

# Women's Economic Empowerment in Egypt





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# Foreword

Over the past few years, Egypt has implemented economic reforms to promote strong, inclusive and sustainable growth, while emphasising the crucial role of women in that process. The *Sustainable Development Strategy: Egypt's Vision 2030* and the *National Strategy for the Empowerment of Egyptian Women 2030* demonstrate a strong commitment to enhancing women's economic empowerment, fostering a more competitive society and maximising economic and social benefits.

Egypt has shown resilience in navigating successive global crises, including the COVID-19 pandemic and recent supply-chain disruptions. These events have also brought increased attention to socio-economic disparities and the particular challenges faced by women in the labour market and business. This context highlights the importance of ongoing efforts to enhance the legal and policy framework that supports women's economic participation as part of sustainable development. As a leading country in the Middle East and North Africa (MENA) region and Africa as a whole, Egypt is playing a significant role in advancing this agenda.

In that context, Egypt has prioritised the economic and social empowerment of women and youth in its recent strategic policy development. Egypt's Vision 2030 aims to increase female labour force participation, improve the country's ranking in the Global Gender Gap Index, and achieve the gender equality targets outlined in Sustainable Development Goal 5. This direction is further reinforced in the National Narrative for Comprehensive Development recently launched by the Ministry of Planning and Economic Development, which positions women's empowerment as a core driver of inclusive growth and human development. It calls for tackling structural barriers, aligning skills with future labour needs, and strengthening the care economy to support women's full participation in productive sectors. The financial inclusion of women is also a key priority in Egypt's reform agenda, as reflected in its *Financial Inclusion Strategy (2022-2025)*.

As Egypt intensifies its efforts to enhance women's participation in the economy, this report – developed as part of the Egypt-OECD Country Programme (ECP) – aims to support the country's ambitious reforms and the implementation of government priorities. The Country Programme has also adopted gender mainstreaming across a range of projects, to promote inclusivity and competitiveness in Egypt. In addition, the report aligns with the long-standing co-operation between Egypt and the OECD at the regional level, particularly through the MENA-OECD Initiative on Governance and Competitiveness for Development. Egypt is co-chairing this Initiative, as well as the MENA-OECD Women's Economic Empowerment Forum (WEEF), bringing its experiences on advancing women's economic empowerment to the regional level and facilitating policy dialogue and peer learning.

This report provides a comprehensive strategic framework aimed at unlocking women's economic potential so that women can fully contribute to Egypt's sustainable development while benefiting from its economic and social advancements. By assessing reforms, laws and public policies implemented in recent years against international best practice and providing targeted recommendations, it seeks to support Egyptian policymakers in implementing the *National Strategy for the Empowerment of Egyptian Women 2030*. The report places special emphasis on implementing legal reforms to promote women's economic empowerment, improving access to education and skills, creating quality jobs, and fostering a more equal

sharing of care responsibilities. It also addresses the importance of enhancing work-life balance and examining social attitudes that influence socio-economic outcomes between women and men. Strengthening women's entrepreneurship is a key focus, through enhancing women's financial literacy, access to finance, and tailored and accessible entrepreneurship programmes. The report also explores opportunities presented by megatrends, such as demographic and digital transitions, for advancing gender equality. Finally, it highlights the importance of international engagement in supporting women's economic empowerment, emphasising the respective roles of foreign direct investment and development co-operation in reinforcing Egypt's national efforts to create a more inclusive and competitive society. This review was produced through desk research, data collection and analysis, questionnaires, consultation missions and interviews with relevant stakeholders, including representatives from the government, private sector, civil society and international and regional organisations active in the country.

Finally, an important note: The first draft of this publication was shared in mid-2024 and subsequently underwent several rounds of review and revision throughout 2024 and 2025. Data and policy initiatives on women's economic empowerment in Egypt presented in the report therefore reflect information available at the time the drafting was being completed.

# Acknowledgements

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At the OECD, Charlotte Goemans and Sara Mouhoud led the project and co-ordinated the drafting of the review, under the strategic direction of Carlos Conde, Head of the Middle East and Africa Division. Gaëlle Ferrant and Mariarosa Lunati designed the conceptual framework for the publication and initiated the research process. Carlos Conde provided guidance on the conceptualisation and analytical framework for this study. Samia Aarab provided essential logistical support and Sophie Elliott provided communications support.

The chapters were drafted by experts from various directorates of the OECD. Hyeschin Park and Carolin Beck (OECD Development Centre) drafted Chapter 3 on "Implementing legal frameworks that promote, monitor and enforce gender equality". Sara Mouhoud, with the support of Jihane Najim and Carelle N'Chonon and with guidance from Charlotte Goemans (Global Relations and Cooperation), drafted the overview chapter (Chapter 1) on "State of play of women's economic empowerment in Egypt", as well as Chapter 4, on "Spreading a culture of equality". Magdalena Burtscher and Yasmine Salhi, with statistical support from Pauline Fron and with guidance from Alessandro Goglio and Angelica Salvi Del Pero (Employment Labour and Social Affairs Directorate), drafted Chapter 2 on "Leveraging megatrends to boost women's economic empowerment in Egypt", Chapter 5, "Accessing education and skills", Chapter 6, "Achieving a more gender-equal sharing of care responsibilities" and Chapter 7, "Promoting gender equality in the labour market" with inputs on the latter from Sara Mouhoud (GRC). Jonathan Potter, David Halabisky and Helen Shymanski (Centre for Entrepreneurship, SMEs, Regions and Cities) drafted Chapter 8 on "Empowering women through entrepreneurship". Letizia Montinari with inputs from Rania Amptnel Chafiz (Directorate for Financial and Enterprise Affairs) drafted Chapter 9, "Harnessing FDI for gender equality and women's economic empowerment", while Cibeles Cesca and Astrid Offersen (Development Co-operation Directorate) drafted Chapter 10 on "Ensuring development co-operation promotes women's economic empowerment".

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# Abbreviations and acronyms

AfCTFA	African Continental Free Trade Area
CAPMAS	Central Agency for Public Mobilization and Statistics
CBE	Central Bank of Egypt
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
DAC	Development Assistance Committee
ECEC	Early childhood education and care
EDA	Export Development Authority
ELMPS	Egypt Labour Market Panel Survey
EOU	Equal Opportunity Unit
FDI	Foreign direct investment
FGM	Female genital mutilation
FRA	Financial Regulatory Authority
FTTC	Foreign Trade Training Centre
FZ	Free Zone
GAFI	General Authority for Investment and Free Zones
GDP	Gross domestic product
ICT	Information and communications technology
ILO	International Labour Organization
IPA	Investment promotion agency
JICA	Japan International Cooperation Agency
MCIT	Ministry of Communications and Information Technology
MENA	Middle East and North Africa
MFI	Microfinance institution
MNE	Multinational enterprise
MSME	Micro, small and medium-sized enterprises
MSMEDA	Micro, Small and Medium Enterprise Development Agency

NCW	National Council for Women
NEET	Not in employment, education, or training
NGO	Non-government organisation
ODA	Official development assistance
PIAAC	Survey of Adult Skills
PIRLS	Progress in International Reading Literacy Study
SCEZ	General Authority for the Suez Canal Economic Zone
SDG	Sustainable Development Goal
SEAH	Sexual exploitation, abuse and harassment
SIGI	Social Institutions and Gender Index
SME	Small and medium-sized enterprise
SOE	State-owned enterprise
STEM	Science, technology, engineering and mathematics
TIMSS	Trends in Mathematics and Science Study
TVET	Technical education and vocational training
UNFPA	United Nations Population Fund
WBES	World Bank Enterprise Survey
WiB	Women in Business

# Executive Summary

**Promoting women’s economic empowerment is a cornerstone of Egypt’s sustainable development agenda and its economic reform efforts.** Over the past decade, Egypt has taken important steps to advance gender equality through *Vision 2030*, the *National Strategy for the Empowerment of Egyptian Women* (2017), the *National Human Rights Strategy* (2021) and the *National Narrative for Comprehensive Development* (2025). These frameworks set ambitious targets, including raising women’s labour force participation to 22.3% by 2030 and expanding women’s role in entrepreneurship and leadership.

**Women’s educational achievements have grown impressively:** today, women enrol in tertiary education at higher rates than men, and Egypt is a regional leader in narrowing gender gaps in attainment. Despite this progress, women remain underrepresented in the labour market and in entrepreneurship. Addressing remaining barriers – whether legal, institutional, or social – offers Egypt an opportunity to accelerate growth, strengthen resilience and achieve its development goals. Closing gender gaps in economic participation would unlock significant growth potential, underlining the transformative impact of greater inclusion and the ability to harness Egypt’s demographic transition to create quality jobs for young women.

This report explores the drivers of women’s economic empowerment in Egypt and the opportunities emerging from demographic change, globalisation, digitalisation and the green transition. It assesses legal and policy frameworks, access to education and skills, labour market participation, entrepreneurship, the influence of social norms, and the role of international investment and development partners. The findings are complemented with international benchmarks and examples of good practice, offering practical guidance to help Egypt achieve its *Vision 2030* commitments.

## Key findings:

- **Strong commitment and strategies:** Gender equality is a national priority, anchored in *Vision 2030* and supported by targeted strategies. Recent legal reforms on labour and social protection have expanded opportunities for women.
- **Educational progress:** Women’s participation in secondary and tertiary education has risen markedly. Enrolment in STEM disciplines is increasing, supported by scholarships and mentorship schemes. Yet disparities remain, particularly for girls in rural and disadvantaged areas, where early school dropout and limited access to quality education persist. Early childhood education enrolment remains particularly low, limiting children’s long-term learning outcomes and women’s ability to participate in the labour force.
- **Labour market gaps:** Women’s labour force participation has yet to fully translate into equal labour market outcomes, as women remain concentrated in informal jobs and underrepresented in leadership and entrepreneurship.
- **Evolving legal framework:** Progress includes lifting most restrictions on women’s employability, mandating board representation, and strengthening protection from violence, while gaps remain in enforcement, equal pay and restrictions on certain sectors and night work.

- **Constraining social norms:** Despite statutory legal reforms, informal laws and social norms continue to limit women's access to assets and resources, underscoring the need for stronger enforcement and policies to shift restrictive social norms.
- **Onerous care responsibilities:** Women continue to carry a disproportionate share of domestic and caregiving tasks. Childcare supply remains far below demand, and the very limited provision of paid paternity leave reinforces women's disproportionate care burden. Expanding childcare and long-term care services can unlock new opportunities for labour market participation.
- **Entrepreneurship potential:** While women are less likely than men to start or manage a business, targeted support in finance, mentoring and export readiness could significantly boost women-led enterprises.
- **Investment and development co-operation opportunities:** Current FDI flows remain concentrated in capital-intensive, male-dominated sectors, limiting the creation of quality employment opportunities for women. Foreign investment and development programmes can be leveraged to further integrate gender objectives, maximising their positive impact on women's empowerment.

### Policy recommendations

Building on Egypt's tangible progress, further reforms and more co-ordinated policies can help unlock the full potential of women's economic participation. By enhancing legal protections, investing in skills and care systems, fostering entrepreneurship, and leveraging international partnerships, Egypt can accelerate progress towards gender equality and ensure inclusive growth for all:

1. **Leverage megatrends to boost women's empowerment:** invest in family planning and childcare policies, support women's participation in sectors linked to global value chains, and give women the skills to embrace digital technologies and to participate fully in the green transition.
2. **Implement legal frameworks that promote, monitor, and enforce gender equality:** update laws and close gaps in the law to actively promote women's economic rights and access to assets, revisit parental leave policies and expand legal coverage of social insurance, strengthen the legal and policy framework to protect women from all forms of violence, address restrictive social norms and informal laws, and ensure stricter law enforcement.
3. **Spread a culture of equality through a whole-of-society approach:** involve local communities and their leaders in transforming gender norms and promoting equality, harness both traditional and social media platforms to challenge and reshape gender stereotypes, and adapt school curricula to encourage more equitable perceptions of gender roles and promote the visibility of women in leadership and non-traditional roles.
4. **Increase access to education and skills:** promote girls' participation in education and tackle early school leaving, especially in rural and disadvantaged areas; encourage participation in high-quality early childhood education and care; and encourage more girls to consider science, technology, engineering and mathematics (STEM) subjects and technical education to make better use of Egypt's talent pool.
5. **Achieve a more gender-equal sharing of care responsibilities:** develop a comprehensive policy strategy to create the conditions for a more gender-equitable division of work and care responsibilities, including improving access to early childcare and elderly care services; expanding access to paid parental leave for fathers; offering flexible work practices such as teleworking to help parents reconcile work and care; and changing attitudes to normalise the sharing of household and family responsibilities.
6. **Promote gender equality in the labour market:** implement measures to support good quality jobs for the whole population, including strengthening Egypt's employment legislative framework,

supporting formalisation, introducing pay transparency measures, and increasing women's voice and access to leadership positions.

7. **Boost women's entrepreneurship:** provide an overarching strategy for women's entrepreneurship and harmonise definitions; strengthen access to finance for women entrepreneurs as well as to business support services better tailored to their needs; and organise campaigns to change perceptions surrounding women's role as entrepreneurs, encouraging them to formalise and access support.
8. **Maximise the impact of FDI on women's economic empowerment:** increase investment inflows into women-intensive sectors, while also reducing the barriers limiting women's participation in today's FDI-intensive sectors, including through training and capacity development. Create a coherent set of investment and gender-related policies and well co-ordinated institutions to encourage companies benefitting from investment to adopt inclusive policies and targets.
9. **Ensure development co-operation promotes women's economic empowerment and does no harm:** systematically incorporate gender considerations during planning, decision making and implementation of ODA-funded projects to ensure their beneficial impact on women's economic empowerment and prevent negative consequences. Support the creation of an enabling environment for civil society to operate and engage in development, as key development partners. Include measures to prevent and respond to violence against women in all development co-operation programmes.

# Part I. Women's Economic Empowerment in Egypt: today and tomorrow

# 1. State of play of women's economic empowerment in Egypt

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Egypt has undertaken significant reforms to improve the economic participation and empowerment of women, and has made progress in areas such as education and health. However, persistent challenges remain. This chapter provides an overview of the report, summarising the status of women's economic empowerment in Egypt. It outlines the progress achieved, the remaining barriers, and the recommendations put forward throughout the publication to address them.

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## Key findings

- Egypt has made significant progress in improving educational attainment for girls, with gender parity achieved in many levels of education. Ongoing efforts are helping to close remaining gaps, particularly among rural and lower-income communities, where dropout rates remain high.
- While women's participation in the labour force remains below potential, with 17% of women participating in the labour force in 2024 compared to 70% of men, recent reforms and national strategies are helping to address structural and social barriers. Greater support for women's employment can yield important economic gains.
- Women's economic participation is influenced not only by economic conditions but also by social norms, legal frameworks, and cultural factors that shape opportunities and constraints.
- Women's representation in leadership and decision-making roles is gradually increasing, supported by public initiatives such as the "Women in Leadership Programme" and governance reforms. Continued efforts can further expand opportunities for qualified women to contribute at senior levels.
- Women's entrepreneurship is gaining momentum, with increased institutional support and development financing. Further strengthening women's access to finance, digital tools and networks can accelerate growth of women-led businesses, particularly in underserved areas.
- The Government of Egypt recognises the importance of reducing the unequal burden of unpaid care and domestic work, which remains a key barrier to women's full economic participation. Women spend nearly 5 hours per day more than men on unpaid care and domestic work. Further expanding access to affordable childcare and promoting equitable caregiving roles are important next steps.
- Egypt is actively leveraging trade, foreign direct investment and development co-operation to promote inclusive growth. Aligning these channels more closely with gender equality objectives can help unlock new economic opportunities for women and contribute to national development goals.

### 1.1. Introduction

**Over the past decade, Egypt has undertaken significant reforms to improve the economic participation and empowerment of women.** While the country has made progress in areas such as education and health, persistent challenges remain, including gaps in labour force participation, wage equality, and access to decision-making positions. Women's economic participation is influenced not only by economic conditions but also by social norms, legal frameworks, and cultural factors that shape opportunities and constraints.

**Advancing gender equality in the economy, society and families is a prerequisite for achieving Agenda 2030 for Sustainable Development and can generate substantial macroeconomic gains.** As in most countries in the world, and across the Middle East and North Africa (MENA) region, women in Egypt do not have the same opportunities as men to contribute to and benefit from economic activities. The Gender Gap Index shows that Egypt has closed 40.6% of its gender gap in economic participation and opportunity, ranking 140 out of 146 countries in this subindex (World Economic Forum, 2024<sup>[1]</sup>). A 2024 World Bank study reveals that closing the gender gap in labour force participation could increase Egypt's GDP by 56% (Fiuratti, Pennings and Torres Coronado, 2024<sup>[2]</sup>). While significant progress has

been made, Egyptian women continue to have to navigate structural and social obstacles to realising their full economic potential. These dynamics are unfolding against a background of broader structural megatrends – including demographic change, digitalisation, shifts in global value chains, and the green transition – which create both new opportunities and emerging risks for women’s economic participation in Egypt.

**The OECD has long championed the cause of gender equality.** Building on its extensive work in this area, the *2013 OECD Recommendation of the Council on Gender Equality in Education, Employment and Entrepreneurship* calls on members and partners who adhere to the recommendation to enhance gender equality in education, employment and entrepreneurship. The recommendation also invites adherents to co-operate with developing and emerging countries to support their efforts to address gender equality, including by “increasing the gender equality and women’s empowerment focus of aid, especially in the economic and productive sectors” (OECD, 2017<sup>[3]</sup>).

**This report offers a comprehensive strategic framework aimed at unlocking women’s economic potential so that they can fully contribute to Egypt’s sustainable development while benefiting from its economic and social advancements.**<sup>1</sup> By assessing reforms, laws and public policies implemented in recent years against international best practice and providing targeted recommendations, it seeks to support Egyptian policymakers in implementing the *National Strategy for the Empowerment of Egyptian Women 2030* (Government of Egypt, 2017<sup>[4]</sup>). **Part I** of the report (Women’s economic empowerment in Egypt: today and tomorrow) sets the scene by presenting data on recent trends in women’s economic activity in Egypt, and providing a comprehensive overview of the findings and main recommendations emerging (Chapter 1). Chapter 2 explores opportunities for advancing gender equality presented by emerging megatrends, such as the demographic, digital and green transitions and globalisation. **Part II** covers an enabling environment for women’s economic empowerment: it provides a comprehensive review of legal reforms to promote women’s economic empowerment (Chapter 3), the need for and ways to achieve a culture of equality (Chapter 4) and continuing to improve access to education and skills (Chapter 5). **Part III** is all about creating employment opportunities responsive to women’s needs, with the first step being a more equal sharing of care responsibilities (Chapter 6), promoting gender equality in the labour market (Chapter 7), and strengthening women’s entrepreneurship: enhancing financial literacy, access to finance, and tailored and accessible entrepreneurship programmes (Chapter 8). Finally, **Part IV** highlights the importance of international engagement in supporting women’s economic empowerment, emphasising the respective roles of foreign direct investment (Chapter 9) and development co-operation (Chapter 10) in reinforcing Egypt’s national efforts to create a more inclusive and competitive society.

## 1.2. Women and education

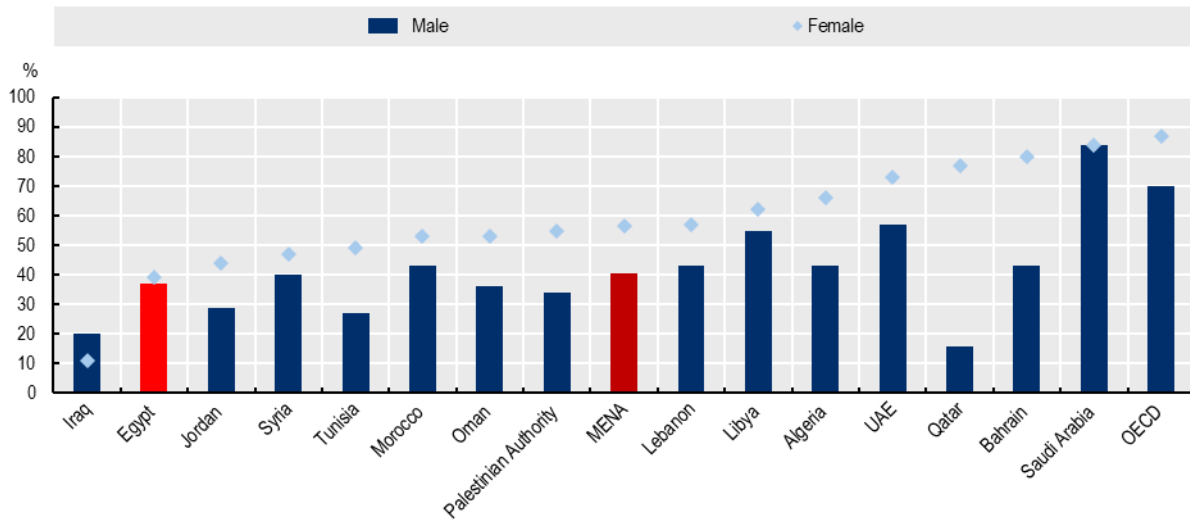
### ***Egypt has made significant strides in narrowing gender gaps in education participation, attainment and performance***

Over the past decade, Egypt has made important progress in improving educational outcomes for all children as part of its broader education reforms – including programmes under Egypt Vision 2030 – with notable strides in advancing girls’ education (Chapter 5). Initiatives and programmes aimed at encouraging girls’ educational enrolment have helped close the gender gap in primary education enrolment (OECD, Forthcoming<sup>[5]</sup>). Recent campaigns led by the Ministry of Education, such as the Girls Education Initiative, have particularly targeted rural areas. Egypt has seen steadily growing total enrolment in education over the last 20 years across primary, secondary and tertiary levels, and today women in Egypt are more educated than ever. In tertiary education, female students now slightly outnumber their male counterparts, reflecting the impact of targeted government initiatives such as scholarship programmes and awareness campaigns to promote girls’ education (NCW, 2024<sup>[6]</sup>).

Women’s educational attainment has also risen markedly in the country. In 2012, among people aged 25 and over, 51% of men and 39% of women in Egypt had at least an upper secondary education. By 2023, the shares reached 61% for men and 51% for women (World Bank, 2025<sup>[7]</sup>). In 2025, the tertiary gross enrolment rate reached 39% for women and 37% for men, although it remains lower than the rate for women in most other MENA countries (Figure 1.1). The share of women who obtained a general secondary education certificate was 55%. Women’s educational attainment is higher than men’s in tertiary education (OECD, Forthcoming<sup>[5]</sup>). While women represented 39% of students enrolled in higher education in 2023/2024, they made up 53% of higher education graduates in 2023 (CAPMAS, 2024<sup>[8]</sup>).

**Figure 1.1. Women have higher tertiary gross enrolment rates than men in Egypt**

Gross enrolment (%) in tertiary education, 2025 or latest year available



Note: Gross enrolment is the total enrolment, regardless of age, divided by the population of the age group that officially corresponds to the level of education shown.

Source: World Bank (2025<sup>[9]</sup>), World Development Indicators (DataBank), <https://databank.worldbank.org/source/world-development-indicators> (accessed August 2025).

Enhanced participation in education at all levels has increased women’s performance outcomes. Notably, women’s illiteracy rates have fallen markedly: in 2022, 69% of women aged 15+ were literate, up from 63% in 2013 (World Bank, 2025<sup>[10]</sup>). Gender gaps in school performance in Egypt are small, with girls outperforming boys in subjects like mathematics and science, as well as in the national secondary school leaving exam. However, performance by both girl and boy students in international assessments remains low (see Chapter 5). The share of women aged 25 years and older with a tertiary degree increased from 10.1% in 2006 to 15.6% in 2021 (UNESCO, 2024<sup>[11]</sup>), only slightly below the overall average of 17.1% for both men and women. Despite girls’ academic successes, they tend to choose different educational pathways to boys. Within technical schools, for example, girls are over-represented in commercial programmes (58% of students) but under-represented in agricultural programmes (14% of students) (Ministry of Education and Technical Education, 2021<sup>[12]</sup>).

