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Enhancing livelihood opportunities for young women in rural Upper Egypt: The Neqdar Nesharek Program

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ENHANCING LIVELIHOOD OPPORTUNITIES FOR YOUNG WOMEN IN RURAL UPPER EGYPT: THE NEQDAR NESHAREK PROGRAM

NOVEMBER 2014

USAID
FROM THE AMERICAN PEOPLE

**POPULATION
COUNCIL**
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Foreword

During the 30+ years that the Population Council has been operating in Egypt, Council researchers have examined many facets of young people's lives, including conducting nationally representative surveys in 1997, 2009, and 2014. This research has documented the marginalization of Egyptian women in the public sphere, including the labor market, as well as gender inequities in mobility and access to schooling. *Neqdar Nesharek* is a social and economic empowerment program that evolved in response to this research and from the Council's experience over the last few years working closely with out-of-school girls in Upper Egypt via the *Ishraq* program. The Neqdar program also builds on the knowledge the Council has gained from implementing adolescent livelihood programs in many countries.

This report documents the origins of the Neqdar program, its design and implementation, and its achievements in terms of numbers reached by the program and numbers who were able to start businesses or find jobs. In addition to documenting the challenges and achievements of the program, the Council is committed to rigorous evaluation; the findings of the Neqdar quasi-experimental impact evaluation will be available soon. The findings in this report reinforce the importance of an integrated, multisectoral approach, a hallmark

of the Council's approach to programming for adolescent girls and young women. For instance, it is clear from the reports of Neqdar beneficiaries that their economic participation is linked to obtaining life skills, such as communication skills, conflict resolution, and time management. These skills are linked to young women's ability to navigate family relationships that will, in turn, afford them the opportunity to start a business or find employment.

Under Neqdar, the Council has continued working over a number of years in communities in Upper Egypt with which we have developed strong working relationships, shared experiences, and an interest in sustainability. The work would not be possible without solid partnerships with local organizations and dedicated local staff. We are grateful to all of our partners in this endeavor and look forward to continuing to work together for the benefit of young women in Egypt.

ANN K. BLANC, PHD

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Acknowledgments

Neqdar's success was made possible through the hard work and diligence of a number of partners. First, the Population Council would like to thank the US Agency for International Development (USAID) for its generous support, which was instrumental in the implementation of this program.

Second, we appreciate the tireless effort of our local partners, Foundation for Enlightenment and Development (FED) in Fayoum, the Family and Environment Development Association (FEDA) in Qena, and the Women Association for Health Improvement (WAHI) in Sohag, for valuable collaboration in conducting this program. Third, we would like to acknowledge the dedication of the staff and promoters of the 30 local community development associations (CDAs) who were instrumental in motivating young women to join the program and convincing their families. We also thank Nestlé and International Business Machines (IBM) for contributions to Neqdar through their corporate social-responsibility programs.

Neqdar owes gratitude to the inspiring young women who participated in the program. Their perseverance, enthusiasm, and courage enabled them to overcome gendered and cultural barriers that had been preventing them from defining goals for themselves and their communities and acting effectively to achieve them.

Finally, we wish to thank our Population Council colleagues for their constructive feedback and insights in the design and implementation of Neqdar and their support throughout the program.

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Acronyms and Abbreviations

CDA	Community Development Association	SFD	Social Fund for Development
FED	Foundation for Enlightenment and Development	SME	Small and medium enterprise
FEDA	Family and Environment Development Association	ToT	Training of Trainers
Neqdar	Neqdar Nesharek Program	WAHI	Women Association for Health Improvement
NGO	Nongovernmental organization		

Executive Summary

Although both men and women in Egypt face high levels of unemployment, particularly in the midst of a weakened economy in post-January 25th Egypt, the situation is worse for young women in rural Upper Egypt, where only 6 percent participate in the labor force (Population Council 2011). Young women in rural Upper Egypt suffer in terms of poorer access to education and restricted mobility when job opportunities are not readily available in the villages. Also, conservative social norms further restrict women's mobility and participation in the public sphere.

To address this problem, the Population Council's Egypt office, in partnership with three local nongovernmental organizations (NGOs) and 30 community development associations (CDAs), and with funds from USAID, implemented the Neqdar Nesharek Program (Neqdar), or "We Can Participate." Launched in September 2011 and completed in December 2014, Neqdar is a social and economic empowerment program that targeted 4,500 marginalized young women aged 16–29 in 30 villages in the governorates of Fayoum, Qena, and Sohag located in Upper Egypt. Unlike existing entrepreneurship programs, which usually focus on a single dimension of support such as microfinance, Neqdar realizes that access to financial resources alone does not automatically translate into women's empowerment. Rather, Neqdar holistically provides the mentoring and training young women need to have the ability and agency

to meet their goals and become economically and socially active community members.

Neqdar aims to achieve the following goals:

1. Empower young rural Upper Egyptian women economically by providing them with business skills and support that enables them to join an existing business or start a business, including access to microfinance and markets, registration and licensing, and other logistics;
2. Empower young rural Upper Egyptian women socially and politically by providing them with life skills and an understanding of their rights and responsibilities as citizens;
3. Promote community acceptance of women's work and engagement in the public sphere and in community activities;
4. Develop a cadre of promoters that will provide sustainable support to beneficiaries who are capable of leading livelihood programs in the future;
5. Build the capacity of village-based CDAs in administrative, financial management, and vocational training programs, and enable them to run livelihood programs in the future;
6. Create new jobs at the governorate and village levels.

Neqdar offers a holistic approach that ultimately supports young women in becoming economically and socially active community members. In addition to learning how to gain an economic livelihood, the program emphasizes life skills and civic engagement, which are necessary elements for becoming economically and socially empowered.

The program increases women's mobility by creating safe spaces that enhance their social and economic development by allowing them to create friendships, receive and give peer support, and take advantage of new learning and educational opportunities.

Neqdar relies on promoters, or young female mentors from the community, to implement the program. Promoters also offer support and advice to the young women and serve as role models. Furthermore, Neqdar works to create an environment that enables young women to participate in the public sphere by addressing social norms relating to women's employment and participation in public life.

Over the past three years, Neqdar achieved significant change at the individual, community, and institutional level. A rigorous evaluation has been undertaken to measure the impact of the Neqdar program on young women's economic and social empowerment as well as the communities' acceptance of women's work and engagement in the public sphere. Full results of the evaluation will be provided in a forthcoming report.

Program monitoring results have shown that the program has had a positive effect on beneficiaries and their communities. In addition to the benefit of improving their economic condition, the young women have said that Neqdar helped them gain self-confidence and find inspiration and meaning in their lives. They also appreciated the opportunity

to meet and connect with women in their villages and to develop support systems that give them the confidence to challenge social norms by starting businesses and finding employment.

Selected achievements include the following:

- The program has directly reached 4,786 women in 30 villages with capacity-building activities to build their cognitive, social, and economic capital.
- More than 1,000 women have started businesses in their own villages, including hand-crafts/sewing businesses, poultry-raising, hair salons, kiosks, food catering services, cell-phone/computer-repair stores, garment stores, and nurseries.
- More than 600 women have found employment opportunities in their own villages and in nearby communities (in schools, literacy programs, hospitals, nurseries, pharmacies, local CDAs, lawyers' offices, and factories).
- Through community-mobilization events and home visits, Neqdar has reached more than 8,000 parents, spouses, siblings, and community members who are increasingly accepting women's work and engagement in the public sphere.
- About 240 promoters have been trained in business skills, legal skills, and civic engagement and are capable of teaching livelihood programs.
- Three governorate-based NGOs and 30 CDAs are now capable of implementing similar livelihood programs.

Over the last three years, Neqdar has demonstrated significant achievements while also facing a variety of challenges. In addition to the economic, geographic, and cultural difficulties faced in supporting women in starting businesses and finding employment in rural Egypt, the experience of implementing a livelihood program in the midst of a weakened economy and unrelenting social and political turmoil added to the difficulties.

