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The Conceptualization of Women's Empowerment by Microlenders in Egypt and its Link to Sustainable Development



The Conceptualization of Women's Empowerment by Microlenders in Egypt and Its Link to Sustainable Development

**Master's Thesis submitted to
Sustainable Development Program
The American University in Cairo**

In Partial Fulfillment of the Requirements for the Degree of Masters of Science in Sustainable Development

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Under the supervision of

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Department of Psychology

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Source: Mayoux, 2011

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Abstract

This study examines how microlenders in Egypt conceptualize women's empowerment and how they see it contributing to achievement of the UN sustainable development goals. Ten Egyptian microlenders were interviewed to understand how they defined and assessed empowerment, the strategies they used to support empowerment, and which sustainable development goals they felt their programs were addressing. Results revealed that, overall, microlenders sought to empower women in economic, social, psychological, and familial ways, and that they used indicators to measure empowerment under each area. They also supported empowerment through mentoring, training and follow-up with their beneficiaries, and by working to include men. In addition, the women in their programs supported the empowerment of other women. Lenders felt that their lending models were not designed to achieve commercial gains but rather the greater good of empowerment and development. They saw the sustainable development goal of gender equality as a primary goal of their programs, but also felt they addressed goals related to poverty and well-being. A need for further qualitative research is recommended to address empowerment from the perspectives of green microlenders as well as the perspective of women borrowers.

Keywords: Egypt, women, empowerment, microfinance, microlending, sustainable, development

Introduction

Gender equality is a human right. In simple terms, it means that women should have equal access to the same opportunities as men. These opportunities include access to education, healthcare services, personal development and financial independence (United Nations, 2020). Women belonging to various societies face challenges in accessing these opportunities of basic and higher education, health services, economic participation and political representation. The reasons behind such challenges include discriminatory laws, social norms, underrepresentation, or experience of violence (United Nations, 2020). Supporting women in attaining their rights and accessing opportunities to realize their potential, is crucial for achieving gender equality and for meeting international sustainable development goals (United Nations, 2020).

One of the objectives of the seventeen sustainable development goals is the eighth goal, which aims to promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. From a gender lens, this goal is focused at fulfilling women's rights and achieving gender equality so that women can access jobs and finance, improve their lives, acquire and accumulate assets, and contribute to economic decisions (UN Women, 2016). It is fundamental to individual well-being to fulfil these rights, but it also paves the way for a prosperous future where empowered girls and women foster overall economic growth and development (UNDP, 2020).

A report released by the McKinsey Global Institute (2015) indicates that if women's level of participation in the labor market was similar to that of men's, it would add up to an additional twenty-eight trillion dollars to annual global GDP in 2025. In OECD countries, for example, increasing the rate of female employment could boost GDP by over six trillion US Dollars (UN Women, 2020). As for Egypt, the rise in the percentage of female employment

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and integration as active participants in the economy is projected to increase GDP by approximately 34 percent, according to the International Monetary Foundation (USAID, 2020). Thus, economic empowerment of women and girls is beneficial to global economies.

One of the tools to promote sustainable economic growth through empowering girls and women, is microloans. Microloan programs focus on providing borrowers with the necessary financial and technical means to improve their livelihoods and therefore, their lives. This study examines what microlenders, who are on the ground working on microlending projects in Egypt, think about microlending as a strategy for women's empowerment and for achieving sustainable development goals.

Literature Review

The literature review is divided into five sections, starting with discussing the role of women in achieving the Sustainable Development Goals (SDGs) that are relevant to this research. The review then provides an overview on girls and women's status in Egypt from three different angles; poverty, education and employment, all of which highlight the need to empower Egyptian females. The sections that follow elaborate on the definition and concept of women's empowerment, the definition of microfinance and the concept of women's empowerment in the context of microfinance and the empowerment's impact on achieving sustainable development.

The Role of Women in Achieving the Sustainable Development Goals:

The concept of sustainable development was introduced by the Brundtland Commission in 1987 in its report "Our Common Future." The sustainable development process was described as "development which meets the needs of the present without compromising the ability of future generations to meet their own needs" (United Nations General Assembly, 1987, p.43). A common representation of attaining sustainability is

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shown in the below figure 1, in the form of three pillars: environmental, social and economic (Markulev and Long, 2013). The figure shows how sustainable development can be achieved through intersecting these three pillars.



Figure 1. Scheme of sustainable development: at the confluence of three constituent parts

Source: (Adams 2006)

The environmental pillar aims at preserving natural resources and encouraging responsible use of those resources for the long term. It focuses on environmental protection through the Reduce, Recycle, Recover and Reuse concept. Economic development is focused at incentivizing businesses to maintain low carbon emissions on one end, and meeting people's needs without compromising the quality of life on the other end. Social development is related to the awareness and protection of people from pollution and harmful activities happening in the modern and demanding world (Iyyanki V. Muralikrishna and Valli Manickam, 2017). There is a correlation between these three pillars, as progressing on the economic level and meeting the expected level of living standards, while considering the surrounding environment, will consequentially provide people with better living conditions, which will eventually lead to achieving a better society and ensure stable conditions for sustainable development.

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The United Nations Development Program (UNDP) launched seventeen SDGs at the United Nations Conference on Sustainable Development in Rio de Janeiro in 2012 to address global goals that meet environmental, political and economic needs. The goals were then adopted by the United Nations Members States in 2015, calling the world to act to end poverty, protect the Earth and guarantee that all people enjoy peace and prosperity by 2030. The seventeen SDGs are harmonized in a manner where the effort exerted under one goal, affects the outcome of the other. To take one example, goal three of good health and well-being is argued to be inseparable from goal one of poverty eradication, as rising incomes lead to access of proper nutrition, healthcare, shelter, water and energy, which in turn leads to better health.



Figure 2. Sustainable Development Goals

Source: (United Nations Department of Economic and Social Affairs - Sustainable Development, 2020)

According to the UN Women’s publication ‘Women and Sustainable Development Goals 2016’, women are affected by each of the goals. Also, women, as well as girls, are key

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to achieving them. Therefore, looking at sustainable development from a gender perspective, means meeting women's needs, securing their rights and equally distributing resources between them and men, which helps to achieve sustainable development by filling the gender gap and reducing the inequalities (UN Women, 2016). The UN General Assembly adopted a resolution in 2015 that declares that the 2030 agenda for sustainable development, with the seventeen SDGs at its heart, includes realizing gender equality and argues that the empowerment of women and girls will make a crucial contribution to progress across all the goals and targets. (United Nations, 2015).

While women have an important role to play in the achievement of all the goals set out, some of the SDGs are more relevant to women's empowerment in the context of microfinance. For example, the first goal focuses on ending poverty, which is potentially achieved by promoting gender equality. According to UN Women (2016), women are already at most risk during economic downturns, being especially vulnerable due to the lack of income, savings and opportunities to participate in the economy. Women are also key to attaining sustainable agriculture and realizing the second goal, which aims to end hunger and achieve global food security. It is vital to achieving this goal, that women are provided with the right nourishment, adequate healthcare, and are not faced by constraints around land access and ownership, as only 20 per cent of landowners across the world are women (UN Women, 2016.) In addition, women account for over 60 per cent of the world's illiterates, a thing which highlights the importance of the fourth goal, as it ensures inclusive and equitable quality education and promotes lifelong learning opportunities for all, which is important to empowerment for all individuals (UN Women, 2016.) The fifth goal is a 'stand-alone' one that requires legal and legislative changes for women, as it is devoted to achieving equality for women in terms of rights in all areas. This goal calls for equality in terms of jobs,

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acquiring assets, voting for rights, political and economic participation and rights to accessing services and economic resources (UN Women, 2016.) Finally, the eighth goal is directed at promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, where women can access jobs and finance, hence improve their wellbeing, acquire and accumulate assets and, contribute to economic decisions (UN Women, 2016.)

