



Onsi Sawiris School of Business

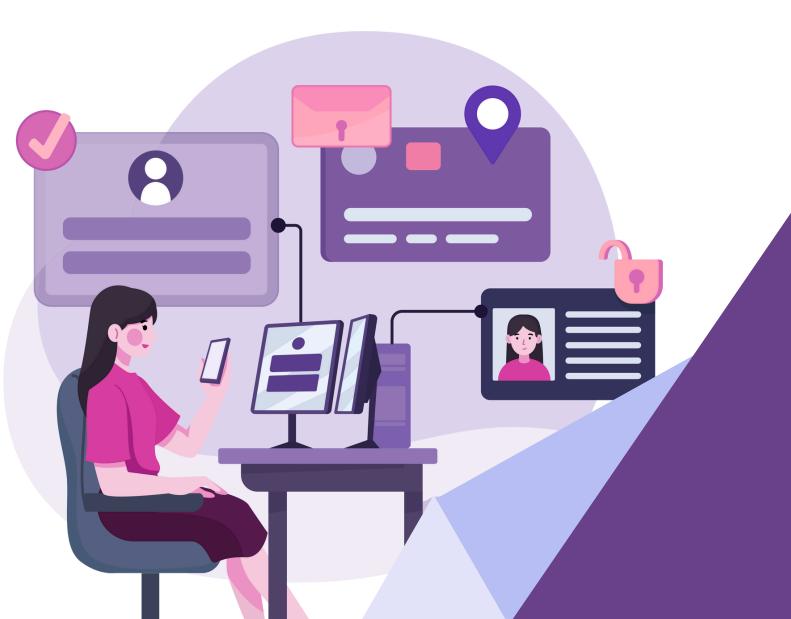
Access to Knowledge for Development Center



WOMEN INFORMAL DIGITAL ENTREPRENEURS IN EGYPT

Skills Development and Capacity Building

Policy Brief



About Friedrich-Ebert-Stiftung (FES) in Egypt

Inspired by its general aims to promote democracy and social justice, to support economic and social development, the Friedrich-Ebert-Stiftung (FES) started working in Egypt in 1976. For almost 40 years, the office operates in cooperation with local partners within the framework of an agreement with the Egyptian government. This agreement was endorsed by Presidential Decree 139/1976 and by the Egyptian parliament. The agreement was renewed in 1988, endorsed by Presidential decree 244/1989 and approved by the Egyptian parliament. In March 2017, a new additional protocol was signed in Berlin by both, the Egyptian and the German governments, amending the Cultural Agreement of 1859. The protocol was ratified by the Egyptian parliament in July 2017 and entered effect in November by Presidential Decree 267/2017. The FES cooperates with Egyptian partners in the fields of Environment and Sustainable Development; Socio-Economic Development; Empowerment of Civil Society; International Cooperation and Dialogue.

*This publication does not express the opinion of the Friedrich-Ebert-Stiftung, and the author bears full responsibility for the content of the book.

About Access to Knowledge for Development Center (A2K4D)

The Access to Knowledge for Development Center (A2K4D), at the American University in Cairo's Onsi Sawiris School of Business, is a regional hub for policy-oriented research investigating the role of digital technologies and innovation in promoting inclusive development, with focus on Egypt, the Arab World, and Africa. The Center's activities are interdisciplinary, encompassing the inclusive dimensions of artificial intelligence, innovation, digital platforms, new business models, new forms of digital work, alternative knowledge governance, data governance and practices in the digital economy. A2K4D adopts a gendered lens across its research, policy and capacity-building efforts.

Trademark notice: Friedrich-Ebert-Stiftung & Friedrich-Ebert-Stiftung (Egypt Oce) trademarks & logos are owned by Friedrich-Ebert-Stiftung E.V. and used under license from the trademark owner.

Authors

Nagla Rizk

Nagham ElHoussamy

Acknowledgements

The authors wish to thank the following members of the A2K4D team for their seminal contribution to this report: Nada Nassar, Khadiga Hassan, Aliaa Hashim, and Nur El-Mahrakawy.

The authors also wish to acknowledge the support of FES Egypt and especially Ronja Schiffer, Farah Ghazal, and Safaa Youssef throughout this collaboration.

The authors also wish to express deep appreciation to the women digital entrepreneurs interviewed within this research for their time and cooperation.

Last but not least, the authors wish to express deep gratitude to the following stakeholders for sharing their thoughts and insights on empirical research and on suggested areas of policy action for this phase of the project:

- Alia Shoeib, Associate Dean for Instructional Affairs, School of Continuing Education at The American University in Cairo (AUC)
- Amira Saber, Member of Parliament
- Dina Al Hassani, Independent Educator
- Doaa Salem, Senior Director, Outreach and Partnerships, School of Continuing Education at The American University in Cairo (AUC)
- Farah Lokma, Partnership, Communication & Development Senior Lead at Vodafone Egypt Foundation
- Ghada Khalifa, Independent Consultant
- Hala Gohar, Corporate Communications Executive, CapGemini
- Hoda Dahroug, Advisor to the Minister for Digital Community Development Ministry of Communications and Information Technology
- Maha Bali, Professor of Practice, Center for Learning and Teaching at The American University in Cairo (AUC)
- May Abdelbary, CEO of It-Blocks
- Nada Abdalla, Public Policy Manager at Amazon
- Noha Abdel Hamid, Women Entrepreneurs Network (WEN)
- Noha Ashraf, Dell Technologies/Internet Masr
- Rania Ayman, CEO and Founder of Entreprenelle
- Shahdan Arram, Secretary General, Vodafone Egypt Foundation