This report is intended to demonstrate the steps involved in designing and implementing such a program for young women, and to document the experiences and impact of such an intervention. By sharing this experience, the Council hopes to illustrate a process that can be replicated by other organizations and to propose various policy reforms needed to unleash the potential of young women's empowerment.

Recommendations for increasing the effectiveness of young women's entrepreneurship and employment programs that emerged while Neqdar was being conducted include:

Engaging local communities. Challenging deep-rooted attitudes concerning women's roles and refusal to allow women to be active in the public sphere is important for the success of economic empowerment programs. Home visits and community-mobilization events to address the concerns of the community and gain its support help create an environment that enables women to be active in the public sphere.

Maintaining and ensuring safe spaces. Maintaining a safe space for young women in the village beyond the duration of an entrepreneur/employment program is imperative to the continuance of their social

and economic development. Working with youth centers to designate "girls only" hours or collaborating with existing institutions, such as women's clubs and CDAs, is crucial in securing space for these women to meet, learn, and collaborate with each other, to create and expand their businesses.

Promoting girl-friendly workplaces and flexible employment for women. Concerns about difficult working conditions, long hours, lack of respect or decent treatment, and fear of sexual harassment discourage women from working or restrict them to seeking employment in a small set of "appropriate" or highly feminized firms. Civil society should work with employers to create job opportunities that offer flexibility and take women's needs into consideration, and that provide safe and nondiscriminatory environments.

Aligning vocational training programs with employer and market needs. Technical- and vocational-training programs should be demand-driven by employment opportunities and better aligned with local business needs. Involving market leaders in the design of livelihood programs; investing resources, time, and expertise in identifying new markets; and making sure products and services produced are of high quality is important to ensure business success and job placement for women. Businesses, in turn, can provide internship and on-the-job training opportunities, which eventually will help women secure employment.

Providing low-interest microloan opportunities for businesses. Due to a lack of low-interest microcredit opportunities available at the village level, and fear of inability to repay loans, most women do not have the capital to start their businesses. NGOs and the Social Fund for Development (SFD) should work to provide and simplify microloan repayment

schemes that women aspiring to start businesses in rural Egypt can access and navigate. Also, group-credit approaches, such as village savings and loan associations (VSLAs), allow for collective know-how and resources for women who do not have enough capital at an individual level.

Market linkages and placements for products and services. Finding suitable markets for the products and services of the women who have started businesses is a challenge. Contracting businesses to help sell products and encouraging women to start group businesses with partners who focus on marketing will help tap into previously unreachable markets.

In addition to these recommendations, it is critical to have continued support and mentoring for Neqdar beneficiaries or any participant in an entrepre-

neurship and employment program, particularly during the early stages of starting a business and finding employment. Major corporations' support to Neqdar through their corporate social-responsibility activities may be one promising source for providing training opportunities for youth, marketing for products, and seed funding for women's small businesses.

Mass media and religious institutions play a role in promoting progressive discourse regarding women's roles and rights, helping create an enabling environment for women's empowerment. Awareness and advocacy campaigns need to be continued to raise policymakers' and government officials' awareness of the institutional challenges facing women in starting businesses and finding employment in Upper Egypt.

Neqdar Nesharek: Taking Action to Empower Rural Women Socially and Economically

Young women in Upper Egypt face several forms of gendered discrimination and inequality. Gender gaps in educational enrollment and dropout rates, early marriage, and persistence of unmet need in reproductive health and family planning services, shape the life options and well-being of rural women. Women in rural areas face difficulties participating in the public sphere, where the arrival of puberty decreases a girl's access to friends and her freedom to move around the community (Baldwin 2011). After leaving school, women prepare to get married, and even after marriage they are constricted mainly to their homes and can only access public spaces

that are seen as legitimate venues for females, such as markets and health clinics, thus further confining them to conservatively defined gender roles.

Despite improvements in literacy and enrollment rates, women still face numerous challenges in accessing economic opportunities, a problem faced across the Middle East. Among the developing regions, the Middle East and North Africa (MENA) region has the lowest rate of women's labor-force participation. The potential contribution of women to dynamic and inclusive growth and jobs remains one of the region's and Egypt's greatest untapped resources.

Although both men and women face high levels of unemployment in a weak post-Arab Spring economy, women are the most marginalized. Based on the 2009 Survey of Young People in Egypt (SYPE), labor force participation among females aged 15–29 is 13.4 percent compared with 61.4 percent among males aged 15–29 (*ibid.*). Women also face higher unemployment rates and longer median durations of unemployment, and have been particularly hard hit by the reduction in public-sector hiring, a sector seen as more suitable for women. Women appear to be withdrawing from the labor force rather than accepting jobs in the private sector that have poor working conditions and lack security and benefits. The situation is even worse for young women in rural Upper Egypt, where only 6 percent participate in the labor force (Population Council 2011). Not only do they suffer in terms of restricted mobility when job opportunities are not readily available in the villages, but they also face conservative social norms that further regulate their mobility (*ibid.*).

In rural communities, where employment in the nonagricultural private sector is very limited, both small enterprise development and the expansion of employment in existing enterprises are essential for job creation. The promotion of small enterprises is recognized as an important strategy for advancing the economic empowerment of women while reducing poverty and gender inequality (United Nations Conference on Trade and Development 2014).

Small businesses are engines of growth and are considered the backbone of economic expansion at the governmental level when they help create jobs, generate employment opportunities for the poor in rural areas and populations unreached by the formal economy, and are a source of innovation. At the household level, women's businesses play an important role in ensuring the survival of poor households and in building up women's confidence, skills, and socioeconomic status, along with other social benefits that accrue to the community.

However, very low entrepreneurship rates are witnessed among Egyptian youth: 1.2 percent of youth are entrepreneurs, and only 0.3 percent of female youth. Young people, particularly females, encoun-

ter difficulties in starting and running a business because of lack of access to credit, lack of business skills, and lack of marketing outlets and financial services (Population Council 2011). Not only are young women disadvantaged in their access to material resources like credit, property, and money, but they have also been excluded from social resources such as knowledge and skills related to businesses and they lack the self-confidence and sense of self-worth needed to secure desired changes and gain the right to control their lives.

In partnership with local NGOs and CDAs and with funding from USAID, the Population Council implemented Neqdar Nesharek, or "We Can Participate," to encourage women's social and economic empowerment in rural Upper Egypt. Neqdar targeted 4,500 marginalized young women aged 16–29 in 30 villages in three Upper Egyptian governorates—Fayoum, Qena, and Sohag—three of the five most impoverished governorates in Egypt according to the Human Development Index (United Nations Development Programme 2010). Launched in September 2011 and completed in December 2014, Neqdar Nesharek (Neqdar), is an intervention program that adopts an integrated approach to women's economic and social empowerment. Neqdar helps young women begin the process of change to gain the power, ability, and resources to meet their goals and develop their livelihood opportunities.

This report is intended to demonstrate the steps involved in designing and implementing such a program for young women, and to document the experiences and impact of such an intervention. Although policymakers and development professionals recognize the importance of supporting young women in the poorest communities so that they can become socially and economically empowered, less is known about how to implement effective programs that address the multiple needs of young women in building their economic agency. By sharing this experience, the Council hopes to illustrate a process that can be replicated by other organizations and to propose various policy reforms needed to unleash the potential of young women's empowerment.

Neqdar's Theory of Change and Safe Spaces

Neqdar uses a livelihood approach to help young women develop skills that facilitate future income and employment opportunities, enhance abilities to exercise autonomy and negotiate a better future, and strengthen and expand social networks. This approach helps women acquire the capabilities, assets, and activities required for making a living, because the failure to gain marketable skills may confine women to persistent, deepening poverty (Population Council 2005). The livelihood approach therefore is a constructive framework through which

to weave together all the different strands of self that a young woman requires to be economically successful—an inquiring mind, decision making power, and a set of social and economic skills.

