

The Investments Impact on create job opportunities in the some Districts in Egypt

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Abstract : Unemployment is one of the major problems obstructing Egypt's economy through placing negative impacts on the labor market ,So the research aimed to identify the reasons why young generations in the villages of Nasr Al-Nuba District refrain from investing in private projects to reduce unemployment, In an attempt to find some solutions and offer some recommendations to raise awareness about establishing income-generating small projects among young generations to raise their living standards. The research is cleared that Aswan Governorate ranked 5th at the level of Upper Egyptian Governorates, It suffering high poverty rates, poverty rate estimated at 51.39% . also Nasr Al-Nuba District suffers from high poverty rate 68.3% over the period 2010-2014(the study sample area) , unemployment rate reach 38.5%; with Demographic Dependency Ratio estimated at 600.2%, Economic Activity Rate estimated at 74.5%. The reasons for high rate of unemployment in this District ,as the small percent of enterprises executed, where the number of actually executed small enterprises in Egypt, Aswan Governorate, and Nasr Al-Nuba District amounted to 165.9, 7.3 and 0.025 thousand, respectively, of which Nasr Al-Nuba's share amounted to 0.34% and 0.015% of the total number of enterprises executed at the level of Egypt and Aswan Governorate, respectively. Job opportunities provided through these enterprises amounted to 125 in the selected District, 9.4 in Aswan, and 244 in Egypt. Fund values at the level of Nasr Al-Nuba District, Aswan Governorate and Egypt during the study period amounted to LE 0.256, 56.67 and 2089.7 million, respectively. Source for all of the mentioned enterprises is the Social Fund for Development. Other sources of finance do not active in the study area ,also revealed that executing the proposed project is expected to provide at least 370 job opportunities and average income estimated at LE 500-1000 per month, in addition to reducing unemployment rate by 0.55%.

Key Words : Integrated Rural Development, Sustainable Development, Small Enterprises, Social Return on Investment.

Introduction

Unemployment is one of the major problems obstructing Egypt's economy through placing negative impacts on the labor market. Currently, the danger of this problem comes from the fact that the success of economic reform policies primarily depends on creating productive job opportunities, which can be achieved by promoting development (Salwa Khidr, 2012), particularly rural development given the fact that rural society is the backbone for the Egyptian society. It is worth mentioning that rural society, which population accounted for 60% of Egypt's total population in 2014, is the basic source of Egypt's real wealth and precious treasure. And despite the efforts exerted by the Government to provide job opportunities in order to reduce unemployment and poverty rates which estimated at 13% and 26% respectively in 2014 (CAPMAS), some Governorates still

suffer from high poverty rates, especially in rural areas where villages are considered the poorest villages as Aswan Governorate, the study region, ranks 5th at the level of poorest Governorates, and Nasr Al-Nuba is the poorest District at the level of Aswan Governorate. The mentioned District comprises 40 villages with total population estimated at 109.7 thousand inhabitants, and poverty rate estimated at 68.3% on average over the period 2010-2014. None of the 40 villages has any kind of private enterprises or factories, only some local coffee shops, which is the type of projects appropriate under the prevalent socio-economic conditions, where unemployed persons spend their time mostly at coffee shops, in addition, there is a small number of private commercial shops. As regards jobs, it is just Governmental, and that is why unemployment rate was rose when the Government started to withdraw from providing job opportunities, a situation which resulted in economic and social problems like Spinsterhood, divorce, and deviation . Such problems pushed many of the youth to seek jobs in the Gulf countries, leaving their villages inhabited by the elderly, women and children.

Research Problem

The study investigates the problem of high poverty rates in some of Aswan Governorate's villages due to the high rates of unemployment and youth's fear to establish small projects and create income generating jobs for themselves and for others to raise their living standards.

Research Objectives

The research aims to identify the reasons why the Youth in the villages of Nasr Al-Nuba District refrain from investing in private projects in an attempt to find some solutions and offer some recommendations that can help in raising awareness about establishing income-generating small projects among the Youth in order to raise their standards of living without having to travel abroad or migrate and give away their skills and strength for other countries.