Executive Summary	5
Key Areas of Action	6
Background	
Women and Work in Egypt	6
Women and Informality	8
Skills and Capacity-Building	9
Gender-Mainstreaming for Capacity Building	11
Capacity Building Programs for Women in Egypt	11
Fieldwork Findings: Skills Gaps, Challenges, and Areas for Policy Action	
 4.1 Focus Group 1 - Women Informal Digital Entrepreneurs 	12
 4.2. Focus Group 2 - Multi-stakeholders: Educators, Trainers, Corporate Businesses, SMEs, Policy Makers, Parliamentarian, Civil Society Representatives, Skills and Capacity-Building Platform Representatives, Informal Digital Entrepreneurs Representatives 	15
Specific Suggestions for Way Forward	
 5.1. Customized Digital Skills Pilot and Program (for Digital Skills) 	17
• 5.2. Trial Shark Tank (for Business Skills)	1,
• 5.3. English Language Skills (for Soft Skills)	
Annex 1: Existing Capacity Building Programs for Women in Egypt	20

1. Executive Summary

In 2023, the Access to Knowledge for Development Center (A2K4D) at the American University in Cairo's Onsi Sawiris School of Business and Friedrich-Ebert-Stiftung (FES) Egypt released the policy brief titled "Women and Work in Egypt's Informal Digital Economy", based on research undertaken in 2021-2022.1 The policy brief identified the challenges faced by women entrepreneurs engaging in informal work in the digital economy in Egypt, and proposed areas for policy action. Specifically, the recommendations emerging from the policy brief were clustered into four main themes:

- a. Formalization;
- b. Gender;
- c. Skills and capacity-building;
- d. Access to technology and knowledge.

These recommendations were informed by policy-oriented empirical research, which involved conducting thirty semi-structured interviews with women engaged in micro-scale digital entrepreneurship through platforms such as Facebook, Instagram, and WhatsApp. This process also involved comprehensive desk research, starting by a review

1 Rizk, N. (2023). Women and Work in Egypt's Informal Digital Economy Policy Brief. https://egypt.fes.de/fileadmin/user_upload/documents/publication/A2K4DxFES_Policy_Brief_2023_EN.pdf

of relevant literature, followed by indepth analysis of the fieldwork insights.

First, recommendations on formalization emphasized the need to simplify bureaucratic procedures related to digital social commerce. This includes making legal and tax requirements easier to understand and more accessible. Second, **gender**-related recommendations focused on fostering initiatives such as the Ministry of International Cooperation's 'Countering Stereotypes' project, which can serve as a tool to promote online safety for women and encourage gendersensitive engagement with vendors. Third, recommendations on skills and capacity-building efforts proposed developing tailored educational programs and skills development courses for women operating online businesses, alongside the creation of mentorship and support networks. Last but not least, improving access to technology and knowledge would be furthered by subsidizing digital tools and promoting the effective use of public platforms and e-commerce marketplaces.

Building on the above, A2K4D chose the theme of *skills* and capacity-building for further exploration and empirical work. Research revealed that there is a gap in skills and capacity development for women in the informal sector, and this is especially relevant when it comes to the digital economy in Egypt.

There is also a notable rise in the number of governmental and nongovernmental programs and initiatives aimed at developing the skills of women entrepreneurs in Egypt's digital economy. This presents an excellent opportunity for fulfilling the objectives of our actionoriented research as we bring together the different stakeholders to: a) learn more about the specific skill development and capacitybuilding needs of the women informal digital entrepreneurs; b) develop new programs as decided organically by the group of stakeholders around the table; and c) bridge the gap between the beneficiaries and the already available programs.

It is important to note that we realize that the informal sector is not ideal. Addressing the four recommended themes, including formalization, is the ultimate objective. In the meantime, however, we move to address individual themes to improve the current status of women who are already part of this sector. Hence this phase of the research, addressing the recommendation theme of "skills development and capacity-building", prioritizing advancing the human capital and planning to achieve outcomes that are clearly defined. feasible and measurable.

2. Key Areas for Action

Informed by our empirical research findings and an in-depth exploration

of the skill gaps for women informal entrepreneurs in Egypt's digital economy, the brief highlights the following three areas for action:

- 1. Digital Skills;
- 2. Business Skills:
- 3. Soft Skills.

