



DProf thesis

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VOICE EXPLORING ENABLERS AND CONSTRAINTS OF ECONOMIC
EMPOWERMENT AMONG LOW/NON-INCOME EGYPTIAN WOMEN

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Voice

Economic Empowerment of Low-Income Egyptian Women

Submitted to Middlesex University

Doctor of Professional Studies (Social and Economic Development)

Faculty of Business and Law

Aziza Alahmadi

September 2023

Disclaimer: The views expressed in this research project are those of the author and do not necessarily reflect the views of the supervisory team, Middlesex University, or the examiners of this work.

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Glossary of Acronyms and Terms

AFDB	African Development Bank
AFI	Alliance for Financial Inclusion
AL	Arab League
GDP	Global Domestic Product
GE	Gender Equality
GEM	Gender Empowerment Measure
GI	Gender Inequality
GII	Gender Inequality Index
GOL	Global Outreach Leaders
IMF	International Monetary Fund
MDGs	Millennium Development Goals
MFI	Microfinance Institutions
NAP	National Action Plan
NCCM	National Council for Childhood and Motherhood
NCW	National Council for Women
NGO	Non-governmental Organization
OECD	Organisation for Economic Co-operation and Development
RBI	Result-Based Initiatives
SDGs	Sustainable Development Goals
SEA	Southeast Asia
SSA	Sub-Saharan Africa
TVET	Technical and Vocational Education and Training
UN	United Nations
UNDP	United Nations Development Programme
UNECA	United Nation's Economic Commission for Africa
UNGIFT	United Nations Global Initiative of Fight Human Trafficking
UNGSDG	United Nations Global Sustainable Development Goals
UNIFEM	United Nations Development Fund for Women
UNSG	United Nations Secretary-General
WEE	Women Economic Empowerment
WEF	World Economic Forum
WHO	World Health Organization

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Navigation

This research writes up consists of an introduction and six chapters as outlined in Figure 1:

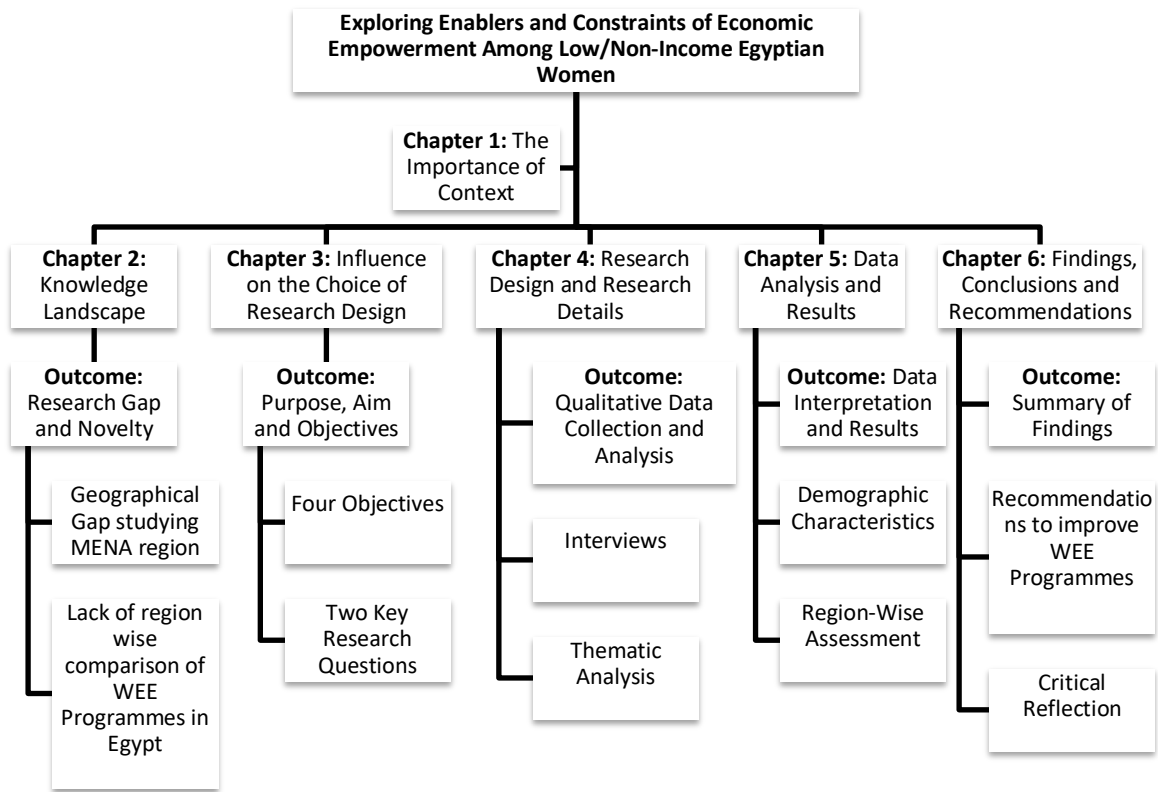


Figure 1: Outline of the Research Study

The Introduction offers a broad brushstroke of the chosen approach that influenced how it is to be read which is through a process of reflective unfolding from the purpose through to the findings: **the purpose** of doing the research is revealed in the context chapter, **the positionality** of the researcher as an agent of change is revealed in the critical lens chapter, the **aim** in relation to the purpose is revealed and clarified in the knowledge landscape chapter and **the objectives** chosen to fulfil the aim are revealed in the influences on the research design chapter.

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Chapter 1 serves as a positioning statement, informing the reader about the context in which my research took place, and how certain contextual factors, including myself on both personal and professional levels influenced what I wanted to focus on as the purpose of my research – to contribute to understanding the inhibitors to women’s economic empowerment. It demonstrates my motivation to initiate a study and how it might also impact my future professional growth.

Chapter 2 presents a review of the existing knowledge landscape firstly to clarify both my focus and the aim of this particular piece of research in order to fulfil my purpose of contributing to women’ empowerment. and secondly to draw on existing research and wisdom to assure the quality of my interpretation of the results and increase the reliability of the findings.

Chapter 3 presents discussion the influences on my choice of the research design, including my positionality and practitioner knowledge.

Chapter 4 provides a thorough discussion of all contextual factors which operate to assess/ hinder Egyptian women’s economic empowerment. It shows how the thematic analysis is conducted and details the overarching methodology and the methods chosen, confirming my purpose and aims and setting out my objectives.

Chapter 5 demonstrates the results and findings and their implications. It displays the actual outcomes of research and determines their significance.

Chapter 6 develops recommendations for further research and exposes some of the limitations of this report.

Abstract

This research sets out to examine the enablers and constraints of Women's Economic Empowerment (WEE) programmes in Egypt. The purpose of the research is to explore and identify the factors that hinder women in the Middle East and Africa region (MENA) from participating in Women's Economic Empowerment programmes to inform future planning for such programmes. The research is particularly interested in contributing to the United Nations Global Sustainable Development Goals (UNGSDG) by setting a case to work towards achieving at least 7 of the 17 Goals set by the UN. These will be further clarified on the following page. By looking into the enablers and constraints of WEE programs in Egypt, this research will establish a base to step up towards contributing and promoting those important goals.

Using an auto-ethnographic lens, through group gatherings with women from three different regions in Egypt, narrative contributions were collected and analysed to extract data and draw results. These group gatherings were conducted in sessions, where each group consisted of around five women. Due to the COVID-19 situation, the sessions were conducted remotely via zoom. A local facilitator physically was present with each group. Thematic analysis was conducted to find out the enablers and the constraints.

The main findings illustrated that women were bound to household activities as their core responsibility, female decision making is highly impacted by husbands, and factors enabling them to work are education, family situation, infrastructure, and financial needs.

There are shifting contextual factors, such as engagement with employers, that the WEE programs need to address. This would involve employees' rights legislation, such as birth-related leave and availability of funded or subsidised nurseries, as well as training.

To bring about effective change for women beyond a first steppingstone requires the involvement of local, regional, and global actors if WEE programmes are to have an impact on the health and well-being of communities and countries facing what could be catastrophic futures due to global factors.



Introduction to the thesis

I see myself as a practitioner researcher; my practice is in various roles, achieving success in my roles for my organisations and in advancing women's empowerment through facilitating and supporting them to contribute to their own families, to their country's economic health, to their children's prosperity but very importantly to their dignity so that women in the present and in the future will never again participate in the oppression of women.

As a piece of practitioner research through an autoethnographic lens, the purpose and aims are not set out at the beginning but engage the reader in the story of how these were arrived at or confirmed through the preparation of the groundwork expected of research to ensure that the eventual research activities will be appropriate, ethical and impactful. In practitioner research the researcher is an agent of change responsible and accountable for their choices and not someone who does research on or about something at a distance. They are within and part of what is being researched, immersed and invested in what is being researched and its implications for their own practice and for the practice of others – it is not 'evidence based' but experientially, phenomenologically and relationally based from which evidence emerges.

Ethnography has been for decades the research approach of social/cultural anthropology. Contemporary anthropologists like Tim Ingold and like-minded thinkers have shifted thinking not just in this sector but across a range of disciplines. They have done this not by focusing on small cultures in isolation but on the whole concept of existing, the experiencing of the endless range of life from creature life to human life, from rivers to mountains and the interconnectedness, the 'meshwork' of everything, challenging the very idea of what knowledge means.

The more we take refuge in the citadels of knowledge the less attention we pay to what is going on around us... to be wise ...is to venture out and take the risk of exposure to what is going on out there. It is to let others into our presence, to pay attention and to care. Knowledge fixes and puts our minds at rest, wisdom unfixes and unsettles. Knowledge arms and controls; wisdom disarms and surrenders. Knowledge has its challenges, wisdom has its ways but where the challenges of knowledge close in on their solutions, the ways of wisdom open up to the process of life. (Ingold, 2014:9)

So, this piece of research does not lay out the plot at the beginning. On reading the context, the purpose reveals itself, on reading the critical lens, the positionality of the agent is revealed, on reading the knowledge landscape the aim is revealed in relation to the purpose and in reading the influence on the choice of research design the objectives are revealed.

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This unfolding begins with the context and myself as part of the multi-layered contexts which has influenced who I am, what I do and how I act on the world, how I have been shaped by internal and external influences and how I try to shape those influences in a process of reflexivity.

Reflexivity is a form of critical thinking that involves addressing the issues of identity and positionality by making the researcher's assumptions explicit and finding strategies to question these (Lazard and McAvoy, 2020). The researcher must reflect upon the way research is carried out and explain to the reader how they moved through the research processes to reach certain conclusions, with the aim of producing a more trustworthy and honest account of the research (Corlett and Mavin, 2018; Wilson et al., 2022:43)

Context is key.

Wilson, Caitlin, Janes, Gillian and Williams, Julia (2022) Identity, positionality and reflexivity: relevance and application to research paramedics. *British Paramedic Journal*, 7 (2). pp. 43-49. ISSN 1478-4726

Chapter 1: The Importance of Context

Introduction

As a part of the 2030 Agenda for Sustainable Development with aim of bringing peace and prosperity for people and the planet, all the UN members have adopted Sustainable Development Goals (SDGs) in 2015. In January 2016, the United Nations put forward 17 goals for Global Sustainable Development Goals, UNGSDG calling all the countries for action with a global partnership. According to the official website of SDGs, it is a “a plan agreed to by all the world’s leaders to build a greener, fairer, better world by 2030”. The goals are as follows:

1. No Poverty: End poverty in all its forms everywhere.
2. Zero Hunger: End hunger, achieve food security and improved nutrition and promote sustainable agriculture.
3. Good Health and Well-Being: Ensure healthy lives and promote well-being for all at all ages.
4. Quality Education: Ensure inclusive and quality education for all and promote lifelong learning.
5. Gender Equality: Achieve gender equality and empower all women and girls.
6. Clean Water and Sanitation: Ensure access to water and sanitation for all.
7. Affordable and Clean Energy: Ensure access to affordable, reliable, sustainable and modern energy for all.
8. Decent Work and Economic Growth: Promote inclusive and sustainable economic growth, employment and decent work for all.
9. Industry, Innovation, and Infrastructure: Build resilient infrastructure, promote sustainable industrialisation and foster innovation.
10. Reduced Inequalities: Reduce inequality within and among countries.
11. Sustainable Cities and Communities: Make cities inclusive, safe, resilient and sustainable.
12. Responsible Consumption and Production: Ensure sustainable consumption and production patterns.
13. Climate Action: Take urgent action to combat climate change and its impacts.
14. Life Below Water: Conserve and sustainably use the oceans, seas and marine resources.
15. Life on Land: Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss.
16. Peace, Justice and Strong Institutions: Promote just, peaceful and inclusive societies.
17. Partnerships for the Goals: Revitalise the global partnership for sustainable development.

Each goal is supported by specific targets – there are 169 in total. Those sustainability goals are followed by all institutions including universities and are bringing the social issues very much into the programs of thinking everywhere.

While looking into the enablers and constraints of applying WEE programs in Egypt, this research is very much looking to explore how these goals are incorporated in such programs in this particular region.

I, as a researcher and as entrepreneur, understand that there can be some challenges of trying to fit the UNGSDGs into every business, training or educational aspect of life as it could be difficult for some research or lines of work. However, in this particular case of looking into WEE programs in the MENA region (Middle East and North Africa), the UNGSDGs are particularly relevant, especially the 7 goals that this research has chosen to focus on, as mentioned in the abstract above.

This introductory chapter presents the macro, and micro contexts in which this research was conducted. It includes me, as a practitioner researcher who is an agent of change, as part of the context. Contexts are complex and interconnected in a global world. For example, when this research was conducted, the COVID-19 situation and the restrictions it put on travelling compelled me to find different ways of conducting this study. Face to face interviews were therefore replaced by small gatherings facilitated locally via an online platform.

Contextual factors have been profound in carrying out this practitioner research. They have influenced not only my choice of research topic but also my creative thinking. There is a stress on the importance of a variety of contextual factors in a large body of literature, showing how they “can foster or hinder creativity” (Shalley and Gilson, 2004:33). Therefore, the individual and social factors involved in this research need to be fully recognized in order to reveal their significant effect on my innovative performance as a researcher and practitioner.

According to Schalock, Luckasson and Shogren (2020:6) contextual variables can be categorized as personal (genetics, personality, attributes, learning and positionality) and environmental (social, cultural, professional influences on behaviour and cultural attitudes). Both combine to impact how we think and behave as human beings. On the individual level, I have been shaped by many factors of childhood and adulthood that have helped me possess certain characteristics which were the core of my development and involvement into an agent of social change. I encourage original thinking, show independence of judgment, and display high motivation for change. Throughout different life stages, I have faced many considerable social challenges until I eventually reached my prime goal of establishing my own mobile gaming company.

In relation to the socio-cultural environment, it is common knowledge that conservative communities usually privilege men through promotion of their gender roles. These specific roles mainly shape men as strong, rational, and definitive. Whereas the roles of women are shaped as women being irrational or emotional, nurturing, weak and submissive in character (Tyson, 2006:85). Consequently, women should be kept powerless and denied all educational means and work-related means to acquire social and economic power. From a conservative culture point of view, women have two traditional gender roles to perform adequately; that is to be a good housewife and a mother. Life in such conservatively programmed communities is extremely difficult especially for women who desire to promote a career. Career opportunities given to a woman who might come up with original plans to achieve economic prosperity remain seriously limited. In a word, with such culturally displayed gender bias, women are often silenced and not allowed to discuss ideas, share thoughts, or express wishes.

The Personal Is Professional

My life is an adventure. In my highly traditional society, I spent a lot of time trying to blend into its expectations and to what my family sees as an ideal daughter to have. I soon began to question such ideas and started to discover my potential through an opportunity my parents might have intentionally or not intentionally given to me to be the person I am today.

In this conservative family my parents always encouraged me to be dependent because females are expected to wait for a male counterpart to be the guardian of their wellbeing. I remember asking my father to buy something for me, and his response would always be for me to wait for the man I will marry so he can be responsible for providing everything I need. My role would transfer from being a daughter to the role determined by my family: a wife following a different set of rules set by the husband.

The complexity of my society put me in a difficult situation, making it hard for me, as much as I was filled with curiosity and desire for adventure, to understand the path my parents were laying down for me. In the meantime, I was supposed to wait for a husband to come along and provide for me. At the same time my father expected me to get an education, and at least he supported me in this regard. There seemed to me to be some contradiction which I did not fully understand at the time. Education would and did not only push me to find my identity, but it would and did also foster my growth and independence; the opposite of what my family, and indeed my whole society, was promoting. The independence was subliminal, but my father's actions and advice were encouraging dependence. In the end I was so uncertain about what my parents' wishes were and became confused for a time. I came to the realisation that, finding a balance between 'should' and 'desire', between 'want and need', who I should be and who I wanted were tensions, but ones in which I could find creativity and drive. As I matured, I realised that even my parents were living in a complex structure in a society filled with opposing

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expectations, with ambiguities and contradicting ideas - like my parents would say that they respected my opinion; however, they impose on me to wait for a husband. They would tell me I could do what I wanted after getting married, knowing very well that my future husband would take control of decision making later anyways. Such contradictions were even more acutely highlighted in the context of technological advances that opened up my traditional country to a tsunami of possibilities that brought in ever more confusion. Such contradictions which occur in conservative cultures such as in the Middle East and North Africa (MENA), particularly those affecting the way families raise their children, may affect personal development and create barriers affecting the attainment of education and economic development as well (Moghadam, 2004).

On the one hand, my father was working on upholding the traditional picture of a strict father, who raises his daughter according to the conservative cultural expectations, and on the other hand being progressive and secretly wanting me to grow strong and face life equipped with an education that implied independence. In conservative cultures, people are pushed to be stronger and resilient in order to hold together the cohesion of society and protect it from contamination. At the same time, personal desires can lead to find direction to freedom such that it may also split the beliefs in other words splitting the choices being private or personal and those being public (Moghadam, 2004).

In the case of my family, and I have learned it is the situation for many women of my culture and generation, education created a communication gap. As Margaret Mead's research shows: "communities are adaptable and are greatly responsive to their social environment, where they get stronger with their own cultural rhythm which is unique to every community" (Langness, 1975:97). I found myself unable to communicate my ideas, thoughts and choices to them. I started looking elsewhere for answers to my questions, engagement with my ideas, and guidance on how to develop my potential. Such reflections on my formative years have highlighted the nuances of complexity in generational and cultural tensions which statistics and metrics do not quite capture when we are trying to empower women as contributory equals politically, economically, socially and personally. My experiences are only the tip of the iceberg compared to many other women in poorer developing countries, cultures and communities. Life in conservative communities is especially challenging for women who know they are stifled and could be doing things beyond their traditional roles that would contribute to better futures for themselves, their children and communities. They also know that the price to pay for deviation from tradition can be very high indeed. This reminds me of the great work of McDermott and Varenne (1995) when they demonstrate how every culture has tendencies to label, enable and disable and how we use culture to explain labelling, enabling and disabling, because any 'disability' is defined by the temporary moments in what a culture is focused on, indicating that the anyone in any culture can be subjected to labelling and disabling. Explained with an example of a blind man, "If a blind man should affirm, that there is no such thing as light, and an owl as no such thing as darkness, it would be so hard to identify say, which is the vernier owl of the two" (McDermott and Varenne, 1995:324).

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I spent most of my time thinking I was different from not only my parents, but also the extended family, but as I grew up and matured, I realised the potential of the circumstances in which I grew up and started appreciating the opportunity I was given to be educated and to change my life with a higher degree, access to knowledge and the chance to work. Looking back, I now understand that my parents were doing their best to provide what is best for me with their humble and limited understanding. This makes me appreciate their efforts. When I was younger, I was not able to see the support. Reflecting on my choices I can see their impact on my life and on the choices I have made. They had the courage to go against tradition and educate me and I had the courage to take that and make the best out of it - to leave, to work hard, to uphold my values, to become completely independent and to help others. Yes indeed, my parents provided me with opportunities that influenced my path in life.

My experience in work was a journey of finding myself. I graduated with a master's degree in mathematics. Due to the cultural expectations of what a woman is allowed to do, my only obvious option was to use my degree to be a mathematics teacher. Teaching was not something I enjoyed very much and being a determined person, I decided to discover myself elsewhere. I took a huge leap of faith and jumped to a space that was completely foreign to me, but I would soon learn that it was foreign to society too to welcome the only woman in the conservative environment. I joined the private sector and started experiencing a variety of roles in many organisations.

Day after day, the realisation that I am a natural entrepreneur started to set in; I like to create, dream, manifest, action, work; I enjoyed the very process of the journey from concept to reality. In my society, there are limited options for women to work and to be entrepreneurs. The choices were to be an activist for women's rights alienated from society or to be a housewife without ambitions within the society. I could accept neither of the options given, nor did I want to join either camp. I had to find another way, so I pushed against both. While others were participating in revolution or passivity, I chose, for me anyway, the smarter option -- the path of evolution. This position reflects a personal story which also resonates with Margaret Mead's work on generational impact. For instance, Mead recalls through her autobiography that her father called her 'Punk'. Later, after the birth of her brother, Richard, her father called him 'boy-punk'. She was identified as the 'original punk', and for which she wrote "a reversal of the usual pattern which is admiring girl as the only female version of true human" (Mead, 1972:31). This reflects the impact of her position in the family.

This is mine:

The Lost Game

There was a young girl in a traditional society, who had got a game, and she was very eager to play it, but her mother hid it from her. The girl couldn't understand why. The girl could not explain why she was so drawn to it, and she kept looking for it. To this day, the girl did not find it but found herself the founder of a gaming company where she can proudly let her inner child experience and express herself through a passion that was her calling. This lost game is a strong memory that stays with the little girl even well into her adulthood. The girl goes ahead and looks for a replica of the game she was not allowed to play in her childhood and acquired it in her adulthood.

Despite the negative voices and even violent resistance, I found my way to develop my potential – in entrepreneurship. Fortunately, I have encountered positive and encouraging people on the way. However, it is negative, contradictory, and even hostile ones who helped me hone my negotiation skills, my persuasiveness and my skill of translating complex ideas for different audiences. Those skills were already innate in me, but I needed to refine them further through practice. They enabled me to show sensitivity to the difference in culture and backgrounds of the people I worked with and understand how their day-to-day experiences could affect their attitude at work, being aware that some influences are particularly difficult to voice. It is both the spoken and the unspoken that make up the complexity of the human narrative. I wanted to nurture others and create opportunities for people to realise and expand their potential too.

My first position was a director at the Chamber of Commerce in The Holy City of Al Madina Al Munawara, where I was given the task to empower and increase the numbers of women owning and running their own business. Having this responsibility put me in a position to understand the whole ecosystem and circumstances around women and what impacts their decisions. I therefore started observing and taking in the information gathered both organically and formally to inform proposed training programmes, and open up opportunities with other entities, including finding mentors, thereby creating supportive networks. We focused on policy makers and how to persuade them in turn to see how certain policies affect women differently. However, the policies and attitudes were entrenched, and some were intentionally structured to create obstacles for women, forcing them to withdraw into the limited space designed for them by society.

Moving to a large organization that is publicly listed was not only a significant accomplishment, but I was also the first woman there, which gave me a different perspective. It helped me improve my skills as a creator to build an organization from

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scratch and understand many aspects of the private sector. I was able to swiftly solve issues, see the bigger picture and gain greater insight into efficient business operations and smart decision-making. I can still vividly remember the day when I was sitting in the board room surrounded by 30 men wearing white while I was the only woman and in black. This put things in perspective for me, I was not only proud of myself for being there, but I was also in a position to open the way and push through for other women to penetrate the private sector and break the glass ceiling. This put a lot of pressure on me as a woman to uphold the principles and accomplish the balance between a working professional woman and the cultural barriers and stereotypes that came with it in my country at the time. I appreciated the way I came out of it stronger where I had been focusing on gaining the skills needed, not swimming against the current solely to break tradition. I made peaceful and incremental shifts in expectations for myself and others from a traditional society into the current way of thinking in the new generation.

As a woman working solely with men, it was an experience worthy of exploring, because this is a situation that women find themselves in, but do not discuss or fully explore how it feels. There were no support groups for women to go to and start learning and sharing their experience working with men and how to cope in the workplace. I was thrown into this situation to fend for myself and discovered how to manoeuvre through not only a new work environment for me but with an entirely different species from what I grew up dealing with in terms of the cultural expectations of traditional gender roles. Finding myself dealing with men who are not family was a bit strange, I would even say 'weird'. For example, I had to work out how to transition my mindset and theirs that I taking advice from colleagues should not be interpreted as anything other than collegial. It was not to be seen as paternal, fraternal or sexual. I am sure that it was a new experience for the men as well working with a woman. It is worth exploring all perspectives of this situation. Managing signals is also an undervalued skill for women and men in business especially in conservative societies. I was fortunate to have had supportive colleagues at work who were all men.

As I was there from the beginning of the establishment of the company, I grew from a project manager to a manager and finally to a director where I had men working under me in my department. Being a manager is essential to my career growth and to where I am today. I had a strong shift in my perspective, where I saw myself as a leader and not a follower. Having this type of professional partnership with men in the organisation from a colleague to a leader made me always look at my life journey as a blessing. I started writing down all the lessons that I learned and the difficulties I faced with solutions and suggestions so one day I could pass the knowledge on to all women who want to break through and accomplish their dreams in the marketplace.

For this research I have just completed, I was able to approach it in a way that conveyed my understanding of those micro elements of complexity that can appear invisible or unimportant but in fact are the key to the life of the 'thing'.

Later, I worked with Khadija Network (KN)¹ to build a strategy for empowering women in the Arab region. KN is part of the Arab League (AL), and it is concerned with all matters for the Arab nations. Since I was working with them, I decided to pursue this programme for women's economic empowerment because it relates most to my life path, career choice and to women in all societies.

The interplay between my sociocultural background, academic accomplishments, and professional opportunities has been instrumental in transforming me into an agent of change. I began my academic journey with undergraduate and a postgraduate degree in Mathematics from King Abdul-Aziz University, and subsequently embarked on a career in Education. However, my passion for encouraging women to realise their potential, and enabling their economic participation, led me to undertake a second postgraduate degree in Sustainability and Social Responsibility at Ashridge Business School (2013). This pivotal decision served as a catalyst for a career transition, propelling me into leadership positions and providing me with the platform to lead by example in industries and work environments that are typically inaccessible to women in our region. Furthermore, as a participant in the Khadija Network, I also worked directly on one of the Women Empowerment and Development Programmes at Zain Company, where we provided training to women and offered them loans through our partners to help them start their own small projects that would subsequently lead to economic independence. These two positions which provided a first-hand experience in developing Women's Economic Empowerment programmes have shaped my outlook on such programmes and the observations made there sparked two main questions: why some of the women would not take up those programmes; and why those who eventually take them do not go far enough to contribute in real economic and social change. This has led to a need to identify challenges, as well as opportunities to inform future programmes.

My choice of women's economic empowerment as an emphasis of my research stems from a desire to motivate, inspire and influence other women in the hope that this sets the ground for more satisfactory economic outcomes with their active involvement. My ambitious plan has been not only to empower women and enable them to think rationally and make decisions that positively develop their social and economic situation but also actively promote designers to think about more innovative empowerment programmes.

As this thesis clarifies, I chose Egypt to explore women's economic empowerment. Egypt is a melting pot of what makes the Arab countries what they are: their cultural context, their identity, and layers of societies and communities, such as farming, tribal, rural and urbanised families and communities. Their make-up and mix of standards, income, and educational attainment, makes for a good comparison to the region at large. Therefore, Egypt is considered to encompass a portion that each Arab country can relate to. I have

¹(https://www.eeas.europa.eu/node/12474_en).

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interacted with a lot of Egyptian women and realised I must start with Egypt because they remind me of the complexities that I faced in my own country, and the issues that my female friends face every day all around the Arab region. Egypt also provides ease of access to the population, to information, and to the openness and willingness to share experiences. Like the Khadija Network, there are many organisations and several institutions supporting such initiatives. Moreover, the physical location of the Arab League and the mission of the KN is what drew me to explore the diversity of the female population and their contextual narratives in Egypt.

One of the lessons that I carry in business today, which is a key piece of advice I would share with women wanting to start their own businesses, is that perfection does not exist; it is always about development. There is nothing like a right answer or wrong answer because there are many definitions for one thing and two sides of one coin. I learned how to accept different points of view, teach others, catch mistakes early and improve. We never stop learning and the time for women to start learning and accomplishing is today, which brings me to one of the primary goals for this research: to help women start to understand their potential, to take the first step to create their dream and watch themselves FLY.

The Personal is Professional, Social and Political

This section presents the influential factors on formulating the *purpose* and *aims* of this research at this stage and the development of the objectives.

The primary *purpose* of the research is to contribute to spreading awareness of enablers and constraints when designing programmes to help economic empowerment of women in developing countries, contributing to empowering women and contributing to 7 out of the 17 sustainable development goals set by the UN.



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The *aim* of this specific research is to evaluate the effectiveness of the existing economic empowerment programmes designed to help women in Egypt. Evaluating the effectiveness would allow me to take necessary steps to spread awareness about the enablers and constraints that women face in trying to be economically empowered in developing countries thereby fulfilling the purpose.

The initiatives and interventions offered by public sectors, NGOs and private sectors supposedly aim to increase women's access to economic resources and opportunities. It is important to understand what factors play a role in limiting women's full utilisation of the programmes and why I, as a woman brought up in a traditional society and now a business woman, see a gap between the theoretical aims of the programmes and the actual outcomes achieved.

Exploring this in more depth would also greatly help me understand and grow in my network of influence the best ways to approach women's economic empowerment and learn from the pros and cons of such programmes through the research made available by other researchers. Egypt, which has received many such initiatives, therefore is a good case to look at failures and successes of such programmes from the perspective of a range of women who have participated in such training programmes, and those who did not, and understand the reasons and the more nuanced influences behind both. Therefore, an important outcome of this research would be to identify these aspects, which appear as a form of enablers and constraints shaping the outcomes for women through economic empowerment initiatives. Fulfilling the aim of this research could not only contribute to helping the economic status of women in Egypt but provide a good case study to other regions with details to help them learn and adapt best practices for their own women's economic empowerment programmes.

Identifying what factors are working about a certain programme is complex and requires multi-level analysis to understand the enablers and constraints without giving up the integrity to explain the women's narratives more accurately.

Terms of Reference

Defining Women's Economic Empowerment

Having introduced the research in the context of my professional career, it is important to clarify this term *women's economic empowerment* known as WEE.

To me, women's economic empowerment is defined as women having equal rights as compared to men and it is basically women's ability to take part in existing markets such as the financial market, in decision making roles beyond basic manufacturing and agricultural roles and having equal opportunities which can enable them to contribute to the country's economic growth. When women work, they have a better chance of equal

opportunities so they can contribute to the advancement of society. Other than that, economic empowerment simply means that women should have equal access to the resources that can help them to be productive in their role where they have control over their monetary decisions. As many of us already experience and what we know from research, culture plays a role in how women are viewed in society. The spectrum is traditionally set and viewed through the male gaze. As Ewa Glapka wonderfully put it in her research on feminist poststructuralist discourse, she analyses the male gaze and how “...the male gaze is invoked with reference to the patriarchal surveillance of women’s bodies” (Glapka, 2017:1).

In 1985 in Nairobi the UN’s third world conference took place. The concept of women’s empowerment was introduced at this conference where it was established that women are also a vital part of society and that they should receive equal opportunities and equal rights in terms of having a say in the decision-making process and being considered for work with great potential and opportunity for leadership and growth. Apart from that it was also established that women should have power and control over economic resources as a human right and not as a given by men.

The UN called for defining women’s economic empowerment as follows:

Realisation of gender equality and women's rights. It exemplifies matters of women's ability to equally participating in the existing markets, control over and access to productive resources, access to decent work, control over their own time, and lives, and increased meaningful participation in decision making and agency at all levels of international institutions and households (UN Secretary General’s High-Level Panel on Women’s Economic Empowerment, (2016)².

This mission is to make sure that the gender gap in the labour market is closed in terms of equal pay and opportunity to rise in organisations. The UN Sustainable Development Goals (SDG) also enshrine a drive for gender equality in terms of economic opportunity and promoting decent work, which means that women should be placed in jobs where there is potential for growth within their career and the opportunity provides the minimum protections such as health insurance.

For the purposes of this research, I follow the definition of the UN in my search for the enablers and constraints within institutions and initiatives that are supposed to support women to reach the UN SDGs and other goals set by countries for ultimate women’s economic empowerment.

²(<https://www.unwomen.org/sites/default/files/2023-01/hlp-wee-report-2016-09-call-to-action-overview-en.pdf>).

Moreover, women should have access to work that is decent as it does not mean that women should get any type of work and be satisfied that they have a job. Increasing the number of women who work does not mean that their quality of life will get better. It is all about equal rights and equal opportunity so, it promotes the principle that women should get work that is considered rightful employment that has status and respect in society in which they live keeping in mind that in some societies, a woman working in a place that is mixed would not be acceptable. But this should not stop women from advancing their careers. Work environments can be adjusted to suit cultural expectations. Some positions, because of cultural expectations, are looked at as more suitable for men because men are supposed to provide for their family, so they deserve the high paying work and to build a real career. But as the world is changing the traditional market is no longer congruent with the way economies function, it is important for cultures to view roles as ungendered: a woman to be providing to her family and husband and it is acceptable for a woman to get paid a higher salary if the role and performance merit it.

For me, with my early background I struggled for so long to understand the concepts of justice and equality. With women, I now understand that taking the role of a mother, although biological, she actually has a choice not to be limited to a role of mother. However, growing up in conservative culture that is predominantly Islamic, the society's interpretation of Islam leads to the belief that there was no choice there. There are known stories that people believe in and teach about humans' purpose in this world, where humans were put on earth to populate and serve God, and in this sense a woman's procreation ability is given to her by the Creator, and therefore it was largely understood that she had no personal choice to reject what was seen to be a natural role. Society in general might not even fully understand the concept of equal opportunity and how it is practised, because for a woman it is seen differently than for a man. This same idea of equality might change as the person grows and learns from life. Differences in gender and the biological roles that men and women were assigned might make it difficult for equality to be practised, not least because men might make men better at certain things, women at others. Therefore, it is important to distinguish between 'equity' and equality. With equity, everyone has an equal opportunity to whatever they desire in terms of social opportunity, career choices etc. whereas equality does not distinguish between innate abilities or biological difference with genders. Fairness, which is what equity describes, is the better approach to have in society.

Due to certain cultural norms, not all women everywhere get equal opportunities to education and qualify for promising work. Even those who are considered equally educated might be discriminated against when compared to men when hiring for a job. But now many movements and awareness campaigns have been emerging to promote women's right in equal opportunity for such jobs, stressing that employment should be on the basis of merit rather than on the basis of their gender; although in some cases it is important to impose gender quota for systems to progress and to eventually welcome merit-based hiring. Rainbow Murray, an associate professor in Politics at Queen Mary University, London, greatly realising in her LSE blog:

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“...the case against gender quotas often involves the argument of merit. The logic is that we should recruit on the basis of merit, not gender; quotas recruit on the basis of gender and so are by definition unmeritocratic. This is a myth used to justify the privilege-based status quo.”(<https://blogs.lse.ac.uk>).

Furthermore, women’s economic empowerment is, in my opinion, about flexibility at work and making some allowances for certain issues that only women face such as pregnancy and raising a family. For the purposes of equity and fairness, both men and women should contribute to raising a family, but since only women shoulder pregnancy, childbirth, breastfeeding and early years care, at least a room should be made to accommodate this. This should translate into flexibility at the workplace in terms of working hours, suitable professional development and so on. In other words, the equation is two-fold. We are talking about first allowing equal access to jobs, then offering flexible expectations and benefits at the workplace to respect the other roles that women have to maintain. I see that motherhood is a full-time job and mothers dedicate most of their lives to raising a family. So, to have a woman balance between creating a family and building a career in the market is a powerful thing and such economic empowerment programmes should be available and effective for women everywhere. Other than that, flexible hours are also about giving women their voice and that they should have a say in the decision making in the business world as previously no one preferred to take advice from women and their suggestions were not considered but initiatives by the UN for women’s economic empowerment aims to increase the voice for women.

