

# Women and Work in Egypt's Informal Digital Economy

## Policy Brief



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## Executive Summary

- This policy brief aims to suggest areas of policy action to maximize opportunities and mitigate shortcomings for women digital entrepreneurs engaged in micro scale businesses on digital platforms in Egypt such as Facebook, Instagram, and WhatsApp.
- The expansion of this new form of digital entrepreneurship for women was the outcome of fast-paced digitization during the pandemic against a context of informality, mounting economic challenges and persisting societal pressures on women.
- There are numerous potential benefits to women's engagement in this type of work, including flexibility and supplemental income; yet there are also shortcomings.
- The objective of this research has been, first, to understand the realities of women engaged in this growing area of online work. Building on this understanding, the research then aims to provide insights and policy recommendations to further support current efforts and initiatives set in place by government bodies and suggest new ones.
- This work forms part of a longstanding collaboration between Friedrich-Ebert-Stiftung Egypt (FES Egypt) and the Access to Knowledge for Development Center at the American University in Cairo's School of Business (A2K4D) on policy-oriented research addressing the socioeconomic impact of accelerated digitization in Egypt. This includes the impact of the COVID-19 pandemic and new technologies like Artificial Intelligence (AI) on the livelihoods of vulnerable groups, particularly women.

### Part 1:

## Key Areas for Policy Action

This brief identifies four areas for policy action in this regard (for details please see section five):

- Formalization and other regulatory issues
- Family, Childcare and Gender Specific Issues
- Skills and Capacity
- Access to Technology

## Part 2: Background

### 2.1 Women in Egypt's Labor Market

- Egypt, like the rest of the Middle East and North Africa (MENA) region, has one of the lowest female labor participation rates worldwide. Thirteen out of the twenty lowest performers globally are MENA countries.<sup>1</sup> In 2022, the rate for female participation in the labor force in Egypt was 18 percent.<sup>2</sup>
- In 2022, Egypt's official unemployment rate stood at 7.4 percent, with female and male unemployment standing at 17.5 percent and 5.2 percent respectively.<sup>3</sup>
- Women's employment struggles are compounded by the widespread informality which characterizes Egypt's economy. The informal sector represents 63 percent of Egypt's labor force<sup>4</sup>, which accounts for around half of working women in the country.<sup>5</sup>
- Since 2016, women's participation in the labor market has also been affected by budget cuts in education, health, and general government—sectors that have traditionally been the main employers of women. Government expenditure on education has dropped from 4.1 percent of Egypt's GDP in 2016 to 2.5 percent in 2020.<sup>6</sup> Health expenditure has been reduced from 5.36 percent of the GDP in 2016 to 4.36 percent in 2020.<sup>7</sup>

### 2.2 Disparities in Education

- Education plays a substantial role in influencing a woman's participation in the labor market. Lower literacy rates amongst women (65 percent vs 82 percent for men)<sup>8</sup> means they are more likely to find work in the volatile informal sector. Patriarchal norms in the region also mean women's education in science, technology, engineering, and mathematics (STEM) disciplines is not encouraged.<sup>9</sup>

1 Lassassi, M., & Tansel, A. (2020). Female labor force participation in five selected MENA countries: an age-period-cohort analysis (Algeria, Egypt, Jordan, Palestine and Tunisia). Available at SSRN 3718780.

2 Labor force, female (% total labor force) (2022) – Egypt, Arab Rep. World Bank Data. <https://data.worldbank.org/indicator/SL.TLF.TOTL.FE.ZS?locations=EG>

3 Central Agency For Public Mobilization And Statistics (CAPMAS) (Q3/2022). Retrieved from: <https://enterprise.press/wp-content/uploads/2022/11/Unemployment-3Q2022.pdf>

4 Mabrouk, Mirette F. (2020). "Egypt's sizable informal economy complicates its pandemic response". Middle East Institute. <https://www.mei.edu/blog/egypts-sizeable-informal-economy-complicates-its-pandemic-response>

5 'Supporting women in the informal sector'. (January 2021). <https://www.handsalongthenile.org/supporting-women-in-the-informal-sector/>

6 Government expenditure on education, total (% of GDP) - Egypt, Arab Rep. The World Bank. (2022, June). Retrieved from <https://data.worldbank.org/indicator/SE.XPD.TOTL.GD.ZS?locations=EG>

7 Current health expenditure (% of GDP) - Egypt, Arab Rep. The World Bank. (2022, January 30). Retrieved from <https://data.worldbank.org/indicator/SH.XPD.CHEX.GD.ZS?locations=EG>

8 Samari, G. (2019). Education and fertility in Egypt: Mediation by women's empowerment. *SSM-population health*, 9, 100488.