3. Background

a) Women and Work in Egypt

In 2024, the rate of female unemployment in Egypt stood at 18 percent,² which is higher than the world average rate of 5.1 percent.³ Female labor force participation stood at 15 percent,⁴ a rate much lower than the world average rate of 49 percent.⁵

2)"Unemployment, female (% of female labor force) (modeled ILO estimate) - Egypt, Arab Rep." World Bank, 2024, https://data.worldbank.org/indicator/SL.UEM

https://data.worldbank.org/indicator/SL.UEM.TOTL.FE.ZS?locations=EG

3) "Unemployment, female (% of female labor force) (modeled ILO estimate) - World." World Bank, 2024,

https://data.worldbank.org/indicator/SL.UEM .TOTL.FE.ZS?locations=1W

4) "Labor force participation rate, female (% of female populations ages 15+) (modeled ILO estimate) - Egypt, Arab Rep.," World Bank, 2024,

https://data.worldbank.org/indicator/SL.TLF. CACT.FE.ZS?locations=EG-1W

5) "Labor force participation rate, female (% of female populations ages 15+) (modeled ILO estimate) - World.," World Bank, 2024, https://data.worldbank.org/indicator/SL.TLF. CACT.FE.ZS?locations=1W

According to a survey by the Egypt Labour Market Panel Survey (ELMPS), Egypt experienced a decline in female employment rates between 2018 and 2023, dropping from 17 percent to 15.3 percent.⁶ This is due to a number of factors including the lack of affordable childcare support, limited private sector opportunities, a drop in agricultural jobs, and shrinking public sector employment.⁷ Indeed, between 2012 to 2023, Egypt's public sector employment dropped from 30 percent to 21 percent,8 which meant a drop in female labor force participation rates, especially among educated women.9 Other underlying factors, such as unsafe commuting, harassment in the workplace, lack of legal protection in the private sector, and existing cultural norms, also play a role in the low female

6) Assaad, R., & Mahmoud, E. (2024). Evolution of the Structure and Quality of Employment in Egypt.

7) World Bank Group. (2025, March 12). Breaking Barriers: Boosting Women's Labor Force Participation in Egypt.

https://www.worldbank.org/en/news/feature/2025/03/12/breaking-barriers-boosting-women-s-labor-force-participation-in-egypt

- 8) Assaad, R., & Mahmoud, E. (2024). Employment Conditions in Egypt Are Improving, But Only for Some: Findings from the 2023 Wave of the Egypt Labor Market Panel Survey.
- 9) Krafft, C., Assaad, R., & McKillip, Z. (2024, November). The Evolution of Labor Supply in Egypt through 2023. In Economic Research Forum Working Paper Series (No. 1749).

unemployment rate in Egypt.¹⁰

Employment in the private sector does not always serve as an ideal alternative. Women struggle to find opportunities amidst recruitment policies that favor men over women,¹¹ as the latter are perceived as temporary employees who will end their employment early when deciding to get married and start a family.¹² Women also face challenges within private sector workplaces that discourage them from continuing to work. These include limited childcare support options, lack of flexibility and remote work arrangements,¹³ gendered wage gaps, and discrimination and harassment at

10) World Bank Group. (2025, March 12). Breaking Barriers: Boosting Women's Labor Force Participation in Egypt.

https://www.worldbank.org/en/news/feature/2025/03/12/breaking-barriers-boosting-women-s-labor-force-participation-in-egypt 11) World Bank Group. (2021, March 30). Gender Equity Seal: A Key to Strengthening

Egypt's Private Sector. https://www.worldbank.org/en/news/feature/2021/03/30/gender-equity-seal-a-key-to-strengthening-egypt-s-private-sector

- 12) Assaad, R., & Mahmoud, E. (2024). Employment Conditions in Egypt Are Improving, But Only for Some: Findings from the 2023 Wave of the Egypt Labor Market Panel Survey.
- 13) World Bank Group. (2021, March 30). Gender Equity Seal: A Key to Strengthening Egypt's Private Sector.

https://www.worldbank.org/en/news/feature/2021/03/30/gender-equity-seal-a-key-to-strengthening-egypt-s-private-sector

work.14

Additional challenges affecting women's labour force participation include expensive childcare and the burden of unpaid care work. ¹⁵ Women's responsibilities to both their jobs and families creates the "double-shift" phenomenon, where women work two shifts - one in the market and one at home. ¹⁶ In 2017 in Egypt, the average total working hours (including paid and unpaid work) for working women was estimated to be 68.68 hours per week, with working men only working for 53.60 hours. ¹⁷

Due to these challenges, many women have resorted to selfemployment in recent years to balance their unpaid care work responsibilities with more flexible work opportunities.¹⁸

14) Constant, L., Edochie, I., Glick, P., Martini, J., & Garber, C. (2020). Barriers to employment that women face in Egypt: Policy challenges and considerations. California, United States: RAND.
15) Wahish, N. (2024, November 28). A gender dilemma sidelining Egypt's women workforce. Ahram Online https://english.ahram.org.eg/News/535991.aspx

16) Elantary, S. (2017, May 10). Feminist Economics in Egypt. New Women Foundation.

https://nwrcegypt.org/en/feminist-economics-in-egypt/

17) Ibid.

18) Assaad, R., & Mahmoud, E. (2024). Employment Conditions in Egypt Are Improving, But Only for Some: Findings from the 2023 Wave of the Egypt Labor Market Panel Survey. These opportunities are mostly within the informal sector. This explains the pertinence of the present research and the need to advance women's current engagement in digital entrepreneurship. Skill development is of paramount importance in this context.

b) Women and Informality

In low and lower-middle income countries, there is a high prevalence of female informal employment, ¹⁹ which is associated with vulnerable and precarious working conditions. ²⁰ In Egypt, the rate of informal employment for women in 2020 was 49 percent, and was 74 percent for young women. ²¹ The previously mentioned decline in public sector employment, which has historically been relied on by women for work opportunities, has been attributed to