Methodology and Sources of Data

The research relied on simple statistical analysis tools like percentages and averages. As for the sources of data, the research depended on secondary data published on the electronic Website of the Central Agency for Public Mobilization and Statistics (CAPMAS), in addition to primary data collected from a sample of young village people with the help of a questionnaire that was designed to serve the research purposes.

Study Sample

Case study (Aswan Governorate- at Nasr Al-Nuba District)

A biased purposive sample of 50 individuals ranging between 20 and 45 years of age was drawn from the poorest 10 villages in Nasr Al-Nuba District according to official poverty ranking over the period 2010-2014. The 10 villages are(Blana, Ambrcab, Kalabsha, Adendan, Dar El-Salam Al-Nubia, Alder, Wadi El-Arab, Khrait, and Nasr Al-Nuba City, Abou Simbel).

Results and Discussion:

Study Sample Characterization

It is clear from data presented in Table (1) that 80% of the sample individuals are males, 20% are females. In addition, 70% of the sample individuals are in the age category (25-35), 10% in the age category (21-25), 20% in the age category (36-45), indicating that all of the sample individuals are in the age categories of those who are willing and able to work (15-64 years old) as described in the labor law. About 75% of the sample individuals are university graduates, whereas the remaining 25% are middle and above middle educated. As regards classification according to marital state, 35% are married and have children, and the remaining 65% are single due to inability to afford the expenses of being married. Of the total study sample, 30% are governmental employees, whereas 70% are unemployed. Average income of those who work at the Government ranges between LE500 and LE1200, and 3% of them have additional work opportunities at coffee shops or salesman at other shops, from which they get additional income ranging between LE500 and LE700. Findings revealed that 85% of the sample individuals are willing to start a private enterprise but fund and loan conditions are the main obstacles. The remaining 15% are not willing to start any private enterprise due to lack

of the experience required to carry the responsibility. However, 2% of the sample individuals already started private enterprises using private fund in partnership with other individuals, whereas 98% never started any private enterprise. A feasibility study has been conducted by a private office and revealed that job opportunities provided by each enterprise range between 2 - 3 opportunities. Obstacles that sample individuals face when trying to start private enterprises include high interest rate, fear of failure, short grace period for small enterprises, no grace period for micro enterprises, and requiring a lot of collaterals that are difficult to provide.

Table (1) the characteristics of the study sample

Variable	Results of the study sample analysis	
Gender	80% of the sample individuals are males	20% of the sample individuals are females
Age	70% of respondents are in aged between 25-35 years	10%of the sample individuals are in the age category (21-25), 20%of the sample individuals are in the age category (36-45)
qualification	75% of respondents are university graduates	25%of the sample individuals are middle and above middle educated
Marital status	35% of respondents are married and have children	65% of the sample individuals are single
Function	30% of respondents working in government departments (Education - Health - Social Affairs)	70% of respondents do not have work
Average income	From 500-1200 pounds	There are no income
The field of his own business	3% of respondents working overtime in(cafes - a vendor) at the average income (500-700) pounds	97%of them does not additional work
His desire to establish a private project	85% of respondents have the desire to do a private project but funding and borrowing conditions are difficult	15% of them do not have the desire to do a private project for lack of expertise to management the project by himself
private project funding source	2% of respondents have already make a private project funded in partnership with other individuals	98% of them did not do a private project
do you do a feasibility study for this project and the institution that done a study?	Yes, a feasibility study was done for the project	Private accounting office did a feasibility study
The number of workers or jobs that have been provided from this project	2-3 opportunities for each project	
The Problems Which faced him when do project	High interest rate, fear of failure, short grace period for small enterprises, no grace period for micro enterprises, and requiring a lot of collaterals that are difficult to provide ,bureaucratic staff and the length of procedures	

Source: The study sample data.

Table (2) the value of the individual poverty line per pounds in year (at current prices), the poverty rate at the level of regions of the Republic during 2012-2014.