I have first-hand experience of being given the chance to make decisions and lead a team, where many men saw the wisdom and efficiency in the decisions I made and soon I was not looked at in terms of my gender but my merit and capability to lead a team and make difficult decisions for the company. Women need to be given this opportunity to test their potential to lead and this is what is meant by the concept of women’s economic empowerment that will be used throughout this research project. Lastly, I would add that men also have an important role in realising this vision for women. Men need to be educated and aware to allow for such change in cultural norms and for us to see it reflected in the work environment as well. Personally, I have chosen not to get married, or have children, which allows for certain freedoms that might not be available for women who have families.

The fact that I have chosen not to get married or have children has been an enabler for me, as this gives me much freedom to work on my career. From my perspective, having a family of my own would have been a constraint for me, although obviously this is not necessarily true to other women. However, from where I stand, I have observed that many of the women in my community who embark in a career or entrepreneurship path are single - whether they have never been married or are divorced, which leads me to conclude that being unmarried and not having children is indeed an enabler. In an ideal world, this should not be the case, had husbands been more supportive of their wives’ journeys of economic growth.

When it comes to children, I do have more than 30 children, except that I have not given birth to them, nor had to bring them up from a very young age. To me, they are what adult children are to their parents, as I am more mature and have experiences and wisdom to share. There is a maternal dimension because I am free to nurture. To me, one of the manifestations of motherhood is offering mentorship and guidance.

When I first started working in a male-dominated workplace, it was odd and awkward in Saudi Arabia at that time to work in such an environment, particularly so because I was in a managerial position, as Saudi men were not used to having a female boss. To diffuse the situation and make the environment more relaxed, I called my colleagues “my son”. It worked like magic, because receiving guidance, mentorship and management from a mother figure is of course a lot more acceptable than a mere female colleague. When I left, one of my younger colleagues said to me: “I never saw you as a mother but it was extremely appropriate and relieving that you assumed that role in that office environment”. Several years later, another colleague said in a TV program he was invited to that the fact that I treated him as a son helped him to be the person he was. This made me experience what parents would feel when their adult children give tribute to them.

I am not making an apology for not having my own children or getting married and my life is no less rich than any other mother, but obviously it is not a choice for everyone. It might be seen as a huge sacrifice by women who are totally absorbed by their own offspring, but for me it is a choice that I am totally satisfied with.

Defining Enablers and Constraints

For this research, I define enablers and constraints to clarify the desired outcomes of my research and make them usable for others.

First, it is important to mention that increasing women’s economic opportunities means that a business ecosystem must be present to support women in starting and running a business and establishing a sector of finance that gives women access to financial services that understand their needs. For this to happen, there are many enablers we can give to women but at the same time there are also constraints that will stop women or make it difficult for them to achieve this freedom and empowerment. Some of the support that women will need is securing their rights to property, land ownership, training in production techniques and skills, functional literacy, and business management as steps for women to be on the same level of men and start to support their dreams.

When I speak about enablers, I mean the factors that help women to participate achieve and succeed in the WEE programmes. Those enablers can be external factors that are cultural, religious, familial, economic, social and so on, or internal from within the programme itself. I mostly want to identify and know what helped to make the programmes effective for women. These answers are looked at as the enabling factors that the WEE

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programmes have included to empower women economically and the factors that are present in the country itself to help towards success for women. It is important to say that some enablers can also be seen as constraints and the opposite is true. It just depends on how the factor is being used towards women's empowerment. This research sets out to elaborate on the enablers and constraints and give different weighting to them in context.

External Enablers

These are factors existing in the country or region itself. Each government has different rules and laws that contribute to women's empowerment or do the opposite. These factors are also mentioned by the United Nations as the key to economic empowerment for women and economies (UN Department of Economic and Social Affairs 2006).

Women's education, this is an enabler that helps women to be economically empowered as it will help them to be financially aware and have higher capabilities to be part of the economy. The UN calls for countries to make sure they offer training to create skills needed for the changing market and this is directed at women as well. This is highly relevant today, when we are faced with exponential digital transformation making it even more important to provide training initiatives and education for women to make sure they are ready for the new changes. This will give women a competitive advantage in the new market. And be part of the progress with the labour force of a country.

Infrastructure, this is an enabler if governments have an infrastructure in place to allow women to work in the first place. Women's participation in the labour market will help the country to have more people working, which will grow the economy. When a country has this law in place to allow women to work then the WEE programmes can help the economy and reduce income inequality and unemployability. Having the chance to work does not mean that women have better quality of life, but at least having a law in place to allow women to work is a step in the right direction for countries and this is an enabler for women to eventually be economically empowered.

Banking and financing institutions can also be enablers if there are programmes in place to help women to get funding. If the government encourages programmes for grants, scholarships, and other forms of financing then it is easier for women to start owning their own business and to play a role in the economy. Also, in some areas making it easier for women to be able to open a bank account in their own name and have products that make home management easier such as direct debits for utilities etc. can make a significant difference to women's empowerment.

Culture and family dynamics can also be seen as an enabler. When the family is supportive of women's empowerment then women will have a better chance to be economically empowered in the country. From my own experience and that of many of my friends, I know that at times even if all the other enablers are present in the country, the family can be a strong force that disables or inhibits women's empowerment. So, to me, this is

considered one of the strongest and most important factors that could empower or suppress a woman. Therefore, when people talk about women's empowerment, it is important not to forget the role of the family, because despite all measures made to push governments to provide empowerment initiatives, nothing will work if the family is not supportive. Therefore, I must point out that the concept of women's empowerment is very complex and has many dimensions and factors that have a role in making this happen. However, as many other aspects of society, the family has a role in fulfilling progress. Of course, the more educated the family is or even the more open the family is the easier the empowerment for women would be.

Programme-Specific Enablers

Women's needs, any WEE programme needs to be targeted towards women, and the programme directors need to understand women's needs. Some of the enablers would be for the programme directors and those making the decisions for the programme to be women, as they understand the needs of women and how to communicate with them. It is always important to have people who are in charge of the programme to reflect the population they serve. Having this in place will make the programme more successful because more women will want to join and feel like they are welcomed and understood.

The goal of the programme, another enabler from inside the programme is the goal of the programme itself. Sadly, and from experience, we always see programmes and initiatives that say they aim to empower women, but they are only doing it for the money or for free publicity and to make a show in social media. These programmes will not help women to really be empowered, because they will not focus on the output and a successful outcome for women. Having a programme that is focused on substantial positive impact for women will be a key enabler for women to be economically empowered. So, the clarity of the programme goals is key, as well as the incremental steps to achieve the goals so that women can see clearly what they can achieve and how they can achieve it from the outset.

Flexible structures and different types of training this could also be an enabler, based on the circumstances of the targeted women. Having one rigid programme that is not flexible will most likely not help the women, and less and less women would be interested in joining. Women, as prime carers within the family, are more likely to have special situations, and other difficulties that might prevent them from participating full time in the programme. Therefore, it is important that the WEE is flexible and offers more options on how a woman can achieve the desired progress to succeed. These initiatives must not be in the traditional way or try to be like corporate business models, because the people they are trying to serve, women, might not be ready to enter the corporate world and will need customised steps to enable a smooth transition to enter the market and have her own business. The programme directors must keep in mind that each woman is different and has her own experience and limitations that need to be understood and appreciated if they are to have a higher participation and higher rates of success.

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Affordability these programmes must take into consideration the fact that most targeted women might not have funds available to them, and therefore it is important that the programmes either provide subsidies, grants or free access to avail the training to a wider range of women. The WEE programmes are set to help women get financially independent. However, this will not be achieved if they are too expensive for women to join in the first place, especially because most of these programmes are set in poor countries, aiming to help women with low or non-existent income.

Finally, all the enablers discussed above can also be constraints. If any factor is abused or reversed, then women will have a difficult time being empowered. If the country does not have laws and infrastructure to guarantee rights for women to be able to work, then the economic empowerment will be very low or non-existent. Education is also a constraint because if women are not educated or cannot read or write, then the gap for them to be economically aware and empowered will be very big. Similarly, if the education attained at university is not relevant to the market needs.

External Constraints

As well as the enablers discussed above that could also be constraints, there might also be some external constraints that women might face which will prevent their empowerment and their ability to play a role in the economy.

The economy, one constraint is the economy itself and how well the country is positioned to welcome WEE programmes and initiatives from outside. The policies and laws in place to allow for more market openness and flexibility in jobs have an enabling impact. However, if the market and the economy are not doing well women will not be allowed to participate, and the government will not be encouraged to open opportunities for women because there are no jobs available for them. Women will continue to do informal work and work that is not recorded as part of the economy or continue to do jobs that are not empowering like domestic low-skilled or low paid jobs to fulfil very basic needs. However, such jobs might not position women well in terms of advancing professionally or being empowered economically to eventually open their own businesses. Women might also feel forced to do illegal work or work in the black market because they do not have any other choice.

Society's perception of women, another constraint is how women are perceived by society not only as working women, but as successful business owners who are empowered to make decisions and lead teams alongside men. Society's view and lack of support for women is an explicit as well as implicit constraint. This can be further explained by the fact that society may not be ready for powerful and empowered women, which could also spill over to the family unit and between individuals. So, women will not get support from neither society nor families. If the cost of being a business owner or economically empowered is greater than just being at home and not working, then women will choose to

stay at home even if this is not their ideal choice, because it is less of an emotional struggle this way.

Poverty, another constraint, is when a country is poor. It will rely on outside funding from other countries and other companies, hence outcomes, including those related to women, would be controlled by external agents. Depending on which country gives funding, the motives and goals will change, and women might not be equally empowered. Also, if the poor country receiving the funding is closed and not democratic, it might not welcome the funding easily and might not distribute the funding equally with the goal to empower women. The country might have another goal to benefit in other ways and women in this situation might not be a priority.

Programme-Specific Constraints

Foreign funding, if a WEE programme is funded by an external entity from abroad, then they might not be culturally aware, particularly with regards to the culture around women in the recipient country itself, therefore what they think is helpful might be harmful for women. For example, if a programme director from a foreign country establishes a programme in Egypt, they might hire their own nationals to run the programme in Egypt who have never lived there and cannot speak the language. This can be unhelpful and might build a bigger gap for them to get empowered, because the programme directors might not understand the needs of women in this context, resulting in a blockage in communication which might lead to hindering the very process of empowerment. Such a programme might fail, even though its directors do not necessarily intentionally mean for this to happen. However, they have their own perspective on how the world should be and what might have worked in their own country and may push this forward for progress in other countries. Progress might not have one definition for the whole world, and it is different country by country.

Outside entities, another programme-specific constraint would be if the programme is funded by outside entities or foreign entities. The programme directors in this case might have too many stakeholders to please, and they might sacrifice the needs of the women in the country that need their support, because they need to satisfy the stakeholders living outside the country and might not have a full idea about what is happening on ground. Women can become exploited in new 'work schemes' which have political ends. This is a case I have seen in so many companies in my career, where the initiatives turn to pleasing the outside stakeholders who have a different idea to what is happening in reality on the ground, and this makes the programme not only a failure, but also damaging.

This is an overview of the WEE context.

I will now move on to the regional context and where I am thinking of as a site for research on women and WEE. In my working life I have encountered women from this region in roles such as teachers, actors, in banks, in technology and in various roles in health. I have

always been impressed by their openness and directness and how they blend the traditional with the demands of social modernity.

Regional Context: The Egyptian Woman

Why Egypt? Egypt has contributed to connecting the Arab world in many ways through its culture, its cultural outputs and people. If I am to look at personal reasons, Egypt has been embedded in my being since childhood: I grew up taught by Egyptian teachers at school, listening to Egyptian music and watching Egyptian drama - the whole of the Middle East region had a window into the Egyptian culture through its drama as Egypt is the Hollywood of the Arab world, the Bollywood of India. However, there are also the practical reasons which include the location of Egypt that positions it as a connection between North Africa and the rest of the Middle East. Egypt acts as a specimen for the whole region because it has the greatest diversity in history, culture, religion, income and educational levels across the MENA regions.

Egypt's civilization is one of the oldest in the world and ancient Egypt, through its rich culture, artefacts, political structures, and belief systems, has left a legacy from which many civilizations of today have learned including philosophy, science, the arts and humanities. The purpose of this section is to include as a term of reference the Egyptian woman as a product of the complexities of the country's history. Too often 'Arab' is used to refer to all people of the Middle East region as if Arab was a generic cultural and historical term. This would be like saying someone from Germany is the same as someone from Spain. The Egyptian woman is not the same as a Saudi woman or a Lebanese woman. I also intend to show the context and significance of why I am focused on Egyptian women as representatives for other societies. I am not Egyptian.

The Egyptian woman was highly empowered in ancient Egypt. She ruled, made decisions and led teams outside the house and led her family inside it. Hatshepsut was one of the first women to be a Pharaoh and lead her country in around 1,500 B.C.E. More women were empowered and had their own businesses. It is a huge difference to where we see women in Egypt today. Through conquests the country adopted male dominated cultural practices that reduced the role of women considerably to almost imprisoning her in the confines of her home. However, when I see Egyptian women today, they have a resilience that makes them more special than any other women. All around this region of the Middle East, Egyptian women are always seen as strong and can demand what they want. Their strength is always seen in hard times and men can rely on them to take care of the household and support them in whatever hard times the men are going through, especially in farm work. Those women are strong physically and mentally such that a famous saying became popular about the Egyptian woman that she is '*bi-mitragel*', meaning she is worth a hundred men. However, this strength cannot be used to grow beyond your circle if there is no support from the government with fair laws and if there is no support from the family.

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There is great potential for women in Egypt to be empowered, have meaningful career goals, and grow to lead companies as the Egyptian economy has the potential to be very powerful. But first it is important to know the Egyptian woman and her role in society today. Because of the culture and traditions set for women to get married as their expected goal in life, many girls go into fabric factories and other factories to save to help with their own dowry to get married then leave the job once it is the right time. So, the job for most women in Egypt is not a dream and a career they want to invest their time in, it is only a necessary stage for them to do until they get married.

Even the marriage ceremony itself is not without a price tag; it is like buying a service. In Egypt, preparing a young woman for marriage implies a severe cost shouldered by her parents, in order to cover household items such as bedding, kitchen items and so on. The tradition is that the husband provides the house, while the wife furnishes it, particularly with complementary items. Therefore, the idea of marriage itself is a burden on families, and it is not uncommon for parents of female children to start saving up in preparation for both the ceremony and the required furnishings years before the wedding. The Egyptian woman in this sense must be very resilient, where she has to wear so many hats to be able to make it in her life. Just like all other women I know even in my own country, the Egyptian woman has standards to be the perfect daughter, she helps her mother with her own responsibilities. She needs to be the perfect sister in presenting herself, so her brother is proud of her. She needs to be the perfect wife and do all her duties for her husband including being prepared to go out and find any kind of work when her husband needs financial help. And finally, she must be the perfect mother, where she has a responsibility to make sure that her children, especially her sons, have everything they need to grow up and repeat the same cycle. So, as we see for the Egyptian woman today, her roles in society are what are imposed on her or defined for her and not what she desires to become herself. However, in a way women help create that role by the way they behave as mothers - for example they create and maintain a perpetual cycle where they give housework to girls and exempt boys, who would then grow up to be husbands who do not expect to take part in housework.

While this is the case in most Middle Eastern traditional societies which are mainly Muslim, it is interesting to observe that this attitude and pattern is actually the opposite of Islamic. In Islam, wives have no obligation to do the housework - their prime role is to look after children, with support, and not to serve husband. The prophet of Islam himself used to serve himself as well as his family when it came to housework, such as cleaning the yard, milking the goats and cooking, as well as doing his own laundry. Looking at the first generation of Muslim women who lived in the community led by Muhammad, the prophet of Islam, we can be sure that Islam supports the economic prosperity, financial independence and social contributions of women. An example of this can be seen in Khadija, Muhammad's first wife. She was a wealthy businesswoman, whom Muhammad worked for. Other examples include Rufaida Al Aslamiyya, who was a medical doctor and researcher, Ash-Shifa bint Abdullah, an administrator and accountant whose professional opinion was sought and valued by the Caliph Umar, Asma bint AbiBakr, a farmer who

owned her own herd of sheep, as well as many others who worked in educating both men and women and provided medical care to soldiers during battles. The emergence of the Muslim Brotherhood movement in Egypt in the late twenties has gradually shaped and reshaped ideologies in the Middle East. The following years leading up to the Iranian Revolution in the late seventies seem to have created currents of extremist movements, which finally led up to the attack on the Grand Mosque in Mecca by Juhayman. In my opinion, all this had a huge negative effect on women in the name of religion which has deviated away from the actual Islamic teachings and intertwined with the emerging culture of oppressing women. All of this paved the way for multiple social phenomena in the Saudi society as a special case. I believe this impacted the way women could be empowered for long years.

Now looking at what the Egyptian woman had in ancient times in society, and looking at what she has now, it is a perspective that encourages women to aspire. In ancient Egypt, women were able to own property, borrow money, sign contracts, get divorced, appear in courts as witnesses where their voice was equal to men, and their goal for love and happiness is enough to make their life choices and not just to survive and have a meal to eat (VerSteege, 2023). Their life-giving and greatest goddess was a woman - Isis.

Into this society now comes the waves of empowerment, particularly economic empowerment that more women are experiencing either because of their hard times, having been pushed to go out in the market or by choice because they have had some support to do it. With the rise of social media and technological advancement, it is easy for women today to compare themselves with others in other countries and see the possibility of what a woman can accomplish in her society and beyond. It is therefore becoming more difficult for governments to ignore women's needs and aspirations, and they find themselves being put in situations internally and under pressure from outside. Therefore, it is becoming harder for them to avoid creating mechanisms to start supporting women's growth in the economy and beyond it. As for the Egyptian woman, she represents so many different types of variables and dynamics, because Egypt is very large, amounting to about 1.02 million square km in area, and has areas where urbanisation is extensive, whereas rural life takes over in others. (Verme et al., 2014) (World Bank).

There is a stark difference in economic motivations between women who live on farms and others who live in tall apartment buildings. So, Egypt's women cannot all be compared similarly and treated the same in terms of what empowerment looks like for them. The Egyptian woman's choices also represent the choices of so many women all around the Middle East and beyond. Because of the diversity and large population, there are different situations that can be evaluated and applied to other women in other countries. This is why, in my opinion, the Egyptian woman can be an inspiration for other women around the world.

It is very important for me to remind the reader that the Egyptian population is a positively growing population and women are projected to supersede males in number globally to

more than 50% (United Nations Report 2022). According to the Egyptian Central Agency for Public Mobilization and Statistics (CAPMS), there are 106 women in Egypt for every 100 men, in 2023³. Although this makes Egyptian women less than men, there is no denying that their percentage is too huge to be neglected as an effective factor in economic growth, have they been given the tools and opportunities to be productive. So, it is important for women in Egypt as well as the government to be encouraged to understand the potential they have to impact positive change in their society, as today's technological world offers more flexible opportunities with greater access for women to start their own business on their own terms with regards to time commitments, to achieve their own work-life balance. The time for the Egyptian woman to take her place in the economy is now. With the right ecosystem and support, whether from the government or any other entities or institutions, women can rise to become successful business owners, entrepreneurs and working women in careers they are passionate about.

Saudi Arabia has a different story though. In the early seventies, and as the prices of oil were going up, the Saudi government started to realize that the mass influx of foreign workers was endangering the Saudi society. Not only was there a danger of increasing unemployment among the Saudis, but what is more, the local culture, values and traditions were at risk. Between the devil of jeopardizing the identity and culture of the Saudis, and the deep blue water of getting the Saudi women into the public sphere to participate in the workforce, the Saudi government introduced the Saudization policies in the mid-seventies. At the beginning, the roles of women were limited to female-only spheres, but as the economy continued to evolve and grow, it was inevitable for Saudi women to enter more sectors and therefore receive more training and empowerment. However, this by no means is to say that the economic empowerment of Saudi women has no loopholes or does not need more work. Constraints are still there, and more work needs to be done, including women's mindsets.

Reflections

I feel more motivated than ever to contribute to this space of advancing women. Being asked to reflect on my own positionality has opened up many doors that have been closed for a long time. I have been so busy advancing myself and other women in business, not least and most recently in the male dominated gaming industry, that I thought I was fine, that I had got it all sorted, that I was an example of what other women could do. Since undertaking this research programme, I have listened with a keener, and more humble ear to women and realised that I too needed to open those doors to what has shaped me. Behind those doors was not only joy of success also the pain of it, and that in many ways I was still not free, I was performing, I was playing a part in a game. My success was in part

³(<https://www.capmas.gov.eg/HomePage.aspx>).

motivated by running away when I was young from feeling trapped in a situation that was becoming increasingly alien to me. I loved gaming, gaming was new and fascinating as a child but was not allowed by my family. Even when young I saw real life as something of a game, who wins, who loses, who starts with advantage, who starts without advantage, some are lucky, some are not. What is luck? I needed to make my own luck – so I did.

Summary

This context chapter provides the rationale for my purpose in doing this work, which is to contribute to spreading awareness of enablers and constraints when designing programmes to help economic empowerment of women in developing countries, to contribute to empowering women and to contribute to 6 out of the 17 sustainable development goals set by the UN, namely:

- End poverty in all its forms everywhere.
- Achieve gender equality and empower all women and girls.
- Promote inclusive and sustainable economic growth, employment and decent work for all.
- Reduce inequality within and among countries.
- Promote just, peaceful and inclusive societies.
- Revitalise the global partnership for sustainable development.

This chapter has set out the multi-layered context of the (i) the global (UN Sustainability Goals particularly gender) (ii) the local (the choice of Egypt, efforts being made by various bodies and researchers to advance women's empowerment in other regions and (iii) the personal (my motivations as a woman in the region, as a business woman and as a practitioner and advocate of women's advancement). I believe in the purpose that motivates me and the aim of my particular research is taking shape. It will be clarified by an exploration of existing knowledge in Chapter 2, which will refine the aims.

Chapter 2: Knowledge Landscape

Overview

I chose an auto - ethnographic approach which for my research which I discuss in more detail in Chapter 3 giving a rationale for my choice. The aim of this knowledge landscape was to confirm and contextualise my research aim, identify gaps and inform my objectives (the steps needed to be taken to fulfil the aims). Therefore, as a piece of auto- ethnographic research the 'ethnos' also includes both the ideas and practices that inform the sector and wider readings that can help support my own thinking on the issue as well as highlight the reflexivity in my relationship with my sector, how I have been shaped by it and how I have shaped it.

This chapter reviews the knowledge and initiatives that may surface more information on enablers and constraints of women's economic empowerment in general and in Egypt. The chapter addresses noticeable features of WEE which include reduction in cases of unpaid work, promotion and development of sectors focusing on high productivity, improving job security, and other similar outcomes. Therefore, I position this review as exploring the recent investigation, developments, and existing gaps related WEE in Egypt. The needs of Egyptian women emphasize the fundamental developments and driving aspect to support cross-cutting productivity improvements which are aimed at empowering women with potential economic independence in order to impact other aspects of their position in the society. Drawing on academic and grey literature, there is support to the approach that policy makers as well as non-profit and other institutions working for women equality in Egypt must focus on improving policies and supporting programmes that promote female inclusion extensively, as well as providing them with opportunities for simulating growth, rather than positioning them as a burden. Current programme leaders need to seriously consider a re-evaluation to the effect of their programmes in order to ensure making this desired impact.

Both macroeconomics and microeconomics factors are considered in this review. Macroeconomic factors include economic growth and demand for workers. Microeconomic factors include training of workers, managerial practices, hiring of workers, promotion and providing provisions for their families and other related benefits (Bandiera et al., 2022). Moreover, this review also highlights the rationale on the subject of WEE focusing on centrality of social norms in Egypt. There are different sanctions and punishments based on the provided norms which can range from social disapproval to subjection to the legal system, based on the cases of the so-called violations. In the same manner, the social norms make women accountable and with greater responsibility for their household (Cookson et al., 2023). Therefore, social norms were also covered in some detail. Social norms then led to exploring legal frameworks notably, laws that mandate gender equity in pay and inheritance rights alongside laws that mandate criminalizing

sexual harassment at the workplace constitute the very essence of gender equity (Cookson et al., 2023). Therefore, such laws are extremely important to the economic prosperity of women.

Violence against women is also covered as it is used as a tool against women in order to apply forceful decisions and impose power. When women make decisions for different purposes including her household production or for work, they must take into consideration the exposure of risk associated with such violence (Malhotra et al., 2002). This risk of violence is a major threat to the lives and health of women in Egypt and elsewhere in the MENA region. Therefore, in the process of promoting WEE, the safety and security of women commuting to work is very necessary. There is broad a discussion in the literature about violence against women, so I have limited my discussion about violence against women in Egypt creating disproportionate effect with respect to their share in household production and their choice of work.

Disproportionate effect can also be observed due to changes in policies mainly related to gender-specific or generally improved positively or negative for women. These policy levers are important to be considered as they are important in promoting WEE. I have focused on them for two main reasons: bigger impact of gender-specific policies and political impact of broad policies. First of all, gender-specific polices such as introducing electricity in rural regions is one of the best ways in decreasing the household burden on women by supporting their daily activities and facilitating benefits of technologies. On the other hand, border policies might have a positive impact due to its political possibilities in reaching out larger audiences and being popular in benefiting many aspects of life. Widely speaking, many of the non-profits and other institutions that have programmes for WEE tend to roll those out based on the underlying policy within the country itself. Therefore, focusing on the policy and factors for women economic empowerment in Egypt in this review means that I am showing the origins of the enablers and constraints for WEE for a representative sample of women in rural parts of Egypt.

Apart from gender, there are other factors which contribute to facilitating and constraining the choices of women that I explore. These factors among Egyptian women can be characterized as non-principal factors which includes different age group liker younger mothers, or middle-aged ones, classified based on stigmatized groups (identified based on their social situation or social status), financial condition, health condition, and migrant women.

Research has shown that stigmas can take numerous specific forms, each associated with a distinct underlying process (Sheehan et al., 2017; Summers et al., 2016) The modern idea of stigma owes a great deal to Goffman, who viewed stigma as a process based on the social construction of identity. Persons who become associated with a stigmatised condition thus pass from a “normal” to a “discredited” or “discreditable” social status (Goffman, 1963:41). The reason why I was alarmed by the notion of stigma in these groups

of women is that, according to Goffman as quoted above, it is associated with “Social construction of identity”. This might be one of the constraints to taking up WEE programs, which is the very purpose of this research. Although today this stigma has been challenged a lot and culture has been shifted to help more voices to be heard, there is a danger of increased chance of extremism. This is due to the fact that those who are trying to hold on to the norm start to be more extreme in their fight to hold to it, to protect the status quo and those who are challenging the norm start to be more reactive to that position and polarisation can increase. So, while it is good to open up, it can create fears of societal instability and the breakdown of cultural cohesion. But cohesion should not be at the price of any kind of oppression or discrimination. Societal and cultural change is often achieved through incremental change. The panic today is that technology is racing ahead of the game and beginning to impact the rules of the game and in some cases get rid of the rules altogether which is also deeply unsettling for people. It could become a whole new hegemony.

At the same time many in the world through movements and global, national and local institutions and bodies, are trying to promote a perspective that every life matters and visions of how we want to live that life as long as it does not cause harm. This could be a very broad humanistic definition which makes people feel like they are moving into a world of uncertainty. In gaming terms, there is not an *information box* on previous experience. For example, people may feel in this contemporary world we live in that some of the values which were upheld and fought for centuries might not be relevant. Cognitive scientist Andy Clark has argued that perceptual uncertainty is largely reduced by unconscious automatic processes, and that human beings can be characterized as being engaged in a continuous act of “surfing uncertainty” (Clark, 2015:316). Nevertheless, Hirsh et al. (2012) introduced the Entropy Model of Uncertainty which attempts to explain the nature and psychological effects of uncertainty through utilizing the concept of entropy from thermodynamics and information theory. In this model, psychological entropy reflects the amount of uncertainty (i.e., entropy) in a system. This psychological entropy applies to uncertainty about either a perception (“what is that”?) or an action (“what is the right action”?) (Anderson et al., 2019:5). This line of thinking and behaviour feeds right back into this study by partially explaining how WEE programs are taken by the groups I described earlier in this chapter as stigmatised.

Difference of opinions is observed when it comes to what is comprised of empowerment and how it must be measured assessing Egyptian women. Many studies in the literature are trying to measure it through broader considerations for empowerment as ability of women to make their own decisions as opposed to decisions taken for them by their families in order to get benefited outcomes (Malhotra et al., 2002:10). Through this review I cover

discussion particularly on ways to expand economic opportunities for poor women in Egypt and ways for them to choose working in the Egyptian labour market. Moreover, discussion on the traditional gendered nature of household responsibilities taken by Egyptian women is added from literature in order to underline how this traditional force constrained their choices, limited their opportunities, and restrained them from participating in the labour market.

A wide range of discussion across the globe concerns women's empowerment and ways of measuring it. However, the literature is broadly referring to the capability of women to make decisions and affect their outcomes, including those of their families. One aspect in the discourse of women's empowerment, in contrast with the more common empowerment discussion, is that women not only have inadequacy of authority in the state but also in the institutions of civil society. Women economic empowerment (WEE), as a transformative process, sets a direct path towards achieving inclusive economic growth, eradication of poverty and gender equality in developing countries. WEE is recognized by the United Nations as a potential programme for supporting the governments and partners to review policies on trade, energy, extractive industries, and employment to ensure they are empowering and being responsive to the needs of women entrepreneurs, farmers, and traders (UN Department of Economic and Social Affairs 2006). Women can contribute enormously to the economy of a country, whether on farms, employees, entrepreneurs, or businesses. In empowered situations, especially in countries that have attained relative gender equality (GE), women have enhanced "agency and power," and economic advancement. Enhanced power and agency entail the change outcomes of individuals about "power within," "power to," "power over," and "power with" (VeneKlasen et al., 2002:39; Eyben et al., 2008). The power refers to the ability of the acting individual having higher authority over other individual or other group of individuals. Hence, the casual meaning of power would be considered as 'power over'. The meaning of 'power with' can be understood proceeding concurrently observing collective outcomes of groups acting together. The influence reflected through "power-over" is in 'coercive' form and "power with" is in 'coactive' form. On the other hand, "power within" refers to awareness of the self-authority of the individual can be her own capacities which affects her action. This aspect of "power within" indicated within societies as well according to feminist theory which is highlighting the women empowerment within the society. Whereas the "power to" refers to ability to take action or to make something happen for attaining certain outcomes. So, the "power with" can be understood along process as positive sum focusing on additional influence which come together with "power over" and "power with" (Pansardi and Bindi, 2021).

Role of Organisations Administering WEE Programmes

Researchers, humanitarian organisations, and governments acknowledge the importance of women's economic empowerment as a way of community development. Regions affected such as Africa and Asia have made progress over the last decade in institutional

arrangements and policy reforms at both the country and regional levels. Several organisations have focused specifically on the challenges facing women. For instance, the United Nations Economic Commission for Africa (UNECA) and the African Development Bank (AFDB), have enormously invested in understanding, identifying, and measuring WEE. Also, international development agencies and governments have committed their resources to improve women's empowerment and gender equality in such areas. Although the improvement of women's economic opportunities has been slow and continued increased poverty, the non-profit organisations, international agencies, private sectors, and governments have immensely invested in WEE in the two regions. Women in Arab countries may be at a better economic status than other women; however, the programmes of WEE in these regions exceed the efforts made in Egypt. Sebastian (2016) argues that women overcome bidding chains when given the resources; they emerge from the culture of silence to achieve the hierarchy of needs which consequently improve both their community level and personal life. Partnership with women influences gender relations in the power dynamics between females and males, including giving legitimacy to the positions and role of women in the public sphere whether in the political, economic, or social spheres. For instance, the partnership between the UNIFEM and women groups, donors, civil society organisations, and government agencies to implement Results-Based Initiatives (RBI) led to the accessibility of markets by women, strengthened entrepreneurship capabilities and formation of linkage between women's capability and agricultural productivity (United Nations Women 2010).

These show that WEE is critical to the achievement of sustainable development goals, including gender equality and women's economic position. Malhotra and Schuler (2005:4) say, "Interpersonal gender dynamics within the household are considered part of the equation of social exclusion." Therefore, all WEE discussions need to acknowledge the importance of women to have choices considering their families and public life. This chapter reviews theoretical explanations and previous interventions of WEE in Southeast Asia, sub-Saharan Africa and Egypt.

Importantly as my research is focused on identifying the enablers and constraints associated with previous interventions of WEE, this review explores the major aspects of WEE in relation to the following:

1. Formal and Informal Sectors for Women Employment – reducing unpaid work.
2. Access to Financial Assets for Women
3. Women's Education, Training and Technological Capabilities
4. Policies targeting Women in the Labour Market
5. Capability of Women in Decision Making

Formal and Informal Sectors – Reducing Unpaid Work

Unpaid work spans work activities which are lowly or non-remunerated which are socially recognized as “low.” The division of time between unpaid and paid labour depends upon several aspects such as social class, age, gender, geographical location and structure of the household. Women are majorly involved in the duties and responsibilities of care provision and domestic production. Households have inadequate assistive equipment for labour and house-hold chores become time-consuming for women to participate in economic activities. Domestic work is categorised as unpaid labour and contributes barely to the GDP of a country. Despite the significant contribution of domestic work to the welfare system in the family, it is usually invisible and undervalued (Antonopoulos and Hirway, 2010). Majority of women are involved in domestic work, and thus, their economic value is barely seeable. Through further exploration on gender equality, it is demonstrable that it is neither “normal” nor “natural” for women to be the major ones in the unpaid labour. There is a systemic transfer of subsidies in the unpaid work that are hidden to the rest of the components of the economy which impose time-tax in the life cycle of women. These hidden subsidies emerge as the existing power relations between men and women. They also connect “private worlds” and families with the public spheres of markets and states; however, in ways that are exploitative (Rajan and Balagopal, 2017:18). These inter-links shed light on the ways of motivating dialogue and public action when making policies that seek to empower women economically.

Moreover, participation of women in the unpaid work is shaped by the level of development of their residence; for example, there is an overall decline of women in paid labour in the rural compared to urban settings. Even the women in jobs which are regularly paid appear constrained by work’s sex segregation. Unequal distribution of paid and unpaid work between men and women, accompanied by gender equality tend to impact the differentials of wage gap persistence. Women engage in a disproportionate share of household production and care work in virtually many countries (Samman et al., 2016). This problem is common in middle-and low-income countries because of inadequate labour-intensive tools or devices that can minimise the time consumed for women; for example, piped water and other electric powered devices for use in the household settings. Women in unpaid work or household production have “time poverty” which is an experience of paucity of either sleep, leisure, or both. According to Bardasi and Wodon (2009:51) “time-poor” individuals may be referred to those “...who work long hours and belong to households that are poor or would become poor if the individuals were to reduce their working hours up to the time-poverty line.” The analysis of time-use data from a household survey of Mozambique led to creation of a time poverty headcount index, which showed women having 50%-time poverty compared to 8% of men (Peters et al. 2015). Worldwide, the time of women is found much more constrained than their counterparts, men (Wodon and Blackden 2006). The caretaking consequences are also important for adolescent girls. In addition, according to Kes and Swaminathan (2006), older girls were found to do more unpaid work as compared to their brothers.

Glinskava et al. (2000) found that when there is availability of low-cost childcare, there is a corresponding increase in the enrolment of older girls in school. Reducing the load of unpaid work on women can help them spend time to work for pay. Moreover, it will help girls to attend school. It is crucial to recognise, however, that reduction in the burden of unpaid work is important for women who are willing to participate in the labour market or even who are choosing not to work.

The increased participation of women in the unpaid domestic works limits their ability to form social networks and own human capital. Also, when women participate in both the labour force and as primary caregivers, their attention is divided and faces even more challenges related with productivity in the sectors they work for. The firms employing women are likely to deny them employment citing their low productivity when they multitask, both as caregivers in the households and employment in the firms.

On the flip side, governments in Sub-Saharan Africa have made significant progress in terms of infrastructure and technology adoption, which help in reducing the time spent on unpaid domestic work (Ferrant and Thim, 2019). For instance, the Kenyan government in collaboration with the ministry of petroleum and mining rolled out the “*Mwananchi Gas Project*” to distribute gas cylinders at a discounted rate of \$20 to poor households. The project enabled delivery of LPG products at the shopping centres nearest to the households, reducing the cost and time spent by household workers to acquire the product (Nock, 2020). Besides, the “*Mwananchi Gas Project*” gave priority to women entrepreneurs, and of late women residing nearest the Oil Company have become major supply chain distributors in a sector that has been traditionally dominated by men. Such initiatives show women entrepreneurship in sectors dominated by men can be affirmatively promoted by creating policies and programmes that directly influence entry of women in these sectors.