It can be concluded that women are integral to the achievement sustainable development. Meeting women's needs and securing equal distribution of resources, helps reduce inequalities and empower women, which is required to achieve sustainable development. Microloan programs directed at women are particularly relevant to the achievement of sustainable development goals related to economic empowerment and gender equality.

The Status of Girls and Women in Egypt

There is significant empirical evidence that gender inequality harms economic advancement (Klasen, 2002), and gender differences in employment and education have negative effects on nations' development (Klasen & Lamanna, 2009). Therefore, this section of the literature review sheds light on the status of Egyptian girls and women from three specific angles that deeply relate to the SDGs: namely poverty, illiteracy and unemployment.

Female Poverty in Egypt. Definitions around poverty vary. The UNFPA (2016) defines poverty as a lack of choices and opportunities. This means that when a family has fewer resources to secure food and clothing, attend school, and obtain health services, and cannot access land, income or credit, this leads to a lack of choice and opportunity, and therefore constitutes poverty. Not only are economic and social rights, such as the right to health, decent housing, food and clean water and the right to education, undermined or

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nullified by poverty, but also so are civil and political rights, such as the right to a fair trial, the right to political participation, the right to personal protection, and the right to have equal opportunities in life, eventually leading to disempowerment and exclusion (UNFPA, 2016.) This multidimensional concept of poverty factors into the deprivation of an acceptable and decent living standard, social exclusion, lack of decent employment and prevention from realizing full human potential, which in turn impacts development (UNFPA, 2016.)

Historically there has been a lack of literature on the feminization of poverty in Egypt (El-Laithy, 2001.) However, we do know that in the Egyptian labor market, almost 28.9 percent of women in labor are unpaid, twice the rate (14.2 percent) of male working youth, making it less likely for women to have chances of moving a satisfactory or stable job (International Labor Organization, ILO, 2014). Therefore, poor women in Egypt are at a disadvantage when attempting to actively participate in the labor market in search for a sustainable solution that ends their poverty (World Bank, 2018). Currently, the poverty rate for women stands at 27.9 percent (World Bank, 2019.) The International Future (IFs) tool forecasts that a focus on women's empowerment would lead to 3.8 million fewer people in poverty in Egypt, boosting the economy as more women enter the work force (UNDP, 2020).

Female Education in Egypt. In 1990, the World Summit for Children identified girls' education as a key development tool Fifteen years later and in 2005, UNICEF declared that that the Millenium Development Goals will hardly be met unless significant progress is made with regards to girls' education. Though access to education is a challenge for both boys and girls residing in developing countries, UNICEF (2008) estimates that among the 100 million children across the world who are out of school, sixty percent of which are girls. This gender gap in accessing education leads to losses of development opportunities because studies show that educated women lead to increased family incomes, hence more educated

generations, more opportunities, better life choices, larger participation in development and in economic decision making (Sultana, 2008). According to UNICEF (2008), poverty also leads parents to favor sons over daughters when choosing to send their children to school if financial resources to cover tuition fees as well as indirect costs are limited or scarce. This leads young girls to end up helping in house chores or entering the child labor force early (Sultana, 2008).

In Egypt, females are more vulnerable to illiteracy, as almost 25 percent (six years and older) have received no education compared to 14 percent of males (Egypt Demographic and Health Survey, EDHS 2014). In 2015, the Global Gender Gap Index showed a lower literacy rate for women that stood at 65 percent as opposed to 82 percent compared to males. The country census from 2017 found that 30.8 per cent of Egyptian females over the age of ten are illiterate compared to 18.5 per cent of men. This percentage of females comprised 10.6 million with rising numbers in rural areas and even higher numbers in Upper Egypt. As for older females, illiteracy stood at 33 percent among the 30 to 44 years old age group, and at 56 percent for the older 45 to 59 years old age group (The World Bank, 2018).

Women become more economically self-reliant by being educated, as well as being more actively engaged in the social, political and cultural life of their country. Hence education has an impact on women's empowerment from an economic perspective as it enables women to better access the labor market in Egypt (Egypt Labor Market Panel Survey 2006).

Female Unemployment in Egypt. Though women's employment issues are at the center of policy making, the prevalent views in Egypt are that women are traditionally the caregivers whereas men are the breadwinners (World Bank, 2018). While young men succeed in penetrating the labor market, young women fail and end up at home as discouraged labor (ILO,2014). According to the International Labor Organization (2014), the

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unemployment rate of young women in Egypt between the ages of 15 and 29 is five-fold that of young men of the same age, that is 38.1 percent of females versus 6.8 percent males (ILO, 2014). Additionally, the ratio of unemployment to population is 11.9 percent among young females as opposed to 5.2 percent among young males (ILO, 2014).

Female youth who are able and willing to enter the job market are challenged by facing longer waiting times to find a job and therefore facing longer periods of unemployment. In 2011, a survey of young people in Egypt conducted by the Population Council showed that the average duration of unemployment in Egypt is around 120 weeks / 2.3 calendar years. For males, the duration was less at around 109 weeks and for females the duration was around 141 weeks, which is closer to three years of waiting (Population Council, 2011). Both high unemployment rate and long unemployment duration among females make them less prone to actively search for private sector jobs and are more likely to work in the informal sector or at irregular wage jobs. Hence, formalization of the private sector could encourage female youth to enter the private sector job market, given the provision of contracts, insurance, pay and benefits (Population Council, 2011). Therefore, low female youth employment rates and their weak economic participation suggest the need to prioritize women's economic empowerment and integrate them as active members in the economy which in turn, will promote economic growth in Egypt. According to the IMF's new estimates, raising the female labor force participation to high levels equal to that of their male counterparts, could increase Gross Domestic Product (GDP) by an average of 35 percent. (IMF, 2019)

Women's Empowerment

In the 1970s, the term empowerment was common between academics in social services, psychology and development; twenty years later until the present, the term began to

grow and gain popularity especially on the gender agenda of international and development organizations (Calvès, 2009). As a result of this long history, its definition has shifted over the years.

Definitions of Empowerment. According to the Cornell Empowerment Group (1989), the most common definition of empowerment is that it is an intentional, ongoing process through which people lacking an equal share of valued resources gain greater access to and control over those resources. One area of disagreement is whether that greater control occurs at the individual or societal levels. Khattab and Sakr (2009) agree that empowerment is an ongoing process but include the requirement that it involves women organizing and asserting their right to make choices and control resources to reduce their subordination. Along similar lines, Tandon (2016) points out that following the 1990s, women's empowerment was defined as the expansion of a woman's ability to make strategic life choices, and that it involves changing the power relations which restricted women's options and negatively affected her health and well-being. Calvès (2009) also argues that over time empowerment has been de-politicized and instead of being seen as involving collective power that challenges the status quo, it became associated with individual decision-making. Page & Czuba (1999) defined empowerment as a multi-dimensional social process that helps people gain control over their own lives through a process that nurtures power that people exercise in their lives and more broadly, in their communities and societies by acting on important issues (1999).

Some other authors also defined women's empowerment as a multidimensional process. The European Institute for Gender Equality (EIGE, 2020) defines it as the process by which women gain power and control over their own lives and acquire the ability to make strategic choices. This definition is based on five key areas: sense of self-worth, right to

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determine choices and make decisions, right to access resources and opportunities, power to control life both inside and outside home and the ability to introduce social change. Similarly, Huis MA, Hansen N, Otten S and Lensink R (2017) described women's empowerment as a multidimensional concept comprised of several components starting from a woman's ability to understand the reasons behind her disempowerment and ending with women taking collective action to promote change in the society building on the basis that the participation of a group however small yet with a collective agenda, is the first step towards promoting women's empowerment.