9 El Nagdi, M., & Roehrig, G. H. (2019). Gender equity in STEM education: the case of an Egyptian girls' school. *Theorizing STEM education in the 21st century*, 315-317.

## 2.3 Digitization, COVID-19 and New Livelihoods for Women: Gendered Inequalities in the Digital Economy

- Accelerated by the pandemic in 2020, increased digitization has created “flexible and skill-based online opportunities”<sup>10</sup> for work. Nevertheless, women still have to struggle to keep up with their at-home responsibilities.
- COVID-19's impact on the livelihoods of women has been significant, with women facing a higher risk of losing their jobs in addition to being subjected to the hard hit blown to the informal sector.<sup>11</sup>
- Barriers to information communication technologies (ICTs) leave women at a disadvantage when it comes to participating in the digital economy. Official statistics show that computer usage for men and women in Egypt in 2022 stood at 59.3 and 54.1 percent, respectively,<sup>12</sup> and internet access for men and women stood at 79.3 and 65.2 percent, respectively.<sup>13</sup>
- Geographical divides mean access to ICT varies between women in urban and rural communities.<sup>14</sup> Although “Public Internet Points” such as libraries or internet cafés help expand ICT access, they are generally inconvenient to women for cultural and practical reasons.<sup>15</sup>
- Women entrepreneurs also face biases in accessing financial services, including creating checking and savings accounts. Women entrepreneurs therefore tend to depend on their own personal savings, loans, or micro loans.<sup>16</sup>

## 2.4 New work for Women in Egypt's Digital Economy: Research Highlights

- While digitization means new potential work opportunities for women online, socio economic inequalities may be exacerbated as those unable to join the digital economy stand to be left behind. This calls for identifying priority areas of action to capitalize on the opportunities and mitigate the challenges.
- A2K4D and FES collaborated on policy-oriented empirical research where thirty semi structured interviews were conducted with women engaged in micro scale digital entrepreneurship via platforms such as Facebook, Instagram, and WhatsApp.<sup>17</sup>
- The average age of women interviewed was 36. Most interviewees were based in Cairo and married. All interviewees had at least a post-secondary education. The interviewees' digital literacy skills varied, ranging from basic use of social media to graphic design on electronic tablets. There was also variation in terms of the type of device they had access to — from an iPad to a low-end smartphone. Sectors included handicrafts, home-cooked food and baked goods, reselling clothing and cosmetics, and fashion.
- The research identifies the main reasons for women choosing this type of work to be a) ‘flexibility’ of online work opportunities versus traditional work, and b) gaining supplemental income. This is confirmed by other recent studies on digital female entrepreneurs in Egypt.<sup>18</sup> Despite the flexibility offered by this type of work, concerns were raised about the impact on quality of life and work life balance for the women interviewed.

10 Wes, Marina (2021). ‘Empowering Egyptian women: Benefits of gender balanced employment policy’. World Bank Blogs, <https://blogs.worldbank.org/arabvoices/empowering-egyptian-women-benefits-gender-balanced-employment-policy>

11 Elsaman, Radwa (2021). “Women, Work and Covid in Egypt”. Wilson Center: A blog of the Middle East Women's Initiative <https://www.wilsoncenter.org/blog-post/women-work-and-covid-egypt>

12 Ministry of Communications and Information Technology (2022). ICT Indicators Bulletin, March 2022 Quarterly Issue. [https://mcit.gov.eg/Upcont/Documents/Publications\\_962022000 ICT\\_Indicators\\_Quarterly\\_Bulletin\\_Q1\\_2022.pdf](https://mcit.gov.eg/Upcont/Documents/Publications_962022000 ICT_Indicators_Quarterly_Bulletin_Q1_2022.pdf)

13 Ministry of Communications and Information Technology (2022). ICT Indicators Bulletin, March 2023 Quarterly Issue. [https://mcit.gov.eg/Upcont/Documents/Publications\\_1272023000 ICT\\_Indicators\\_Quarterly\\_Bulletin\\_Q1\\_2023.pdf](https://mcit.gov.eg/Upcont/Documents/Publications_1272023000 ICT_Indicators_Quarterly_Bulletin_Q1_2023.pdf)

14 Badran, M. F. (2010). Is ICT empowering women in Egypt? An empirical study. In Proceedings of the Research Voices from Africa Workshop, IFIP WG (Vol. 9).