In Egypt, taking care of the family members is regarded as a labour of love; however, it is rarely recognized as a labour of sorrow and drudgery. Even though unpaid labour is embedded in the feelings of obligation and commitment for the wellbeing of others, it is rooted in patriarchy structures which have significant interaction with the components of the economy. Historically, Egyptian women prefer working in the public sector due to reasons available benefits and security than in private or informal sectors. Public sectors have guaranteed job security, and processes are followed when; for example, firing a worker, which contributes to an element of job security. Working in the public sector in Egypt provides women with 6 years of unpaid childcare leave, two years at a time, for three children. Other benefits for women working in public sectors include 3 months maternity leave after returning to work, permitted to leave 1 hour earlier to nurse the child for 1 year (Baradei, 2016). The woman can accompany a spouse on travel to any place and get an open-ended unpaid leave, and still secure the opportunity of being promoted. These benefits are not provided in the private sector or informal sectors. Government jobs are perceived as more respected and safe jobs for women, compared to private or informal sectors in Egypt. The middle-class and poor Egyptian families perceive that women are more prone to sexual harassment in the informal sectors. This is because in the informal

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sectors there are fewer workers, and women employees may spend time alone with male co-workers in environments which are closed, increasing the chances of exploitation.

In the context of Egypt, women's employment is highly gendered, as more women are more likely to work in the public sector, including in traditional roles such as clerical and administrative services, teaching, welfare and social services. Evidence shows that career choices are influenced by social pressures such that there are occupations in Egypt regarded as more respectable for women (Momani, 2016). The public sector is viewed as more respectable than private or formal sectors, especially because there are substantial benefits associated with it. For example, short hours of work during the day, oversight by fellow nationals and substantial time off. Informal sectors or private sectors are viewed with greater uncertainty and scepticism due to longer hours of work, fewer adherences to customs which are conservative, diverse work forces and travels which are more related with the work.

As in Southeast Asia and sub-Saharan Africa, women in the rural areas of Egypt face gender discrimination. The GGGR of 2016 by the World Economic Forum ranked Egypt at position 132 out of 144 countries in terms of gender disparities in the category of education attainment (World Economic Forum Annual Meeting 2016). Egypt has seen improvement in school enrolment and literacy rates in rural areas in recent decades. As a result, young women are disadvantaged in labour force participation; such that only about 13% of women are employed compared to 58% of employed men between the age of 15 and 29 years. Young women seeking employment in Egypt are faced with the unemployment rate of 32% more than 9% facing men (World Economic Forum Annual Meeting 2016).

The young women in Egypt are favoured by flexible conditions of work, and only in the public sector where flexible working conditions are guaranteed. However, these opportunities are diminishing. The private sector does not offer sufficiently attractive conditions of work to encourage women participation among the youths.

The enterprise development and creation of women-friendly employment are limited in Upper Egypt (or Southern portion region of Egypt composed of the lands of both sides of the Nile and extend between Nubia and Lower Egypt in is the Northern region). As an effort to address the severity of the situation in Upper Southern region of Egypt, three governorate-level NGOs and the Population Council, and 30 community associations at the village level implemented the *Neqdar Nesharek* programme ("We can Participate") (IFAD Annual Report 2017). The initiative embraced an integrated approach to women's social and economic empowerment to improve the transitions of young women from school to work in the rural Southern region of Egypt. The programme targeted about 4,500 young women between the age of 16 and 29 years, focusing on the "safe spaces" approach that targets women in vulnerable communities. The training activities of the *Neqdar Nesharek* programmes were funded by USAID-Egypt in 2013 and resumed up to mid-2014 (USAID Annual Conference Report 2015). The initiative equipped women with vocational training

and supporting women to start a business and securing employment for the young women graduates. The programme also emphasised empowering young women to develop the capacity to participate in community leadership.

Mona et al. (2018) presents a report on adult and youth participation in the formal and non-formal training and education in Egypt, which is based on the data sets drawn from the labour market in 2012. The report shows the measurement of the global and thematic indicators of adult, vocational and technical education as elucidated by UNESCO. According to TLMPS 2014 and ELMPS 2012 surveys, about 31% of the training courses attended by the workers in Egypt are funded by the employers (Mona et al., 2018). Also, about 20% of training is funded by the workers and 3% are funded by the family. The distribution of training across both genders in Egypt is funded by the public agency or the employer; however, female training is more funded by the public agency than the employer. Although gender differences are disappearing in upper secondary schools in Egypt, the differences in education and training enrolment persist depending on the economic status of the household, such that the young women from the poorest households are largely discriminated against.

The economic activity of women in Egypt is low relative to that of men. The study conducted by Sieverding (2012) shows that the non-student young women are about 82.1% out of the labour force compared to 13.6% of non-student young women in the labour force. These imply that about 6.5 million of female youths are neither at work nor school and demonstrates significant underutilization of human capital in Egypt. Sieverding (2012) suggests formalisation of private sectors to provide enabling conditions for women rather than concentrating public sectors. Similarly, Barsoum (2010) found that the conditions of work in private sectors are of important concern for young women seeking waged work. Irregular and informal wage work seems undesirable to women and formalising these would attract women to participate in the private sector.

Access to Financial Assets for Women

Improving the ability of women to access financial assets is a key enabler of WEE. Development of microfinance was intended to empower women in a group-based setting. This is not seen clearly. Evidence from different regional contexts demonstrates a weak or 'un-automatic' link between women's empowerment and microfinance provision (Rankin, 2002; Mayoux, 2001; Karim, 2011). For instance, in Ethiopia, Geleta (2016) found that community and household power structures are rooted deeply in gendered cultural norms, expectations, and social systems. These systems hinder women from utilising and obtaining loans for running enterprises. Not all the women in these contexts have access to the microfinance services, because unless they own collateral such as land, they get excluded from accessing credit. Even though some may have access to the loans, most of these women have no control of decision making on the management and use of the loans, including the income generated when they run enterprises. These women do not run their

enterprises, but rather they act as transmitters of finance to male counterparts. For the Microfinance Institutions (MFIs) to empower poor women, they must have designed policies that enhance women's participation in the processes of decision making over loan use and generated income. These can be done by encouraging and helping women to run their enterprises, rather than loan transmission to men. Also, the policies are needed that enable engagement in practices that facilitate women's participation in comparatively lucrative markets.

The ability for the Egyptian women to access financial assets has been facilitated in several ways of financial inclusion. First, the Central Bank of Egypt (CBE) has established coordination and promotion of a system for gender financial inclusivity which addresses specific barriers of supply and demand experienced by women in the agenda of development policy (AFI Report 2019). This financial system is aimed at enhancing economic empowerment and financial inclusion of women by motivating active involvement in the entrepreneurial activities and provision of formal finance at the macroeconomic level to drive an increase in the formal economy. The advancement of the financial inclusion of women by the CBE has been done through improving regulatory frameworks of the financial sector and modernization of infrastructure. The government of Egypt has complemented these efforts because they align with the government's commitment and aspirations towards transitioning into a cashless economy as targeted by Egypt Vision 2030. CBE has been using a systematic approach and collaboration to adopt a multi-pronged technique in this action. On the other hand, the Egypt Vision 2030 places women's economic empowerment and financial inclusion at the heart of the national development plan; that is, Sustainable Development Strategy (SDS) (El-Megharbel, 2015). While recognizing financial inclusion of women in Egypt as an essential enabler of WEE and gender equality, the National Council for Women (NCW) came up with the National Women's Strategy 2030 (NWS) in 2017. CBE became a member of the Alliance for Financial Inclusion (AFI) in July 2013 to promote and make financial inclusion of women evident by committing to the Maya Declaration to collect, analyse and use disaggregated data about gender using a Centralised Financial Inclusion Datahub through the unified network in the banking sector. CBE also became a member of the Council of Arab Central Banks Governors of the Arab Monetary Fund (AMF) and Financial Inclusion Taskforce (FITF) to enable strengthening the agenda of women's financial inclusion and aligning them with global trends and the local needs (AFI Report 2019).

Financial inclusion of women in Egypt remains an obstacle to WEE since the women's experience disproportionate exclusion from the formal system of financial services; however, there is room for growth. According to International Finance Corporation (IFC), the market for women's banking has a potential for growth in Egypt, with an estimated demand of \$283 million from female-owned SMEs (IFC Annual Report 2018). The financial institutions in Egypt are yet to develop strategies for addressing this gap in the market, and this implies a missed opportunity for the development in the private sector. The IFC shows that the next frontier market would be enabled by women and that they are making a segment of a profitable market in Egyptian financial institutions. From 2014 to

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2017, the women's account ownership tripled to 27% from 9%; however, the gender gap widened by 2% (World Economic Forum, 2018; Abulnaga, 2020). This highlights the need for women's inclusion in financial services.

A key barrier to the inclusion of women in the financial services in Egypt appears to be inadequate services and products that match appropriately the requirements of women's clients, and their accessibility. The study by Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) on "Access to Financial Services in Egypt" indicates that the institutions of finance do not view women as a potential segment of the market (GIZ, 2018). Due to inadequate non-financial services such as financial training and entrepreneurial training, women are perceived negatively by banks and other financial institutions.

The response by the CBE to coordinate and promote gender inclusivity in financial systems has led to several achievements. For instance, establishing a regulatory and legal framework for women-owned businesses and consumer protection, supporting MSMEs owned by women, evidence-based policy making, enabling technological and digital infrastructure, among others. Although these achievements have been made by CBE, the gender gap in financial inclusion has remained wide at 2% (World Economic Forum, 2018).

Egypt is home to 48.7 million women, and improvements to their conditions will have a noteworthy impact on the nation's social and economic progress. In terms of the gender gap, Egypt ranks 134 out of 153 countries. The World Bank used four basic tenets as determining women's empowerment. These include educational attainment, health and survival, political empowerment and economic participation and opportunity. Much is yet to be done to provide equal opportunities to women in nearly all elements.

The literacy rate remains relatively low among women at 65%, which is largely attributable to strong cultural norms that education is not suitable for women except for specific fields (World Economic Forum, 2018). There is a generally held belief that university education is more important for a boy than a girl, which translates into a 15% gender gap yet to be bridged. Egypt can borrow a leaf from Guinea that doubled the proportion of girls in school after using a wide-ranging methodology of making education for girls a nationwide priority, assisting pregnant students and distributing free textbooks (Sperling and Winthrop, 2016).

In Egypt, marriage is a major cause of the low labour participation of women. Women either abstain from seeking employment because of the long-held cultural norms that hinder them from reaching these opportunities. As such, women opt to work in fewer demanding jobs or leave the labour market altogether after marriage. Though early marriage is prohibited by law, it is still prevalent with 17 percent of girls married before they attain the age of 18 years (World Economic Forum, 2018). Early marriage has negative consequences for women's educational achievement and physical health and is a contributor to the low labour force participation. The practice is prevalent in rural areas,

especially among the population living in abject poverty; about 56.8 percent of residents are unable to meet their basic needs.

Women's Education, Training and Technological Capabilities

Women have inadequate information about the opportunities in sectors dominated by men; particularly due to limited role models, psychosocial factors, biased gender norms and networks entrenched early in life in domestic settings. Typically, the technical and vocational education and training (TVET) programmes are not designed in a manner to fit in with family responsibilities. Thus, the women with the responsibilities of childcare and households are limited from attending these programmes (Glennister et al., 2011). As such, the unequal access to educational and employment opportunities in Africa and elsewhere are attributable to family social norms and early marriages of girls and young women.

Corporate entities have stepped in to sponsor training and internships for young women to give them skills that allow women to join the more productive sectors of the economy. For instance, the UN Women Internship Programme in Africa provides the opportunities for outstanding women students to work with the organisation in communications, policy, and advocacy, programme planning, finance, ICT, strategic partnerships, among others (OpenIGO, 2020). These assignments vary in terms of content but are designed to provide women with valuable experience, either regional-specific, thematic, sectoral, or regional focus. Many of these programmes entail designing, evaluating, and implementing the projects by UN Women to promote global humanitarian and gender action. The opportunities offered by the UN Women are based on availability of assignments, capacity and needs of offices or units to supervise interns.

Government and donor bodies have made investments and steps aimed at keeping girls in school such as the provision of free sanitary towels for the girls to improve their presence and attendance in schools during their menstrual period. Inadequate basic resources and facilities that support girls in school are some of the major reasons for girls' absenteeism in schools, which in turn affects their educational performance and long-term effects on their economic life. Moreover, WASH is a support programme developed by UNICEF to empower girls attending schools in Africa and addressing "Menstrual Hygiene Management" around the globe since 2013 (UNICEF Annual Report 2013). The programme has reached in countries such Kenya, South Africa, Mali, Zambia, and Burkina Faso. The programme serves as a form of intervention to increase knowledge about girls' sexual and productive health and retention in schools. Such a programme is part of the broader agenda of UNICEF in promoting empowerment of women in SSA.

In Egypt, education is considered as a path and a powerful tool for enhancing women's participation in the labour force. It also enables women's awareness of their legal rights and exercising these during the economic, societal, or political processes of making

decisions. Education is essential for women pursuing entrepreneurship in Egypt. The rural setting of the Southern region of Egypt is a region conservative in traditional and cultural norms and practices that restrict the mobility of women in educational attainment. The women in the Southern region of Egypt are largely left behind in education, and therefore, employment in the non-agricultural sector is limited.

The chances of women participating in policymaking in the country are determined by their level of education (Rihani, 2006). The literacy levels of women in Egypt are at 65% compared to men at 82%. Education is one of the major determinants of women's participation in the labour force in Egypt, such that higher attainment of education is linked with the greater participation of women in the labour force (Assaad and El-Hamidi, 2001). The women with vocational and post-secondary education have in the past guaranteed employment in the public sector in Egypt. Less than 10% of young women with the general secondary degree are in the labour force. However, this figure increases with the level of attainment of vocational secondary degree at 17.7%, and university degree at 46.7% (Assaad and El-Hamidi, 2001). The survey conducted by IFAD Annual Report (2017) presents the evaluation of empowerment intervention and training of women in the Southern region of Egypt, which is a region with the lowest rates of women participation in the labour force and highest gender disparities in the Arab countries. IFAD intervened by offering life, business, and vocational training, together with civic education and services of business development in 30 villages and 4,500 young women in the Southern region of Egypt (IFAD Annual Report 2017). The survey by IFAD focused on the outcomes related to career aspirations, intra-household attitudes and decision-making, and the labour market status of women.

On the other hand, technological advancements and usage, foster productivity at the household and the workplace levels. Mobile phone usage and broadband Technology have been critical in increasing the involvement of women in the economy in numerous ways such as increasing accessibility to education by women through distance learning programmes and provision of online courses for women confined at homes. Technologies in the Information and communication spheres provide women with the capability to conduct virtual businesses while at home. Digital platforms such as mobile apps tend to increase access to market knowledge, allowing women to avoid intermediaries, grow profits, and facilitate their empowerment economically. Technology has made it possible for women in small-scale farming to use mobile banking to save and borrow and increase their agricultural output (Kirui et al., 2012). It is worth noting that the extent to which information, communication technology helps improve women's economic empowerment is largely dependent on women's digital literacy, educational achievement, as well as having marketable skills.

Policies Targeting Women in the Labour Market

The institutions of the labour market are shaped by power inequalities, discriminatory forces and social norms (Cook and Razavi, 2012). The barriers of women to access quality employment are found within their living location and the location of the labour markets. Global labour markets are featured by gendered discrimination and inequalities, which vary from one country or region to another. Some of the aspects of which have negative impacts on women's outcomes in labour markets include social norms around the kind of work deemed suitable for men and women. Women's weaker attachment to the labour market can be crucially explained using the home production, which is often considered as a better alternative to market production for the females than male (Cavalcanti and Tavares, 2016).

Gender discrimination in promotion and pay opportunities reduce the female market return, which in turn suppresses women labour participation. Theoretically, it is difficult to obtain irrefutable empirical evidence on actuality of gender discrimination because gender promotion and pay could be caused by gender differences in unobserved features. Stamarski, Hing and Leanne (2015) argue that women may be underrepresented at higher levels of jobs because of being voluntary in selecting fewer promotion opportunities and not necessarily discrimination. However, evidence finds it equally impossible to demonstrate that no discrimination against the women has been happening in the labour market (Jaumotte, 2004).

In the event of anti-discriminatory laws in the labour market, Blau and Kahn (1996) found that the institutions settings which centralise their wages tend to greatly lower the gender pay gap, including lowering the differentials of pay along other factors. Also, the laws of minimum wage tend to improve women's pay because a relatively high proportion of women are at the bottom of the distribution of wage. The evidence points to limited employment effects of such policies and institutions, for instance, Blau, Kahn and Papps (2008) found no impact of a large role of unions; that is, higher relative women's earnings on female-male differentials of employment, even though female unemployment increases with respect to male unemployment due to increase in participation of women in the labour force. Thus, minimum wage laws have been found to have little impact on women employment, and that they are generally set at some sufficient levels to only generate small effects on the employment of women (Blau and Kahn, 2003).

Studies show that excessive regulations in the service market can impede women participation in many ways. First, these regulations tend to limit the supply and increase the prices of services such as household and childcare services. Also, the restricted time frame of opening shops makes it difficult for women to reconcile family and work life. Further, by hindering the service sector development; the regulations in the service market may restrain creation opportunities for women employment, who tend to be the predominant employees in the service markets (Jaumotte, 2004; Pissarides et al., 2003; Meyer and Rosenbaum, 2001; Romich et al., 2007). The excessive regulations of the

product market, measured by set-up of administrative cost, have strong negative effect on the growth of women employment.

There is the need to assess the terms that enable women to enter the labour market, the valuation of women's contribution and the ability of women to negotiate their situation, including the benefits emerging from the growth of these deals (Eyben et al., 2008; Eyben, 2011).

Social protection and childcare are gender-specific enablers that ease the burden of women to participate in the labour force. Availability of inexpensive, high-quality care and essential social assistance such as paid maternity leave are perceived as important foundations of economic empowerment for women. The provision of social protection helps to minimise the susceptibility of women in times of economic risks by offering the needed assistance for childcare. Women's natural responsibility of childbearing and nurturing place them at the precursor of abuse by the employers. A study about women in Ghana and South Africa revealed that 70 percent of employers do not provide for childcare, including flexible schedules for working women (Moussié and Alfors, 2018). Women are thus discouraged from joining the labour market, especially in less flexible industries. Women in formal employment risk losing their jobs when they go on maternity leaves; their positions are assumed by other workers during the period of their maternity leave. Notably, some of this leave goes unpaid by the employers (Samman et al., 2016). Addati et al. (2016) indicate that out of the 44 Sub-Saharan Africa, only about 18 countries have conformed to the international labour organisation's recommendations by offering at least 14 weeks of salaried maternity leave to the working women. Providing the demand of childcare services in the workplaces would see women function as both primary care givers and workers, which enhance their social protection and economic empowerment. Building of global and regional solidarity networks around social protection and care for women workers is an enabler to women's economic empowerment.

Egyptian women have lower participation in the labour force than men, standing at 26% of women participation versus 79% of men's participation. Egypt was ranked at position 122 out of 135 countries and 134 out of 149 countries in 2018 in matters of women participation in the labour force and employment opportunities (Samir, 2018). These imply that more strides are required to grant Egyptian women equal opportunity with men in the labour force. According to Krafft and Assaad (2020), young women in Egypt face difficulties in the new labour market and these are intensified by transitioning between school and work and being placed in low-waged jobs. The aspects of women's economic empowerment in Egypt are disadvantaged by the low participation of women in the labour force, public sector concentration and high unemployment denying women the opportunities. Due to the interrelationship of these aspects, they require a multifaceted approach that spans policies, employment conditions and family settings – family-friendly and private sector formalisation and establishing job search services.

Women have few opportunities of participating in the labour market, and these are associated with the declining level of efficiency in the Egyptian labour force. The social and societal values tend to affect human development; these also have a subsequent effect on the rate of women employment in Egypt (Hendy, 2015; Bjørnskov et al., 2013). For the women already employed, education attainment has been the common criteria applied in Egypt. Nazier and Ramadan (2018) conducted a study to identify the factors that determine the decision of women to participate in the labour force considering the Egypt Labour Market Panel Survey (ELMPS). The authors found that women aged between 25 and 55 years are more interested in labour participation when offered work benefits; for example, paid maternity leaves. However, gender discrimination, and other aspects of socio-economic ethnicity regarding background, class, and competition are yet major barriers of women employment in Egypt (Hendy, 2015; Nazier and Ramadan, 2018; Bjørnskov et al., 2013).

Egypt scores relatively low compared to countries in Southeast Asia and sub-Saharan Africa. Egypt has only 24.7% of women in the labour force, and 20% of these are in the informal sector. Only 7.1% are in a managerial position, 2.4% being firm owners and only 4.9% being top managers. Also, the gender wage gap in Egypt stands at 22% (Samir, 2018; The World Bank 2018). The minimal number of women in the labour force is attributable to cultural perceptions whereby caring of children is considered as the responsibility of women, and that the real success for a woman exists with her husband and children. Because Egypt is largely dominated by the population that hold to ancient religious beliefs, most practices and policies are shaped by such beliefs. For instance, the World Bank established that most men find it difficult to work under women, which depicts the low status of women in workplace settings in Egypt (The World Bank 2018).

Increasing the Capability of Women's Decision Making

Participation of women in decision making is a matter of inclusive growth, human rights, and sustainable development. The empowerment of women politically is essential for democratic governance and can be measured in terms of the rights afforded to women to express opinions, to vote, and running for elective positions to fully participate in the decision or policy making in the country. Women participation in public institutions such as local councils, parliaments and governments allow women to make contributions to matters in the country that affect them in terms of lives, behaviours, and rights (OECD, 2018). Women inclusion in decision making in executive governments strengthens the public confidence. Balanced representation among women and men in the local governments ensure service delivery and local policy issues are examined in broader perspective, while recognizing the need of underrepresented and minority groups. Women members in local councils are seen as more responsive and sensitive to the voters and concerns of the community. Evidence associates participation of women in political decision making with positive developments and higher standards of living, health, infrastructure and education. As such, women inclusion in decision making reflect diversity

in the societies and provide a diversified and a balanced perspective of designing and implementing policies and strategies, thus enabling policy making and delivery of services (OECD 2018; Mona et al., 2018; Abdelgawad and Hassan, 2019).

Political empowerment of women goes hand in hand with women economic empowerment, particularly in the process of making economic policy decisions. As such, Egypt can learn from Rwanda and other countries in Sub-Saharan Africa where women's political participation has proved more beneficial to other aspects of life for women and society in general. A major window of implementation used by these is through the constitutional amendments to include a notable quota of women in political appointments and other managerial positions. The women holding political seats face the threats of being ousted due to inadequate capabilities and competencies. To counter such threats, Egypt can invest in women's education and training on public speaking, leadership, among other competencies. Also, the organisation involving empowering Egyptian women can conduct joint training programmes to address the women's issues as a common agenda, but each organisation plays a different role. Working in partnership with each other, the organisations can gain capacity to sustain programmes that target women. Such effort would hopefully stimulate further involvement of women in politics and economic matters.

In Egypt, women are involved in decision making by establishing trade unions and syndicates along with men to champion their rights in the workplace, for instance, Nursing and Rural Leaders Syndicates, Egyptian Postal Workers Union and the Independent Teachers Syndicate. About 3.9 women have joined 24 professional unions in the country, with 24.4% in Educational Syndicate, 16.1% in Commercial Professions Syndicate and 17.7% in the Agricultural Professions Syndicate (UNDP Human Development Report 2013). Although there are no legal restrictions against women participating in the unions and syndicate leadership in Egypt, these organisations have not implemented measures for promoting and encouraging inclusion of women. They have not implemented targets or quotas; procedures and internal policies to ensure equal representation of women in decision making, or even provision of specialised training to help women achieve recognition. The current design of syndicates and unions may allow leadership shifts which may fail guarantee continuity and adherence to gender equality principles. This way, the Unions and Syndicates in Egypt need to explicitly codify best practices as by-laws that support gender equality in their decision-making process.

The women's civil society organisations and coalitions in Egypt are perceived as ways of strengthening the capacities of women to network in both political and economic matters affecting them. This move is being sponsored by the UN Women to orchestrate and influence women rights and empowerment. The actors are utilising various forms of advocacy and communication platforms compared to traditional NGOs which seem to establish their credibility with the public. The actors are being given comprehensive packages by the UN Women as a support to work on 5 C's; that is, collaboration, common vision, communication, coordination, competency development and consistency widening/building (UNDP Human Development Report 2013). These actions are intended

to embark on building better relationships with the allies and policy makers, containing adversaries, and research development on the issues affecting women. The women's organisations are also intended to organise joint campaigns and capacities with their allies to champion women issues and development of programmes such as training women. Also, the women's organisations and coalitions are seeking to include experts from various fields who guide these organisations to develop strategies and power mapping towards policy making that target women's empowerment both at the local and national levels. These organisations put pressure on the government to influence certain decision making in favour of women.

The major challenges experienced by the women organisations and coalitions entail process documentation and refining of tools that influence policy making. Also, these organisations have not fully incorporated best practices because they are new. Such competencies would enable their continuity in addressing critical questions about women using deeper insights. Documentation of such organisations to demonstrate best practices for credibility before the public and continuity can be achieved through tools provided by advanced technology (WHRDIC Report 2015). For instance, documentary films, electronic newsletters, videos, photos, among others. Disseminating comprehensible and useful information to the public using modern technology can increase the acceptability of conservative messages conveyed by the women's organisations, particularly when lobbying for support of their agenda. Moreover, the women's organisations and coalitions in Egypt can fast track documentation by identifying informal social movements which are already active on the ground, and assessing their needs based on analysis of women capacity gaps and knowledge and tailoring a joint capacity that address these.

Women are perceived in Egypt as lacking work-life balance in economic life. There are limited working arrangements and social infrastructure that support working women. They are viewed by the society as primary caregivers within the households and families, and those participating in the labour force have no arrangements to support them serve both roles, instance, denial of parental leaves and childcare aid for the working mothers. Working mothers find difficulties balancing their life and work. For instance, the local councillors drawn from women in Gharibiya governorate recounted the attendance of evening meetings were difficult and suggested that they would be dubbed unfit for the positions (OECD1, 2018).

In empowering Egyptian women economically, UNDP started partnering with the Ministry of Justice (MOJ) in July 2008 to establish two offices of legal aid in 2 family courts in the Beni Souef and Suez Governorates, and capacity building for the staff and dispute settlement offices (UNDP Human Development Report 2013). This project is based on the facilitation and operationalization of access to women justice in family courts by women litigants. This is following the MDGs and the effort of the Egyptian government to enhance women's situation by modernising the sector of justice. The WEE is facilitated by the Egypt Network for Integrated Development (ENID), which is a 5-year comprehensive initiative that began in April 2012. The implementation of ENID is done by the Ministry

of International Cooperation (UNDP Human Development Report 2013). The initiative addresses challenges of economic development faced by the Egyptian women, with the specific focus directed to the reduction of poverty and employment of women. The project is focused on Upper Southern region of Egypt which increases the replication and probability in the following domains:

1. Empowerment of youth and women economically
2. Promotion of small, medium and micro enterprises (MSMEs)
3. Farm employment and agricultural productivity
4. Upgrading Upper Southern region of Egypt with basic services
5. Fiscal and administrative decentralisation

Research Gap and Novelty

Literature highlights that investigations conducted in Egypt have focused on studying women's conditions, empowering factors, dominance in decisions making, work and house life balance, WEE programme success, women education and participation in economic activities, saving/loans/finance supporting financial empowerment, and other factors. However, very limited work is observed in the focus region with regards to comparing, investigating and implementation of WEE programmes. Therefore, the clear research gap is to identify and evaluate the success of implementation of WEE programmes (three regions, namely southern Egypt, northern Egypt, and middle of Egypt). I take this opportunity to consider the investigation in this study, emphasising on findings collected from the three regions, comparing, and recommending.

A research gap is evident as this area has not been covered from a qualitative perspective, although there is an abundance of research on quantitative basis. The practitioner research I have done also attempts to bridge a geographical gap in research relating to MENA countries through assessing the effectiveness of the economic women's empowerment programmes in three regions of Egypt, then suggests necessary improvement. In other words, Women's empowerment as a central topic has been dealt with at length in many research investigations over the years. Among such performed research are Varghese, T. (2011), Bhoganadam (2014), Bushra and Wajiha (2015), Samari (2019), Hibbs (2022) and Bryan and Mekonnen (2023). However, though there is extensive literature on women's empowerment, it explores some specific areas such as education, health, discourse, gender equality, politics, or agriculture. Practitioner research conducted in the economic field with sharp focus on the Arab world has been relatively minimal. Something unique about the empowerment of Egyptian women as compared to general discussion on women's empowerment is that women highly lack power. This is observed through civil society entities as well as in the state. According to Malhotra et al. (2002), in the household, interpersonal gender dynamics exists as the part of social exclusion, and this indicates the need for Egyptian women to assert their choices whether they concern private or family life, or in the public sphere.

This may result in restrictions to women's mobility, and therefore may in turn highly affect Egyptian women economic choices. Social norms also impact WEE softly in the form of stereotypes (mostly internalised) about jobs that are suitable for Egyptian women that comprise ever-present gender segregation of occupations across the state and society. For instance, norms that formalise gender inequity are laws that limit the number of times women can work. Or the number of times that women need to take permission of her father or husband before starting work. However, Egyptian women's, economic choices are still driven through gender-restrictive laws that place constraints on their progress, drawing the attention back to the fact that laws which determine gender equity facilitate individual women tools for economically empowering themselves. All these factors can be affecting women to make choices to obtain the advantages for themselves and their close ones. The impact of these factors could be felt to the degree which these policies could be classified success or failure promoting economic empowerment, and it can affect the political priority supporting inclusion of women while designing the policy for enhancing WEE. Moreover, there is insufficient number of studies done in this particular field in Egypt. Therefore, I have decided to approach the topic of women's empowerment women's empowerment from an economic perspective and the data needed for the research is collected in three distinct regions of Egypt: Northern, Central, and Southern. Due to the rich diversity of its cultural life, Egypt has been chosen to be the source of the research data.

Gaps

The WEF has stated that gender inequalities have increased since 2008 in MENA and are in the bottom quartile. According to their report, labor force participation, with a global average of 54% of women actively involved in the workforce (compared to 81% of men). Moreover, women worldwide earn significantly less than men (50% less on average) for working longer hours and doing most of the unpaid work (e.g., childcare) (WEF, 2018)⁴.

According to Global Entrepreneurship Monitor (2016-2017)⁵, the number of women entrepreneurs in MENA is still lagging behind compared to men in many states. Moreover, unlike their male counterparts, women tend to be motivated by economic necessity rather than business opportunities, states Brush (Brush, 2009).

Looking at the knowledge landscape internationally, the MENA can draw on global ideas and initiatives. However, an applicability issue may arise in certain areas, for example due to the nature of certain communities in the region; male-led training might not succeed if the target population is females. Similarly, religious, and political sentiments surrounding

⁴(http://www3.weforum.org/docs/WEF_GGGR_2018.pdf).

⁵(<https://www.gemconsortium.org/report/gem-2016-2017-global-report>).

certain global events may make the locals doubtful or untrusting towards western agencies at certain times. An outsider who is not part of the cultural composition of the region might be oblivious to superstitions surrounding specific times or places in rural areas, for example holding training in a venue that is believed to be haunted, or sacred, although not really a place of worship. An insider would know which vocabulary could be offensive or dangerous to use in tribal communities, and what specific areas would be relevant and of interest to individuals therein. I am an outsider to these communities because I am not Egyptian, but as a part of the MENA region, my background shares certain values, traditions, and culture. Speaking the same language, despite the dialect variations puts me in a position to understand the culture displayed in folklore stories and songs for example. Having shared belief systems helps me as an insider to investigate religious influences with a deeper understanding. Outsider global initiatives therefore also need to be '*insider*' to some extent, to enable understanding and informed interpretation of the communities through their behaviour and needs in such a way as to feed into the planning. What is global isn't necessarily local, in these terms.

In short, the situation of women who have no or very little economic empowerment has been extensively present throughout history, yet it is only in the 20th century that this issue began to be addressed in a more targeted and comprehensive way influenced by other factors such as wars during which women were needed as army personnel or replacements for men at war; achievement such as changes in the law for women to vote and to have parity in other aspects of civilian life; and threats to diminishing workforces or diminishing state wealth in which women are being seen as a possible better option than immigration. In such cases, that is seen as a potential source of shifts in the culture and demographic of a state and therefore its political system. The advancement in women's rights has taken place primarily in developed societies. WEE initiatives in developing societies are well intentioned but encounter considerable challenges to realise the positive impact of these programmes for women and for society. However, important information and knowledge have been revealed which inform those initiatives, and improvements have been made, but cannot be uncoupled from other factors such as tradition, structure of government and for me the more subtle inhibitors of progress. If there was any doubt as to how challenging this is, women have been trying for thousands of years to rebalance and overthrow perceptions and treatment of women by male cultures of dominance. Technology has opened up the world which offers the opportunity for greater democratic exchange and openness, but this brings its own problems as it also opens up highly influential negative views as well.

In the next section, I explore how I arrived at a research design by going through several considerations.

Now that I have provided the rationale for my purpose in doing this work, which is to contribute to spreading awareness of enablers and constraints when designing programmes to help economic empowerment of women in developing countries, to contribute to empowering women and to contribute to 6 out of the 17 sustainable development goals set by the UN, I have clarified my aims in this chapter by having explored the key issues, which are:

- Formal and Informal Sectors for Women Employment – reducing unpaid work.
- Access to Financial Assets for Women
- Women’s Education, Training and Technological Capabilities
- Policies targeting Women in the Labour Market
- Capability of Women in Decision Making,

My next chapter will look at how I arrived at the objectives and how to fulfil them.

Reflections

The design of a game is all about research!

In this auto ethnographic approach, the gaming idea is never far away. Gamifying can help people to learn and shift their cultural lens. I have now started to enjoy researching because it appeals to the gamer in me. The actual process of doing research is like trying to find the pot of gold and what the keywords that open the door are. I have learned a lot about keywords or keywording in seeking the treasure in the knowledge landscape.

I have been thinking about all the hard work that people are doing trying to make this ‘system’ of knowledge, creation, dissemination and access better. It resembles the process of designing games in that you do a lot of research, including speaking to the people who will be playing it, having consultations with them to get the ideas. You do have to get people to tell you about what really interests them, what keeps them engaged with a game. In the same manner, it is important to find out what keeps people engaged with the programs, and that is what makes me want to hear the stories from the women.

Summary

I have no doubt that the Egyptian woman has the potential to participate in the WEE programmes and succeed, but it is all up to the programme and how well it is suited to the women's needs based on their own situation. Therefore, I am keen to understand their experiences and what they have gone through during those programmes. Getting their insight and feedback, as well as the reasons as to why they did not take up the opportunities available to them would be useful for improving the programmes and informing future planning to better benefit women and fulfil their needs.

Today, men all around the world have noticed the difference women can make in elevating society and the life standards, therefore there is an improvement in the level of support and empowerment available to women. I have personally experienced this first hand, in the form of the support my colleagues showed to me, seeing that I was the first female working by their side, as well as leading them. It is a positive time that we live in where women can be creative with many tools available to them to be empowered, learn and pass on the wisdom of their experience to the future generations. However, there are many realities, and it is to be deeply regretted that many women are not in a position to take advantages of such opportunities because of the realities in which they live. This does not mean we should give up. On the contrary we should increase our research efforts to provide reliable data in the countries that are making economic progress through women's empowerment policies

Chapter 3: Influences on the Choice of Research Design

Overview

In this Chapter, I will be discussing the influences on my choice of the research design. There were several factors I considered before settling on an approach. Below I explore those. Together, they form the rationale for the choice of my research design. The choice of approach is important in bringing forth accurate and dependable results in terms of the ability of anyone who comes across this research to benefit and extract some deeper understanding of the contextual factors around implementing change. Those factors are often either nuanced and or not given voice. It was to be the latter that proved to be both revealing and limiting.

The Influence of My Positionality

With the lack of existing narratives of experience in academia, it is imperative for me to focus on balancing the knowledge available to the public on such subjects. There is an abundance of reports and statistical analyses out there that explain factors hindering women's empowerment in society through tools such as economic empowerment and political legislation. However, such studies focus on the quantitative side of the issue and do not show the holistic picture of such hindrances for women. Listening to women's stories in terms of their individual experiences provides greater insights for researchers not only to better understand the environment where the women live but the nuances of their situations and emotional responses which surveys cannot capture. It is essential to place women at the core of our inquiries and not the factors around them like other reports do.

