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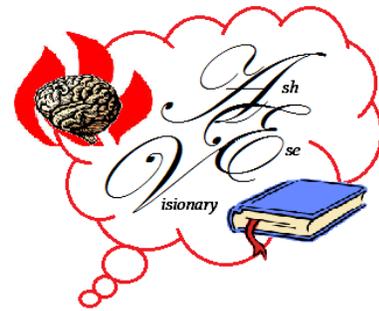


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Case Report

Pathway toward women's economic empowerment in Egypt

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This paper examines the case of women economic empowerment approach in Egypt using capacity building and Village Savings and Loans Association (VSLA). The project aims at empowering marginalized women to be more able to improve their socioeconomic conditions and improve their social and economic rights and thus strengthen gender equality. The project's interventions are capacity building and Village Savings and Loans Association (VSLA). The project helped equip women in the seven target regions (total 20,356 women) with needed skills which allowed them to participate in the process of developing their communities by leading initiatives in their communities and taking active actions. The main contribution of this paper is in looking at successful bespoke approach with many components to equip women with necessary skills and empower them with economic rights understanding. Additionally the paper shows a contrast between VSLA and empowerment components, and how the empowerment component helped in the success of the VSLA.

Key words: Women Empowerment, Capacity Building, Economic Empowerment, VSLA.

INTRODUCTION

The purpose of this paper is to explore best practice case of women economic and social empowerment in Egypt by using different approaches of learning and training to improve women knowledge and skills.

Enhancing Marginalised Women's Enjoyment of Economic Rights (EMWEER) (2010-2012) is a project which aims to enhance women skills and economic independence as a step towards their empowerment and building the capacity of civil society organisations (CSOs) in order to uphold women's rights. The project's features include creating an enabling environment for CSOs (organisational level and individual level) at the local level. Furthermore to actively promote and facilitate marginalised women's access to economic resources. The key components of the project are awareness raising (Knowledge), women empowerment (intensive training courses and skills in feasibility study and loans management skills), capacity building and Village Savings and Loans Association (VSLA). The evaluation was carried out in terms of their

relevance, efficiency, effectiveness, impact and sustainability. The main purpose of this intervention is to increase the capacity of the women and civil society organizations to promote women's economic rights. This intervention included three sub-interventions: training, coaching and technical assistance, and community initiatives. Three main interventions implemented under the project are: capacity building, community awareness and Village Savings and Loan Association (VSLA) approach.

Objectives of the Study

The objective of the study is to examine the association between education, capacity building, raising awareness and economic empowerment of women in Egypt through: examining the effect of education on women's ability to get a wage work and the quality of work they get in order to improve their financial and social status. Analysing the variations of the

methods women with different levels of education use to increase their financial status and the obstacles that hinder their ability to have access to wage work and whether these obstacles are more related to the availability of education or to the type of education.

Focusing on young women (20-35 age), this study assesses the association between the type of education and the different paths of women to different ways of financial and social improvement within their community and the labour market.

The research aims at introducing VSLA methodology as microfinance approach for women economic empowerment in Egypt and as a best practice for women in Egypt. It also tries to suggest policy interventions needed to strengthen education as a path to enhancing women's economic participation and opportunity in Egypt.

Research Gap

Many studies has introduced the VSLA, capacity building or raising awareness as individual approach for women economic empowerment, however this research project has introduced the three together as one intervention and they serve each other. So the first step to start building women knowledge and skills in this project study was the raising awareness as fundamental bases for any empowerment interventions. As mentioned by Allan, the concern of raising awareness is often the first activity in which any advocacy group engages (Allan, 2006). Since the VSLA approach apply to groups rather than individual, the second step was the capacity building approach to build and reinforce the women skills in micro finance to enable them manage the VSLA. (Labonte and Laverack, 2001), pointed out that capacity building is a more generic increase in community groups' abilities (Labonte and Laverack, 2001). Finally, the VSLA is more of a microfinance approach, it is an economic and social empowerment approach, and it helps in social cohesion of the communities. As mentioned by (Allen and Staehle, 2007), the VSLA is considered a social fund with a self-insurance mechanism, which can provide members with a small amount in the case of emergencies. Each member contributes a set value every week depending on the group (Allen and Staehle, 2007). In addition VSLAs have proven to be very effective in accelerating growth and building local capacity. VSLA members have access to highly responsive and safe financial services, and this enables them to upscale economic activities, improve household health and welfare, acquire business skills, educate their children, and improve the quality of their social lives both within the family and the surrounding community (CARE International in Uganda report, 2011). The previous discussion leads to the following central research question, which guides the analysis of this study.