Regions	The extreme poverty line	lower poverty line (National)	proportion of the poor in accordance with the regions of the Republic %
Urban governorates	2751	4218	15.7
Urban Lower	2480	3825	11.7
Lower Rural	2566	3854	17.4
Upper Egypt Urban	2562	2968	26.7
Upper Egypt Rural	2492	2760	49.4
Border Urban	2732	2990	11.4
Border Rural	2689	2979	46.6
Total Republic	2570	2920	26.5

Source: Central Agency for Public Mobilization and Statistics - 2012-2014 different volumes

Table (2) indicate the value of poverty line per capita per year in current prices (Extreme and Lower Poverty lines), and poverty rate at the level of Country Regions over the period 2012-2014. Findings revealed that Upper Egypt, urban and rural, ranked first in terms of poverty rates that reached 26.7% and 49.4%, respectively. Urban and rural areas of the Border region ranked second with poverty rates amounting to 11.4% and 46.6%, respectively. Lower Egypt ranked third with poverty rates amounting to 11.7% and 17.4%, respectively. Poverty rate at the country level amounted to 26.5%. It can be noted from the same table that the value of expenditure in Upper Egypt is below the value of extreme poverty set by the Government at LE 2570 during the study period. Annual expenditure values in rural and urban areas of Upper Egypt amounted to LE 2562 and 2249. It is worth mentioning that rural area in Upper Egypt is the area where Aswan Governorate, Nasr Al-Nuba District fall, the study sample area. Ranking of Egyptian Governorates according to poverty rate, as reported by the Central Agency for Public Mobilization and Statistics, is Assiut, Qena, Sohag, Luxor, and Aswan, with poverty rates estimated at 60%, 58%, 55%, 54%, and 54.39%, respectively. It is therefore clear that Aswan ranks fifth in terms of poverty rate.

Estimated poverty rates, average expenditure, number of the poor and number of inhabitants in the selected sample villages are presented in Table (3). It can be noted that poverty rate in Nasr Al-Nuba District amounted to 68.3% during the study period. Findings revealed that the poorest ten villages in the mentioned District are Blana, AL-ambrcab, Kalabsha, Adendan, Dar El-Salam Al-Nubia, Elder, Wadi El-Arab, Khrait 1, and Nasr Al-Nuba City, with poverty rates estimated at 95.35%, 87.48%, 83.78%, 81.68%, 81.45%, 80.12%, 79.48%, 78.4%, 77.17% and 75.72%, respectively. It was also found that annual average expenditure in the poorest villages recorded a minimum of LE 2596.5 in Al-amberkab, which ranked second in terms of poverty rate, which is below the Country's Lower Poverty Line estimated at LE 2920/year over the study period. On the other hand, annual average expenditure recorded a maximum of LE 4194 in Adendan, which ranked fourth in terms of poverty rate. As regards the study sample village, Nasr Al-Nuba, annual average expenditure amounted to LE 3924.5.

Table (3) poverty ratio , the expenditure average , the number of poor, the villages arranged according to the poverty rate, the population in the villages of Nasr Nuba District during the average period from 2010- 2014

Source: Central Agency for Public Mobilization and Statistics - 2010-2014 different volumes.

