



▶ Egypt - GET Ahead: Improving financial outcomes for workers in the cotton value chain through multi-sectoral partnerships, training and financing



Responds to the following criteria

- ▶ Effectiveness
- ▶ Sustainability
- ▶ Replicability
- ▶ Innovation



Main stakeholders

The Cotton Research Institute (CRI) affiliated to the Ministry of Agriculture and Land Reclamation; National Council for Women (NCW); Egyptian Agriculture Bank; Banque Misr; Micro, Small and Medium Enterprises Development Agency (MSMEDA).

▶ Description

Improving cotton farmers' economic outcomes requires strong partnerships to ensure a synergetic response, low cost and high impact. Aware of this, the ILO ACCEL Africa project partnered with the ILO's Women Entrepreneurship Development Programme (WED), the National Council for Women (NCW), the Cotton Research Institute (CRI) affiliated with the Ministry of Agriculture and Land Reclamation, the Micro, Small and Medium Enterprises Development Agency (MSMEDA) and financial institutions to implement the ongoing ILO training programme GET Ahead (Gender and Entrepreneurship Together),¹ which through the experience of previous projects in Egypt has demonstrated positive results on improving not only women's financial outcomes, but also those of the whole family. Moreover, in contrast with similar entrepreneurship programmes, GET Ahead has demonstrated positive results when working with people at the lowest tiers of supply chains, including people with low literacy and numeracy skills.

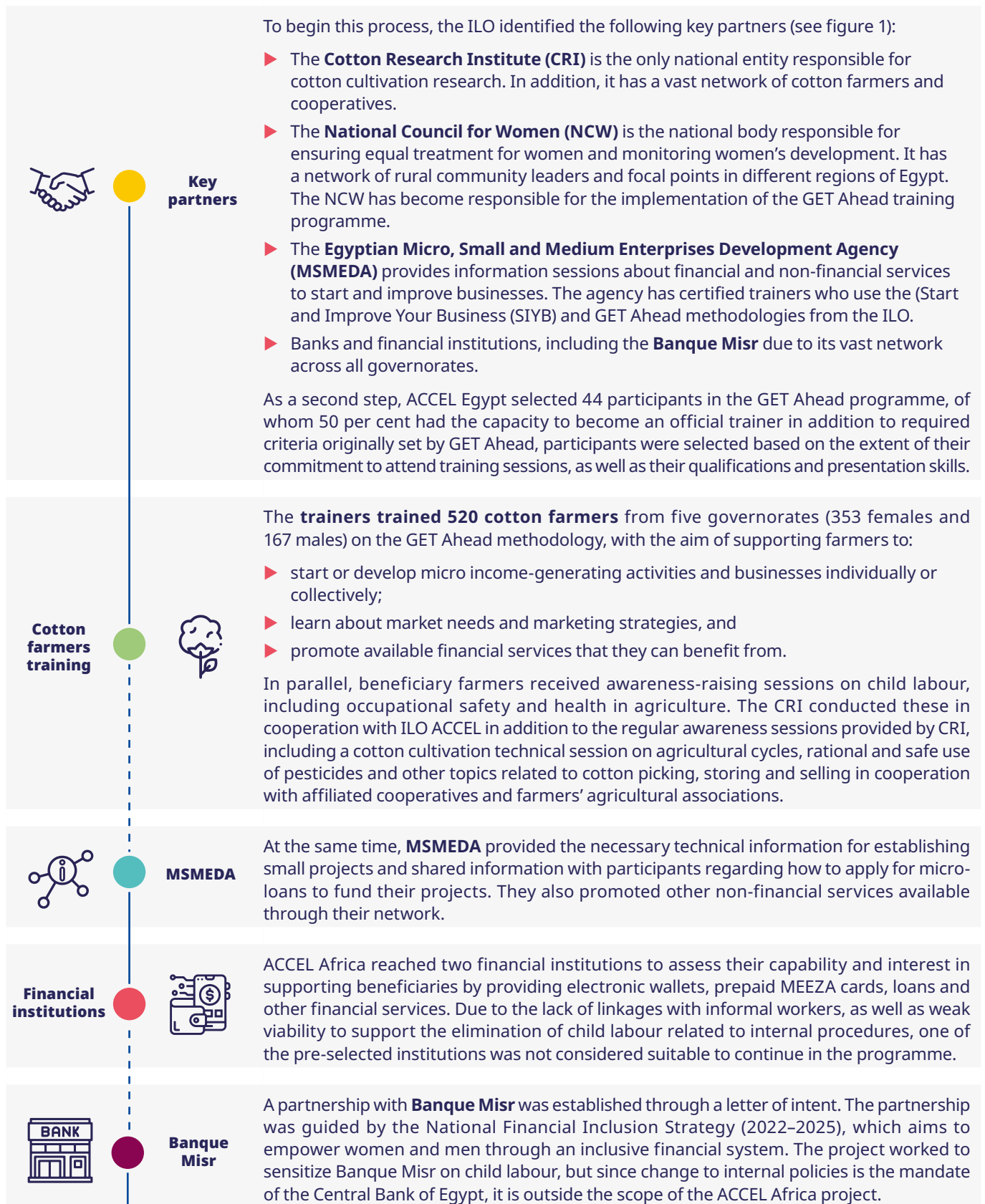
GET Ahead is a gender-sensitive entrepreneurship training programme designed for women and men with basic numeracy or literacy skills. GET Ahead differs from conventional business training programmes in that it seeks