Research Question

How does the three intervention approaches (VSLA, Capacity building and Raising awareness) combine together to impact

effectively on women economic empowerment, rather than each approach individually?

LITERATURE REVIEW

Capacity Building (CB)

CB is not a new phenomenon. CB can be dated back to the United Nations (UN) 1950s (UN 1999: 14). However, CB has mainly focused on improving the institutional infrastructure of developing countries and to improve the ability of development organizations to implement donor-funded projects. Later on, the focus of CB shifted from improving the infrastructure of a country and moved to the level of service delivery organizations and Small and Medium-sized Enterprises (SMEs). "Support for the provision of Business Development Services (BDS) to SMEs has also been popular with donors since the mid-1970s. However, throughout the 1970s and early 1980s BDS interventions tended to be confined to training and technology and often involved donor and implementing agencies working directly with SMEs (World Bank 1997: 5). CB in these days had a very narrow focus, limited primarily to training of staff and importing technologies from the western countries. This gradually evolved over time, and in the 80's, CB had grown to span a variety of services, such as counselling, facilitation of market access, development of networks and improvement of market information in SMEs (Lopes and Theisoohn, 2003).

This was the period in which more attention was given to CB in the world of development organizations. As the UN reports, capacity issues began to take on an increasing importance in the late 1980s and early 1990s. (UN 1999: 14). In the 1990s the wide span of activities in the field of CB was still in place. However, a shift emerged from haphazardly performing all kinds of services to dedicating resources to formulating best practices, success stories and guiding principles for Business Support Organizations (BSOs) and SMEs in the network. The World Bank reported that in the early 1990s, big strides were made in turning experience from credit programs for small businesses into a well-defined set of best practices principles that could be widely replicated (World Bank 1997: 5). Today, the need for guidelines and practices that can be applied to BSOs and SMEs in developing countries is still present. Although CB is very much in vogue in the world of development (Schacter, 1999), the body of knowledge on guidelines in implementing CB projects still misses critical mass. Today, there is a rich body of literature on capacity development, difficulty remains, however, in pinning down what it actually implies in practical terms (Lopes and Theisoohn, 2003).

Capacity building theory will therefore be employed to the study and its theory developed out from contemporary development management focusing on social development as of integrating all the various stakeholders in capacity building (McGinty, 2002). Capacity building refers to the investment in people, institutions and practices that will, together, enable

countries in the region to achieve their development objectives (World Bank, 1997).

The theoretical framework is mainly drawn from social capacity theory and partnership. Social capital is the ability of communities to work together to solve problems and partnership refers to any intentionally collaborative relationship between two or more organisations. Capacity building involves building of human, social, institutional competency and is people-centred; it includes empowerment, public participation, human rights, independence and sustainability. Social capital, a term originally popularised in political science literature, refers to social networks, trust, and benefits accrued through membership of particular social groups (Portes, 1998). Capacity building cannot be seen or undertaken in isolation, as it is embedded in the social, economic and the political spheres. If all aspects are not taken into account capacity building efforts can undermine capacities and hence leave people more vulnerable than before (McGinty, 2002). Consequently, there is a need to take into account the different ways it will impact on the individuals and group and be flexible to changing situations (McGinty, 2002). Furthermore, the capacity building effort should not create dependency, should not be a separate activity and should not weaken the state or not just aim for financial sustainability but should seek social and economic sustainability. Institutional and organisational capacity together with education and training is vital in this aspect, with time and funds directed towards investment in people, institutions and practices knowledge. While some emphasis on the physical resources is a part of the capacity building process, it is not the whole (McGinty, 2002).

Village Savings and Loan Association (VSLA) Approach

In the VSLA methodology, the costs of bringing microfinance services to Africa is often considered prohibitive, because of the abundance of sparsely populated areas, the higher rates of illiteracy and HIV/AIDS, and a widespread lack of identity papers, all of which serve to increase credit risk and transaction costs. The VSLA model overcomes many of these obstacles and promises to reach the very poor and rural population better than formal, centralized microfinance institutions. It essentially enables the poor to become their own bankers. A VSLA is an Accumulating Savings and Credit Association (ASCA), which requires no external borrowing by, or donations to, the loan portfolio – it is entirely self-sufficient. It's work therefore, falls within the informal sector. It differs from a Savings and Credit Cooperative Organization (SACCO) in that it does not receive external funding, and is not formally registered with the government but receives only training. This allows it to operate with less formal bookkeeping and thus be more user friendly for illiterate members. A VSLA allows for variable savings, unlimited savings withdrawal, and loans with variable terms and flexible repayment conditions. A single association consists of 15 to 30 people who save a small amount every week.