### ***Gender gaps in educational outcomes reflect location and socio-economic background***

**Despite progress on reducing the overall gender gap in education, there are still significant disparities based on socio-economic status and geographic location.** Adolescent girls from low-income households, especially those whose parents have limited education, are particularly at risk of

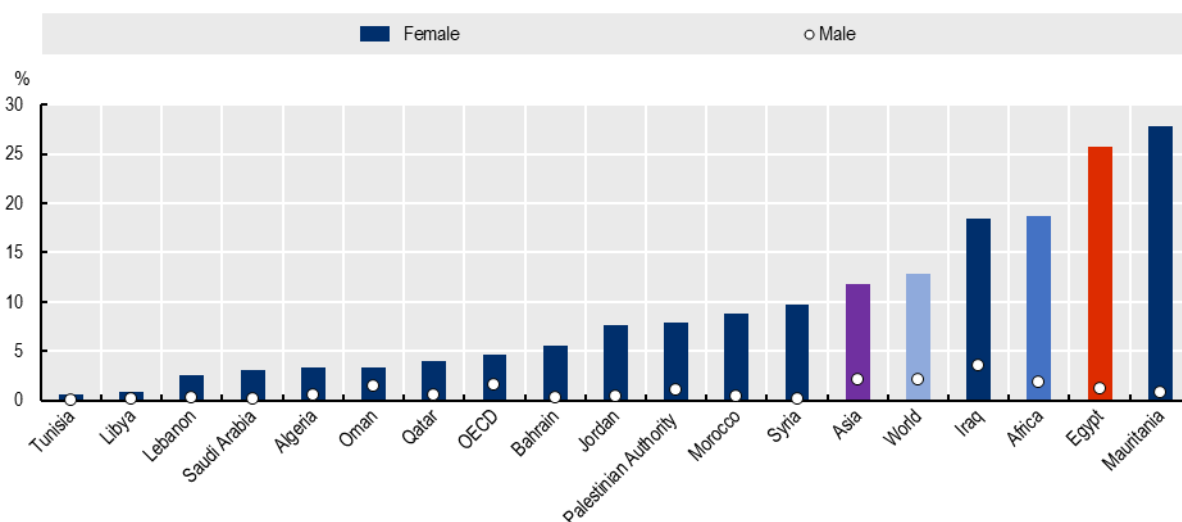
dropping out of school. In 2018, 75% of the 2 million illiterate young women aged 15-29 lived in rural areas (World Bank, 2018<sup>[13]</sup>). More recent CAPMAS data from 2022 confirm that rural Upper Egypt remains the area with the highest risk of female school dropouts. Dropout rates increase considerably at secondary level, with 24.1% of girls leaving school in 2021 (compared to 22.7% of boys), significantly up from just 1.6% in lower secondary (World Bank, 2025<sup>[14]</sup>), see Chapter 5. The dropout rates for girls in primary school and preparatory school in 2023/2024 were much lower (CAPMAS, 2023/2024<sup>[15]</sup>). While boys often drop out due to poor performance or work, 53% of girls leave school due to marriage (Ministry of Education and Technical Education, 2023<sup>[16]</sup>) (Chapters 4 and 5). Early school leaving negatively impacts skills development and future financial outcomes, as well the economic and social development of Egypt as a whole. Access to early childhood education (ECE) remains low, with fewer than one in ten children aged 0-3 enrolled in organised ECE programmes, limiting both women's labour market participation and children's long-term learning outcomes (Chapter 6). Gross enrolment in pre-primary education stood at 29% for both boys and girls (World Bank, 2025<sup>[10]</sup>).

### The weight of traditional gender norms in society contributes to these gender-based imbalances.

Although legal reforms have reduced the incidence of child marriage, early marriage remains common, particularly in rural and Upper Egypt. According to the latest data available, 26% of girls aged 15-19 are married,<sup>2</sup> compared to 1% of boys (Figure 1.2), reflecting persistent socio-economic pressures despite ongoing awareness campaigns and legal measures (OECD Development Centre/OECD, 2023<sup>[17]</sup>). This is higher than in most countries of the MENA region, and slightly above averages observed across Africa, Asia and globally (Figure 1.2) (Chapter 4). Although the adolescent birth rate has declined from 43.8 births per 1 000 girls in 2020 to 42 in 2023 (World Bank, 2026<sup>[18]</sup>), it remains 7 points above the MENA average (World Bank, 2023<sup>[19]</sup>), leading to poorer education and economic outcomes for young mothers (Arceo-Gomez and Campos-Vazquez, 2014<sup>[20]</sup>).

**Figure 1.2. Girls in Egypt have a higher rate of early marriage than almost anywhere else in the MENA region**

Child marriage rate as % of boys and girls aged 15-19 years-old



Note: Percentage of boys and girls aged 15-19 years who have been or are still married, divorced, or widowed.

Source: OECD (2023<sup>[21]</sup>), *Social Institutions and Gender Index (SIGI) 2023 (dataset)*, <https://doi.org/10.1787/33beb96e-en>.

The available literature also associates high dropout rates in Egypt with household poverty, parental literacy, and various dimensions of school quality, including time to learn, material resources, and teacher quality (Lloyd et al., 2003<sup>[22]</sup>; Zaki Ewiss, Abdelgawad and Elgendy, 2019<sup>[23]</sup>; Selim and Rezk, 2023<sup>[24]</sup>). Government initiatives such as the No Illiteracy by 2030 Programme and campaigns supported by the National Council for Women (NCW) aim to address these structural barriers. However, in the face of growing student numbers, limited infrastructure and teaching staff, and the low quality of instruction, some of the potential of Egyptian girls and boys could remain untapped (Chapter 5). Under the *Haya Karima* project, the government has expanded access to safe pre-university education by reducing classroom overcrowding and improving school infrastructure, including the construction or replacement of over 15 000 classrooms and the rehabilitation of 1 300 schools, more than half of which are located in Upper Egypt.

### 1.3. Women and employment

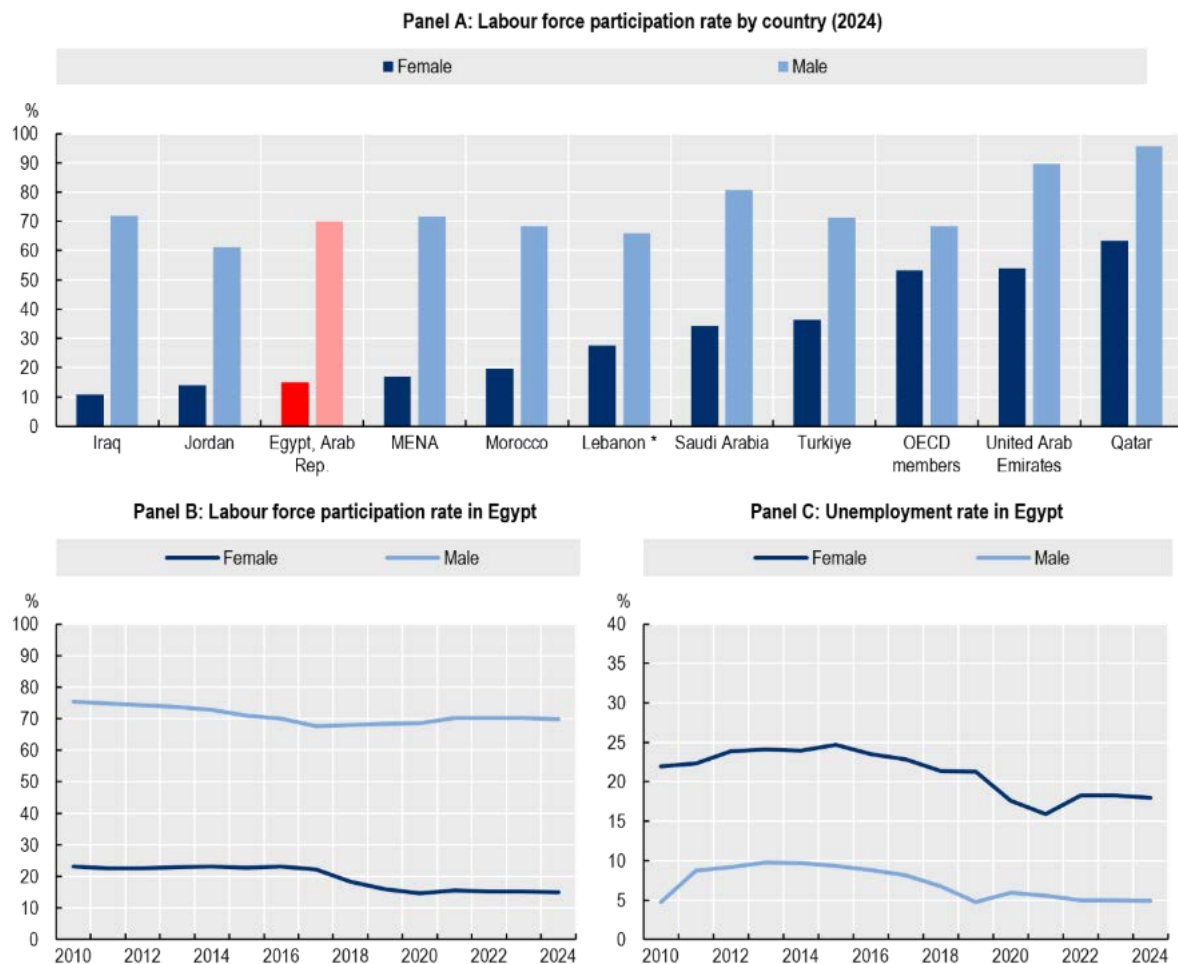
#### ***Women’s significant educational advances can be translated into stronger labour market outcomes***

**Despite their educational achievements, women’s labour force participation remains significantly lower than men’s** (Chapter 7). Women’s employment rates have stagnated in recent years – in 2023, only 16.5% of women participated in the labour force, compared to 71.3% of men (Figure 1.2). However, according to data provided by CAPMAS, this rate reached 16.9% of women in 2024 versus 70.3% of men (CAPMAS, 2024<sup>[25]</sup>). Both figures reflect a persistent gap in labour force participation, indicating significant scope for progress to align with regional and global trends. However, according to the NCW, recent government initiatives – including targeted job placement programmes and financial incentives for women entrepreneurs – are seeking to improve women’s labour market outcomes and to reverse this trend, although structural barriers remain high. Among the small share of women who were active in Egypt’s labour market in 2024, close to 18% were unemployed, compared to a rate of almost 5% for men (Figure 1.3). Despite both women’s and men’s significant improvement in educational attainment, unemployment remains high among highly educated women in Egypt (OECD, 2024<sup>[26]</sup>).

**The differences in men and women’s employment patterns reflect both demand- and supply-side barriers.** On the demand side, key challenges include structural issues such as labour market segmentation, low job creation in the sectors where women are typically employed and persistent wage gaps. Foreign direct investment (FDI) inflows are heavily concentrated in male-dominated, capital-intensive sectors such as hydrocarbons, construction and heavy manufacturing, limiting the extent to which current investment patterns create quality employment opportunities for women (see Chapter 9). On the supply side, social norms, unpaid care responsibilities and limited access to childcare facilities constrain women’s ability to engage in paid work (Chapters 4 and 6). Government efforts, such as the National Strategy for the Empowerment of Egyptian Women 2030 (Government of Egypt, 2017<sup>[4]</sup>) and the expansion of childcare facilities through the Ministry of Social Solidarity, aim to reduce these barriers. The Ministry of Social Solidarity, through partnerships with private actors, has also expanded nursery facilities and flexible childcare services to encourage mothers’ participation in the workforce (Chapter 5).

**Figure 1.3. Women in Egypt are much less likely to be working than men**

Labour force participation and unemployment rate by country and by gender, 2024



Note: The labour force participation rate is defined as the share of women/men in the female/male population of working age (age 15+) who engage actively in the labour market, either by working or looking for work. The unemployment rate shows the share of women/men who are part of the labour force yet unemployed, i.e. wanting to work and actively seeking employment.

Source: ILO (2024<sup>[27]</sup>), *ILO Modelled Estimates and Projections database (ILOEST)*, <https://ilostat.ilo.org/data/> (accessed on 9 August 2024); ILO (2025<sup>[28]</sup>), *Labour Force Statistics (LFS and RURBAN databases)*, <https://ilostat.ilo.org/methods/concepts-and-definitions/description-labour-force-statistics/>.

**Young women in Egypt are also more likely to be not in employment, education or training (NEET).** In 2024, 36.3% of 15-24 year-old women were NEET, compared to 14.9% of their male counterparts (ILO, 2025<sup>[28]</sup>). Those who are NEET are at higher risk of experiencing social exclusion and poverty and of lacking the skills needed to improve their economic situation. Engagement in unpaid care and domestic work likely has a negative impact on girls' participation in education and employment.

**Despite the country's growing and more educated working-age population, labour market mismatches have led to high youth unemployment, especially among women.** Creating enough jobs, especially quality jobs, for this expanding workforce is a major challenge, both for Egypt and the wider MENA region. Due to consistently high fertility rates over past decades, Egypt has not yet benefitted from a "demographic dividend"<sup>3</sup> (Chapter 2). With fertility rates only recently beginning to decline, large numbers

of young, educated people are still entering the labour market. While this presents strong potential for economic growth, there is currently a mismatch between the number of job seekers and the available employment opportunities. This leads to high youth unemployment, especially among young women: in 2024, 40.3% of women aged 15-29 were unemployed, compared to 10.7% of young men (CAPMAS, 2024<sup>[25]</sup>). Their absorption into productive employment is essential to harness any potential demographic dividend (Chapter 2).

**By overcoming gender bias in educational choices and shifting traditional gender norms, Egypt has a significant opportunity to enable more women to access high-quality jobs, including in science, technology, engineering and mathematics (STEM) sectors.** With close to half of STEM graduates being women (see Chapter 5), Egypt has almost achieved gender balance in STEM education (UNESCO, 2021<sup>[29]</sup>). However, the picture is different when it comes to employment. In 2020, approximately 38% of Egypt's scientific professionals were women (UNESCO Arab Science Podium, 2023<sup>[30]</sup>). This points to significant numbers of female STEM graduates not going into professional practice after graduation, although the trend is less marked than for the overall female population, indicating that women with STEM degrees are more likely to remain in the labour market. Importantly, participation varies significantly across STEM subfields: it is higher in information and communications technology than in engineering and mathematics (Chapter 7). This under-representation of women limits their access to well-paid jobs, leadership roles and innovation-driven careers, and can be attributed to socio-cultural factors, such as gender norms and gaps in policies that support women's integration into STEM professions. Culturally sensitive policies would be needed to address both structural barriers and workplace inclusivity, ensuring greater opportunities for women in these fields. However, ongoing efforts, such as the Women in Technology programme supported by the Ministry of Communications and Information Technology, aim to facilitate the transition of female STEM graduates into the workforce.

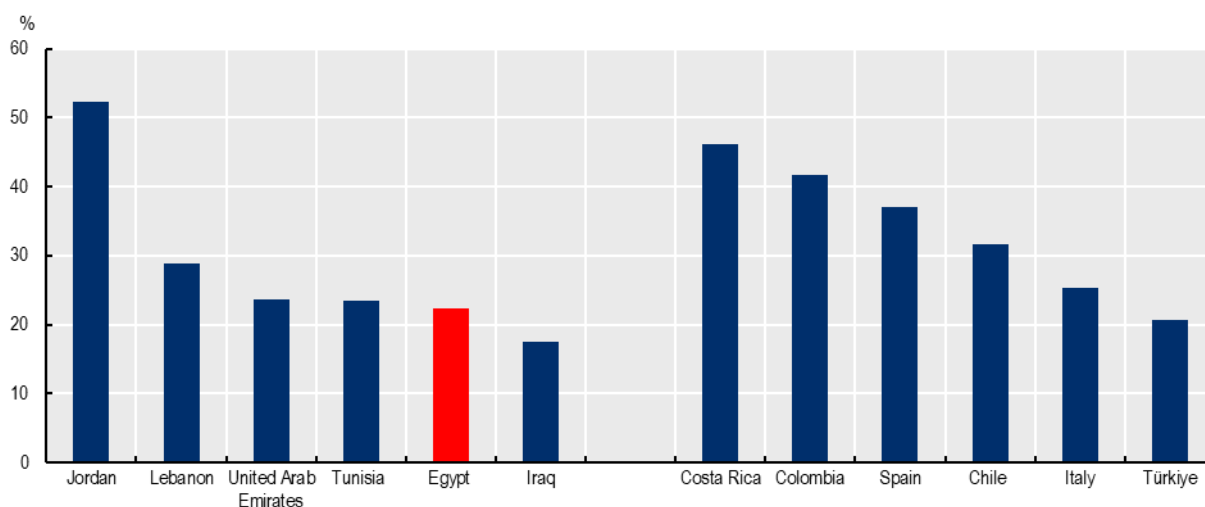
**Women need greater access to vocational training and reskilling.** Although more than half of students in technical and vocational education and training (TVET) are female (53%) (Assi and Marcati, 2020<sup>[31]</sup>), women are concentrated in specific fields, restricting their access to higher-productivity and better-paid technical occupations. Women also lag behind men on foundational and advanced digital skills, which poses a growing barrier to accessing emerging job opportunities in an increasingly digitalised economy. Reskilling also remains limited for women, reducing their ability to adapt to evolving labour market demand. Egypt's growing focus on climate adaptation and green industries could offer emerging employment opportunities for women, especially in renewable energy, sustainable agriculture and green services, if supported by targeted skills development (Chapter 2).

### ***Women's representation in corporate leadership can still be increased***

Access to management positions in companies is still very limited for women in Egypt. In 2022, only 6% of companies in Egypt had a woman as top manager (OECD Development Centre, 2023<sup>[32]</sup>) and 20% of senior and middle management positions were held by women (Figure 1.4). Restrictive social norms contribute to this under-representation in leadership positions (Chapter 4). In Egypt, 75% of the population believe that men make better business executives than women, compared to 60% in the MENA region and 42% globally. In addition, 90% of the population agree that when employment is scarce, men should have more right to a job than women (versus 73% of people in MENA and 45% worldwide) (OECD Development Centre, 2023<sup>[32]</sup>). To address these gaps, the NCW has launched initiatives such as the Women in Leadership programme, which provides mentorships and training for female professionals, as well as corporate governance reforms to increase women's representation in senior roles (NCW, 2024<sup>[6]</sup>; OECD Development Centre, 2023<sup>[32]</sup>). Public policy needs to address both the structural and social barriers to women entering the labour market to better develop their potential and use their talents.

**Figure 1.4. Over one in five senior and middle management positions in Egypt is held by a woman**

Share of women in senior and middle management positions (%), 2025 or latest year available



Note: Data for Lebanon and Tunisia refer to 2019; for Türkiye to 2020; for Iraq to 2021; for Colombia and Chile to 2022; for Jordan to 2023; for Egypt, Italy and Spain to 2024; and for Costa Rica to 2025.

Source: ILO (2025<sup>[33]</sup>), *SDG Indicator 5.5.2 - Proportion of women in senior and middle management positions (%) annual (ILOSTAT data explorer)*, [https://rshiny.ilo.org/dataexplorer99/?lang=en&segment=indicator&id=SDG\\_B552\\_NOC\\_RT\\_A&channel=ilostat](https://rshiny.ilo.org/dataexplorer99/?lang=en&segment=indicator&id=SDG_B552_NOC_RT_A&channel=ilostat).

### **Women tend to earn less than men**

**As in other MENA countries, gender disparities in earnings remain significant in Egypt, and progress on closing the gap is limited.** Egypt ranks 140th out of 146 countries for income equality, with women earning five times less than men (World Economic Forum, 2024<sup>[11]</sup>). This disparity is driven not only by low female labour force participation, but also by the concentration of women in part-time, low-paid and informal jobs (ILO, 2021<sup>[34]</sup>).

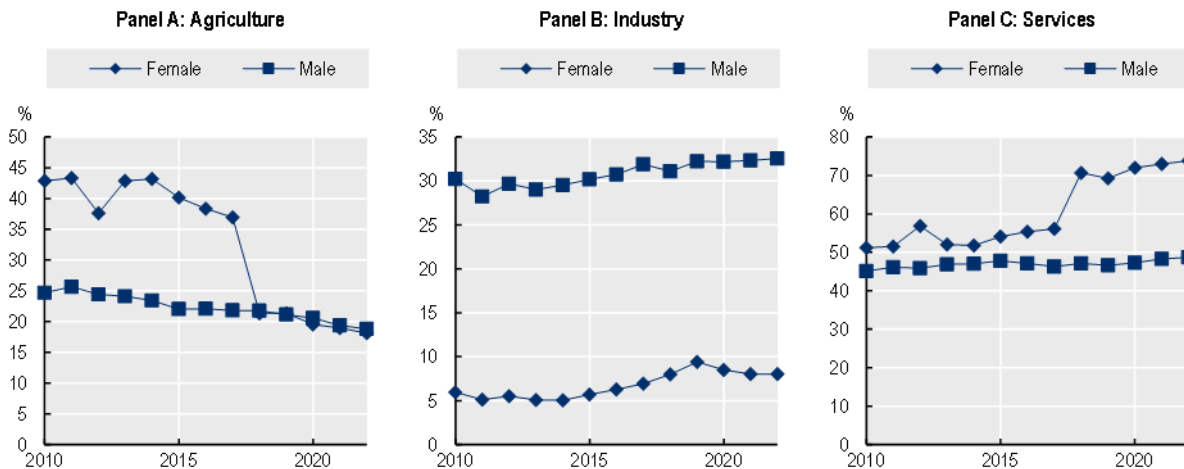
**Although the gender gap in hourly wages has narrowed, partly due to the high education level of employed women and their concentration in the public sector, overall income gaps persist.** Recent data show that women in the private sector earn only 77% of men's median wages, underscoring the persistence of substantial gender pay gaps despite improvements in educational attainment (AlAzzawi and Hlasny, 2025<sup>[35]</sup>). It is important to acknowledge that women exercise agency in making workforce decisions that align with their own priorities, while also recognising the structural factors that shape these choices.

**Occupational segregation further limits women's earning potential.** This often guides women towards sectors with lower earning potential, such as education, agriculture, textiles, and domestic work. It means that women remain under-represented in industry and private formal employment, sectors which offer higher wages and greater career advancement (AlAzzawi and Hlasny, 2025<sup>[36]</sup>). However, women's increasing participation in the service sector presents new opportunities for their growth and development in the workforce (Figure 1.5). Women are still over-represented in the public sector (Chapter 7), where working hours, leave policies and perceived job security are often more compatible with prevailing social norms around marriage and caregiving. These patterns reflect deeper structural barriers, including restrictive labour practices, traditional gender roles and the widespread lack of accessible childcare. In response, the government has strengthened workplace regulations, including anti-harassment provisions,

and is conducting public awareness efforts to improve women's sense of safety and encourage their participation in formal employment.

### Figure 1.5. Women are a small minority in industry, but over-represented in the service sector

Employment by sector as a share of the female/male labour force in Egypt, 2010-2022



Source: ILO (2024<sub>[27]</sub>), *ILO Modelled Estimates and Projections database (ILOEST)*, <https://ilostat.ilo.org/data/> (accessed on 9 August 2024); World Bank (2025<sub>[37]</sub>), *Employment by sector (%)*, <https://genderdata.worldbank.org/en/indicator/sl-empl-zs?employment=Services&view=trend&geos=EGY>.

### ***More than half of economically active women are in informal employment, although men's share is higher***

**Women are less likely to work informally than men.** In countries such as Egypt and Morocco, where the rural economy contributes a particularly large share of GDP, informal employment is often high for both men and women (OECD, 2024<sub>[26]</sub>). In 2023, informal employment in Egypt affected 57% of working women, compared to 67% of men (CAPMAS, 2023<sub>[38]</sub>). In 2023, the ILO estimated that 62% of female workers, and 73% of male workers, were in informal employment in Egypt – a higher rate for women than for the other MENA countries for which data are available (International Labour Organization, 2023<sub>[39]</sub>) This is much higher than the share of 52% of women in informal employment recorded in 2019, despite a fall between 2019 and 2022 due to the COVID-19 pandemic (Assaad, 2025<sub>[40]</sub>). Women's greater job losses in the informal sector during the pandemic were mainly due to unpaid care responsibilities and lack of job protection, with many leaving the workforce altogether (Rodriguez, Genoni and Halim, 2023<sub>[41]</sub>; Jin and Hofer, 2024<sub>[42]</sub>).

**As they tend to work shorter hours than men, women in informal employment are particularly at risk of working poverty and a lack of access to social protection.** Informal workers in Egypt face poorer job quality than formal workers, with low wages, unstable earnings and no social protection. Women in rural areas are more likely to be engaged in informal employment than both urban women and rural men (OECD/ILO/UNDP, 2024<sub>[43]</sub>). This is influenced by societal norms, caregiving responsibilities and household dynamics, which can limit access to higher-paying opportunities (Chapter 4 and Chapter 6). The incidence of low pay<sup>4</sup> is greater for informal than formal workers, and especially for women informal workers (OECD, 2024<sub>[26]</sub>). Egypt, through the 2019 Social Insurance and Pension Law, has expanded workers' access to social insurance, including informal workers (see Chapter 3).