to develop entrepreneurial skills from a gender perspective. It addresses some barriers women face in starting and running a business, including lack of entrepreneurial knowledge and skills, low confidence, and gendered norms and roles that increase the burden of unpaid household work and care responsibilities. Besides implementing the GET Ahead training programme, ACCEL Africa facilitated participants' access to finance (including long-term and sustainable partnerships and financing mechanisms for small businesses). The ILO also supported farmers in increasing their financial literacy and enhancing their knowledge and access to appropriate financial services. Furthermore, beneficiaries also improved their awareness of the risks of child labour and learnt how to undertake their job without child labour.

Finally, ACCEL Egypt developed a partnership with the Banque Misr as well as the Micro, Small and Medium Enterprises Development Agency (MSMEDA). These partnerships support individuals in financially managing their potential businesses, including accessing loans and non-financial services and guidance.

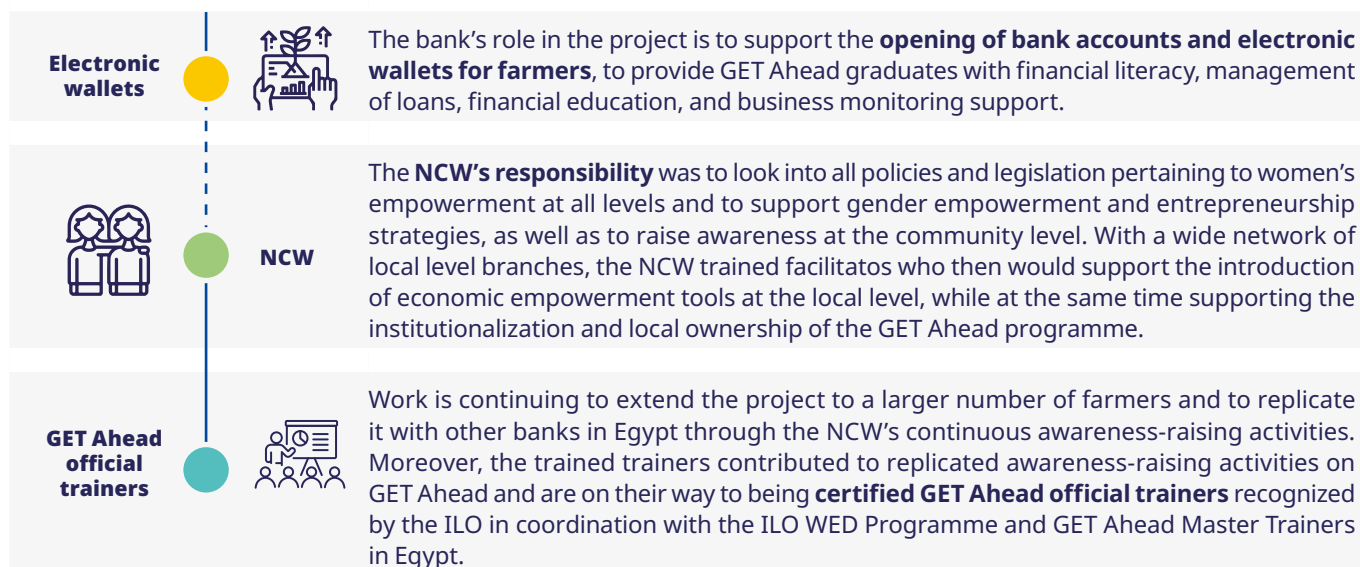
1 [GET Ahead for Women in Enterprise Training Package and Resource Kit.](#)