Tandon (2016) argues that empowerment can be seen from three angles, resources, agency and achievement, each building on the other. Resources are material, human or social. And when considering empowerment, gaining access to resources is as significant as the resources themselves. Hence, empowerment here is a reflection of the terms which resources are accessed or acquired, the application of those resources, and the significant impact of their application on women's actual status. Agency refers to the motivation and purpose which individuals bring to their activity, followed by the achievement which occurs on three levels; the individual or immediate, the intermediate level of institutions, and the deeper levels in terms of structural relations of class, caste or gender.

Rowlands (1995) provides an interesting view of empowerment through three dimensions as well: individual or personal empowerment, collective empowerment and empowerment in close relationships. Each dimension is different yet supports the other. Individual or personal empowerment refers to developing a sense of self confidence and reversing the impact of oppression. Collective empowerment means when individuals work together to achieve common and greater goals than can be achieved by an individual. Collective action can range from neighborhoods to large institutions. Empowerment in close

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relationships refers to developing the ability both to negotiate and influence relationships and decisions, with partners, parents and in laws.

Sustainable Development and Empowerment. From a sustainable development perspective, women's empowerment is a significant issue for local and international communities and governments since it is a prerequisite for economic development and for achieving the Sustainable Development Goals (UN Women, 2016). In Egypt, when the National Council for Women launched the National Strategy for the Empowerment of Egyptian Women 2030 which, and aligned with the UN Sustainable Development Goals (SDGs), defined women empowerment based on five elements: self-appreciation and confidence in abilities, the right to choose among available options, the right to access to resources and opportunities, the right and ability to control their lives and the ability to influence and direct towards positive social change.

UN Women (2010) describes women's empowerment as a set of principles to be enforced by businesses and organizations, and through which women are enabled to participate fully in economic life across all sectors and throughout all levels of economic activity. These principles enable women to build stronger economies, establish more just societies, achieve internationally agreed goals for sustainable development, improve the quality of life and, propel businesses' operations.

The seven principles are:

1. Leadership that promotes gender equality in businesses through top-level policies, company-wide goals, and internal and external stakeholder engagement in the development and implementation of policies and plans.
2. Equal opportunity, inclusion and nondiscrimination where businesses pay equal remuneration to women and men alike, implement gender-sensitive recruitment,

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promote women to executive and senior positions, ensure women are well represented across business areas, and offer them flexible working conditions.

3. Health, safety and freedom from violence where businesses provide safe working conditions to women, protect them from violence and sexual harassment, offer health insurance services and respect their time-off for medical care
4. Education and training where businesses advance women and encourage them to enter all job fields, ensure their share in receiving education and training and provide equal opportunities for networking and mentoring
5. Enterprise development, supply chain and marketing practices where businesses establish business relationships with women-owned establishments, support solutions to credit and lending barriers, advance equality and inclusion, respect women's dignity in marketing materials and prevent human trafficking, labor or sexual exploitation
6. Community leadership and engagement where businesses showcase commitment to gender equality and women's empowerment, advocate for gender equality and promote inclusion.
7. Transparency, measuring and reporting in businesses through making company policies public for promoting gender equality, report on progress internally and externally and incorporate gender markers into ongoing reporting obligations.

Types of Empowerment. Since one of the sustainable development pillars is economic, empowerment from an economic perspective requires women to have the ability to engage in productive activity that allows them to enjoy a degree of financial freedom. According to the UN Women (2016), empowering women in the economy is key to achieving the sustainable development agenda as well, particularly goal number eight which

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aims at promoting full and productive employment and decent work for all. UN Women also suggests that when more women work, economies grow as women's economic empowerment increases productivity, economic diversification and income equality. Economic empowerment is defined as women's capacity to contribute towards economic growth, to be recognized for the value of their contributions, and to experience a fair distribution of wealth and access to economic resources (OECD, 2011). According to UN Women (2016), a woman is economically empowered when she can equally participate in markets, access and control resources, get a decent job or work, control her time, life and body and have her voice heard. Golla, Malhotra, Nanda and Mehra assert that a woman is economically empowered both when she shows an improved and successful economic status and when she has the power and agency to benefit from economic activities (2011).

From a social perspective, the other pillar of sustainable development, Swain & Wallentin (2009), define social empowerment as giving power or authority to an individual to improve their livelihood. Vaidya (2020) argues that women's social empowerment means enabling women to voice their opinions and concerns when faced with discrimination. In addition, social empowerment means that women are given equal opportunities both at home and in the workplace and feel empowered in every aspect. Psychologically, empowerment is defined when a woman's freedom is expanded to choose and act through her increased authority and control of resources that affect her life (Oladipo, 2009). And lastly, the familial dimension of empowerment was referred to in literature as the ability of a woman to make decisions (Simbar, Alizadeh, Hajifoghaha & Dabiri, 2017), and participate in the family discussion (Batool & Batool, 2018).

In summary, women's empowerment is commonly known as a process where women gain greater access and control over resources. Most of the definitions focus on gaining

power and control over decisions to improve the quality of life. Broader dimensions of empowerment, such as social, political, and economic empowerment, are all well-integrated and cannot be isolated (Bhatia and Singh, 2019). Many authors defined women's empowerment from a single dimension be it economic, social, psychological or familial while others defined it as a multidimensional concept that goes beyond the empowerment of an individual woman. One way for women to achieve empowerment is through microfinance, which has become a common tool for fighting poverty in developing countries especially among poor women, thus making it an effective strategy for women's empowerment (Leach & Sitaram, 2002).

What is Microfinance?

According to the Asian Development Bank, microfinance is the provision of a broad variety of financial services to poor and low-income families, such as deposits, loans, payment services, money transfers, and insurance. There are three types of sources for microfinance services: formal institutions, such as rural banks and cooperatives; semi-formal institutions, such as non-governmental organizations; and informal sources, such as money lenders, self-help organizations, inter-loans and shopkeepers (ADB, 2010).

The International Finance Corporation (IFC, 2020), the World Bank Group's investment arm, suggests that the idea behind microlending is to allow people, who often lack collateral, to take on reasonable small loans safely, and in a manner that is consistent with ethical lending practices. This helps the poor to gain access to the financial services they need, to fulfill their business potential, and to build a better life. Microfinance services can be provided in the form of credit or small savings to underprivileged members of society. Like conventional lenders, microlenders charge interest on loans and institute specific repayment plans. The World Bank (2006) estimates that more than 500 million people have

benefited from microfinance-related operations. Providers of this lending service range from state owned and private banks, to Non-Governmental Organizations (NGOs). In Egypt, microfinance is seen by some lenders as a tool that promotes economic empowerment and financial inclusion to support Small and Medium Enterprises (SMEs) in their journey towards development. It is also seen as a way to alleviate poverty as recipients become self-reliant and enjoy an improved quality of life. Additionally, according to the Egyptian Financial Regulatory Authority (FRA), microfinance is a tool by which finance is offered to boost economic productivity. It encourages low-income groups to participate in the economy, hence reducing unemployment and improving the income of the poor (FRA, 2020).

Egypt's microfinance market comprises of 725 licensed NGO Microfinance Institutions and three commercial companies. Microfinance is provided to 1.9 million clients, out of which 66 percent are women. Egypt is the largest microfinance market in terms of outreach compared to other countries in the Arab region and ranks second to Morocco in terms of portfolio (Sanabel Microfinance Network of Arab Countries, 2010). The microfinance industry began to operate in the early 90's with the support of agencies such as the USAID in Cairo and Alexandria running individual lending programmes. A few years later, group lending was introduced in other governorates. Since then, more microfinance institutions have been enabled or established to offer different lending programmes to serve more governorates (Sanabel Microfinance Network of Arab Countries, 2010).

Women's Empowerment in the Context of Microfinance

Gender equality and women's empowerment are seen essential to global progress and can be achieved by providing affordable financial services to women (Bhatia and Singh, 2019). Microfinance institutions are believed to empower poor people, particularly poor women, and strengthen economic and social structures (Fofana, Antonides and Niehof,

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2015). A case study from Pakistan (Khan, Sajid and Rehman, 2011) illustrates the idea that a woman's access to microfinance provides her with greater financial autonomy as it helps her raise income and improve her economic status. In addition, the study also showed a positive impact between microfinance and promoting women's empowerment where the woman's awareness rose, along with their involvement in family decisions.