- 19) Ortiz-Ospina, E., Tzvetkova, S., & Roser, M. (2023). Working women: Key facts and trends in female labor force participation. Our world in data.
- 20) International Labour Office. (2018). Women and men in the informal economy: a statistical picture (third edition). ILO. https://www.ilo.org/sites/default/files/2024-04/Women_men_informal_economy_statistical_picture.pdf
- 21) OECD/ILO/UNDP (2024), Informality and Structural Transformation in Egypt, Iraq and Jordan: A Framework for Assessing Policy Responses in the MENA Region, OECD Publishing, Paris,

https://doi.org/10.1787/efb16d0b-en.

this increase in female informality.²²

Egypt's informal economy represents a significant share of the country's total gross domestic product (GDP). While it is challenging to calculate the exact size of the informal sector given its invisible nature, figures for Egypt range between 29.3 and 50 percent of the country's GDP.²³ This is estimated to be one the largest in the MENA region.²⁴

c) Skills and Capacity-Building

Women working in the informal economy mostly acquire their skills and expertise through "learning by doing", as they tend to have limited access to opportunities for formal education and training." They develop their knowledge through first-hand experience within their

22) Assaad, R., & Mahmoud, E. (2024). Employment Conditions in Egypt Are Improving, But Only for Some: Findings from the 2023 Wave of the Egypt Labor Market Panel Survey

23) OECD/ILO/UNDP (2024), Informality and Structural Transformation in Egypt, Iraq and Jordan: A Framework for Assessing Policy Responses in the MENA Region, OECD Publishing, Paris,

https://doi.org/10.1787/efb16d0b-en. 24) Ibid.

25) International Labour Office. (2018). Women and men in the informal economy: a statistical picture (third edition). ILO. https://www.ilo.org/sites/default/files/2024-04/Women_men_informal_economy_statistical_picture.pdf

"workplace, community, and homes". While hands-on exposure may provide women with some skills and experience, gendered skills disparities persist, especially skills that pertain to Information and Communications Technology (ICT), and to Science, Technology, Engineering, and Mathematics (STEM) fields. 27

A number of factors contribute to the gap in women's participation in STEM education and training. These include women's low self-efficacy regarding STEM education and career opportunities, gender bias and reinforced stereotypes in curricula and in teaching, and a lack of female role models in the field and in the classroom. ²⁸

A variety of skills are needed for workers, especially entrepreneurs, to contribute to both the formal and informal sector, and in an economy experiencing a rapid digital shift, digital skills are essential. Other skills needed by entrepreneurs include soft skills such as language, and business

26) Ibid.

27) El Din, M. G. N. (2024). The Feminization of Deteriorated Labor Force Participation in EGYPT: 1990–2024 (Master's thesis, The American University in Cairo (Egypt) 28) Evagorou, M., Puig, B., Bayram, D. D., & Janeckova, H. (2024). Addressing the gender gap in STEM education across educational levels.

skills such as human resource management, financial management, and marketing.²⁹ Skills development and capacity-building programs equip women with the necessary skills and expertise needed to start, operate, and improve their businesses. Skills development and capacity-building programs equip women with the necessary skills and expertise needed to start, operate, and improve their businesses.

The programs promote women's economic empowerment, encourage women to fully participate and contribute to the economy, and enhance women's self-confidence and independence.³⁰

While training and skills development programs offer an opportunity for women to enhance their skills and professional prospects,³¹ a number of socio-economic and practical obstacles limit women's access to these prospects,³¹ a number of socio-economic and practical

29) Sousa, M. J., Almeida, M. D. R., Mastorakis, N. E., Pardalos, P. M., & Katehakis, M. N. (2014). Entrepreneurial skills development. Recent Advances in Applied Economics, 135-139.

30) Elneel, F. A., & Almulhim, A. F. (2024). Socio-Economic Factors and Women's Empowerment: The Mediation Role of Training/Skill Development. WSEAS Transactions on Business and Economics, 21, 192-201

31) International Labor Organization. (2024, September 19). Skills for Gender Equality. ILO. https://www.ilo.org/skills-genderequality

obstacles limit women's access to these programs.³² Women often face the challenge of balancing educational programs with other responsibilities such as household chores, child care, and at times, a full-time job.

Women in rural areas also must tend to farming and agricultural duties, and face additional constraints in accessing training opportunities due to geographical location and transportation difficulties.³³ Informality serves as a further barrier contributing to the inability of women to access education and training opportunities, compounding the already existing educational disadvantages faced by women.³⁴ Literacy levels and previous access to education also play a role in the

32) International Labor Organization. (2020, August). Policy Brief - The gender divide in skills development: Progress, challenges and policy options for empowering women. ILO. https://www.ilo.org/sites/default/files/wcmsp 5/groups/public/%40ed_emp/%40ifp_skills/d ocuments/publication/wcms_244380.pdf 33) International Labor Organization. (2020, August). Policy Brief - The gender divide in skills development: Progress, challenges and policy options for empowering women. ILO. https://www.ilo.org/sites/default/files/wcmsp 5/groups/public/%40ed_emp/%40ifp_skills/d ocuments/publication/wcms_244380.pdf 34) International Labor Organization. (2020, August). Policy Brief - The gender divide in skills development: Progress, challenges and policy options for empowering women. ILO. https://www.ilo.org/sites/default/files/wcmsp 5/groups/public/%40ed_emp/%40ifp_skills/d ocuments/publication/wcms_244380.pdf

effectiveness of training programs.³⁵

d) Gender-Mainstreaming and Capacity Building

Gender-sensitive approaches are needed for training programs to target women effectively and for addressing the challenges women face when enrolling in such programs.