**Informally employed women are also more likely than men to work in vulnerable occupations** (OECD/ILO/CAWTAR, 2020<sup>[44]</sup>). According to ILO data, women are over-represented in the most vulnerable employment categories: domestic workers, home-based workers or “contributing family workers”.<sup>5</sup> This high share of contributing family workers is explained by the importance of agriculture in Egypt: rural women often support the family farming business, with low (or no) wages and on a part-time and seasonal basis (OECD/ILO/CAWTAR, 2020<sup>[44]</sup>).

## 1.4. Women and entrepreneurship

### ***Expanding women’s entrepreneurship is a major untapped opportunity for economic growth and innovation***

**Entrepreneurship remains limited among women in Egypt** (Chapter 8). The Global Entrepreneurship Monitoring report found that only 3% of women were actively starting or managing a new business in 2022 (less than 42 months old) compared to more than 9% of men (GEM, 2023<sup>[45]</sup>). It also found that women’s entrepreneurship in Egypt is significantly below both regional and global standards, with Egypt being among the countries with the lowest female early-stage activity rate (Figure 1.6). The difference widens further with established businesses, with only 1% of Egyptian women reporting having a business that has been going for longer than 42 months, compared to 4% of their male counterparts. This means Egyptian women are 73% less likely than men to be operating an established business, less than the 78% difference found in Morocco, but slightly more than the 68% difference in Tunisia. However, the difference narrows among older generations: women running new businesses are about 9% more likely than their male peers to be in the 35-54 year-old age group, and nearly twice as likely to be aged 55-64 (GEM, 2023<sup>[45]</sup>) (Chapter 8).

**In Egypt, entrepreneurial activity is essentially driven by necessity rather than economic opportunity** (OECD, 2024<sup>[26]</sup>). Women-owned businesses in Egypt tend to cluster in sectors with low entry and exit barriers, such as retail, crafts and agriculture, and are often informal or home-based, which limits their access to resources, including finance and support services (see Chapter 8).

**To address these challenges, the government and the NCW have launched targeted programmes to promote women’s entrepreneurship.** These include training in digital skills and business management such as the Rabeha UN Joint Programme with the Micro, Small and Medium Enterprise Development Agency (MSMEDA), Women Entrepreneurship Network mentorship events, and access to microfinance and mentorship schemes (such as Forsa Economic Empowerment Programme, SheTrades, digital Village Savings and Loans Associations groups) (NCW, 2024<sup>[6]</sup>).

**Figure 1.6. The gap between men and women in entrepreneurship is wider in Egypt than in many countries**

Early-stage entrepreneurship and established business ownership rates in G7 and comparator countries, 2022



Source: GEM (2023<sup>[45]</sup>), *Global Entrepreneurship Monitor 2022/23 Women's Entrepreneurship Report: Challenging Bias and Stereotypes*, <http://www.gemconsortium.org/file/open?fileId=51352/>.

**Women are also much less likely to be self-employed, though women in rural environments are more likely to be self-employed than those in urban areas.** In 2024, only 11.2% of self-employed workers were women and women's self-employment rate was 15.6% of all women in employment, compared to a rate of 24.5% for men (CAPMAS, 2024<sup>[25]</sup>). Self-employment rates are higher in rural areas, where 19.5% of all employed women were self-employed, compared to 11.3% in urban areas, which may reflect fewer employment opportunities for women in rural areas. However, only 5% of self-employed women in rural areas employ other individuals compared to 10% of those in urban areas. These rates are lower than among men: 13% of self-employed men in rural areas and 20% of those in urban areas employed others in 2024 (CAPMAS, 2024<sup>[25]</sup>).

### ***Women entrepreneurs face many challenges***

**Women in Egypt face greater (and interconnected) barriers to entrepreneurship than men.** These include limited business experience, weak networks and low awareness of support programmes, especially outside microbusiness schemes (UNIDO, 2017<sup>[46]</sup>). Furthermore, low levels of financial literacy, particularly among women in rural areas, continue to limit women's ability to access and use financial services effectively. These challenges are heightened in rural and low-income areas, where outreach is inconsistent and access to education, information, resources and finance is even more limited. Recent initiatives by the MSMEDA have been designed to close these gaps by improving outreach and tailored training for female entrepreneurs. In addition, the Central Bank of Egypt's *Tahweesha* Initiative aims to enhance financial

inclusion and support for women-led businesses through tailored savings and financial literacy programmes (Chapter 8).

**The lack of access to digital technologies hampers women’s ability to start and grow their business, beginning with their access to finance.** Digital tools – like the Internet, mobile phones, and online financial services – can expand women’s income, employment opportunities and knowledge, helping to bridge the digital gender divide (OECD, 2018<sup>[47]</sup>). In the MENA region, digitalisation can help can overcome traditional barriers to women’s employment, such as cultural norms, travel restrictions, limited access to training, and discrimination in hiring and finance (OECD, 2023<sup>[48]</sup>). However, unless connectivity and digital skills are strengthened, women’s unequal access to digital tools as digitalisation accelerates risks further widening gender gaps in entrepreneurship. Efforts by the Central Bank of Egypt and the Ministry of Communications and Information Technology have been instrumental in promoting digital inclusion for women, with initiatives to improve access to digital payments and mobile banking services, as well as increasing digital literacy (Chapter 2).

**While mobile broadband coverage is virtually universal in Egypt, a gender and geographical digital divide persists.** Women are less likely than men to use the Internet and were 11% less likely than men to adopt mobile internet in 2024 (GSMA, 2025<sup>[49]</sup>). Rural areas still lag behind on mobile and fixed broadband access (ILO, 2021<sup>[34]</sup>); (World Bank, 2020<sup>[50]</sup>). Government-led programmes such as Digital Egypt and the National Council for Women’s partnerships with tech incubators aim to reduce these gaps by supporting female-led digital start-ups and providing online entrepreneurship training (NCW, 2024<sup>[6]</sup>). Strengthening Internet access in rural areas is crucial to closing these gender gaps.

**Societal and cultural factors also challenge women’s entrepreneurship, such as the traditional expectations placed on women within their families.** Expectations that women should take on primary caregiving roles can limit the time and resources available to develop their businesses (Hassan and Zaharia, 2021<sup>[51]</sup>). However, efforts to address these issues are underway, with a growing recognition of the need for childcare support and cultural shifts around female entrepreneurship. Notably, campaigns by the NCW to promote female role models and success stories are helping to change perceptions and inspire more women to pursue entrepreneurial ventures (Chapter 4). One example is the Forsa Economic Empowerment Programme, linking beneficiaries of the *Takaful* and *Karam* conditional cash transfer programmes<sup>6</sup> to sustainable employment and income-generating opportunities.

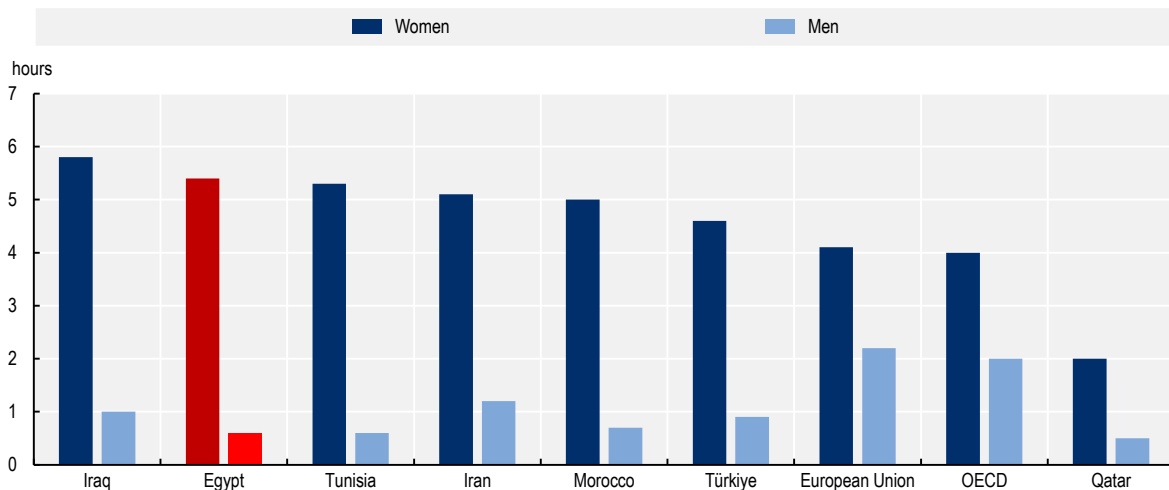
## 1.5. Women in the family and society

### ***Women do the bulk of unpaid care – policies to rebalance responsibilities could yield dividends***

**The gender gap in unpaid care and domestic work is wider in Egypt than in any other MENA country.** In Egypt in 2023, women spent 5.4 hours per day on unpaid care and domestic work compared to 0.6 hours spent by men, which amounted to a gender gap of 4.8 hours per day (Figure 1.7). This compares to an average gap of 1.93 hours per day in OECD countries, and 3.3 hours per day in the African countries included in the Social Institutions and Gender Index (SIGI)<sup>7</sup> database (OECD, 2023<sup>[21]</sup>). However, OECD calculations using the most recent Egypt Labor Market Panel Survey (2023) reveal important progress, which has been achieved through a reduction in women’s time spent on such work, while men’s has remained the same (CAPMAS, The Economic Research Forum, 2025<sup>[52]</sup>). Unequal sharing of unpaid care and domestic work limits women’s access to quality paid employment, often pushing them into lower-skilled, part-time or informal jobs with poor conditions and limited long-term savings and social protection (Ferrant, Pesando and Nowacka, 2014<sup>[53]</sup>).

### Figure 1.7. Egyptian women do most of the unpaid care and domestic work

Average number of hours spent on unpaid domestic and care work per day by gender, 2023



Note: Hours refer to daily hours spent on unpaid care and domestic work (UCDW) by women and men in respective countries. This is based on data from the [SDG Indicators Database](#).

Source: OECD (2023<sup>[21]</sup>), *Social Institutions and Gender Index (SIGI) 2023 (dataset)*, <https://doi.org/10.1787/33beb96e-en..>

**Factors behind this gender gap in the sharing of responsibilities include a lack of access to paid parental leave and affordable quality childcare.** Government-led efforts to improve childcare facilities aim to ease this burden, and include the allocation of EGP 250 million to childcare services in 2022 and the development of 991 nurseries with 3 567 classrooms (Ministry of Social Solidarity, 2023<sup>[54]</sup>). However, childcare provision does not yet fully cater for demand, with existing facilities having a combined capacity of only around 1.3 million places, for a population of 12.5 million children aged 0-4, leaving the majority of families without access to organised early childhood care services. Article 128 of the new Labour Code introduces one day of paid leave for workers in the event of childbirth. However, the absence of longer paid paternity and parental leave reflects the persistence of norms that view women as the primary child carers and men as the breadwinners. Hence, despite government efforts to expand availability, women still play the main role in the provision of early childcare services, as well as caring for the elderly and people with disabilities. Women shoulder most of the responsibilities for elderly and long-term care, as formal services remain limited, further constraining women's capacity to participate in paid work (Chapter 6).

**These patterns are driven and reinforced by gendered norms and attitudes,** which strongly define the partition of roles between men and women within the household, the workplace and the economy at large. Women are frequently expected to prioritise domestic responsibilities over professional aspirations. Results from the World Values Survey show that in 2022, 77% of Egyptian respondents felt that children may be negatively affected when a mother works for pay. While this share is close to the MENA average (70%), it is higher than the averages for Asia (62%) and Africa (55%) (Chapter 4).

#### ***Legal frameworks can be undermined by social norms***

**Egypt has introduced important legal reforms and national strategies to enhance women's rights and empowerment** (Chapter 3). Under the umbrella of Egypt Vision 2030, the *National Strategy for the Empowerment of Egyptian Women 2030* (Government of Egypt, 2017<sup>[4]</sup>) and the *National Human Rights Strategy* (Government of Egypt, 2021<sup>[55]</sup>) commit the government to promoting women's economic

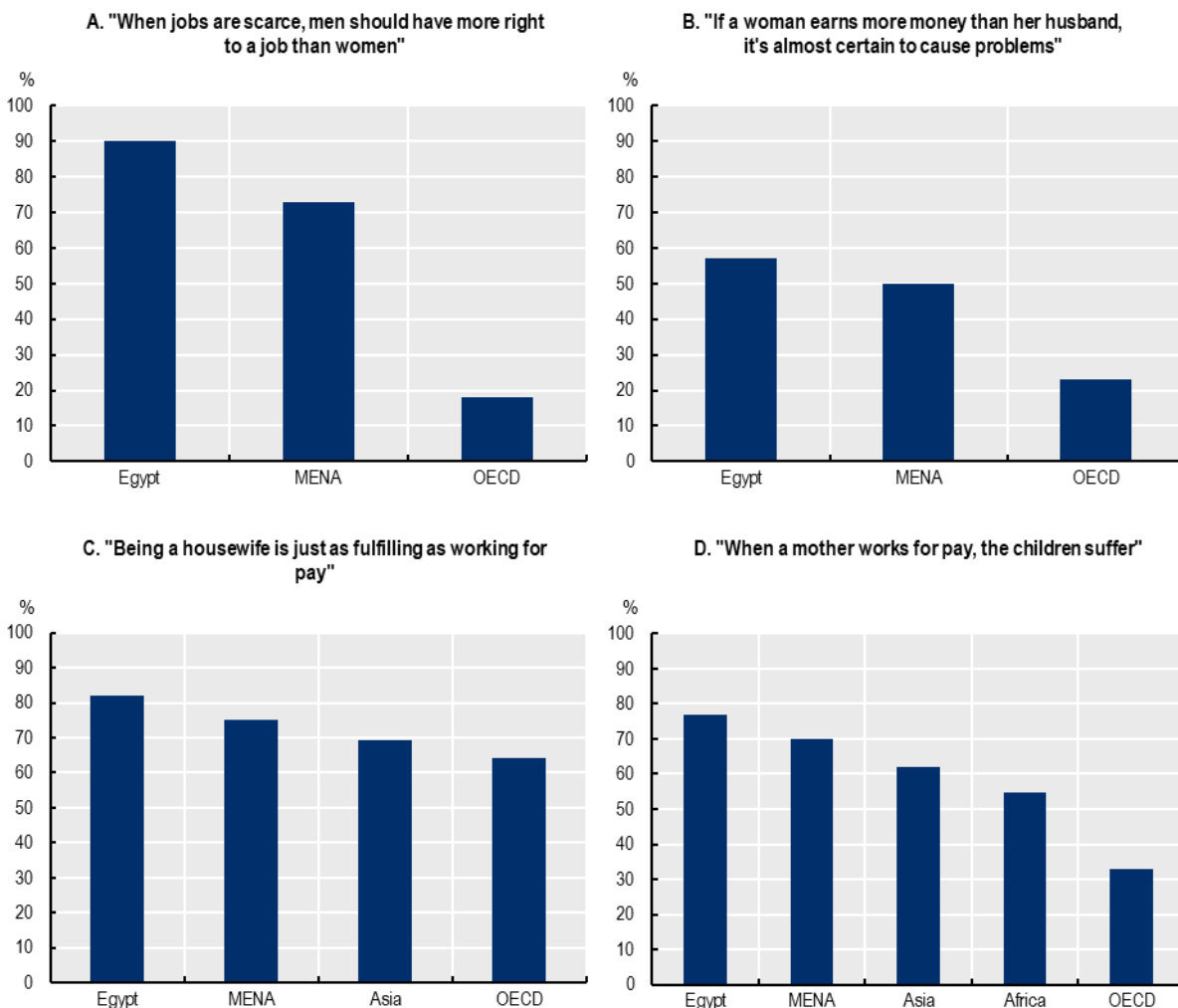
empowerment and to protecting and enforcing their rights. In recent years, key legal reforms include the reform to the Investment Law in 2017, which mandates equal investment opportunities for men and women and prohibits discrimination based on gender; the 2017 amendment to the Inheritance Law, which criminalises the denial to women of their legitimate share of inheritance;<sup>8</sup> the new Social Insurance Law (2019) which extends social insurance to new categories of employees including temporary and domestic workers; and the Financial Regulatory Authority (FRA) Resolution which states that the boards of directors of companies and non-banking financial entities require at least 25% of women members or two women (Table 3.1, Chapter 3). Egypt ranked 100<sup>th</sup> in 2025 on the UNDP's Gender Inequality Index (UNDP, 2025<sub>[56]</sub>), marking an improvement from 121<sup>st</sup> over a decade earlier, partly attributable to an improved legal framework for gender equality.

**However, gender-based discrimination in social institutions remains high in Egypt, especially within the family sphere.** Findings from the fifth edition of the SIGI show that the overall level of discrimination in social institutions – laws, norms and practices – remains elevated in Egypt, as indicated by an overall score of 55 (OECD, 2023). These results align with the average across the MENA region (score of 56), though they contrast with the global average score of 29 (OECD, 2023<sub>[21]</sub>). Discrimination is most evident in the family sphere. Although legal frameworks have evolved, some provisions in line with the Sharia law related to household responsibilities, child custody, divorce and inheritance – such as the gendered allocation of inheritance shares – still limit women's economic independence and ownership of productive assets (Chapter 3). These barriers prevent many women from fully participating in the economy and building financial independence (OECD, 2023<sub>[21]</sub>).

**While attitudes towards gender equality are improving, engrained social norms often resist change, and hinder the implementation of reforms** (Chapter 4). Although fewer people believe men deserve more education or are better leaders than women (Arab Barometer, 2022<sub>[57]</sub>), and more recognise the benefits of women working (Zeitoun et al., 2023<sub>[58]</sub>), traditional views remain strong. In 2022, 82% of Egyptians still believed that being a housewife is as fulfilling as working for pay (Figure 1.8), a higher rate than in neighbouring countries such as Tunisia (73%), Jordan (72%), Algeria (70%) and Morocco (62%) (OECD, 2023<sub>[59]</sub>). Gender norms also contribute to limiting women's entrepreneurial opportunities, with 43% of women reporting the need for permission from a father or husband to start a business (OECD, 2024<sub>[26]</sub>). According to consultations with the National Council for Women, awareness campaigns are ongoing to counter these stereotypes, notably by involving female religious leaders, who aim to challenge such norms, and by engaging with male role models and youth programmes promoting role models for girls in both urban and rural areas.

## Figure 1.8. Social norms tend to influence women's role in the domestic and public spheres

For each statement, share of the population agreeing or strongly agreeing with the statement, 2022



Note: Data are from wave 7 of the World Values Survey (WVS) (2017-2022), and from wave 6 of WVS (2010-2014) when data were not available for wave 7. In Panels A and C, the MENA average is based on data from 14 MENA countries out of 19; data are missing for Bahrain, Djibouti, Oman, Syria and the United Arab Emirates. In Panels B and D, the MENA average is based on data from 13 MENA countries out of 19; data are missing for Bahrain, Djibouti, Oman, Saudi Arabia, Syria and the United Arab Emirates.

Source: OECD (2023<sub>[21]</sub>), *Social Institutions and Gender Index (SIGI) 2023 (dataset)*, <https://doi.org/10.1787/33beb96e-en>; Inglehart et al. (2022<sub>[60]</sub>), *World Values Survey: All Rounds – Country-Pooled Datafile Version 3.0*, <https://www.worldvaluessurvey.org/WVSDocumentationWVL.jsp>.

**Violence against women hinders their ability to work** (OECD, 2023<sub>[21]</sub>). It can occur in both public and private spaces, with many instances occurring within the family environment and perpetrated by spouses. In addition to psychological and physical trauma, such violence can affect women's ability to work, resulting in significant economic losses. Women's economic dependence on their spouses may also hinder their ability to leave harmful relationships, as they may lack the necessary resources or financial independence to do so (OECD, 2023<sub>[21]</sub>). In Egypt, 35% of women aged 15 to 49 believe that a husband may justify using physical violence against his wife under certain circumstances. While this is slightly below the average for Africa (38%), it is higher than in OECD countries (14%) and globally (30%) (OECD, 2023<sub>[61]</sub>). The Constitution stipulates the state's commitment to protect women from all forms of violence. However, the

existing legal framework does not criminalise domestic violence. In 2022, a draft law to combat all forms of violence against women was submitted to parliament which, if enacted, would require a robust policy framework to implement it (Chapter 3). The NCW's campaigns, including hotline services and safe shelters, aim to improve reporting of domestic violence and provide survivors with legal and psychological support (NCW, 2024<sup>[61]</sup>).

## 1.6. Trade, investment and development financing to support women's economic empowerment

### *International trade can improve women's economic outcomes*

**There is considerable scope for Egypt to reap the full economic benefits arising from access to foreign markets and strengthening the links with global value chains – these benefits could extend to women.** Shifts in global value chains may create new export-oriented job opportunities for women, particularly in services and light manufacturing, provided that barriers to skills, mobility and formal employment are addressed (Chapter 2). Trade can substantially improve economic outcomes for women, by increasing employment and wages, creating better jobs, and lowering costs, provided that more private investment fuels the labour market (Korinek, Moïsé and Tange, 2021<sup>[62]</sup>). It can also pave the way for a transition to more jobs for women in the formal economy, offering better working conditions and access to various benefits. Female workers are less likely to be informally employed if they work in sectors that trade more or are more integrated into global value chains, which means more opportunities for job security, as well as for training and skills development. (World Bank and WTO, 2020<sup>[63]</sup>). However, trade integration affects men and women differently. A large share of women in Egypt is employed in two sectors highly exposed to trade: recreational services (directly or indirectly related to tourism) and the production of textiles and apparel goods. During the COVID-19 pandemic, international trade was seriously disrupted and women's specialisation in these areas, which were particularly affected, left them more vulnerable than men. In addition, higher trade costs hinder access to international markets for smaller businesses more than large ones. This affects women more, because they tend to own and lead smaller businesses.

**Egypt has already made progress by including gender considerations in some trade promotion policies, though these are still at an early stage and require better implementation.** The African Continental Free Trade Area (AfCFTA), in force since January 2021, is expected to enhance regional integration and global competitiveness while helping reduce gender gaps in labour participation and wages. Estimates suggest it could increase wages across Africa by nearly 10%, with particularly strong benefits for women and unskilled workers (Echandi, Maliszewska and Steenbergen, 2022<sup>[64]</sup>). Complementing this, the AfCFTA Protocol on Women and Youth in Trade, adopted in 2024, promotes equal opportunities and supports inclusive economic transformation (UN ECA, 2024<sup>[65]</sup>). However, women traders continue to face key barriers, including limited access to trade information, low awareness of AfCFTA provisions, insufficient knowledge of customs procedures, and gaps in export readiness. In Egypt, targeted initiatives are addressing these challenges. Programs such as SheTrades and the Export Development Authority provide export training, while the 50 Million African Women Speak Platform connects women entrepreneurs to markets, finance, and mentoring through a digital network spanning 38 countries, fostering greater participation in international trade (NCW, 2024<sup>[6]</sup>).

### *Foreign direct investment can boost women's economic empowerment, but does not target female-dominated sectors*

**Foreign direct investment (FDI) is a key driver of sustainable development in Egypt** (Chapter 9). Its importance for the domestic economy – measured as the stock of FDI relative to gross domestic product (GDP) – has grown over time, albeit less consistently than the averages for OECD and MENA countries.

In 2017, the stock of FDI relative to GDP reached an all-time high of 56%, before falling to around 33% in 2021 due to the COVID-19 pandemic, and then rising again to around 48% in 2023 (UNCTAD, 2025<sup>[66]</sup>). Depending on the sectors affected, FDI can have significantly different impacts for men and women in the local labour market, affecting equality and women's economic empowerment. Foreign firms contribute positively to labour market outcomes by employing a greater share of women, offering higher salaries and providing better job security than domestic firms.

**However, FDI tends to be more concentrated in sectors which employ fewer women.** FDI in Egypt has been highly concentrated in oil extraction, accounting for 40% of total FDI flows during 2020-21 (Central Bank of Egypt, 2021<sup>[67]</sup>). Since 2021, increased shares of net FDI inflows have been directed towards the manufacturing and services sectors, which could generate significant job opportunities for women in the future. During 2022-23, 30% of FDI inflows went to "other services" and 27% to manufacturing, with oil extraction falling to 24%, and information technology and communications (ITC) receiving 7% and real estate services 5% (Chapter 9). Some of these sectors employ very few women as a share of total female employment. In particular, in 2023, less than 2% of women employees in Egypt were working in the oil extraction, ICT services and real estate sectors combined.