Village arrangement The serial	by poverty rate	The villages	The population	The poor number	Average expenditure	The poverty rate
1	2	Al-ambarakab	1974	1727	2596.5668	87.48
2	3	Kalabsha City	1041	872	2755.7464	83.78
3	8	Khrait 1	9168	7188	3077.6015	78.4
4	10	Abu Simbel	3078	2331	3185.4532	75.72
5	11	Dhmeet	1299	959	3290.2712	73.82
6	12	Al-Sboua West - displace	801	570	3384.1466	71.22
7	14	Al-sengary-displace	534	367	3472.2656	68.65
8	5	Dar el Salaam Nubian	13251	10792	3557.9206	81.45
9	15	Toshka East	2687	1772	3485.6534	65.96
1	1	Blaanh	13347	12726	3513.8558	95.35
11	18	Alalaqy-displace	2114	1318	3654.4708	62.33
12	20	Armena	3228	1914	3792.768	59.3
13	21	Abu Hor	866	499	3737.1736	57.63
14	22	Toshka West	3799	2161	3849.2674	56.88
15	40	Al-Diwan	2350	541	3858.7924	23.02
16	23	Koorth	1494	841	3900.6011	56.28
17	24	Al-Maliki displace	2483	1366	3984.5921	55.01
18	25	Al-Dakah	5888	3187	3899.5379	54.13
19	26	El Geneina and shabac	1083	578	3962.2302	53.33
20	6	Al-Derr	1230	985	3514	80.12
21	7	Wady Al- arab	1592	1264	3926.9772	79.38
22	9	Nasr Nuba City	7600	5865	4056.0033	77.17
23	27	Thomas and Afia	923	469	3977.6009	50.79
24	32	Wady alnokra	2384	1081	3926.9772	45.35
25	34	Al-Sialah	2153	963	4026.5995	44.73
26	17	Shatermh	1730	1099	4065.7601	63.53
27	13	Aniba	4273	3002	4107.0814	70.26
28	29	Koshtmnah West	1705	800	4174.2999	46.94
29	31	Apreem	2113	970	4230.2502	45.91
30	19	Koshtmnah east	649	396	4227.4645	61.04
31	4	Adendan	2397	1958	4194.0447	81.68
32	35	Dabood	2497	1065	4282.3761	42.64
33	36	Musmus	501	207	4403.5153	41.32
34	16	Gurff Hussein	377	241	4494.6899	64.03
35	30	Almadiq	1928	903	4474.3006	46.83
36	37	Qrshah	614	204	4643.6908	33.16
37	38	Maria	759	242	4783.2171	31.93
38	39	Koastol	1645	503	4755.4543	30.56
39	33	Al-Mohhreqh	1376	619	4705.9817	45
40	28	Marwao	746	366	5050.0842	49.04
		Total of Nasr Nuba District	109677	74911	156979.28	-
		The average	2741.925	1873	3924.4821	68.3
		Total of Aswan Governorate	1431488	750013	4280.144	

Table (4)The labor force, Employed, Unemployed and the unemployment rate in the study sample during the period from 2010 - 2014 (the number per thousand workers)

The statement	Nasr Nuba District	Aswan Governorate	Republic
The labor force			
Male	144720	344720	1902680
female	59720	179720	474600.4
Total	204440	524440	2377280.4
Employed			
Male	103640	297640	1714280
female	22100	142100	315400
Total	125740	439740	2029680
Unemployed			
Male	41080	47080	188400
female	37620	37620	159200.4
Total	78700	84700	347600.4
Unemployment rate			
Male	28.39	13.66	9.9
female	62.99	20.93	33.54
Total	38.5	16.157	14.62
Activity Rate%	74.56	36.64	29.35
Demographic dependency ratio%	600.2	172.96	330.7

Source: Central Agency for Public Mobilization and Statistics - 2010-2014 different volumes.

Table (4) indicate estimates of labor force, employed, unemployed, activity rate and demographic dependency ratio at the level of the country, Aswan and Nasr Al-Nuba over the period 2010-2014. As clear, average labor force amount to 2377.28, 524.44 and 204.44 thousand, respectively; average number of the actually employed amount to 2029.68, 439.74, 125.74 thousand, respectively; average number of the unemployed amount to 347.6, 84.7, 78.7 thousand, respectively; unemployment rate amount to 14.62%, 16.16%, 38.5%, respectively. It is therefore clear that the number unemployment rate is very high in the selected sample District. As regards Economic Activity Rate, results indicate that it reached 29.35%, 36.64% and 74.56% for the country, Aswan and Nasr Al-Nuba, respectively. Demographic Dependency Ratio reached 330.7%, 172.96% and 600.2% for the country, Aswan and Nasr Al-Nuba, respectively, i.e., one person is responsible for 6 unemployed persons in Nasr Al-Nubah District.

Main Institutions Financing Small Enterprises in Egypt:

(Social Fund for Development: --- Domestic Development Fund -- The Principal Bank for Development and Agricultural Credit: - Ministry of Social Solidarity)

However, it was found that, so far, the mentioned entities or sources of fund neither have any active role in developing or funding small enterprises in the study area, nor did they achieve the aim they have been established for, except for the Social Fund for Development, the achievements of which have been very modest such that they are not commensurate with the enormous and multi capabilities and resources of the fund, where projects executed in Nasr Al-Nuba District accounted for only 0.34% of the total projects executed at the level of Aswan, and 0.015% of the total projects executed at the level of the Country over the study period.