To a practitioner such as myself, who has lived within the sphere of women and interacted with the myriad of dimensions in women's lives in the Egyptian society, I can safely attest that there is not one truth that each researcher must abide by and relentlessly set course to prove; especially when the 'subjects' under question are human beings, each with a unique experience worthy of being told.

Being a practitioner researcher and a woman in a traditional and developing society had to be considered as well as my own notions of what constitutes truth. I do not believe that truth is defined by objectivity. I believe there are many 'truths' and that everything we think and do is influenced by context. Theft is a crime in the legal context. If I am wealthy, I will not steal to get food for my children. I do not need to. However, if I am a woman in a conflict situation when my children are starving, I may very well steal from a rich person. It is only when one can narrate the contextual factors that one can decide in terms of justice and equity whether it will be condemned as a crime or seen as an act of desperate need in the service of a greater good – saving children's lives. I believe context is everything. I

wanted an approach that was congruent with my desires to not objectify women in the research and respect the context.

I am also from a traditionally oral culture. We tell stories. Stories convey cultural norms, they also convey challenges to norms, they both embed and liberate. There are the stories of the small people challenging the might of corrupt kings, and stories of following right paths to *Allah* and poetry from Sufis that dream of the paradise of the heart within and those who extol beating a narrow path to God. Stories for me are a natural human ability and can be in any form all of them powerful tools of influence from poetry to film to gaming. I wanted a research approach that would elicit stories.

Hence, I decided I would utilise narrative experiences to accumulate the knowledge for my research. These narratives would be gathered from the women themselves in terms of their experiences on and off the market, whether in formal or informal work to identify the enablers and hindrances for their progress in society. It is important for me to understand whether the many formal efforts of organisations, publicly claimed successes of programmes, and promotional materials ring true for women themselves who have and have not participated in such programmes. It will be known whether such programmes have been impactful and if not, then why haven't they. And who better to explain why other than the women themselves who have participated and/or have been in proximity of such programmes?

My Practitioner Knowledge

As a practitioner in matters of women's empowerment in various capacities around the globe, I was embarking on this research with existing knowledge and experience and also wanting to challenge my own assumptions. I have formulated my views from the struggle to be emancipated from expectations imposed by tradition and culture and my success came early and did not cause me to be in financial difficulties. On the contrary I have had, so far, a privileged career. I am not married, I have no dependents and therefore I am aware that my voice is one voice, one perspective and women in need of empowerment in different circumstances may have a voice that challenges my own or puts mine in perspective.

This study for me is an exploratory and evaluative research intended to mitigate the problem of WEE in Egypt. I have gathered expertise having worked with Khadija Network (KN) since 2017, and its mission of promoting Arab women's economic empowerment. This network is part of the Department of Women, Family, and Childhood at the Arab League of Nations (AL). AL was founded in 1945 by all Arab countries to strengthen relations and coordinate cooperation among its member countries, as well as to develop a roadmap to the sustainable development of the region (MacDonald, 1965). As a founding member of KN, I have participated in the efforts aimed at formulating a roadmap of action to increase the income of poor Arab women.

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The United Nations Development Programme and the European Union have partnered with AL in support of KN, and my role is to contribute to building the roadmap of action in AL. As a practitioner-researcher, I have the capacity to design, collect, and analyse data. I have also worked in the private sector and acquired hands-on experience which has prepared me to develop an approach that would capture these sectors in the collection of data. While working with these institutions, and among others on matters of gender equality, I established a strong network with the stakeholders and experts on WEE in the context of Egypt and across the globe. This is important particularly at the point of collaborating, engaging, and interviewing the stakeholders during the process of collecting data. I therefore preferred this research method on the basis of the window created through working with the stakeholders in the organisations and groups that are embarking on WEE such as KN.

Purpose

The primary purpose of the research is to contribute to women's economic empowerment in the developing world as their road to greater freedom and self-respect and as major contributors to the wealth, health and well-being of their societies.

Such evaluation would need to explore how the women hear of these programmes, what purpose they serve for them and how impactful the programme is/was for their economic empowerment and quality of life overall. The purpose then for me is not only to evaluate the effectiveness, but to hopefully spread awareness of such programmes for the programme directors and stakeholders to have some reflection on how they are viewed and how they can progress.

Aim

Therefore, as a practitioner-researcher, it is important that the outcomes of this research will help elevate women's lives everywhere and help me to better implement what empowers women in my professional career. I needed then to identify a sound approach for me to achieve this and conducting group gatherings came to mind as an ethical and culturally appropriate way to gather as much of their narratives as possible (see ethics section). I wanted to understand their story to better aid them by spreading the awareness for all stakeholders in those programmes to better conduct the programmes in the future and identify what they lack. Therefore, the aim of this research is to seek out the voices of women in rural parts of Egypt to hear what they have to say about the enablers and constraints on them seeking work or engaging in WEE programmes. Therefore, objectives at this point of the research plan would need to support the aim that would best contribute to the overall purpose. I had already carried out two of the objectives at this point – the context and the literature review which are already informing my research design by identifying the relevant women economic empowerment programmes in Egypt, for this research, and three regional areas in Egypt where women have been exposed to the

programmes and are a good representation of the whole country. Group gatherings as well as being culturally appropriate would encourage open conversations with women to understand their perspective and give them the opportunity to tell their side of the story to me and to others in the group. I would also make myself available for one-to-one conversations for any woman who wants to contribute more and have more time to talk. Therefore, an approach that elicits stories would provide deeper insight enabling me to contribute to better evaluation of the constraints and enablers for women's economic empowerment in Egypt.

Ethics

Several aspects needed to be considered in the research, for example the questions and topics selected for the group gatherings needed to be reviewed to fit the cultural context to avoid being offensive to the Egyptian women. I could see an ethno-narrative, non-interventionist approach working avoiding any political opinions, but focusing on human values and what matters to the women in their own words and in their own situations. Other ethical considerations I considered included:

- Seeking permission for conducting group gatherings.
- Setting and communicating clear parameters for the group gatherings – clearly stating the purpose, limits, follow up details, participants' reasonable time/not excessive (1.5 to 2 hours), and that they are aware of their rights to participate or withdraw any time.
- Setting group gatherings and discussions at the times convenient for the participants (for example, after working hours).
- Being sensitive to the fact that respondents may possibly be vulnerable and ensuring the facilitator and I carry out the activity with utmost respect.
- Ensuring that people understand what is happening at any time of the group gatherings (the dialect, language and community technology will be arranged).

Women in traditional societies have many explicit constraints but also many implicit restraints especially in rural communities where the world is small and 'transgressions' of the norm are very visible as is any outsider seeking to influence the society. I wanted an approach that would encourage women to speak together openly, where the questions and the researcher would be minimal, which is a way of safeguarding individuals and in places which would be recognized by the community as places of respect where groups and outsiders would be accepted.

Therefore, I decided after these considerations that I needed an ethno-narrative approach, which is mainly utilised through ethnographically informed narratives, especially when collecting data (Maguire and Scott-Baumann, 2019). From an ethno-narrative point of view this serves as a collection of qualitative data more practically and to considerably facilitate comparative analysis of the data from the three cultural settings of Egypt. The research is

more or less a single ethnographic study; that is, typically based on one community; although experientially diverse. Thus, this is important for cross-cultural observation which is chiefly focused on understanding the socio-economic features of the female in Egyptian society.

Desired Outcomes

As a practitioner-researcher, it was important that the outcomes of this research help elevate women's lives and help me to better implement what empowers women in my professional environment. I did not set out to achieve some model or to answer a particular question. Rather I wanted to know more about something I have noticed about women's empowerment and the resistances as women on the ground experience it. I did not want to come at it as a researcher who does surveys and objectifies the issues but a researcher who is a practitioner in business who wants to know personally and professionally what inhibits women from taking up the initiatives/programmes offered or not sustaining them. In my support of women at work I have received many explanations from '*my husband does not like the competition*' to '*my children come first*', to '*my family think it is not right for a married woman and mother to work*', to '*my parents are ashamed that I am sharing a workplace with men and I am unmarried*', to '*I cannot join in evening team events or travel as it is not appropriate*'. These are from educated, articulate, professional women. What about women who are in a different category?

This doctorate was an opportunity to do research in a different way in order to check for similarities and differences in the voices of women in the region. Two key questions had arisen from my professional and personal experience and from the literature and are related directly to the theme and outcomes of the research.

Q1. What are the constraints for women's economic empowerment programmes?

Q2. What are the enablers for women's economic empowerment programmes?

To understand the effectiveness of the women's economic empowerment programmes after assessing the context and literature review, I set for myself the above two questions in order to identify the factors that helped or hindered the progress for women to actually be empowered. It is a question of cause and effect, because the outcomes of the WEE programmes and how women are living their lives post the programmes, are related to the factors that made them where they are.

With these questions in mind, the research is designed to focus on women's narratives and personal stories as they relate to their life decisions and to what led them to be in their current economic state. It is important to hear from the women themselves - both those who did not attend any programme and why and those who did and what motivated them to do so.

Rationale of Choice

The experience I am looking for from the women's narratives is important because of my positionality is one where I look upon reality as socially constructed and that it is important for me to capture knowledge holistically, that is, I have respect for scientific knowledge and the subjective experience of reality and this is my contribution to women: to encourage more narrative experiences and accounts that can support more research from this point of view. Because of all those factors, I have chosen a methodology which is informed by a qualitative method that takes cultural sensitivity into account. I want to encourage women to participate in a way that would allow understanding of their cultural norms as much as possible. My methodology is based on collecting personal narratives of participants by means of group interviews. Those ethnographically informed narratives represent the qualitative dimension.

The choice of methods stems from the complexity of the subjects in question. Women in Egypt have a distinct cultural context where their experiences coupled with tradition and religious influence determines how they receive, utilise and approach opportunities for what the Western understanding of empowerment is. When we speak about women's empowerment whether social, political, or economic, scholars tend to use the common understanding popularised from Western societies of women's empowerment as the point of departure. This alone demonstrates many misconceptions about women in any society that does not follow similar path dependencies as their counterparts in the West. This is why each unique experience of the women in the gatherings is valuable to the whole understanding of the situation in Egypt. Hence my choice of a qualitative methodology pays close attention to cultural sensitivity.

Cultural sensitivity means that I am treating the women as individuals with unique perspectives to share experiences specific to the culture most familiar to them. I elect to utilise group gatherings due to the cultural context that allows for such an approach, because with the Egyptian women, approaching them in a collective manner feels more comfortable. This is because their society encourages collectivism rather than individualism in daily life. The types of themes and the approach to the data gathering is through open conversation to give the women the freedom to steer the points of contention and allow me to gather more information tailored to the very context of Egypt's society. This choice would produce a healthy depth for my qualitative dimension, which would be ethnographically informed narratives.

In choosing, summarising, and integrating literature for this review, I am guided by a set of boundaries and framing concepts. Among other things, I use the concept of labour economics addressing labour supply. This highlights the decision of women to work outside the house, and take part in production, participating in the labour market of Egypt along with taking on the role of household work, which is considered as unpaid work because it is essentially required to keep households functioning. This unpaid work

includes activities like cleaning, taking care of family, cooking, shopping, and mainly giving care to dependents such as children, the elderly people, and if there are people with disabilities or any kind of sickness. hence there is great inequality in household production. Therefore, this was an important area to explore in the literature. Egyptian women face many constrains when it comes to working and contributing to the labour force due to the inequity between genders in carrying out household activities, evaluating in women having to spend hours doing unpaid work. Despite the fact that such activities carried out in the house without a pay can be extremely taxing in both labour and time, it is not counted in the labour force, nor its magnitude is taking into consideration when it comes to national gross production, unlike men's labour. According to Chatterjee et al. (2018), participation of female decreases in the labour market in the case when economic development increases. This is due to increase in men's income and not increasing opportunities for women. leaving women to opt for not to work. Moreover, labour economics is also driven through the labour demand and the wages that companies are ready to pay. Sometimes the companies might be willing to pay more due to many reasons even at higher demand of their product locally or internationally because of education of the labour, training or technological advances, and expertise of the labour. On the other hand, the companies who are willing to hire women for particular occupations theories suggest that the hiring process might be affected due to social norms followed in the country. As well as, when demand is high and women when found productive as much as men, the bias to women hiring would become an offset for crucial considerations of labour in demand (Becker, 1971).

Group gatherings, from a social perspective, are growing in the literature on the use of group narratives. Among the key advantages of group gatherings are the generated discussions among the participants. Such discussions are valuable and yield extensive information about subjects of interest in ways that a practitioner might not have thought about, because the participants are fuelled by emotions triggered by their own memories experiencing the very subject in question. No one group gathering can be the same as another, which is what makes it even more valuable to soak in and observe in this case, the women's experiences, their tone of relating those experiences and the tangents that occur. There is more valuable hidden knowledge within those conversations than we think and giving women a safe place to express themselves in what is seen as a shared experience amongst the collective group is vital to practitioners to produce research that helps the world progress. Comments by one participant can stimulate other thoughts about the topic and lead to verbal reactions by them. This group interaction process is missing in data collection techniques that involve private interviews, be they of a structured questionnaire type or an open-ended, in-depth interview. Initial comments or revelations by the bolder, more out-spoken participants on a potentially sensitive issue can ease the way for the remaining participants to speak frankly.

Feasibility, Accessibility, Reliability and Validity

The feasibility of this study depended on several factors considered, ranging from economic, technical, legal to scheduling considerations. These will ascertain the likelihood of completing the project successfully. Gathering of data using group gatherings especially during this season on the global pandemic – COVID-19, would require to a greater extent the application of virtual techniques. The respondents in this research would be on the whole low-income women in the region. I anticipated their lack of awareness and familiarity with some of the virtual techniques that could be used when conducting these group gatherings. The key element I would be looking for would be the ability to interact in real time with the respondents. I anticipated some challenges with connectivity and the strength of bandwidth and the internet. Also, the budget would understandably be top of mind, as would be the logistics of simply being virtual. Narrative research/storytelling usually elicits a lot of data. I would need to think carefully about the number of participants and groups and how the data would be analysed and presented in a way that represented the women's voices yet is useful beyond the immediate environment.

I would also need to pay attention to bias; that is, “skewed” results due to the nature of the pandemic. It is inevitable that this would have an impact on my research. However, I anticipated less scepticism about the quality of data collected from the groups of women. Traditional facilities would likely be closed or greatly limited in the number of people that can gather in one place without having it become a health hazard. I would need to make sure everyone is safe. The cost would be associated with finding a place large enough to have the women gather, which would likely be around 5 women in one room. I would not be able to fit more than that because I would be liable for their health. In terms of confidentiality, the women would know that sharing their experiences would be with other women living in their same region and area and these would be the only ones aware of the stories being told in the room. Since I will gather around 21 women in each region (North, South and Middle of Egypt), I would need access to these women. Although I am from a MENA country, I am not from Egypt. Although I speak Arabic as a first language, dialects across the region have their own differences, some quite explicit, others more nuanced. As a Saudi, my accent readily identifies me. This could lead to preconceived notions and misconceptions about my understanding, due to a perceived difference in socioeconomic background. To address this, I would require the support of a relatable local individual for my research.

Reliability refers to my reliability as a researcher, my trustworthiness, the literature search and my methods and handling of the data. Additionally, group gatherings should yield reliable results given that the women are in their comfort zone in their own city and region, and they will be in a place familiar to the neighbourhood such as a classroom or a mosque and the facilitator will be a local who understands their own language and cultural restraints. This means that the data gathered should be reliable as I intend to provide a safe

place for the women to share their experiences. Also, reliability will be realised through administering the same discussion themes on the selected groups of women.

Validity traditionally in quantitative research refers to the extent in which the scores from the measure represent the variable they are intended to. In this qualitative research, validity involves how I make judgments on selection of methods of data collection, participants, literature and conclusion. The outcomes of the women's responses in group gatherings and expert interviews need to have good test-retest reliability; that is, a certain consistency which builds confidence in that they represent the enablers and constraints of WEE. The measure of WEE initiatives based on the women and expert responses can be extremely reliable, but on the other hand not valid. However, the literature review builds the belief that the enablers and constraints being tested reflect the WEE, and thus measuring based on these determines the validity of the methods and outcomes. Validity, therefore, is determined by the degree to which the results obtained from data collection represent the phenomenon being studied, and how accurately the responses of women and experts represent the constraints and enablers identified in the literature review. It is concerned with the question, *am I measuring what I intend to measure?* It is an indication of accuracy in terms of the extent to which my conclusion from the literature and data collection corresponds with reality.

Existing literature

I did not want to replicate the many studies already done in this arena but to try to enter at a micro level into one community type and hear what women on the ground are saying or not saying to confirm or challenge and contextualise the issues that have surfaced in other studies. It was important for me to focus on balancing the knowledge available to the public on such subjects. There is an abundance of reports and statistical analyses out there that explain factors hindering women's empowerment in society through tools such as economic empowerment and political legislation. However, such studies focus on the quantitative side of the issue and do not show the holistic picture of such hindrances for women. Listening to women's stories in terms of their individual experiences could provide different insights for researchers not only to better understand the environment where the women live but the nuances of their situations and emotional responses which surveys cannot capture. It is essential to place women at the core of our inquiries and not the factors around them like other reports do.

As I have this approach to having voices, I have found stakeholder theory interesting. According to Freeman, stakeholders are very important for the survival of an entity, both internally and externally. (Freeman, 2015:1-6). Freeman bases his theory on three different paths related to stakeholders: firstly, to take the interests of stakeholders into account in order to achieve the objectives of the entity, secondly, ensuring optimal interaction and

communication among all parties involved, including stakeholders who are not part of the entity, and lastly how the stakeholder's interests are met by the entity (Freeman, 2015).

In the context of this research study, if the entity is considered to be the WEE programs, the stakeholders are not only the service recipients but also the government sector, funders, NGOs and other partners. This notion of stakeholders has set the scene for creating a design that looks at the service recipients as stakeholders and hence carefully taking their interests into account.

Reflections

The importance of giving voices to women is embedded in the idea that they are stakeholders. In the course of this study, it was very interesting to listen to the ideas, struggles, aspirations and desires of the women who participated. It was then that I started thinking that these women are stakeholders not just the subjects to WEE programs. Their feedback is valuable but also their input and other factors and aspects of their lives and beliefs are equally important in informing the planning of the programs. If one considered them as shareholders in a gaming company, society being the company, then they could be seen as having considerable investment and low dividends.

Summary

The research design is exemplified in this Chapter pointing out the influence of self, personality, knowledge, signifying aim, purpose, and desired outcomes, ethics, rationale of choice, and highlight brief about feasibility, accessibility, reliability and validity of the study. Being practitioner and lived in the Arab society, 'the influence of my personality' understand the situation of women in better manner. Hence, it is being emphasized that truth can only be understood fully through the influence of context not objectivity. The religious stories have also seen influencing in terms of shared experiences. Support from my background work 'my practitioner knowledge' have accompanied my expertise attained from my work with Khadijah Network since 2017 with mission of promoting economic development of Arab women. This has given me confidence for to collect data while working and establishing established a strong network with the stakeholders and experts on WEE in the context of Egypt. The aim of this research is to seek out the voices of women in rural parts of Egypt to hear what they have to say about the enablers and constraints on them seeking work or engaging in WEE programmes. The purpose is to contribute to women's economic empowerment in the developing world. The desired outcomes are to find out what are the constraints and enablers of women's economic empowerment programmes in Egypt. Rationale of choice, methodology chosen 'group gathering' is based on collecting personal narratives of participants by means of group interviews representing qualitative dimension. The next Chapter presents the research design I chose with details.

Chapter 4: Research Design and Details

Research Approach Overview

This research incorporates approaches from different disciplines such as sociology and economics, thus maximising my experience and reach. Critical theorists and feminist researchers (Olesen, 1994) consider social structure and phenomena to be created and shaped by social, political, cultural, economic, ethnic, and gender-based forces that have been crystallised over millennia. I share this ontological stance particularly when it comes to gender inequality and women's empowerment, which are social structures. The design and methodology of the proposed research are also influenced by both the critical theorists and feminist researchers, who rely primarily on qualitative methods of data collection and analysis combining observation and interviewing with approaches that foster conversation and reflection (Goodman, 1988; Kincheloe and McLaren, 1994; Calhoun, 1995).

The outline of the research approach is summarised in Figure 2 below. Convenience sample approach was adopted collecting data from 63 women in total. Data was collected from three regions: Southern region, Northern region, and Middle region of Egypt, from a total of 12 groups (4 groups for each region). The participants were from 4 different age groups throughout the three regions selected, and narrative contributions collected from women of educational levels varying from very basic literacy to university level/ post graduate education. Some of the participants were working and some were not. The regions selected are a mixture of rural and urbanized, and included women from a both Christian majority and a Muslim majority areas. I tried to include married women as well as non-married/ divorced ones.

The process of data collection achieved through the 'Group Gathering' method. Due to the COVID-19 situation, group gatherings were coordinated in Egypt using Zoom. Qualitative data was collected from each group informed by ethnographic principles. Data was analysed primarily highlighting demographic characteristics through bar graphs, and the qualitative data collected from the groups was analysed using 'thematic analysis' technique. Discussion is added for comparative observations and collecting findings.

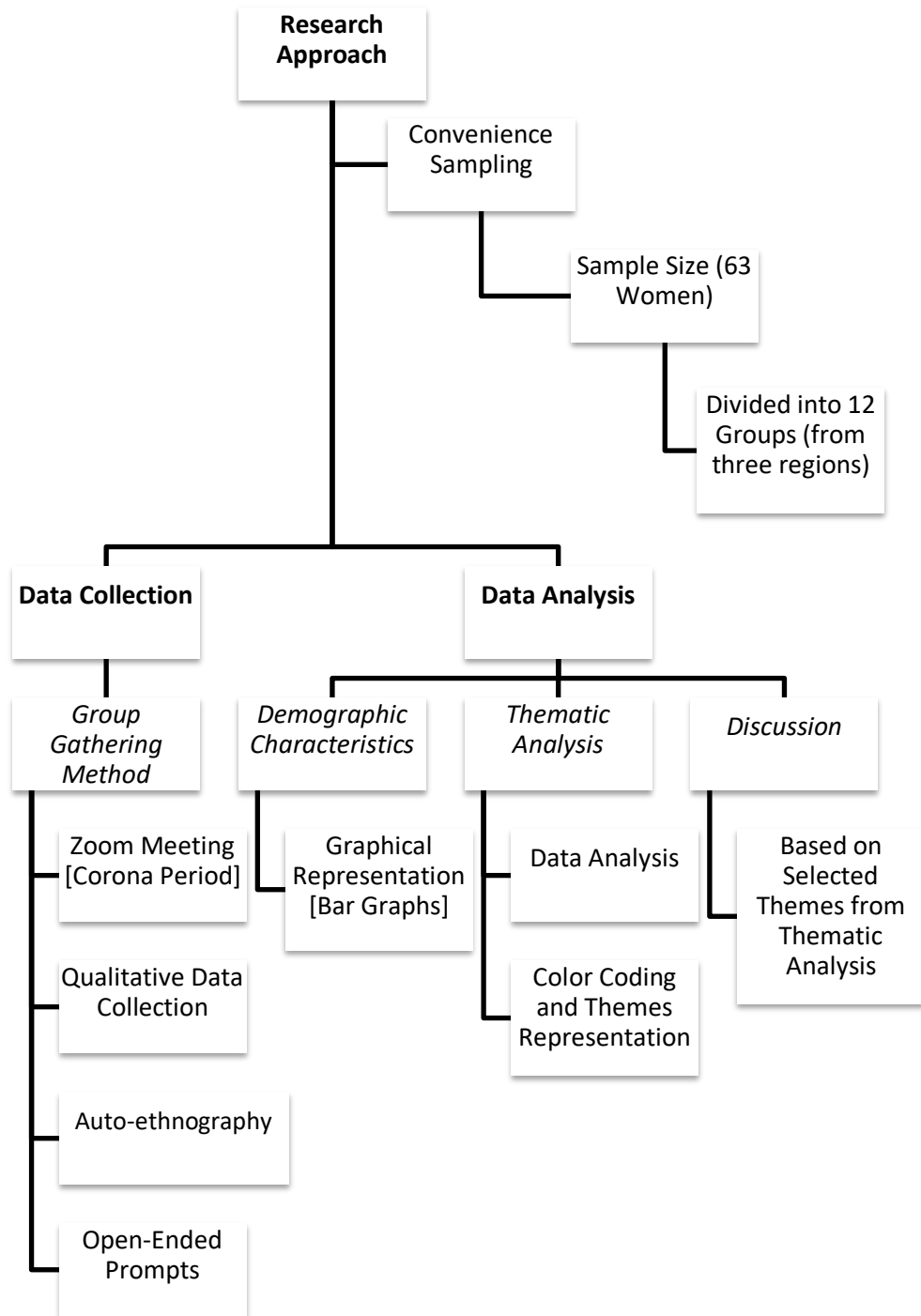


Figure 2: Research Approach Summary

Research Design

After considering all the influences on my choice I decided that I would use the overarching frame of Auto-Ethnography in which the researcher explores dimensions of themselves, of the culture/s they belong or are associated with (national, ethnic, work, class) and the ideas and perspectives that are within and surround the culture/s in pursuit of deeper understanding of the visible and the not yet visible by seeking the quieter voices. I have hyphenated the term to recognise that in this case I was much more the outsider than insider and that my own critical reflections are related to my different experiences. I have not shaped or been shaped by Egyptian communities but by societies and experiences that have several different realities. The ‘insider’ of me is as a woman, as an Arab woman originally from a traditional culture but I have also had the opportunity to be shaped by many other ‘societies’ and situations. I would say that what I brought to my research is empathy, understanding and purpose for the advancement of women. As the researcher then I am an insider in that sense but an outsider to several dimensions of their own culture/s and situatedness. Additionally, an ethnographer would be an observer or a participant observer (Ingold (2014); Hasse (2015); Hammersley (2006)) the latter spending time and getting to know more about the society, its practices and rituals. My participation in that way was limited by the Covid intervention but I am a participant in that I am a woman, from a traditional society who has been influenced by a number of the traditional beliefs that shape these women. If women like me are insiders and outsiders at the same time and we want to bring about shifts in ‘the culture relating to women’ then we must not see it as homogenous but respect the many differences and layers at play in the complexity of it therefore we need to know all its parts better, not assume, but seek appropriate interventions which may not be generic and ensure that the implications of shifts do not cause harm. This study is therefore both exploratory and evaluative. The methods I used were selected based on being culturally appropriate and sensitive to contextual factors which means that I have selected ‘Group Gathering Method’ discussed in following section that is already advised in the culture context of Egypt. In this regard, my background being from Arab culture, I am informed about the sensitivity considering the cultural norms and practices indicated through the openness of the women sharing their experience. For example, when women speak informally it is more accepted, and they open up better to someone closely living in their society which also let me select ‘Sara’ who facilitated the gatherings.

The role of the audio-visual media Egypt played has always been great. It extends its influence over all the Arab countries. According to El-Khashab (2021), “The Egyptian film industry has often been described as “the first,” “the only,” or “the most successful” one in the Arab world by scholars, critics, and journalists alike” (El-Khashab, 2021:3). In fact, I, as a little child, grew up watching Egyptian drama and listening to Egyptian songs. In addition, at school I was taught by many skilled Egyptian teachers. Since then, Egypt has been so close to my heart, and I really embraced the Egyptian culture. In other words, I gradually became much more familiar with the Egyptian culture and felt all enthusiastic about it. This is the main reason why I chose Egypt in particular to be my case study.

To carry out a detailed study and achieve reliable results, I decided to choose the research participants from three different regions of Egypt: North, middle, and south. From the North region, Alexandria and Beheira governorates were chosen. From the Middle region, I chose Cairo Banha and Ismailia governorates. From the South region, Bani Suef and Minya governorates were chosen. The second step was to divide the research participants into two main sections: rural and urban and so, I divided each section into two groups from urban and two from rural. In consequence, to implement the quantitative and qualitative approach to the advantages and disadvantages of the empowerment programs, I organized twelve groups each of which consisted of five or six participants on average. Moreover, to guarantee the reliability of the research, I was quite aware to have representative samples that consisted of a wide diversity of economic, social, education levels and individual experiences.

I needed support from a relatable local individual for my research, so I have sought help from Sara, an Egyptian friend of mine, from Bani Suef university because it was the time of the COVID-19 pandemic, and I could not travel to Egypt. The method I followed to conduct the research was culturally appropriate and accepted by all the study participants.

Auto-Ethnography and Group Gathering Method

The primary idea of using group gatherings was to generate a discussion on the preselected themes among the groups of women in the target population in Egypt. The group discussion focused on a relatively narrow set of themes obtained in the literature review. I prepared guidelines for the concepts to be discussed and questions targeting the women groups. A small number of open-ended prompts, sometimes only one, were posed to get the discussion underway, and to encourage the women to talk freely and interact with each other, and the discussion was kept flowing by prompts which I had on hand or by prompts related to what was being said.

Due to the current pandemic and the travel restrictions, I was not able to physically travel to conduct the group gatherings. Hence, I conducted it online through Zoom gatherings with the women with the help of Sara, a local activist who worked in relevant programmes. I had met Sara at the League of Arab States where she attended the Arab House Youth Forum 2014. She has been working as a health care official, for 7 years at BeniSouef University, Faculty of Physical Education. With her project team, Sara conducted surveys and awareness programs for villagers in BeniSouef governorate. She also worked with the National Council for Women to implement awareness programs on underage marriage, female circumcision, and family planning. Currently, she is the chairperson of the Youth Committee in the Egyptian Council for Youth. Sara has a great passion for carrying out women's economic empowerment programs, which was her great motivation to participate in this research. Therefore, Sara was the right person for me to employ, so she facilitated

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by putting together internet stations and aiding the women using the electronics needed to facilitate the discussions. The group gathering dynamic was intended to collect information with simple question-answer format to be just more than a group. Critical to the technique is that participants got engaged in some level of discussion and not simply replying to me as the moderator in response to direct questions. Therefore, the focus group method was applied for many purposes, but in the current application of the methods, the discussion was mainly oriented towards basic social research.

The decision to use group gatherings was informed by the cultural context of Egypt. The ingrained cultural norms and practices, including social status and political standings of the locals are likely to hinder effectiveness of administering questionnaires. Women participants may feel comfortable to open in a gathering setting because of the oral tradition available and the cultural context of the region. When women are interviewed alone, they may be reluctant to share more about their personal experiences or broader social perspective keeping in mind their family tradition. It is regarded as a taboo to reveal sensitive information about the community to outsiders, as it is frowned upon to perhaps more of an extent than some other societies. Engaging women at the individual level may make them reluctant to open up regarding the questions asked due to social norms and oral history; for example, when women speak informally it is more accepted. Formal language or modern standard Arabic is not common, except in academic or formal settings.

Notably, cultural stories and heritage are commonly transferred or shared using art, music and through poetry, which serve as conversational tools. Also, the matters of family, money and religion are a sensitive topic to engage in. Interviewing women individually about such topics may deny them confidence of responding due to formalised settings. However, group gatherings provide informal settings, which allow women to engage and respond freely and comfortably. In such a case, group gatherings will limit chances of individual women being victimised for sharing information. Coming from a strong collective society, each person holds the burden of the other and all families feel a sense of shared history and legacy where all women in a gathering setting can encourage one another to speak as they support each other. The local culture's attitudes regarding gender, class and religion depends on the environment and the level of education of the people. In large regions, reading or writing has not been a skill needed or required for women; hence we find many women who cannot perform either. Older women for instance are regarded by younger ones as wise with years of lived experience in many subjects such as performing their spousal duties, raising children and cooking praised food. Younger women look up to older ones for vast knowledge on dealing with the family unit and in terms of rearing successful men as sons and strong housewives as their daughters. This legacy is as essential as any career life to the economy as the women see their role as an essential part of generational growth as they produce the population of the future.

Method of Analysis

According to Braun and Clarke (2006), the thematic analysis is a analysis method which is used understand the data (identify), categorize the data (analyse), and note down (report) the patterns or themes from the analysis (Braun and Clarke, 2006). In this research, the method of analysis utilised for quantitative demographic and socioeconomic characteristics are represented graphically, and thematic analysis is considered for assessment of data collected from group gathering interviews. Thematic analysis is a form of qualitative data analysis. The analysis output is a list of themes mentioned in the text. These themes are discovered by analysing words and sentence structures (Verme et al., 2014). Thematic analysis is achieved through six stages: (1) Familiarizing with the data, (2) Developing initial codes, (3) investigating or searching themes, (4) Reviewing and revising themes, (5) Briefly defining themes, (6) Reporting the themes in detail (Braun and Clarke, 2006; Kiger and Varpio, 2020). Thematic analysis can be applied to any text. For example, interviews, conversations, product feature requests, and open-ended questions in surveys or reviews (Verme et al., 2014). Using thematic analysis for feedback helps quantify themes that impact the outcome of the study (Nowell et al., 2017).

Reflections

When designing a game, you have to think about all the ingredients, the influences on that design. One of the main ingredients of the design was the Real Time Impact, which was supposed to be achieved through face to face meetings. Initially, the plan was to travel to Egypt. However, all of a sudden, I found myself housebound! This was due to the covid situation that put restrictions on travel. I visualised the situation in my head: I saw a big screen with "GAME OVER" written across it, with Mario game music in the background.

But once again, like when designing a game, there are situations where one gets stuck and has to seek alternative ingredients or ways to carry on building the game. The Real Time Impact has to be achieved in a different way, in that sense, and hence the online meetings. A few arrangements had to be put in place to allow the shift in mode, while at the same time be able to contribute to the purpose and to see whether it could achieve the aims and what new learning might arise from the new circumstances.

As a successful entrepreneur and businesswomen who was first to establish a gaming company in the gulf peninsula, I wanted to be a role model for empowering women in Egypt and the middle east to be strong and independent individuals who can help themselves, their families and society and develop a community of strong active individuals.

Summary

This chapter is providing details about the research approach, research design, and method of analysis. The convenience sampling approach was adopted collecting data from 12 groups, 4 groups from each region (south, north, and middle). Locations in the Egypt that were considered within the north region were Alexandria and Beheira governorates, within the middle region were Cairo Banha and Ismailia governorates, and within the south region were Bani Suef and Minya governorates. From each region, two groups of rural and two groups of urban were chosen, comprising total of 12 groups and total sample consisted of 63 women, 5 to 6 women in a group on average. Qualitative data was collected from each group informed by ethnographic principles. The 'Group Gathering' method was adopted to conduct the interviews in group. Due to the COVID-19 situation, group gatherings were coordinated in Egypt using Zoom by facilitator, Sara, an Egyptian friend of mine, from Bani Suef university because it was the time of the COVID-19 pandemic, and I could not travel to Egypt. Selecting Sara, who is a local candidate actually suited the group gathering method because all the women in Egypt are aware of group gathering and it's also culturally observed among Egyptian people. Henceforth, the method I used to conduct the research was culturally appropriate and accepted by all the participants. For analysis of the data, thematic analysis is carried out following six stages.

Chapter 5: Data Analysis and Results

Overview

Collecting information from the three regions, Southern, Northern, and Middle region of Egypt, allows for a comparison which provides deeper insights into the factors relating to women's economic empowerment. The objective of this chapter is to elaborate on the discussions following the thematic analysis. The complete discussion is divided into four parts: discussion of demographic and socioeconomic characteristics of the samples, discussion of region-wide assessment of samples after thematic analysis, comparison of region-to-region variations, and discussion of the shortcomings of women's economic empowerment programmes. Analysis of data is conducted region by region, as summarised Figure 3. The demographic summary such as work status, education, and marital status is also provided. Each region had four groups. The summary of the demographic information of the groups from different regions is provided in Table 1 to 3. Table 1 summarizes the information of groups from South region with 22 participants in total. Table 2 summarizes the information of groups from North region with 19 participants in total. Table 3 summarizes the information of groups from South region with 22 participants in total. On average, there were five women attending at each group. Responses are collected accordingly, and discussion is added.