15 World Bank Group. (2016). Female Entrepreneurship Resource Point - Introduction and Module 1: Why Gender Matters. World Bank. <https://www.worldbank.org/en/topic/gender/publication/fe-male-entrepreneurship-resource-point-introduction-and-module-1-why-gender-matters>

16 The World Bank. (2016). Female Entrepreneurship Resource Point - Introduction and Module 1: Why Gender Matters. World Bank. <https://www.worldbank.org/en/topic/gender/publication/fe-male-entrepreneurship-resource-point-introduction-and-module-1-why-gender-matters>

17 Fieldwork took place over two phases: A pilot phase in the Fall of 2021, and a second phase between August and September 2022. We acknowledge that there are vast differences amongst women that could fall within this group. We hope the particular stories of the women we've interviewed are useful.

18 Aboutaleb, Gehan (2020). “Social Media Potentials in Supporting Women Entrepreneurship: The Case of Egypt”. American University in Cairo - AUC Knowledge Fountain. <https://fount.aucegypt.edu/cgi/viewcontent.cgi?article=2532&context=etds>

19 Gharib, R. (2021). Tasjlimāt tanfidhiyah (98) li-sanat 2021 bi-sha'n ālyāt Tasjil mẓāwly Nashāt al-Tijārah alālkrvny [Executive Instructions (89) for the year 2021 regarding the mechanisms for registering practitioners of e-commerce activities]. Ra'īs Maslahat al-darā'ib al-Misriyah. Retrieved from: <https://tinyurl.com/va25s3wt>

### Part 3:

## Findings: Themes, Challenges and Areas for Policy Action

Research findings can be clustered into four main themes identifying challenges and calling for policy action. Please see details below.

### 3.1 Formalization, Taxation, and other Regulation

- Interviewees portrayed a spectrum of attitudes towards regulation of their businesses. Many were unaware of recent requirements and assumed these applied only to larger businesses. Others were anxious or avoidant, as they perceived no benefits from formalizing their businesses, feared bureaucracy, were unclear as to the required procedures, and feared additional costs. Those who had already registered their businesses, in turn, cited a variety of reasons for doing so: fear of legal persecution for being informal, expansion plans, copyright protection, interest in participating in government bazaars and exhibitions, and the possibility of social protection.
- Following the growth of online economic activity in Egypt and the unification of the tax law in 2020, an e-commerce unit was established in the Tax Authority to include digital economic activity in the taxation system. This is significant in the context of Egypt's highly informal economy. Formalization efforts may also offer means of inclusion in national social protection schemes.<sup>19</sup>
- In 2021, executive regulations No. 89/202<sup>20</sup> required those involved in small-scale social commerce activity to register with the Tax Authority e-commerce unit, open a tax file, pay income taxes, and fulfill any other conditions required by the Tax Authority.<sup>21</sup> This included any page or group selling products through social media platforms and receiving income through this activity<sup>22</sup>. Taxation is regulated by the Income Taxation Law No. 91/2005, Value Added Tax Law No. 67/2016, and the Unified Tax Procedures Law No. 206/2020.<sup>23</sup> Those earning less than 606.77 USD<sup>24</sup> annually would be tax exempt, but still have to register. Those whose income exceeds 20,225.69 USD<sup>25</sup> annually are also required to integrate and pay Value Added Taxes.<sup>27</sup> Taxes are determined after a review of the level of income by the tax authority.
- According to the Social Insurance Law No. 148/2019, women who lead online businesses are considered self-employed and fall under the irregular employment umbrella.<sup>28</sup> They can elect to seek approval for registration in a voluntary and contributory social insurance scheme through the national authority for social insurance,<sup>29</sup> with no assured approval. Those who register their businesses for taxation do not automatically receive social insurance: it is up to the national authority of social insurance to decide whether they meet the requirements set for self-employment/irregular employment.<sup>30</sup>

20 Gharib, R. (2021). Tasjīmāt tanfidhiyah (98) li-sanat 2021 bi-sha'n ālyāt Tasjil mzāwily Nashāt al-Tijārah alālkrwnyt [Executive Instructions (89) for the year 2021 regarding the mechanisms for registering practitioners of e-commerce activities]. Ra'īs Maslahat al-darā'ib al-Misriyah. Retrieved from: <https://tinyurl.com/va25s3wt>