**Recent reforms have lifted some of the restrictions preventing women from working in certain FDI-supported sectors.** For example, Decree No. 43, issued in 2021, paved the way for greater inclusion of women in the industrial workforce by removing restrictions that once prevented them from working in nearly 30 sectors, such as glassmaking, leather production, and chemical manufacturing. This reform now enables qualified women to pursue opportunities in a wide range of manufacturing and processing fields, from textiles and electronics to food production and metalwork, promoting a more diverse and inclusive industrial landscape. Additionally, Decree No. 44, issued in 2021, permits women to work night shifts in industrial settings, a significant expansion from previous regulations. The decree also ensures safety measures for women, including secure transportation and adjustments for pregnant workers. These reforms reflect the government's commitment to equality between men and women and in worker protection, offering women more employment opportunities in industrial sectors while maintaining important safeguards for their health and security. However, despite these efforts, women are still less likely than men to take advantage of the opportunities brought by foreign investors. The government has recently lifted restrictions on foreign investment in sectors where women are more concentrated, such as education services and healthcare, and included them in its target sectors for investment promotion, which suggests that they could attract more FDI in the coming years (Chapter 9).

**In addition, foreign firms are less likely than Egyptian firms to have women among their top managers and owners, according to a 2020 World Bank Survey** (World Bank, 2020<sup>[68]</sup>). Egypt has implemented programmes to qualify women for leadership, including the Women on Boards Observatory and Women in Leadership programme, to increase the representation of women on corporate boards (NCW, 2024<sup>[6]</sup>).

**FDI is unevenly distributed geographically in Egypt, with foreign firms tending to locate their operations in urban areas, exacerbating existing inequalities.** Women in rural areas – who generally live within more patriarchal familial and societal structures and tend to marry much younger (UN Women, 2018<sup>[69]</sup>) – are less likely than men to move from rural areas to urban centres, where better job opportunities are available. The lack of safe transport and difficulty in finding affordable accommodation appear to be important reasons behind this. Providing safe and affordable transport and accommodation services could therefore help women take advantage of opportunities available in Egypt's main economic centres, where foreign MNEs tend to locate.

***Development co-operation is a key support for women's economic empowerment, but could advance gender equality further***

**Egypt is a major focus for official development assistance (ODA),<sup>9</sup> ranking third globally for bilateral ODA volume from all official providers in 2022** (OECD, 2025<sup>[70]</sup>). International development co-operation contributes to the implementation of the 2030 Agenda for Sustainable Development by supporting inclusive and sustainable economic growth, poverty eradication and the improvement of living standards in partner countries (OECD, 2023<sup>[71]</sup>). In 2022-23, over USD 1 billion of bilateral allocable ODA committed by members of the Development Assistance Committee (DAC) to Egypt included gender equality objectives.<sup>10</sup> This amount represented 44% of all ODA committed to Egypt in that period – the highest share of the decade. This indicates a growing recognition of the importance of gender equality in international development co-operation with Egypt (Chapter 10).

**Women's economic empowerment is an important objective for many development partners working in Egypt, and received USD 745 million in ODA in 2022-23.** The largest bilateral supporters of women's economic empowerment by volume were Japan, France, Germany, the United States and the EU institutions in 2022-23. Women's economic empowerment activities financed by ODA in Egypt cover a range of themes.<sup>11</sup> The most common is support to women-owned and women-managed businesses. This is both a recognition of the large role that MSMEs play in the Egyptian economy and of the obstacles that women face in accessing financing for their businesses. Urban management and urban safety, and rural development, are other common themes in development co-operation for women's economic empowerment in Egypt.

**Despite the priority given by ODA to women's economic empowerment to Egypt, several ODA-funded activities in the economic and productive sectors could better integrate gender equality considerations.** For example, infrastructure and energy programmes have the potential to support women's economic empowerment through inclusive job creation and improved access to services. Including gender considerations in project design can help facilitate equal access to jobs and to the opportunities created by the investment (OECD, 2021<sup>[72]</sup>). Similarly, ODA-funded projects in the banking and business sector are not explicitly gender-focused, but have the potential to support women's economic empowerment through increased access to finance, as they can be large volume projects which often consist of concessional loans to support SMEs.

**Development co-operation activities can unintentionally exacerbate inequalities, so it is crucial that all programmes and projects assess their potential impact on women** (OECD, 2022<sup>[73]</sup>). For example, gender-based violence can be maintained or even increased by development co-operation activities if not considered adequately in their design (OECD, 2022<sup>[74]</sup>). As violence against women is an obstacle for their empowerment in Egypt, several initiatives have been designed and implemented to address this (Chapter 3 and Chapter 7). It is crucial for all development co-operation programmes to include measures to prevent and respond to violence in order to dismantle this barrier and accelerate women's economic empowerment.

**Undertaking a gender analysis and using its findings to inform programme design and implementation are the first steps in gender-responsive interventions.** Inclusive partnerships and participatory processes can also contribute to more effective co-operation and sustainable outcomes. While many efforts exist to co-ordinate and consult with a variety of stakeholders, it is crucial to further strengthen the conditions for civil society organisations to operate in Egypt. Partnering with local organisations, particularly local women's rights organisations and movements, can produce compounding benefits and accelerate progress towards gender equality and women's economic empowerment (Chapter 10).

## 1.7. Main findings and key recommendations

This section summarises the main findings of the publication and outlines key recommendations to address the persistent barriers to women’s economic empowerment in Egypt. By presenting evidence-based and actionable measures, the recommendations aim to support policymakers, development partners, and civil society in advancing gender equality and unlocking women’s full economic potential.

Main findings	Key recommendations
<b>Chapter 2. Leveraging megatrends to boost women’s economic empowerment in Egypt</b>	
Demographic change, global value chains, digitalisation, and the green transition are reshaping Egypt’s labour market. Women are well-positioned to benefit from these shifts, but existing gender gaps may limit their ability to seize new opportunities.	<ul style="list-style-type: none"> <li>Promote women’s economic empowerment and invest in family policies.</li> <li>Support women’s participation in sectors linked to global value chains.</li> <li>Pursue opportunities for women linked to digital technologies.</li> <li>Enable women entrepreneurs to leverage the opportunities created by the green transition.</li> </ul>
<b>Chapter 3. Implementing legal frameworks that promote, monitor, and enforce gender equality</b>	
Egypt has introduced significant legal reforms to strengthen women’s economic rights. However, gaps remain in both the scope and enforcement of these reforms, and in practice entrenched social norms can limit their effectiveness.	<ul style="list-style-type: none"> <li>Update laws to actively promote women’s economic rights and access to assets.</li> <li>Revisit parental leave policies and continue efforts to expand social insurance coverage.</li> <li>Strengthen the legal and policy framework to effectively protect women effectively from all forms of violence.</li> <li>Address restrictive social norms and informal laws and ensure stricter law enforcement.</li> </ul>
<b>Chapter 4. Spreading a culture of equality</b>	
Awareness of women’s rights is growing, yet some traditional gender norms and stereotypes still shape attitudes and behaviours, particularly in family and community contexts. Early marriage remains a concern, limiting girls’ education and economic opportunities.	<ul style="list-style-type: none"> <li>Build a stronger evidence base on social norms and gender discrimination.</li> <li>Tackle early marriage and support teenage mothers.</li> <li>Normalise the equal sharing of care responsibilities.</li> <li>Spread a culture of equality through community campaigns and use of media.</li> <li>Integrate gender equality into education systems.</li> </ul>
<b>Chapter 5. Accessing education and skills</b>	
Egypt has achieved near gender parity in education, with women outnumbering men in tertiary education. However, dropout rates remain high among girls in rural and low-income communities, and gender biases still influence educational and career choices.	<ul style="list-style-type: none"> <li>Provide targeted support for girls in rural and disadvantaged areas (transport, flexible learning, financial incentives).</li> <li>Promote participation in early childhood education and care to benefit children’s development and mothers’ labour market participation.</li> <li>Encourage women’s participation in STEM and technical education, linking graduates to job opportunities.</li> <li>Continue raising awareness of the importance of girls’ education and tackling early marriage.</li> </ul>
<b>Chapter 6. A more gender-equal sharing of care responsibilities</b>	
Women in Egypt shoulder the majority of unpaid care work, limiting their economic participation. Access to affordable childcare and elderly care is expanding but remains insufficient. Social norms continue to frame caregiving as women’s responsibility.	<ul style="list-style-type: none"> <li>Develop a comprehensive policy strategy for more equitable shared care.</li> <li>Promote access to affordable and good quality childcare.</li> <li>Increase access to elderly and long-term care support.</li> <li>Improve access to parental leave for fathers and address norms surrounding care responsibilities.</li> <li>Offer flexible work practices to help parents reconcile work and care.</li> <li>Consider financing mechanisms that avoid disincentives for employers to hire women.</li> </ul>
<b>Chapter 7. Promoting gender equality in the labour market</b>	
Women’s labour force participation remains low despite their high educational attainment. Women are over-represented in informal and	<ul style="list-style-type: none"> <li>Strengthen enforcement of equal pay and anti-discrimination laws.</li> </ul>

part-time jobs, under-represented in management, and face persistent income gaps.	<ul style="list-style-type: none"> <li>• Support women's formalisation through simplified procedures and targeted incentives.</li> <li>• Introduce pay transparency measures and promote sensitive corporate practices between women and men.</li> <li>• Increase women's access to leadership positions.</li> </ul>
<b>Chapter 8. Empowering women through entrepreneurship</b>	
Women's entrepreneurship is increasing, but women still face barriers in accessing finance, networks, digital tools, and family support. Businesses led by women are often small-scale and concentrated in lower-value sectors.	<ul style="list-style-type: none"> <li>• Develop an overarching strategy on women's entrepreneurship.</li> <li>• Strengthen access to finance for women entrepreneurs, including digital financial services.</li> <li>• Support incubators, accelerators, and mentorship programmes for women.</li> <li>• Highlight successful women entrepreneurs to inspire role models and shift perceptions.</li> </ul>
<b>Chapter 9. Harnessing FDI for gender equality and women's economic empowerment</b>	
FDI has the potential to boost women's employment, however it remains concentrated in sectors with lower female participation. Foreign firms employ more women than domestic ones, yet women are underrepresented in management roles.	<ul style="list-style-type: none"> <li>• Attract FDI in women-intensive sectors such as health, education and services.</li> <li>• Encourage companies benefitting from FDI to adopt inclusive policies and targets.</li> <li>• Remove legal and non-legal barriers preventing women from participating in FDI-linked jobs.</li> <li>• Strengthen training and skills development to prepare women for opportunities in FDI driven industries.</li> </ul>
<b>Chapter 10. Development co-operation and women's economic empowerment</b>	
Development co-operation has increasingly targeted gender equality and women's empowerment, particularly in entrepreneurship, urban management and rural development. However, there is scope to enhance the inclusivity and long-term impact of international development finance, and to ensure it doesn't exacerbate inequalities.	<ul style="list-style-type: none"> <li>• Systematically integrate gender equality considerations in development co-operation projects and programmes.</li> <li>• Support the creation of an enabling environment for civil society to operate and engage in development.</li> <li>• Include measures to prevent and respond to violence against women and girls in development co-operation programmes.</li> </ul>

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## Notes

<sup>1</sup> This review was produced through desk research, data collection and analysis, questionnaires, consultation missions and interviews with relevant stakeholders, including representatives from the government, private sector, civil society and international and regional organisations active in the country.

<sup>2</sup> These data come from the OECD Social Institutions & Gender Index database, which is based on the UN and UNICEF's data collections (United Nations, 2019<sup>[76]</sup>; UNICEF, 2024<sup>[77]</sup>).

<sup>3</sup> The OECD describes the demographic dividend as the potential acceleration in economic growth arising from a shift in population age structure during the demographic transition, particularly when the working-age population (typically 15-64) grows faster than the dependent population (children under 15 and elderly over 64), lowering the age dependency ratio.

<sup>4</sup> The incidence of low pay is defined as earnings that are two-thirds of the median wage or below.

<sup>5</sup> Defined as family farm workers and enterprises under the supervision of a family member (usually a husband or a father).

<sup>6</sup> The *Takaful* and *Karam* conditional and unconditional cash transfer programme is one of Egypt's largest investments in human capital development and was launched in 2015 with the support of a USD 400 million World Bank programme. It is implemented by the Ministry of Social Solidarity. As of December 2023, the programme has reached 4.67 million households (around 17 million citizens) and 74% of card holders are women.

<sup>7</sup> The Social Institutions and Gender Index (SIGI) is the OECD Development Centre's composite measure of discrimination against women in social institutions across 179 countries, capturing laws, norms, and practices in areas like family, violence, resources, and civil liberties. See Box 3.1 in Chapter 3 for more information on the SIGI.

<sup>8</sup> Additional initiatives have been rolled out to raise awareness of women's inheritance rights, including national campaigns and partnerships with religious leaders, supported by the National Council for Women, to ensure women can claim their rightful share (NCW, 2023).

<sup>9</sup> For a definition of ODA see <https://www.oecd.org/en/topics/sub-issues/oda-eligibility-and-conditions/official-development-assistance--definition-and-coverage.html>.

<sup>10</sup> When DAC members report their ODA to the OECD, for each activity they indicate (mark) if gender equality is a principal objective, a significant objective or not an objective. Reporting on this gender policy marker is not mandatory for DAC participants, and Saudi Arabia and Kuwait currently do not report on the marker (OECD, 2024<sup>[75]</sup>).

<sup>11</sup> Based on analysis of the 24 largest projects for women's economic empowerment in Egypt over 2020-21.

## 2. Leveraging megatrends to boost women's economic empowerment

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Demographic shifts, globalisation, the digital revolution, climate change and the green transition offer both opportunities and challenges to most countries. This chapter explores how these trends are affecting women in Egypt and asks what steps can be taken to enable women to benefit fully from any opportunities raised, while avoiding placing any further pressures on them.

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## Key findings

- In Egypt, as in many other countries, several megatrends are reshaping the labour market, from demographic change and evolving patterns of global economic integration, to the adoption of digital technology and dealing with climate change. Gender gaps in education, employment and economic opportunities may limit women’s ability to fully benefit from any emerging opportunities these trends offer, while increasing their vulnerability to certain challenges.
- Egypt is yet to realise its “demographic dividend”. Its “youth boom” – driven by high fertility rates, improving child health and reduced child mortality – combined with a lack of access to early childhood education and care, are limiting women’s ability to participate fully in the labour market.
- While greater access to foreign markets and strengthening the links with global value chains may improve economic outcomes for women, the country’s trade openness remains relatively modest. Achieving potential wellbeing gains from trade integration for women as workers, consumers and employers will require removing the barriers that hold women back from accessing international markets and dealing with adjustment costs.
- The spread of digital technologies provides new avenues for the empowerment of women and girls, and can contribute to gender equality in areas such as entrepreneurship. Allowing this to occur will require improving women’s access to digital technologies – especially in rural areas – as well as strengthening women’s opportunities to develop digital skills, and implementing mechanisms and safeguards to avoid gender discrimination in AI systems.
- Climate change poses important economic and health threats to Egypt’s population, especially to the vulnerable groups of society, including many women. Green growth and sustainable development are high on Egypt’s political agenda and Egypt’s Vision 2030 promotes an integrated approach to sustainable development. Targeted training and employment support can help workers, and women in particular, transition to green-driven occupations.
- Making the most of these megatrends for women will mean promoting women’s economic empowerment and investing in family planning and childcare policies, supporting women’s participation in sectors linked to global value chains, and giving women the skills to embrace digital technologies and to participate fully in the green transition.

### 2.1. Introduction

**Several megatrends are reshaping labour markets in Egypt and around the world, changing the nature of work.** Key drivers are demographic trends, shifts in global value chains, the adoption of new technologies, and the transition to a more sustainable economy in the face of climate change. These trends in demography, globalisation, the digital transformation, and the green transition shape the quantity and quality of available jobs, as well as how, where and by whom they will be carried out.

**Persistent gender inequalities in many domains of society mean that the challenges and opportunities raised by these megatrends will affect men and women in Egypt differently.** In particular, gender gaps in access to employment and economic opportunities may reduce women’s ability to reap any benefits. For example, although the adoption of digital technologies may improve employment opportunities for everyone, the under-representation of women in science, technology, engineering, and mathematics (STEM) professions (Chapter 7) means that men are better equipped to seize them. Lower-

skilled workers are typically more exposed to declining employment prospects due to automation and technology adoption, including artificial intelligence (OECD, 2023<sup>[1]</sup>; Milanez, 2023<sup>[2]</sup>).

**This chapter discusses the impacts of these megatrends on the labour market in Egypt, focusing especially on the country’s women.** The chapter draws on quantitative and qualitative evidence as well as examples of international good practice. It describes the key challenges that Egypt will face and proposes policy responses to ensure that women are able to take advantage of demographic change (Section 2.2); reap the benefits of economic integration in global markets and value chains (Section 2.3); seize the opportunities brought about by digitalisation (Section 2.4); and act as agents of change to mitigate climate risks while also contributing to the green transition (Section 2.5). The final section (2.6) offers policy considerations for allowing these megatrends to become opportunities for women as employees, entrepreneurs and citizens, while alleviating any risks raised.

## 2.2. Enabling Egypt to benefit from the “demographic dividend”

**Falling fertility and mortality rates can trigger an economic boost known as the “demographic dividend”** (Gribble and Bremner, 2012<sup>[3]</sup>). This occurs when the share of the young, dependent population becomes gradually smaller relative to the working-age population, allowing countries to move towards a path of greater labour force participation, lower care burdens and stronger economic growth – provided that the right social and economic policies are in place and future-oriented investments are made. However, Egypt is not yet in a position to reap this dividend. Almost a third of Egypt’s population was estimated to be less than 15 years old in 2024, while the population aged 65 and over only constituted 5% of the population (United Nations, 2024<sup>[4]</sup>) (Box 2.1). Combined with a lack of access to early childhood education and care, this young population has entailed a high burden of care which has dampened women’s labour market participation. In addition, high youth unemployment in Egypt – 50.5% among young women (age 15-29) and 12.9% among young men (age 15-29) in 2023, limits the contribution of young people of working age to the economy (ILO, 2024<sup>[5]</sup>).

**The fertility rate is falling, but still has a way to go.** Supported by effective policies in family planning and reproductive health, the total fertility rate (TFR) – conventionally expressed as the number of children per women of reproductive age – declined significantly in Egypt over the past three decades, down to 3.2 births per women in 2008, from 4.5 in 1990. However, it started to rise again at the turn of the decade, reaching 3.5 births per women in 2015, before dropping again to 2.7 children per woman in 2024 (United Nations, 2024<sup>[4]</sup>). Fertility was highest among younger women in the 20-24 age group and associated with a decline of the median age at first marriage (El-Saharty et al., 2022<sup>[6]</sup>). The 2023 update of *Egypt’s National Population Strategy 2015-2030* set a target of lowering the fertility rate to 2.1 children per woman by 2030, from the estimated rate of 2.8 in 2023 (National Population Council, 2023<sup>[7]</sup>).

**To tackle the immediate challenge of high fertility rates, *Egypt’s National Population Strategy (ENPS 2015–2030)* prioritises reversing the decline in public resources for family planning, addressing rising poverty rates, and reducing geographic disparities in population and development indicators.** Recognising the need for a multisectoral approach, the ENPS identifies the National Population Council (NPC) as the main agency responsible for ensuring collaboration across different ministries. The need to tackle population growth was reaffirmed in the *Egypt Population Implementation Plan 2015-2020*, and in 2022 the government launched the National Family Development Project aimed at curbing population growth and improving population well-being through women’s economic empowerment, ensuring free of charge access to birth control, promoting awareness and offering monetary incentives (UNICEF, 2022<sup>[8]</sup>). The project was implemented between 2021-2023 and targeted women of childbearing age across all governorates. It also included training for medical staff and services in reproductive health, a unified electronic system that monitors and assesses all services to Egyptian families, and an awareness-raising campaign (State Information Service, 2023<sup>[9]</sup>). According to

the Egyptian Family Health Survey, 66% of married women of childbearing age (15-49) made use of contraception in 2021, which represents an increase of about 8 percentage points from the 2014 level (58%) (CAPMAS, 2023<sup>[10]</sup>). There is still an almost 10 percentage point gap to reach the 75% target by 2030, however. Even though the rate of population growth has slowed in the last decade, the total population has increased steadily and is estimated at 114 million people in 2024, up from 95 million in 2014 (United Nations, 2022<sup>[11]</sup>)

**To reach its full economic potential Egypt should continue its commitment and efforts to reap the benefits of the demographic dividend.** It needs to promote women's economic empowerment by investing more in voluntary family planning policies, including reproductive health care. Egypt should also expand access to formal care services, especially for young children, and provide incentives for a more equal sharing of work and care responsibilities between men and women, for example through access to parental leave (see also Chapters 3 and 6). These crucial efforts must be combined with investments in health, education and skills policies; reducing school drop-outs and increasing the enrolment of girls; and leveraging social protection programmes, such as the *Takaful and Karama* cash transfer programme, to promote girls' education and women's access to health (El-Saharty et al., 2022<sup>[6]</sup>) (Chapter 5). Broader policies to promote gender equality are also needed, such as support for women's financial inclusion and entrepreneurship (Gribble and Bremner, 2012<sup>[3]</sup>) (Chapter 8). These policies need to be accompanied by wide-ranging policies to support job creation, labour productivity, job quality and investment in human capital and skills (Chapter 7). Ensuring stable macroeconomic policies and broadening economic opportunities in rural areas will be key to sustain these policies over the long run (El-Saharty et al., 2022<sup>[6]</sup>).

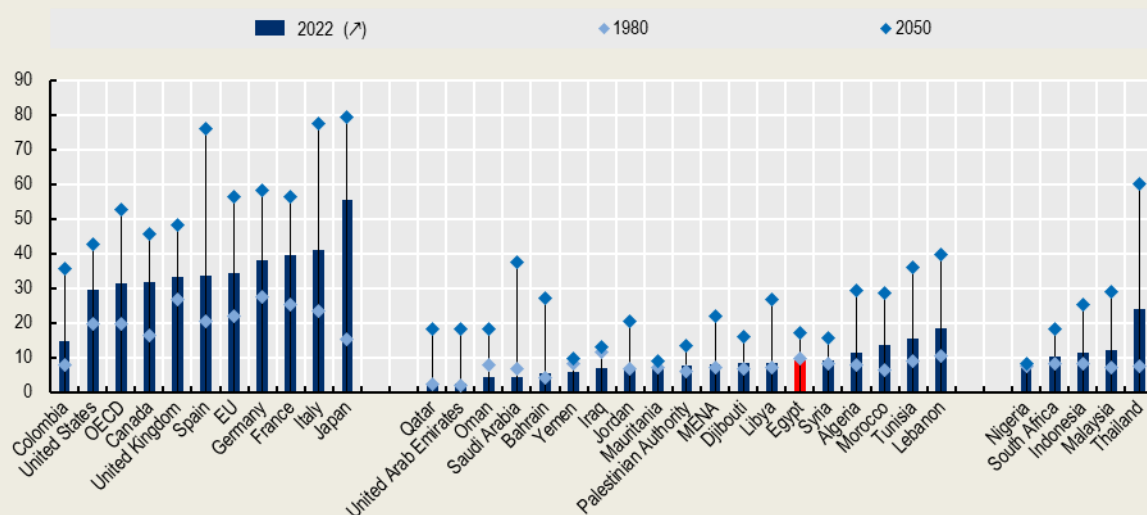
### Box 2.1 Egypt's population is one of the youngest in the world

While many countries around the world have seen a shift towards longer life expectancies, lower child mortality, and, eventually, lower fertility rates, in connection with social and economic development (Myrskylä, Kohler and Billari, 2009<sup>[12]</sup>; Roser, 2023<sup>[13]</sup>), Egypt's demographic picture is markedly different. On average in OECD countries in 1980 there were 20 people aged 65 and over for every 100 people of working age (20-64), but by 2022 the share of older people had increased to 30 (Figure 2.1). By 2050 on average in the OECD, there will be more than 50 people aged 65 and above for every 100 people of working age, while the ratio could even exceed 75 in some countries – such as Italy, Japan, and Spain. For many OECD countries, their ageing populations raise challenges such as labour shortages, and threaten the fiscal sustainability of social security systems.