Another example of women's empowerment through microfinance is a project launched by the Agha Khan Rural Support Program (AKRSP, 2020), which involved linking women to enterprise development where activities were run only by females. This project, known as the Hawa Market, showed positive impact on the status of local women, including greater involvement in decision making, such as household spending, increasing income in the household, accessing education services for children, and health services for the whole family. Banks such as the European Bank for Reconstruction and Development (EBRD, 2015) demonstrated that microcredit allows women to exercise flexibility and gain power when earning and spending money. Kato and Kratzer (2013) suggest that women who have more access to financial services, can be empowered to become more confident and more assertive. They also argue that microfinance enables women to better participate in family and community decisions and confront systemic gender inequalities more effectively. Also, a study by the United Nations Population Fund, UNFPA (2010) showed that for female clients of microfinance institutions, microfinance is significantly linked with the following areas of empowerment: the right to have the power to control their own lives, both within and outside the home; the right to have access to opportunities and resources; the right to have and to determine choices; and a sense of self-worth.

Below is a figure that illustrates the relationship between microfinance and economic, social and psychological empowerment, developed by Mayoux (2011):

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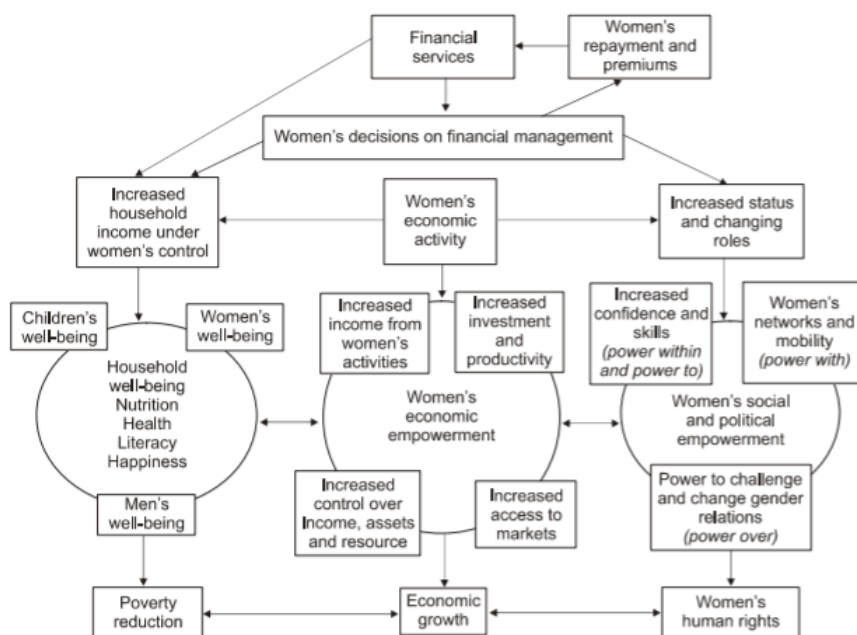


Figure 3: Microfinance and Women’s Empowerment: Virtuous Spirals

Source: Mayoux, 2011

The figure shows that increasing women’s access to microfinance leads to a series of ‘virtuous spirals’ of economic empowerment which also leads to social empowerment and political empowerment. It also shows that, in addition to acquired financial sustainability, microfinance is the tool that leads to increased wellbeing in a woman’s family.

Moving to the core of the diagram, microfinance potentially leads to economic empowerment where we can see that with women’s access to credit, their economic role grows, and they are able to make decisions pertinent to savings and investments. As a result of women controlling decisions, their welfare and their families' welfare will be optimized, as this enables them to increase expenditure on themselves and their children. Going towards the left side of the figure, we can see that the control women acquire over spending, and with the improvement to the overall well-being of the family, there is poverty reduction. Poverty alleviation would then be the result of improved nutrition, health, education and skill. The right side of the figure is focused on the improved status of women as a result of the

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combination of their increased economic activity and control over income from accessing credits and loans. Women's status within the community is enhanced when groups are formed to introduce change.

Outcomes presented in this section are considered measurement indicators to women's empowerment such as autonomy, awareness, involvement in family decisions, contribution to household spending, ability to access education and health services for the children, confidence, assertiveness, decision making related to savings and investment since Biswas and Kabir (2004) who developed a set of indicators to measure women's empowerment included awareness, mobility, freedom, decision making, autonomy, purchase of assets, political participation, contribution to family income, exposure to information and participation in development programs. Similarly, Pratley and Sandberg (2013) - though informing us that measuring women's empowerment has puzzled researchers and practitioners and that not much exists concerning its measurement - suggest that women's empowerment is measured through a scale with separate dimensions for access to information, contribution to household decision making, financial autonomy, justification for spousal abuse and exposure to partner violence. To them, questioning conceptualizations of empowerment is necessary as interventions are being designed, developed, monitored and evaluated that aim at improving the lives of women, their families and communities.

Research Questions

The literature review provides an understanding of the definition of women's empowerment and how it fits in the context of microfinance. It also explains how women and microfinance may play a role in achieving the sustainable development goals. However, much of this work is theoretical; we don't know how these concepts are being implemented in actual microfinance programs, particularly in Egypt. Also, some researchers have

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questioned whether microfinance actually benefits women and works towards their empowerment. Hence, this study, therefore, aimed to fill a research gap to practically understand how microlenders in Egypt define and conceptualize women's empowerment, attempt to promote women's empowerment through their microlending programmes and how they draw a connection between the empowerment of women and the sustainable development goals.

Methods

This study is looking at how microlenders conceptualize women's empowerment, how they see microfinance as a tool for women's empowerment and how they view the empowerment of women contributing to the achievement of the sustainable development goals.

Participants

As the study was conducted on the Egyptian context, the microlenders who were interviewed were selected based on two main criteria. The first was that they were located in Egypt and the second was that they offered their microlending services to females. Interviews were conducted with 10 microlenders. Some were identified through research and selected based on their history, outreach, inclusion and track record where I used purposive sampling. others were obtained through a snowball sampling technique through referral by other participants. The sample of participants included a diversification of background, interest and program focus as they worked with both genders, women of all ages, education statuses, marital and social statuses. Also, all participants were all highly engaged in the microfinance environment starting from training and capacity building, to microlending ending with post business startup or growth.

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Participant Number	Organizational Background
Lender 1	Works mainly with illiterate women with no specific age bracket or marital status. This organization teaches women entrepreneurship and digital coding with the objective of giving them the skills and knowledge to either enter the job market or start their own business from home. The organization does not offer direct lending to women however, it connects them to relevant entities to receive a grant or fund to develop and materialize the project idea.
Lender 2	Both women and men recipients benefit from the programs of this organization since it offers gender-based interventions depending on the need. However, the profile of the female beneficiaries are those young women whose ages are between 18-35, illiterate or received vocational training. Though not a specific target, this organization ends up getting a lot of married women. They do not act as a direct lender yet grant NGOs who run the lending program and the organization oversees and monitors the project. They offer support to microenterprises, offer training for employment and job placement.
Lender 3	Provides microloans and microcredit on a very small scale to women who are above 18 years of age and who have existing established businesses. In addition, it trains women to have networking, marketing and entrepreneurial skills as well as financial literacy.
Lender 4	Provide financial services to women who are illiterate or have basic education and are above 18 / have national IDs. They also offer

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	financial services to physically disabled women. The loan amount ranges from as little as 5,000 to 100,000 LE where money can be lent either to an individual or a group of women.
Lender 5	Offers flexible financing mechanisms and resources to females above the age of 18 who are underprivileged.
Lender 6	This organization lends women belonging to the different governorates who are between the ages 21 – 55 and are either the breadwinners or are the single source of income. Female loan recipients are either illiterate or have received basic education but prefer those who are financially literate. In addition to lending, this organization provides skills training.
Lender 7	Offers financial services and skills training to young street mothers who are usually under the age of 18, where lending allows her to generate income to access food and education in order not return to the street and pull themselves out of poverty.
Lender 8	Provides facilities to microenterprises to around 35,000 women of all ages and statuses and more than 80,000 since inception of their credit facilities in 2018. 40 percent of their recipients are women and 30 per cent of their workforce are women.
Lender 9	Provides capacity building and financial support to women of all ages and statuses. Women of their programs are those who have received basic education and are financially literate. They facilitate the ecosystem that helps borrowers access the different financial providers. This organization focuses on strengthening micro and

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	small enterprises as well as entrepreneurship with a focus on women and youth.
Lender 10	Profile of women who deal with this organization are between the age of 21 – 60. They fund organizations to offer lending to the recipients while they oversee and monitor the lending program.