21 Ibid

22 Egyptian Tax Authority. (2022). "al-Tijārah al-iliktrūniyah wa-dawr al-mar'ah al-fa'al fi numūw al-iqtisād fi nadwah li-maslahat al-darā'ib al-Misriyah bnādy Wizārat almālyah" ["E-commerce and the active role of women in the growth of the economy" in a symposium of the Egyptian Tax Authority at the Ministry of Finance club"]. Maslahat al-darā'ib al-Misriyah. Retrieved from: <https://www.eta.gov.eg/ar/news/altjart-alalktrwnyt-wdwr-almrat-alfal-fy-nmw-alaqtsad-fy-ndwt-lmslht-aldrayb-almisryt-bnady>.

23 Egyptian Tax Authority. (2022). 'Ala mzāwily Nashāt al-Tijārah al-iliktrūniyah min khilāl Bay' wa-shirā' al-muntajāt wa-al-Khidmāt wa-sunnā' al-muhtawā Bi-sur'atin al-tasjil bi-maslahat al-darā'ib almisriyah ["Those who engage in e-commerce activity through buying and selling products, services, and content creators must quickly register with the Egyptian Tax Authority"]. Maslahat al-darā'ib al-Misriyah. Retrieved from: <https://eta.gov.eg/ar/news/ly-mzawily-nshat-altjart-alalktrwnyt-mn-khlal-wshra-almntjat-walkhdmata-wsna-almhtvy-bsrt>

24 USD to EGP rate as of December 15, 2022. In the Egyptian Tax Authority announcement in 2022, the amount indicated was 15,000EGP (15,000EGP = 606.76USD).

25 Egyptian Tax Authority. (2022). Dalil al-qawā'id wa-al-ta'limāt al-khāssah bālm'ālīh al-darībiyah lil-Tijārah alālkrwnyah [Guide to the rules and instructions for the tax treatment of e-commerce]. Retrieved from: <https://eta.gov.eg/sites/default/files/2022-03/e-commerce.pdf>

26 USD to EGP rate as of December 15, 2022. In the Egyptian Tax Authority announcement in 2022, the amount indicated was 500,000EGP (500,000EGP = 20,225.69 USD).

27 Egyptian Tax Authority. (2022). "al-Tijārah al-iliktrūniyah wa-dawr al-mar'ah al-fa'al fi numūw al-iqtisād fi nadwah li-maslahat al-darā'ib al-Misriyah bnādy Wizārat almālyah" ["E-commerce and the active role of women in the growth of the economy" in a symposium of the Egyptian Tax Authority at the Ministry of Finance club"]. Maslahat al-darā'ib al-Misriyah. Retrieved from: <https://www.eta.gov.eg/ar/news/altjart-alalktrwnyt-wdwr-almrat-alfal-fy-nmw-alaqtsad-fy-ndwt-lmslht-aldrayb-almisryt-bnady>.

28 Law No. 148 of 2019 regarding "Issuing the Social Insurance and Pensions Law" was published in Issue 33 bis (a) of the official gazette on August 19, 2019.

29 Law No. 148 of 2019 regarding "Issuing the Social Insurance and Pensions Law" was published in Issue 33 bis (a) of the official gazette on August 19, 2019.

30 Prime Minister declaration No. 2437 of 2021 issuing the executive regulations for the Insurance and Pensions Law, published in the Official Gazette No. 5 bis (b) on February 7, 2020.

### 3.2 Gender Issues

- Limited or no access to affordable, suitable childcare was the main reason for women choosing to pursue small scale digital entrepreneurship.
- Safety — both online and on the streets — was cited as another challenge. These concerns comprised online harassment, deceit and disrespect from sexist vendors, partners, and clients.

### 3.3 Skills and Capacity

Most interviewees were self-taught in terms of social media use and running an online business. They expressed the need for further support especially in advanced digital and marketing skills, and a desire for hands-on mentorship.

Several governmental entities have initiatives in place to support women’s digital and business skills’ development. These include Egypt’s Ministry of Communications and Information Technology (MCIT), the National Council for Women (NCW), and Egypt Future Work is Digital (Egypt FWD) (See Figure 1 and Appendix 1 for details).