Training programs need to be designed to address the existing barriers faced by women, such as high fees, language and literacy barriers, course timing, and the need for childcare facilities.³⁶ Programs must also allow for flexibility and consider the multiple responsibilities juggled by women in the informal economy.37 Skills development policies and strategies that aim to meet national skills demands must include a gender lens, and must address the barriers preventing equal access and enrollment for women and

men.³⁸ Additionally, such policies must include and recognize the challenges encountered by those facing compound vulnerabilities, including migrant women, women with disabilities, and women living in remote rural areas.³⁹

e) Capacity-Building Programs for Women in Egypt

Several nationwide initiatives exist that aim to bolster women's capacities and promote their economic empowerment. These include government-led programs such as 'Heya Raeda Program' created by the Technology Innovation and Entrepreneurship Center and Qodwa-Tech, an initiative created by the Ministry of Communications and Information Technology (MCIT). Other initiatives led by multi-stakeholders include Rabeha, which is a United Nations Industrial Development (UNIDO) and UN Women Joint Programme in partnership with the National Council for Women (NCW), the Ministry of

- 35) Elneel, F. A., & Almulhim, A. F. (2024). Socio-Economic Factors and Women's Empowerment: The Mediation Role of Training/Skill Development. WSEAS Transactions on Business and Economics, 21, 192-201.
- 36) International Labor Organization. (2024, September 19). Skills for Gender Equality. ILO. https://www.ilo.org/skills-gender-equality
 37) Ibid.

38) International Labor Organization. (2020, August). Policy Brief - The gender divide in skills development: Progress, challenges and policy options for empowering women. ILO. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/%40ed_emp/%40ifp_skills/documents/publication/wcms_244380.pdf 39) Ibid.

Trade and Industry (MoTI) and the Medium, Small and Micro Enterprises Development Agency (MSMEDA), with the support of Global Affairs Canada (GAC). The "She is for a Digital Future" training program is another example of a multistakeholder approach, launched by the National Institute for Governance and Sustainable Development (NIGSD) in cooperation with CISCO and the United Nations Development Program (UNDP). There are also other local women-led initiatives. such as Carerha, a women-focused tech education technology platform. More information on these programs can be found in Annex 1.

4. Fieldwork Findings: Skills Gaps, Challenges, and Areas for Policy Action

Fieldwork undertaken aimed to further explore the theme of skills development and capacity-building by engaging with key stakeholders, including the women themselves, to identify skills needs and gaps among women entrepreneurs, highlight challenges, and propose ways forward. Fieldwork consisted of two focus groups: the first for women entrepreneurs and the second for relevant stakeholders with representatives from the group of women entrepreneurs.

Focus Group 1- Women Entrepreneurs:

Held on 3 November 2024, the first focus group brought together 24 women entrepreneurs representing the I Make This Facebook page and the previously mentioned Qodwa Tech initiative by MCIT. The meeting entailed an extensive discussion asking entrepreneurs to express their specific needs for skills development and capacity-building. This served as a mutual learning exercise to better inform the best implementation process for the policy recommendations.

Focus Group 2:

Held on 24 November 2024, the second focus group consisted of 16 relevant stakeholders with representatives from the group of women entrepreneurs. Participants included policymakers, civil society representatives, corporate private sector, SME's, educators, capacitybuilding platform developers and owners, as well as two women entrepreneurs that attended the first focus group. The purpose was to develop an agenda and plan for action to address the skill development needs of women informal entrepreneurs in the digital economy. The second focus group served as an opportunity to connect different stakeholders and entice

them to develop skill and capacitybuilding activities for women informal entrepreneurs in the digital economy, as well as inform already existing skills development programs.

4.1 Focus Group 1 - Women Informal Digital Digital Entrepreneurs

Based on input from the women themselves, the skill development needs discussed during this first focus group were clustered into three main skill categories:

- 1. Digital skills;
- 2. Business skills;
- 3. Soft skills.

Below is an explanation of these skill development needs as voiced by the participants.

4.1.1 Digital Skills

Digital skills were frequently identified as areas in need of skill development by the entrepreneurs. Digital skills typically refer to "the ability to find, evaluate, use, share, and create content using digital devices, such as computers and smartphones." 40

This also includes digital marketing, cybersecurity, Artificial Intelligence, brand promotion, and digital

40) What are digital skills?' (August 2022) https://digitalskills.unlv.edu/digital-marketing/what-are-digital-skills/

communication via platforms such as Facebook, Instagram, TikTok, etc.

 Participants highlighted the need for digital and social media marketing skills to establish and strengthen the online presence of women's businesses. They noted that the evolving nature of social media algorithms adds a layer of complexity to the effective use of social media tools, pointing to a persistent skills gap.

COVID-19 was mentioned as one contributing factor to the increase in online presence for businesses. Before the pandemic, women business owners specializing in handmade products thought that the most important skills were related to the actual process of craft making, such as finding the best workshops, sourcing quality materials, selecting skilled craftsmen, gems, metals, and leather. They explained that they later realized, during and after COVID-19, that understanding how to use social media to market their products is of paramount importance. Now, while these women entrepreneurs are designing and creating quality products, they are struggling with marketing and selling their products.