The demographic situation in Egypt is markedly different. In 1980, there were about 10 people aged 65 and over for every 100 people of working age, declining to 9 people by 2022 (Figure 2.1). The dependency ratio is expected to reach 17 by 2050. Egypt's population is also expected to be younger than other country in the MENA region – where the dependency ratio is projected to reach 22 on average by 2050. At the same time, a recent analysis of past and future global fertility trends from 1950-2100 finds that the global population is converging towards low fertility levels, with potential negative impacts on labour supply and economic growth. Almost all countries around the world, including Egypt, are projected to have a TFR below the replacement rate in 2100, resulting in a shrinking global population (Bhattacharjee et al., 2024<sup>[14]</sup>).

**Figure 2.1. Egypt's population has a low share of people aged 65 and older**

Old-age dependency ratio, number of people of retirement age (65+) per 100 people of working-age (20-64), in 1980, 2022 and 2050



Source: United Nations (2022<sup>[11]</sup>), *United Nations, World Population Prospects. 2022*, <https://population.un.org/wpp/publications?year=previous>.

### 2.3. Reaping the benefits for women of global economic integration

**Given the country's strategic geographic location, increasing international trade holds promise for economic development and employment, including for female workers.** There is scope to expand and deepen Egypt's economic integration in global markets and value chains and to shift the focus away from low value-added activities (OECD, 2024<sup>[15]</sup>). Greater trade integration can translate into higher productivity, greater competition, lower prices, higher incomes and improved welfare. Countries with lower levels of globalisation may benefit more from economic integration than countries that are already highly globalised, even if benefits within countries may not be equally shared and can result in rising inequality (Lang and Tavares, 2018<sup>[16]</sup>; Dorn, Fuest and Potrafke, 2018<sup>[17]</sup>). Gains are stronger when participation in global trade is accompanied by skills development (OECD, 2017<sup>[18]</sup>).

**Trade can substantially improve economic outcomes for women by increasing employment and wages, creating better jobs and lowering costs, through private investment fuelling the labour market** (Korinek, Moisé and Tange, 2021<sup>[19]</sup>). Trade can pave the way for a transition to more jobs for women in the formal economy, offering better working conditions and access to various benefits. Female workers are less likely to be informally employed if they work in sectors that trade more or are more integrated into global value chains, which means more opportunities for job security, as well as for training and skills development. Across the globe, the probability of female workers being hired informally is 13% in sectors with high levels of exports, compared to 20% in sectors with low levels of exports (World Bank and WTO, 2020<sup>[20]</sup>).

**Growing exposure to international trade can also result in significant incentives for countries to expand women's legal rights and their access to crucial resources such as education and**

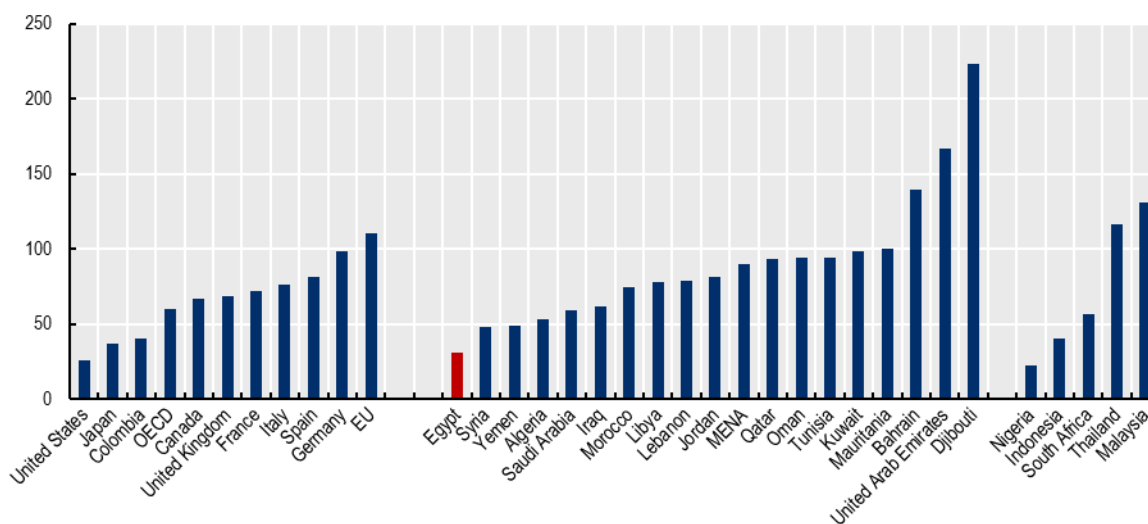
**technology.** International experience also shows that improved women's rights have the potential to promote more trade. There is, in other words, a virtuous circle between increased trade and gender equality (World Bank and WTO, 2020<sup>[20]</sup>).

**However, Egypt's trade openness and integration in global value chains are low.** In 2022, Egypt's trade openness – defined as the sum of exports and imports of goods and services as a share of gross domestic product – equalled a mere 31%, well below values observed in other countries of the MENA region and the OECD average (Figure 2.2). This low score may have been temporarily exaggerated by the COVID-19 pandemic, which disrupted trade, especially in some sectors in which Egypt is highly specialised and which employ a large share of women, such as manufactured apparel goods and the provision of touristic services. While many countries have seen the depth of economic integration stabilise since the global financial crisis in 2008/2009 (Jaax, Miroudot and van Lieshout, 2023<sup>[21]</sup>), some evidence suggests that Egypt has seen a decrease (OECD, 2023<sup>[22]</sup>). The foreign value-added content of gross exports, a standard indicator to measure participation in global value chains, is estimated to have fallen from 13% to 8% between 2008 and 2020, significantly below the OECD average of 27% (OECD, 2023<sup>[22]</sup>). This suggests there are potentially substantial economic gains to be made by strengthening the links with existing markets and exploring new ones (OECD et al., 2021<sup>[23]</sup>), as well as by pursuing further improvements in Egypt's regulatory environment and the business climate (OECD, 2024<sup>[15]</sup>).

**Import tariffs are high in Egypt, with an average trade-weighted tariff of 10.5% in 2019.** Tariff rates are particularly high for agricultural products, or products that compete with Egyptian manufactured products such as textiles, where the tariff rate is 40-60% (OECD, 2024<sup>[15]</sup>).

**Figure 2.2. Egypt scores low on international measures of trade openness**

Sum of exports and imports of goods and services measured as a share of gross domestic product, 2022 or latest year available



Note: Data for OECD countries refer to 2022 except for Colombia, Germany, Japan and the United States, where they refer to 2021. Data for non-OECD countries refer to 2021 except for Bahrain, Djibouti, Syria and the United Arab Emirates, where they refer to 2020, 2019 for Kuwait and 2018 for Yemen. The MENA average refers to the unweighted average.

Source: For non-OECD countries: World Bank (2023<sup>[24]</sup>). *World Development Indicators*. Available at :

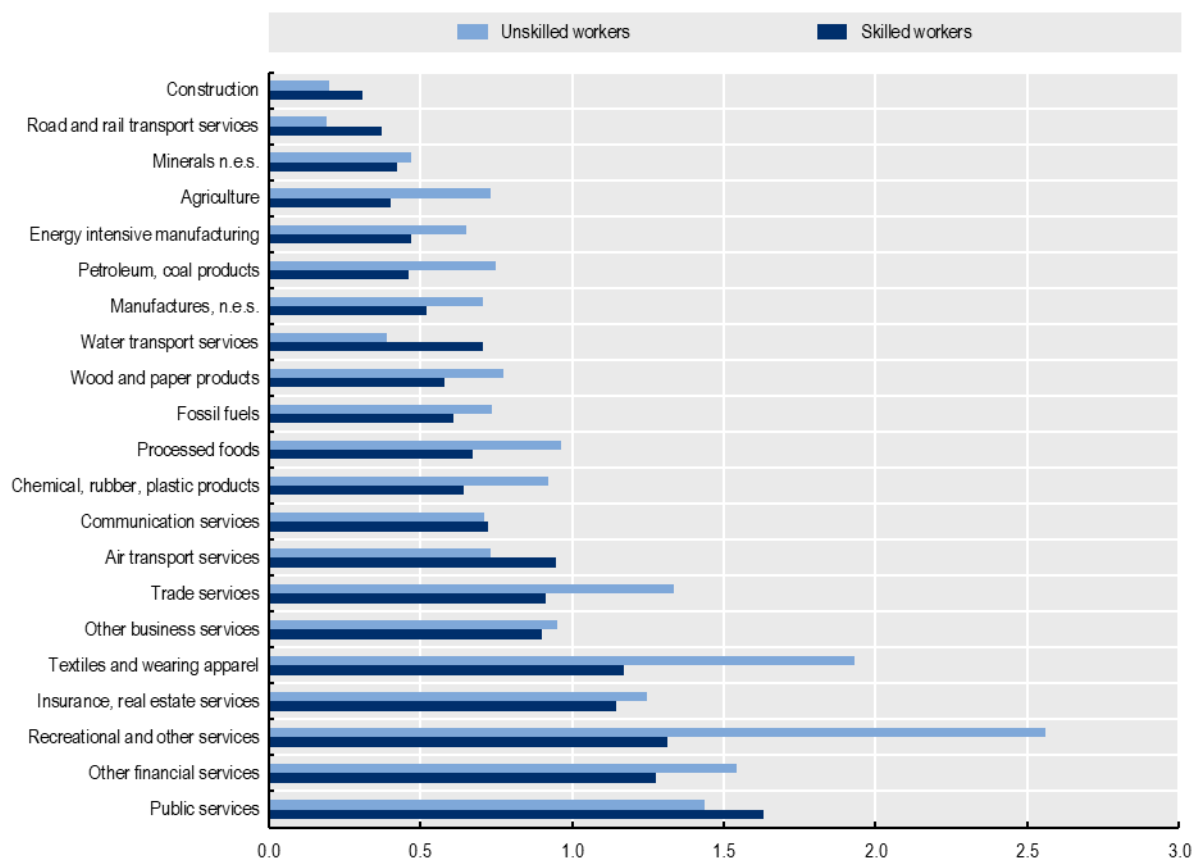
<https://datacatalog.worldbank.org/search/dataset/0037712/world-development-indicators>. For OECD countries: OECD (2022<sup>[25]</sup>). *National Accounts Data*. Available at: <https://www.oecd.org/en/data/datasets/gdp-and-non-financial-accounts.html>

### ***The impacts of trade integration differ between women and men***

**Economic and trade integration affects men and women differently based on their respective roles in the labour market and as consumers.** As shown in Figure 2.3, a large share of women in Egypt are employed in two sectors highly exposed to trade: (1) recreational services – a composite set of activities that includes numerous services directly or indirectly related to the export of tourism; and (2) the production of textiles and apparel goods. During the COVID-19 pandemic, international trade was seriously disrupted and women’s specialisation in these sectors, which were particularly affected, left them more vulnerable than men. At the same time, higher trade costs hinder smaller businesses’ access to international markets more than large ones. This affects women more, as they tend to lead smaller businesses.

**Figure 2.3. Egyptian women are most likely to work in recreational services, and textiles and apparel production**

Female labour intensity, share of female employment in an economic activity divided by the share of female employment in the country, 2020



Note: Female labour intensity for each country is measured as the share of female employment in an economic activity divided by the share of female employment in the country.

Source: World Bank (2024<sub>[26]</sub>), *The Gender Disaggregated Labor Database (GDLD)*, <https://datatopics.worldbank.org/gdld/>.

**Barriers to trade, such as tariffs, stifle competitive prices in Egypt, including for basic consumer goods.** While it is difficult to fully describe differences in men and women’s consumption patterns, women are more likely to be represented in poorer groups of the population. Analysis using harmonised household

survey and tariff data from 54 low- and middle-income countries estimated the extent of the gendered impact of trade tariffs (Artuc et al., 2021<sup>[27]</sup>). It found that in the absence of trade protection across the countries considered in the study's sample, the real incomes of female-headed households would be 2.4 percentage points higher, and 1.8 percentage points higher for male-headed households. Female-headed households are more adversely impacted by tariffs because they derive a smaller share of their income from protected sectors, and spend a larger share of their budget on agricultural and basic consumption products that are subject to higher trade barriers. According to AlAzzawi et al. (2024<sup>[28]</sup>), 17.6% of households in Egypt were headed by women in 2020.

**Increasing trade could therefore benefit consumers, particularly women, and help alleviate poverty over time** (OECD, 2024<sup>[15]</sup>). Egypt is a member of the World Trade Organisation (WTO) and the General Agreement on Tariffs and Trade (GATT). The country also ratified the Trade Facilitation Agreement in 2019 – a global multilateral initiative to harmonise and simplify the procedures that govern international trade (WTO, 2024<sup>[29]</sup>). Border clearance in Egypt has improved but remains slow compared to other countries. The implementation of the 2020 Customs Law and the NAFEZA (National Single Window for Foreign Trade Facilitation) system, a digital platform that connects all parties involved in imports and exports in Egypt, promises to further streamline border procedures and reduce costs. Lowering trade barriers further may increase consumers' purchasing power and improve women's access to essential goods and services, especially for women in lower-income households (Korinek, Moïse and Tange, 2021<sup>[19]</sup>).

**Governments, international organisations, and the private sector need to tackle the challenges that trade itself can create for women.** Although the aggregate benefits from trade are positive, localised costs can severely hinder certain groups of women in the absence of effective adjustment policies that consider their roles in the economy, skills levels, the sectors of activity, and the geographical regions they live in. For example, given that women are currently disproportionately represented in occupations that require a lower level of skills, they are particularly vulnerable to the effects of trade-related shocks that directly expose female-dominated industries to foreign competition, or layoffs resulting from the introduction of new technologies (World Bank and WTO, 2020<sup>[20]</sup>). The extent to which women can take advantage of trade opportunities depends on more than trade policies alone. Investments in education, health systems, and infrastructure can provide women with the human capital they require to benefit from trade, particularly as workers, and social and cultural changes are required to address entrenched discriminatory attitudes that prevent women's economic empowerment.

### ***Several initiatives seek to open up opportunities for women as traders***

**Policy initiatives to promote regional integration increasingly include a gender trade perspective.** For example, the African Continental Free Trade Area (AfCFTA) Agreement offers opportunities for women traders in Egypt and is strongly supported by the Egyptian Government. There is optimism that the AfCFTA, in active force since January 2021, will provide a unique opportunity for countries in the region to integrate into the global economy competitively, and – in the process – reduce gender gaps in labour force participation and wages. The World Bank estimates that, compared with business as usual, implementing AfCFTA would lead to an almost 10% increase in wages on the African continent, with larger gains for unskilled workers and women (Echandi, Maliszewska and Steenbergen, 2022<sup>[30]</sup>).

**The AfCTFA Protocol on Women and Youth in Trade aims to promote sustainable and socio-economic development, encourage equal opportunities for women and youth in intra-Africa trade and support the structural transformation of African economies** (UN ECA, 2024<sup>[31]</sup>). It was adopted by the African Union Assembly in February 2024. National consultations on the challenges facing women in trade identified several barriers, including a lack of access to information on trade and market opportunities; a lack of knowledge about the AfCTFA itself; limited knowledge of customs regulations, procedures and processes related to cross-border trade; and lack of overall export readiness among

women entrepreneurs, including in being able to fulfil export requirements (AfCFTA Secretariat, UNDP and UN-Women, 2022<sup>[32]</sup>).

**There are also a number of initiatives in Egypt aiming to support women-owned or led SMEs to become direct exporters.** For instance, SheTrades and the Export Development Authority (EDA) are offering export training to women entrepreneurs. The 50 Million African Women Speak Platform (50MAWSP) is a digital peer-networking platform launched in Egypt in 2020 to link women entrepreneurs to international markets (Chapter 7). The platform seeks to empower women and youth entrepreneurs through the creation of a digital one-stop-shop and includes peer-to-peer learning, mentoring, financial services, market opportunities between urban and rural areas across 38 countries.

### ***Women entrepreneurs will need additional support to help them access global markets***

**Achieving potential well-being gains from trade integration for women as workers, consumers and employers will require an appropriate set of policies to remove the barriers that hold women back from accessing international markets and dealing with adjustment costs** (World Bank and WTO, 2020<sup>[20]</sup>; Korinek, Moïsé and Tange, 2021<sup>[19]</sup>). As discussed in Chapter 8, these barriers include women entrepreneurs' difficulty in accessing credit and finance; their shortage of time to devote to their businesses, reflecting their disproportionate amount of unpaid work; shallower professional networks; and less experience in entrepreneurship and management. An OECD report shows that women-led firms are, in general, fewer, smaller, younger, and less well financed than those led by men (Korinek, Moïsé and Tange, 2021<sup>[19]</sup>). Relevant policies range from promoting access to finance and women's participation in STEM, to greater access to entrepreneurship and networking opportunities (Korinek, Moïsé and Tange, 2021<sup>[19]</sup>).

**There is a need for an integrated approach to the targeting and inclusion of women entrepreneurs in export support programmes given the large number of actors involved.** Women entrepreneurs wishing to export might have to deal with the Export Development Authority (EDA), the Foreign Trade Training Centre (FTCC), the Egyptian Commercial Service (ECS), Micro, Small and Medium Enterprise Development Agency (MSMEDA), the Information Technology and Industry Development Agency (ITIDA) ExportIT programmes, the Industrial Modernization Centre (IMC), Ebank, the Egyptian Exporters Association, and the newly-established Export Academy project. Implementing an integrated approach to serving the export needs of women entrepreneurs would better ensure the inclusion of women in trade support activity and create a clearer pathway for women to move through the various stages of becoming export-ready and entering new export markets. This could include, for example, further developing the Businesswomen of Egypt 21 (BWE21) cross-platform application<sup>1</sup> to provide women exporters with reliable information about trade-related service providers, including how other women exporters rate those services. Similarly, 50MAWSP could be further promoted as a source of knowledge and learning for women entrepreneurs. The Women and International Business Programme in Brazil (Box 2.2) offers an example of an integrated approach to improving the inclusion of women in export promotion.

### Box 2.2. Integrating women's inclusion in export promotion: Lessons from Brazil

The Export and Investment Promotion Agency of Brazil (Apex-Brasil) launched the Women and International Business Programme (MNI) in June 2023. The programme aims to improve the inclusion of women as well as bolster the government's gender equity agenda. Prior to 2023, only 10% of the businesses serviced by Apex-Brasil were women-led (approximately 1 400 companies). Through the MNI, the agency hopes to increase this proportion to at least half of supported businesses by 2026.

In addition to demonstrating to more women that it is possible to export, the MNI provides women entrepreneurs with the essential tools needed for operating in international markets. Its support covers an array of areas, including services and products for non-exporters, new exporters and mature exporters who want to open new international markets. It enables women entrepreneurs to access the entire range of commercial promotion and export qualification activities provided by Apex-Brasil and its more than 20 partners, including the Entrepreneurial Women Network (*Rede Mulher Empreendedora*, RME) and the Ministry of Development, Industry, Trade and Services. Through the partnership with the ministry, programme participants also have access to a mentoring programme (*Elas Exportam*).

In October 2023, the Apex-Brasil MNI programme partnered with the RME as a sponsor of the RME Festival, bringing together 5 000 businesswomen from all over Brazil to encourage more women-led companies to follow the internationalisation path.

Source: ApexBrasil (2023<sup>[33]</sup>), *Apex-Brasil Startups Program*, <https://www.apexbrasil.com.br/en/startups-program>.

**It will also be important to increase the visibility of women in trade missions.** This will require increasing the availability of export training for women entrepreneurs and related support programmes of the FTCC. This could include the offer of a women-focused Start Training for Export Professionals (STEP) programme.<sup>2</sup> In addition, the EDA could collaborate with the Egyptian Commercial Service on greater inclusion of Egyptian women exporters in international trade missions and business-matchmaking opportunities. In co-operation with SheTrades Egypt and Businesswomen of Egypt 21 (BW21), this could include the organisation of women-only trade missions – an increasingly common practice in countries around the world.

**Another important component is to assist women-owned or led SMEs to build their capacity and opportunities to participate in global value and supply chains (as indirect exporters).** This requires three essential areas of support to women entrepreneurs (FAO, 2016<sup>[34]</sup>): (i) building capacity in business management skills, know-how and connections; (ii) helping them acquire new or upgraded production equipment to improve their efficiency, product quality and ability to meet buyers' requirements; and (iii) improving access to supply chain finance to address associated costs with upgrading upgraded equipment, acquiring quality standards certifications and the need for working capital.

## 2.4. Ensuring that both men and women can take advantage of digitalisation

**Growing capability in and access to digital technologies provide new avenues for the empowerment of women and girls and can contribute to gender equality.** In Egypt, mobile broadband coverage is virtually universal – with data communications coverage approximating around 99% for 2G, 97% for 3G, and 61% for 4G, respectively. This reflects a well-established ICT sector, one of the largest in the MENA region, and which is poised to continue to support digital transformation going forward (World Bank, 2020<sup>[35]</sup>). The Internet, online platforms, mobile phones and digital financial services give women and girls opportunities to earn additional income, widen their employment opportunities and access

knowledge to help bridge the digital gender divide (OECD, 2018<sup>[36]</sup>). In the MENA region, digitalisation can help lift traditional impediments to female labour market integration – from cultural barriers and travel restrictions – that preclude access to training, information on job vacancies, etc. It can also help bypass discriminatory practices in recruitment processes, as well as restrictions to the access to financial resources, networks, and mentoring (OECD, 2023<sup>[37]</sup>).

**Digitalisation also offers many benefits for MENA women entrepreneurs, as highlighted in the regional dialogue organised by the MENA-OECD Women’s Economic Empowerment Forum (WEEF)** (OECD, 2021<sup>[38]</sup>). For example, the digitalisation of production, managerial and accounting practices allows women entrepreneurs to use new business models and helps them to operate entrepreneurial projects from home. Online payment and e-commerce innovations simplify trade, including across borders, enabling women entrepreneurs to reach new markets. These new opportunities for doing businesses might be particularly beneficial to women in the MENA region, who often struggle to reconcile paid work with family responsibilities, and face impediments in accessing capital, leasing, and owning property.

**Nevertheless, as elsewhere in the MENA region and around the world, ensuring equal access to the opportunities opened up by new technologies requires appropriate policies.** The share of women using the Internet in Egypt is almost 9 percentage points lower than for men (OECD, 2023<sup>[39]</sup>). Although the geographic coverage of the mobile infrastructure is expanding, the rate of mobile coverage remains well below the national average in rural areas. Egypt has 9.94 fixed broadband subscriptions for every 100 inhabitants, which is below the MENA and OECD averages of 11.89 and 34.9 per 100 inhabitants, respectively (OECD, 2023<sup>[40]</sup>). Strengthening Internet access for people in rural areas will be important to help close gender gaps for women living in these areas. At the same time, companies will need to promote work cultures in which remote working isn’t penalised – giving equal opportunities to remote and office workers in terms of pay, career advancement and training opportunities – and where work-from-home arrangements are not framed as women’s issues. Access to child and elderly care services should also be available to remote workers (OECD, 2020<sup>[41]</sup>). Chapter 6 discusses these issues further.

**With an annual growth of 30% during the 2021-23 period, the growing digital economy in MENA is a promising industry to drive job growth.** Demand is growing for workers with advanced digital competences, such as data analysts and scientists, artificial intelligence (AI) and machine learning specialists, digital marketing and strategy specialists, software developers, etc. (OECD, 2023<sup>[37]</sup>). At the same time, more traditional sectors such as logistics, manufacturing and health are increasingly demanding employees with a range of digital skills, while digital government services depend on a population with basic digital skills. The underrepresentation of women in jobs and key decision-making roles related to ICT and AI reduces the chances that their experiences and voices are heard in the development of new technologies, possibly perpetuating gender gaps and biases (ITF Global, 2021<sup>[42]</sup>). An ILO study shows that in general men in Egypt are more likely to find employment upon finishing tertiary education than women, and this gender gap is even larger in the ICT fields. Women in ICT are employed at a rate of only 21%, whereas for men the rate is close to 74% (ILO, 2022<sup>[43]</sup>). Of the 21 AI start-ups active in the country in 2021, only 2 had female founders (ITIDA and Disrupt Africa, 2021<sup>[44]</sup>; OECD, 2024<sup>[45]</sup>). The underrepresentation of women in ICT professions is also an issue in OECD countries.

**Women STEM graduates find it harder than men to obtain jobs in these fields.** While the number of female students in science, technology, engineering, and mathematics (STEM) is comparatively high in Egypt – women comprise 37% of students in ICT, and 21% in engineering degrees (UNESCO, 2021<sup>[46]</sup>) – there is a lower share of women in the ICT and STEM workforce (Chapters 5 and 7). Female ICT graduates are much more likely than their male counterparts to be unemployed after university (ILO, 2022<sup>[43]</sup>). Raising the quality, completion rate, and labour market relevance of technical and vocational education and training in Egypt will be an important priority given that over half (55%) of young people complete this type of education (OECD, 2024<sup>[15]</sup>).