Interviewees cited lack of childcare support and scheduling conflicts as the main reasons for not being able to make the best use of government-offered courses. Additionally, some were concerned that the content of courses was too advanced and assumed participants had the necessary prerequisite knowledge.

### 3.4 Access to Technology and Knowledge

Research identified a clear need on the part of interviewees for better access to more advanced and affordable digital devices and better connectivity. Additionally, interviewees cited a need for more information on available courses and other resources. Research also identified several government initiatives in this area (See Figure 1 and Appendix 1 for details).



## Part 4: Recommendations

### 4.1 Formalization, Taxation and Other Regulation

#### 4.1.1 Formalization

- **Simplify bureaucratic procedures** pertaining to digital social commerce; **disseminate and communicate legal and tax requirements** in simple and accessible ways.
- **Engage women and other stakeholders in the process**, possibly in the form of focus groups, with special attention to women informal workers in the digital economy.



### Successful examples:

- In the Philippines, the Gender-Responsive Economic Actions for the Transformation of Women Project (GREAT Women) supported the creation of women's organizations for informal businesses and their engagement in policy dialogue and action to simplify the business tax and registration process. The project was supported by Global Affairs Canada and implemented by the Philippines Commission on Women from 2007-2014.<sup>31</sup>
- GREAT Women carried out women-targeted business registration initiatives to counter high informality.<sup>32</sup> This project was implemented in an environment with complex business registration procedures and tax codes. Additionally, GREAT Women provided supplemental services, such as access credit and help with registration.<sup>33</sup>
- **Move towards more progressive taxation and social protection contributions.** Possibly consider raising the annual income tax exemption threshold for digital self-entrepreneurship, (currently at 606.76 USD), especially given the current inflation.<sup>34</sup>

#### 4.1.2 Social Security and Health Insurance (Alternative suggestions to the national authority contributory scheme)

- **Adopt inclusive social security and healthcare insurance schemes for informal workers.** Possible pathways would include universal social protection that is inclusive of all informal workers.

### Successful examples:

- Jordan's "Outreach for All" initiative: As part of this initiative, the wording of the Social Security Law was changed from "the employee" to "any person", thus making the law applicable to self-employed and informal workers.<sup>35</sup> Additionally, the initiative established self-employed micro-entrepreneurs as a legal category with a maximum annual income and a maximum of one employee. It also tied tax registration to social security.

Algeria established a national security fund for all non-wage earners in 1992, including artisans, farmers, and business owners. The fund covers maternity, healthcare, disability, old-age pensions, and survivorship.<sup>36</sup>

- **Tie tax registration to social security.**

- **Example:** This policy measure was implemented by Brazil in 2008, in addition to simplifying registration by combining social security contributions and tax payments.<sup>37</sup>

#### 4.1.3 Other Regulatory Recommendations

- **Allocate low-interest start-up capital funding schemes and loans to women micro-entrepreneurs with repayment schemes tied to profits** to help expand their businesses and incentivize them to formally register. More low-interest funds need to be specifically allocated to women micro-entrepreneurs, with longer repayment periods and differently structured repayment schemes. This would account for the relative volatility of social commerce and micro-entrepreneurship at large.
- **Example:** In 2016, the Central Bank of Egypt (CBE) directed banks to allocate no less than 20 percent of their credit wallet to SMEs funding for four years<sup>38</sup>. Additionally, the CBE started an initiative for 5 percent interest funding for small enterprises,<sup>39</sup> at an interest rate much lower than the regular lending rate. Later, in 2017, definition criteria for SMEs were expanded, where cut-off sales amounts were altered to be more inclusive of smaller businesses. CBE also provided an additional directive for micro-enterprises to be included in the 20 percent of funding allocated for SMEs.<sup>40</sup>
- **Foster the organization of both online sellers and women informal workers** so as to provide women entrepreneurs with official work protections and services.
- **Example:** The Self-Employed Women's Association, based in India, is the biggest trade organization of informal workers in the world.<sup>41</sup> One of its successes was managing to organize street vendors into legalized markets, providing the workers with protection, and creating an all-women market to increase economic opportunities.<sup>42</sup>
- **Support investment in women-dominated/fe-male-employing sectors (education, health, government) in both the digital and other spheres.**

36 Ibid.

37 Ibid.

38 Ibid.

39 Ibid.

40 Central Bank of Egypt. (n.d.). Microfinance Press Release [Press release]. Retrieved from: <https://enterprise.press/wp-content/uploads/2017/05/Microfinance-Press-release.pdf>

41 Hearle, C., Baden, S., & Kalsi, K. (2019). Promoting Economic Empowerment for Women in the Informal Economy. WOW Helpdesk Guidance, (1).