Table 1: Participants’ Organizational Background

Materials

Semi-structured in-depth interviews were developed to provide more flexibility and space for participants to express their opinions and share their experiences. The interview questions were constructed based on the understanding of the literature collected on the definition of women’s empowerment, women’s empowerment in the context of microfinance and how empowering women through microlending contributes to achieving the sustainable development goals.

The initial set of questions from 1- 4 were targeted at getting the necessary information about the lending entity, the purpose of the lending program and the profile of women borrowers in terms of their age, educational background and marital status, to be able to understand the basis on which female borrowers are selected. The 4th question included two sub questions that asked the lender about the conditions of the women before receiving microfinance and what their hopes were for their borrowers in order to understand what goals the lenders prioritized. Questions 5 - 7, asked lenders about their definition of women’s empowerment and how they determined if their beneficiaries were empowered by their programs. Finally, the last two questions 8 and 9, aimed to understand how lenders saw the

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impact of microlending services on women's empowerment and the impact of such empowerment on achieving the sustainable development goals.

Procedures

Participants were contacted by phone to arrange for an interview. After going over the consent form and obtaining consent, the interview was scheduled. Each interview ranged from 40 – 50 minutes. The contact method of these interviews was online on Microsoft Teams and were recorded. During the interview, the chat box or the screen sharing option was used to share the seventeen sustainable development goals in order for participants to respond to the last question of the interview. After the interview was finished, participants were thanked for their time and asked if they knew of any other people working on microloan programs who might be willing to be interviewed.

Ethical Treatment of Participants

Participants signed a consent form that was approved by the Institutional Review Board of the University. Data generated and notes taken from the interview as well as the recordings are stored on a password-protected computer in order to maintain confidentiality.

Data Analysis

A thematic approach was used to identify, analyze and report common themes within the collected data (Vaismoradi, 2013). Data was analyzed using audio-recorded interviews and written notes. The analysis started with familiarization of data collected through listening to the interviews more than once. The interviews were transcribed, and the transcripts were read more than once to identify common responses and quotes to help generate initial codes. The codes were then reviewed and grouped into themes, and then the themes were named. Named themes were a combination of theory-driven and data-driven. The former were guided by the theoretical interest in the definition of women's empowerment (Henry, 2011).

The intention behind the latter was not to abandon data that may play a role in adding to the existing literature on the topic in areas where literature is either underrepresented or lacking (Nowell, 2017). The analysis of each theme is explained in the results section expressed by quotes and expressions from the interviews by the participants that highlighted the themes.

Results

This study examined the views of microlenders on the definition and conceptualization of women's empowerment, their understanding of how microfinance empowers women and their view of how women empowered through microlending contribute to achieving the sustainable development goals. The results are grouped into these themes:

1. Lenders Views on the Definition and Conceptualization of Women's Empowerment:
2. Indicators of Empowerment
3. How Microlending Programs Support Empowerment
4. Microfinance-Empowered Women and Achieving the Sustainable Development Goals
5. Sustainable Development Goals Achieved Through Microlending

The first and second themes were driven by theory in an attempt to further investigate the definitions of women's empowerment and which indicators were used to measure empowerment. The three remaining themes were data driven to make new discoveries and add to the existing literature on how microlenders in Egypt promote and support women's empowerment through their microlending programmes, how these women contribute to achieving the sustainable development goals and which of the goals did microlenders feel their programmes targeted the most.

Lenders' Views on the Definition and Conceptualization of Women's Empowerment

The views of microlenders on the definition of women's empowerment included economic, social, psychological, and familial factors or a combination of these.

Economic Empowerment. Participants who defined women's empowerment from an economic lens, expressed that empowerment is when a woman has the knowledge, skill and ability to access finance to generate income that allows her to satisfy her needs, run her life and that of her family's with the resources she has. As one participant said

giving power, in the form of financials in the beginning but just in order for the woman to raise her family above the poverty line or improve their standard of living. And then the power that we can give her she can use after that to raise the bar among the less privileged.

Another participant who defined women's empowerment based on economics said,

we know a woman is empowered when there is additional demand for credit, a rise in the number of the employees in her project, the progress and growth of her business and whether she and her family have signed up for health insurance plans.

However, even participants who believed that women's empowerment is mainly economic, still felt that looking at economic empowerment alone is a narrow view, as economic empowerment can potentially lead to or increase domestic violence. Two of those participants highlighted that "a woman's self-confidence and emotional tolerance has to be built to be able to protect herself and children from violence" and that "only an empowered woman will deal with if it arises and violence against their children as well".

A few participants argued that social and psychological empowerment was dependent on economic empowerment, saying that

a woman is empowered when she is financially empowered. When this happens, she will take the bull by the horns and start taking decisions for her family. She gets equal footing. Her strengthened economic wellbeing will reflect on the social aspect of her life and on both direct and indirect beneficiaries. Social and psychological empowerment are observed after women are financially empowered, when she is no longer dependent on a male figure... on anyone.

Psychological Empowerment. Participants who viewed empowerment as purely psychological said that an empowered woman is one who is conscious of the challenges and restrictions in her surroundings yet has the willingness to develop a positive and confident mindset and a new independent character that overcomes these challenges. As one said, "Women's empowerment basically means a woman's power is built or increased enough to be a powerful person despite her surroundings". Another participant said that,

To us, a woman is empowered when she does not need a male to be independent. That is, starting up her own business or project, successfully manages it, grows it and decides where she wants it to head. She is an independent woman who is highly aware of her worth and capabilities. Despite illiterate, an empowered woman is a confident one who knows she is able to generate her own income and is aware of her rights. And with that income, she is able to prioritize her needs and take her own decisions.

Another participant felt that

an empowered woman is one who is encouraged to go online and overcome her fears of online harassments, associated risks or being taken advantage of. In a male dominated sector, she is a visible woman, less vulnerable than she used to be and

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believes in herself for penetrating markets where men would be a more preferred option.

Some participants felt that while women already came to the program with decision-making skills, the program empowered them to utilize those skills to make better decisions.

As one participant said

For the past twenty years I could see how our women clients become empowered. But a woman who comes to me, to take a very risky decision of starting her own project or business instead of looking for a job and being employed is already empowered in my eyes. Once she gets the loan, I am only impressed by her buying and selling skills in the market; I see a woman one whose empowerment is being increased – that's all. I see a woman who is exercising her existing decision-making skills because she has already decided about her children's education, but she might have just taken the wrong decision by pulling them out of school. After she comes to us, and meets other women of her community, she is able to rectify her decision by pulling her children out of the labor market and sending them back to school instead. She had already looked after her family's health but now she is able to look after hers as well. She is not empowered by spending more as she earns, but by becoming an active woman instead of a passive one who never accepted to do what she is being told and chose to come to us instead. And when she did, we could see how her husband may have worn a torn pair of slippers the first time yet wore more decently with every follow up visit.

Another participant felt that,

Many women in our program were already taking familial decisions, but their conceptions were wrong. They pulled out girls from school for instance. What we

did was that we raised her awareness which helped her adjust these decisions. She now understands that it is not only about making decisions because they might be wrong be it education, genital mutilation etc. and here is where we step in.