**Digitalisation also creates new concerns, including new forms of informality – potentially eroding working conditions, job and income security, access to social protection and collective bargaining rights – as well as the dangers posed by AI.** Legal loopholes regarding teleworking or platform work weaken regulatory frameworks (OECD, 2023<sup>[37]</sup>). It will be important to ensure that effective legislation and regulations are in place to guarantee platform workers' labour rights, clarify their classification and improve their working conditions. Egypt is the first Arab and African country to adhere to the OECD Recommendation on Artificial Intelligence in 2021. The country has made progress in the implementation of the OECD AI principles, which promote use of AI that is innovative and trustworthy and that respects human rights and democratic values (OECD, 2024<sup>[45]</sup>). In line with these OECD AI Principles, AI actors should implement mechanisms and safeguards to address risks of gender discrimination and proactively engage in responsible stewardship of trustworthy AI that reduces gender inequalities (OECD, 2024<sup>[47]</sup>).

## 2.5. Making the green transition work for women

**Biodiversity loss, pollution, and climate change threaten economic opportunities and pose major health and well-being risks to populations in Egypt and around the world.** Climate change poses a direct threat to the health and well-being of the most vulnerable population groups in Egypt, mainly through risks to food security, and agricultural land use. The heavy concentration of population and agricultural production along the Nile River and in its delta makes the country and its economy particularly vulnerable to the effects of climate change. The Nile River's flow is affected by heatwaves and sea-level rise (Abou-Ali, Elayouty and Mohieldin, 2022<sup>[48]</sup>), exacerbating water stress and biodiversity losses. According to estimates by the Egyptian Government, rising sea levels, erosion and flooding could reduce agricultural production by 30% in the Nile Delta by 2030 and could lower national agricultural output by 10% (Government of Egypt, 2023<sup>[49]</sup>). Other challenges in Egypt include air pollution, marine plastic pollution, and waste disposal and management (OECD, 2024<sup>[15]</sup>). Green growth and sustainable development are high on Egypt's political agenda and Egypt's Vision 2030 (Government of Egypt, 2023<sup>[50]</sup>) promotes an integrated approach to sustainable development.

**Poor households are typically the most severely affected by the impact of climate change, given their lack of resources to adapt to its negative consequences** (OECD, 2024<sup>[15]</sup>). The World Bank estimates that the share of Egypt's population living below the poverty line (on less than USD 4 a day) will increase by 0.8% by 2030 due to climate change, in particular through its impacts on agriculture, and on health due to extreme temperatures (World Bank, 2022<sup>[51]</sup>). Effective and targeted social protection can mitigate disruptions to people's livelihoods caused by climate change or the green transition. The ongoing reform of Egypt's social protection system could extend social protection to informal workers, the working poor and those on or below the poverty line, while maintaining adequate levels of protection (OECD, 2024<sup>[15]</sup>). Climate and disaster risks need to be considered in the planning and design of social protection programmes, while revenues from climate mitigation policies such as carbon pricing could be used to prevent a regressive impact on incomes (Keese and Marcolin, 2023<sup>[52]</sup>).

**Women are particularly exposed to the impacts of environmental disasters and climate change more generally because of socio-economic barriers and inequalities in access to resources** (UNESCO, 2022<sup>[53]</sup>) (OECD, 2023<sup>[37]</sup>). In poorer areas especially, women are often responsible for securing water, food and fuel for cooking and heating, and are therefore vulnerable to changes in the availability of resources and in the environment (OECD, 2021<sup>[54]</sup>). At the same time, women are uniquely well placed to act as agents of change in mitigating climate emergencies (UNESCO, 2022<sup>[53]</sup>). Because of the role they have long played in agriculture and food security, they have specific knowledge to contribute to livelihood strategies. It will therefore be important to consult women and take their views into account when designing climate change management strategies. Greater representation of female leaders in shaping environmental policies could also contribute to better environmental outcomes beyond the local and community levels (OECD, 2021<sup>[54]</sup>).

**While climate change could have negative labour market effects, mitigation measures and the green energy transition bring new economic and employment opportunities.** Recent research examined the effect of changes in climate indicators on weekly working hours in Egypt, Jordan and Tunisia (Abou-Ali et al., 2023<sup>[55]</sup>). After controlling for socio-economic and demographic variables (age, gender, education, and household wealth), the results point to reductions in labour supply in several sectors that are particularly exposed to climate change, such as construction and mining, as well as agriculture, which is particularly dependent on the work of women in rural areas. However, a successful green transition to lower-emission sources of energy might have positive effects. A study by the International Renewable Energy Agency estimates a 0.3% increase in economy-wide employment between 2021-2050, and a GDP that is 5.5 percentage points higher in an ambitious energy transition scenario where global warming can be kept to 1.5°C, compared to the energy scenario laid out by government plans and targets in 2020. In the ambitious energy transition scenario, the renewable energy sector would see most jobs growth, while the sizeable increase in GDP could mainly be attributed to a lower dependence on fuel imports (IRENA, 2023<sup>[56]</sup>).

**Training is crucial to equip women workers with the skills required for green-driven occupations.** Flexible, short learning programmes and financial support can reduce some of the barriers adults, and especially women, face in participating in training. Sustainable finance and environmental, social and governance (ESG) policies represent an opportunity for mainstreaming gender equality in training and green jobs. For example, Schneider Electric issued the first ever sustainability-linked convertible bond with corporate performance targets related not only to emission reductions, but also to gender diversity (in leadership, management and the workforce) and training of disadvantaged people in energy management (OECD, 2021<sup>[54]</sup>). Sustainable finance should also support women's participation in the labour market and their access to green jobs. As discussed above, women are underrepresented in STEM-related jobs – areas that are highly valued in the green economy and the financial sector. Targeted investment in skills development programmes for men and women would help to avoid bottlenecks in the talent available for the green transition, in addition to mitigation and adaptation programmes (Keese and Marcolin, 2023<sup>[52]</sup>).

**A number of women's empowerment initiatives have been launched to promote adaptation and mitigate the effects of climate change.** In 2022, in line with Egypt's Vision 2030, the Government of Egypt launched the National Initiative for Smart Green Projects.<sup>3</sup> The initiative aims to promote green entrepreneurship, create innovative Egypt-led solutions to climate change and environmental sustainability challenges, and support green technologies and practices. One of its objectives of the initiative is to empower women to face climate change and environmental issues by implementing development projects that drive empowerment and equal opportunity in green sectors. The major focus is on integrating women in sustainable green development projects at the local community level, as women play a key role in agricultural and small economic activities in villages. Another initiative related to women's entrepreneurship and the green economy is the Digital Path for Sustainable Green Recovery Initiative by the Ministry of Communications and Information Technology (MCIT). It holds sessions and workshops to educate and engage individuals, especially female entrepreneurs and small business owners, in identifying and responding to climate change impacts that threaten sustainable development. The Qodwa-Tech Initiative also aims to promote a sustainable digital green economy among women entrepreneurs.

**There is a need to scale-up green entrepreneurship projects for women.** At this point, only a couple of projects specifically target women. Initiatives such as the European Bank for Reconstruction and Development (EBRD) Programme to Support Women in Green Energy in Egypt, which offers training, access to sustainable financing and measure to support the adoption of low-carbon technologies, could be scaled-up to support more women entrepreneurs. Additionally, key actions outlined in a key issues paper on women, environment and climate change by the NCW should be implemented. These actions aim to promote women's empowerment in addressing the climate crisis and to foster green growth through capacity building and educational programmes, promoting the role of women in green sectors and businesses, showcasing women-led green initiatives and environmental mechanisms to change

stereotypes of women's role in this sector and offering green credit lines and banking services for women (Morsy, 2022<sup>[57]</sup>).

**One common approach in other countries to fostering women's participation in the green transition is to design and launch a dedicated women's entrepreneurship green initiative.** An initiative such as this could potentially be launched under the Women's Economic Empowerment for Inclusive and Sustainable Growth in Egypt (*Rabeha*) Programme, the UN Women/UNIDO programme being implemented in partnership with the NCW, Ministry of Trade and Industry and MSMEDA. One of the objectives of the *Rabeha* programme is to support the establishment of innovative, green businesses. This green business initiative could consist of a virtual incubator platform for women entrepreneurs with innovative projects to provide solutions to environmental challenges, such as in the design, production and delivery of green technologies, products, and services to mitigate the effects of climate change. These entrepreneurship projects could relate to the circular economy, waste and water management, renewable energy technologies, energy conservation, biodiversity, climate smart agriculture, and others deemed by Egypt to be critical areas of green innovation. A possible delivery partner for the potential "Women's Entrepreneurship Green Initiative Incubator Project" could be the Nile University NilePreneurs Incubate Programme (described further in Chapter 8). The pan-African Greenovations Project by could serve as a good model for developing a women-tailored green entrepreneurship initiative in Egypt (Box 2.3). Another example is the WomenEntrepreneurs4Good project in France, which is an online incubation and acceleration programme that was launched in 2021 to support green entrepreneurs in the early stages of project development.<sup>4</sup>

### Box 2.3. The Greenovations Project: Bringing in investment for gender-diverse green start-ups

The Greenovations project launched in May 2022 with the aim to organise support and identify solutions for women and young entrepreneurs in five green sectors: renewable energy, climate action, climate smart agriculture, waste management and water management. One of the project's goals is to support a pipeline of gender-diverse green start-ups to attract impact investors.

The initiative is led by the United Nations University and builds on a large project funded by the International Development Research Centre (IDRC) and carried out by the United Nations University Institute for Natural Resources in Africa. The project includes virtual-access technology and innovation hubs in the green sector with the aim to inspire green innovation start-ups, particularly among women and youth. The virtual incubator combines incubation and post-incubation programmes and includes services to support start-up and early-stage enterprises with sector-specific skills, appropriate training, mentoring, business coaching and seed funding to enable them to design and introduce their viable and market-ready innovations in the market.

The first call for applications to the Greenovations Africa Programme in 2023 received 777 quality applications from five regions of the continent. Women represented 60% of the first cohort of 30 selected applicants.

Source: IDRC (2023<sup>[58]</sup>), *Promoting women entrepreneurs' participation in West Africa's clean energy transition*, <https://idrc-crdi.ca/en/research-in-action/promoting-women-entrepreneurs-participation-west-africas-clean-energy-transition>; Greenovations (2023<sup>[59]</sup>), *About Greenovations*, <https://greenovations-africa.org/about/>.

## 2.6. Policy considerations to help women navigate the megatrends

Through a comprehensive mix of effective policies that take into account and address existing gender gaps, Egypt can promote an equal sharing between men and women of the benefits and risks of the demographic, globalisation, digital and green transitions:

### ***Recommendation 1. Promote women's economic empowerment and invest in family policies***

Promoting women's empowerment and their participation in the labour market will help Egypt reap the benefits of the demographic transition. To this end, Egypt can:

- **Policy consideration 1.** Invest in voluntary family planning policies, including reproductive healthcare
- **Policy consideration 2.** Expand access to formal care services, especially for young children
- **Policy consideration 3.** Provide incentives for a more equal sharing of work and care responsibilities between men and women, for example through access to paid parental leave
- **Policy consideration 4.** Promote women's access to health, education and adult training.

### ***Recommendation 2. Support women's participation in sectors linked to global value chains***

Policies that support women's participation in sectors linked to global value chains will boost Egypt's growth and economic integration in global markets. To this end, Egypt can: women-owned or led SMEs and

- **Policy consideration 1.** Expand programme support (such as SheTrades) to develop the export activity of women-owned and led SMEs, including through improved access to trade finance and focused support for export readiness and capacity to integrate in supply chains
- **Policy consideration 2.** Provide access to childcare for entrepreneurs and self-employed workers
- **Policy consideration 3.** Promote women's access to support measures targeted at groups of workers that may be negatively affected by trade.

### ***Recommendation 3. Pursue opportunities for women linked to digital technologies***

To help women, and Egypt more generally, reap the benefits of the digital transition, Egypt can:

- **Policy consideration 1.** Promote women's access to digital technologies
- **Policy consideration 2.** Strengthen women's opportunities to develop digital skills, with a focus on young women and girls
- **Policy consideration 3.** Implement mechanisms and safeguards to avoid gender discrimination in AI systems and promote responsible stewardship of trustworthy AI that reduces gender inequalities.

### ***Recommendation 4. Enable women entrepreneurs to leverage the opportunities created by the green transition***

To mitigate disruptions to people's livelihoods caused by climate change or the green transition, and to enable women to embrace the jobs and business opportunities created, Egypt can:

- **Policy consideration 1.** Pursue transformative efforts to advance towards a greener economy, accompanied by effective and targeted social protection
- **Policy consideration 2.** Consult women and take their views into account when designing climate change management strategies, and ensure greater representation of female leaders in shaping environmental policies
- **Policy consideration 3.** Promote green entrepreneurship, create innovative Egypt-led solutions to climate change and environmental sustainability challenges, and support green technologies and practices
- **Policy consideration 4.** Offer targeted training and employment support to help workers, and women in particular, transition to green-driven occupations

- **Policy consideration 5.** Design and launch a dedicated women's entrepreneurship green initiative.

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## Notes

<sup>1</sup> See: <https://bwe21trade.com/>.

<sup>2</sup> STEP is a specialised training course in export and foreign trade aiming to prepare and qualify enterprises wishing to move towards exporting. Upon completion of the training, graduates are directed to the EDA, the Ebank and other financing bodies to obtain the financing to start or expand their export activities.

<sup>3</sup> The project is implemented in partnership between the Ministry of Planning and Economic Development, the MCIT, the Ministry of International Cooperation, the Ministry of Environment, the Ministry of Local Development and the NCW.

<sup>4</sup> For details, see <https://www.hec.edu/en/institutes-and-centers-expertise/innovation-entrepreneurship/our-centers/incubation-et-acceleration-center/women-entrepreneurs-4-good-we4g>.

## **Part II. Developing an enabling environment for women's economic empowerment**

### 3. Implementing legal frameworks that promote, monitor and enforce gender equality

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This chapter provides an overview of Egypt's national legislation regarding women's economic empowerment and assesses the extent to which existing laws promote women's economic rights and opportunities. It analyses formal and informal laws governing women's access to assets, their labour market inclusion and protection from violence to identify any provisions or legal gaps that may undermine their economic empowerment. The chapter then provides concrete policy recommendations for how to strengthen the current legal frameworks and ensure appropriate enforcement of laws by paying special attention to the role of informal laws and social norms that may hinder compliance with statutory laws.

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## Key findings

- Over the past five years, Egypt has amended existing laws and enacted new legislation to foster women's economic inclusion, notably by lifting most legal limits on their employability, granting women paid maternity leave, and better protecting them from all forms of violence, including workplace harassment.
- Women's access to property, assets and financial services can still be limited by informal laws that circumvent statutory legislation. To tackle this issue, it is crucial to enhance the enforcement of existing statutory laws and implement policies aimed at transforming the social norms and traditions perpetuating any potential discriminatory informal laws.
- Women's participation in the labour market is still lower than, and different to, men's. Several legislative factors are behind this. While women's rights to work have been strengthened through the new Labour Code, protective measures embedded in the legislation may influence women's range of employment options. In addition, the absence of longer paid paternity or parental leave limits women's labour force participation.
- Violence against women can damage their health, well-being, socio-economic inclusion and ability to participate in the economy at their full potential. Egypt's Constitution mandates the protection of women from all forms of violence, but the national legislation still contains some gaps.
- Next steps include updating laws and closing gaps in the law to actively promote women's economic rights and access to assets, revisiting parental leave policies and expanding legal coverage of social insurance, strengthening the legal and policy framework to protect women from all forms of violence, addressing traditional social norms and informal laws, and ensuring stricter law enforcement.

### 3.1. Introduction

**Women's economic empowerment depends on a myriad of factors, with legal frameworks governing the rights of men and women being a critical component.** Women's economic empowerment will remain limited as long as women do not have the same rights as men to own, control and use productive resources, assets and financial services; and as long as laws do not mandate equal rights in all aspects of employment. While laws alone cannot guarantee gender equality in the economic sphere, they send a strong signal to society about what should be considered the norm. The effectiveness of legal frameworks in ensuring both *de jure* and *de facto* equality depends on rigorous enforcement and societal adherence.

**This chapter explores the legal framework, social institutions and informal laws affecting women's economic empowerment.** It begins by providing some background to Egypt's legal system and the role of the Constitution in gender equality, as well as the part played by social institutions and informal laws in discrimination. Section 3.2 then analyses legal obstacles – both formal and informal – when it comes to inheritance and women's access to productive resources, such as land and property, as well as to financial services. Legal frameworks governing women's labour inclusion are the focus of Section 3.3, which explores their role in restricting the kinds of jobs women can hold, in promoting a more gender-equal division of childcare, and in protecting women from violence, which can undermine their labour inclusion. Section 3.4 concludes with detailed policy recommendations, including lessons from other countries.

**Egypt's legal system is mainly based on civil law, and some laws feature Islamic principles.** The Constitution enshrines the principles of Islamic Sharia as the main source of legislation (Article 2) but permits non-Muslim Egyptians to use their own legal codes to regulate their personal status matters (e.g.

marriage, divorce or child custody) and religious affairs (Article 3) (Government of Egypt, 2014<sup>[1]</sup>). Personal status matters of the majority Muslim Egyptian population are governed by a set of personal status laws. These laws comprise Islamic Sharia rules that have been codified over time. When the existing personal status laws do not include a provision on a specific matter of personal status for Muslim Egyptians, the law provides that the (non-codified) rules of Hanafi jurisprudence<sup>1</sup> shall apply (Article 3, Law No. 1 of 2000) (Government of Egypt, 2000<sup>[2]</sup>).

**The enactment of the new Constitution in 2014 marked a significant step towards gender equality in Egypt.** The new Constitution highlights the government's commitment to ensuring equality between men and women in “civil, political, economic, social, and cultural rights” and to prohibit all forms of discrimination (Articles 11 and 53) (Government of Egypt, 2014<sup>[1]</sup>). Under the umbrella of the *Egypt Vision 2030* (Government of Egypt, 2023<sup>[3]</sup>), the *National Strategy for the Empowerment of Egyptian Women 2030* (Government of Egypt, 2017<sup>[4]</sup>) and the *National Human Rights Strategy* (launched in 2021) (Government of Egypt, 2021<sup>[5]</sup>), the government commits to promoting women’s economic empowerment and to protecting and enforcing their rights as stipulated by national legislation. These key strategies respectively mandate the National Council for Women and the National Council for Human Rights to implement actions to realise the targets set. This has led to, amongst others, the establishment of the Egypt National Observatory for Women, which is responsible for monitoring the implementation of the National Strategy for the Empowerment of Egyptian Women 2030 with the help of indicators and benchmarks to measure progress. Such bodies are essential for ensuring that laws and conventions promoting equal rights in the economic sphere and beyond (as ratified by Egypt) are enforced. Moreover, it is critical to implement programmes that equip women with the knowledge and tools required to claim their rights (OECD, 2017<sup>[6]</sup>). This is particularly relevant for newly enacted or amended laws that hold the potential to enhance women’s economic empowerment.

**This chapter covers the most recent legal and policy reforms in Egypt between 2017 and 2025** (Table 3.1). The OECD publication *Changing Laws and Breaking Barriers for Women’s Economic Empowerment in Egypt, Jordan, Morocco and Tunisia* gives a comprehensive overview of Egypt’s laws and policies in support of women’s economic empowerment between 2017 and 2019 (OECD/ILO/CAWTAR, 2020<sup>[7]</sup>).

**Table 3.1. Key gender equality laws and international instruments for women’s economic empowerment**

CEDAW	Egypt ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1981, but maintains reservations to Article 2, 16 and 29(2).
ILO conventions	Egypt has ratified eight out of 10 fundamental ILO conventions, including: <ul style="list-style-type: none"> <li>• C29 – Forced Labour Convention; and C205 – Abolition of Forced Labour Convention</li> <li>• C100 – Equal Remuneration Convention</li> <li>• C111 – Discrimination (Employment and Occupation) Convention</li> <li>• C128 – Worst Forms of Child Labour Convention</li> <li>• C138 – Minimum Age Convention</li> </ul>
Key national laws	The legal framework governing women’s access to assets and economic inclusion includes the following laws: <ul style="list-style-type: none"> <li>• Decree-Law No. 25 of 1929 regarding Certain Personal Status Provisions, as amended by Law No. 100 of 1985</li> <li>• Law No. 58 of 1937 promulgating the Penal Code, as amended</li> <li>• Law No. 77 of 1943 on Inheritance, as amended by Law No. 219 of 2017</li> <li>• Law No. 131 of 1948 promulgating the Civil Code, as amended</li> <li>• Law No.12 of 2003 promulgating the Labour Law, as amended</li> <li>• Constitution of 2014, as amended in 2019</li> <li>• Law No. 148 of 2019 promulgating the Social Insurance and Pensions Law</li> </ul>
Legal reforms since 2017	<ul style="list-style-type: none"> <li>• <b>Law No. 72 of 2017</b> or the new <b>Investment Law</b> mandates equal investment opportunities for men and women; prohibits discrimination on the basis of gender (Article 2).</li> <li>• <b>Law No. 219 of 2017</b> amending the <b>Inheritance Law</b> (Law No. 77 of 1943) criminalises the denial or deprivation of the legitimate share of inheritance, including the confiscation of a document that confirms this share, with a sentence of at least six months and fine ranging between 20,000 and 100,000 Egyptian pounds.</li> <li>• Financial Regulatory Authority (<b>FRA</b>) <b>Decrees No. 123 and No. 124 of 2019</b> state that at least one woman should be represented on boards of the financial companies.</li> <li>• <b>Law No. 148 of 2019</b>, the new Social Insurance and Pensions Law, extends social insurance protection to new categories of employees, including temporary and seasonal workers. A draft law on domestic workers is currently being completed in preparation for submission to both chambers of Parliament (2025).</li> <li>• <b>Law No. 176 of 2020</b> amending Article 47 of Law no. 1 of 2000 on matters of guardianship over money. The law seeks to support widows, especially those who care for minor children, and to facilitate procedures in prosecutions and courts. In particular, the law introduces the possibility of raising the quorum for disbursement without going to court and allows to increase the amount in cases of extreme necessity.</li> <li>• <b>FRA Decision No. 50 of 2020</b> stipulates that there should be at least one woman represented at the boards of non-Banking financial companies and entities.</li> <li>• <b>FRA Decision No. 204 and No. 205 of 2020</b>. Decision No. 204 defines the requirements for issuing and maintaining a license to practice financial activities. It prohibits discrimination on the basis of sex among clients and implements a policy to ensure that its procedures promote gender equality. Decision No. 205 provides incentives to companies and non-banking entities (e.g. reductions in the development fee or service charge) if more than 25% of their clients are women.</li> <li>• <b>Prime Minister Decision No. 2659 of 2020</b> reconstitutes the National Council for Wages, which is established by Resolution No. 983 of 2003, to further define its functions, and include the National Council of Women among its members.</li> <li>• <b>Law No. 189 of 2020</b> amending the <b>Penal Code</b> by adding Article 309 bis B to criminalise bullying. The article defines bullying as “any show of strength or control by the offender, as well as exploitation of the weakness of the victim, or of a situation that the bully believes would offend the victim, such as gender, race, religion, physical descriptions, and health, mental, or social status, with the aim of intimidating, ridiculing or degrading them or of excluding them from a social environment.”</li> <li>• <b>Law No. 177 of 2020</b> amending the <b>Penal Code</b> by adding Article 113 (bis) on confidentiality of data regarding the victims of sexual harassment and assault. The law allows the Public Prosecutor’s Office or the judge investigating a case of sexual violence to withhold any personal information related to the victims during the pre-trial investigation phase, which could play a key role in increasing the reporting of sexual violence crimes.</li> <li>• <b>Minister of Manpower Decrees No. 43 and No. 44 of 2021</b> lift restrictions on women’s ability to work at night and most restrictions regarding women’s work in specific industries/profession.</li> <li>• The <b>Central Bank of Egypt Circular, 22 April 2021</b>, stresses the importance to advance gender equality in all banking services. The Central Bank further updated its Governance Rules in 2021, stipulating that at least two women should be on banks’ boards.</li> </ul>

- **Law No. 141 of 2021** amending some of the provisions of the **Penal Code** (Law No. 58 of 1937) to confront sexual harassment. The amendments increased the penalty for sexual harassment, including using a position of power to require a sexual benefit from a victim.
- **Decree No. 827 of 2021** improving the service provision for survivors/victims of violence and setting forth a holistic definition of violence against women.
- **FRA Decision No. 48 of 2022** mandating the representation of no less than 25% or two women in companies' and non-bank financial entities' board of directors.
- **Law No. 185 of 2023** amends some provisions of the Penal Code (Articles 306 bis A, and 306 bis B), imposing stricter penalties for sexual harassment. As amended, Article 306 bis A stipulates that if two or more aggravating circumstances outlined are present, the minimum prison sentence shall be for a period of four years. Similarly, article 306 bis A stipulates that if two or more aggravating circumstances outlined in this paragraph are present, the penalty shall be increased to imprisonment for a minimum of 10 years.
- **Law No. 14 of 2025** published on 3 May 2025 issues the new labour law which will come into force on 1 September 2025. It recognises that all men and women are entitled to equal pay for work of equal value and expands protections afforded to employed women, including the length of maternity leave from 90 to 120 days.