42 Ibid.

31 Hearle, C., Baden, S., & Kalsi, K. (2019). Promoting Economic Empowerment for Women in the Informal Economy. WOW Helpdesk Guidance, (1).

32 Ibid.

33 Ibid.

34 Ibid.

35 Barca, V., & Alfars, L. (2021). Including informal workers within social protection systems: A summary of options.

- **Promote a cultural shift towards local/artisanal/hand-made products and away from mass production** through marketing, public relations, communications, events, and exhibitions.<sup>43</sup>
- **Quantify or estimate the contribution of the informal digital economy to the GDP using survey-based measures** to account for the size of the sector and its growing trends and be better able to serve its workers.<sup>44</sup>
- **Foster guidance and mentoring networks such as women's cooperatives** across governorates to enable collaborative work to encourage knowledge sharing and economies of scale. Mentorship networks are vital for women in the digital economy.<sup>49</sup>
- **Set up more specialized government exhibitions with low participation costs in various governorates that are inclusive of micro scale entrepreneurs, including those who are yet to register their businesses.** These would provide low-cost marketing opportunities and are greatly beneficial women working in the handicrafts sector. It would be effective for the exhibitions to be more geographically dispersed beyond Greater Cairo.

## 4.2 Gender Issues

- **Provide free or affordable quality childcare** for women, including home-based and special needs childcare.
- **Example:** In 2006, Ecuador made a commitment to universalize public childcare and education for children aged 0-5 and has been increasing the allocated budget ever since. The childcare services uptake has dramatically increased, with childcare services expanding, and local childcare centers running through multi-party agreements between local government, NGOs, and community groups.<sup>45</sup>
- **Example:** In Mongolia, maternity services have become part of social protection schemes, with the aim of universalizing maternity care, through a social insurance scheme for waged workers that informal and self-employed workers can elect to join. This was coupled with non-contributory cash benefits given to mothers of infants and pregnant women regardless of work status.<sup>46</sup>
- **Enact measures to ensure safety for women online and dealing with vendors through a gender sensitive approach.** In Egypt, one governmental effort in this area is the Ministry of International Cooperation's *Countering Stereotypes project*.<sup>47</sup>

## 4.3 Skills and Capacity

- **Provide educational and skills development courses customized to the needs of women running online businesses.** This includes digital literacy, marketing, advertising, and financial skills<sup>48</sup> and focus on the practicalities of everyday business management. These courses need to include a virtual option and account for childcare duties in their scheduling.

- **Provide subsidized mall booths in high-traffic areas** to support marketing for the projects and to incentivize formalization.

Beyond skills training and digital literacy courses, the recommendation here is:

- **Promote science, technology, engineering, and mathematics (STEM) education and digital literacy for girls in school.** Integrate STEM aspects in national school curricula for all ages, with a focus on digital literacy and particular attention to underserved and rural communities.<sup>50</sup>
- **Example:** In 2011, the Republic of Korea made a critical decision to integrate science, technology, engineering, arts and mathematics (STEAM) education with the education system on the national level, which involved integrating STEAM content into curricula, providing teachers with training, and creating model schools.<sup>51</sup> The initiative has successfully improved self-directed learning, increased students' science preferences, self-directed learning, and promoted creative and integrative thinking abilities.<sup>52</sup>

43 Ahmed, A. & Diab, O. (2022). Women and Work in Egypt's Informal Digital Economy: Evidence Based Insights for Policy Making Webinar. FES & A2K4D.

44 Ibid

45 Moussié, R. (2020). Extending childcare services to workers in the informal economy: Policy lessons from country experiences. International Labor Organization and Women in Informal Employment: Globalizing and Organizing Policy Brief, (3).