Table (5) The number of projects , the funding value ,the funding source and the number of jobs in republic ,Aswan governorate and Nasr Nubia District during the period from 2010 – 2014.

The region	The number of small and micro enterprises	The number of jobs opportunities (per an opportunity)	The funding value(per million)	funding sources The
Nasr Nuba District	25	125	0.256	SocialFundfor Development
Aswan Governorate	7311.33	9375	56.667	SocialFundfor Development
Republic	165905.33	244125	2089.7	SocialFundfor Development
% Of total Aswan Governorate	0.34	1.33	0.45	
% Of the republic	0.015	0.051	0.012	

Source: Central Agency for Public Mobilization and Statistics - 2010-2014 different volumes

Table (5) indicate the number of small enterprises, finance value, source of finance, and number of provided job opportunities at the level of the Country, Aswan Governorate, and Nasr Al-Nuba District over the period 2010-2014. Results revealed that the reasons for the high rate of unemployment at the level of the study sample is the small percent of projects executed in the District, where the number of actually executed small enterprises in Egypt, Aswan Governorate, and Nasr Al-Nuba District during the study period amounted to 165.9, 7.3 and 0.025 thousand, respectively, of which Nasr Al-Nuba share amounted to 0.34% and 0.015% of the total number of enterprises executed at the level of Egypt and Aswan Governorate, respectively. Job opportunities provided through these projects are 125 in the selected District, 9.4 in Aswan, and 244 in Egypt. Finance values at the level of Nasr Al-Nuba District, Aswan Governorate and Egypt during the study period amounted to LE 0.256, 56.67 and 2089.7 million, respectively. Source for all of the mentioned projects is the Social Fund for Development.

- Investigating the reasons for the high rate of unemployment and refraining to establish small enterprises in the study area ,and to know the role of finance institutions and entities play in funding small enterprise, and problems individuals encounter when applying to receive loans like administrative complications, a lot of collaterals, hard loan conditions, and high interest rates. Such problems resulted in lack of confidence between applicants for loan and loan providers. Loan applicants fear the risks of high interest rates and defaulting. Accordingly the role of such institutions in prompting development became very weak and thus did not achieve the goal they have been established to achieve so far.
- In order to face such negativities, loan conditions should be eased in an attempt to present a prototype of a small enterprise for such institutions, and in case the trial succeeds, it can be extrapolated. Therefore, the aim is to try to activate the role of finance institutions in developing small enterprises by executing a small enterprise in a certain Governorate, conduct economic and social assessments to measure the degree of success, and finally replicate the experience in the rest of the Governorates.

Based on what proceeded, the study suggests establishing a development institution for financing small and micro enterprises not for profit (non-profit) as described next:

Proposed Project Plan

1. Capital Value: LE 1.5 million (A grant), either from businessmen or any
2. other donor institution.
3. Goal: encouraging persons to start small projects in order to be self-employed and provide job opportunities to other persons, which helps raise their level of income thus improve their living standards, especially woman-headed households and young graduates.