Promoting social solidarity is important at the individual level, when a woman is able to send her children to school, negotiate lower prices for her raw materials, and dream for herself, her family, and her business. Even though empowerment helps impact the ways women are perceived, the level of empow-

erment women can achieve on their own is generally limited. For that reason, it is important to uplift women and communities as a collective rather than just as individuals (ibid.).

In addition to direct investments in girls, Neqdar uses a multisectoral approach, which engages facets of society that influence the lives of adolescent girls and young women: families and community leaders; boys and men; and nongovernmental and community-based organizations (Population Council 2000).

Neqdar's theory of change contends that for women to expand their livelihood opportunities, change is required at two different (interdependent) levels. First, change must occur in the lives of individual women and girls in terms of their confidence, self-esteem, and social and economic well-being. At the individual level, social capital enhances content acquisition and boosts self-confidence and agency so that women can increasingly act on their own behalf and take advantage of opportunities that arise. Second, change at the relationship level must occur. Women form new relationships with each other, form coalitions, and develop mutual support in order to negotiate, be agents of change, alter structures, and realize rights, dignity, and livelihood security (ibid.).

Research also indicates that adolescent girls and women are less likely than boys and men to have strong friendship networks, somewhere to go if they need a place to stay, a friend to borrow money from if they are in need, or resources that can protect them if they are in danger at home (ibid.). Furthermore, a lack of social networks also harms women entrepreneurs' economic livelihoods when they have little access to mainstream networks where key business and market information is shared, and consequently they often remain isolated and lack successful role models to inspire their development.

For these reasons, Neqdar adopted the "safe spaces" programs approach pioneered by the Population Council, which was previously used in the Ishraq program.¹ This approach addresses the needs of vulnerable girls and women and provides them with the venue to continue their social and economic development, ultimately increasing the possibilities of starting businesses and finding employment (Baldwin 2011).

1 Ishraq ("Sunrise") is a collaborative program that was launched in 2001 by a number of local and international institutions to improve the educational, health, and social outcomes for adolescent out-of-school girls in rural Upper Egypt. Over a period of 24 months, Ishraq provided adolescent girls with safe public spaces to play, learn, socialize, and grow. The program is based on a comprehensive package of literacy, sports, and financial-education training and skills. After completing the program, Ishraq girls sit for the Adult Education Agency (AEA) examinations, which qualify them to join the formal schooling system.

Implementation Approach and Village Selection

In selecting the program approach and the villages for program implementation, the Population Council drew on its experience from the innovative Ishraq program, which targeted one of the most marginalized groups in Egypt: out-of-school adolescent girls.

To help sustain the effects of Neqdar, the Population Council partnered with a total of three umbrella NGOs in Fayoum, Qena, and Sohag, which were responsible for supervising a local CDA in each of the ten villages in their governorate. The partner NGOs helped in recruiting, training, and monitoring village-level CDAs that would implement Neqdar at the village level. In addition, Neqdar used promoters, or local mentors, who would coach, teach, guide, and provide moral support for the beneficiaries, as well as problem solve as issues arose.

While Neqdar could have been hosted in any Upper Egypt village, the Neqdar team chose to explore implementing Neqdar in the villages that hosted Ishraq in Fayoum, Qena, and Sohag, three of the five most impoverished governorates in Egypt.² Choosing to carry out Neqdar in Ishraq villages would result in time and cost savings and would take advantage of the investments already made in these villages, including the Population Council's good reputation in the villages, as well as the creation of a supportive environment for girls' education in these conservative settings.

To finalize the selection of the villages, the Population Council assessed the availability of active CDAs that were willing and able to participate in the program. The Neqdar team and the NGO staff met with the board members of the CDAs and some of the CDA employees to discuss their past and present activities and to assess the premise of the CDA and whether it could host Neqdar activities. Furthermore, NGO staff assessed the opportunities for women's economic engagement by mapping existing small and medium enterprises (SMEs) and factories in each village, and identifying the area's main economic activities, labor needs, and any products in which the villages specialized. In addition, focus group discussions (FGDs) were conducted with young women in the target population to identify local attitudes toward women's work, types of work seen as advantageous and appropriate, and employment and skills interests.

After conducting the economic assessment and mapping out the CDAs able to conduct Neqdar, most of the villages that hosted Ishraq were chosen. However, due to unstable security situations in some villages, and CDAs in neighboring villages that seemed more capable of implementing livelihood programs, two villages from each governorate that were not part of Ishraq were chosen.

2 The five most impoverished governorates in Egypt are Assiut, Fayoum, Menya, Qena, and Sohag.

Recruiting and Training Promoters: The Critical Link between Women, Families, and the Program Team

For implementing the program, Neqdar relied on promoters, or local mentors, who were responsible for coaching, teaching, and providing moral support for the beneficiaries. Rather than importing women from better-off communities who might not have been able to relate to the struggles of local women, the Population Council selected and trained young women from the same villages as the beneficiaries, until they had adequate skills to lead and mentor other women in the community (Austrian 2012). The benefit of building women's leadership abilities in these communities is threefold. It provides heroes and role models for young women, empowers and strengthens older women, and challenges outmoded community norms (ibid.).

Furthermore, strengthening critical social assets, such as friends and mentors, lessens girls' and young women's economic risks. Young women, particularly those starting businesses and finding employment, need someone to look up to and emulate, and someone to support them when they are facing difficulties (whether personal or professional).

Through the "word of mouth" approach, Neqdar recruited and trained a total of 240 promoters (80 promoters per governorate), with eight promoters hired in each village. Promoters' educational levels ranged from secondary education/vocational technical diplomas to bachelor degrees.

Promoters were chosen based on a written exam and interview in which they were tested on their communication skills, ability to problem-solve, passion for serving others, ability to relate to the challenges facing young women in the communities, and their interests or experience in a role that would require engaging with the community.

Our relationship is very good with the girls we are teaching. They are like our sisters.

—Sahar, 33, promoter from Sohag

Because Neqdar worked in the villages in which Ishraq was conducted, a large number of promoters selected had prior experience as promoters and were confident in mentoring girls and young women so that they can expand their life choices and capabilities. Promoters were trained before they took up the role as the critical link between beneficiaries, their families, and the program team.

For their work with the beneficiaries, promoters received intensive training in the content of the Neqdar curricula (conveying messages on business skills, life skills, rights, health, and civic responsibility), public speaking, and different teaching techniques. With three to seven days of Training of Trainers (ToT) per module, Neqdar focused on training the promoters on how to teach business skills, life skills, and civic engagement, so they could provide sustainable support to beneficiaries beyond the life of the program. Ultimately, using this approach helped Neqdar promoters and beneficiaries share the skills and knowledge they acquired with other women in the community and ensure the availability of the staff needed to implement similar programs in the future.

Because promoters were from the same communities that beneficiaries were from, they could ensure that curricula were relevant and practical for the young women. They took part in revising the training materials and helping simplify the language, and were crucial in infusing the curricula with activities and examples that were relevant for the young women in the community. Following training, two promoters were assigned to a group of 35 young women whom they would meet with several times a week.

Young women who participated in the program spoke admirably about the promoters' dedication and credited the promoters for being a source of encouragement and inspiration, pushing them to find employment and start businesses. One 19-year-old woman, Sarah, expressed her appreciation:

Our promoters were very patient with us. When I was unable to attend a class due to family circumstances or was having difficulty learning a concept taught in class, they were always willing to meet with me to teach the lesson I missed or go over the concept I had difficulty understanding.