Note: Article 2 from the CEDAW convention covers the incorporation of the principle of equality between men and women in the Constitution and other appropriate legislations, as well as the elimination of any existing legal discrimination, Article 16 calls for equality in marriage and family life and Article 29(2) addresses the administration of the convention and arbitration of disputes. Egypt justifies its reservations on these articles on religious grounds and expresses its willingness to implement them under the condition that such implementation does not contradict the Islamic Sharia (United Nations, 2023<sup>[9]</sup>). For an overview of legal reforms that were enacted prior to 2017/2018, please consult (OECD, 2017<sup>[6]</sup>).

Source: OECD (2023<sup>[9]</sup>), Social Institutions & Gender Index Dashboard, <https://www.oecd.org/en/data/dashboards/social-institutions-gender-index.html>; NCW (2024<sup>[10]</sup>), *Egyptian Women Fact Sheet 2014 – 2024*.

### ***Social institutions and informal laws can reinforce discrimination***

**While Egypt has made important strides in implementing legal reforms and national strategies aimed at advancing women's rights and empowerment, challenges linked to discrimination in social institutions persist.** The Social Institutions and Gender Index (SIGI) reflects these challenges and their implications for women's empowerment (Box 3.1). Findings from the fifth edition of the SIGI show that the overall level of discrimination in social institutions – laws, norms and practices – remains elevated in Egypt, as indicated by a score of 55 (OECD, 2023<sup>[11]</sup>). While this reflects the average across the MENA region (56), it contrasts with the OECD countries' very low levels of discrimination (averaging 15) (Figure 3.1, Panel A).

### Box 3.1. What is the Social Institutions and Gender Index?

#### The framework

The Social Institutions and Gender Index (SIGI) is a unique cross-country composite index that measures the level of gender discrimination in social institutions. The index was created in 2009 by the OECD Development Centre and is published every four years, with its fifth edition released in 2023. The SIGI's framework relies on four dimensions spanning the main socio-economic areas that affect women and girls throughout their lives: from discrimination in the family to restrictions on their physical integrity, their economic empowerment and their rights and agency in the public and political spheres.

The main objective of the SIGI is to assess the level of gender-based discrimination in formal and informal laws, social norms and practices that can limit women's and girls' rights and opportunities throughout their life. It captures the underlying, often "hidden" drivers of gender inequality, and provides the data necessary for transformative change in laws, policies and social norms. The SIGI is one of the official data sources for monitoring Sustainable Development Goal 5.1.1: "whether or not legal frameworks are in place to promote, enforce and monitor gender equality and women's empowerment."

#### The data collection process

Over the course of 2022, the OECD Development Centre collected the data for fifth edition of the SIGI. Data on legal frameworks – both formal and informal – were collected through the *SIGI 2023 Legal Survey* that was first filled in by legal experts and then validated by governments. For Egypt, the NCW validated the accuracy of the SIGI legal data in 2023. Data on social norms and attitudes for all countries are drawn from existing data bases and are compiled and harmonised by the OECD. The recent OECD publication *SIGI 2023 Methodology: A Statistical Instrument to Assess Deeply Rooted Gender-based Discrimination in Social Institution* provides detailed information on the methodology and data collection process of the fifth edition of the SIGI (OECD, 2025<sup>[12]</sup>).

#### Informal laws

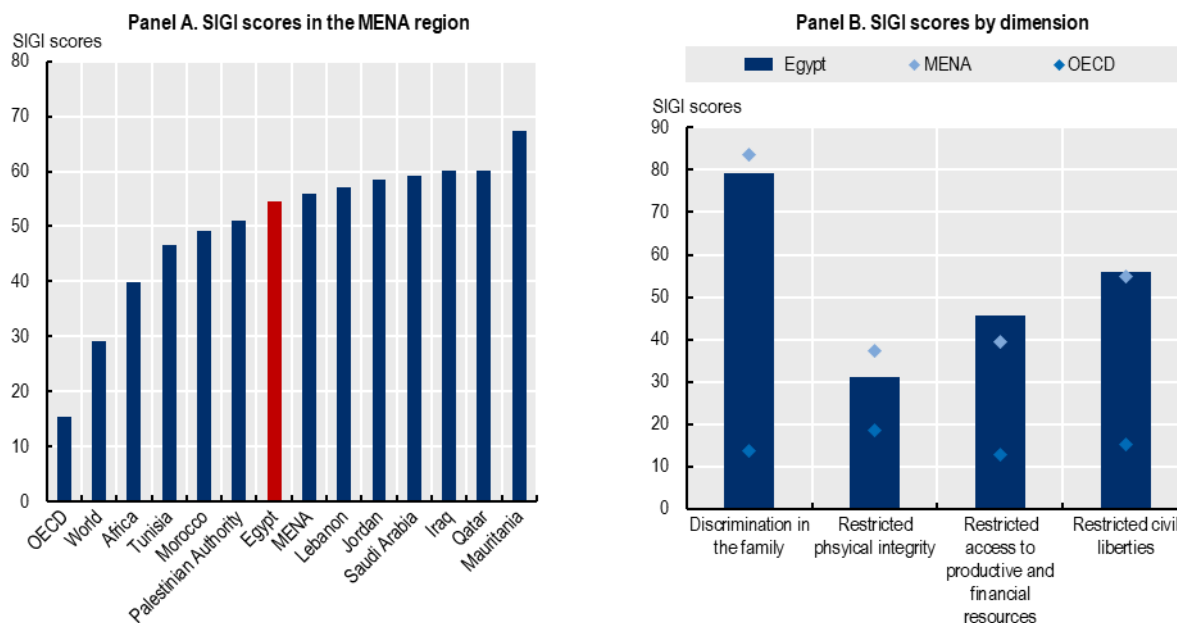
In the context of the OECD's Social Institutions and Gender Index, the term "informal laws" is used to refer to uncodified or unwritten customary, traditional or religious laws/rules which describe mechanisms that operate outside the formal legal system of state-based laws. Informal legal systems can vary from one community to another and can change over time in response to external factors.

Source: OECD (2023<sup>[13]</sup>), *Social Institutions and Gender Index (SIGI)*, <https://www.oecd.org/en/about/programmes/social-institutions-and-gender-index-sigi.html>; OECD (2025<sup>[12]</sup>), *SIGI 2023 Methodology: A Statistical Instrument to Assess Deeply Rooted Gender-based Discrimination in Social Institutions*, <https://doi.org/10.1787/775aca3a-en>.

**Discrimination is most pronounced in the family, influencing women's rights and opportunities across different areas of life** (Figure 3.1, Panel B). Discriminatory legal provisions, particularly related to household responsibilities, child custody, divorce and inheritance, contribute to this discrimination, as captured by the SIGI methodology. Some of these provisions also have direct implications for women's economic participation – for instance, restrictions on fully exercising inheritance rights can limit women's ownership of productive assets. Although the level of discrimination in the economic sphere, as measured by the "Restricted access to productive resources and services" indicator, is lower than in the family and public/political spheres, it nevertheless continues to strain women's economic rights and opportunities in Egypt (Figure 3.1, Panel B).

**Figure 3.1. Social institutions discriminate against women’s rights and empowerment**

SIGI scores, 2023



Note: Data in Panel A show the SIGI scores for selected country and regional levels. Data in Panel B show SIGI scores by dimension for Egypt and the MENA region. Due to data gaps, SIGI scores could not be calculated for all MENA countries.

Scores range from 0 to 100, with 0 indicating no discrimination and 100 indicating absolute discrimination. Levels of discrimination in the SIGI and its dimensions are assessed based on scores as follows: very low [0-20]; low [20-30]; medium [30-40]; high [40-50]; and very high [50-100]. The MENA region covers Algeria, Bahrain, Djibouti, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Qatar, Saudi Arabia, Syria, Tunisia, the United Arab Emirates, the Palestinian Authority and Yemen.

Source: OECD (2023<sup>[14]</sup>), *Social Institutions and Gender Index (SIGI) 2023 (dataset)*, <https://doi.org/10.1787/33beb96e-en>.

**Building on ongoing initiatives, policymakers should develop strategies and programmes that aim at transforming persistent social norms and discriminatory informal laws that limit women’s rights and opportunities.** Specifically, policymakers should work closely with traditional, religious and community leaders to co-create and implement interventions to sensitise the population to women’s rights and any relevant changes made to national legislation. With a whole-of-society approach in mind, specific activities should be developed and implemented targeting men and boys to allow them to learn about gender equality and its benefits for all members of society, and provide them with training and support on how to adopt more gender-equitable and non-violent attitudes and behaviour. Chapter 4 outlines these types of activities in greater detail.

Another area where social institutions have a bearing on women’s economic empowerment is early marriage. This affects 26% of girls aged 15 to 19 (OECD, 2023<sup>[15]</sup>), limiting their educational and economic opportunities, especially in rural areas. The Egyptian Government has taken significant steps to address this practice, including raising the legal marriage age and imposing sanctions on adults who marry minors and on parents involved in child marriage. Despite improvements, early marriage continues to be an issue, underpinned by societal norms and economic considerations. Chapter 4 discusses early marriage in greater detail.

**Egypt has enacted several legal reforms to support women’s economic empowerment: it is crucial to ensure that gatekeepers of women’s rights, such as employers and police officers – as well as the population at large – are well informed about these legal changes.** Policymakers should thus launch targeted awareness-raising campaigns on newly enacted laws as a first step to ensure compliance

with the law. Moreover, the National Council of Women, the Observatory of Women and the Human Rights Council, who are in charge of implementing and monitoring actions to promote women's economic empowerment and compliance with national legislation, could consider developing a network of reporting structures to flag violations of the law – e.g. in the case of inheritance deprivation (Section 3.2) – and to provide dedicated support for women seeking to claim their rights.

## 3.2. Legal frameworks governing women's access to productive assets and financial services

**Access to property and finance is a key element of economic empowerment, yet legal obstacles – both formal and informal – can limit women's access to these productive resources.** Ownership of land or other assets provides individuals with opportunities to sustain their livelihoods, either through cultivation of owned land or by engaging in income-generating activities. Notably, property is a common form of financial collateral which is often required when taking out a loan or credit that could be used for business development.

**The ability to own, use and manage agricultural land in Egypt is intrinsically linked to economic empowerment.** More than half of the population (57%) lives in rural areas and largely depends on agriculture and subsistence farming for their livelihoods (The World Bank, 2022<sup>[16]</sup>; UNDP, 2023<sup>[17]</sup>). While the legal framework grants women and men equal ownership rights, available evidence suggests that women's land and housing ownership remains low, which can limit their economic opportunities (OECD/ILO/CAWTAR, 2020<sup>[7]</sup>). However, as recent comprehensive and disaggregated data on women's land and property ownership are scarce, it is difficult to assess progress over time or to fully capture regional differences.

### *Inheritance laws and legal gaps affect women's access to land and other assets*

**While the legal frameworks governing land and non-land assets – the Constitution and the Civil Code – stipulate equal rights for men and women to own, use and manage these assets (Government of Egypt, 2014<sup>[1]</sup>; Government of Egypt, 1948<sup>[18]</sup>), legal gaps and certain practices can limit the full realisation of this equality in practice.** Inheritance is one of the primary ways to acquire property and productive assets. Article 35 of the Constitution enshrines the right to inherit property, and the Inheritance Law (Law No. 77 of 1943, amended in 2017) governs inheritance matters for all citizens regardless of their religion (Government of Egypt, 2014<sup>[1]</sup>; Government of Egypt, 1943<sup>[19]</sup>).<sup>2</sup> Law No. 77 of 1943 codifies Islamic inheritance principles, which establish the inheritance rights for women and men. The law pre-defines a woman's share of the estate based on her family relationship with the testator, according to which daughters, for example, will receive half the share received by sons. This is inconsistent with Article 53 of the Constitution, which establishes that all citizens, regardless of sex, are equal before the law and possess equal rights. The justification for men to inherit greater shares than women is based on traditional norms which say that men are responsible for providing for their wife and children (OECD/ILO/CAWTAR, 2020<sup>[7]</sup>). Sharia law further sets out specific circumstances under which women would inherit more than men: in a few cases, men and women are entitled to equal shares of the estate, such as the mother and father of the deceased person (UNDP, 2018<sup>[20]</sup>).

**While Egypt strengthened women's inheritance rights in 2017, the distribution of shares between men and women continues to follow existing legal provisions.** The amendment of Law No. 77 of 1943 by Law No. 219 of 2017 marked a milestone in the fight to end the unlawful deprivation or denial of women's inheritance rights (Box 3.2). Prior to the enactment of this law, several studies and field assessments had pointed to widespread challenges in women's ability to claim their rightful inheritance, particularly in rural areas where agricultural land is concerned (Zayed, 2022<sup>[21]</sup>; Khodary, 2018<sup>[22]</sup>). Under the newly introduced

Article 49, those depriving or denying women – or any other person – of their legitimate share of inheritance face monetary penalties and a six-month prison sentence (OECD/ILO/CAWTAR, 2020<sup>[7]</sup>).

### Box 3.2. Campaigning for women’s inheritance rights in Egypt

The government has taken several steps to raise awareness among women regarding their legal rights, including a campaign. In addition, a two-year national campaign, led by a coalition of civil society organisations and an international non-governmental organisation, Care International Egypt, paved the way for the 2017 Inheritance law reform. Care International Egypt was simultaneously implementing the WIN programme to strengthen women’s ability to claim their inheritance rights. Good practices that paved the way for the reform included: (i) close and consistent collaboration with religious institutions and leaders – both Muslim and Christian – who raised awareness among the religious communities of the fact that the denial of women’s inheritance rights is not part of religious laws; (ii) training for community “agents of change”, who are perceived as trustworthy and who would carry out awareness raising activities on inheritance and map cases of inheritance denial; (iii) setting up mediation committees composed of religious leaders, legal specialists and society representatives, along with legal aid centres that took on a role as a “pressuring force” in support of the mediation committees; and (v) collecting signatories for the draft law prior to submitting it to parliament, and gaining strategic support by a female member of parliament to lobby for the form from within (Zayed, 2022<sup>[21]</sup>; Khodary, 2018<sup>[22]</sup>; OECD/ILO/CAWTAR, 2020<sup>[7]</sup>).

On 8 July 2023, the Supreme Constitutional Court rejected a court case defying the constitutionality of Article 49 of the Inheritance Law as amended by Law No. 219 of 2017. This landmark judgement – upholding Article 49 (according to which it is a crime to refuse or withhold a person’s and particularly a woman’s inheritance share) – sent a strong signal for women’s inheritance.

**However, informal laws and customs that are deeply entrenched in cultural beliefs are prone to supersede the statutory law on inheritance, especially when agricultural land is at stake.** Daughters have traditionally been deprived of their right to inherit land in order to avoid the property leaving the family, i.e. falling into the hands of the daughter’s husband. To protect themselves from social sanctions and to avoid the risk of being disowned by their families, women may refrain from asserting their legitimate inheritance rights (OECD/ILO/CAWTAR, 2020<sup>[7]</sup>).

**Legal gaps and unequal power dynamics that circumvent the codified legislation on property ownership – rather than inheritance – further limit women’s access to productive resources.** The Civil Code regulates ownership of assets during marriage, but does not regulate the distribution of marital property upon divorce. This constitutes a legal vacuum which can lead to the economic vulnerability of the wife. Without stipulating the equal distribution of marital property, there is a risk that the major share of the property remains in the hands of the man, who – according to social norms – is traditionally the one in charge of family assets and responsible for financially sustaining his (future) wife and children (CEDAW, 2021<sup>[23]</sup>). In fact, Article 11 of the 1929 Personal Status Law requires women to obey their husbands in exchange for spousal maintenance, thus upholding gender roles that prioritise men’s access and control over assets and/or financial means (OECD Development Centre/OECD, 2023<sup>[24]</sup>; OECD/ILO/CAWTAR, 2020<sup>[7]</sup>).

## ***Women's access to property matters for their financial inclusion***

**Women in Egypt and in the MENA region face persistent structural barriers in accessing finance to start and grow businesses.** These include unequal access to property, inheritance, and labour markets, which limits their ability to accumulate capital and meet collateral requirements.

**Recent reforms have aimed to enhance women's financial inclusion as customers as well as decision-makers on financial services.** The legal framework governing financial assets and services guarantees equal rights for men and women. Since 2020, Egypt has undertaken several legislative steps to enhance women's financial inclusion. Notably, the Financial Regulatory Authority (FRA) issued Decisions No. 204 and 205 of 2020 which prohibit gender-based discrimination in the provision of financial services and mandate the development of non-banking financial products that take into account women's needs, respectively (Egypt Women on Boards Observatory and The American University in Cairo, 2020<sup>[25]</sup>). Moreover, the FRA issued Decision No. 48 of 2022 mandating the representation of no less than 25% or two women on companies' and non-bank financial entities' board of directors.

**Despite these efforts, in 2023, only 29% of men and 23% of women had an account at a formal financial institution, well below the MENA regional averages of 54% and 40%, respectively** (OECD, 2023<sup>[11]</sup>). Structural factors, such as the scarcity of bank branches outside urban areas, can limit rural women's financial inclusion. Moreover, informal laws and customs that limit women's access to property can influence their ability to access and use financial services, as land or real estate are common types of financial collateral required when applying for a loan or credit (OECD Development Centre/OECD, 2023<sup>[24]</sup>). This has implications for women's economic and, especially, entrepreneurial activities, as obtaining credit is often critical to develop, run or scale up a business (OECD, 2017<sup>[6]</sup>) (Chapter 8). Egypt has launched a partnership between the Central Bank of Egypt and the National Council for Women through the "Tahweesha" savings and lending programme, achieving a growth rate of 252% in financial inclusion rates. Designed specifically for rural women, Ta7wisha provides a safe and convenient digital space for group savings and loans, enabling women to set up joint bank accounts and electronic payment cards (NCW, 2024<sup>[10]</sup>).

### ***Changing attitudes can take time***

**An inclusive approach is required to create a supportive environment for legal changes,** involving consulting with the public, and awareness campaigns on the importance of women's inheritance rights in the context of cultural and economic change. In addition, strong institutional and law enforcement mechanisms are required to uphold equality principles in practice. The experience in Morocco and Tunisia, where the public debate on granting women and men equal inheritance rights is very lively, reveals that large parts of society remain opposed to a potential legal reform (El-Sadany and Jamali, 2023<sup>[26]</sup>; National Human Rights Council, 2022<sup>[27]</sup>). Tunisia and Türkiye's experiences also offer valuable lessons for Egypt (Box 3.3). Policymakers, in collaboration with religious and community leaders, should further strengthen awareness-raising efforts to promote a shift in the population's attitudes and the adopted inheritance practices.

**Recognising that it takes time to change attitudes, policymakers should set both short-term and long-term goals.** They should start by strengthening women's inheritance rights through stricter law enforcement, and then closing legal gaps that may limit married, divorced or widowed women's access to assets. This requires strictly enforcing Article 49 of the Inheritance Law No. 77 of 1943 (as amended), that criminalises the deprivation or denial of inheritance, as well as investing in structures and mechanisms that support women to claim their inheritance rights – as was done to pave the way for the 2017 inheritance law reform (Box 3.2). Furthermore, policy makers should adopt a two-pronged approach to promote equal inheritance rights for men and women: (1) In line with CEDAW recommendations, repeal discriminatory provisions in the Inheritance Law No. 77 of 1943 to grant equal rights to men and women; (2) Closely

collaborate with religious and community leaders advocating in favour of such a change to sensitise the population and policymakers to pave the way for the reform.

### Box 3.3. Reforming inheritance laws: Lessons from Tunisia and Türkiye

In 2017, the **Tunisian** President Béji Caïd Essebsi (2014-2019) created the Committee for Individual Liberties and Equality (COLIBE), which elaborated a draft law that would grant women and men equal inheritance rights. This move away from the Islamic Sharia principle, according to which men inherit twice the share of women, was backed by jurisprudential, sociological and legal arguments. For instance, COLIBE stated that the existing Inheritance Law contradicted the equality principle of the Constitution. Moreover, COLIBE argued that women's and men's social roles have converged over time, which thus removes the justification that men should be entitled to greater shares of the testate as primary providers for the family. The bill was endorsed in 2018 by the Council of Ministers and approved by the Tunisian Cabinet. It was then blocked by Parliament and finally discarded by Béji Caïd Essebsi's successor, Kaïs Saïed, in 2019. Large groups of society, including both men and women, also opposed the bill, revealing the importance of promoting legal change alongside transformation of social norms (Bernard-Maugiron, 2021<sup>[28]</sup>); (COLIBE, 2018<sup>[29]</sup>); (OECD/ILO/CAWTAR, 2020<sup>[7]</sup>).

Under **Türkiye's** secular civil law, adopted in 1926 and revised in 2002, women and men have equal inheritance rights. Evidence shows that some individuals or communities revert to Islamic law to regulate the distribution of inheritance to the detriment of the equality principle set forth in civil law (Toktas and O'Neil, 2015<sup>[30]</sup>). Türkiye's experience attests to the importance of establishing strong institutions and law enforcement mechanisms to ensure that equality principles are respected in practice.

**When it comes to property rights, policymakers should consider enhancing women's rights by strengthening the surviving spouse's status as legal owner of jointly held property upon the death of the other spouse.** They could also amend the Civil Code by introducing a provision that regulates the distribution of marital property upon divorce. The examples from Indonesia, Singapore and South Africa in Box 3.4 offer insights into how Egypt can approach this.

### Box 3.4. Strengthening women's property rights: Lessons from Indonesia, Singapore and South Africa

**Indonesia:** Law No. 1 of 1974 on Marriage (as amended by Law No. 16 of 2019), along with the Civil Code, provides married women and men with the same ownership rights. Any property acquired during marriage is considered joint property of husband and wife, and upon divorce the spouse has the default right to half of the matrimonial assets unless stipulated otherwise in the marriage contract.

**Singapore:** The Intestate Succession Act applies to the non-Muslim population and grants women and men equal inheritance rights. The Administration of Muslim Law Act establishes that Muslims' inheritance rights shall be governed by Muslim Law. To protect the financial security of Muslim women, the Islamic Religious Council of Singapore has issued a religious ruling (*fatwa*) that recognises the surviving spouse as legal owner of jointly held property upon the death of the other spouse.

**South Africa:** Codified customary law coexists with civil law. In 2009, the Customary Law and Succession and Related Matters Act was updated to better protect female surviving spouses' right to inheritance on an equal basis with men. Moreover, the Promotion of Equality and Prevention of Unfair

Discrimination Act (2000, as amended) strictly prohibits discrimination on the basis of gender, particularly if it would limit women's access to land.