They expressed their desire to gain more digital and social media marketing skills and to learn how to utilize algorithms to expand their customer base.

- Participants also voiced their interest in developing their market research skills to help scale their businesses while adapting to changing consumer behaviors and market trends. These skills apply to both local and international markets and would enable entrepreneurs to innovate and thrive in competitive environments.
- Online security training is another digital skill that women identified as essential for learning how to protect their online business and mitigate the risks associated with social media use.
 With the increased reliance on digital platforms, digital safety and online security training have become essential for business sustainability.

4.1.2. Business Skills

The following are business skills voiced by the women during our focus group on business growth and development. Business skills include supply chain management, time management, the ability to attract, pitch, and negotiate with investors, pricing strategy, and entrepreneurial and innovative thinking.

 Participants want to learn how to pitch and negotiate with investors to scale and grow their businesses.

- Participants require skills for managing roles and time to bridge the gap between having a craftsmanship mindset and an entrepreneurial mindset.
- Participants lack knowledge of enterprise resource planning (ERP) and inventory management, which are needed to effectively manage inputs and outputs, to monitor costs, sales, and profits, and determine proper pricing.

4.1.3. Soft Skills

Alongside digital and business skills, the entrepreneurs expressed an interest in further developing their soft skills. Soft skills can contribute to meeting business needs by driving entrepreneurial success. Interestingly, participants identified a specific need for language skills, namely, English to enable tracking social media analytics, as data analysis on Facebook page insights is only offered in English.

As a result, participants struggle to detect trends and refine their target audiences and marketing strategies. For those who are not fluent in English, the freely available online courses on the Internet are not useful. This is a finding that could only come out of fieldwork of this type. The importance of addressing the specific needs of women

entrepreneurs, especially concerning English/Arabic language competency, is an issue that warrants attention.

4.2. Focus Group 2 - Multistakeholders: Educators, Trainers, Corporate Businesses, SMEs, Policy Makers, Parliamentarian, Civil Society Representatives, Skills and Capacity-Building Platform Representatives, Informal Digital Entrepreneurs Representatives

The second focus group brought together a diverse group of stakeholders. Participants included: three representatives from the School of Continuing Education and the Center for Learning and Teaching at The American University in Cairo, one former Microsoft Corporate Social Responsibility (CSR) representative, two Vodafone Egypt Foundation representatives, one Amazon representative, one Capgemini representative, two skills and capacity-building platform developers and owners, one representative from the software service provider company IT-Blocks, one representative from Dell Technologies and Internet Masr, one member of parliament, one independent educator, as well as two women entrepreneurs.

The following themes and challenges were highlighted by participants in the second focus group:

4.2.1. Expand connectivity as a prerequisite in the digital era

In order to access online skills development and capacity-building programs, a stable internet connection is a prerequisite. However, this remains a challenge for some in Egypt due to ongoing connectivity and infrastructure issues. These challenges are even more prevalent in rural areas where internet penetration rates are lower compared to urban areas.41 The digital gap in Egypt is a consequence of a significant urban-rural divide, alongside other factors including wealth, education level, and gender.⁴² The gender digital divide is often attributed to limited digital literacy, limited access and ownership of digital tools (laptops, computers, etc.), cultural norms, and concerns over security.⁴³

- 41) Badran, M. F. (2014). Young people and the digital divide in Egypt: An empirical study. Eurasian Economic Review, 4, 223-250.
- 42) PwC Middle East. Bridging the Digital Gap: The state of digital inclusion in the MENA region. (2022). PwC Middle East. https://www.pwc.com/m1/en/publications/documents/bridging-digital-gap-state-digital-inclusion-mena-region.pdf
- 43) Mohieldin, M. S., & Ramadan, R. (2022, May). Would Closing the Gender Digital Divide Close the Economic Gender Gap in Emerging Markets and Developing Economies?: An Empirical Assessment. Economic Research Forum (ERF).

4.2.2. Develop tailored and sectorspecific training

Although sector-specific training targets a smaller audience, its effectiveness is enhanced by the relevance and specificity of the subject matter. Trainers must possess expertise in the specific sectors where women are employed when providing educational programs. Courses should also be customized. which requires close collaboration between educators and entrepreneurs. For example, when creating an IT course for women operating in the handmade crafts sector, there needs to be collaboration between an IT instructor/educator and an entrepreneur within the handmade crafts sector. This will ensure that the service delivery by the trainer fits the skills gap identified by the entrepreneur in their specific sector.

4.2.3. Utilize training opportunities effectively

Conducting a needs assessment is necessary to ensure that training and skills development courses are utilized effectively. This needs assessment will ensure that women enroll in training programs that address the gaps in their skills, rather than opting for all freely available opportunities, often at the expense of their time.

There needs to be an increased awareness of skills that women

already possess, and other areas where improvement is needed.

Commitment from entrepreneurs is also important when enrolled in virtual, self-taught programs.

Programs usually provide a plan for how long the training will take and how many hours of study are required every day. It is imperative that women cultivate the necessary skills, such as time management and self-organization, in order to fully benefit from the programs available online.

Post-training follow-ups with program graduates are necessary to monitor each program's results and outcomes. For example, if a woman enrolls in a course related to exporting products, it is critical to find out if she succeeded in exporting her products after leaving the program. This will provide feedback on the effectiveness of the training program and help identify any improvements that need to be made.