Many of the women had never traveled alone outside the village. Promoters would travel with the women to the city where they would help them buy the raw materials for the businesses they were starting, until they were confident to do so alone. The promoters would also help beneficiaries search for employment opportunities, announce jobs they heard about in the village, and encourage the beneficiaries to find ways to work with each other to start businesses.

Promoters were also trained to interact with the young women's families and communities. Promoters received training in outreach, advocacy, communication, and networking strategies that helped them negotiate with reluctant family members who were opposed to women actively participating in the public sphere. If a young woman was absent for two or more group meetings, the promoter would visit her house to

learn the reasons for her absence. If a family member was opposed to the young woman's attendance, the promoter would work to convince them to allow her to return to class.

For example, Heba, a 29-year-old promoter from Fayoum, explained how she was able to bring back a girl who was forced to drop out because of a family member's resistance:

One of the brothers of a girl in my class was against her joining Neqdar due to his concern that she would get a bad reputation by leaving the house frequently, so her family took her out of Neqdar. I went to their home and talked with the mother and her brother and convinced them that the girl's participation in the program was not shameful, and told them about all of the benefits she and her family would gain from her participation. They finally let her come back, and she now even has a job.

Parents and husbands of the beneficiaries often credited their trust in the promoter for convincing them to allow their daughters and wives to travel outside

the village for vocational training, job opportunities, or trips and bonding activities with other girls. One girl in Sohag found a high-paying job at a restaurant in a nearby city, but her mother was scared about her traveling to the city. The girl's promoter convinced the mother to allow the daughter to accept the job opportunity by traveling with the beneficiary to her workplace until she was familiar with the route and confident enough to travel alone.

Through Neqdar, promoters gained experience in negotiating with a variety of stakeholders in the community, the confidence to organize and speak at community meetings (a space usually dominated by male leaders), and the ability to explore ways to expand women's possibilities for upward mobility, ultimately becoming respected leaders in their communities.

Neqdar has not only helped provide support and mentorship for women but has also empowered and strengthened older women, provided heroes and role models for young women, and ultimately challenged outmoded community norms around acceptable roles for women (Austrian 2012).

Recruiting Beneficiaries

Rural women of all ages in Upper Egypt need support to achieve social and economic empowerment. However, Neqdar chose to target older adolescents and young women aged 16–29 to help address their distinctive needs and strengthen their livelihood capacities to better prepare them for the future. For girls and young women especially, their bargaining power in marriage and over their fertility will remain limited if they do not learn how to build independent livelihoods. Girls and young women are also more vulnerable to unfair treatment in the workforce and in their households, as gender socialization teaches them to be docile and obedient from an early age, which in turn affects their survival strategies. With few safe and productive opportunities, these young women may accept jobs that are not safe for them (Austrian 2012).

At the community level, developing and engaging the energies of young people is critical, especially in poor communities where both boys and girls will be held responsible for supporting themselves and their families (ibid.). Therefore, intervening at an earlier age will help provide them with opportunities to learn, earn incomes that can increase their social and economic standing and self-esteem, and ultimately will set the stage for future status and work opportunities (ibid.).

To recruit the target beneficiaries, NGO staff held a launch event in all 30 villages inviting all community members (including fathers, mothers, brothers, sisters, husbands, and community leaders) to inform them about the Neqdar program and its benefits.

Neqdar promoters nominated community leaders for the program village committees, including the board members of the local CDAs, local imams, and male figures from prominent families in the communities. These members were Neqdar's channel for reaching

people during our launching events. NGO staff and promoters also pasted fliers throughout the community in strategic places such as at the local CDA, the youth centers, and the health clinic.

At the program-launching events, potential registrations were reviewed to assess whether potential beneficiaries were actually of the age range of 16–29 and met reading and writing requirements.³ Beneficiaries who did not have IDs were also identified so NGO staff could help them register to obtain proper identification.

Recruitment occurred primarily by “word of mouth.” Promoters and girls who enrolled in Neqdar at community events brought in additional girls they knew, friends, neighbors, and relatives, allowing new members to join. From more than 5,000 beneficiaries who applied, 4,786 were selected to join the program.⁴ Basic characteristics of program beneficiaries are shown in Table 1.

TABLE 1 Age, education level, and marital status of Neqdar beneficiaries

	Percentage
Age Range	
15–18 years	34%
19–24 years	37%
25 years and older	29%
Level of Education	
Primary	10%
Preparatory	24%
Secondary	57%
Post-secondary	9%
Marital Status	
Single	53%
Engaged	11%
Married	33%
Divorced/Widowed	3%

3 The program contents necessitate that participants demonstrate basic literacy/numeracy skills.

4 Women younger or older than the required age were not selected for the program. Other women dropped out early on due to family constraints, lack of financial rewards for participating, or after they realized they had to attend theoretical program components before gaining vocational skills.

Program Components

Neqdar hosted the program in safe spaces, or in classrooms donated by existing institutions at the village level. Most often, CDAs implemented Neqdar in each village that provided the space to host the classrooms. Neqdar staff also attempted to coordinate with local youth centers to host these spaces. Even though youth centers are available by law to all members of the community, these centers are usually exclusively used by boys and men. In some villages, NGO staff were able to coordinate with youth centers to designate some time in the centers as “girls only” time.

Four classes were opened in each of the 10 villages with about 35 beneficiaries in each. The young women would meet regularly (around three times per week) to receive training by promoters on business skills, life skills, financial literacy, civic-engagement awareness,

and reproductive health. Promoters were trained to teach the material in a simple and engaging manner, and conducted exercises and gave examples that the women could relate to. Classes were run with a participatory approach, encouraging women to openly share their experiences about the topic being taught, ask questions, and raise their concerns. Meeting times were varied to accommodate the schedules of girls who went to school and mothers who had commitments to their families.

“HOW TO BE A BUSINESSWOMAN” TRAINING

Starting in July 2013, the first phase of the program was conducted—“How To Be a Businesswoman.” Meeting three times a week at their safe spaces for

a period of four months, beneficiaries gained concrete business and employment skills. Taught by the promoters, the young women learned how to develop a business plan and conduct a simplified feasibility study. They were also guided on how to determine startup costs and to create and manage a budget.

Beneficiaries were provided with information about microcredit avenues through which they could secure funding for their entrepreneurial projects, such as the Social Fund for Development (SFD), microfinance NGOs, and banks. Those women who were interested in getting a job were also taught skills related to securing employment in existing businesses, such as job-search skills and pay negotiation.

Promoters initially struggled with attendance issues because some beneficiaries expected incentives for attending classes, such as a carton from the Food Bank, often given by other development organizations to ensure attendance. Neqdar chose not to deliver such an incentive, to make certain that women who were enrolled were actually interested in starting businesses or finding employment, and were not attending merely for the reward. It is noteworthy that some beneficiaries dropped out of the program during the business-skills component because they were more interested in gaining vocational skills than theoretical knowledge.

After the training, young women developed ideas for their proposed businesses and conducted market assessments to measure the markets' needs for their potential businesses. In the first round of submitting business plans, many beneficiaries proposed traditional small businesses for women such as sewing and poultry-raising, creating the risk of oversaturating the market with the same businesses. Promoters and NGO staff helped women repeat their market study and think of other businesses that would fill a need in the market. In the second round, more women mentioned wanting to start less-conventional businesses such as hair dressers, food and merchandise kiosks, computer and cellphone repair store, Internet cafes, accessory making, clothes stores, and dessert/food catering.

After the business-skills training, women who were anxious to start their businesses early on realized the importance of having the proper training to reach

their goals. As Salwa, a 22-year-old participant from Fayoum, explained:

I learned how to run a business and how to plan for the future. If I were to have opened the small kiosk I run now, I would have just bought merchandise and sold it in the street without knowing how to calculate my capital, profit, and loss. If you don't plan right, your business will fail for sure. Even if your business is small, you have to always plan.