At a certain amount of money, members contribute up to three shares every week. However, each group is able to determine their own share value and the maximum number members can contribute each week. The value of each share remains low so as to allow the poorest members to participate. The group's funds are kept in a cash box that is fitted with three padlocks, the keys of which are held by different officers in the group. This system improves transparency and makes it easier to refuse loans to non-members, such as one's husband (Allen and Staehle, 2007).

Most loans are short-term, generally around one month, at an interest rate determined by the group, usually 5 per cent per month – this is low compared to money lenders who often charge up to 30 per cent per month, but slightly higher than NGO-MFIs, which generally charge less than 4 per cent per month (Mutesasira 1999). Each group is able to set their own repayment terms. However, a VSLA never fines borrowers for late loan repayment as this may aggravate any underlying crisis the household may be facing. It is assumed that the embarrassment of being late is sufficient penalty (Allen and Staehle, 2007).

The VSLA model is lauded for its transparency and adaptability for illiterate members. All operations (deposits, withdrawals, loans, loan repayments) occur at weekly meetings with the entire group present so that all activities remain transparent. Record keeping was also designed to be as simple and transparent as possible. Each member has an individual passbook, which is stamped every week, with each stamp representing one share. Only the starting and closing balances of the social fund as well as loan disbursement are recorded in the group ledger (Allen and Staehle, 2007).

VSLAs are built entirely on member savings and interest from loans; they receive no direct capital investment from CARE or any other supporting organization. CARE's role is to supply extensive training on group dynamics, governance and money management. VSLA training is based on a four-phase curriculum. During the first phase, an intensive three-month period - a field officer from CARE visits the group every week and holds training sessions on group dynamics. The field officer also selects and trains a Community Contact Person (CCP or village trainer) who lives in the target community. The CCP is paid by the VSLA not by CARE. In the second phase, the field officer visits the groups once or twice a month as they begin to rely more on the CCP. In the third phase, after approximately a year of supervision, if the CCP passes a certification test, the field officer will move on to another area and start the process again. In the fourth phase, in the original VSLA model, once a group is mature, it can function with no external support (Training Guide, 2004).

METHODOLOGY

The investigations of the study involved interviews, focus groups, semi-structured interviews, data collection tools and analysis. The study was conducted in four phases.

Phase one included a desk review of the project's key documents, such as the proposal, annual reports logical framework, and economic mapping. Phase Two was the field work, which was conducted in targeted governorate. Phase three involved a quantitative survey and completion of the follow-up survey to the baseline surveys, knowledge, Attitudes and Practices (KAP).

The KAP study targeted specific communities and the target groups were women, men religious leaders, decision-makers and businessmen. Questionnaires for each category had been used as a tool for data collection. Statistical methods were used to determine the size of the sample to ensure the representation of community members. The samples were varying in number according to the census of each community, whether before or after the project as follows (women 362), Men (216), Religious leaders (35), decision-makers (63) and businessmen (25).

Phase four involved analysis of all the data collected, and the composition of the first draft of the report. Fifty-three interviews were conducted with 149 women and 47 men.

DISCUSSION

On the capacity building component initiatives, the project aims for the CSOs to be self-sufficient and to perform well to promote women's economic rights through a variety of interventions. The capacity building plan included two levels, one on the level of technical assistance from the project staff and second on the level of intensive training course on certain needs identified at the beginning of the project. A significant organizational impact was made, on the CSOs level, all community committees are aware of the activities and roles of the capacity building training. The trainings received are significant, some of these skills for example; proposal writing, file system and documentations have a positive impact on daily activities of the CSO and community committees. Some CSOs started applying this for their system, especially with writing proposals, and file/ documentary system. The impact of the initiatives is clear to all the parties concerned, and as a result of this, 5 out of 7 CSOs have gained funds of more than \$500,000 for sanitation services.

On sustainability of inputs, the impact of the capacity building intervention will be sustainable as the CSO members have the skills to gain funds for their activity and this will push them more to continue testing the knowledge and skills they gained from the project. In addition, there is no doubt that the initiatives aspect would continue. It yielded impressive results in terms of having social, economic and environmental impacts as mentioned previously.

In the area of capacity building efficiency, this component is highly efficient, especially the initiative aspect. In terms of time, this component has efficiently managed to create and strengthen the CSOs in all 7 areas of the project, establishing not only their legal and organizational capacities but also building their sense of cooperation and teamwork with other partners on the local level.