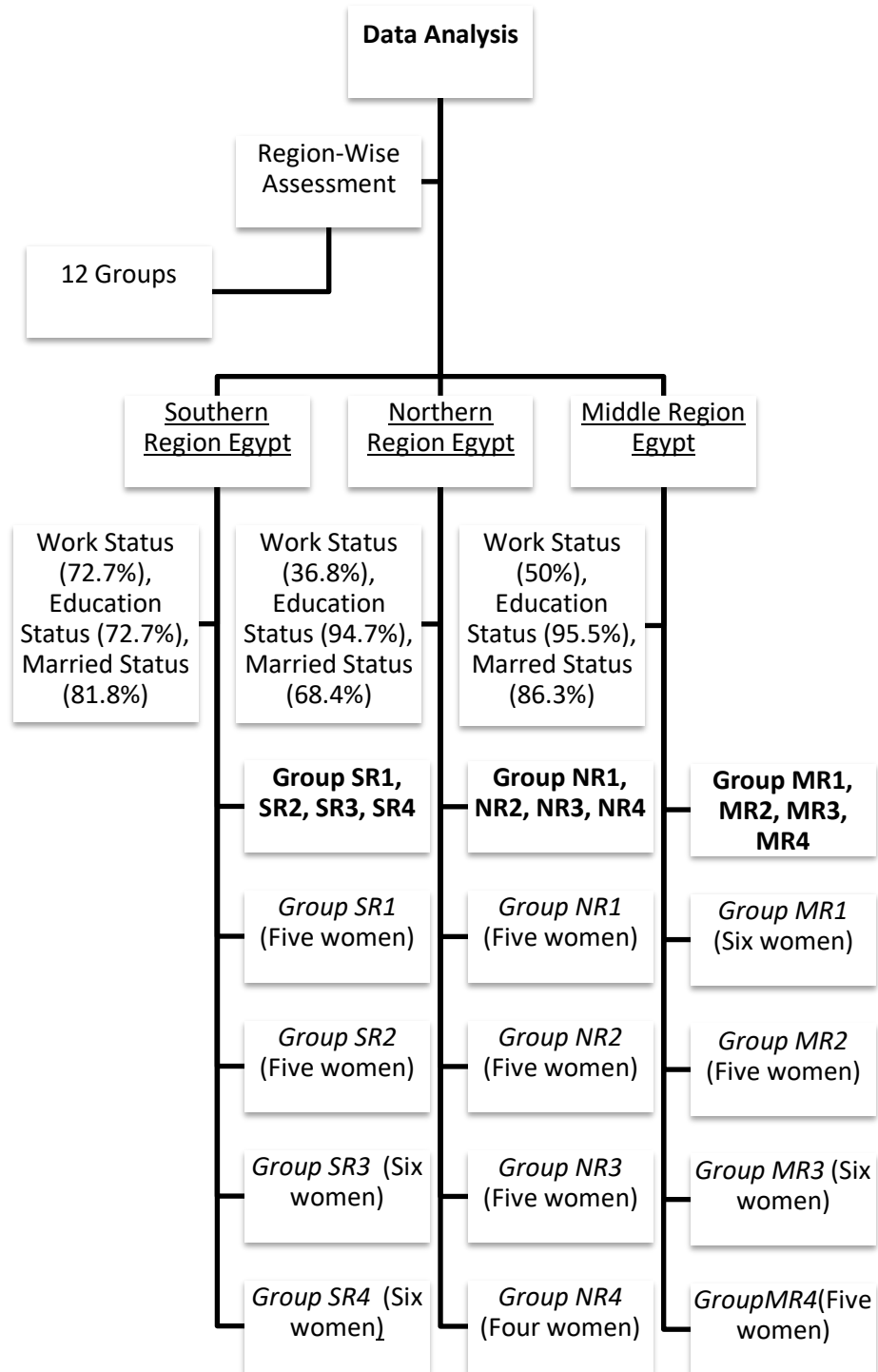


Figure 3: Outline of Data Analysis

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The tables 1, 2, and 3 are giving information about the participants to allow comparison between regions. The three tables classify the participants in terms of different factors such as education, social status, and employment status. The numbers indicate the number of participants (frequency) under each factor for each group. It also looks into the variables such as awareness of the program, but lack of access, or lack of both access and awareness. Other variables include having children as this seems to have an impact on access or desire to access the programs. Obviously, some entries are overlapping, for example *married and working* women can be also in the same category as *uneducated/ low education*.

Table 1: Summary of Demographic Information of Groups from South Region

	South				
	SR 1	SR 2	SR 3	SR 4	Total
Number of Participants	5	5	6	6	22
Number of Children	12	11	5	12	40
Age Average (Rounded whole digit)	35	41	39	48	
Age Group [Minimum - Maximum]	[25 - 42]	[28 - 57]	[25 - 54]	[32 - 68]	
University Educated, Working	1	2	5	1	9
University Educated, Not Working	0	1	0	0	1
Uneducated or Below University Level, But Working	3	1	1	2	7
Uneducated or Below University Level, But Not Working	1	1	0	3	5
Married, Working	4	4	5	1	14
Married, Not Working	1	1	0	3	5
Not Married/ Divorced/ Widow	0	0	1	2	3
Accessed WEE, Did Benefit	2	1	3	0	6
Accessed WEE, Did Not Benefit	0	0	0	0	0
Aware of WEE, Did Not Access	2	3	1	1	7
Never Heard of WEE	1	1	2	5	9
Non-Working Husbands/ Widow/ Divorced No Support From Husband	1	2	1	0	4

Table 2: Summary of Demographic Information of Groups from North Region

	North				Total
	NR 1	NR 2	NR 3	NR 4	
Number of Participants	5	5	5	4	19
Number of Children	5	6	8	6	25
Age Average (Rounded whole digit)	37	32	47	45	
Age Group [Minimum - Maximum]	[26 - 59]	[25 - 40]	[25 - 59]	[19 - 59]	

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University Educated, Working	0	2	1	0	3
University Educated, Not Working	0	0	0	0	0
Uneducated or Below University Level, But Working	3	1	2	2	8
Uneducated or Below University Level, But Not Working	2	2	2	0	6
Married, Working	3	3	2	2	10
Married, Not Working	1	1	0	1	3
Not Married/ Divorced/ Widow	1	1	3	1	6
Accessed WEE, Did Benefit	0	0	0	0	0
Accessed WEE, Did Not Benefit	0	0	1	0	1
Aware of WEE, Did Not Access	1	2	3	1	7
Never Heard of WEE	4	3	1	3	11
Non-Working Husbands/ Widow/ Divorced No Support From Husband	0	0	3	0	3

Table 3: Summary of Demographic Information of Groups from Middle Region

	Middle				Total
	MD 1	MD 2	MD 3	MD 4	
Number of Participants	6	5	6	5	22
Number of Children	7	5	7	7	26
Age Average (Rounded whole digit)	35	32	41	31	
Age Group [Minimum - Maximum]	[25 - 50]	[28 - 35]	[26 - 65]	[20 - 40]	
University Educated, Working	3	0	0	0	3
University Educated, Not Working	0	0	0	0	0
Uneducated or Below University Level, But Working	1	2	2	3	8
Uneducated or Below University Level, But Not Working	0	3	3	1	7
Married, Working	4	2	2	3	11
Married, Not Working	2	3	3	1	9
Not Married/ Divorced/ Widow	0	0	1	1	2
Accessed WEE, Did Benefit	1	0	2	0	3
Accessed WEE, Did Not Benefit	0	0	0	0	0
Aware of WEE, Did Not Access	0	3	0	4	7
Never Heard of WEE	5	2	4	1	12
Non-Working Husbands/ Widow/ Divorced No Support From Husband	1	0	1	1	3

Demographic and Socioeconomic Characteristics

The demographic and socioeconomic characteristics of samples are collected from the initial period of the interview. These include mainly their region with respect to work status, education status, and marital status. The results are illustrated through Figures 4 to 6 below. Figure 4 illustrates the percentage of working women which indicates that the women of the Southern region of Egypt are more involved (63.6%) in work life than the Middle (50%) and similarly Northern regions (52.6%). According to Figure 5, a greater number of women are educated Southern region of Egypt than others. This is also evident from the Tables 1 that higher number of women who are university educated are observed as compared to other regions as shown in Table 2 and Table 3. Moreover, Figure 6 illustrates that the majority of participants are married; however, region-wise, central (90.9%) and southern (86.4%) women are more in number than in the north (68.4%). In the northern region, not married women including single/widow/divorced are greater in number than other regions.

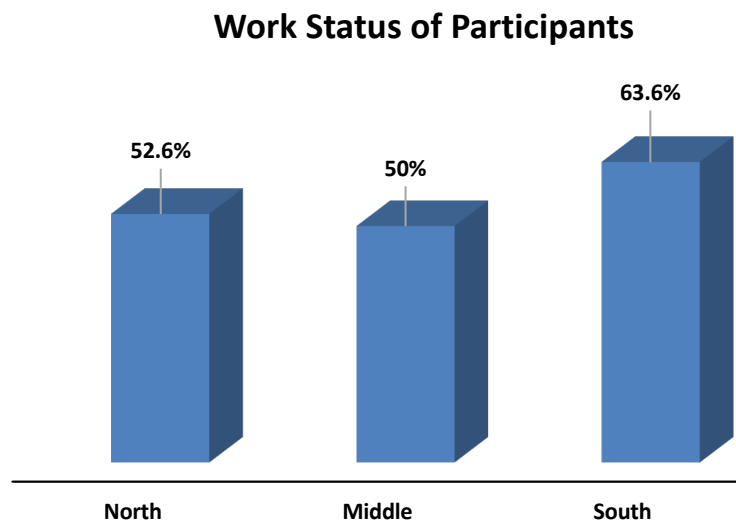


Figure 4: Work Status of Participants

Education Status of Participants

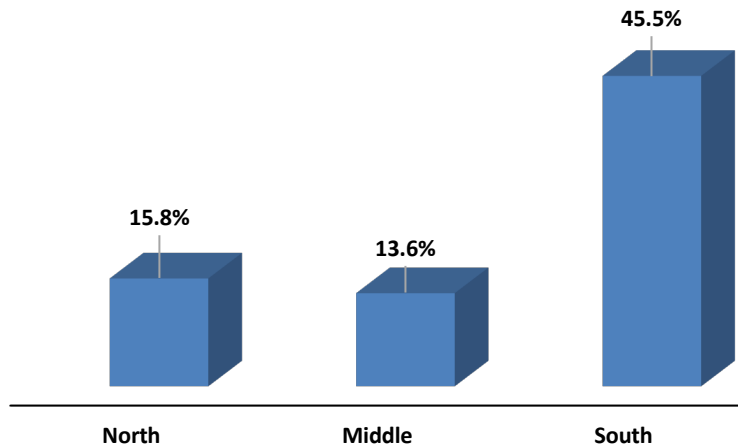


Figure 5: Education Status of Participants

Marital Status of Participants

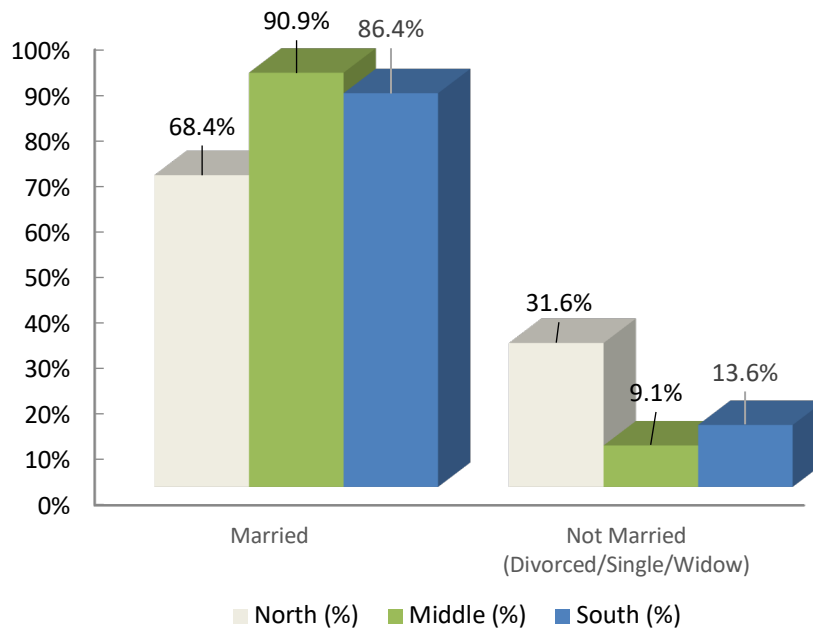


Figure 6: Marital Status of Participants

There is a minority of widows, mainly in the northern and middle regions as shown in Figure 6. These results indicate that even though greater numbers of women are found educated in the northern and middle region of Egypt, the majority of working women are found from the southern part of Egypt.

It is observed that most of the women who worked were running small self-employed businesses such as dressmaking and running shops. It is interesting to note that this is similar to Saudi women in the sense that an increasing number of them also work in the retail business in the shopping malls and so on.

Region-Wise Assessment

The sample consisted of 63 women who participated in separate group gatherings. A total of 12 groups of interviews were conducted from the three regions and the discussion below is segregated on a regional basis to identify their characteristics and analyse the levels of female empowerment on a demographic basis. The discussion about the groups for each region is added below.

The yellow highlights denote the important issues for each group and where there was consensus by the other women in the discussion.

Southern Region of Egypt

This section includes discussion from four groups conducted from the southern region (Group 1 to 4). The key points are underlined.

Group SR1 (Group gathering of 5 women)

Observing the Group SR1, it is noticeable that the women were aware of their role in the house with respect to the household activities and taking care of family. In addition, these women were found to be supporting their husbands by giving their share of financial support through working outside. This group consisted of women who had different financial conditions depending on the earnings of their husbands. For example, two of them stated: *'my husband does not work'*. This clarified their financial condition and management of their daily expenses. Some of the women in this group were working in shops instead of their men and many regarded that as their main source of income. For instance, they used the income from the shop to cover their daily expenses. One of the respondents stated, *'We take the money from the shop to pay for our expenses to help our living situation'*. This indicates the role taken by women to solve problems related to expenses or jobless husbands.

Women were found to be confident and think positively about their role to take care of their children, particularly in terms of educating and preparing them for a better future.

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This is evident from one mother's feedback: *'But I made the decision to take them to nursery school and get them educated, because it is very important for them to have degrees so they can find good jobs and start good lives when they get married'*. This indicated that women were utilising an organised approach to achieve the best outcome for their children's future. Among them, very few were educated; one of them was found to be working at an academic institute - College of Commerce and one had a diploma. They valued education, yet they were deprived of accessing it due to their financial conditions mostly. Therefore, they were working hard to make their children go to schools and universities. For instance, one of the women who regularly worried about financial security and income had her children attain education as far as at universities. This is evident from the interview as she claimed: *'I have children studying in primary and secondary education and at university'*. This is representative of their commitment towards the education of their children.

Outside the house, work wise, women who took the traditional role of the man for earning money faced issues. Being a woman working in a shop or any selling position made you, as mentioned by one of the women, more susceptible to poor behaviour of customers. According to her feedback, *'I had so many problems dealing with some bad behaviour like for example ridicule from some people coming to the shop'*. Her work environment made life difficult due to the disrespectful behaviour of customers. Furthermore, women are subjected to concerns regarding the robbery or pick pocketing of jewellery while out on the street. Women safety is a real concern in Egypt and is highlighted by one of the respondents who stated that: *'I am always afraid of someone robbing me when I go down the street or get in the car while I am wearing jewellery. I feel it is not safe for a woman to be alone - what if she falls or gets robbed? Then no one would eat - and how will the children survive?'* These worries and issues encountered by women made them feel vulnerable and hesitant in taking a decision to work outside the house. On the other hand, it was observed that some factors made it easier for them, such as having the shop close to the house. This was supported by one of the respondents who stated that, *'Thank God who helped me to have the shop next to my house'*.

Some women took loans, whereas some were satisfied with what they had and did not deem it necessary to take a loan. That said, it was also noted that some of them *did* want to apply for loans, but faced difficulty in qualifying for it due to their poor income. This was pointed out by one woman who said, *'we cannot take a loan from the bank because we have a small salary'*. According to a respondent, it was observed that *'banks in Egypt offer loans at 3% interest rate'*. Paying off loans is therefore considered as a burden, as was evident from a respondent who stated: *'Also, we must make our monthly loan payment which is a lot of money'*. Women were found to use loans for covering their major expenses, mainly buying a house and covering their daughters' wedding expenses.

Despite the aforementioned challenges, women were confident about their strength and capabilities to achieve a better position. They believed that they were responsible for everything concerning the family and that they had a big role to play in life. This was

demonstrated by how they were well aware of their role to support their children, fend for their own lives, as well as supporting their husbands with work. This meant that they had to strike a balance between work and family life. This was illustrated by one of the responses: *'I think women have a big role to play in family life. They have to stand by and help their husbands'*. Since the role at home is conventionally identified, any extra service women provided should be considered as a major contribution to the family.

Most of the women in Group SR1 were found to be aware of the women's empowerment programmes yet did not access them. However, some of them used the funding support to open their own shops, or purchased sewing machines to start work. This is evident from their positive feedback about women's empowerment programmes, pointing that the programmes helped them balance their work and home effectively. A respondent told us: *'This programme is very good for women because it helps them become stronger and support their husbands'*. In addition, these programmes enabled them to have their own small businesses. For example, support provided by a non-profit funding organisation helped one of them open her own shop: *'I opened my shop with the support of Misr El Khair Foundation. They helped me - I am now able to earn money for my living expenses. Because my husband is not working, I asked them to help me open this shop as I needed support for my family and my children'*. This clearly indicated that women who participated in the available women's empowerment programmes and benefited from support from foundations have established their businesses and source of income, for example by getting equipment such as sewing machines.

Observing Group SR1, it is worth highlighting that women were focusing on the personal outcomes in terms of motherhood, education, improving family conditions, and taking proper family decisions. Besides that, they were also focused on accessing support from banks, empowerment programmes, and other charities and establishments, as well as availing funding for themselves from their own savings. In addition, they were found to be efficient in balancing their roles in the house and outside due to their resilience, positive thinking, and natural problem-solving skills, utilising an organised approach to building careers for their children based on detailed plans for a better future. Nevertheless, the gatherings themselves were helpful for the women in encouraging each other to access resources as well as in making them more aware of their existence and the processes.

Group SR2 (Group gathering of 5 women)

Women in the Group SR2 were notably aware of their roles in the house in terms of household activities as well as looking after the family, particularly the more vulnerable, such as the children and elderly parents or parents-in-law. Moreover, those women showed very strong support to their husbands in various ways: either by direct financial support or by helping them to save on expenses through taking on all the domestic duties and responsibilities of family members, such as preparing food, cleaning, or in some cases more

professional activities such as decorating and minor repairs. Group SR2 is composed of women of different financial status, ranging from those who were completely financially dependent on their husbands, to those who were the main breadwinners of the household, working instead of their husbands.

An interesting feature of this group was that those who were working among them did not particularly want to be working and would rather be housewives and take care of the family. They had a firm belief that men could not take care of and raise the children, nor ensure the house was comfortable. One woman stated: *'My husband does not work too, I bring in the money for our house and I had no choice. I wish I could be a housewife. It is a very important role to take care of the house. It is not easy and men can't do it like we do'*. Moreover, it can be pointed out that in this group, four out of five women had a job, and shared the financial responsibility as well as the household care with their husbands. This can be attributed to economic issues such as the high cost of living experienced by most families in that region. It can also signify a shift in the culture, in the form of change in the principles of traditional families, creating a new form of family, shaped by the changing economics worldwide.

This can be corroborated by the fact that globalisation has had a huge impact on almost everyone in the world, including women. As a result, a new form of empowering women has emerged. Women are becoming more ambitious, and their way of thinking continues to evolve and shift. For example, one of the women, who was a teacher, had her own business about which she was very passionate: *'I work as a teacher. My husband too is an educational mentor. We both have very important roles in the house and the income we bring. I also have my own business; it is a stockbreeding project.'* She also mentioned that: *'I had a passion to start my own business, so I opened it. I actually like my job as a teacher, but sometimes social circumstances push us to get another job or open a business as another source of family income.'* This indicated that women are aware of their role to contribute to the financial welfare of the family by thinking of different ways of increasing income for the family. As such mutual understanding within the family and sharing responsibilities between couples has become vital to the family's financial health and well being. There was evidence of a shift in expectations of marriage to be more of a partnership.

Furthermore, in Group SR2 most of the women were aware of the women's empowerment programmes but did not access them effectively: four out of five women knew about those programmes and made the effort of taking a few courses of those offered by the programmes. However, some of them believed that their husbands did not appreciate the support offered to them by those programmes. This is supported by their comments: *'I strongly believe that the women are the backbone of the house, besides their own work, and I wish men would appreciate that. The times are different now and the women's role in society is growing more and more important'*. This indicated positive thinking and awareness of the transformational role of women in society, despite the lack of support from men.

Observing Group SR2, it can be highlighted that while women were aware of those programmes and even did access them at times to gain skills, they were not particularly supported by their husbands to move forwards. Despite their belief in their own roles to economically make an impact on their society, no actual steps were taken to translate this in real life. This is because of their husbands' points of view, which were not supportive of what the programmes offered.

Group SR3 (Group gathering 6 women)

Observing the women of Group SR3, it was evident that they supported one another to overcome challenges and learn strategies from each other to survive life, especially due to the pandemic circumstances. For example, some of them took the responsibility to step up to a leading role, such that they introduced to other women in their local community all the roles that the economic empowerment programmes offered. The majority of women in this group were married, and most of them had children to support. However, there were also unmarried ones. It is worth pointing out that in Egyptian culture, a divorced woman is regarded in a separate category from those who have ever been married before, despite the fact that both are practically single. As they work in different fields, they all have different jobs except for one married woman who was hoping to find one to help support her family.

All the married women shared that they were the primary caretakers of the family, as they shouldered all of the housework in addition to their jobs. They felt that they had a difficult life, having to divide their time and efforts between parenting and tutoring their children, traditional housework and doing their jobs, which sometimes required a considerable amount of travelling. All the married working women in the group stated that they helped their husbands with the bills and payments.

Most of the women have heard about the empowerment programmes and had an idea how those programs could help women to grow and enhance their skills. They understood that the programs could embolden them to express their points of view, while also supporting them to grow financially. All of the women seem to have dreams to achieve for themselves or for their family, and they seemed to believe that as women they have big roles to maintain.

They all shared their experience with the empowerment programmes and what they have learnt from them. This included how the programmes encouraged them to develop their roles within their careers. Some were helped in terms of literacy skills to get better jobs. Some programmes, they stated, educated them with regards to raising their children including enlightening them about the importance of vaccinations, and which of them were deemed necessary. Some of the women wanted to be involved with the empowerment programmes to ensure the provision of accurate information, particularly and educating the uneducated women in their rural pioneer roles. Some had never heard about these empowerment programmes and seemed to be very satisfied with their current lives and achievements.

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The single woman was very passionate about her job at the bank and the professional development there of which she could avail herself at her workplace, which helped her to grow in her passion. She expressed her keenness to learn from her work superiors. One of the participants especially mentioned that she had no responsibilities since her parents financially supported her fully. This is not uncommon in Middle Eastern communities where parents shoulder the full financial obligations of their unmarried daughters, although this culture is gradually changing due to the economic challenges the whole world is facing now. Further, women learned techniques for saving money as one of them mentioned that she was able to save money and had to decide what she would buy every year, for example, whether jewellery or a car.

With regards to women who had no children, it was observed that they seemed quite satisfied with their life. One of them mentioned that it was only her and her husband, so, according to her, they saved money and spent it on whatever they liked. Another mentioned that they were able to buy a car to make it easier to go to work which was considered better than using public transportation.

Culturally, women demonstrated a firm belief and submission to destiny decreed by Allah. They shared that they had certain hopes, the accomplishment of which, or the greater proportion of that, they attributed to the will of God.

Women were found to be aware of the meaning of economic empowerment. Some of them mentioned that *'if you pay the bills or if you are bringing a steady income to the house then you are the decision maker.'* This indicated their role in supporting the family financially, as well as the implications of that. In this regard, all of the women shouldered all of life's responsibilities, financial or otherwise, side by side with their husbands, including saving money to better the future of their children. Some of them could barely survive, even though they had all the necessary *and* complementary household items such as washing machines etc. This is because culturally, the house should be fully furnished before the wedding. It is therefore not uncommon to find households that look comfortable in terms of furnishing but still struggle to make ends meet.

The participants of this group understood that a woman has a role in life beyond being a dependent on the husband, and that women needed to be able to support themselves as they could not fully rely on the support of husbands. They felt that women faced more pressures in their life than men generally, and that they, as women, were restricted and unable to access their full rights which were set by their religion and the law. It was interesting to find out that they were mostly able to identify those rights, whether they were in the public sphere such as the workplace, or in the private sphere in their personal lives. They complained that they felt oppressed at their workplaces, as well as in their personal lives as they had to be obliged to the man in their life. Moreover, they believed that they, as women, represented the balance in their families' lives, as they were the party who balanced between work life and duties at home, including parenting.

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Observing Group SR3, it was notable that women were focusing on their families and homes, besides working alongside their husbands to avail themselves a better life. While prioritising taking care of the family, particularly the children, they showed that they considered their jobs to be extremely important for their own personal growth as well as for obvious economic reasons. They demonstrated enthusiasm to enhance their careers by engaging or wanting to engage in professional development or any kind of training that supported their development professionally.

Group SR4 (Group gathering of 6 women)

Observing Group SR4 women, the majority of them were found to be aware of their responsibilities at home and their respective household activities. However, some of them experienced a lack of freedom based on their family needs and extended family expectations. For example, one unmarried woman had to take assume a parenting role for her younger siblings as their parents had passed away. Being the oldest sister, she felt it was her role to ensure that her younger siblings were looked after and supported to carry on their education. She therefore was not able to get married as her responsibilities restricted her from setting up her own private life. She also believed that no one would want to get married to a woman responsible for seven children. In her own words, she stated: *'it is difficult for a man to marry me. Who will marry a woman who is responsible for seven children? But I can't give it up. Do I leave them?'* this indicates the commitment of women towards their families.

All of the women stated that they were the primary person in the house when it came to domestic duties such as *'mopping, cleaning and cooking,'* Besides, they added, they also helped their husbands in putting bread on the table, in order to survive as a family. Moreover, the women were found to give value to their own contribution and what it meant to be a parent, and support the family inside the house. They emphasized that keeping their children safe and securing their future was of utmost importance to them. For example, one of them mentioned that *'A woman should take care of her home and take care of the children safety.'*

All the married women had children, and they reflected that they were the parent who shouldered the bigger share of raising them, securing their safety and educating them. One of the women was extremely worried about her son as she was concerned about the negative impact of the friends he sees outside the house. Although this child was a male, believed it was her task to back the children in terms of giving them a sense of security and safety, alongside all the other everyday aspects of care such as providing healthy meals and taking to school. This was particularly draining, she reflected, because she was divorced, which meant she was essentially a single mother. She explained her role in the following way: *'Of course since I am divorced, I have all the responsibilities in the house. As a mother I should always make sure my children are safe and they have a home and warm food.'*

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Women were found to work hard to find ways to increase the family's income, for example, one of the women decided to use her mother's sewing machine, having learned to be seamstress, to bring in more money to the family and participate with her husband in supporting the family. Moreover, some women were found to be concerned about their own safety and did live in dire conditions. One of them mentioned that she lived *'in a house that is a danger to life due to the bad building,'* She is therefore lives in constant threat to her and her family's lives.

When the discussion turned to speaking of the future, women expressed their worries and concerns especially with regards to the future of their children. They worried whether their male children would find jobs, and whether their female children would be sufficiently prepared for their wedding in terms of clothes, beddings, furniture and so on. One mother mentioned *'The difficulties that my children might face in getting a job after graduating, and also the wedding preparations for my girls and making them feel good are a heavy burden on me.'*

Group SR4 women shared strong bonds with their husbands. One of the women stated that her husband stopped her from having any more children as she struggled during her previous pregnancy. One of them mentioned that she went out of her way to do all repair works in the house to ensure her husband did not do any extra work when he returned from work.

Women in this group had never heard of any economic empowerment programmes, neither were they familiar with what they offered to woman. With regards to expenses, all women except one lived in their own houses, so they did not have to worry about paying rent. However, they were still unable to make any savings, as life was getting more expensive according to them: *'we can no longer bear the high cost of living: electricity, water, and gas - everything has become more expensive.'*

The participants believed that, unlike women, men had better opportunities with regards to jobs and training. They shared that women who were divorced had even less chance in this regard. One of the divorcees mentioned that *'the man will have many opportunities, but the woman does not.'* They further stated that life is particularly hard for women, and that they usually would face considerable difficulties trying to access the jobs market. Some of them believed that men and women are equal and should share responsibilities regardless of gender: *'We share with each other everything in our lives. Even the tasks are not different for genders like before.'* This indicates awareness of changing role of women in the society.

Observing Group SR4, it can be highlighted that women are focusing on their families and homes, working alongside their husbands to avail themselves a better life, taking care of house duties and parenting children. However, they believed they deserved better opportunities with regards to work and training. They did not know about the women's economic programmes and what they offered.

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Northern Region of Egypt

This section includes discussion from four groups conducted from the northern region (Group 5 to 8). The key points are underlined.

Group NR5 (Group gathering 5 women)

Observing Group NR5 participants, all of them were found to be involved with their responsibilities at home and by taking care of their children and the housework including cleaning and preparing food. Most of the women in Group NR5 were working with their husbands to support their families, except for a divorced woman and another one whose husband was working abroad.

Some of the women even had to take their children to school, as the husband did not have the time. A participant mentioned that she had to stay at work late sometimes to make up for arriving late in the morning, so she would return home tired and did not get to see her husband much: *'I come back late and tired, and I only see my husband at 2:00 AM, after he comes back from work, and only to serve him food.'* It is worth mentioning that in the Arab culture, driving children to school is mainly the father's job, while mothers were responsible about supporting the children in their studies at home.

NR5 women were feeling the burden of life's responsibilities and the matters of which they are supposed to be taking care. They all believed in God's will and hoped that life would be better for them in the very near future. They seemed to have a great sense of awareness when it came to health matters as they followed all the needed precautions of Corona virus - they wore face masks and used sanitizers, besides making an effort to limit with trying not to mix with others: *'I take my precautions like wearing face mask, using sterilizes, and trying not to mix.'* The women were concerned that they were not spending enough time with their children due to their jobs and mentioned that: *'For work related reasons, I have to stay away from home for long time away from my kids'*. The same went for spending time with their husbands, and they hoped this would change for them soon. They were trying their best to balance between the work life and their commitment to stay as close as possible to family.

The participants have never heard of the economic empowerment programmes before; neither did they know what they offered. However, before the session they had a discussion about, and most of them were enthusiastic about the opportunities those programs could open for them: *'The programmes are very interesting.'* The women used whatever income they made to support their children, and generally spent it at home. One of the participants stated that she used her pension to pay the bills. Another woman told us that she only used the money her husband sent to her on necessary items to save money in case the circumstances changed for them: *'because I am settled here in Egypt and he travels a lot, so the conditions may change.'*

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All of the women, with the exception of one, lived in houses owned by them, so they did not have to worry about paying rent. Most of the woman were the budget planners, and shared decision making with their husbands when it came to money matters. Some stated that their husbands asked their advice, and they believed themselves to be more shrewd in matters of spending and saving: *'so he asks for my opinion'*, Only one participant said that her husband took care of the budget and made decisions on what to do with it: *'of course my husband is the main bread winner in our household so he is the one who decides the budgets for the family.'*

One of the women had to work so she could help her husband cover a loan they had to take for recent surgery: *'I owe many people because my husband had surgery not long ago.'* The women believed that all women should have skills to be able to support themselves if needed. They did not think it was right to be totally dependent on their husbands for all their financial needs: *'The most important thing is that women must have a weapon and not to depend on the income of their husbands'* They also believed that the woman should help her husband if he was poor and not able to support the family sufficiently: *'but if that man is poor and unable to work, the woman must help him.'*

Observing Group NR5, it was noted that the women were aware of the importance of gaining skills and being prepared to take on financial responsibilities, whether to support their own selves or to participate with their husbands in supporting the family. They spent their income on their children and were good budget makers.

Group NR6 (Group gathering 5 women)

By observing the women of the Group NR6, it was observed that all the women were aware of their role in the house regarding household activities and family care. Apart from this, most of their husbands worked abroad and sent money to them, so they were they were the ones who shouldered the responsibility of budgeting, prioritising and spending as well as saving plans. One of the participants on this group was in a polygamous marriage, which is not uncommon in the Middle East. As her husband had another wife, he did not support her sufficiently; therefore, she was the main provider for her children. She took all the responsibilities, as she was practically a single mother due to the absence of her husband. Nevertheless, she worked part time cleaning houses besides her work at the school, to increase her income: *'My husband is working here in Northern Egypt, but he is married to another woman. I work here and spend on my children. Of course, I am doing all of the household activities; also, I take the children to school in the morning. I work in the school as a cleaner, my salary is 550 - sometime the teachers are giving us tips*. This indicates the resilience of Egyptian women who can independently balance being a bread winner and a family carer.

Apart from one, participants in Group NR6 had not heard of women's economic empowerment programmes. In terms of finances, it was revealed that the factor is to manage the budget well enough to save enough for buying a house or a flat. They did not

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care about having car or luxury holidays or anything else as their prime goal was owning a home of their own: *'We do not need a car because we are live close to the necessities we need on a daily basis; we have a bicycle to help sometimes if we need to go to the next areas. Thanks God, we do also not have to pay a monthly rent, as my husband owns the flat, we live in.'* This indicated that women were not only aware of prioritizing their needs and spending according to essential needs of the family, but also had ambitions to secure their futures with a privately owned house.

It was evident that women in this group were confident about their strength and capabilities to achieve a better position in life. They believed that they had huge responsibilities and played a vital role in the life of their families. They explained that they vigorously multitasked and were extremely busy. Nevertheless, they looked towards the future with optimism. A participant who stated that: *'Women are the crown over heads.'*

Observing Group NR6, it is safe to conclude that women focused on outcomes on the personal level – that is outcomes in terms of parenting, personal growth via education, improving family conditions, and taking good family decisions. Furthermore, participants focused on independence and economic security, which was reflected in their plans to own their own houses in future. They considered owning their own house as a great achievement, which they believed was attainable although difficult.

Group NR7 (Group gathering 5 women)

The Group NR7 observations reflected that women were geared towards accepting the role of husband as the head of the house, and in this, they accepted that men were entitled to make the important decisions that concern the family. One of them mentioned that: *'My husband is the head of the house and I support all of his decisions; in terms of very important decisions such as family planning method, we make together'*. They embraced the role of everyday household activities and chores as their natural role in life. A few women who lost their husbands were found to be financially dependent on their adult children, as well as being helped in running household by these adult children. In some cases, some were financially independent, either by earning through work or from savings. Yet, the participants indicated that most women relied on their husbands to support them financially. One of the respondents stated that: *'Thank God my children are adults now, so they are helping me sometimes with the house needs, but mostly it is me'*.

These women were found to feel less burdened by financial responsibilities as they lived in houses which were either owned by themselves or their husbands, or both: *'Thank God, the flat is in my name'* and *'We do not have to pay rent, thank God, my husband owns the flat'*. This indicated how they felt in terms of financial security and expenses. Moreover, they were found to be free from debt, as they did not have loans to pay off. This was mentioned by three of them, one of whom stated: *'Thank God, I do not have loans now but before I had a loan to help me do my daughters' weddings and buy their marriage stuff'*.

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Women in this group shaped their children's future by being very actively involved in all activities regarding education, including making decisions which impacted the education of their children. For example, the way one of the participants shared how she completed 'her task' successfully: *'My children are all graduated and married so I do not have many big tasks like before'*. This indicated how they considered it their job to make decisions regarding the education and even the marriage of their adult children. *'My children have all graduated and are now working. Since some of them are not yet married they are helping with the household tasks.'* This statement from one of the participants shows the dependability of unmarried adult children on their parents as they tend to stay in the family's house until they get married.

Women are found to be competent, and to have independent and positive thinking in addressing life's challenges. For example, a participant stated that: *'both my husband and I are working because of the difficult financial situation we are facing'*. This showed their positive attitude in handling difficulties as it is evident that they take practical steps such as working side by side their husbands to increase family income. Some of the recorded responses reinforce this point: *'We must continue to work hard and not give up when faced by the challenges of this life. God Willing all will be well'*, *'My message for all the women is that instead of asking help of people, they must work to get what she needs, 'She can now help and withstand the circumstances'*, and *'Women are very strong and can bear many difficulties'*. The interviewees indicated by this how resilient, positive and hard working they were.