VOCATIONAL TRAINING

After receiving the "How To Be a Businesswoman" training and developing business plans for their proposed projects, beneficiaries received vocational training and mentorship by CDA staff. Based on the girls' interests and the potential usefulness of the skill, vocational courses were developed, which ranged in duration from one week to three months. A number of vocational courses were offered by local training institutes and businesses. NGO staff worked with local vocational institutes and businesses to offer training sessions on the following: accessory making, sewing, cleaning-supplies making, hair dressing, computer, computer/mobile repair, livestock-raising, dairy-product making, perfume making, first aid/paramedic, and dessert/food catering services.

Although such training is often provided at the district level or in the main city, many beneficiaries indicated that they would not be able to attend training sessions if they were offered outside the village, because of obligations or family opposition. NGO staff negotiated with training providers to move the sessions to the village and hold trainings at youth centers, CDAs, or the homes of promoters. Training sessions that could not be offered at the village level, such as hair-dresser training, and dessert/food catering training, were offered at hair salons, restaurants, and bakeries in the main cities of the governorates. Transportation was provided for beneficiaries, and promoters made sure to conduct home visits to convince parents and husbands of the beneficiaries who were reluctant to allow the women to commute to the city to attend these sessions.

Furthermore, through its corporate social-responsibility program, IBM, a multinational computer and information technology corporation, implemented “Reading Companion,” a software-based tool to help teach English as a second language to Neqdar’s beneficiaries. Thirty promoters (one from each village) received the training in how to deliver the program and conduct the classes. Teaching English to beneficiaries has been useful for those interested in gaining employment in fields requiring English as a second language, such as secretarial positions, or for women interested in marketing products online.

Overall, the vocational training helped improve attendance and reduce dropout rates for women who may have been discouraged by the length of the theoretical business-skills training. Also, husbands and fathers of the beneficiaries who were hesitant about their wives and daughters participating in Neqdar were glad to see that they were gaining solid skill-sets that were useful in starting businesses and finding employment, and even in rearing children and running homes.

LIFE-SKILLS TRAINING

Taught by promoters once a week for one month, the life-skills training helped beneficiaries prepare for the transition to work or helped them be more successful in the workplace if they had already started working. The training focused on improving verbal communication, presentation, leadership skills, problem-solving, negotiation skills, time management, teamwork, and conflict resolution. Beneficiaries also received training on how to write a CV.

Beneficiaries noted that they particularly enjoyed the life-skills component that helped them understand themselves, family members, and others they interact with in their social networks. One 21-year-old participant, Iman from Qena, expressed the importance of life skills for dealing with people and helping herself reach her goals:

I learned that every person has a different viewpoint that we need to respect, a different way of thinking from another. Everyone has their own situation, and one must decide how to improve her well-being.

They also appreciated learning how to manage their time. Many young women described a sense of boredom in their lives, and said they would often spend the day sleeping or watching television to pass the time when they were done with housework. Through life-skills training and a schedule filled with classes and preparations for starting a business and finding employment, young women now sensed that their time was valuable, planned and scheduled what they would do to reach their goals, and made the most of their days.

LEARN-YOUR-RIGHTS TRAINING AND OBTAINING NATIONAL IDS/SAVING ACCOUNTS

Along with life skills, beneficiaries also learned about their roles and rights as women and citizens. The “Learn Your Rights” module expanded on this discussion of women’s economic rights by covering other aspects of women’s rights such as legal age of marriage, personal status laws, right to initiate an Islamic form of divorce, inheritance rights, and custody rights.

The training also covered women’s rights related to voting, worker’s rights, procedures related to formalizing businesses, and applying for loans. Beneficiaries also learned about their political rights and responsibilities, including the right to run in local and parliamentary elections, and how to campaign.

Beneficiaries appreciated the discussions concerning inheritance laws. Particularly in Upper Egypt, women are deprived of their right to own or manage any financial or land inheritance due to the belief that land or property inherited by women might end up in the hands of another (i.e., her husband).

Moreover, Neqdar helped 404 women who did not have IDs gain the basic right of having a national identification card. Not having an ID is a key source of gendered disadvantage in terms of accessing social services. For women to become economically active, having an ID is a starting step because it is required for having a bank or post-office account, applying for a loan, and for business registration and licensing. In addition, having an ID is an entry point for civic participation, because it allows beneficiaries to vote.

Furthermore, Neqdar helped women open a total of 3,831 savings accounts in which they could store

their earnings from their businesses and employment. Development literature indicates that young girls and women without safe, planned places to store their savings, have been robbed, suffered harassment by family members and husbands, and have become targets of sexual violence. Thus, as beneficiaries started their businesses and started to work, it was important for them to have formal places to save their profit or income. After learning about the procedures and the paperwork needed, beneficiaries opened accounts at the local post offices. For beneficiaries who were younger than 18 years of age and who could not independently open their own accounts, promoters made sure a custodian was willing to open the account for them.

HEALTH-AWARENESS TRAINING

Beneficiaries also received two weeks of health-awareness training. Topics included nutritional eating and the food groups, reproductive health and menstruation, general hygiene, and symptoms, causes, and prevention of anemia. The training also covered pregnancy and factors that affect male and female fertility. Discussions about the harmful consequences of female genital mutilation/cutting (FGM/C) were held and it was explained that FGM/C has no religious or medical basis. Hanaa, a 27-year-old promoter from Qena described how she was nervous bringing up the topic of FGM/C with the class and thought she would face major resistance. She actually found the opposite—most women said that they did not experience circumcision and would not do this to their daughters. Of the five or six girls in her class who said that they planned on circumcising their daughters, after speaking with them about the harmful effects of the procedure and clarifying that it had no religious basis, she was able to change all but one girl’s mind.

As part of their corporate social-responsibility program, Nestlé-Egypt implemented “Five Minutes for Your Health,” a wellness program focused on healthy nutrition and cooking. In collaboration with doctors from the National Council of Women, Nestlé conducted a one-day training for 80 promoters in Sohag on how to implement this program and donated 10 kitchen units (one in each village). These kitchens will remain in the village CDA after Neqdar ends for potential development into a women’s club and will ensure the continuity and sustainability of the program. These kitchens and training sessions were particularly useful

for beneficiaries who chose food catering as their business project.

EMPOWERING THROUGH ENTREPRENEURSHIP

Women's opportunities for formal employment are scarce in rural areas, so starting enterprises from home—particularly for women who are married and have children—opens opportunities for economic empowerment. As Basma, a 19-year-old female from Fayoum who opened a kiosk, noted:

I like the idea of having my own business. The best thing about this is that I can run it from my house, and that there aren't specific hours. I can work anytime.

Of the 4,786 Neqdar beneficiaries, 1,297 women started businesses in their villages. Enterprises included handicrafts/sewing businesses, poultry-raising, hair salons, kiosks, food-catering services, cellphone/computer-repair stores, garment stores, and nurseries (see Table 2.) Through Neqdar, beneficiaries were given the proper know-how and encouragement needed to start businesses.

A total of 450 beneficiaries with potentially successful or already-established businesses were awarded

small grants of 300–600 LE (US\$45–85) to cover start-up costs (148 in Fayoum, 153 in Sohag, and 149 in Qena). NGO staff visited beneficiaries who were interested in starting a business or already had established businesses to choose the projects with the greatest potential for success. They ultimately chose a variety of projects to receive funding including sewing, curtain-making, animal feed, hair salons, handicrafts, dessert-making, cleaning supplies, kiosks, daycare centers, and computer-repair stores. Priority was given to businesses that filled a need in the market or were group projects.

As several institutions have documented, helping a woman earn an income not only helps her own economic situation but also improves the welfare of her whole family (Quisumbing and Kovarik 2013). It is commonly known that women spend a greater percentage of their income on their household than men do. Particularly with the difficult economic situation since the January 25th, 2011 Revolution, many of the women's husbands have lost their jobs and are (or have become) unemployed. Women have indeed expressed their appreciation for being able to earn an income to help support their family.