In these definitions, psychological empowerment involves changes in the content of decisions rather than changes in the ability to make decisions.

Social Empowerment. In social empowerment, empowerment is expressed through connections with others. For example, one participant defined an empowered woman as one who has more control outside her home and that other women in her community start looking up to her, saying

when she tells us that the women in her community resort to her for advice, guidance, experience, wisdom and seek her help to find a solution to their problems.

Empowerment to us means that a woman has become more experienced and she became more exposed.

Another participant described empowerment as coming from connections with other women in the program and then as moving on to others in the women's lives,

When a woman meets other women in the network, her communication style changes, her thoughts and concepts do as well, her attitude with her husband, and this is not acquired through financial or economic empowerment. But this is just the starting point of empowerment as we see it. Empowerment must start somewhere until we actually see it happen. It's the everyday practices they do. The life they change not the life they just go back to. We see the difference and the impact on her children where they get power from their mother, receive education, get exposed, listen to new points of views and perspective. And this is how we describe power.

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In both of these examples, empowerment is expressed through the women's social connections.

Familial Empowerment. One participant stated that women's empowerment is mainly familial because a woman is not only empowered when she is able to start up her own project, but also when she involves her family, saying that

We could see that a woman is empowered enough to adjust and improve her husband's behavior to the better as he accepts her offer to him of the opportunity to grow with her. We could see how she pushes him to look at the overall wellness of the family instead of his alone.

Economic, Psychological and Social Empowerment. Some participants defined women's empowerment as a combination of all four concepts of women's empowerment i.e. economic, psychological, social and familial, stating that they go hand in hand. As one said,

“For us empowerment has to be economic, psychological social and familial altogether. They come together in the communities we work in. An empowered woman is one who is able to earn her own income be it through participating in the labor force or through starting her own business. One who makes decisions on how money is spent in the household and on what. She is empowered when we see her become more confident, more vocal and aware of their rights. Where she is enabled in her environment to take decisions for themselves and for their families especially their girls, including when they marry, who they marry and rejecting early marriage.”

Indicators of Empowerment

When participants were asked how they knew if women in their program were empowered, they identified some indicators as evidence under each area of empowerment.

Indicators of Economic Empowerment. Participants felt that women in their microlending programs were economically empowered when they showed an increase in earnings, lower debt figures, higher repayment rates, growth and expansion of their business, a higher number of recurrent loans as well as larger amounts of loans, and an ability to purchase instead of renting assets. For example, one said that

There is no control factor, but we monitor what happens over time. How well her project is going, feasibility study figures, sustainability of the project, number of employees, from where they were hired, whether she purchased more assets and whether she bought shops instead of renting them”

Another stated that,

We did a randomized control trial. It was a very rigorous process based on sampling and comparison. We mainly looked at earnings as quantitative data. Findings informed that women have proved to have better repayment rates. And that there was a big uptake in terms of what they were making before and after the loan and as compared to men.

Indicators of Social and Familial Empowerment. Participants argued that women in their lending program were socially empowered when they got referrals; that word of mouth was an indicator that empowerment was spreading. They saw it as a sign of familial empowerment when a woman's empowerment was spreading to her family. As one argued, empowerment happened when children saw their mother “on her feet,” another felt that an empowered woman “enables her children them by offering them more access to services, raises them to ensure that they grow with the right concepts and perceptions in mind (productive health, genital mutilations, birth, rearing etc.)”

Indicators of Psychological Empowerment. As for psychological empowerment, participants felt that a woman has been empowered when they saw a change in her attitude. As one said, "We could see how she is able to take decisions when running her own business, and in the household as well. Not only does she take a position in the economic arena, but in her own home too." Another argued that,

Throughout the past years and specifically since 2005, we have learned a lot about women's empowerment. We have seen how it comes from within and not because of the money. She herself feels that she is of value, of need, of worth even with her children when they start looking up to her and taking her as a role model and boast about how she has helped them since she has received a microloan.

How Microlending Programs Support Empowerment

Monitoring, Evaluation and Keeping Connected. When participants were asked how microlending supported women's empowerment beyond lending, some participants responded by highlighting the importance of regular follow up visits, continuing training, and mentoring. As one said

to ensure the project continues to run and that if financials are not going well, we step in before things go sideways. If this happens, we help her re-address her needs, coach her and mentor her to be able to get up on her feet again. We do not want money to get in the way of her sustainment hence empowerment."

Another participant stated that,

We monitor the growth of women post lending. One important thing is to keep connected women in our network or circle to be able to measure... We create a post training community where they keep benefiting from the same services such as

mentorship or internship based on reporting to the program how well the business is going.

Leaving a Legacy. Many participants reiterated the importance of staying connected with women post lending on one hand, but more importantly leaving a “*legacy*” where empowered women of their program empower other women. This could happen through group lending programs where beneficiaries would guarantee other women's loans. It could also happen by “extending support to their neighbors and to the women of their larger community by raising awareness and being a role model to be copied.”, and by “becoming a mentor to other unempowered women.”. Participants pointed out that beneficiaries paid it forward to other, unempowered, women, saying that

Our women lenders empowered other women, taught them new skills, provided them with moral support, offered funding to them however symbolic but “paid it forward” so that other women are able to receive training, funding and start their empowerment journey. They also pulled other women into the labor force by letting them join the startup or business. They believed in them and took them through the same empowerment journey by building their self-esteem and teaching them how to strike a work/life balance early on. Women promoted sisterhood, bonding and grew a relationship with other women of their wider community be it as a mentor, advice giver or a borrower.”

Engaging Men. Many participants felt it was important to the success of microfinance to engage men. They did this by offering men the same training and financing opportunities offered to women or by offering them a role in the woman's project such as managing the loan. For example, one said that,

We are always very sensitive when we work around family dynamics to prevent any violence against women. And how we design our programs is that they are based on need and the same opportunity is offered to both men and women. In other models, men are involved in managing the loan whereas the woman is the main recipient just to consider social dynamics to play it politically.

Achieving the Sustainable Development Goals

Sustainable Microlending. When participants were asked if they thought microfinance was a good way to empower women and achieve the sustainable development goals, almost all participants agreed that traditional or commercial microlending does not work as the “golden bullet” or “magic tool” for women's empowerment and sustainable development. According to the participants, traditional microlending is a very “naïve” tool and is quite “old fashioned”. Participants believe that this type of microlending usually leads to negative results, including women ending up in prison or committing suicide. They felt that sustainable microlending was more likely to empower women, leaving them “in a better and safer place” than where they were before. One felt that “Microfinance does lead to poverty alleviation by providing additional credit. But women borrowers who are empowered through microfinance are able to offer better nutrition, education and healthcare to their children. All which fall along the SDGs.” Another stated,

Loans are not the best way to empower women.... Microfinance should be meant for empowerment and sustainability, not just to facilitate cash provision or access to finance. If a woman does not become empowered, nor her children's' standard of living is raised, and she is still exposed to violence among many other factors left unchanged, then money alone does not fix the problem and does not help.

Women's Mindset. Other participants stressed that sustainability was connected to a developing a woman's mindset where she learns to think of her business as a source of sustainable income that will lead to a better standard of living. One pointed out that

It is not the tool that empowers women, it is the mindset we encourage her to foster. She then grows her willingness and ability because money will not do the job for her. Those who weren't able to repay ended in jail especially when microfinance was used only as a commercial tool not a developmental tool. This guarantees empowerment and sustainability."