The economic empowerment and VSLA intervention component made significant impact on the whole study and on the other components. The component was loaded with training, and other activities, which attracted large numbers of women. The economic empowerment activities included training, learning by doing class; "get ahead" classes, vocational training, and VSLA linked women with social security services (Social Affairs Services). Although the target of this component was planned for 1,400 women, the number of participants who benefited from all types of economic empowerment is 1,992 women plus 801 for "Get ahead classes" in all the project areas. The empowerment training and activities that attracted women mostly were the vocational training and get ahead classes for knowledge improvement.

As mentioned above the idea of VSLA approach builds around the capabilities that allow for success. EMWEER aims to enable women to improve their socio-economic conditions through enhanced access to economic resources and opportunities and to become more capable to manage these types of approaches and loans as well. Through the first year of project implementation, CARE and Caritas have led a number of field based research studies, taught the CSOs in each of the 7 targeted communities. These studies have enabled the project to have a clear understanding of the needs and circumstances of each community around awareness raising as well as the opportunities for women's economic empowerment. VSLA was a continuation of the partnership strategy between CARE and PLAN International. The project has allocated around 11 VSLA coordinators to facilitate the process of forming the VSLA groups and to teach the women about the skills of managing the VSLA, with each group having one coordinator. The total number of groups in the 7 areas was 51 groups (713 women).

VSLA was successful, it changed the attitudes of women and men, men recommended to join the groups or make mixed groups, one of the men (Husband) mentioned that, "we thought this VSLA was a joke and game for women, but we discovered from this amount of money, women can start successful projects, and make an income for their family and participate with a big hand in the daily life expenses". The impact/reflection of this intervention was very clear on the level of women understanding, knowledge, finance and skills. Some women (70% of women) confirmed the economic and social impact, now they encourage their children to be educated, girls can make a decision for their personal life and refuse early marriage, and even daughters who are already married, their mums encourages them to have a small project and to improve their economic situation. The benefits of VSLA were recognizable to the interviewees. Around 200 women have SMEs for themselves and their daughters, and from the income they could complete their education.

The most quotations from the interviewees during evaluation are:

"VSLA helped us to have closer friends, especially during hardships."

Table 1.Total of VSLA intervention

Place	Groups number	Number of Women	Total Savings amount	Number of Loans	Amount of loans	Solidarity Amount	Types of projects
7 target areas	51	713	207,088	554	164,432	8,129	Sale of chicks - Feed - grocery - selling bean - for sale Pickle

“VSLA helped me to help my husband to keep his land as he had loaned before, he couldn’t pay the instalments and I covered it from my project”

“We will keep doing the VSLA even after the project finished, and if you take the VSLA box we will buy another one”. Table

The economic empowerment component had notable socio-economic impacts in the target women groups and their respective families in the variuos communities. Women have learned and applied new skills and practices, they were able to identify their enterprise projects, improve their financial situations, marketing benefits economically from applying certain practices; they ultimately improved their income and livelihoods, around 500 women increased their income by 85%.

The economic impact of the project on women was positive, one woman said “during the life-span of the project study- 2 years- I and my husband’s land has increased from 2 Fidan to 7 Fidan, this is because the project increased my awareness of inheritance rights, I have obtained my rights. I have participated in VSLA and became able to cultivate new crops in our land, my husband respects me more than before, asks for my opinion in everything, before he didn’t do this, and I have participated in the family income maybe more than my husband does”. The VSLA intervention impacted on women, it helped them to start their own small scale enterprises, select the project they have confidence to do, and implemented it successfully. Women were able to create their own SMEs.

The sustainability of economic empowerment component is also ensured through the institutional relations. The project assisted CSOs to establish good relations with other CSOs in the community and other charity associations. Protocols made between the CSOs and the directorates of social security and social affairs, other employers and decision makers in the community will support the sustainability.

In terms of efficiency, the economic empowerment component is efficient with its activities, such as increasing awareness and improving women’s knowledge and skills, enabling women with essential skills to manage their micro enterprises. The component had yielded economic outputs for women in all 7 areas. The VSLA budget was L.E 46,000 provided by Plan International (for coordinators and staff who helped to establish this idea from Caritas) which covered this intervention, the money collected in the 51 groups boxes was a total of L.E 207, 088 including L.E 8129 for solidarity helping women from the same group in bad circumstances. An example of best practice, a woman before the project had only 2 Fidan

owned by her husband, he was in the process of selling it, by the end of the project she had 7 Fidan, in addition, she had got 7 acres after receiving her heritage and legal rights as a result of attending heritage and legal rights awareness training classes. The economic empowerment component was effective in the sense of offering a wide range of economic resource practices. Get ahead classes, vocational training interventions and VSLA was an extra aspect/sub-component and interventions were widely welcomed and applied. Almost all of the economic empowerment related trainings and activities yielded economic and social benefits for the women and their families and were directly related to the women’s needs in the seven targeted areas.