4.2.4. Foster support and collaboration networks

It is key to cultivate spaces to support and encourage women on their entrepreneurial journeys. This can be done by creating networks for collaboration and mutual growth in an environment where women help each other depending on their strengths.

For example, older entrepreneurs who might lack digital literacy but possess strong craftsmanship skills can collaborate with younger, more tech-savvy entrepreneurs to perform marketing tasks.

Collaborative digital platforms are also important. Establishing a collaborative digital platform needs to build on the experience of existing initiatives, especially lessons learned. Platforms should be well-framed, carefully planned, designed, crafted and monitored.

4.2.5. Further language and digital skills development

Both language and digital skills can open doors to other skills and capabilities for women entrepreneurs. Improved command of the English language will enable the entrepreneurs to understand and interpret social media insights in a way that benefits their businesses. It is important for entrepreneurs to be familiar with business terminology in English. As for digital skills, the more advanced they are, the higher the chances that the entrepreneurs will be able to utilize online platforms for both personal skills development and business development.

4.2.6. Focus on financial literacy and pricing as key skills

Financial illiteracy is a problem facing many women informal entrepreneurs. Financial literacy courses are important since many women entrepreneurs are unfamiliar with pricing strategies, forecasting growth, and tracking progress.

4.2.7. Address informality as a barrier to accessing training opportunities

When donors and banks are involved, informality becomes a significant barrier, as these entities usually prefer working with legitimized businesses. As a result, informal businesses receive limited, smallscale, and informal opportunities, which restrict their potential for accessing support and mentorship. Nevertheless, offering rewarding training programs to formal businesses may incentivize informal women entrepreneurs to formalize their businesses in order to benefit from such programs. Other possible solutions include creating initiatives that do not require formality, and/or adapting current ones to informal entrepreneurs.

5. Specific Suggestions for Way Forward

The following recommendations are specific suggestions aimed at addressing each of the three gaps in skills identified by women informal digital entrepreneurs in Egypt during our fieldwork.

5.1. Customized Digital Skills Pilot and Program (for Digital Skills) Description

This recommended program entails the creation and piloting of a customized fundamental digital skills program for women entrepreneurs, taught and led by trainers who have background knowledge on the specific sector at hand (e.g. handmade goods, homemade food, etc.)

One of the challenges highlighted by the participants in the first focus group was that often, trainers provide general programs that lack the individual needs of entrepreneurs operating in different sectors. The pilot program would be tailored, taking into account the women's level of digital skills, as well as the sector they operate in. To do so, there needs to be collaboration between educators and entrepreneurs. A needs assessment is needed to ensure that the women enrolled are at the specific skill level the program is targeting. Follow-ups will also need to be conducted to prove that the program has tangible outcome.

Suggested Champions: educators, trainers and entrepreneurs.

5.2. Trial Shark Tank (for Business Skills) Description

This recommended program entails the creation of a trial "Shark Tank", where women would learn how to sell, pitch and negotiate with investors through theatre and roleplaying. "Shark Tank" is a popular television program, where business owners have the opportunity to pitch their ideas to angel investors. Similar to the existing "Shark Tank" show, judges would provide feedback on the ideas and business models presented by the women entrepreneurs and offer guidance on how to improve their business models moving forward. The program would equip women with the needed business skills, such as negotiation and storytelling, as well as the chance for mentorship by the judges.

Suggested Champions: business mentors and entrepreneurs.

5.3. English Language Skills (for Soft Skills) Description:

This recommended program utilizes the "Road to College" Program, from the American University in Cairo's School of Continuing Education (SCE). This is a free online self-taught individually-tailored English program that takes learners from beginner to advanced stages of English language proficiency.

Women entrepreneurs can utilize this available resource to improve their English language skills. While this program is free, it still has limited reach and accessibility because it requires reliable internet to load some of the heavier content on the platform such as videos.

Applications of English to analyzing social media analytics can be developed by trainers as a next step following the acquisition of English language skills.



Annex 1: Existing Capacity Building Programs for Women in Egypt

Heya Raeda

The 'Heya Raeda Program', created by the Technology Innovation and Entrepreneurship Center, is an annual program tailored for women entrepreneurs that employ technology in their business operations with the purpose of equipping women with the necessary tools to develop and grow their businesses in Egypt.⁴⁴ The program is composed of 15 cycles with each cycle spanning 6 days, and provides women with personalized mentorship with women mentors and coaches, and online sessions that tackle the importance of utilizing technology and innovation, and the basics of financing and marketing.⁴⁵ A lesson learned from Heya Raeda is that "women are more comfortable participating in a fully female environment."⁴⁶

Qodwa-Tech

Qodwa-Tech, an initiative created by the Ministry of Communications and Information Technology (MCIT) under the Digital Transformation for Sustainable Development in Egypt (DT4SDE) project, aims to empower women and women entrepreneurs through seminars and advisory sessions addressing topics such as "freelancing and entrepreneurship, pricing, packaging, photography, Fintech opportunities, and AI." The training programs provided also aim to promote digital literacy among women in remote and rural areas.⁴⁸