Along with beneficiaries who were able to start new businesses, Neqdar was also helpful to women who had already started businesses before Neqdar and

TABLE 2 Distribution of beneficiaries by type of business started and governorate

Type of business	Qena	Fayoum	Sohag	Total
Small kiosks		115	30	145
Sewing/embroidery	123	129	131	383
Curtains	14			14
Perfume-making			11	11
Pickling			9	9
Cleaning detergents/appliances	8	184	54	246
Selling fruits and vegetables			1	1
Livestock-raising/ dairy product stores		23		23
Selling handicrafts		45	8	53
Hair salons (coiffeur)	28	13	33	74
Garment stores			19	19
Cellphone/credit stores			6	6
Nurseries (daycare)		16		16
Accessories stores	89		40	129
Bookstores			2	2
Computer repair/teaching	9	5	3	17
Bakeries	98	30	21	149
Total	369	560	368	1,297

were either unsuccessful or unable to expand. Asmaa, a 25-year-old businesswoman with a lingerie store in Sohag, noted:

Neqdar helped me think of how to expand my small women's garment store. Initially, I did not know how to conduct a market study, make a financial plan, or apply for a loan and formalize my business. These skills helped me expand the lingerie store that I had been running for the past year. I also learned how to apply for a loan and formalize my business, which the promoters helped me do. Through the life-skills training, I learned how to analyze my own problems, complete what I start, manage my time, as well as build my self-confidence to deal with social pressures from my family who did not want me to continue my business.

Despite conducting market assessments and identifying gaps in the local markets, many women did not start businesses that matched the needs of the market because of the high start-up costs of the envisioned business. The lack of opportunities for obtaining low-interest loans in all villages, and the stigma associated with taking loans (whether due to religious views that consider loans *haram* or “religiously forbidden” or the risk of not being able to repay the loan) has prevented women from being able to fund their businesses. Women who have not started businesses or are having trouble expanding their businesses are waiting until they save enough

money, have been borrowing money from family members and friends, or will participate in traditional group-crediting between women in the villages.

Salwa, a 22-year-old girl from a village in Fayoum, worked in a rice factory for three years while she finished her vocational degree in commerce. Her working conditions were difficult and she reported working long hours relative to the wage she was receiving. She continued to work because she needed to support her family after her father died and to help acquire the goods she needed so she and her sister could marry. She stopped working when she felt she was physically exhausted and could no longer maintain the difficult schedule of working long hours and returning home to continue housework. After joining Neqdar, she thought of starting a small business. She took a loan from a local NGO, Resala, for 3,000 LE (US\$420), opened a small kiosk at her home, and has been able to pay off her loans. She plans to expand her kiosk in the future and open a small store on a busy street leading to the village.

EMPOWERMENT THROUGH EMPLOYMENT

Through Neqdar, a total of 644 beneficiaries found employment (see Table 3). Although some job openings were identified for Neqdar beneficiaries outside

I had to start working at age 16 because my dad died when I was 5 and I had to help my mom. We have a large family and don't own land. We only have our house and we don't have anyone to help us. I got really tired because I used to work long hours and then would run back home to do chores. I was working because I wanted to get ready for marriage and had to buy my “gihaz” (trousseau). We would get paid by the day while men would get paid by the item. The work at the factory has ruined my arm; to this day it still hurts me.

—Salwa, 22, beneficiary from Fayoum

TABLE 3 Total distribution of beneficiaries by type of job secured and governorate

Type of business	Qena	Fayoum	Sohag	Total
Nurseries	18	30	12	60
Sewing/embroidery at factory	20	57	2	79
Pharmacies	36	18	5	59
Sugar factories	26	1	1	28
Kiosks	7			7
Promoters in development projects		16	5	21
Hair salons (coiffeur)	9		15	24
Bookstores/appliance stores	16		13	29
Garment stores	19	10	8	37
Cellphone stores	7			7
Accessories stores	15	19	8	42
Bakeries	4		10	14
Secretaries	35	9	16	60
Literacy teachers	60	14	33	107
Schoolteachers	18	15	11	44
Supermarkets	18		1	19
Restaurants			7	7
Total	308	189	147	644

the village, these opportunities were rejected by many of the women.

There are many factors that keep women from seeking employment outside their villages. Beneficiaries who were interested in finding a job but did not pursue better-paying employment opportunities outside the village mentioned that they feared taking transportation, especially in the insecure post-revolution conditions. The length of the workday is also seen as being too rigid, especially for women with young children. Furthermore, the lack of maternity leave and the nonexistence of daycare facilities make it particularly difficult for married women to seek employment or for single women to continue working once they are married and have children.

Therefore, the majority of beneficiaries preferred to start their own businesses because of the flexible hours/location. For those who sought employment, most secured jobs located within their village. These jobs included working in nurseries, stores, small factories, and in development projects implemented by local CDAs.

Although opportunities such as these offered lower pay, women enjoyed the flexible and shorter working hours and the chance to interact with people from the

community. Success stories include those of young women like 19-year-old Iman from Qena. She received her commercial diploma and stayed at home after she graduated. She enjoyed being part of Neqdar because she made long-lasting friendships and gained self-confidence and the ability to interact with different types of people. Through the promoters, she heard of a job opening at the local CDA. She is a promoter for a project that helps increase awareness about youth empowerment and the environment. She also credits the computer training she received from Neqdar for helping her secure this job. Now she feels she plays a larger role in society and she cannot imagine her life without having a greater ambition and being active in the larger community.

Unmarried girls who had less family responsibilities and who were trying to save up to prepare for the cost of marriage were more willing to take higher-paying jobs in the city, but most often they planned on leaving the job market after getting married. In some cases, promoters were able to negotiate transportation for Neqdar beneficiaries with the employer. Also, because of the training they received at Neqdar, some beneficiaries did not start at entry-level positions and were paid higher wages and given greater responsibilities. For example, Maha is 18 years old from a poor family in Sohag. After graduating from high school, she searched

for a job to support her family and was hired at a local shoe store in the village, but she received a low wage. After joining Neqdar and taking the dessert/baking training, Maha with the help of the promoters was able to find a job at a well-known restaurant chain in the city that offered a higher wage and provided insurance.

SUSTAINING NEQDAR'S ACTIVITIES: ENHANCING LOCAL CAPACITIES

In order to maintain the program's impact, Neqdar provided capacity training in administrative and financial management throughout the program for local NGO and village-based CDA partners. Instead of having consultants deliver training directly to promoters, consultants trained the NGO program staff on the different modules so that they could train the promoters. This approach helped build the capacity of the NGOs, leaving them with a cadre of trainers capable of replicating the program and implementing livelihood programs.

Along with ToT training for Neqdar, the NGO and CDA staff were trained on fundraising, project management, monitoring and evaluation, the rights-based approach to

development, and how to develop sustainability plans. They were also given training in proposal writing and were assisted in writing proposals for projects that will contribute to Neqdar's expansion and sustainability. Accounting staff at the NGO and CDA level were also trained on how to create audit plans, assess in-kind contributions, create budgets for proposals, and develop procedures for project closures. As a result of this capacity-building, all three NGOs (FED, FEDA, and WAHI) were able to receive funding from different sources to provide microcredit loans and monitor and evaluate local programs in their respective governorate.

Furthermore, NGO staff are working with governmental bodies to expand and institutionalize the program, convincing the board of their respective NGOs of the importance of supporting Neqdar by all possible means after the program is closed. They currently are collaborating with other NGOs and institutions implementing livelihood projects to find opportunities to support Neqdar beneficiaries.