► Process

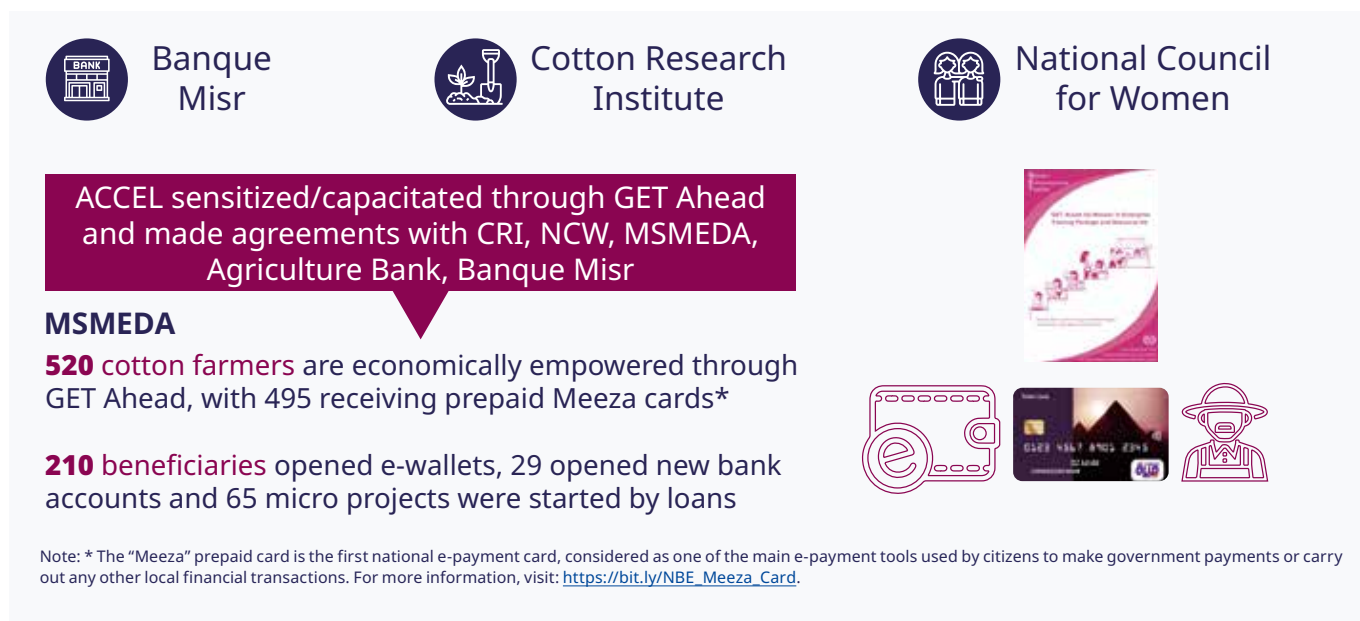


► Good Practices

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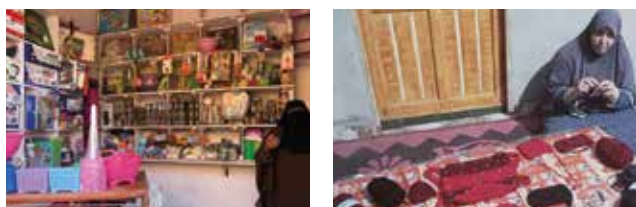
► **Figure 1: Collaborative and synergetic efforts between relevant national governmental, non-governmental, and private-sector agencies and existing ILO programmes**



► Banque Misr staff providing financial training to cotton farmers at the communal level and delivering Meeza cards



► Examples of small income-generating projects established



Sale of Houseware and utensils.

Sewing shop.

► Good Practices

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► Financial Inclusion in the Sustainable Development Strategy “Egypt’s Vision 2030”

Financial inclusion is considered one of the main pillars supporting the achievement of a number of targets in Egypt’s Vision 2030, the country’s Sustainable Development Strategy (SDS) (and in particular, the goal of achieving a competitive and diversified economy so that the State, through achieving financial inclusion, can integrate economic and social justice).

Source: <https://www.cbe.org.eg/en/Pages/HighlightsPages/The-Central-Bank-of-Egypt-launches-the-Financial-Inclusion-Strategy-2022-2025.aspx>.

The SDS aims to promote financial inclusion by expanding access to financial services for consumers in rural and remote areas who are difficult to reach. Financial inclusion also aims to develop the financial literacy level among consumers, improve their financial capabilities, develop innovative financial products that meet their needs, and establish strong frameworks for consumer protection for those dealing with the financial and banking sector.

► Enabling factors

The enabling factors that played a role in supporting the development of this good practice included the following:

- 1 The launch of the National Financial Inclusion Strategy (2022–2025) by the Central Bank of Egypt encourages such practices.
- 2 The readiness of Banque Misr to engage in this project in terms of mandates and institutional capabilities. The partnership is a win-win situation, which allows the bank to access remote areas and new clients in a sustainable manner, while micro- and small entrepreneurs benefit from improved financial services.
- 3 The ILO ongoing Get Ahead Programme was an already well-established asset offering appropriate training on income-generating projects and their management, especially for women.
- 4 Egypt has its own national credit card MEEZA, which accommodated its regulations to cotton farmers and other non-bankable individuals, who do not usually have bank accounts. The Meeza card enables them to carry out all financial transactions through the card based on their national identification card without the need to open a bank account.
- 5 Selected partners were able to enact and institutionalize their part of the process (i.e. identification of beneficiaries, training, provision of financial education and support) at sub-national and national levels. This will allow them to monitor beneficiary businesses after ACCEL’s exit.

In brief

Traditional means for farmers to improve their livelihoods, such as bargaining for better prices for their crops and products, may not always be enough, whilst social support services may not be permanent. Therefore, **innovative financing instruments need to be introduced to farmers at the lower tiers**. This needs to be done **through the appropriate national and intermediary institutions**, each having relevant and complementary roles to play, as was the case here: the CRI, NCW, Banque Misr, MSMEDA and through the use of Get Ahead. **Filtering the services and abilities of large and effective key financial institutions and programmes down to the ground level and to farmers directly is key; this is what is referred to as down-streaming.**