the State's obligations in ensuring that the principle of equal opportunity applies to all Egyptian women, and that specific policies are needed to respond to the needs of those groups of women. It emphasises the need to prioritise women's economic empowerment and women's active participation in the public sphere to ensure long term and sustainable progress.

V. UN Women's work

In line with the goals and objectives set out in the National Strategy for the Empowerment of Egyptian Women 2030, **UN Women Egypt** has worked towards fostering rural women's access to their political and socio-economic rights through a set of initiatives and programmes.

UN Women works to support women's access to their rights in rural Egypt

UN Women works to foster women's economic empowerment in rural Egypt

Research has shown that focusing on creating income generation opportunities for women without ensuring the existence of decent working conditions can lead to negative impacts.

⁴⁷ ILO (2016), Women's Entrepreneurship Development Assessment – Egypt, ILO DWT for North Africa and ILO Country Offices for Egypt and Eritrea. - Cairo: ILO, 2016.

⁴⁸ GIZ (2014), Egypt Country Gender Analysis.

⁴⁹ National Council for Women (2017), *National Strategy for the Empowerment of Egyptian Women 2030 – Vision and Pillars*, Egypt.

BOX 5.1

WOMEN'S CITIZENSHIP INITIATIVE

- In cooperation with the National Council for Women, UN Women Egypt aimed to support women without ID cards during the application process and to raise public awareness about the importance of women's citizenship rights.

It aimed at improving women's rights including:

- Socio-economic rights, by enabling access to public services, access to social protection programmes (e.g. Takaful and Karama programmes, ration cards), ability to obtain travel documents (such as passport);
- Economic rights, by enabling access to husband's pension, opening of a bank account, application process to credit, claiming land ownership; and
- Political right, by providing women with the necessary documents to vote and run as candidate in local elections.

The initiative received strong political endorsement, with the Egyptian President's commitment to expand the '**Women's Citizenship Initiative (WCI)**' programme and to issue five – instead of three - million national identification (ID) cards over a period of three years (2016-2019).

Over the duration of the project, more than 80,000 ID cards were issued, with 31,000 ID cards issued for rural women.

BOX 5.2

ENSURING WOMEN'S EMPLOYABILITY IN AGRIBUSINESS

In cooperation with USAID, UN Women implemented a programme to ensure **employability of women in agribusiness**. The programme aimed to provide a mechanism to advance safe, secure, and women-friendly workplaces within the agribusiness sector in Egypt through the transformation of several agribusiness firms operating in Upper Egypt into models of gender-inclusive workplaces.

Promoting women's participation in economic life was seen through a holistic lens, and included capacity development training, knowledge building, advocacy, and partnership building, and coordination with multiple stakeholders.

A variety of issues were addressed including policies, attitudes, inclusive work environments that address sexual harassment and equal job opportunities and equal wages for work of equal value. Furthermore, other issues addressed included company incentives for employees' retention and for a low rate of absenteeism, particularly among women.

Through a set of vocational and soft skills trainings, the project facilitated an enabling environment for women's employment and retention within the agriculture value chains. This was executed through vocational training that included hygiene and post-harvest training, and soft-skills training that included communication and negotiation skills, gender equality training such as anti-sexual harassment training and the setting up of teams of gender-advocate volunteers.

BOX 5.3

The **One Village-One product** project aimed at developing rural women's technical and entrepreneurial skills in agriculture, by supporting 900 women workers and entrepreneurs in four women-led productive clusters. Clusters are "geographical concentrations of inter-connected enterprises and associated institutions that face common challenges and opportunities". The women in these clusters were engaged in the production of high value-added products (including dairy, artichoke, handmade carpet and papyrus), increasing access of their products to larger manufacturing industries.

The clustering process is a tool used to create sustainable economic growth in specific sectors. It is particularly effective in supporting MSMEs, as providing the same services to a group of entrepreneurs enables minimizing costs, maximizing profits in addition to creating economies of scale that benefits the women in the different villages. It also encourages women to become successful entrepreneurs as it improves access to resources, networking opportunities, strategic information and business partners.

The project was successful in achieving the following results:

- Increasing women's incomes;
- Addressing gender stereotypes on women's work and economic value;
- Increasing women's expertise in specific good production;
- Developing women's business management and leadership skills.

BOX 5.4

UN Women Egypt fostered women's financial inclusion through the implementation of the **Village Savings and Loan Associations (VSLA) methodology** in partnership with CARE international.

This programme aimed at tackling the challenges faced by women in rural areas in relation to their limited access to financial resources, capital, and markets. It supported the establishment of 1,036 VSLA groups, comprising more than 17,000 women members.

- A total of 2,032 loans were issued to VSLA members, with a total value of Euros 37,751.4 (EGP 835,490), including 1,378 loans that served to kick-start income-generating activities, such as home-based kiosks from which to sell products.
- 79 companies were registered as 'Social Solidarity' companies, employing 1,651 women, including 975 women who received training on how to register and operate their enterprises. Training addressed issues such as marketing, market access, negotiation skills and other basic business development services.
- During the savings and loans meetings, capacity building trainings were provided to the participants. 3,857 women received social empowerment training; 3,732 women received training on financial literacy; and 1,354 VSLA members were trained on how to establish and managing projects through Strategic Planning and Management training.

Through their participation in saving and loans groups, women learned to better manage household cash and were given the opportunity to invest in income generating activities. This project also contributed to building women's decision-making and entrepreneurial skills. The evaluation of the project showed an increase in confidence and social solidarity between group members.