Another stated that,

...what microfinance offers, is that when a woman takes a loan, exerts effort and works to grow her business and repay that loan, she develops a mindset to continue what she started after repaying. Her project does not stop with the end of repayment phase. She becomes financially able to borrow more, stay empowered and offers males in her family the opportunity to grow for the sake of the family"

Sustainable Development Goals Achieved Through Microlending. When asked which of the sustainable development goals their microlending programs supported, all participants agreed that that they targeted goal number five which is focused on gender equality. Almost all also chose goals two, one, four and eight, which target hunger, poverty, education and decent work, and economic growth. Half of the participants picked goal three, good health and wellbeing, and goal ten, reduced inequalities, and less than half chose goal number seventeen, partnerships. A few participants felt that goal six, clean water and sanitation, and goal eleven, sustainable cities and communities were targeted by their programs. Finally, only one participant mentioned that their program targeted goal thirteen climate action.

Discussion

This study examined the conceptualization of women's empowerment by microlenders in Egypt and their understanding of how women empowered through microlending contribute to the achievement of the sustainable development goals. Participants of this study defined women's empowerment as economic, social, psychological, familial or a combination. They also provided examples of empowerment under each area, either in terms of economic changes experienced by women in their programs, or as changes in social influence, psychological status or familial situations and standards. Participants described several strategies they used to promote empowerment in their programs, including follow-up, leaving a legacy, and working with men. Finally, they felt that their programs most strongly addressed sustainable development goals related to gender, poverty, education, health and well-being.

Views on the Definition and Conceptualization of Women's Empowerment

There were both similarities and differences in the ways that participants defined empowerment compared to the literature. Participants in this study defined women's economic empowerment by women's knowledge, skills and ability to access finance to generate income that allows them to use resources to efficiently run their and their families' lives. This definition is aligned with UN Women's (2020) definition, characterized by women's equal participation in markets, accessibility to and control over resources and control over their lives. Despite different phrasing, participants' definition of women's economic empowerment as having access to economic opportunities that can change living conditions, aligned with Golla, Malhotra, Nanda and Mehra's (2011) definition, which sees women's economic empowerment as women experiencing improved economic status and ability to benefit from economic activities (Golla, Malhotra, Nanda and Mehra, 2011).

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However, participants' definition of economic empowerment contrasted with OECD's (2011) definition, explained as the capacity of both women and men to be involved in the growth processes by participating, contributing and benefiting from it in ways where their contributions are acknowledged, dignity respected, and where they receive fair distributions of such benefits. Participants did not tie women economic empowerment to equality in dignity and distribution of economic benefits.

Although some of the participants defined women's empowerment as purely economic, they still believed that looking at empowerment from a mere economic lens is very narrow and does not suffice. They felt that both social and psychological empowerment were positively correlated with and dependent on economic empowerment.

With regards to women's social empowerment, it was defined in the literature as giving power or authority to an individual to improve their livelihood (Swain & Wallentin, 2009). It was also characterized as the freedom to voice opinions and concerns without being discriminated against, and access to equal opportunities at home and at work (Vaidya 2020). Participants of this study who defined women's empowerment as social described it differently than literature, with a relational focus on a woman's growing role in extending advice, guidance, experience and help to other women and to their families as social empowerment. This is similar to Page & Czuba's (1999) view of women's empowerment as a "multi-dimensional social process" that facilitates women's growing power to have impact on a broader circle of their community by acting on important issues. It is also similar to Rowlands' (1995) three-dimensional view of social empowerment, which included individual or personal empowerment, collective empowerment and empowerment in close relationships.

While in agreement with Page & Czuba's (1999) and Rowland's (1995) multidimensional empowerment frameworks, participants' views did not address the more

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political aspects of social empowerment as described by Hansen et al. (2017). They did not include an understanding of the social causes of disempowerment or the need to create social change. This aligns with the critique made by Calvès (2009) that over time, empowerment has been de-politicized and is no longer seen as involving collective power that challenges the status quo.

From a psychological perspective, participants in the study defined women's empowerment as being aware of the challenges and restrictions in one's surrounding yet demonstrating the willingness to develop a positive and confident mindset and an independent character that overcomes these challenges. They identified psychological empowerment when they saw a change in the way women communicated, negotiated, and expressed self-confidence as they ran their businesses. In the literature, women's psychological empowerment was characterized by an expansion in freedom to choose and act within an increased authority and control of resources (Oladipo, 2009), while being able to voice concerns and experience equal opportunities at home and work (Vaidya, 2020). The discrepancy between the two views lies primarily in the participants' not including the concept of women acknowledging their "freedom to choose," while focusing more on her ability to overcome challenges.

From a familial perspective, it was challenging to find enough literature to explain the definition beyond a woman's ability to be more involved in family decisions (Simbar, Alizadeh, Hajifoghaha & Dabiri, 2017), and participate in family discussions (Batool & Batool, 2018). Similarly, few participants included familial empowerment as their primary definition. When they did, they saw it as a woman's ability to be more in charge of the family, highlighting her impact on her husband's attitudes toward her participation in the family and in the workforce.

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Participants who defined women's empowerment as a combination of all areas of empowerment align with the virtuous spirals model (Mayoux, 2011) which depicts how microfinance leads to household wellbeing and women's social empowerment. Similar to Mayoux (2011), participants emphasized that access to financial services leads to economic, social, psychological and familial empowerment, with a strong focus on how economic empowerment is a prerequisite for the three latter forms of women empowerment.

Overall, definitions of women's empowerment provided by those who work in the field have both similarities and differences to those found in the literature. Participants tended to think more broadly about empowerment, in particular, seeing it as bigger than economic success. Participants were more likely to see social empowerment as a multidimensional concept but did not include political empowerment in their definitions. Their definitions of psychological or familial empowerment were different than those found in the literature and focused more on women's ability to take charge of their lives and their families despite the challenges they faced. These definitions were reflected in the lenders' programming, which tended to go beyond economic assistance and to include interventions targeting improved psychological, social and familial status.

Occasional discrepancies between the literature and the findings of this research could be attributed to cultural factors pertinent to Egypt. For example, socially, participants showed a preference for defining women's social empowerment from a collectivist perspective rather than an individualist one. They saw women's support of other women and of their own families as central to social empowerment. This fits in well with the view that Egypt is a collectivist culture (Hussein, 2018,) so it may make sense to think about social empowerment in a more collective way in this culture. Additionally, when participants focused their definition of psychological empowerment to women who overcome challenges rather than

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women acknowledging their freedom to choose, it showed that this definition could be attributed to Egyptian women's living conditions that causes their oppression such as mobility, fixed stereotypes, and lack of cooperation from husbands to working mothers. (Henry, 2011). From a familial perspective, the way participants defined women's empowerment as women who become more in charge of the family while working on adjusting their husband's behavior shows microlenders' understanding of males' resistance often observed when females join the workforce and share in household spend because it also meant sharing power (Henry, 2011).

Indicators of Empowerment

The literature suggests that women's empowerment is mainly measured by awareness, mobility, freedom, decision making, autonomy, purchase of assets, political participation, contribution to family income, and exposure to information (Biswas and Kabir, 2004.) These indicators were similar to those described by participants. Participants classified indicators quite specifically as economic where they measured feasibility study figures, debt figures, repayment rates, business growth and expansion which includes number of employees and profit generated as well as purchased assets. According to participants, social indicators meant measuring the number of female referrals who approached the microlending institutions and also the trust among women. Familial indicators were explained as how a woman's family's mental and physical health was doing, and whether her children were able to access more services. Lastly, psychological indicators were described as how microlenders saw a change in a woman's attitude by taking risks and decisions as she ran her business, becoming more involved in household and family decisions and feels is of value, worth and need based on how her children described her. Most of the indicators described by the participants were anecdotal, although a few described formal evaluations of their

programs. Empowerment has been difficult to measure, but it is important to do so in order to see if microlending programs are achieving their goals.