- 44) The International Network for Small and Medium Enterprises (INSME). The Egyptian Heya Raeda Programme. https://www.insme.org/the-egiptian-heya-raeda-programme/
- 45) Technology Innovation & Entrepreneurship Center (TIEC). Heya Raeda.

https://tiec.gov.eg/English/Programs/She-program/Pages/default.aspx

- 46) The International Network for Small and Medium Enterprises (INSME). The Egyptian Heya Raeda Programme. https://www.insme.org/the-egiptian-heya-raeda-programme/
- 47) Ministry of Communications and Information Technology. Qodwa-Tech for Women's Empowerment.

https://mcit.gov.eg/en/Digital_Citizenship/Digital_Transformation_for_Sustainable_Development_in_Egypt/Qodwa_Tech_Initiative

48) Ministry of Communications and Information Technology. Qodwa-Tech: Empowering Women through Tech Training, Digital Skills in Beni Suef. (2024, July 15). https://mcit.gov.eg/en/Media_Center/Latest_News/News/67797

Rabeha

Rabeha, a United Nations Industrial Development (UNIDO) and UN Women Joint Programme in partnership with the National Council for Women (NCW), the Ministry of Trade and Industry (MoTI) and the Medium, Small and Micro Enterprises Development Agency (MSMEDA), with the support of Global Affairs Canada (GAC), is an initiative that provides women with the skills and confidence to find work, as well as addressing the root causes limiting women's economic participation. The initiative aims to empower 6,300 women in 7 targeted governorates: Cairo, Alexandria, Beheira, Beni Suef, Giza, Fayoum, and Minya. It also specifically targets the dates, handicrafts, and medicinal and aromatic plants value chains. The initiative lists several goals including capacity-building and improving women-led businesses' ability to expand, increasing the number of new businesses founded by women entrepreneurs, increasing women entrepreneurs' access to financial and non-financial services, as well as advocating for gender-sensitive public policies. The interpretation of the province o

While participating in the training sessions, women gain key skills including "communications, personal branding, teamwork, time and stress management, problem-solving, email etiquette, conflict management, negotiating skills, CV-writing, and interview skills." The program adopts a three-tier training approach:

• Tier 1: Awareness-building sessions that educate women on key topics related to establishing and running a business. Topics include ideation, marketing, financing, legal and tax requirements, and business ethics.⁵³

- 49) United Nations Egypt. (2023, May 15). Rabeha Programme Empowers Egyptian Women on their Journey to Employment. https://egypt.un.org/en/231564-rabeha-programme-empowers-egyptian-women-their-journey-employment
- 50) UN Women. (2023). Women's Economic Empowerment for Inclusive and Sustainable Growth in Egypt "Rabeha". https://egypt.unwomen.org/sites/default/files/2023-02/EN%20-women%20empowerment%209-8-2022Web_0.pdf
 51) Ibid.
- 52) United Nations Egypt. (2023, May 15). Rabeha Programme Empowers Egyptian Women on their Journey to Employment. https://egypt.un.org/en/231564-rabeha-programme-empowers-egyptian-women-their-journey-employment
- 53) UN Women. (2023). Women's Economic Empowerment for Inclusive and Sustainable Growth in Egypt "Rabeha". https://egypt.unwomen.org/sites/default/files/2023-02/EN%20-women%20empowerment%209-8-2022Web_0.pdf

- Tier 2: Technical training sessions targeting high potential women entrepreneurs and early-stage businesses established by women. The women entrepreneurs are provided with sector-specific technical skills training, as well as coaching on creating business plans and models.⁵⁴
- Tier 3: A select group of women entrepreneurs are provided with mentoring to either kickstart businesses, or expand their existing businesses.⁵⁵

She is for a Digital Future

The "She is for a Digital Future" training program, launched by the National Institute for Governance and Sustainable Development (NIGSD) in cooperation with CISCO and the United Nations Development Program (UNDP), aims to bridge the digital divide by developing and strengthening the technological capabilities of women in Egypt.⁵⁶ In the preliminary phase, the initiative aims to train 2,000 women through courses related to general and advanced computer skills, cybersecurity, the adoption of sustainable development goals in daily life, gender equality and financial inclusion.⁵⁷ The program targets female candidates from Egyptian universities and the women governmental employees as part of the state's goal of providing equal opportunities to women and enhancing the role of women in Egypt's digital transformation.⁵⁸

Carerha

Carerha was originally founded with the mission of connecting women with companies that offer flexible job opportunities that align with their personal and professional needs. As the platform grew, a core issue was identified, which was that several women with career gaps possess outdated skills, making it difficult for them to compete in the labor market.

In addition, few women started their own businesses with prior experience in running a business.⁵⁹ To address this, the platform evolved into a women-focused tech educational technology (EdTech) platform, empowering women

54) UN Women. (2023). Women's Economic Empowerment for Inclusive and Sustainable Growth in Egypt – "Rabeha". https://egypt.unwomen.org/sites/default/files/2023-02/EN%20-women%20empowerment%209-8-2022Web_0.pdf

55) Ibid.

56) Ministry of Planning and Economic Development. (2021). Egypt's NIGSD launched the "She is for a Digital Future" training program to train 2,000 women as a first stage. https://mped.gov.eg/singlenews?id=818&lang=en

57) Ibid.

58) Ibid.

59) Carerha. (2024). About Us. https://apps.carerha.com/learning/about-us

ranging from fresh graduates to career returners. 60