The majority of the women in this group were found to be aware of the female economic empowerment programmes. Some either did not take part or did not know about them. Those who knew about these programmes mentioned: *'I know about these programmes, they are providing women with sewing machines and similar stuff'*, *'this is the one that is helping women to get income'*, *'I took a sewing course a very long time ago'*, and *'they are part of a social fund that works on projects and teaches sewing'*. Women considered these programmes to support them with tools and saw them as a starting point to start to work and get income. However, it was interesting that the only project they spoke of was sewing. Nevertheless, their discussion suggested that these programmes encourage and enable Egyptian women to start businesses, and to work and earn.

To summarise, assessing group NR7 shows that the personal outcomes obtained by the participants and according to them were mainly motherhood, improving family conditions, especially financially, and owning property, either jointly with husband or on their own. In addition, it was found that women had benefited from empowerment programmes and avoided loans.

Group NR8 (Group gathering 4 women)

Observing the Group NR8 women, it was seen that the role of women is identified mostly as taking care of the household and everyone in the family including their parents.

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However, it was also noted that women are supported by their parents, children, and husbands to be able to work. One of the women stated that: *'My parents live with us and my father used to take the children to school before, but now it is getting difficult for him to do so'*, and another stated: *'Now the young ones only help with the cleaning sometimes'*, and *'my mother and I are share the household duties like cooking, cleaning and the laundry'*. The level of household support revealed by participants in this group was higher than the other groups, which made their daily activities achieved more effectively. This indicated that women who received support from multiple sources, other than only their husbands were more likely to go out to work. This can be further exemplified by what another participant shares: *'My oldest child is taking his younger siblings to school because we adults are all working'*.

Most of the women in this group worked and supported their husbands to lessen the financial burden. I was told: *'I took a job because of our financial situation. Although we are not renting, there is still not enough money if only one of us works'* and *'although my husband works, my brother and I are the main source of income in the household'*.

Even though all of the women in Group NR8 were found to be working and earning, some of the women felt that they had to join the labour market only to lessen the financial burden: *'My husband is takes care of the payments for the utilities, and I give some of my salary for the rest of the expenses'*. Nevertheless, I also noticed that there was a passion to work, for own self-fulfilment, rather than merely the financial factor: *'I enjoy my work and also it is very close to our home'*.

The women in this group showed me that they were striving for equality in their contributions while supporting their husbands as well as the family as a whole. The financial burden was felt from the loans they had to pay off, and many of them managed to make monthly payments: *'We have some loans and other commitments we need to pay on a monthly basis'*. The participants spoke about decisions made jointly with their husbands with regards to all aspects of life, including children's education. From the discussion in this group and other groups, I noticed that the marriage of female children is considered as a huge financial burden on the parents. Women in this group mentioned the need to save up for this occasion.

Regarding the support provided from women's economic development programmes, it can be stated that the majority of Group NR8 women were unaware of such programmes. Their responses were: *'I do not know about these type of programmes - I have not heard of them before'* and *'I also did not know about these programmes before today, I have not taken any training programmes before either'*. Only one of them mentioned that she knew about the programme; yet she did not enrol as she received training at her work.

Middle Region of Egypt

This section includes discussion from four groups conducted in the middle region of Egypt (Group 9 to 12). The key points are underlined.

Group MR9 (Group gathering of 6 women)

The women of Group MR9 were well aware of their responsibilities at home as well as at their work. They were found to support their husbands and take care of their children. They expressed this as follows: *'For me everything in the house is my duty. Such as sweeping, mopping, washing and preparing food'*. In turn, they explained that they received support from their children or husbands: *'Mostly it is me who carries out the major household activities of course, like cooking and cleaning, the children sometimes help'*. Moreover, those women were found to be passionate about education of their children, and worked hard to support this in many ways, including arranging private tutoring. A participant shared: *'I try as much as possible to take them myself to school or private lessons and so on'*. Like in all the other groups, these women saw education as a certain means to a better financial status for their children. One of them had a university degree and she said: *'since I have a university degree, I want to prove my role and at the same time in order to raise the standard of living'*. This participant showed that she was aware of the difference education could make, and how it could enhance theirs and their children's lives.

The majority of husbands worked, and women were found to contribute financially from their income to support the family.

A participant proudly shared: *'my husband and I are one team and we are working together to manage all things for our family'*. Another said: *'both my husband and I managing the household budget jointly'*. After contributing to living expenses, some women managed to keep some money back in order to pay private tuition fees for their children, or to keep for emergencies. A couple of the fortunate minority who managed to save told us: *'my husband and I manage the budget together and we are able to make small savings at the end of each month'* and *'At the beginning of every month, we set out a budget, then try to save 500 or 1000 pounds to put aside before spending'*.

The women in this group were found to actively take part in making financial decisions for the family. One of them mentioned that: *'Of course it is our shared decision because we know what the house needs'*. In some cases, women were the main supporter of the family – for example a participant shared that her husband only worked part time, and it was her who paid the major expenses such as school fees, rent and so on. She told us: *'I give him the money for the bills, and for our son's tutor, and he makes the payment... Besides, we have instalment payments to make monthly, as well as the flat rent'*. Women also showed that they were aware of the availability of loans to help with the huge expenses that exceed their income, such as children education. A participant highlighted *'the children's expenses*

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are a lot, and the children's courses are expensive. This increases spending of all families.' while another pointed out: *'I think loans are available more than before'*.

Some women chose to stay at home to take care of their children, despite the fact that they had university degree. For example, one of the women had a 10-month-old baby, so she explained her choice by: *'Although I have a degree from the faculty of Arts, I am not rushing to work. I need to take care of my daughter now, as she is still very young. This is why I take care of all the domestic activities.'* This indicated that not all educated women were necessarily seeking employment, as they sometimes choose to prioritise family after weighing the pros and cons of going out to work.

It is worth noting that most of the women in this group were well aware of their issues, rights, achievements, responsibilities and roles. They spoke of such subjects positively and made suggestions that they believed were of benefit to all women in the society at large, for example they suggested that all women had to work hard, be independent, know their roles, spread awareness, feel empowered, and occupy higher positions in the society: *'women should continue to work hard and become better for themselves and their families'* and *'Women should work hard to become better for her family'*. One of them highlighted that women must be independent, pointing out that women were equal to men, not being dependent on them. For example, one woman mentioned that: *'Nowadays men have more rights than women! That is why women should work to be independent'*. A participant shared her ideas on the role of woman as follows: *'The women's role now is to help the man, of course, and she has a role at home'*. Another participant argued that the role of women was not only to be at home and that recognition and awareness of women's role supports empowerment. She stated: *'I am able, by virtue of my work, to reconcile myself with my companions and colleagues, and to do work to raise awareness that the role of women shall be recognized and that they shall be empowered with all their rights'*. Another participant mentioned that: *'they became three-fourths of the community as evidenced by that the woman occupied high political positions, she became a minister, an ambassador, and the head of a local government unit'*.

When women were asked about the women's economic empowerment programmes, the majority of them had never heard of them. Only one woman responded mentioning she was aware of the programme and that she did benefit from it. For example, she mentioned that: *'we benefited from these programmes and we were able to implement them in our work'*. The rest of them, not having heard of them, mentioned that they were aware of training courses at their work instead. It was evident from a minority of them who mentioned that: *'However in my work I have received some training courses. Like family planning and women, these courses helped me in my work'* and *'Sometimes we are receiving a training at my work but it is not like these development programmes that we are talking about today. It is more to know how to do the task better'*. This indicated that some of the women were getting training from their workplace to develop their family life.

Group MR10 (Group gathering of 5 women)

Aziza AlahmadiM00554348

In this group, most of the women were housewives. They were well aware of the financial responsibilities of their houses and supported their husbands in everything. Similarly, husbands did their share of to cover the financial responsibilities of their households. One of the women mentioned: *'I am a housewife - my husband shoulders all of the house's financial responsibilities'*. Women were found to be committed to taking full care of their children, including school drop-offs and pick-ups. They were aware of the value of education and focused on providing the best possible education for their children. This was evident from their responses: *'Together with my husband we are making all of the decisions regarding the children, especially for the education', 'I fear for the future of my children, life is not like it was before. I try my best to educate them on the difficulties and challenges of life as much as I can'* and *'The truth is that I try to direct my children to be educated at home more than outside'*. Women demonstrated an awareness of the distraction's children experience nowadays, and they were worried about the safety of their children. One of them explained: *'I fear the most for the safety of my children, I am afraid for them to even be on the street, but I am forced to allow that'*.

Regarding the decision making, women and their husbands were found to take decisions with mutual agreement and understanding. This was evident from the fact that most of them mentioned what decisions they took with regards to children education, payment of major purchases and so on. For example, one of them mentioned: *'He is in charge of the other things for the house, but as for taking decisions regarding the children, we do that together'*. It was observed that women were aware of the situation of the family and it's particularly with regards to the crisis the world was experiencing at the time. This was evident from the comments of the majority of them. For instance, one of them mentioned that *'When you feel that you are negligent and unable to look after the children for example buy them school uniform or feed them, this will create a very big crisis at home'*. This indicated situational awareness and that majority of women were aware of what they were going through.

The women pointed out the major expenses which was the rent. However, not all of them had to pay rent, as some lived in their family home. For example, two of them pointed out, *'We do not have a big amount of rent to pay, because we live in my father in-law's flat building'*, and *'The biggest chunk of expenses we spend in a month is the rent and the tutoring for the children that is all, the rest we manage very well, thank god'*. This indicated that owning a flat was one of their major concerns. Moreover, in order to meet their expenses, women tended to use their savings, if their income was not enough. This was observed to happen especially with large purchases. For instance, one of them mentioned this point as *'If we have big expense then we do a savings pool, especially when we need something big for the children or need to purchase some big items like house appliances.* This is a tradition followed in many Arab countries, which involves a group of women coming together to create a pool of equal payments, made monthly or weekly and paid out to participants, one at a time by means of rotating turns.

Group MR10 participants showed positive thinking strategies to persevere, they knew their own duties and how to fulfil their financial needs, including going to work to increase income. The confidence and positive thinking of women was evident in this group. One participant noted: *'You have to work, you have to get money, you must not leave yourself and say where to go and what to do'*. The women were found to be proud of themselves, showing respect for their own position as women. This was evident from what one of them said: *'I can say that a woman is the greatest female in the universe, honestly, she bears all responsibilities.'* The women also highlighted that they were more focussed on self-discipline to ensure they managed their responsibilities efficiently. For example, one of them mentioned that: *'a woman should stand by her husband and live with him as pleasing to Allah, not to waste his money, nor to spend it in useless purposes'*. Moreover, the women were found aware of their capabilities, such as *'A woman is able to work like a man, as well as to perform housework'* and aware of their role in managing their expenses such as *'The woman of today makes her own decisions, works, spends on household, and pays expenses, transportation and schools fees'*. This indicated that the participants were aware of their balancing role in supporting family expenses.

Women's economic empowerment programmes were known to a few of them. However, most of participants did not take part in them. Women shared: *'Yes, I know about these programmes. It is a good project helping the middle and poor families. Also, they give training, but I did not take any classes'*, and *'I know of these programmes but I did not take any specific training, nor did I attend'*. Although they were familiar with the idea that such programmes existed, they only knew about them in general. Most were not aware of specific programmes or specific projects. One of them mentioned that she did receive support from a programme, which helped her obtain a sewing machine.

Women were found to be concerned about the future, in particular their children's. They did their best to ensure a better future for their children, therefore saving for emergencies was of an utmost importance. This issue was evident in the interviews, for example, one of them mentioned that *'I love work and interacting with people – however, I like to work because I want to make a future for my children and educate them well'*. Another woman explained the reason why she worked as follows: *'Every month we are able to save some money for the future or for emergencies.'*

Observing Group MR10, it could be highlighted that women were focused on the personal outcomes in terms of motherhood, education, improving family conditions, and taking correct family decisions. In addition, women were found to be unaware of specific economic empowerment programmes set for supporting women. However, they found strategies to mitigate the financial struggles of the family, such as savings, loans and making big purchases through a monthly payment plan or instalments. Moreover, they were found to balance their work within the private sphere at home, and the public one at work through agreement and mutual understanding with their husbands, positive thinking, and problem solving. They also demonstrated ability to plan for a better future for their children as well as future needs for the whole family.

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Group MR11 (Group gathering 6 women)

The women of Group MR11 were observed to be aware of their household responsibilities, including the financial, and they supported their husbands accordingly. The majority of women did not have jobs, but rather were in full charge of the home and their children. For example, some of them mentioned that: *'I am a housewife, so it is my duty to take care of all of the household activities'*, and *'As a housewife, I am taking care of all of the housework'*. Moreover, the women were also found to be supportive of their children's education, including taking them to school and helping in their studies. For example, some mentioned: *'For the children's needs like taking them to school we do this together - we take care of the children together'*, and *'Together we take care of the children's needs, like taking them to school and helping them with their studies'*. Therefore, the women were found to obtain support from their husbands in taking care of children which is part of balancing their daily life activities.

Women highlighted that education of the children is expensive, and that they were the prime decision makers in the house with regards to children education expenses. For example, regarding one of them mentioned that: *'We are worried about the schooling expenses.* When it came to payments, it was found that mostly husbands took care of that, which was evident from what the women said: *'He is paying for the home expenses, rent and utilities. He is in charge of the budget'* and *'For all the other expenses like the rent and the utilities my husband is the one who makes these payments from his job income'*. Therefore, it was observed from Group MR11 that mostly husbands were the ones who made the final spending decisions in the family, whereas women decided on the children's schooling options. Some of the women mentioned that: *'There are ordinary men who share the decision making with their wives'*, and *'Men are the decision makers and have the final say'*. Women were found to seek the support of saving pools for emergency needs or managing large expenses. For example, one of them mentioned that *'To be honest, I like saving pool to do anything, for example, the cooker needs repair'*. This showed that such a saving method, which acted as both a saving mechanism and an interest free loan at the same time, played a major part in the financing of unforeseen circumstances or even planned future expenditure. We were told by a participant: *'When we need to make big purchases, we take part in a savings pool because it is difficult to save any money on our own'*. Among the major expenses in families, the rent payment is considered the biggest burden.

Group MR11 women were found to be worried about the safety of their families with regards to the pandemic. They strived to have put in place measures to protect their children and husbands from the virus, while continuing to seek job security. This was evident in what one of them shared: *'during the spread of corona virus, the situation was difficult. Because of the pandemic, my husband is not employed, so we are affected by corona virus'*. Therefore, the women were found to be aware and had implemented health management strategies. This was evident from many of them mentioning the use of masks and

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disinfectant. For example, one of them mentioned *'We are all trying our best to wear masks all the time and keep everything clean and disinfected'*.

When asked about the women's economic empowerment programmes, the majority of the participants in this group were found to know about them. Two of them mentioned that they took a programme called 'Noor Al Bayan' which was a course training woman to be dress makers. The two ladies stated that they benefited from the course as they used the skills they gained to seek work: *'I know this programme very well - the Noor Al Bayan course. I know that it teaches women to begin sewing, it is a dress making course'*.

Women were found to have a positive perspective on the life, for example, one of them mentioned that: *'My message to all women is to understand that women are great beings, that's a fact'*. Moreover, women saw their support to their husbands in increasing family income as a positive way of improving the quality of life for the whole family. One of them mentioned that: *'A woman should help her husband to improve the standard of living'*. They also try to tackle the untowardly events in their lives positively: *'We should work hard to overcome challenges and to take good care of our children'*.

Observing Group MR11, it was highlighted that women were focusing on the personal outcomes in terms of motherhood, education, improving family conditions, and taking correct family decisions. Moreover, they were found to be focused on saving to cover big expenses and to seek support from programmes in order to avail a source of income for themselves. In addition, they were found to balance the home and work through mutual understanding with their husbands, positive thinking, health management, and awareness of their duties.

Group MR12 (Group gathering 5 women)

Observing the Group 12 women, the role of women was mostly identified by their domestic duties such as taking care of the more vulnerable family members, including parents. Women were found to receive support and encouragement from their parents, children and husbands when it came to work and earning. A few women stated that: *'I take care of all the household activities like cooking and cleaning.'* The support they received from family seemed more considerable than that received by women in the other groups, including household chores. This made their daily activities more effective, especially that the support and help they received was not only from their husbands. Some of them worked and supported their husbands to ease the financial burden. Some evidence from respondents pointing to this observation is *'Since both my husband and I are working we are managing the budget for the home together. I sell vegetables – it is not easy, but I have to. The economic situation forced me to do so. I prefer to stay at home and take care of my children. However, this is not an option. If we do not work, we cannot get any income'*, and *'both my husband and I work, due to our financial conditions. I like my work'*. It was also noted that women in this group are passionate about their work, as well as being positive. They did not work only to make income, but some stated that they enjoyed their work. The

women in Group MR12 showed a continuous level of support not only to their family at home but also to shoulder the financial burdens alongside their husbands. This positive manner is an essential part of being involved, caring, and achieving balance in their lives. Although all the women in this group were found to be working and earning, some of them only started to work just to ease the financial burden, rather than choosing work as a means of economic development and financial independence. For example, one of the respondents mentioned that *“Before my husband’s accident I did not work, but now it is difficult for him to work so I started to work in a school”*.

Regarding the support provided by women’s economic development programmes, it was noted that most of the participants were aware of these programmes. Only one of them did not know about these programmes. This indicated that support programmes were effectively implemented in this region.

Observing Group MR12, it can be highlighted that personal outcomes were motherhood, education, improving family conditions, and taking correct family decisions. Further, they had options to access support and development programmes. Women of this group were found to balance the home and work lives through mutual understanding with their husbands, positive thinking, and getting support from other family members.

Region-to-Region Comparison

In general, all women were found to be aware of their responsibilities towards the household, grateful of what they have, and aware of the financial and economic struggles, both on the family level and in the country in general.

In the southern region, women are hardworking and the majority of them are striving to manage their expenses. From the four southern region groups assessed, three were aware of women’s economic empowerment programmes. Some of them have accessed some of those programmes, which helped them to start work and earn. For instance, ‘Misr El Khair Foundation’ programme helped women to open new shops and acquire equipment such as sewing machines to start working. Women of the South spend more time working outside the house due to their financial need. The most common reason for these women to seek work for supporting the family is that their husbands did not work. The most common type of work is managing shops. Southern region women are positive thinking and committed towards their role to support husbands. These women are aware of the high cost of children’s education, and its significance for future careers for their children. Women were found to be concerned for the safety of their children while dropping off or picking up from schools, so they took measures to protect them. Furthermore, women were found to have concerns regarding their own safety outside the house and feared risks such as robbery when alone in the street, and threatening behaviour of customers when working at shops. The decision of working out of house arose from external factors, mainly inability of husbands to support the family due to unemployment and other reasons. The living

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conditions of some of them were poor, as they considered their houses to pose a risk to life due to poor building standards. Women of the South believed they had a duty to take care of husband and family, as well as carry out all the household chores. They balanced their roles in the house and their work outside it and were aware of the expenses. The financial burden and expenses were managed through their income from work, *pool savings*, and bank loans when necessary.

In the northern region, working women were aware of their household responsibilities, although they found them hard to manage. Women were found to largely depend on husbands for financial support. However, some worked to help make the ends meet. Northern region women displayed a positive outlook when it came to their work, as they saw it as a means to share the financial burden with their husbands. They seemed to be passionate about their jobs and expressed their desire to be financially independent. The empowerment programmes were not accessed by women in the north because the majority of them had no knowledge those programmes existed. For the majority of them, the husband is the main decision maker, and women were found to support the decisions of their husbands. In return, husbands were reported to seek advice and opinions of their wives in making those decisions. Women of the north were found to think positively about their circumstances, assessing that they could meet their goals and be successful. Women showed themselves to be strong in terms of dealing with hard situations, and it is observed that women preferred working and generating their own income to asking for financial help from others. Women were committed to their children's schooling and ensured that children attended school, and received help in their studies, including private tutoring. The financial burden of women is eased through their savings, having interest-free loans in the form of *pool savings*, and owning their own flats. Women of the north felt more settled balancing motherhood, following their husbands' decisions, and participating in increasing the family income by working.

In the middle region, working women obtained support from the family, such as help from family members to do household chores and help with children care in order to enable them to work outside the house. Those who were educated to university level sought job opportunities equal to those sought by their husbands. They were found to take a positive approach when tackling financial challenges such as increased spending and rising living standards. Because women of central Egypt were aware of spending in their households, they were more concerned with mutual understanding and participation in decision making. Those who were housewives managed house activities and provided significant support for their children's education. Women were concerned about the expenses mainly related to children education, and they were found to be worried about the future of their children in terms of both education and careers. In the middle region, women knew about the economic empowerment programmes - some of them mentioned the 'Noor Al Bayan' programme as being supportive towards training in dressmaking, helping women to acquire skills and creating opportunities for income. Women also received sewing machines through such programmes. The financial burden of women from the middle region is reduced through *pool savings*, owning their own flats, and loans from banks.

Comparing the three regions, it was observed that women in the southern part of Egypt had poor facilities and limited access to education even though they were trying hard to work in order to balance their needs. On the other hand, women in the middle and northern part of Egypt were more educated and had better living conditions as they own flats and work in better positions. Among the three regions, the northern region lacked awareness of the economic empowerment programmes compared to the middle and southern regions. Women of the southern region accessed support programmes to start working, opening businesses and receiving income. Women in the other regions, the middle and northern areas, accessed those programmes to learn and train. The dominance of husbands, varied across the region, and so did the work status of husbands. More unemployed husbands were reported in the southern part. This perhaps acted as a drive for women to seek work in order to meet expenses of house. Other factors that influenced women's desire to work were children's education, wedding expenses, rents, and increased expenses of daily life.

Shortcomings of Women's Economic Empowerment Programmes

The objective of this section is to highlight the regions where women need outreach the most. Figure 7 is based on the responses of women from three regions that did not know about the programmes before or have not heard of the concept. Their percentage is calculated on a regional basis to indicate which region is more lacking or needs attention. These results clearly indicate that the northern region is more lacking than the middle one, while the southern region is the most aware region. The northern region needs more attention with regards to proper communication of these programmes. A similar recommendation could be given to the middle region as well. Even though these two regions (north and middle) have higher levels of educated women, the women did not know about such programmes. On the other hand, southern region women are aware and seeking opportunities through economic empowerment programmes. Mostly, the empowerment programmes and similar initiatives are applied throughout Egypt. However, this differentiating view shows the shortcomings of the efforts to reach greater population and people in need in an equal manner throughout Egypt. The development in Egypt may vary from one region to another as evident from responses regarding concerns of external factors, such as shop customer behaviour, women safety, and children safety. This goes hand in hand with the living conditions of families, their financial status and household spending, as determining factors to seek empowerment programmes.

In summary, all regions need attention, and among them, northern region needs the most. Linking to stakeholder's theory, the first priority of interest of fulfilling the objectives must be given to northern region and then other regions. In addition, all regions would need the optimal interaction and communication for all involved parties. In this manner, the stakeholder's interest can be continued targeting the region wise. It is observed from responses that concerns of limited access to education, living conditions of families, safety, their financial status and husbands decision dominance indicate the attention to UNSDGs SDG 1 (No poverty), SDG 4 (Quality education), SDG 5 (Gender equality), SDG 8 (Decent

work and economic growth), SDG 10 (Reduced inequalities), SDG 16 (Peace, justice, and strong institutions), and SDG 17 (Partnerships for the Goals).

Participants who are unaware of empowerment programmes

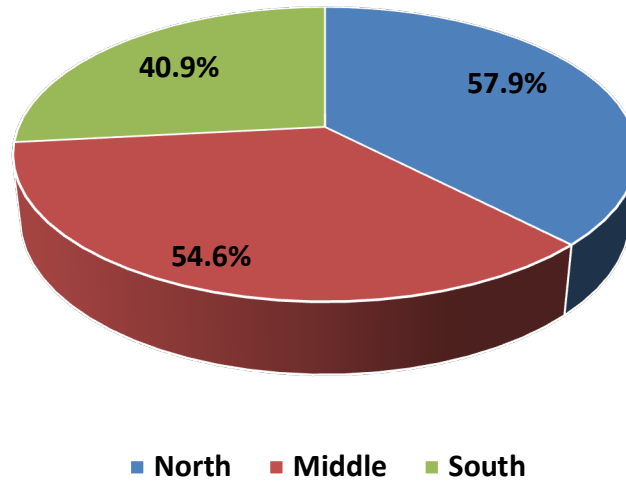


Figure 7: Participants Unaware of Empowerment Programmes

Summary

Women’s economic empowerment programmes are reaching out through the following ways:

- Financial support (helping with employment getting income)
- Equipment support (like sewing machine)
- Business support (like opening shop or setting up small businesses)
- Training support (supporting skill development)

Experience of women who participated in empowerment programmes:

- *It is a part of social fund supporting women, training women on skills (like sewing), and encouraging them to start businesses.*
- *It is a way of creating opportunities for poor families, supporting them to develop skills by offering training courses.*
- *It is a part of training women on skills such as dress making to help them overcome financial challenges.*

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Factors influencing positively towards success of empowerment programmes:

- Passion for work.
- Willingness to start a business.
- The need for extra income.
- Concerns regarding future - seeking security.
- Desire to own property.

Factors influencing negatively towards success of empowerment programmes:

- Lack of awareness.
- Satisfaction of women with their current roles as housewives – lack of ambition
- Dominance of husband in decisions.

Chapter 6 will highlight the major findings of this research, drawing from evidence gathered from literature. It will also include concluding notes with regards to achievements of aim, objectives, and research questions. Following that, it will offer recommendations for women economic empowerment.

Chapter 6: Findings, Conclusions and Recommendations

Findings

Women's education; work and life balance

The findings on women's education (as illustrated in Figure 5) and work - home balance from this study indicate that there are more working women in the southern region of Egypt than in the central and northern regions. On the other hand, the level of education attained by women was lower in the Southern region of Egypt. The findings also suggest that women in the southern region are generally poorer, and in need of more income to level up their lives. Most of the women consider household activities and taking care of children, including schooling and school runs, as their responsibility, to which they are committed. Working women are found to effectively balance these commitments with support from their husbands, and other family members in some cases. For those who work, expenses are shared between husband and wife. The work-home balance is observed to be enhanced by support from other family members such as parents and grown-up children in the family, in addition to support from the husband. It is worth mentioning that even in Europe where gender equality is considered to be observed far more than in the Middle East, the percentage of men who help in housework is on average only 34% across the EU, according to Statista (October 2018)⁶. Overall, it would be safe to say that women are able to manage better through collaborative efforts from husband and family support.

From the literature, it is noted that the work women do for their household is not counted towards the GDP. Hence, in the welfare system, domestic work is considered "invisible and undervalued" (Antonopoulos and Hirway, 2010). Women's time is more constrained than that of men (Wodon and Blackden, 2006). Drolet has stated that female mobility is restricted due to household responsibility and the required permission of husbands (Drolet, 2011) According to Assaad and El-Hamidi, the literacy level is lower in women (65%) than men (82%) which is one of the major determinants identifying female workforce participation in Egypt (Assaad and El-Hamidi, 2001). Hence, in the regions of Egypt where the female education rate is low, there is a decline in the rate of women seeking opportunities. For instance, the Southern region of Egypt is regarded as conservative, such that it restricts women's involvement in education, subsequently restricting employment of women in any other sector but agriculture.

Moreover, it is noted from literature as well as confirmed from my study that Egyptian women consider their work at home as an obligation and commitment. It is observed that

⁶(<https://www.statista.com/chart/15880/housework-europe-gender-split/>).

career choices of Egyptian women are driven towards the public sector rather than the private sector due to the associated benefits such as job security, respect, and less working hours (Momani, 2016). As mentioned by OECDI (2018), working women experience a limited social infrastructure and are primarily considered as caregivers in the family which creates difficulty managing work and home.

In Egypt it is widely considered that women lack a work-life balance. Moreover, women do not get any support from their workplaces, for example, the denial of maternity and paternity leave in most workplaces, as well as absence of allowances or support regarding childcare for working mothers. According to Barsoum, in Egypt, the challenges for married working women are more compared to those of unmarried or single women (Barsoum, 2019). However, married working women, especially those who have children, experience difficulties such as time management, and poor social and family support. A case examined by Barsoum (2019) revealed that women were treated with less respect by supervisors than their male counterparts. The study also raised points such as discipline and behaviours towards women. Overall, education and work-life balance were observed as essential factors which empowered women to fulfil both household needs and workplace requirements.

Awareness, utilization of WEE programmes and women's empowerment

The observations collected from the group gatherings show that in the northern region, there is a lack of awareness of the existence of economic empowerment programmes as compared to the middle and southern regions. Women in the Southern region of Egypt accessed support programmes to start working, open businesses and obtain income. Women in other regions, including central and northern accessed the programmes to learn and acquire skills. These findings highlight the gatherings themselves helpful in encouraging each other to access resources of making them more aware of their existence and the processes.

The first step in benefiting from what the WEE programmes offer is to be aware they exist and to focus on what is needed by individual regions rather than a blanket approach. This knowledge is essential for the women to start seeking the benefits associated and for development in future. Some of the noted programmes that came up in group discussions were 'Misr El Khair Foundation' programme, and the 'Noor Al Bayan'. The former helps women to start small businesses such as opening small shops, as well as providing them with production equipment, such as sewing machines. The latter supports them to acquire skills such as dress making, through offering training courses for women. Both programmes are found to be extremely helpful in creating income opportunities for women.

From the literature, it was evident that the ENID development network which was officially initiated in 2012 and worked in coordination with the Ministry of International Cooperation over a period of five years, was focused on addressing the economic development of

Egyptian women. The main objective was poverty reduction by means of availing employment, and promoting of small, medium, and micro enterprises. The initiative mainly targeted the southern region of Egypt (UNDP Human Development Report 2013). Chatterjee et al. (2018) pointed out that increasing economic growth increases level of satisfaction in the family with the income of the male family members and females choose not to work indicating the decline in female participation in the market (Chatterjee et al., 2018). For instance, in the southern region of Egypt, since women's employment is limited, initiatives to help rural women started with 'Neqdar Nesharek Programme' in 2013 and continued until mid-2014. This programme included occasional training, supporting women to start new businesses, and securing employment for young graduates (USAID Annual Conference Report 2015). In order to prepare women to broaden their opportunities of accessing jobs in either the private or public sectors, education is an essential. Education of girls can improve their performance in the society, empower them, and promote them in leadership (Sperling and Winthrop, 2016).

Furthermore, marriage was observed as a barrier which is restricted women in many aspects due to culturally set standards. Teenage marriages are common practice, particularly in rural areas. This was found to negatively impact women education Yount et al. (2014) examined a rural area of southern Egypt – Minya, and concluded that women's empowerment programmes in this area must focus on "the educational attainment of women, their engagement in economic activities, connections to their social networks, and extending the support beyond the family network" (Yount et al., 2014:192). A study conducted by El-Fiky (2022) found that women's empowerment policies in Egypt must emphasize targeting education, training, and networking programmes for women starting new businesses (El-Fiky, 2022). Moreover, when considering funding or access to loans it is recommended to maintain a repayment policy in order to obtain benefits of their primary spending. Overall, WEE programmes still need to be improved to reach larger population.

Male dominance in decision making

From all regions, two findings regarding decision making are noted. These are: the dominance of husbands in making major decisions concerning the family budget, with working women agreeing majorly with mutual decision making, and the drive for women to find work in order to meet household expenses, especially when husbands are unemployed. This is mainly observed in the Southern region.

From the literature, it was observed that in Egypt, women experience "a lack of power due to gender dynamics and social exclusion" as mentioned by Malhotra (Malhotra et al., 2002:4). According to Adisa and Gvadosi, in Egypt the role of men is dominant from the cultural perspective in the family domain (Adisa and Gvadosi, 2021). A study conducted in 2014 comparing Egypt with Middle Eastern countries found that Egypt is categorized to be a low gender-egalitarian society. This is seemed to indicate that the country's culture clearly identifies and differentiates roles for men and women based on

their gender, abilities, and behaviour. A low gender-egalitarian society has men mainly involved in undertaking the work as a breadwinner, and women focusing on the family.

Factors influencing WEE positively

The factors which are found to support the access of WEE programmes included family support, interest in training courses, financial support from loans/ income, business support from programmes to establish small businesses, equipment support from programmes to develop their skills and practice economic activities such as using the sewing machine. All these factors were observed to be positively highlighted during the group gatherings as well as reflected from findings in literature.

It can be asserted from the literature that the economic status of the family also has an impact on female empowerment. This is because lower middle class and low-income women have to access financial offerings from banks to fulfil their needs. It is evident from the literature that microfinance initiatives are thus providing essential pathways empowering women (Rankin, 2002; Mayoux, 2001; Karim, 2011). Even through women were found to obtain support externally, the decision to access, manage and repay loans is hindered by their husbands. However, the support offered from Microfinance Institutions (MFIs) has fostered policies which empower poor women to take control over loans and utilize them for generating income. In Egypt, the access to financial assets is supported via CBE bank, and it effectively considers gender financial inclusivity in their policies (AFI Report 2019)⁷. It is also evident from Egypt's vision 2030 which states that Egypt is committed to macro level financing, improving entrepreneurial activities, and transitioning to a cashless economy (El-Megharbel, 2015). In addition, the national women strategy for 2030 which was initiated by the National Council for Women in Egypt in 2017, strives to strengthen women's financial inclusion. Hence, with all these continuing changes, Egyptian women are expected to attain more support from the government and banks (IFC Annual Report 2018)⁸.

Laszlo mentioned that the age of Egyptian women at marriage affected their participation in the labour market. (Laszlo et al., 2020) Three factors depicting empowerment observed were access to resources, access to control on family resources, and participation in decisions related to the household. Some of the decisions that women make give them power over the household (Dajani and Moustafa, 2021).

⁷https://www.afi-global.org/wp-content/uploads/publications/2019-04/AFI_Egypt%20gender_AW_digital.pdf.

⁸<https://www.ifc.org/en/insights-reports/2018/ifc-ar-2018>.

These include spending on the household, marriage of their children, education of their children, family health expenses, and women's decisions for visiting friends and family. On the other hand, COVID 19 had serious consequences for all of Egypt, and a survey conducted to examine the impact on women's psychological empowerment and work-life balance found that the pandemic affected them positively through two main dimensions: self-determination, and work competency (Dajani and Moustafa, 2021). Overall, these factors contribute positively towards progress, feeling motivated, taking responsibility, and undertaking economic activities with the available support.

Factors influencing WEE negatively

In this study, some of the factors which negatively affect the WEE are lack of time to work, higher commitment to family, women not being given the choice from their husbands to work outside, poor financial needs and lack of awareness of WEE programmes, and a lack of education that is depriving opportunities.

From the literature it is noted that, in the low-income and middle-class countries, women are constrained with household work and their time given for outside work would account for an inappropriate proportion of time spent at home to take care of the family. In the literature this is regarded as the concept of being "time poor". In other words, this indicates that the long working hours spent at home makes them stay poor (Peters et al., 2015). According to the disclosure of the World Economic Forum Annual Meeting (2016)⁹, in rural areas of Egypt, women are subjected to gender discrimination; the women employment rates were found to be low as well. Moreover, a study conducted by Nazier and Ramadan found that social restrictions of women in Egypt influenced women's empowerment.) They exemplified this by the observation that in a large family, mainly the adult son possesses a higher decision-making authority. Decision making is essentially held with adherence and prevalence given through policies. The participation of women being less in the political domain indicates that they have less influence on policy making, especially in economic policy decisions. The leadership and policies affect the investment of Egypt towards female empowerment. Moreover, in Egypt, the labour market is influenced by trade unions, where women can be involved as there are no legal restrictions. However, they are much less in number. Overall, women's empowerment is negatively affected by internal domestic factors and externally from the workplace environment, policies, facilities, and provided incentives.

⁹(<https://www.weforum.org/events/world-economic-forum-annual-meeting-2016/>).

Conclusion

This research has explored the women in Egypt across three different regions seeking their voices and understanding their economic empowerment factors. Through comprehensive literature research, the enablers and constraints were considered and examined while conducting the primary research. A qualitative research approach was adopted through group conversations, four groups each from Southern, Northern, and Middle regions of Egypt respectively. Thematic analysis of each group was conducted and discussed along with demographic analytics.