They are also making sure that youth centers and CDAs support the safe spaces that were established for the beneficiaries through the creation of women's

After I dropped out of school, I found myself at home, alone and bored. When they opened Neqdar, I thought why not learn a skill-set and continue learning? Before, I would only interact with my parents; other girls in the neighborhood are all older than me and married. Now, I am going out of the house and interacting with people. I can't believe I have made friends in this period, and when I am with them I am very happy.

—Asmaa, 18, beneficiary from Sohag

clubs. Throughout the life of Neqdar, beneficiaries expressed their appreciation for the opportunity to meet and connect with women in the village because they developed support systems that gave them the confidence to continue to attend classes and to challenge social norms by starting businesses and finding employment.

Launching women's clubs is important not only for maintaining social ties but also for women's economic empowerment. In Egypt, and particularly in rural regions similar to where Neqdar was implemented, women have little access to mainstream networks where key business and market information is shared, and women entrepreneurs often remain isolated and lack successful role models to inspire their develop-

ment. The women's clubs for Neqdar beneficiaries will allow women to share information, skills, and knowledge, to mentor each other on how to run a business, to work on shared businesses together, and to explore potential collaborations in the future. The women's clubs can also be a space for women to market their products and services to other community members.

Women's clubs would not be limited to providing support and services to Neqdar beneficiaries, but instead would be a space open for women in the community at large, as beneficiaries could teach new cohorts the business-skills content they learned from Neqdar as well as vocational skills (computer training, sewing, accessory-making, hairdressing, and so forth).

Engaging Gatekeepers: Parents, Husbands, and Community Leaders

While it is essential to work with the girls and women to empower them and build their assets, it is not sufficient if community members—parents, men and boys, local leaders—are not supportive of their involvement. Results from many countries suggest that it is crucial to engage with young women's parents, husbands, and family members to create an enabling environment so that women are able to participate in interventions and engage in the learning that is offered to them, unopposed.

Neqdar's approach has been to engage the whole community and increase acceptance of women's work and engagement in the public sphere. Community buy-in has led to change in social norms and allowed for more of an enabling environment for women to become socially and economically active.

To help create a community that is more accepting of women's employment and empowerment, throughout the program Neqdar held awareness conversations and events with more than 8,000 family members of beneficiaries and community members at large on the benefits of women's work and the positive impact of their businesses and community projects on the village. Bringing in community leaders to help host these events and give their support to the program helped provide credibility to, and trust for, Neqdar.

Neqdar used promoters who were respected within the community to encourage parents and husbands of potential beneficiaries to approve of their daughters' and wives' participation in the program. Even after receiving initial approval from their family for enrollment, some of

the beneficiaries dropped out midway because of external constraints such as getting married and moving to another city, or having to care for a sick family member.

Husbands and fathers were not the only family members preventing women's participation. Beneficiaries spoke of mothers-in-law and sisters-in-law who were jealous of their ambition and often complained to their husbands about their being distracted from household chores and said they should not continue participating in Neqdar.

Male family members who were initially reluctant about the young women's participation in the program became enthusiastic about Neqdar when they saw the positive changes in their wives and daughters and sensed the economic benefits of the program.

Salem is the 35-year-old husband of Sally, a beneficiary from a village in Fayoum, and has been working in a small restaurant for the past five years. To make ends meet, he used to work in Khan Al Khalili, Cairo, in a silver store for years, but returned to the village because of the difficult working conditions and the loss of customers after the January 25th Revolution. After Sally joined Neqdar, they conducted a feasibility plan for opening a fish store in the village. They realized that the store had potential to succeed as there were none in the village. They applied for a loan of 2,000 LE (US\$280) that they learned of through Neqdar from the local CDA, to buy fish and a freezer. They have been successful so far and are preparing to expand to sell grilled fish.

Some husbands who were unemployed or had positions with low pay started businesses with their wives and were excited about their wives' participation in Neqdar. As Henry, a 39-year-old husband of a promoter said:

My life has been impacted positively by Neqdar. If my wife was not a promoter and had not learned to do a feasibility study for a potential business, we would never have had the courage to start our own sandwich business.

Unlike beneficiaries who were starting businesses alone, women who involved their husbands in their projects were more enthusiastic about covering start-

up costs, taking the risk of applying for loans, and marketing outside the village, thus enhancing the potential of their business. In general, husbands and fathers of beneficiaries have been encouraging of their wives and daughters starting businesses and finding employment, not only because of the expected economic contribution to the household but also for the greater sense of purpose and confidence that program beneficiaries gain. Men reported that their wives' participation in Neqdar and their economic activity did not interfere with childrearing and household chores, and they believed that their wives' increase in self-confidence, activity, and larger role in the community helps them raise their children better.

There is no problem if my daughter works in Sohag outside of the village. I believe that women should work. I am with this idea even if there is no need for money because the work is for the girl herself. Work for women is not “ayb” (shameful) or “haram” (forbidden by religion).

—Father of a beneficiary in Sohag

Measuring Impact: Related Research and Program Monitoring

A rigorous evaluation of program impact on beneficiaries and the communities in which they live is forthcoming. In the 30 intervention villages and 15 control villages, the impact of the program was assessed using a set of evaluation strategies that compared end-of-program responses to interim-survey responses across beneficiaries (by level of participation) in intervention villages, and nonbeneficiaries in both the intervention and control villages.

The impact evaluation measured the increase in beneficiaries' knowledge in domains covered in the curriculum. It also measured Neqdar's impact on women's participation in work and entrepreneurship, livelihood, and their engagement in the public sphere. Finally, it evaluated the extent to which communities in which Neqdar was conducted have become more accepting of women's work and engagement in the public sphere and community activities. Full results will be available in December 2014 when the program is completed.

Monitoring Neqdar's impact helped ensure that activities were effective, efficient, and yielded powerful results for the women and their communities. Furthermore, results from monitoring and evaluating the program will serve to inform the institutionalization and scaling-up of Neqdar, as well as the design and implementation of additional efforts to reach rural unemployed women and women transitioning to employment.

Qualitative monitoring was conducted by the Population Council throughout the program to provide a complementary source of data on Neqdar's implementation. In-depth interviews and focus group discussions were conducted with Neqdar's promoters, beneficia-

ries, and dropouts, and with the guardians/spouses of the beneficiaries in a subset of the intervention villages to explore beneficiaries' perceptions of work and entrepreneurship, gender roles, and their experiences and challenges finding employment and starting a business. The interviews provided an opportunity for beneficiaries to share their views and suggestions for program improvement.

Sarah is a 27-year-old from a village in Sohag. In her third year of preparatory school, she dropped out because of the taunting she faced due to her small size. Sarah retreated from society; she would not go out of her house and would not even stand in front of the window fearing that someone would see her. She remained at home helping her elderly mother and father with household chores. When Sarah heard about Neqdar, she was excited because she missed studying and had thought about starting a business. Finally, a promoter who lived next door convinced her to join the program. After attending Neqdar classes, Sarah regained her confidence, learned how to interact with people, and enjoyed making new friends. Through the life-skills training, Sarah described how she appreciated learning how to balance her time between her household duties and her own ambitions, how to interact and analyze different personalities, and how to resolve personal problems. After taking sewing training, Sarah plans to start a tailoring business.

Young women who participated in Neqdar said they had undergone a transformational experience. In particular, they felt they developed a sense of self-worth and a belief in their ability to make desired changes and to strategize on how to use resources to meet their goals, all of which are important elements of women's empowerment.

Since dropping out or graduating from school, most of the women participating in the program were unemployed and were restricted mainly to household duties. Most women described feeling powerless at home and unable to make decisions or negotiate with family members on choices that affect their lives.

Women were thankful for the life-skills training. They especially found time-management training useful as they start having greater responsibilities beyond housework. Aida, a beneficiary from Sohag, eloquently expressed the difference in her attitude about her life:

Before Neqdar, I was bored, pessimistic, and did not think of having a source of income. But now, I have hope, optimism, and the ability to earn a livelihood. Women should work even if their husbands do not need money, to break the boredom and be independent.