CONCLUSION

The study was successful in many ways. Its activities and innovation approaches helped solve serious community problems. VSLA’s approach helped enhance the awareness and empowerment components and improved the financial situations of women. Also it helped the women to apply the knowledge and skills which they had learned during the awareness program and empowerment activities. The approach achieved the highest degree of communication and interaction, allowed women to stand up and speak for themselves and become more economically and socially active and more involved in decision making.

All the project components achieved success at different levels. Awareness and economic empowerment components offered a wide range of knowledge, skills and practices. The awareness included different types of raising awareness events. These events included women rights and benefits, how to access these resources; religious leaders and solicitors delivered these sessions. These awareness events revealed other benefits for women in the community who were not aware of them, such as education benefits for students, and benefits for unmarried women. A community committee has been formed to take responsibility of raising the awareness of women in inheritance from a legal as well as religious perspective and women’s economic rights. The empowerment component has a good intrinsic logic as it started with the economic mapping and community needs assessment, which guide the needs for women and community to be satisfied; this happened through the activities of “Getting Ahead Class” and vocational training for women. The economic empowerment intervention

component helped women to understand and be aware of the economic resources and opportunities available to them.

Although the VSLA was part of the empowerment component, it was considered a separate component or sub-component because of its high reflection on women empowerment, also it has essential links and consequences with awareness and economic empowerment intervention components. The empowerment and VSLA aspects were the winning ace in this project. VSLA also has an impressive social and economic impact, it allowed women to empower their economic situation, to voice their concerns and take steps to overcome their financial problems, and address important issues in their life and community. Women benefited highly from participating in the economic empowerment component, this component equipped them with the essential skills needed for managing and succeeding in their own projects, an innovative idea and approach in small enterprises that was efficient in solving serious issues in the communities while targeting marginalized women.

The capacity building component had significant impact on the 7 CSOs' members and Caritas coordinators alike. The capacity building component has three dimensions; first dimension was on the level of CSOs. The trainings and technical assistance delivered by external experts and project staff enabled the CSOs to set up administrative and financial systems and provided them with the necessary skills and understanding to design and implement women's economic empowerment initiatives as they learned from the economic mapping. The CSOs had the quality and professionalism to direct women to their economic rights, for example, the local community committee advised many women to the VSLA program and to the loan program within the CSOs according to their needs and roles of loan program and VSLA. The second dimension was capacity building for the community committees conducted by CARE and Caritas. The capacity building training for these committees helped to smoothly implement the project activities and to achieve the project's objectives. Community committees were especially engaged in economic mapping, KAP study and designing and implementation of awareness raising plans. These committees had a pioneer role in the community in the course of the awareness and empowerment component. The community committees have been providing the project staff with contacts, helped with the development of KAP research plans and with data analysis. The last dimension was the capacity building for partners in action (Caritas) staff. Although there is no specific budget for this dimension, project management and coordinator staff in CARE and Caritas overcame this point and allowed the coordinators from Caritas to take part in the capacity building and training plan for CSOs.

The project enabled women in the 7 target regions to take up a model for leading roles in the community and became active partners with their husbands in their houses, while having the feeling that they participated in the process of developing their communities by leading initiatives in their communities and taking active actions. The project was doing more than raising

the women's awareness and educating them about their legal rights.

However, a two-year project such as Enhancing Marginalised Women's Enjoyment of Economic Right (EMWEER) with its wide range of activities and interventions should be adopted as a comprehensive program within CARE. The idea was voiced in the field during interviews, by CARE project manager and by the partners such as CSOs, Plan international and Caritas. Establishing a long-term economic empowerment program instead of two-year projects allows for proper implementation of activities under no rush or pressure of low budgets and/or lack of personnel. This could make an impact assessment of long-term programs more realistic, especially in projects involving capacity building for CSOs, women empowerment, attitude and behaviour change and other community-based activities such as raising awareness, and empowerment; and since it is a fixed-term program, it would be easier to adapt to and accommodate changes in the social and economic environment. Moreover, applying microfinance (VSLA) and economic empowerment interventions (small enterprises) practices that are introduced to target women and assessing their economic and social impact usually takes time, and there should be a chance for time to be shown and translated into numbers and money.

Conflict of interest

Author has none to declare

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