This research was initiated with the purpose of contributing to women's empowerment in the context of contemporary conditions and UNSDGs created in 2012 but results/success understandably having a time lag as projects had to be assessed or launched and evaluated. The aim of this research was to add a small step to these discourses and initiatives for women's empowerment through focusing on one country and initiating a storytelling approach to find out what is going on and what matters to these women. This aim encloses the scope of SDGs including SDG 1 (No poverty), SDG 4 (Quality education), SDG 5 (Gender equality), SDG 8 (Decent work and economic growth), SDG 10 (Reduced inequalities), SDG 16 (Peace, justice, and strong institutions), and SDG 17 (Partnerships for the Goals). To fulfil this aim, an assessment of the enablers and constraints that are at play in relation to the existing economic empowerment programmes was conducted and findings indicate that Egyptian women generally have a positive attitude towards education, work, and taking responsibility. However, the majority of them considered the household activities and care of children as their main responsibilities. It was observed that women had a perception that supporting their husband is one of their roles. Working women tend to deliver this support in the form of financial contribution in the household expenses. With regards to the women's economic empowerment programmes, the women in the northern region were found to be unaware as to the programmes offered in their region, or indeed that such programmes existed at all, whereas the women in the middle and southern regions accessed some of those programmes to start working, open businesses and obtain income.

These findings highlight the way the WEE programmes present themselves, or their ability to reach out to their target groups is key to women availing themselves of the benefits. However, experiential evidence has now emerged from this research to inform the outcomes as opposed to what started as 'desired outcomes'. These include the conclusion that the major factors at play are the circumstances, level of education, and family dynamics of those at the other end of WEE programs – i.e., the recipients of the service.

It was also concluded that there is a benefit in increasing public awareness of the integral role played by different enablers and constraints closely connected with economic empowerment notion, as well as in drawing national attention to the importance of designing more ambitious national economic empowerment programmes that would

greatly stimulate economic growth in the Arab world, were fulfilled by showing the research implications and offering recommendations.

Recommendations

The current research can be a contributory step in exploring the factors encouraging or hindering the implementation of WEE in the MENA region. However, the results of this research should be treated with a degree of caution due to the small sample size which might not be a true reflection of the population targeted by WEE programmes. Furthermore, one of the restrictions that limited the group gatherings was the COVID pandemic measures which were set at the time of conducting this research.

What was evident was the regional differences demographically (varied) and in terms of benefits that the WEE programmes could offer influenced by what benefits are needed most and in what contexts.

Such research could examine in more detail the effectiveness of communicating the WEE programmes and promoting them among the targeted population, as well as look into adopting formal procedures with regards to enrolment in order to provide accurate data. It could also contribute to designing training based on the level of education as well as conduct surveys to find out the interests and capabilities of women in particular regions. More attention could also be paid to region-wise investment by means of considering the region-specific characteristics, such as the demographic factors and regional culture.

Therefore, a substantial amount of field work is needed that goes beyond metrics to capture the undertones as it trembles and the nuances at play which can situationally change at different rates. This should go hand in hand with the metrics which can extrapolated by investigating this complex topic of WEE programmes in Egypt with a historical overview of such programmes so that interested researchers are able to have a reference point and compare how the WEE programmes have changed lives over many years.

Finally, more support is required from the government for engaging in new policies in support of economic empowerment of Egyptian women in the rural regions.

I summarise my recommendations as follows:

1. WEE Programmes can be communicated effectively through official registration, open announcements, and creating awareness at both local and federal level. This is to reach a larger population and to fulfil their hopes and expectations. Women's needs should be at the centre of planning and conducting such programmes – including the choice of suitable venues, providing childcare solutions, and choosing relevant areas for training and development.

2. Addressing the UNSDGs, women empowerment is associated with their access to education, gender equality, decent work and economic growth, eradicating poverty, and ensuring justice and fairness for women in the society. WEE programmes can be planned in such a way that financial and training support can be given for groups separately based on their level of education, income, and their skills. This will create flexibility in the programme and enrich the talented and educated women to seek faster economic growth. It is important to ensure situations faced by women. For instance, if the woman is the only bread winner having no husband, then programme considers it with more suitable solutions.
3. Training should include attention to the role that men play in the household and the economic advantages of equal/collaborative partnerships in marriage that can bring benefits for everyone. Although the role of men was not an aim of this project, it emerged constantly as both an enabler and a constraint. Addressing the underlying fears/constraints of male members of the community and promoting the overall advantages of change need to go hand in hand with examining what they represent as enablers and constraints. As a single woman and a successful professional I found males professionally to be supportive. However, I recognise the restraints of the male voice of tradition from my childhood. I also recognise the complicated nature of relationships, the fears, the expectations, aspects of betrayal to the cultural norms and the importance, in terms of complexity, of seeing everything as interconnected. It is important not to neglect the male's fears while advocating women's empowerment trainings.
4. Flexibility in structure of the programme will help accommodate different needs as well as different levels of education, and different aspirations of women, for example women in agricultural communities would appreciate programmes that will support more hands-on techniques and training that is directly related to their main work in fields, whereas other women living in the same region might be more interested in literacy programmes or possibly accounting programmes to help them run small businesses.
5. It is important to look at the level of income available to women in the poorer areas during the planning stage to determine whether they can afford accessing certain programmes. Other ways to tackle affordability could be by availing government or private grants or interest-free loans to attract the low-income category of women.
6. The way women are perceived in certain women, as well as the way women themselves view their roles in the society could be tackled by two broad ways – the first is for the programme to attempt to be an insider by understanding those perceptions and work around them, for example in societies where there is a male-female segregation, facilitators selected should be females and training should be offered in private or semi-private sphere environment. The other way is trying to shift those perceptions for example by inviting men and women to seminars or open evenings to explain the role of women in economic development etc.
7. Region-wise investment in the WEE programmes in Egypt is essential to resources in areas of high demand, particularly where people expected support and funding

- to achieve one of their primary needs – the need for freedom, according to Erich Fromm (Fromm, 2021).
8. The impact of teenage marriage, size of family, income, and other demographic information should be investigated and considered for entailing financial support or aid.
 9. There is a definite need for computer literacy and technology training to enable women to have a better access to training, funding and resources as well as to open new work opportunities for themselves.
 10. The Egyptian Government must focus on formulating financial and social policies to support women who need to access assistance and engage in economic activities in a flexible manner.

Limitations

There were some limitations that this study encountered in both the data collection and the analysis; some were technical while others were practical.

Data Collection

Because of COVID-19, there were various restrictions including those on travel as well as on conducting gatherings in closed spaces which were unavoidable. Technology was used to overcome the challenges posed by the circumstances. I was able to conduct the group gatherings remotely as I was not in Egypt, but the gatherings were facilitated. I was able to connect with the women through remote connectivity.

It is certainly true that connecting with them physically would have helped me capture more of the emotions and personal interpretations of each story. Using body language as a key observation would have been valuable. This would be a future recommendation for this research.

I had encountered some connectivity issues often during the gatherings, which left me sometimes with choppy connectivity where I would lose some of the conversations while I reconnected to the group. I had a facilitator who was able to capture all conversations since she was physically there interacting with the women. That was of great benefit since trust was a given in these situations to foster an atmosphere where the women could come to participate and comfortably and share their narratives.

Future Direction

The future research can focus on the execution of the WEE programmes investigating the role of leadership including the programme managers and facilitators to observe how the programmes are being conducted, monitored, and measured. A link to the programme managers and the programme seekers women themselves is strongly recommended. The programme managers and facilitators need to observe on the ground the impact of the projects and how the impact of such programmes are perceived by the women participating as well as the women who are not participating.

Critical Reflection

This programme's and autoethnography's encouragement for reflection have made critical reflection a part of my life and work. I encourage all members of my team and co-workers to engage in this very rewarding 'habit'. I say 'critical' reflection to encourage the idea of action to follow reflection. We can reflect on ourselves and on our practice but for me this reflection needs to enhance in some way the manifestation of one's agency in the world.

According to Fook (2000) critical reflection is a key component in the process of self-learning from past experiences. It is an invaluable assessment approach for achieving a progressive increase in self-knowledge. More precisely, it is a reliable means of reconsidering previously taken decisions and solving problems to improve knowledge required for personal growth and professional development. Fook defines critical reflection as "a way of researching personal practice or experience to develop our understandings of ourselves as knowers or makers of knowledge" (Fook, 2000:444). That is, careful thoughts on personal life experiences advance comprehensive understanding of situations and behaviours, therefore, promote transformative learning.

In this part, I will be using Fook and Gardner's model of critical reflection (Fook and Gardner, 2007) to question and challenge my conventional assumptions about how women can be economically empowered. Such thoughtful self-reflection practice is needed to generate new knowledge necessary for transforming my professional opinions, thus driving positive change. In other words, this critical examination helps me to develop emotional and intellectual growth as a practitioner researcher. Fook and Gardner have noted that critical reflection is a conscious dynamic process of "unsettling individual assumptions to bring about social changes" (Fook and Gardner, 2007:44). They have developed a theoretical framework for identifying and analysing past experiences in a way that facilitate professional learning in future.

I am using this critical reflection to present the *Auto* dimension in this Autoethnographically conducted research. Reflecting on this research, I looked at the whole experience with a researcher's eye as an outsider and contemplated the impact on my future professional practice. I was also reminded of my own experiences and found

opportunities to consolidate my identity as well as grow on the personal level, standing in as an insider who shared with the participants the fact that I am also a woman and have been brought up with similar restrictions in a similar traditional society. At times, the outsider and insider intertwined. Critical reflection, in this research, is done with the aim of fostering awareness of my original conception of the term women economic empowerment. Women's empowerment is a 'critical incident' that is closely related to my professional practice as a positive change agent. The term, according to Hickson (2011:833), is defined as "any significant event that leaves the participant to feel puzzled or unclear about the incident and the outcome" and thus it can stimulate a will for new direction and action.

Returning to my first experience of a critical incident, it was about the game my mother hid from me. This set off a chain reaction of, at times, what seemed unconnected thoughts and actions but, in reflection through this research process, I see that they are all connected because at their core was freedom from imposed restrictions that could not let me fully know myself and what I was capable of doing in the world. I have learned that, like gaming, a level of the gaming might end but the leaning, through experience and excitement of the game, is transferable and, is open to be constantly evolved through endless levels of living a life. The game of life ends for all of us as individuals but it continues for those who come after. The question is what do we leave behind of our part in the game?

For me, this term, women's economic empowerment has always resonated with considerable social complexities. I was born and raised in a conservative community where women had two pre-determined roles to perform, namely, to be a housewife and a mother. This socially dominant idea that women were fit for only these two positions exerted an adverse impact on me; it caused me great confusion and frustration. The primary reason for my negative feelings was that I realized, through the journey of discovering myself, that I had other considerable potentials for my personal and professional growth.

Therefore, due to all these social and cultural restrictions imposed on women in my conservative community, I used to have some original expectations about what is most essential for a woman to be economically empowered. Initially, I presumed that for a woman to be economically powerful all what she needed was a high-quality education and a leadership position.

This practitioner research to further examine women's economic empowerment programmes was an experience that so profoundly changed my professional outlook on the concept of women's economic empowerment. The striking findings of the thematic analysis of the Egyptian women experiences left me deeply disappointed and bewildered as it directly challenged my conventional expectations about the effective management of WEE processes. Surprisingly enough, I discovered that my personal perception of this term requires substantial improvement. In other words, through my reflection on the empowerment incident in Egypt, I became consciously aware that for a woman to be economically empowered, much more is needed than just high-quality education and a

position. I gradually realized that the relationship between education and economic empowerment is not as reciprocal as it seemed to me before. Much to my surprise, the analysis of the participants' experiences indicated that the least influenced group by the economic empowerment programmes is the most educated one in the north region. So, I started to consider alternative methods and creative practices for empowering women economically.

What is more, the thought of raising women's economic productivity at a national level has been further reinforced by the findings: the real-life stories of the participants about the many cultural barriers they have encountered for nothing but being a woman, but also because of other factors. This compelled me to put forward general recommendations for the improvement of women's empowerment programmes in the Arab world where many regions of MENA are experiencing conflicts, economic and social hardships and climate change.

Therefore, as a researcher, nurtured by the influences I have just mentioned, some future strategies that could contribute to achieving the effective implementation of economic empowerment programmes in the MENA region emerged. Those include developing empowerment programmes that are in agreement with the world socio-cultural norms of the region. I generally suppose that empowerment programmes that deviate from such accepted norms will end in complete failure. I also realized that women would be more motivated to attend the empowerment programmes, if these programmes do not seriously challenge their well-established conventions as wives and mothers. Women in the MENA region need to fully recognize the social and economic benefits of these empowerment programmes, and what is more they need to believe that these empowerment programmes, as well as the accompanying infrastructure, can be subsidized by global institutions like the World Bank and they are not deliberate attempts of rebellion against their traditional conventions. It is a step-by-step approach that recognises that periods of adaptability are needed and patience so that with the seeds planted and with enough steps taken now, then new generations will have a chance to reap the benefits.

The researcher in me also sees that when planning women's empowerment programmes, external courses on this particular topic should be freely offered to men of all ages. They should be highly encouraged to be involved in some enlightening group-discussions about women's empowerment. Broadly speaking, men must know the true meanings and real benefits of the concept of women's empowerment so as not to prevent their wives or daughters from being enrolled in such programmes. Consideration can be given to having these delivered by culturally appropriate male and female facilitators working together with each group.

In addition, appropriate social facilities should be provided to women to help them get ready for full-time work. Some of these are children day care facilities and nurseries with affordable prices, or even crèches embedded in their workplaces, safety measures to support out-door jobs, efficient transportation means, and a safe working environment.

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This is a question of subsidised infrastructure as well as policy changes. Policy changes are redundant if the infrastructure is not in place to enact them successfully. Besides, women's empowerment programmes should always be accompanied by successful advertising campaigns to make them well known.

Observing the participants in the group gatherings, it was disappointing to see that the majority of Egyptian women were still living in dire poverty, barely managing expenses and financially depending on husbands as the main source of income and the sole decision maker. This is not to say they had no potential or ability to break free from this social conditioning. However, in my view, change starts with *desire to change*. From my own experience, education was an eye opener, and coupled with an intense desire to bring out all my potential, I was able to break free from a box I would otherwise be forced to live within. I wanted the Egyptian women to have the same opportunity but they mostly were already married with children and family responsibilities. This is not my case. I became acutely aware that I did not know what would be needed for them in their situations from their own words. I have noticed that in any trainings we need to pay attention to the language and concepts we bring into this space. For example, perhaps we can speak to them not about identity but individual agency and appreciation for how they exercise this agency everyday through their hard work and multitasking, and what small thing would they like to add to this which is about a small desire for themselves. It is not about revolution but perhaps small nudges in situational and attitudinal evolution.

As a researcher looking from outside, intertwined with my insider perspective as a woman growing up in a similar traditional society, some of my pre-set convictions were challenged as I listened to the narrative contributions of Egyptian women from different regions. I was convinced that women would have control at least over their own lives if they are able to be financially independent: this was not the case in some of the women's stories. Although they were the main income makers for the family, yet some still needed permission from their husbands, including those who did not work, as to whether they worked in the first place, and even how they presented themselves at work. Major family decisions were still made by the husbands, regardless. Looking back to my own experience during a stage when I had to choose my space to grow, I had to entertain and subsequently explore the idea of leaving the family home, so that I could have my own space away from projections and pressures. The conventional and conservative thoughts of my family resisted them to allow me to take that risk. However, my decisions taking risks in my life had paid me better with my financial stability. My family observing my stability now has paved way for me being recognized again in the family. I see it more of inert agreement without seeking opportunities or finding ways to augment family needs, contributing to reduce expense, and supporting husband in economic matters. In the case of the Egyptian women who spoke to me, the ones who were educated to a higher level were a different story. Those who worked among them were found to share their income for covering expenses but also take decisions together with their husbands. As a woman I feel more content when serving my family as it is beauty of women to support husband in every matter and this I have noticed in Egyptian women. As mentioned by one of the women "*if you pay the bills or if you are*

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bringing the steady income to the house then you are the decision maker”, it indicates how economic empowerment can also socially empower women in family leading roles especially in decision making. However, those discussions also proved that education is key.

The participants also reported having to face challenges regarding the time spent with husband, time spent with children, and stress from work. I truly appreciate the efforts of Egyptian women who are work outside the house and also fulfil tasks at home. However, once again, I was left wondering whether there is any available support, such as women groups, activities, mental health support etc. Due to the limitation of this research, I was not able to explore these questions further. I was also not there in person, and conducting the meetings over zoom had its own challenges in any case. However, those questions with regards to the support available for women resonated with me

Reflecting on my prior experiences clearly exposed many points of weakness in established, well intentioned economic empowerment programmes. Accordingly, I assume that the above practical suggestions I am making have the potential to make WEE programmes more influential. In other words, my thoughtful reflection has deepened my understanding of the meaning of the term women’s empowerment. It illuminated much broader aspects of the term, which I did not realize initially. From my past experiences, I have learned that to design ambitious economic empowerment programmes, profound changes and improvements are required. What is most important for me is that today I can more confidently deal with several critical issues as I have gained a powerful by product of doing this research and that is a broader perspective on life and that embracing complexity should not paralyse us into inaction but empower us to action that will expand the horizon of possibility.

When it came to sacrificing one’s own development and growth, it proved that it was always women who sacrificed. The participants told me stories supporting this notion time and again. One of the women had to give up finishing her education, going to work and even getting married because her parents passed away and she had to take on the responsibility of her siblings. In such situations, traditionally, the opportunity to pursue an education and a career is almost always given to the male siblings. Females are expected to take a back seat and support their male siblings to succeed and be able to prosper financially. The expectation is that they will be looking after their female family members who are not able to make a living. Once again, women sacrifice the opportunity to be financially independent and economically active. Although on the outset, it would look like it is a choice they are making, I, as an insider, know that women are shackled by traditions, culture and societal expectations, and did understand when this particular woman expressed a longing to have been able to work or start a business.

Nevertheless, I have learnt from my own journey that while situational factors play a major role in determining one’s career, it is important to be prepared with the necessary skills in order to benefit from the opportunities that present themselves. Having the will power is

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equally important, as well as support. I was fortunate to have the support of my family, especially my father, but I can see that many of the women who attended the gatherings lacked the same solid support I personally received in my journey.

These stories collected from the women's interviews had an impact on my understanding of family conditions in Egypt, and how women majorly contributed towards homecare as well as outside work. As I listened to one Egyptian woman after another explaining to me matter-of-factly how woman's first and foremost priority is to maintain the household and run the everyday chores efficiently, I find myself thinking that Saudi women, despite all the opportunities availed to them, face the very same constraint: their own vision of themselves. Participants from Egypt accept without questioning that their husbands have the right to make decisions regarding whether they could work or not, or whether they could start a business or not. This was not alien to me, as women in my country women take the same stance. While women in Egypt worked because they needed the extra income for their livelihood and basic needs of their families, women who worked in Saudi, for the most cases, did so for self-actualisation and personal satisfaction. There might be similarities or differences in the circumstances of the society I belong to and the Egyptian society, but it would seem that one similarity is that women in both societies do face constraints to empowerment, including their own convictions and behaviour.

The sessions were conducted with a translator present. It came to my realisation that although Arabic is the language of the MENA region, it is not all one *Arabic*. Standard Modern Arabic MSA is the official language of the news, books, newspapers, classroom instruction, and all formal aspects of life. However, there is another Arabic language - it is the local one which is spoken in everyday life, with a variety of dialects in different countries of the MENA region and even different regions within the same country. In some cases, it would seem like a different language altogether from the MSA. It occurred to me that people who have not been to school might find it challenging to understand or interact with MSA, even though they are considered Arabic speakers.

Conducting this research led me to think whether it would be useful to conduct an Asset Based Community Development research - ABCD. This is a type of research that focuses on exploring the resources or assets which are already available in the community to see if they are recognized by the community and being utilised to their full potential. For example, are there institutions who could offer crèches? Are there any local community support groups of women who could possibly share childcare to enable each other to train or work? Is there a concept of job share?

On the personal level, growing up in Saudi societal norms where gender roles are traditionally observed, being a girl was significantly differentiable. As an Arab girl, my mother treated me and my sisters with exacting restrictions which were basically set to make us follow discipline. However, the Quran clearly states that change is your own responsibility: God does not change you unless you change yourself. Opening one's mind to the positive change and constantly refining one's perspective on life plays a major role

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in defining and interpreting one's experiences. You do evolve depending on your adaptations during your life journey. While it is good to be grounded in your traditions and to be able to pass them on to the next generation, being set in your own ways and being unable to take on social, economic and technological changes to evolve can be a constraint that limits you from releasing your full potential. This stood out very clearly as I listened to the narratives of the participants in the group gatherings I conducted over zoom. I noticed that women from different age groups, different education levels and different regions repeated time and again that their husbands were the sole decision makers in the family. Traditionally, women needed permission from their husbands to work or run their businesses. Many believed that a woman's job is to be at home and do the housework. This included those who are working outside the house and even those who were the sole bread winners in their households. Very few of them seemed to be aware that both the law and their religion gave them the right to be financially independent and financially responsible. In fact, according to the Quran, women's finances should be separate from their own parents from as young as babies because an annual financial disclosure needs to be made on any wealth separately in order to determine the Muslim tax, the Zakat, at 2.5%. However, tradition and societal norms in Egypt seem to be so deeply embedded that for women it became a constraint stopping them from economically growing. House control is very important from the woman's perspective, especially in relation to their children. Mothers are constantly directing, giving instructions, monitoring, and controlling the activities of their children. This is how women have spent most of their time and are closer to children. However, parents also expect their children to support them when they get older, which I believe is their right, because they spend all their lives providing for their children and supporting them. The expectation is that you give your parents financial support and care in their old age. Their children are seen as their old age investment.

Taking on all this and having an inner reflection, I realised that the fact that I am not married is a significant enabler for me as I have mentioned before. While these women showed me that their identity is basically set on the basis of being a wife, mother, or both, I identify as my own person who has the freedom to take on any course of business or career without the restriction of husband, housework and societal expectations standing on the way. While their motherhood consumed their whole life, from giving care to very small children to providing better educational opportunities, to coming up with the finances to facilitate daughters' marriage, I 'mother' in a different style. I relate to my children who are basically my mentees, in a completely different way. Instead of the day-to-day care given to little children, my mothering skills are focused on mentoring my children in a way that would leave them able to communicate in an adult-to-adult basis. It is mainly a maturing process, and could even be reciprocal, as I personally grow and develop as I provide mentoring. My investment for my old age is not children who will financially support me, but rather a legacy. Based on my current path in life, I will be able to financially support myself and retire comfortably as I have invested in other aspects of life instead of children. However, there is no denying that this relationship between parent and children, with all its financial details confirms a culture which is more about family unity and family support and compassion than individualism.

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The Egyptian women made me realize that they are involved not only in their children's present, but also, they are practically the engineers of their future. They showed constant concern for how their children would turn out and what they could do today to influence their future careers. I could streamline the intentions of Arab women are based on how they have been brought up by their parents and culture. Drawing from my own experience, I had to constantly think how my own dreams impact my family and even how they could be seen in the light of my culture. I felt these ladies were treading carefully regarding their own personal dreams, and therefore investing instead in their children to live the dreams they had for their own selves. I understood this from how many of them expressed they wanted to achieve success and create careers for themselves, but at the same time they did not do much about such dreams but worked very hard on the future careers of their children instead, taking practical steps in that regard such as striving to access quality education. Egyptian women made me feel compassionate about their choices and decisions which were totally selfless. Once again, I was reminded that not having my own children was a push forward motivation and power for me to act on my own dreams and do something for myself. However, this also motivated and inspired me to invest more time and mentorship on my mentees, or indeed my virtual children.

At this stage after completing my research, I have redefined my whole biography adding the essence of revisiting my life experiences, and their impact on my current situation. I have processed my past and observed my decisions, reflecting on them in the light of what I have learned. Everyone faces challenges, but I realised that the challenges I have faced in my journey were not maybe as strong constraints to empowerment as those faced by the Egyptian women who contributed their narratives.

As a gamer and someone whose work widely involves using the internet, I could not help but see through my experience with the Egyptian women that there was an area that had not received the attention it deserves – that is working online or remotely. Today, online jobs are available in a huge number of career categories and in a large variety of schedules which make them most suitable for many women especially those who have babies and children to look after. In fact, as a person whose business is set in the electronic gaming industry, I dare say that the creating of mobile games is one of the most appropriate jobs for women in this culture, as it enables them to work and earn while still being able to be in the house and around their families. Consequently, I propose that women's economic empowerment programmes should include training courses that target technology skills, such as computer literacy, online safety, and use of applications especially those that support remote work. There is no denying that my professional practice will be changed by this experience, for example, I now believe that I should invest more in the field of women's empowerment by taking more practical steps such as forming national cooperative communities that include a wide range of role models who have successfully achieved economic and social stability in their life. These communities are important because people's actions and attitudes are most likely be positively influenced by inspiring examples. Male role models should also be included representing men who work with woman and can see the significant advantages. They can help to address the fears.

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My biggest ambition is to have a positive impact on society, to support growing talent and to help women break the barriers that keep them from growing, making them believe they only belong at home. Now that I have conducted this research, I long to develop a business in the creativity field that gaming belongs to, which would lure out the talent in women like those who participated in the interviews. I can see the potential and feel motivated to investigate creativity and imagination, and creative intelligence and how to use them in my gaming business as a stepping stone for those have the potential to prosper in this field towards economic development.

Overall, I have learnt many lessons while doing this study, the most vital of which is that more work is needed in the whole of MENA region to dismantle the constraints which hold women back from receiving the empowerment programmes positively and benefiting from them. I would like to quote words of Egyptian Feminist, Ms. Nawal El Saadawi, "*Women are half the society. You cannot have a revolution without women. You cannot have democracy without women. You cannot have equality without women. You can't have anything without women*".

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Appendix A: Curriculum Vitae

Aziza Al Ahmadi

Professional Experience

Boss Bunny Games, Abu Dhabi & Dubai
Founder | CEO

2020 - Present

A mobile gaming developer and publisher dedicated to fostering the growth of the MENA gaming ecosystem by providing cultural experiences through mobile games

- Developed a variety of casual games for IP, including Kris Fade, Freej, and CZN Burak
- Worked closely with regional talent to create games that showcase the culture and heritage of the Middle East
- Developed educational games for corporate clients, such as a game for DP World to help promote awareness of the logistics industry and Brand Dubai to gamify their Covid awareness campaign, showcased at leading destinations such as City Walk, Blue Waters, and Jumeirah Beach Residences
- Raised funding from regional and international investors to support the company's expansion plans
- Oversaw a team of over 20 employees, providing leadership and guidance to ensure timely delivery of projects and high-quality outcomes
- Selected by AD Gaming to receive strategic resources and support to accelerate the growth of the company and help build the gaming ecosystem in Abu Dhabi
- Organized the Boss Bunny Game Jam, in partnership with AD Gaming and Unity, at the World Conference on Creative Economy, held at Expo 2020 Dubai
- Grew network of partners across the world, collaborating with game developers, publishers, and other stakeholders to expand the reach and impact of the company.

DCP, Riyadh & Dubai
Founder | CEO

2014 - 2019

Full-service communication and advertising agency with a branch in Dubai focused on performance-based digital marketing in the gaming industry, mainly in premium localization and publishing of mobile games in MENAT region.

- Penetrated markets in the MENA region with public and private sectors
- Oversaw and ran a team of 50 employees
- Published a leading First Person Shooter (FPS) mobile game, featuring two Arab cultural characters, that gained significant traction in the region, as well as in global markets such as China and Vietnam. Game ranked and featured twice in Apple and Google Play within its first 6 months with approximately ~100k active users per month.
- Played major role in negotiating profitable affiliate partnership with Top 5 global communications agency.

ZAIN KSA, Riyadh, KSA

2008 - 2013

Mobile telecommunications company and Saudi Arabia's fourth-largest publicly-listed company, with over 2000 employees and an annual revenue of USD\$2 billion.

Director of Corporate Communications (2010 - 2013)

- Oversaw all areas of public relations, corporate affairs, media relations, social media, event management, CSR, and attended board member meetings.
- Collaborated with co-branding partner Vodafone Group on major transformation project to help Zain become dominant player internationally.
- Initiated and worked closely with management on project to reschedule government fees of SAR 7.2 billion
- Led a transformation program which helped in aligning the core company's mission between departments. As a result of this programme we saw significant improvement in customer experience and overall upbeat in company's performance.

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CSR Manager (2008 - 2010)

- Oversaw creation of strategy, procedures, processes, recruitment, and structure design across department.
- Developed and launched 'Women Empowerment' project called Mashroe Zain, which was resoundingly successful for Zain and women enrolled in program resulting women participants making an average of 20% profit .
- Published first-ever sustainability report (GRI) in Middle East region for telecom .
- Strategy creation resulted in King Khalid Award for Excellence in Smart Philanthropy for Mashroe Zain Female Project (2010) and Special Mention Award (2011) from Arabia CSR Network.

CHAMBER OF COMMERCE & INDUSTRY, Madinah, KSA 2007 - 2008 **Director of Business Women's Center**

- Supported and developed strategies for female entrepreneurs in Madinah to be part of institution and positively impact their commercial and business prospects
- Steered development, training, and mentoring of women through local programs to enhance potential of commercializing their handicraft skills

ARAB OPEN UNIVERSITY, Riyadh, KSA 2003 - 2004 **Faculty Member, Mathematics**

FUTURE EXPERTS, Jeddah, KSA 2000 - 2003 **Operations Manager**

- Developed strategies to add a new revenue stream by establishing a training program for preparing candidates for the General Aptitude Test (GAT), a pre-requisite for joining university studies in KSA

MEDICAL & SCIENCE COLLEGES, KING ABDULAZIZ UNIVERSITY, Jeddah, KSA 1998 - 2000 **Faculty Member, Mathematics**

Education

In Progress	Doctor of Professional Studies (DProf) (Middlesex University, UK)
2013	Master of Sustainability and Social Responsibility, with merit (Ashridge Business School, UK)
2000	Master of Mathematics, GPA 4.92/5 (King Abdulaziz University, Jeddah, Saudi Arabia)
1998	Bachelor of Mathematics GPA 4.57/5 (King Abdulaziz University, Jeddah, Saudi Arabia)

Appendix B: Thematic Analysis Codes

Colour Coding

Personal Accomplishments (Yellow)	Personal Desires (Purple)	Balancing (Green)
Internal Locus of Control (Dark Blue)	External Locus of Control (Light Blue)	Future Targets (Pink)
Emotional Coding Optimistic [?] Pessimistic		Dependencies (Red)
1	2	3
4	5	6
7	8	9

Appendix C: Group Preparation Guide

Preparation for Every Group:

Participants live within proximity from the venue, and they compose of the same community as most of them live close by. They did not know each other as there was an initiative from the Facilitator to tell the community mosque about the event happening with its details and the mosque was advertising the session to women as word of mouth. Some women came and brought some of their friends in to participate as well, to show some sort of support. The space was ideal because the women are all Muslim and it helped greatly in them feeling comfortable to share.

Participants were given a consent form, and a form describing the research and the goals of the project and outlining their role in the group gathering. The participants knew that the research will not divulge their identities and who they are so they can be comfortable knowing that they are in a safe place, and their experiences will help develop a better understanding of the WEE programmes, and their own economic empowerment in Egypt.

Arrangement of the safe space was in coordination with the mosque, where the facilitator took charge to explain our purpose and project to the mosque administration staff. They gave the availability of the mosque and the timeframe they would allow such gathering.

The facilitator, Sara was working with me at the Arab League. Sara was doing administration work and had great potential to impact change to the community. So, I approached her and briefed her on the research, the goals, the expectations and the ethics and protocol that followed. She read my proposal, I answered her questions, and she was thrilled to help out in any way she could. Her main role is to maintain the flow of the conversation and make sure that the conversation is fully understood and interpreted correctly in cultural context as she followed the main themes presented to her.

The main language of instruction is Arabic. I wanted all women to be comfortable expressing their thoughts and describing their experiences in the language they use on daily basis. The Arabic is used is every-day Egyptian-Arabic. The facilitator is an Egyptian national and hence she was communicating in Egyptian-Arabic, whereas I was speaking in Saudi-Arabic. It presents a slight change in dialects. The below transcript has been translated from Egyptian Arabic to English with careful deliberation not to lose the context and meaning of words.

Appendix D: Group Sample Thematic Analysis (Southern Region)

Group 3: Group Gathering 6 Women

Region: Southern Egypt

Setting:

Women are gathering in a meeting area provided by the neighbourhood's mosque, where usually people gather before a celebration or funeral at the mosque. It is air conditioned and has basic equipment to get a Wi-Fi connection and start the zoom meeting.

Facilitator: welcome and thank you for being here. Please welcome for tea and biscuit.

Women settle in and grab refreshments. Facilitator plugs in the laptop and dials in to allow Aziza to enter the chat room on Zoom.

Facilitator: Hello! Mrs. Aziza is with us today to have a conversation with you all to understand your story about the programmes that help with financial independence and empowerment for the women of Egypt.

Aziza: Al salamAlaikum¹⁰ ladies. I hope you are well and staying safe in these times. I wanted to come and be with you but you know how the situation is around the world and this pandemic is making travel difficult.

Some chatter in the background of women in agreement about the pandemic.

¹⁰(May Peace be Upon You; an Islamic greeting), (Arabic words left untranslated as an indication of the natural way of speech and conversation, and these words are indication of how women make meaning of their circumstance). Most greetings expressions in Arabic include the word Allah.

Aziza: yes InshaAllah¹¹ it ends soon and we can go back to traveling and coming to *Um edunya* (the mother of the world)! Now I am here to just listen. I want to know from you your story about how you are living, how you are chasing your dreams, how you are balancing the different aspects of life, and what are the challenges you are facing as a woman? I want you to tell me your story. What I am here to do is to understand how I can understand your story to help fight your fight and help bring change to the tools that can help you be your own leader and see how programmes can change to better serve your needs with the economic empowerment programmes. Let's start by getting to know each other with your name and basic information about you.

Facilitator takes the lead to delegate turns for introductions.

Woman 1: In the name of Allah the merciful, my name is Basmah. I am 47 years old. I am married and my profession is nurse.

Facilitator: Do you have children?

Basmah: No.

¹¹(God Willing, usually in Islamic world we use this because we believe we can't do anything if that good doesn't want , year by year in my community when people wants to promise and use this became like : maybe)

Woman 2: Al salamalaikom¹², in the name of Allah the merciful, I am 27 years old and my name is Salwa. I have one daughter.

Woman 3: in the name of Allah the merciful, my name is Ebtehal. I am 54 years old, I am married and I have 2 children.

Woman 4: Al salamalaikom my name is Maya. I have children also Alhamdullilah and I am married. My age is 25 years old.

Woman 5: My name is Yara. I am 28 years old and I work in the Suez Canal Bank. I am not married.

Woman 6: Mrs. Hannan, I am 52 years old. I am director in the IRS. I support my children.

Facilitator: Thank you for the introductions. Tell us more about your family life. Your roles and responsibilities. How are the house roles divided and things like that.

Hannan: I have worked at the IRS for 30 years now. My husband and me got divorced so we live separately. Even before he did not work, he did not like to work. College and work are essential, I can't just be a housewife. I do all the household tasks such as sweeping, mopping, washing and cooking, in addition to studying for my children and going with them to school and private lessons, I do all the tasks without relying on anyone.

Basmah: I am a nurse at the hospital, my husband also works. I take care of all of the housework like laundry, cooking, sweeping,

¹²(May Peace be Upon You; an Islamic greeting), (Arabic words left untranslated as an indication of the natural way of speech and conversation, and these words are indication of how women make meaning of their circumstance). Most greetings expressions in Arabic include the word Allah.

mopping...everything. Together we share the other housework, like bills and others. Usually for the bills any of us, who has free time will do, but often he is the one who will surely do, but if he isn't here, I'm the one who will do. As I make sure to complete the housework my husband and I work together to finish the work of the household payments. I was able to do this only by qualification, because I was hired when I was 18 years old, I finished the diploma, then I was hired immediately, so I got married when I was already working. I mean that women here at the work have a lot of work, they are always stressed, because women are committed to working and leaving hours, but men are easy to come and go whenever they want. There is no problem for them.