How Microlending Programs Support Empowerment

In the literature, microlending was merely defined as the provision of financial services to the poor (ADB, 2010), promoting economic empowerment and financial inclusion (World Bank, 2018) and as a tool that boosts economic productivity (FRA, 2020.) Responses from the interviews, however, show us that microlenders in Egypt looked at microfinance as more than a financial tool, and saw their lending as supporting women's empowerment in ways that went beyond economics. In order to achieve this larger goal of empowerment, participants mentored, trained, and followed up with their beneficiaries. They also saw their beneficiaries as being able to spread empowerment to other women through word of mouth publicity about the program and support to other women who were struggling. Finally, recognizing that empowerment can lead to abuse from husbands, participants took steps to involve men in their programs. These strategies may be good for others implementing microlending programs to consider as they appear to effectively support broader empowerment goals.

Sustainable Development Goals and Microlending

UN Women (2016) sees that women's empowerment in the economy is key to achieving the sustainable development agenda, particularly goal number eight which aims at promoting full and productive employment and decent work for all. However, an interesting finding is that participants chose goal number five on gender equality and empowering all women and girls as the focus of their microfinance programs followed by goal number two zero hunger, and then goals number eight decent work and economic growth, one no poverty and four quality education. This means that microlenders look at sustainable development

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more from a gender perspective and treat it as a priority. They see it as a way out of oppression for women, a way to meet women's needs, secure their rights, and equally distribute resources (UN Women, 2016). Gender equality through microlending allows women to become less vulnerable as she generates income, accesses opportunities, and purchases land to achieve the goal of ending poverty.

It is interesting that sustainable development goals related to the environment were not mentioned by participants, although they are relevant to empowerment and microfinance. For example, participants did not refer to environmental health indicators such as access to sanitation and clean water or responsible use of resources, both of which would seem to be important to women's empowerment as access to sanitation and clean water affects a woman and her family's daily life and domestic activities as well as overall health (WHO, 2011)

Limitations and Suggestions for Future Research

There were some limitations to this research. First, with regards to SDGs, participants identified specific goals that they believed their microlending programs tackled but did not explain how those goals were achieved through their programs. It would have been useful to explore this further. In addition, the small sample size limits generalizability.

Although the literature covered the economic and social aspects of women empowerment, psychological and familial forms of women empowerment were underrepresented. This creates an area for further research to explore and integrate definitions for psychological and familial empowerment found in the literature and those held by microlenders. It is also important to identify ways to measure these types of empowerment in order to assess whether or not programs are successful in achieving their goals. From the familial perspective on women's empowerment, it is also recommended that further research be done to examine the impact of microlending programs on increasing intimate partner

violence. While microlenders in the current study seemed to be aware of this relationship as they mentioned it and tried to mitigate it by involving men, they did not formally assess it. This relationship is especially important in the context of COVID-19, a variable that has intensified the risk of violence against women and girls (UN, 2020).

Another perspective for further research is how microlending programs impact the environment and how microlenders in Egypt take the aspect of environment as a goal into account. It is notable that none of the microlenders identified SDGs related to the environment as being impacted by their programs. It will be useful to interview green microlenders to study how they conceptualize women's empowerment in the environment context and to study how each type of lending contributes to the sustainable development goals.

Finally, it would be interesting to understand from a female borrowers' perspective, how microlending programs have helped them become empowered, allowing us to build an understanding of Egyptian women's definition of empowerment and how they comply with or differ from microlenders' definitions. This would help microlenders as well as development practitioners, local and international donors, other lenders and non-governmental organizations to properly assess and evaluate their lending models. It might also lead them to include educational and awareness programs for women to understand the concept of women's empowerment and to design programs that cater to the areas that women have identified as important.

Conclusion

This study examined how Egyptian microlenders approach women's empowerment through their programs and how they view their contributions to achieving sustainable development. This study offered a view of a small sample of microlenders in Egypt, their

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profile, portfolio, outreach, and methodologies. It also showed that microlenders in Egypt do not regard their microlending programs as merely economic opportunities for women, but also as a tool to empower women on social, psychological, and familial fronts. Microlenders reported higher decision-making skills for women enrolled in their programs, as well as higher risk-taking, financial management, contribution to direct social community, a bigger role in family decisions and self-confidence. In addition, microlenders in Egypt identified sustainable economic gains that lead to better living conditions for women's families, leading to potential decrease in poverty, illiteracy and unemployment, hence stating that their programs contributed to the UN's sustainable development goals, particularly around gender equality and poverty. This informed how microlenders drew the connection between their lending programs, women's empowerment and sustainable development

With women in Egypt at a disadvantage compared to men when it comes to education, job opportunities and poverty, microlending may be a powerful tool for closing these gaps. Understanding how the people implementing microfinance programs view women's empowerment and the sustainable development goals, gives us valuable insight into the outcomes these programs are targeting, as well as a better understanding of the gap between the theory and practice of the empowerment of women.

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Appendix A: Consent Form



Documentation of Informed Consent for Participation in Research Study

Project Title: The Conceptualization of Women's Empowerment and Its Link to Sustainable Development: The Perspective of Microlenders in Egypt

Principal Investigator: Yasmina Abdellatif - 01000420009

*You are being asked to participate in a research study. The purpose of the research is to add to the existing literature on the conceptualization of women empowerment and its link to sustainable development but from the perspective of microlenders in Egypt. The findings may be both published and presented. The expected duration of your participation is 60 minutes.

The procedures of the research will be an individual interview to get a deeper insight on the nature of the microloan, women recipients and how lenders conceptualize women empowerment.

*There will not be certain risks or discomforts associated with this research.

*The information you provide for purposes of this research is confidential.

Questions about the research, my rights, or research-related injuries should be directed to Yasmina Abdellatif at 01000420009.

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*Participation in this study is voluntary. Refusal to participate will involve no penalty or loss of benefits to which you are otherwise entitled. You may discontinue participation at any time without penalty or the loss of benefits to which you are otherwise entitled.

Signature _____

Printed Name _____

Date _____

Appendix B: Interview Questions

Women empowerment as conceptualized by microlenders in Egypt

Survey / Questionnaire

1. Name:
2. Institution:
3. Profile of women recipients:
 - a. Age bracket
 - b. Education:
 - i. Received education
 - ii. Illiterate
 - iii. Other
 - c. Marital Status:
 - i. Single
 - ii. Married
 - iii. Divorced
 - iv. Widowed
4. Tell me about your program.
 - a. What is the purpose of your program?
 - b. What were the conditions of these women before microfinance?
 - c. What are your hopes for the women who participate in your program?
5. How do you define women empowerment? / How do you conceptualize women empowerment? What does an empowered women mean to you?
 - a. Economic
 - i. Ability to make decisions on household expenses

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- ii. Exercising more control on resources and assets
 - iii. Having independent savings
 - iv. Purchase of assets
 - v. Income spending
 - vi. Contribution to households
- b. Social
- i. Right to determine choices and make decisions
 - ii. Right to access resources and opportunities
 - iii. More control over life inside and outside the house
- c. Psychological:
- i. Self-confident
 - ii. Independent / Self reliant
 - iii. Ability to introduce social change (Active member in the community, building community relationships, participating in local community activities, helping other women fight their cause)
 - iv. Effect on decision making
- d. Familial
- i. More in charge of the family
 - ii. Move freely
 - iii. More involved in family decisions (size of the family, children education, marriage of their daughters, fertility)
 - iv. Less domestic violence
 - v. Children education

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vi. Healthcare

6. How do you know if women in your program are empowered?
7. What behaviors are you looking for?
8. How and why do you think microfinance is a good way to empower women?
9. Which of the sustainable development goals do you feel your program targets? How does it target those goals?

Glossary

Poverty Line	Poverty line is defined as the minimum income deemed adequate for an individual to meet their basic needs
The Global Gender Gap Index	The 2015 Global Gender Gap Index measures disparities between men and women across countries
Education Mobility	Measures growth in education across generations: that is, in countries with high education mobility, children are more educated than their parents
Income Mobility	Earning more than the previous generation
Breadwinner	An employed household member
Gross Domestic Product	Total value of goods and services produced in a country. GDP as an economic indicator is used worldwide to show the economic health of a country.