46 Ibid.

47 Ministry of International Cooperation - Projects. (n.d.) Retrieved from: <https://moic.gov.eg/projects>

48 Florito, J., Aneja, U., & de Sanfeliu, M. B. (2018). A Future of Work that Works for Women. G20 Insights.

49 Porfido, D., & Marks, Z. (2020, October). Women and the Digital Economy in Africa. Harvard University Center for African Studies. Retrieved from: [https://africa.harvard.edu/files/african-studies/files/women\\_entrepreneurship\\_in\\_africa\\_policy\\_brief\\_-\\_digital\\_economy\\_final.pdf](https://africa.harvard.edu/files/african-studies/files/women_entrepreneurship_in_africa_policy_brief_-_digital_economy_final.pdf)

50 Ibid.

51 Tulivuori, J. (2021, July 9). Four case studies on how to give STEM education a push. Development Asia. Retrieved from: <https://development.asia/summary/four-case-studies-how-give-stem-education-push>

52 Tulivuori, J. (2021). Different approaches to learning science, technology, engineering, and mathematics: case studies from Thailand, the Republic of Korea, Singapore, and Finland.

## 4.4 Access to Technology and Knowledge

- **Subsidize internet costs and provide women entrepreneurs with subsidized technology tools** to encourage the use of the internet for work and women taking up digital entrepreneurship.
- **Set up open public platforms or publicly funded e-commerce marketplaces**<sup>53</sup> that provide favorable terms to digital small/micro female entrepreneurs (e.g., low commission, fair competition, funded ads).
- **Example:** The Indian government launched the Network for Digital Commerce (ONDC) in five cities in 2022.<sup>54</sup>
- **Set up geographically dispersed (digital) entrepreneurship information centers for women across governorates** providing legal, financial, business, and digital information for women entrepreneurs. Improving women's access to information regarding digital work opportunities and how to navigate them is crucial.<sup>55</sup>
- **Consolidate information from different ministries and governmental entities (the Ministry of Finance, the Ministry of Investment, and the NCW) into one integrated platform** for women digital entrepreneurs and women involved in social commerce to provide ease of access and understanding through simple language.<sup>56</sup>

## Part 5: Disclaimer and Way Forward

The above recommendations are based on research capturing the experiences of a sample of women digital entrepreneurs who are educated and that have basic knowledge of digital technologies. They therefore pertain to a selected cohort of women entrepreneurs.

Overall, we hope that above insights are of use for policy-making that targets women digital entrepreneurs, a budding cluster that requires special attention from the government and other stakeholders.

The above recommendations would best be implemented through the collaborative efforts of government, civil society, and private sector actors. Such efforts should take an intersectional, gendered approach while engaging with the beneficiaries.

This work is to be complemented by further policy research to study the experiences of other groups of online women entrepreneurs, especially the financially and economically disadvantaged, those with less access to technology and education, and those who live in rural areas.

53 Gurumurthy, A. (2020, August). Feminist Pathways to Digital Transformation Post-Pandemic – Some Considerations for BRICS. Retrieved from <https://itforchange.net/sites/default/files/add/IT%20for%20Change%20-%20Anita%20Gurumurthy%20BRICS.pdf>

54 Christopher, N. (2022). India's open e-commerce plan. Rest of World. <https://restof-world.org/2022/newsletter-south-asia-indias-open-e-commerce-plan/>

55 Florito, J., Aneja, U., & de Sanfelio, M. B. (2018). A Future of Work that Works for Women. G20 Insights.

56 Dahroug, H. (2022). Women and Work in Egypt's Informal Digital Economy: Evidence Based Insights for Policy Making Webinar. FES & A2K4D.

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**Part 7:**

# Appendix 1: Current Government Initiatives

Below are details on current government initiatives offering support to women entrepreneurs in Egypt.

## 7.1 Ministry of Communications and Information Technology (MCIT)

### 7.1.1 MCIT's Digital Inclusion umbrella includes:

- *Youth Enablement for Freelancing*,<sup>57</sup> which is a capacity-building program training 20,000 young men and women for work on digital freelancing platforms.

*Community Development Portals*, in collaboration with the Social Fund for Development, consisting of Kenana Online Community Development Portals,<sup>58</sup> are specialized knowledge portals that aim to support collective knowledge production and rural-urban integration.

*The Integrated Development through ICT*<sup>59</sup> implemented by the ICT Fund in Aswan leverages technology with the aim of achieving sustainable community development in Nubia.

*QodwaTech*,<sup>60</sup> represents women from the informal crafts and agricultural sectors and helps them strengthen their entrepreneurship and digital skills.

*7.1.2 The "Ayady Masr" initiative for electronic marketing*,<sup>61</sup> launched by the MCIT in collaboration with the Ministry of Local Development, is a platform for handicrafts e-marketing aiming to leverage ICTs to increase opportunities for the handicrafts sector, with special attention to home-based women entrepreneurs.