Salwa: For the housework I am the one who do them most of the time, and sometimes I bring someone to help me with them because I am busy sometimes. I work as an employee at Beni Suef University , I work as a delegate for the National Union at the Kuwaiti Embassy for Students, There are other tasks that I do in my work, additional work, they are not with a fixed income business but I do it. I am the representative of the youth of Beni Suef Governorate in the Presidency of the Republic. I attend many conferences, in addition to that I have traveled outside Egypt a lot through conferences and forums, I love these things.

Ebtehal: I work as a rural pioneer and because of this I spend a lot of my time moving around between the different areas. My job requires me to be moving and so I have to make sure the housework is done is a good time and manner. I raise my children in the old house with the main work. For the financial decisions I have a stronger opinion because I am the one who brings the steady income. Since my job I have been able to arrange our house matters better. Although my husband is the head of the family, I am steering the big decisions.

Yara: I am living with my parents so I do not have to pay the household bills, my mother and father are taking care of this. We are owning the flat, my father gifted it to my mother. Regarding the household activities, they are completed by my mother. I spend much of my time at my work in the Suez Canal Bank, I love my profession. I am afraid that marriage will block my career growth and professional development. Even though the world is different from before, I still worry that it will be hard to find a husband who will be supporting my career growth.

Women murmur and agree that finding a supportive man is important

Maya: My husband and children all live together with his family in one house, his father's home, we are 18 people. My husband has 9 brothers, everyone who is working helps with the house payments. Sometimes this is a struggle because my husband has work and sometimes he does not. God willing our situation will be better, God willing. I mean that my husband works one day, and another day he does not find a job, and I am trying to manage my family's situation with this little money. I hope to have a job in the future so I can help contribute for my children.

Facilitator: Thank you all very much for this introduction.

Aziza: I would like to hear your experiences with Women economic empowerment programmes.

Maya: I have heard of the programmes a long time ago, because of our poor financial situation I could not go to school. So I don't know how to read, but I take literacy lessons from this programme so that no one will underestimate me. Thanks God, I have learned somethings from these programmes but I am

still not confident to get work. I have many things to learn. This type of programme is very important for women. It can help women to get educated then get better work and support her children and family.

Hannan: I have heard of the programmes but have not attended any of the sessions, there are many women I know who have taken classes. I heard about women's rights, and that it is a good programme that allows women to gain financially and express their point of view. I believe it is important for a woman to be able to bring money to take care of her children and her family. These programmes are helping women to accomplish this.

Yara: For me, I have not heard about these programmes, this is the first time I am hearing this exists.

Facilitator: Some companies are holding classes, does the bank do this?

Yara: Yes, there are some classes offered. Most of my learning comes from them and the business courses at AUC. I want to grow in my career and because of this I am always trying to learn from my superiors in the bank. Many lessons from business is not learned from the textbook but from practice.

Facilitator: Yes, I know what you mean.

Salwa: I have learned a lot through the Women's Empowerment Program, which is the awareness-raising programme offered to women in rural areas. I also got the women's empowerment Programme for Employment, where I got

all of this programme as a kind of hobby, and I would like to attend it. Because I am the representative of the youth of Beni Suef it is important for me to stay active and aware. This way I can help other women who are in difficult positions. I want to make sure that I am always giving accurate information to the women and youth I meet. My thinking changed a lot after the women's empowerment Program, and I learned through it that women have a big role in society, as before I used to think that marriage was only a home and children. And then I learned that it is the woman who gives a part to her home, a part to her life, a part to her children.

Basmah: I did not hear of these programmes before, I'm satisfied thank God.

Ebtehal: I received the Rural Women's Development Course, which aims to educate women about raising children, and educating them about providing the necessary vaccinations for children. I went to the country, and I went to the country houses to educate the ladies about the health system for the children, and the vaccinations needed for them, and I became a rural pioneer in a more precise sense.

Aziza: It is nice to hear someone who is passionate about empowering others.

Ebtehal: Yes, Thank God. Educating uneducated women, and directing them towards family planning programmes, it is an awareness system for home women and children as well. Also it is a propaganda system and concerns for women's health itself and other things.

Facilitator: Managing the household budget is important, let us discuss the role you play in this.

Maya: We are 18 people living in the house, and each family pays part of the total bills, meaning that each family of us pays what it can afford. For me I am not working so my husband is the decision maker in these matter as he can bring money for us. I can't save any money, the income is barely enough for us. My husband's financial condition is very simple and difficult. God willing we will become in a better financial position.

Ebtehal: Of course in my situation because my husband does not have a stable income I am motivated by the financial situation. I receive a set monthly salary and this is the stable money that we use to take care of the household bills. My work allows and helps me income and livelihood. Especially since my husband is not working in a stable job. Surely I am the one who makes this decision because I am the one who has the budget for the house, and I am the one who can decide on these matters. If I can save some money, I can buy a part of my daughter's trousseau or for my son's education, or any necessities for my house. But honestly, I can't save money, because the income is barely enough for us.

The programme that I took is called Economic Empowerment, followed by the Ministry of Health and the Ministry of Social Solidarity. Because of this, when I get out of my house there is effect, but in the end I get paid for this work. In the end this programme has helped me in solving financial problems and in the expenses of the house and children.

Basmah: Regarding payment of the household fees me and my husband share this responsibility. Thanks God we are both able to bring income to the household to take care of the expenses. Even with these two incomes we are still not able to save much money. Most of the time my husband goes to make the payments but any of us, who has free time will do, but often he is the one who will surely do, but if he isn't here, I'm the one who will do. We help each other with the financial matters. He pays part and I pay part and so on. If I haven't money, I take from him, and if he hasn't, he takes from me. And life

goes on. We are using the association to collect and save money to make big purchases. Thanks God we have every appliance we need now, only we are trying to buy a car. I swear each association has its reason, for example: when my mother gets sick, I get sick, to buy house requirements, to spend the summer holidays or things like that. It is small association not big, because we have a lot of expenses. Mostly me and my husband benefit from this, there is no third, I don't have kids so it is me and my husband together. I swear¹³ I wish; I wish, I wish that I make a big association and buy a car, but my problem that I am afraid of driving. Having a car will allow me to have better transportation for my work.

Salwa: My husband works, and he plays a key role in income and spending, we both help each other, when I joined this job, I was then seeking to achieve myself and my being. Praise be to God, I got married, and work has become for me a means to achieve myself and get money from it that helps me in my life. My husband is the one who goes to pay these bills because I sit at home alone, it is not right for me to open the door of my house to anyone, especially since the collectors of these bills change from time to time, and even before I have my daughter, I was sitting alone and I was afraid to open the door for anyone, so my husband goes to pay these bills. My husband is the one who owns the flat and the car, and I will buy a car soon, God willing. As for the other properties and equipment, my husband and I decide whether to buy it or not according to what we have of money. I save my money in an association and when I get the money, I put them in the bank. I can use this money when an emergency happens to me. I saved some money to buy the car. The most person who gets benefit from this money is my daughter, like diapers and anything she needs.

Hannan: I am the one who is taking all the financial matters because I am bringing income to the house. For the housework, bills and expenses I am

¹³Swearing by god's name is part of people's speech in the middle east, generally as to consider god as witness to what one states.

paying these my own. I do not like to sell anything from the property in the house unless its validity period has expired. For the purchase, of course I am the one who buys and does everything in the house. I make an association with some people, and when I get it I can buy something with it or save it. And I can buy a part of my daughter's trousseau. As for my children, all of them are equal in benefiting from the money. My daughter can buy her part of her trousseau, and my son Muhammad I help him because he has not yet found a job.

Yara: I am still living with my family and because of this I am not responsible for paying the monthly expenses. Because of this, I save a lot of money, I can buy a car or jewelry. I save my money and decide every year to buy something. Even though, I am still helping my mother from time to time by giving some money for the household expenses or buying the groceries from time to time. Even when I buy things from time to time for myself, I try to save a certain amount every month. In my opinion, I see that the owners of financial wealth have to give up part of their money in order to do projects and employ workers. For example, if a person has great wealth and does a large project and employs a large number of workers, then the wealth is distributed fairly, and then the caste system/ class system will be abolished. And with this, we started on our own without waiting for the State.

Ebtehal: Yes of course, these people need awareness, and I educate them and educate myself at the same time. When I sit with them, we exchange conversations together, and they provide me the benefit, and I provide them the benefit. The woman who sits at home without work is different from that woman who goes out to work, as the woman who goes out to work benefits a lot, of course. The chance to overcome poverty is patience and to thank God for what He provides for us.

Aziza: Thank you both, does anyone else want to add something on this interesting matter.

Basmah: No, thank God I am not poor, I am live in stable family life ,my husband works , I work and the flat is ours , so we don't suffer from difficulties, because we don't have kids , that's why the matters are going right thank God. Satisfied, I mean quite satisfied.

Maya: Each of us is given by God his sustenance, so our God who wants that.

Salwa: To work and do our best, and who has money gives to those who do not have money. Although this cannot happen, I think we must help each other.

Hannan: There is no such thing as poverty, as long as one of us finds what he eats and drinks and sits in his house. And there are many factories that women can work in, so that she can spend on her house without relying on anyone. Of course, the good man bears responsibility and spends on his house in terms of their food, drink and other things, and he can bear a lot for them, especially if he has the gallantry of the men, then he will feel what is the meaning of married life and how to protect his wife and his children. And he works hard for them, even if he carries mud on his shoulders. The man is not equal to the woman. I feel that the responsibility placed on the woman is much greater than that of the man. The woman is the one who spends on her family and raises her children. I feel this, especially in the governorate of Beni Suef.

Aziza: Thank you, thank you all very much. I would like to conclude this session by hearing a message to all women from each of you.

Hannan: Thank you madam Aziza. The world is not just about your husband. If your husband does not fear God in you, what can you do then? I work in order to provide the demands of my children, and I must make them feel the presence of authority, because if they do not feel that, they will not have values and morals. I must deal with them frankly so that they deal with me in the

same way, even if I am going to the market, I must tell them, so that they get used to being comfortable with me in everything.

Salwa: Madam Aziza, thank you of course, the woman has become well aware of her role and what the word woman means, and she has become aware of her rights in the state in all matters and aspects. Especially since members of the House of Representatives, 25% of their seats must be reserved for women. I am happy to be with you, as women are everything in the society and they are the basis everywhere. The man is at work all day long, and he does not know anything about what is happening in his house. The woman is the one who raises the children, so she is the whole of society.

Basmah: I wish, women can take their rights, because women are oppressed at work, very oppressed at work and in her personal life. Not an exaggerated freedom, but just as they oblige the woman, they should oblige the man.

Maya: The man works a lot for his family, he is the one who spends on his family, and the woman has a role in her home in terms of her children, her husband and her house.

Yara: Thank you madam Aziza for your discussion. Women are always under pressure and have great responsibilities on their shoulders, and we as women when we focus on a particular thing we do it to the fullest - I'm talking about me now -, perhaps this is because our minds are clearer than them as men. But for a married woman, she will have less stress. The woman is the balance, she is the balance of her home and the balance of her work in any work outside the home, as she always has more endurance than the man. There has become a kind of bias, but it has become a phenomenon present in all things, in the midst of political and ordinary work.

Facilitator: Ebtehal my dear what is your message to women.

Ebtehal: In general, a woman should be patient and have endurance. A woman is a strong person who can take on the responsibilities of the home. You can solve all the problems as a pioneer, in addition to taking courses, you will become stronger than before.

Facilitator: Aziza would you like to say anything?

Aziza: I have learned a lot today and I want to appreciate your bravery and honesty in doing this. Thank you ladies for being here, and thank you Sara for facilitating. Hopefully Covid19 is over soon and I can come and see the wonderful Egypt again!

End session.

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Constraints

Personal Constraints	External Constraints	Balancing Priorities
Motherhood	Financial Constraints	Responsibility Fulfilment
Children	Savings	Home (motherhood) balance.
Household activity	Salaries	Work (job role) balance.
Husband care		Mutual financial support.
Education	Infrastructure	
Self-Education	Own house	
Children Education		
Dependencies		
Unstable work of husband		

Themes

Personal Outcomes	Available Support	Balancing Requirements
Motherhood	Women's Programmes	Mutual Understanding
Education	Family Planning Programmes	Positive Thinking
Family Conditions	Savings	Problem Solving
Family Decisions		Organized Approach
Career		Seeking opportunities

Appendix E: Group Sample Thematic Analysis (Northern Region)

Group 6: Group Gathering 5 Women

Region: Northern Egypt

Setting:

Women are gathering in a meeting area provided by the neighbourhood's school's classroom. It is air conditioned and has basic equipment to get a Wi-Fi connection and start the zoom meeting.

Facilitator: Welcome and thank you for being here. Please welcome for tea and biscuit.

Women settle in and grab refreshments. Facilitator plugs in the laptop and dials in to allow Aziza to enter the chat room on Zoom.

Facilitator: Hello! Mrs. Aziza is with us today to have a conversation with you all to understand your story about the programmes that help with financial independence and empowerment for the women of Egypt.

Aziza: Al salamAlaikum¹⁴ powerful women of Egypt. I hope you and your families are well and staying safe in these difficult times. I wanted to come

¹⁴(May Peace be Upon You; an Islamic greeting), (*Arabic words left untranslated as an indication of the natural way of speech and conversation, and these words are indication of how women make meaning of their circumstance*). Most greetings expressions in Arabic include the word Allah.

and be with you but you know how the situation is around the world and this pandemic is making travel difficult. InshaAllah¹⁵ this pandemic will end soon and we can go back to traveling. I miss coming to *Um edunya*¹⁶! Until then I am here to just listen. I want to know from you your story about how you are living, how you are chasing your dreams, how you are balancing the different aspects of life, and what are the challenges you are facing as a woman? I want you to tell me your story. What I am here to do is to understand how I can understand your story to help fight your fight and help bring change to the tools that can help you be your own leader and see how programmes can change to better serve your needs with the economic empowerment programmes. Let's start by getting to know each other with your name and basic information about you.

Facilitator takes the lead to delegate turns for introductions.

Woman 1: Al salamalaikom¹⁷, I am Maria, I am 30 years, married and I have three children.

¹⁵(God Willing, usually in Islamic world we use this because we believe we can't do anything if the good doesn't want, year by year in my community when people want to promise and use this became like : maybe)

¹⁶(Egypt is historically and culturally known around the Arab world with the title of 'mother of the world')

^{17,5,6} (May Peace be Upon You; an Islamic greeting), (Arabic words left untranslated as an indication of the natural way of speech and conversation, and these words are an indication of how women make meaning of their circumstance). Most greetings expressions in Arabic include the word Allah.

Woman 2: Al salamalaikom¹⁸, in the name of Allah the merciful, I am 30 years old and my name is Um Abdullah and I am married with children.

Woman 3: In the name of Allah the merciful, Um Shimaa. I am 40 years old, I am married with children. I work as a teacher.

Woman 4: Al salamalaikom¹⁹ my name is Um Ghada. I am married my age is 34 years old.

Woman 5: Al salamalaikom²⁰ my name is Anwar. I am single and 25 years old I do not work.

Facilitator: Thank you for the introductions. Tell us more about your family life. Your roles and responsibilities. How are the house roles divided and things like that.

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²⁰(May Peace be Upon You; an Islamic greeting), (*Arabic words left untranslated as an indication of the natural way of speech and conversation, and these words are indication of how women make meaning of their circumstance*). Most greetings expressions in Arabic include the word Allah.

Anwar: Well my father passed away a few years ago.

Women all give there condolences.

Anwar: We are just me, my mother, and brothers. My mother and brothers are working, and I am staying home and helping my mother take care of the household activities. I do not work, so I have the time to help with the house things.

Um Ghada: Both my husband and I work, our children are going to school alone because we are living very close. Both my husband and I make these types of decisions regarding the children and their education. Thanks God, my children are healthy and well. Before I got married I wanted to have many children but it is a lot of responsibility to have many children. After our last child together we decided to stop having children. Actually, with all family matters me and my husband are one team and we are making many other decisions together.

Um Shima: Also like sister Um Ghada, both me and my husband are working; I am working as a teacher in the school. Of course, I am managing the main responsibilities of the house like the cooking and cleaning. Yes, of course, the husband and wife are the ones who are generally the decision makers in educating children, in raising them, or in all their needs. We are all leaving the house together in the morning and I am usually the first to come home, then my children and husband. In the morning Anyone, the one who is available can take them. Thanks God we are happy with our children, so me and my husband decided together that I take contraceptive methods. All life circumstances are dangerous. Say, "Never will we be struck except by what Allah has decreed for us". What can we do?

Facilitator: Thank you sister Um Shimaa. Um Abdullah, please give us your thoughts.

Um Abdullah: I am not working, my husband is the main provider in the house. He is bringing the money for us and I am managing everything in the house. My child is still in primary school so I need to make sure to take her to school and bring her home. We are living close to the school Thanks God, so this is not very difficult for me. After our child my husband and I decided together that I do that family planning programme.

Maria: Thanks God, I have three children. My husband is working in Lower Egypt, but he is married to another woman. I work here and spend on my children. Of course I am doing all of the house activities, also I am taking the children school in the morning. My job is working in the school, my salary is 550 and sometime the teachers are giving us extra money. Also to help my situation I am working in other homes to do cleaning. I worried about the future of my children and I want them to be successful ones.

Facilitator: Thank you all very much for your experiences and explanations.

Aziza: I would like to hear your experiences with Women economic empowerment programmes.

Anwar: I do not know anything about these programmes. This is the first time I heard about these.

Um Ghada: I have heard about these programmes they are helping to give loans to women for sewing projects. I personally have not attended any trainings in these programmes.

Um Shimaa: I do not know anything about these programmes and I did not hear about it before today. I took Nour Al Bayan course and now I teach Nour Al Bayan, on a kindergarten, and here at the school. All the courses were in my career, courses that are related to affairs, all courses are in children teaching. Of course, I only took these courses because I knew they would help me for my future. I chose the teaching career therefore I starting taking these courses.

Um Abdullah: I also do not know about these programmes before today. I have not taken such courses before either in my life.

Maria: I know about these programmes, but I did not attend any of them.

Facilitator: Managing the household budget is important, let us discuss the role you play in this. For example, making big purchases like appliances.

Anwar: Thanks God, my mother is owning the flat, so we do not have expenses such as big rent amounts to pay. At the end of the month my brother are keeping the money together with my mom and she is making sure the expenses are paid. Thanks God, we are not needing to make any big purchases for the house, sometimes my mother is making associations for us to be able to make big purchases if we need to.

Um Ghada: We do not have a car but Thanks God my husband is owning the flat, so we are not having to pay monthly rent. For the other expenses we are managing together, of course he is going to pay but sometimes if he is not able I am paying. Even though we are both working it is difficult to have monthly savings because of our low salaries. After the bills are paid the remaining money is going for the children, then other expenses that arise. Thanks God, we do not have any loans.

Um Shima: We are not needing a car because we are living close to the necessities we need on a daily basis, we are having a bicycle to help sometimes if we need to go to the next areas. Thanks God, we are also not having to pay monthly rent, my husband is owning the flat we live in. Of course since we are both working, our money together is the source of the total home income. The work is suitable for each of us, each one is working what we know. Of course, I like to work but also I must. You can say for both reasons. It helps me with my financial conditions, and because it is my job. Together we are paying the home expenses, for the utility bills both of us are going to pay. Thanks God, we are not having any loans and we do not buy anything in instalments. But if we need to make any big purchases we are joining an association to make these purchases. As you said, when I need something in the house that is when I do this. For example, the children's private sessions, God bless, we have four children, so it is sufficient for the needs of the house. We work for them, they are us. Everyone works for their children.

Um Abdullah: Of course all of the financial needs are covered by my husband because he is the one who is working. There are many risks like the flat fees but we are managing Thanks God. If there are big purchases we need to make like appliances we are making this decision together. We try to save money when we can after our expenses. When I am able to save I buy some small jewellery, when we have collected enough God Willing we will purchase a flat.

Maria: I work because of my financial situation. I pay the amount of rent 650 and the second year 700. I am taking care of all the payments we have like the utilities, sometimes he is sending us money but I am managing myself most of the days. Because it is mainly me, I am buying many of the big things by instalment. Of course anything I do like the purchases is for the children.

Aziza: Thank you, thank you all very much. I would like to conclude this session by hearing a message to all women from each of you.

Anwar: Thank you Madame Aziza. Women represent everything and are the basis of life. These days we must all wear a mask, put alcohol, and clean, disinfect and sterilize the house.

Um Ghada: The woman is there to work to help the man. Just like the man is there to help the women. Women must be working hard to overcome the difficulties of life such as poverty. Women are the crown over heads.

Um Shima: Yes, thank you Madame Aziza. Now both spouses run their house in all aspects. I mean, both work and spend. They are almost now equal, there is no one more than the other. One must improve working himself, and learn more skills, and to work in areas that help him improve. But not sitting at home and say that I have no money, or I can't find a job. By God, I ask our Lord to be with her, because we really work just like any other man, even if he is unable to understand this, but we are doing our role outside and inside the house, and with the children. There is no man in the world can do what women do. I always tell my husband this, but he is not convinced, but this is the fact.

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Um Abdullah: Thank you Madame. We try to work and I try to help my husband and family to be better. The woman should maintain and help her family in the house.

Maria: Thank you Madame Aziza and Ms. Sara. Yeah in my opinion, instead of begging to people, she must work to get what she needs, and where there's muck there's brass. The women is strong so they can overcome any challenges God Willing.

Facilitator: Thank you ladies for your thorough comments. Aziza would you like to say anything?

Aziza: I have learned a lot today and I want to appreciate your bravery and honesty in doing this. Thank you allverymuch ladies for being here and thank you Sara for the facilitation. Hopefully Corona is over soon and I can come and see the wonderful Egypt again!

End session.

Constraints

Personal Constraints	External Constraints	Balancing Priorities
Motherhood	Financial Constraints	Responsibility Fulfilment

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Children	Salaries	Home (motherhood) balance.
Household		Work (job role) balance.
	Infrastructure	Mutual financial support.
Education	Own flat	
Children Education		
Dependencies		
Financial needs		

Themes

Personal Outcomes	Available Support	Balancing Requirements
Motherhood	Bank Support	Mutual Understanding
Education	Savings	Positive Thinking
Family Conditions	Association supports	Decision Making
Family Decisions		

Appendix F: Group Sample Thematic Analysis (Middle Region)

Group 9: Group Gathering 6 Women

Region: Middle of Egypt

Setting:

Women are gathering in a meeting area provided by the neighbourhood's mosque. It is air conditioned and sufficient signal strength get a mobile Wi-Fi connection and start the zoom meeting.

Facilitator: Welcome and thank you for being here. Please welcome for tea and biscuit.

Women settle in and grab refreshments. Facilitator plugs in the laptop and dials in to allow Aziza to enter the chat room on Zoom.

Facilitator: Hello! Mrs. Aziza is with us today to have a conversation with you all to understand your story about the programmes that help with financial independence and empowerment for the women of Egypt.

Aziza: Al salamAlaikum²¹ powerful women of Egypt. I wanted to come and be with you but you know how the situation is around the world and this

²¹(May Peace be Upon You; an Islamic greeting), (Arabic words left untranslated as an indication of the natural way of speech and conversation, and these words are indication of how women make meaning of their circumstance). Most greetings expressions in Arabic include the word Allah.

pandemic is making travel difficult. InshaAllah²² this pandemic will end soon and we can go back to traveling. I miss coming to *Um edunya*²³! I want you to tell me your story. What I am here to do is to understand how I can understand your story to help fight your fight and help bring change to the tools that can help you be your own leader and see how programmes can change to better serve your needs with the economic empowerment programmes. Let's start by getting to know each other with your name and basic information about you.

Facilitator takes the lead to delegate turns for introductions.

Woman 1: Al salam Alaikum²⁴ my name is Rehab. I am 50 years old and married, my children are in university Thanks God.

Woman 2: Hello my name is Mrs. Suha. I am 30 years old and I am married with children, they are still in school.

Woman 3: Al salam Alaikum²⁵ I am 38 years old my name is Jana and I am married with children.

²²(God Willing, usually in Islamic world we use this because we believe we can't do anything if that good doesn't want , year by year in my community when people wants to promise and use this became like : maybe)

²³(Egypt is historically and culturally known around the Arab world with the title of 'mother of the world)

^{24,5,6,7}(May Peace be Upon You; an Islamic greeting), (*Arabic words left untranslated as an indication of the natural way of speech and conversation, and these words are indication of how women make meaning of their circumstance*). Most greetings expressions in Arabic include the word Allah.

Woman 4: Al salam Alaikum²⁶ my name is Shtha I am 29 years old I have two children with my husband.

Woman 5: Al salam Alaikum²⁷ I am Ghalia, I am married with children. My age is 35 years.

Woman 6: Hello I am 25 years old my name is Jomanah, I am married with one daughter.

Facilitator: Thank you for the introductions. Tell us more about your family life. Your roles and responsibilities. How are the house roles divided and things like that.

Rehab: It is mostly me and my husband at home now the children are very busy with their studies in the university. Mostly all of the household activities like the cooking and cleaning of course I am taking care of this, the children sometimes help. My husband is taking care of the other household tasks outside the house.

Suha: I am the one who does it besides my work, I organize my time between my life, my work and raising my children. Since I have a university degree and I want to prove my role and at the same time in order to raise the standard of living. I am taking care of the family activities in the household. Both my husband and time are working so we are not always at home, but we are managing the time well to make sure we are completing our needs in the house.

Jana: In the house I am managing the cleaning and cook activities of course, my husband is taking care of other things like the maintenance if something is breaking. I am also taking the children to school in the morning because I am leaving the house early so they are coming with me. It is good because we are living close to the schools we do not have the need for a car.

Shtha: My husband and I are one team and we are working together to manage all things for our family. For me everything in the house is my duty as the sweeping, mopping, washing and preparing food and drink. In addition, I'm the one who studies for my children. In the morning sometimes he is dropping them to school because he is taking the car. I am very afraid for my children that they will be kidnapped when they go out of the house. I cannot prevent them from going out to go to school, go to private lessons, or go to their relatives. I try as much as possible to take them myself to school or private lessons and so on.

Ghalia: I am taking care of all of the house duties like cooking and cleaning, I also take the children to school in the mornings. Both my husband and I are working so even when we are tired, we continue to implement our work.

Jomanah: I am a housewife my husband is working and bringing income to our home this is his duty. My responsibility is to take care of all the other tasks in the house. Although I have a degree from the faculty of Arts, I am not rushing to work. I need to take care of my daughter now she is still very young. This is why I take care of all the domestic activities. I'm always afraid for my daughter because of her young age, she only has 10 months. I am always afraid for my daughter because she is in the formative stage, so I am afraid that she will break something while she is crawling ... All these things cause me fear. Thanks God My husband is taking care of us our living conditions that allow us to buy things and not buy other things. It is good that my husband is owning the flat and the car so there are not big expenses like rent.

Aziza: I would like to hear your experiences with Women economic empowerment programmes.

Rehab: I have not heard about these programmes before. In the past I did do the Specialist development course, it helped me in my work to deal with the patients at the hospital in a better manner.

Suha: Yes I know these very well! We used to go through transportation at our expense in Cairo and Alexandria, but we benefited from these programmes and we were able to implement them in our work. I heard how women have a role in the economy and how they have rights. Women's rights. This is through inheritance and by enabling her to enjoy all her legal rights, because some people see that women have no right in society. The programmes states that women are equivalent to men. As society calls for equality between the man and the woman. We want to make this issue prevail, whether in the countryside or in the cities, in order to enable women to obtain all their rights. Also, I took training courses regarding this issue for The National Council for Women and Family Planning affiliated to Health Authority (Reproductive Health).

Jana: I did not hear about these programmes before today actually. However in my work I have received some training courses. Like family planning and women, these courses helped me in my work.

Shtha: I have not heard of these programmes before. Sometimes we are receiving training at my work but it is not like these development programmes that we are talking about today. It is more to know how to do the task better.

Ghalia: I also did not heard of these programmes.

Jomanah: Same, I've never heard of it before. Before in the university I was taking some workshops to learn skills, but this was a long time ago.

Facilitator: Managing the household budget is important, let us discuss the role you play in this. For example, making big purchases like appliances.

Rehab: For the monthly income of the home it is good because both me and my husband are working so we are able to contribute to the house needs, I

enjoy my work, I am a social worker at the medical centre. We are splitting the expenses from our salary first he will pay for the utilities then I will purchase all of the food and other items we need every month. Than we combine the rest of the money and see what is left, like loans, extra expenses or other things.

Facilitator: What about the big purchases like appliances do you take loans to buy this?

Rehab: Thanks god we are not having any big loans, but for purchases like this we are engaging in a savings pool. It is of course a decision we are making together. My husband is owning the flats so we do not have any rent expenses. Sometime the motorcycle needs to have maintenance but it is not so expensive like having a car. Thanks God we are living close to all of our needs so it is fine, Thanks God.

Suha: The conditions of life is expensive. Income remains not the same as returns and expenses. In addition, the children's expenses are a lot, and the children's courses are expensive. All of this is an increase in the budget of all the people. I try as much as possible to act according to my circumstances and my needs, but it is possible that I can do this, but others cannot do this. I mean that I am an employee and my husband is an employee. We can to some extent overcome this suffering, but there are other people who do not have a source of livelihood or do not have anything. This, of course, causes them to face great difficulties. So, of course, I am able, by virtue of my work, to reconcile myself with my companions and colleagues, and to do work to raise awareness that the role of women shall be recognized and that they shall be empowered with all their rights. Of course there are no major problems in my job, the problem represents in health and education. Health and education do not take all of their rights because we are subjected to a local judgment. We do not look for others, because we desire to be equal to others like taxpayers, the insurances, etc.

Facilitator: What about the big purchases like appliances do you take loans to buy this?

Suha: It is according to the priorities that we need. We take into our account the important priority. The needs are the basic requirements. However, the

needs that are not essential, we do not take into our account because our financial conditions. Of course it is our decision because we know that the house needs a certain thing. So we decide to buy this thing. It may be through a collection. I might put my money in a collection if I could, but for the circumstances we are in right now, the situation would not be difficult because live from hand to mouth. We can overcome poverty through creating job opportunities in addition to the will for working which means that women shall not sit at home and refuse to work. They shall try to work, start their own project by the least amount of money. Work is not a shame, even if women work in any job. I also mean that work is not a shame, instead of sitting and begging in the cars parking. They can start any small business through requesting a loan. I think loans are available more than before. When there is a field provides these loans, it shall provide credibility as well, instead of providing a loan for the people of that area to establish a public project. Instead, they shall provide the loan so that they employ as many as possible. Finally, I would like to say that woman is a very beautiful being in our world, and it is the basis of community, and it is like what I said that women are not half of community, but rather they are the whole community. As if the family is a good family, its basis is the mother's in the home. The goodness of the family and the community come from the goodness of the woman.

Facilitator: Yes, thank you sister Suha. Sister Jana, please go ahead.

Jana: Currently my husband is not working in a full position, so I am the main income for the household. Society is different nowadays women is just equal like the man. With my husband we are managing the budget together and we are able to make small savings in the end of the month. I am giving him the money for the bills and he is paying them, also the tutor for my son. Aside from this we have instalment amounts we pay in addition to the flat rent. Mostly if we are required to make big purchases like new appliances we need to apply for a savings pool.

Shtha: Both my husband and I together we are managing the household budgets. He is the main provider of income but I am also working because I enjoy being busy also. We spend money on one of two things, either to buy supplies for the children, or to spend it on an emergency. At the

beginning of every month, we take stock of our expenses, and try to save 500 or 1000 pounds for any other supplies, and we spend the rest of the money. I'm trying to keep saving money for my children's future. Thanks God, my husband is owning the flat and the car so there is no rent expenses. With the big appliances My husband decides on these. Whenever one of them breaks down, my husband is the one who fixes it as he brings the maintenance team at home. If we collect money that we do not need at the present time, i can enter it with my husband in a company next to my work and my husband's business, so that we can increase our the income. Not having many children helps also with budget, I do not deny that every child brings his livelihood, but famine has spread in all countries, in addition to this virus that has spread recently in the whole world.

Facilitator: Sister Ghalia please tell us about how the budget is managed in your house? Also how you are making decisions for big purchases like appliances?

Ghalia: For managing the budget both me and my husband are working so we are collecting the money to pay for the flat rent and utilities bills. Usually my husband is the one who is deciding on the big purchases. In this case we must enter a savings pool, because we can not save our money the income is too little. It is important to try to have savings in the event that any of the children suffers an accident, or to pay rent, school fees, lectures, or external books.

Jomanah: I am not working so of course my husband is the main source of our income. He is taking care of all the budget needs and how the money is spent, he is paying all of the bills. He is giving me a monthly budget allowance for myself, from this I am able to save a portion for emergencies and other expenses. This money/allowance I am trying to save something from it so that I can buy things and supplies for my daughter. So I can buy her an earring or some clothes or something like that. It is important that you know excessive childbearing causes some kind of economic pressure, we can overcome this by using a method of birth control, since having two children is enough in my opinion. There is a woman who follows the family planning programme who comes to us every month and takes a set of data according to the method I use and so on, So it's doing a follow-up.

Aziza: Thank you, thank you all very much. I would like to conclude this session by hearing a message to all women from each of you.

Rehab: Thank you madame Aziza, women should continue to work hard and become better for themselves and their families. Nowadays the man has more rights than the woman that is why women should work to be self-independent women.

Suha: Thank you Madame Aziza, in my opinion the situation now is completely different from the former. By spreading awareness, people have enough awareness, and they understood the role of women. The woman's role now is to help the man, of course, and she has a role at home. The situation is different now in the school. Spreading awareness among people, letting them have more knowledge about the former. Empowering women is important! Of course, such as the issue of inheritance, of which women were deprived in a very long period, as men were preferred than woman, and they prevented the women from taking their inheritance and it affected them negatively. In addition, violence against women was one of the most important results for the issue of inheritance. On the other hand, the conditions surrounding the community currently led to spread awareness and knowledge among people. So, women are now demanding their rights, and the law is still helping them in that regard. Additionally, women were also given the right to demand their rights as well as their legal rights in several issues. By spreading awareness through training courses and awareness raising. We shall also confirm that who attend these training courses are working in a field that can affect a very large number of people by spreading this awareness. Certainly, the government has a very great role in spreading awareness through the media which will have a positive impact, of course, and that's why people will benefit from it as much as possible as the media has a very important role in that issue. Of course, women have a very great role. I don't want to tell you that women became half of the community. Rather, they became three-fourths of the community as evidenced by that the woman occupied high political positions, she became a minister, an ambassador, and the head of a local government unit. Women played a very influential role, I don't want to tell you that the women's role exceeds man's role.

Jana: Thank you for this opportunity Madame Aziza and Sister Sara. Family planning is important and women should be vigilant. Money should only be

spent on necessary things. Of course women are responsible for their home, work and children.

Shtha: I advise every woman to be wise in her home and in her spending of the money ,because there are many women who spend lavishly without wisdom and without realizing any benefit. For example, I advise her not to go out for a walk/ go out for a picnic too much so that she can save her money to provide the rest of her needs for her home, her husband and her children, she can go out for a walk only once a month. The woman is the woman of the house. Thank you for this sitting.

Ghalia: Thank you Madame Aziza. Women should work hard to become better for her family. Allah helps women who work Allah helps women who works.

Jomanah: Thank you Madame Aziza and sister Sara. In my view, the woman is a housewife, and if a woman has the opportunity to work outside the house by her certificate she's got, then let her work to help and benefit herself. Thank you.

Facilitator: Thank you ladies for your thorough comments. Aziza would you like to say anything?

Aziza: I have learned a lot today and I want to appreciate your bravery and honesty in doing this. Thank you all very much ladies for being here and thank you Sara for the facilitation. Hopefully Corona is over soon and I can come and see the wonderful Egypt again!

End session.

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EMPOWERMENT AMONG LOW/NON-INCOME EGYPTIAN WOMEN

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Constraints

Personal Constraints	External Constraints	Balancing Priorities
Motherhood	Financial Constraints	Responsibility Fulfilment
Children	Support Programmes	Home (motherhood) balance.
Household	Loans	Work (job role) balance.
Husband care	Savings	Mutual financial support.
Education	Infrastructure	
Children Education	Own flat	

Dependencies

Jobless Husband

Young daughter

Themes

Personal Outcomes	Available Support	Balancing Requirements
Motherhood	Bank Support	Mutual Understanding
Education	Support and Development Programmes	Positive Thinking
Family Conditions	Savings	Self-independent
Family Decisions		Awareness