4. Loan system: (a) No inters loan to gain borrower's confidence and eliminate his/her fear of loan service like the case with banks and other finance institutions.
 - (b) Given the fact that the new law that was issued in 2004 to regulate small enterprises/projects set the loan value between LE one thousand and LE 50 thousand, the system shall be as follows:
 - (c) In case the loan value is LE 3000, repayment will be over 18 months as of the cashing date. The borrower shall be free to choose the repayment schedule, either monthly or each three months, and will pay equal installments for no interest. Borrowers under the loan category LE 5 thousand shall repay the loan over 20 months; whereas those under the loan category LE 10-25 thousand shall repay the loan over three years.
5. In case the borrower repays the installments regularly and systematically, it is suggested that he/she is granted an incentive in the form of receiving a higher value loan after full repayment of the first loan to help him/her expand the established activity.
6. Proposed Project Life: 3 years, at the end of which a socio-economic assessment is conducted to identify which goals have been achieved, impacts of the project on the borrower's income, living standard, social behavior, and assess the social return. **Social Return on Investment** is an analytic tool for measuring and accounting for a much broader concept of value added based on certain principals related to invested resources (for example, environmental value, social value, living standard, which currently applied common financial accounts can not reflect). **Social Return on Investment** can be used to assess the impact on project owners and determine the ways to improve and strengthen investment performance.
7. Risk ratio at the time of investing the proposed capital is estimated at 20%.
 - It is suggested to divide the Capital Value proposed LE 1.5 million as follows:
 1. 20% of it to borrowers belonging to the loan category LE 10 thousand, its cost about LE 300 thousand, which will help in starting 30 enterprises. The expected number of job opportunities per project depends on the project type, but at least on job opportunity will be provided.
 2. 30% of the Capital Value to borrowers belonging to the loan category LE 5 thousand, i.e., LE 450 thousand, which will help in starting 90 enterprises. The expected number of job opportunities will be at least 90.
 3. 50% of the Capital Value to borrowers belonging to the loan category LE 3 thousand, i.e., LE 750 thousand, which will help in starting 250 enterprises.

Accordingly, assuming that each enterprise will provide at least one job opportunity, total number of provided job opportunities will be 370 (30+90+250). And in case each project provides 1-4 job opportunities, i.e., 3 on average, a total number of 1110 job opportunities (3*370) will be provided. By the end of the proposed project life 370 projects will have been established, i.e., 370 beneficiaries in one or two Governorates in case each project provided only one job opportunity, with average income estimated at LE 500-1000 per month. Assuming that the number of provided job opportunities is 1110 during the project life (3 years), such opportunities can help in reducing the number of unemployed persons in the study region by 1110, and reducing unemployment rate by 0.55%, leaving 77.590 thousand unemployed persons. Estimating the coefficient of total impact of investment on labor = total provided job opportunities/total value of invested capital = 1110/1500000 = 0.00074, i.e., each LE 10 thousand of invested capital leads to providing 4 job opportunities.

Operation cost, annual revenue, net profit, and return on investment for some of the proposed projects, like milk production, livestock rearing, sheep rearing, poultry production, refrigerated store for vegetables, Butane gas cylinders' store, small commercial shops, apiaries, agricultural piston) are presented in Table (6). Other project types include agricultural tractor or vegetables selling car. However, such projects require a capital value higher than the values listed under the proposed project, plus the fact that such projects provide only one job opportunities. It can be noted from Table (6) that the sheep rearing project generates the highest net profit, estimated at LE 14.23 thousand. Small commercial shops ranked second with net profit estimated at LE 13.74 thousand; owning an agricultural tractor or a vegetables selling car ranked third with net profit estimated at 10.37 thousand. Other projects followed with net profits almost similar. As regards ranking

according to Return on Investment (ROI), Small commercial shops ranked first with ROI estimated at 32.53%; owning an agricultural tractor or vegetables selling car ranked second with ROI estimated at 30.77%; sheep rearing project ranked third with ROI estimated at 27.17%; other projects followed. Findings revealed that sheep rearing, small commercial shops, and owning an agricultural tractor or vegetables selling car achieved the highest net profit and ROI compared to the other proposed projects.

Table (6) operating costs, annual revenue ,net profit and invested capital return for some of the proposed projects (Value per Pound)

The project	Operating costs(Fixed costs + variable)	Annual Revenue	Net profit	invested capital Return%
Milk production	33038.35	40153.41	7115.06	21.53
Cattle Fattening	60826.33	75060.48	14234.15	23.4
Sheep Fattening	19492.5	24788.75	5296.25	27.17
Poultry production	37528.55	45350	7821.45	20.84
Refrigerator for freezing vegetables	35107.1	43950	8842.9	25.18
Small commercial shops	42232.1	55972.65	13740.55	32.53
Apiaries	28976.73	34250	5273.27	18.19
Agricultural piston	26938	33324.33	6386.33	23.7
Agricultural tractor or vegetables selling car	33708.53	44083.26	10374.73	30.77

Calculated through a questionnaire with owners of similar projects are already implemented - 2015.

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