*7.1.3 She is an entrepreneur*,<sup>62</sup> a program for training women entrepreneurs across Egypt on the concepts and methodologies of startups and companies.

*7.1.4 Our Opportunity is Digital*,<sup>63</sup> is a digital platform implemented by the Information Technology Industry Development Authority (ITIDA) to provide digital work opportunities. There are some additional recommendations that can be made.

## 7.2 The National Council for Women (NCW):

*7.2.1 Women's Skills Development Center*<sup>64</sup> provides women and girls with a range of services, from skills development and capacity building to creating women's networks of guidance and support and linking affinity groups.

*7.2.2 Get Ahead*<sup>65</sup> program, organized in collaboration with the ILO, provides a financial education program, a basic guide to starting private businesses program, and workshops.

## 7.3 Information Technology Industry Development Association (ITIDA)

*7.3.1 The Egypt Future Work is Digital (FWD)*<sup>66</sup> initiative is enacted by the ITIDA. This scholarship program offers learning experiences, skills development, capacity building, and technical and digital training.

57 Ministry of Communications and Information Technology. (n.d). Tashil al-Shabab min aji al-'amal al-mihni al-hurr [Preparation of youth for self-employment]. Retrieved from [https://mcit.gov.eg/ar/Digital\\_Citizenship/Digital\\_Transformation\\_for\\_Sustainable\\_Development\\_in\\_Egypt/Youth\\_Enablement\\_for\\_Freelancing](https://mcit.gov.eg/ar/Digital_Citizenship/Digital_Transformation_for_Sustainable_Development_in_Egypt/Youth_Enablement_for_Freelancing)

58 Ministry of Communications and Information Technology. (n.d). Albwabat al-iliktruniyah al-ma'niyah bi-al-tanmiyah al-mujtama'iyah [Web portals concerned with community development]. Retrieved from [https://mcit.gov.eg/ar/Digital\\_Citizenship/Digital\\_Transformation\\_for\\_Sustainable\\_Development\\_in\\_Egypt/Community\\_Development\\_Portals](https://mcit.gov.eg/ar/Digital_Citizenship/Digital_Transformation_for_Sustainable_Development_in_Egypt/Community_Development_Portals)

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61 Alaa Aldin, A. (2022). Tdshyn Mubadarat "ayady Misr" lil-Taswiq al-iliktruni llhrf al-yadawiyah wa-al-Turathiyah balqlywbyah [Launching the "Egypt's Hands" initiative for electronic marketing of handicrafts and heritage in Qalyubia]. Masrawy. Retrieved from: <https://tinyurl.com/bdfr4as4>



## 7.4 The Ministry of Commerce and Industry in partnership with the Islamic International Trade Finance Corporation

7.4.1 *She Trades program*<sup>67</sup> works on integrating women producers into local and global value chains.

## 7.5 The Ministry of Manpower

7.5.1 *Women-directed occupational and digital training programs*.<sup>68</sup>

## 7.6 The Ministry of International Cooperation

7.6.1 *Advancing Education in STEM*

7.6.2 *Countering Stereotypes project*<sup>69</sup>

7.6.3 *Education 2.0 projects*<sup>70</sup>

## 7.7 The Egyptian Micro, Small and Medium Enterprises Development Agency's (MSMEDA)

7.7.1 *Women and Development program*<sup>71</sup> efforts in reviving handicrafts and heritage.<sup>72</sup>

7.8 **The Local Development Authority's initiatives** to empower women and enhance their economic participation,<sup>73</sup> creating gender subunits across governorates and skills development programs linked to the "Ayady Masr" platform.<sup>74</sup>

62 Technological Innovation and Entrepreneurship Center - Egypt. (n.d.). *Hiya rā'idah* [She Program]. Retrieved from: <https://tiec.gov.eg/Arabic/Programs/She-Program/Pages/default.aspx>

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70 *Ministry of International Cooperation - Projects*. (n.d.) Retrieved from: <https://moic.gov.eg/projects>

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73 Nassar, M. (2022). *Al tanmeyah al-Mahalliyah: itlāq 6 Mubādarāt ltmkyn al-mar'ah wa-ta'ziz mshārkhā fi almjtm'* [Local development: launching 6 initiatives to empower women and enhance their participation in society]. Masrawy. Retrieved from: <https://tinyurl.com/yc3afuzz>

74 *Ayady Misr*. (n.d.). <https://ayadymisr.com/>



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