By learning how to analyze their own and others' personalities, and how to communicate, beneficiaries who struggled with family members (such as parents, husbands, siblings, or in-laws) felt they were more able to negotiate, challenge, and persuade others to help them reach the goals they set for themselves.

As Hala, a 17-year-old beneficiary from Fayoum, says:

We learned not to stay at home from Neqdar. We learned how women can participate.... We want women to participate in everything. Her role in society is not to just stay at home doing house chores until her husband comes back from work. Or if she's not married like me, I shouldn't just stay at home, and watch television, until I get married. We don't want this. We can do something, and we won't waste our lives.

Even promoters found opportunities to develop their paths for self-mobility. Witnessing program beneficiaries transform before them gave the promoters the confidence and willpower to also further themselves

and pursue their dreams. For example, after being inspired by her beneficiaries taking risks and challenging norms to develop paths for mobility, one promoter decided to continue her education and pursue a college degree.

Women have indeed expressed their appreciation for being able to earn an income to help support their family. Moreover, as women have become empowered, they have also gained the ability to make the life choices that are best for them. For example, along with helping with household expenses, young unmarried girls also noted that a source of income helped them cover expenses for continuing their education or preparing for marriage.

Before joining Neqdar, Nahed, a 26-year-old mother from Fayoum, had attempted to open a hair salon in her village, but closed it only a month later when she was not getting any customers. After joining Neqdar and learning how to make a business plan and better understand the factors affecting the success of her business, she realized that she had opened her store in a bad location because it was next to a men's cafe. After making a business plan, she decided to reopen her store but at a location more accessible for women. She also had not been properly trained as a hairdresser, but after taking the coiffeur training she now has not only the business acumen for restarting her business but also the proper training. Nahed also attributes the life-skills training for her perseverance in withstanding the pressure and difficulty of starting a business and not giving up when faced with challenges.

These new business-owners noted that starting enterprises helped them gain confidence and a sense of self-worth as they became active and found a larger purpose outside of the household. Although entrepreneurship provides women with the flexibility of earning a living from home, starting their own enterprise has also increased their mobility and social skills through their travel outside of their villages to buy raw materials from vendors and learning how to bargain with them and interact with customers.

Toward Stronger Livelihood Programs: Lessons Learned and Policy Recommendations

As the women participating in Neqdar have shown, access to resources alone does not automatically translate into empowerment. Women must be supported in creating the mindset, the ability, and the networks to use the resources to define and meet the higher goals they set for themselves, their families, and their businesses.

Although Neqdar has demonstrated significant achievements in the last three years, a variety of challenges arose during implementation. In addition to the economic, geographic, and cultural difficulties faced in supporting women in becoming economically active, the experience of implementing a livelihood program in the midst of a weakened economy and unrelenting social and political turmoil added to the difficulties.

Better designed and resourced policies, stronger public-private dialogue, and targeted measures to increase women's access to financing, information, and business-support services are key priorities for the government in helping to unleash women's economic potential. The following sections provide a snapshot of our findings and our recommendations for young women's entrepreneurship and employment programs that emerged while Neqdar was being conducted.

ENSURING ACCESSIBILITY OF CLASSES AND VOCATIONAL TRAINING FOR WOMEN

Young women's participation and experiences in entrepreneurship and employment programs are subject to external constraints. The location, the distance to the training facility and convenience of the training sessions, as well as the level of family support appear to be important determinants of attendance and participation. Making the timing and location of classes and training convenient for women is important to prevent a poor training experience.

ENGAGING COMMUNITIES AND CREATING ENABLING ENVIRONMENTS FOR WOMEN'S EMPOWERMENT

Involving the community in women's livelihood programs and gaining the community's support is critical for the effective implementation and sustainability of the program. Community mobilization events throughout the duration of the program, promoters' home visits to parents and husbands when beneficiaries are not attending or when they face familial constraints, and encouraging women to start businesses with other family members creates an environment that enables women to be active economically. Also, partnering

with religious institutions and the media to help raise awareness about gender issues and to dispel misconceptions related to women's rights can help establish a more progressive environment that promotes young women's education, employment, and participation in the public sphere.

FACILITATING JOB PREPARATION FOR WOMEN THROUGH PARTNERSHIP WITH BUSINESSES

To help prepare women for the workplace, ensure that vocational training is catering to the needs of the workforce, and make certain that women who do not start businesses are employed, partnerships should be forged between service-providing NGOs, vocational training institutes, and employers. NGOs and employers can ensure that vocational training is designed according to the demands of the labor market. In turn, employers should consider providing internships, apprenticeships, on-the-job training, and fair opportunities for career advancement for women.

PROMOTING SAFE, FLEXIBLE, FEMALE-FRIENDLY EMPLOYMENT AND WORKPLACES FOR WOMEN

Job opportunities are limited in the villages, but women generally have been reluctant to seek employment outside of their villages. Finding ways to make work and married life with children more compatible should be an important policy priority. NGOs and the government must work with employers to create job opportunities that are flexible for women's needs. Providing transportation for women from the villages to work will ease women's (and their families') concerns for their safety. Facilitating flexible hours or part-time work that suits women's responsibilities at home will encourage more women to participate in the workforce.

Women's economic empowerment not only depends on the availability of jobs but also on ensuring protective working environments. Hence, NGOs and the government should work with the private and public sector to improve working conditions and the treatment of female workers and workers in general.

MARKET LINKAGES AND PLACEMENTS FOR PRODUCTS AND SERVICES

Finding suitable markets for the products and services of the women who have started businesses has been a challenge. Women have been struggling to sell their products and services in places outside of their villages, causing an oversaturation of the market with the same products. Contracting businesses to help sell women's products, to ensure marketing for women's businesses, and to make sure the products and services are high quality is crucial in securing new markets. Because women's mobility may be restricted, encouraging group businesses with friends and family members who can help market products may be beneficial. Furthermore, exploring opportunities for e-marketing of women's products could greatly expand market reach.

INCREASING ACCESS TO LOW-INTEREST CREDIT OPPORTUNITIES

Some adaptations may be necessary to make credit services successful for young women. Services should allow for small amounts of credit, remove high levels of collateral and interest rates, and make policies and procedures simple to understand. First, government and civil society must partner with banks and microcredit services to make loans flexible and accessible to disadvantaged communities in remote areas. Second, group-credit approaches should be promoted for women who do not have enough capital at an individual level to start businesses. For example, one successful approach is to organize women into groups of 20–30 individuals in village savings and loan associations (VSLA) where members contribute savings according to a system of shares with fixed values. Members can then borrow from the revolving fund at a monthly interest rate decided by the group for the duration of one to three months. At the end of an agreed period or “cycle,” the accumulated savings and interest earnings are shared among the membership in proportion to the amount that each member saved throughout the cycle.

INSTITUTIONALIZING SAFE SPACES FOR WOMEN

To promote collaboration and mentorship between women who participated in Neqdar, the Neqdar team plans to open women's clubs in existing institutions at the village level, such as youth centers or nonfunctioning women's clubs provided by the government. These clubs will continue to be a place for women to share lessons and best practices for starting and expanding businesses, as well as find ways to collaborate in starting businesses together.

One of the greatest challenges has been to ensure a permanent safe space for young women beyond the program, because there has been a history of girls and women not being able to access safe spaces in youth centers once development programs are completed. Thus, from the beginning of the program, Neqdar staff have been working to formalize agreements with the concerned institutions to carve out certain hours during the day or certain days during the week for women's exclusive access to these spaces. The government should ensure safe spaces by designating official “girls only” hours at youth centers and working to open women's clubs or to revitalize nonfunctioning ones that already exist throughout all of the governorates.

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