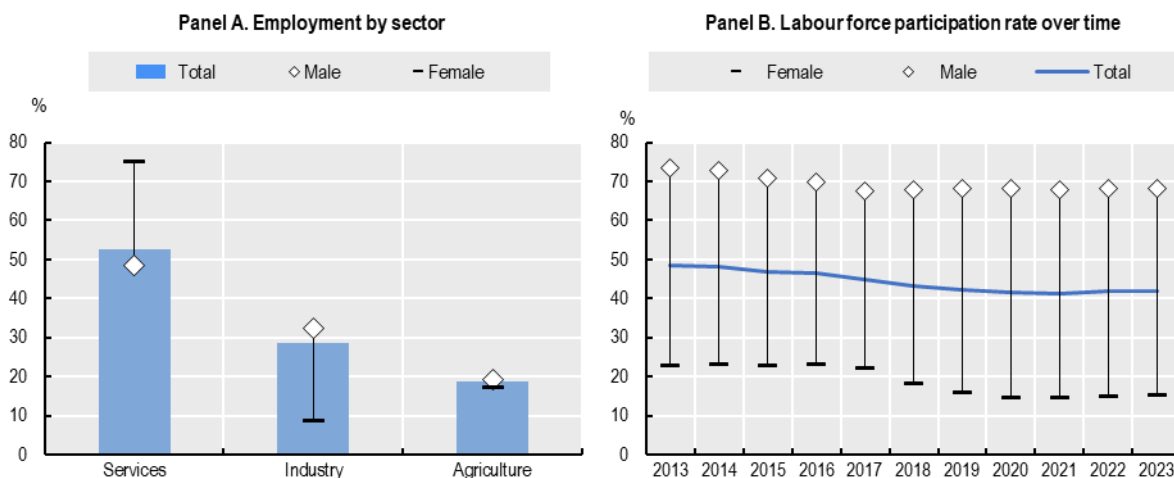
### 3.3. Legal frameworks governing women's labour inclusion

**Women's participation in the labour market remains limited in Egypt and gender gaps are significant.** For the past ten years, women's labour force participation rate has been significantly lower than men's, with an average gender gap of 50 percentage points (Figure 3.2, Panel B), which is in line with the average gender gap in the MENA region (Chapter 7). Women and men's unequal standing in the labour market is also reflected in the informal economy. While the informal employment rate is higher for men than for women (73% versus 62% in 2023), women tend to work in the most vulnerable segments of the informal economy (Chapter 7) (International Labour Organization, 2023<sup>[31]</sup>; Lopez-Acevedo et al., 2023<sup>[32]</sup>).

**These gender disparities are partially reflected in the laws that govern women's economic rights and opportunities – some strengthening is needed.** Legal frameworks that prohibit discrimination in the workplace, mandate decent maternity and parental leave schemes, and protect women from all forms of violence are key tools to promote women's labour market inclusion. Data from the fifth edition of the SIGI, however, indicate some areas where these frameworks could be further strengthened in Egypt, as discussed in the sections which follow.

**Figure 3.2. Women's overall labour inclusion remains limited and is segregated by sector**

Employment by sector and sex, 2023 (Panel A) and labour force participation rate by sex, 2013-2023 (Panel B)



Note: Data in Panel A show 2023 ILO-modelled estimates for the percentage share of employment (total population and sex-disaggregated) by economic sector. Data in Panel B show the labour force participation rate by sex over time, with data for 2013-2020 showing real values, and data for 2021-2023 reflecting modelled estimates.

Source: ILO (2025<sup>[33]</sup>), *Employment by sex and economic activity -- ILO modelled estimates (ILOSTAT data explorer)*, [https://rshiny.ilo.org/dataexplorer93/?lang=en&segment=indicator&id=EMP\\_2EMP\\_SEX\\_ECO\\_NB\\_A&channel=ilostat](https://rshiny.ilo.org/dataexplorer93/?lang=en&segment=indicator&id=EMP_2EMP_SEX_ECO_NB_A&channel=ilostat); ILO (2023<sup>[34]</sup>), *Labour force participation rate by sex and age -- ILO modelled estimates (ILOSTAT data explorer)*, [https://rshiny.ilo.org/dataexplorer53/?lang=en&segment=indicator&id=EAP\\_2WAP\\_SEX\\_AGE\\_RT\\_A&channel=ilostat](https://rshiny.ilo.org/dataexplorer53/?lang=en&segment=indicator&id=EAP_2WAP_SEX_AGE_RT_A&channel=ilostat).

## **Provisions in labour and personal status laws shape women's rights**

**Gender-based discrimination in employment is prohibited under Egypt's legislation.** Egypt has ratified ILO Convention C-111 on non-discrimination in employment (International Labour Organization, 1958<sup>[35]</sup>). This commitment is mirrored by Articles 38, 88 and 120 of the Labour Code,<sup>3</sup> as well as Article 1 of the Civil Service Law, which prohibit gender-based discrimination in employment (Government of Egypt, 2003<sup>[36]</sup>; Government of Egypt, 2016<sup>[37]</sup>). The new Labour Law Code No. 14 of 2025 introduces financial sanctions for employers, companies or individual establishments that violate the non-discrimination principle, constituting important mechanisms to ensure that relevant actors do not infringe the law.

**The new Labour Code also closes an important legal gap by mandating equal pay for work of equal value.** The principle of equal remuneration for work of equal value goes beyond ensuring that two individuals doing the same job in the same company are paid the same wage. It aims at overcoming systemic pay inequalities across jobs that are of equal value to the economy and society, but that are not equally valued in monetary terms. For instance, the ILO estimates that the value of caterers' and cleaners' work, mostly done by women, is of equal value to that of gardeners and drivers, which is mostly done by men (International Labour Organization, 2017<sup>[38]</sup>). As professions or sectors labelled as "female" and/or with a high share of women workers tend to be systematically undervalued, mandating equal pay for work of equal value is indispensable to value women and men's work and contribution to the economy equally. Previously, Article 35 of the 2003 Labour Code prohibited discrimination in wages, including on the grounds of sex. Article 53 of the new Labour Code goes further, specifically mandating that all workers, men and women, are entitled to equal pay for work of equal value (Government of Egypt, 2003<sup>[36]</sup>; Government of Egypt, 2025<sup>[39]</sup>). ILO Convention C-100 also stipulates equal pay for work of equal value and Egypt is a member of the Equal Pay International Coalition (International Labour Organization, 1951<sup>[40]</sup>; Equal Pay International Coalition, n.d.<sup>[41]</sup>).

**Protective measures embedded in national legislation can have indirect impacts on women's economic opportunities.** Article 53 of the new Labour Code authorises the competent minister to determine the conditions or roles in which women may not be employed, with the aim of safeguarding motherhood and addressing occupational health and safety risks. Moreover, Article 5 of the new Labour Code clarifies that advantages or protections granted to women are not considered discriminatory (Government of Egypt, 2025<sup>[39]</sup>). While these provisions are intended to offer protection, they may limit women's range of employment options (Box 3.5) and raise considerations over whether similar health and safety protections should be extended to male workers. Further reforms and targeted initiatives could support greater participation by women in sectors or professions typically considered as men's, and vice versa. These could be integrated in or build on ongoing initiatives, such as those led by the NCW's Women Business and Development Centre (The National Council for Women, 2024<sup>[42]</sup>). For instance, entrepreneurship and financial inclusion programmes such as *Addaha W2doud* (You Can Do It) or *Al Mashghal* (Training and Production Hub) could offer targeted training to support women in designing and marketing quality products and services for currently male-dominated sectors.

### **Box 3.5. How the law reduces women's work choices**

In 2021, prior to the issuance of the new Labour Code, Egypt had already taken steps to expand women's employability. The Ministry of Manpower Decisions No. 43 and 44 of 2021 established that women can request night work, along with employer protections for health and family responsibilities (Articles 1-8). Previously, night work for women was not permitted. Nevertheless, these decisions continue to limit (non-pregnant) women from working in the mining and construction sector, and in occupations deemed hazardous or morally inappropriate (Articles 3-4) (OECD Development Centre/OECD, 2023<sup>[24]</sup>). This reduces women's career choices: for instance, in 2023 women

represented only 6% of employees in the mining and quarrying, electricity, gas and water supply sectors (International Labour Organization, 2023<sup>[43]</sup>).

**Policymakers should consider lifting the remaining barriers to non-pregnant women’s right to work in the construction and mining sector.** In addition, limits to non-pregnant women’s employability in hazardous professions should either be lifted or extended to all workers, in line with the gender equality principle enshrined in Egypt’s Constitution. These steps would ensure Egypt’s full compliance with ILO Convention No. 111 on non-discrimination in employment. Egypt could follow the example of reform packages implemented by the United Arab Emirates (UAE) and Saudi Arabia to lift any remaining obstacles to women’s ability to work in certain sectors (Box 3.6). Egyptian legislators could seek exchanges with Emirati and Saudi peers to assess how existing provisions can be updated to enhance women’s rights whilst maintain essential labour rights protections for all workers.

There are multiple programmes implemented by the government to enhance women’s mobility and entrepreneurship. Notable efforts include the expansion of the national transportation network and the Presidential initiative *Hayah Karima* (Decent Life), which have significantly improved access to services, markets and infrastructure – particularly in rural areas. Rural women’s mobility and economic empowerment are further supported by programmes such as *Tahweesha* or *Forsa* (The National Council for Women, 2024<sup>[42]</sup>).

### Box 3.6. Lifting obstacles to women’s career choices: Lessons from the UAE and Saudi Arabia

In 2021, the **United Arab Emirates** enacted a broad reform package to support women’s labour force participation. Specifically, the government amended the Labour Code to generally prohibit discrimination in employment on the basis of gender, and mandate equal pay for work of equal value. It also repealed any provisions that reduced women’s ability to work in certain sectors and at night. Moreover, paid parental leave for private sector workers was introduced.

In 2019, **Saudi Arabia** undertook similar reforms to lift limits on economic rights enshrined in labour and personal status legislation. Strong government commitment, effective collaboration across key ministries and gender institutions (such as a national gender council) proved to be key enablers for the reform. In addition, the implementation of the law was accompanied by targeted communication and dissemination campaigns (Hamel and Dexter, 2021<sup>[44]</sup>).

**Personal status and informal laws can also affect women’s ability to participate in the labour market.** Article 11 bis of the Personal Status Law of 1929 requires Muslim women to obey their husbands in exchange for spousal maintenance (*nafaqa*) (Government of Egypt, 1929<sup>[45]</sup>). While Article 1 of the Personal Status Law states that women do not lose spousal maintenance when leaving the house without permission, this only applies to situations permitted by Sharia (be it in written rule or custom).

**However, it is important to note that debates on reforming the Personal Status Law are ongoing.** Debates over reforming the Personal Status Law for Egyptian Muslims have been very lively in recent years. In 2019, Members of Parliament, as well as the Council of High Scholars of al-Azhar, presented their draft bills. In 2021, the government submitted its own draft bill to parliament. Both the al-Azhar and presidential bill prompted significant public debate, after which President Al-Sisi (2014-present) mandated the creation of a committee to review the draft and facilitate social dialogue. The committee, composed of ten judges, was established in 2022 (Moussa, 2024<sup>[46]</sup>).

**Going forward, and in order to formulate a balanced and gender-equal new personal status law, the committee should consult relevant government, religious and women’s rights experts.** Specifically, gender-discriminatory provisions should be repealed so as to ensure equal rights for husband and wife. For instance, Article 1 of Law No. 25 of 1920 and Article 11 of Law No. 25 of 1929 should be amended. Finally, policymakers and legislators should further work to guarantee equal rights between spouses

in marriage for all groups of the population regardless of their religious denomination. To gain public support for the reform, Egypt can build on Morocco's experience (Box 3.7) by ensuring that the committee in charge of drafting a new personal status law actively consults civil society organisations.

### Box 3.7. Women's rights groups help to reform Morocco's Family Code

In Morocco, women's rights groups have played an essential role in promoting reforms to the Family Law by raising awareness of women's rights issues effectively and mobilising society to support their cause. The most recent reform to Morocco's Family Code (*Moudawana*) dates back to 2003/2004, and was drafted in consultation with women's rights organisations. Despite significant opposition to the reform, the legal changes took effect in 2004, enhancing women's rights in a number of areas. Women are no longer required to obey their husbands. Instead, Articles 4, 51 and 52 establish that women and men enjoy equal rights as spouses and have mutual rights and duties (Centre for Public Impact, 2016<sup>[47]</sup>). In 2023, Morocco's House of Representatives took up discussions on possible amendments to the Family Code to "create a balance between Islamic teachings and the reality of modern Moroccan society" (El-Sadany and Jamali, 2023<sup>[26]</sup>).

### ***Improved paternity cover and expanding social protection to informal workers could boost women's labour market involvement***

**Promoting women's economic empowerment requires policies and laws that ensure gender equality in both the private and economic spheres, as these are intrinsically linked.** Social protection schemes guaranteeing that women have access to decent maternity leave while promoting a more gender-equal division of childcare can enhance women's ability to participate in the labour market in line with their aspirations and qualifications (UN Women, 2018<sup>[48]</sup>). In 2025, under the new Labour Law, Egypt brought its legislated duration of maternity leave into line with the ILO's Maternity Protection Convention (C183), even though Egypt is not a signatory (International Labour Organization, 2000<sup>[49]</sup>). Article 54 of the new Labour Law grants women four months of paid maternity leave and Article 55 protects their employment security, prohibiting employers from dismissing workers who are on maternity leave (Government of Egypt, 2025<sup>[39]</sup>). Female workers are also now entitled to paid maternity leave up to three times throughout their lifetime. Moreover, Article 128 of the new Labour Code introduces one day of paid leave for men workers in the event of childbirth.

**However, the absence of longer paid paternity and parental leave reflects the persistence of norms that view women as the primary child carers and men as the breadwinners.** For instance, data from the 2015 Time Use Survey showed that women in Egypt spent on average nine times as much time on unpaid care and domestic work as men (OECD Development Centre/OECD, 2023<sup>[50]</sup>). OECD calculations using the most recent Egypt Labor Market Panel Survey (2023) reveal important progress, although women still spend over five times as much time on unpaid care and domestic work as men (Chapter 6). This progress has been achieved through a reduction in women's time spent on such work, while men's has remained the same (CAPMAS; The Economic Research Forum, 2025<sup>[51]</sup>).<sup>4</sup>

**Evidence shows that specific paid parental or paternity leave schemes can improve gender equality outcomes – by balancing the time each parent devotes to childcare – as well as women's economic participation** (Chapter 6). Parental leave policies that provide well-paid, non-transferable, earmarked leave for fathers are found to be the most effective in ensuring uptake, thereby supporting gender equality (Baird, Hamilton and Constantin, 2021<sup>[52]</sup>; Kvannd and Brandth, 2019<sup>[53]</sup>). However, evidence from the MENA region reveals that while individuals may support legislative reforms aimed at increasing men's involvement in childcare, there is concern about peer acceptance of such reforms. Addressing these

perceptions and misconceptions could broaden the potential for legislative changes (UN Women, 2023<sup>[54]</sup>) (Chapter 6).

**With fathers now entitled to one day of paid paternity leave, policymakers should build on this important first step towards more gender-equal parental leave policies.** Notably, they should consider developing paid paternity and/or parental leave policies that entitle and require both parents to take paid leave to care for their newborn child. To ensure fathers' uptake of this leave, policymakers should include non-transferable days for each parent under parental leave schemes, or earmarked days for the father. Adjustments to the law should be accompanied by policies and programmes that promote a more gender-equitable division of childcare as an acceptable social norm. For example, leveraging the clout of national role models, in combination with mass media campaigns, would be effective tools for transforming persistent norms that may prevent fathers from taking paid leave even when it is available (Chapter 6). Colombia's parental leave reforms offer a valuable example for Egypt on how to expand fathers' rights to leave (Box 3.8).

### Box 3.8. Expanding fathers' rights to paid paternity leave: Lessons from Colombia

In 2021, Colombia enacted Law 2114, which introduced important changes to maternity and paternity leave policies. The duration of paid paternity leave was extended from eight days to two weeks and applied to permanent partners and adoptive parents. Under the current legislation, pregnant workers are entitled to 18 weeks of fully paid leave. As of 2021, upon mutual agreement, mothers can transfer 6 out of 18 weeks to their spouse or permanent partner to complement the paternity leave (OECD Development Centre/OECD, 2023<sup>[24]</sup>). These arrangements introduce a certain flexibility for parents over how to share care responsibilities, whilst ensuring a minimum participation by both partners through transferable leave weeks.

**Social protection schemes are important mechanisms for safeguarding workers' rights and socio-economic stability, but their reach is limited in settings with high levels of informal employment.** In 2019, Egypt issued a new Social Insurance and Pensions law (Law No. 148 of 2019) to increase workers' enrolment in social insurance and facilitate informal workers' access (International Labour Organization, n.d.<sup>[55]</sup>). The law consolidates different social security programmes into a single scheme for all workers, extends protection to additional categories of workers and allows informal workers to self-enrol. While the government covers employers' contributions for certain categories of informal workers, this provision applies to only a limited set of cases, such as domestic workers (Barsoum and Selwaness, 2022<sup>[56]</sup>).<sup>5</sup> With informal employment accounting for 71% of total employment in Egypt, the majority of informal workers are likely to remain without social protection despite the 2019 legal reforms. Although the informal employment rate is higher for men (73%) than for women (62%), this does not necessarily reduce concerns over women's economic empowerment (International Labour Organization, 2023<sup>[31]</sup>; Lopez-Acevedo et al., 2023<sup>[32]</sup>). As women's labour force participation remains low (Figure 3.2, Panel B), most do not benefit from social insurance. Additionally, as the majority of Egyptian men work in the informal economy, many will not benefit from social protection schemes that could promote greater gender equality in the economic sphere – such as paid paternity or parental leave. Chapter 7 discusses this law from the point of view of its impacts on formalisation.

**Policymakers should continue their efforts to increase the legal coverage of social insurance, especially to protect informal workers.** This would involve amending the Social Security Law to expand the categories of informally employed workers who are eligible for social insurance. This should be done in close collaboration with workers' unions and representatives of workers in different sectors and forms of employment. In the short to medium term, policymakers should consider combining the extension of contribution-based coverage with a social security net for financially vulnerable groups and workers without

a regular income who may face difficulties in paying regular contributions. In the longer term, policymakers should also consider making the currently voluntary self-enrolment provision for informal workers mandatory. The extension of legal coverage should be accompanied by strategies that incentivise social security registrations and contributions. A range of measures are possible – but must be thoroughly assessed – including, streamlining administrative processes for registration, and targeted awareness-raising campaigns for newly covered worker categories and their employers.

### ***Insufficient protection from violence can undermine women’s labour inclusion***

**Sexual harassment in the workplace constitutes a violation of human rights and poses a serious threat to survivors’ health, well-being and socio-economic inclusion.** At an international level, countries agree under the ILO Convention C190 on Violence and Harassment that violence and harassment “[.] may prevent persons, particularly women, from accessing, and remaining and advancing in the labour market” (International Labour Organization, 2019<sup>[57]</sup>). While Egypt is not a signatory of this convention, the Penal Code was amended by Law No. 141 of 2021 to strengthen the legal framework on sexual harassment. Specifically, Article 306 bis B was introduced to clarify that acts of sexual harassment also encompass the use of a position of power to require sexual favours from a person. It also increases penalties for acts of sexual harassment, with specific provisions in cases where the perpetrator has occupational, family or educational authority over the victim/survivor (Government of Egypt, 2021<sup>[58]</sup>). Prior to these amendments, the legislation on sexual harassment did not explicitly apply to the workplace, leaving women particularly vulnerable to this common form of violence (CEDAW, 2021<sup>[23]</sup>).

**Sexual harassment in the workplace is only one form of violence that can directly affect women’s ability to participate in the labour market and be economically empowered.** Any act of violence may undermine women’s economic empowerment and well-being – either directly or indirectly through long-term physical, psychological, mental or economic consequences (OECD, 2023<sup>[59]</sup>). This is the case for women who are participating in the labour market as well as for those who are not. For instance, in the case of (domestic) economic abuse, the survivor or victim can be deprived of access to or control over essential or productive resources which can consequently undermine their agency and economic opportunities. Moreover, victims or survivors of gender-based violence often face social stigma and shame which can limit their ability to actively participate in education, employment and public life. In turn, this can negatively affect their income-generating activities (CARE International, 2018<sup>[60]</sup>). The accumulated income losses experienced by victims or survivors; the human capital development foregone; the decreased productivity as a result of the detrimental effects of gender-based violence; and the need to provide essential services such as shelters or counselling services for victims or survivors all add up to a high cost for governments (OECD, 2023<sup>[59]</sup>).

**Women in Egypt can face violence in many spheres but it is most prevalent within the family.** The 2021 Egypt Family Health Survey revealed that three in ten ever-married women aged 15–49 experience some form of spousal violence (CAPMAS, 2021<sup>[61]</sup>). A special module was developed to investigate this issue and it assessed emotional, physical and sexual violence. Generally, the results were similar to those observed in the 2014 survey, with an increase in violence experienced during the last 12 months preceding the survey: from 19% in 2014 to 24% in 2021 (CAPMAS, 2021<sup>[61]</sup>). A survey conducted by the Central Agency for Public Mobilization and Statistics (CAPMAS), the United Nations Population Fund and the NCW in 2015 calculated the economic cost of violence against women at approximately EGP 2.2 billion (USD 71.1 million) (CAPMAS, UNFPA and NCW, 2015<sup>[62]</sup>). A recent academic study examined the relationship between domestic violence and its consequent cost in Egypt and found that the economic burden of domestic violence is substantial and multifaceted, affecting not only individual survivors but also families and society at large (Hafez, Mounir and El Zeini, 2024<sup>[63]</sup>). Challenges related to measuring violence against women, such as recognising what violence is, and fear of retaliation, often result in under-reporting, meaning the real figures may be higher than those presented in official surveys (OECD, 2023<sup>[64]</sup>).

**Egypt's Constitution mandates the protection of women from all forms of violence, but national legislation still includes some gaps.** Article 11 of the Constitution stipulates the state's commitment to protect women from all forms of violence and the Government of Egypt has taken multiple measures to tackle it (OHCHR, 2021<sup>[65]</sup>; CEDAW, 2021<sup>[66]</sup>). However, the existing legal framework does not criminalise domestic violence, and Article 237 of the Penal Code provides for reduced penalties in case of honour crimes (Government of Egypt, 2014<sup>[1]</sup>; Government of Egypt, 1937<sup>[67]</sup>; OECD/ILO/CAWTAR, 2020<sup>[7]</sup>). As a result, women and girls remain unprotected from physical, sexual, economic and/or psychological abuse within domestic settings, which can contribute to the impunity of perpetrators. Legal frameworks that comprehensively address all forms of violence without any exceptions, mandate investigation and prosecution, and provide protection and services for victims and survivors are indispensable to end and prevent violence against women.

**A strengthened institutional and policy framework will help to support the implementation of legal protections.** In 2022, a draft law to combat all forms of violence against women was submitted to parliament (OECD, 2023<sup>[9]</sup>). If enacted, its implementation would require a robust policy framework. Revising Pillar 4 on Protection in the *2030 Strategy of Women* could also provide the guidelines and resources needed for key actors responsible for implementation. The Government of Egypt has already improved its framework with the adoption of a National Human Rights Strategy, a National Strategy to Combat Violence Against Women, the National Strategy to Counter Female Genital Mutilation and National Strategy for the Empowerment of Egyptian Women (NCW, 2015<sup>[68]</sup>; NCW, 2017<sup>[69]</sup>; Government of Egypt, 2021<sup>[70]</sup>). Measures also included awareness-raising programmes and training for judges and prosecutors on violence against women as well as the creation of a one-stop shop for the protection of women victims of violence (CEDAW, 2021<sup>[66]</sup>; NCW, 2024<sup>[10]</sup>). Amendments of the Penal Code to end sexual harassment and female genital mutilation, and procedural changes to support the protection of identity of those who have experienced sexual violence were also important measures (UN Women Egypt, 2021<sup>[71]</sup>). The Ministry of Education and Technical Education also undertook several initiatives as part of its Women's Health and Protection from Violence Programme (Arab Republic of Egypt, 2025<sup>[72]</sup>).

**Policymakers – in close collaboration with civil society organisations and gender and women's rights experts – should develop comprehensive legal and policy frameworks that address and criminalise all forms of violence against women and provide for protection and support services for victims/survivors.** This could be operationalised by enacting a comprehensive law on violence against women that would define, criminalise and set penalties for all forms of violence – including all types of domestic abuse (physical sexual, psychological and economic) – wherever they occur. The CEDAW General Recommendation No. 35 on gender-based violence, and ILO Convention No. 190 on violence and harassment at work, provide indispensable international benchmarks for the development of such a comprehensive law. Meanwhile, policymakers and legislators should eliminate existing gaps in Egypt's national legislation that favour perpetrators' impunity. Concretely, Article 237 of the Penal Code providing for reduced penalties in the case of honour crimes should be repealed and the definition of rape should be expanded to include marital rape specifically.

**Legal gaps in domestic violence and particularly marital rape persist in all MENA countries.** To close these gaps, MENA countries, including Egypt, could follow the examples of other countries that have recently amended their Penal Codes. For instance, in 2021, Gabon issued Law No.005/2021 amending the Penal Code to expand the definition of rape by recognising marital rape as an offence. Committing rape against family members or a spouse is considered an aggravating circumstance which comes with more severe penalties.

**Experiences from other countries reveal that strict law enforcement needs to be combined with effective support for victims/survivors and the investigation of the crimes committed to protect women effectively in real life.** An OECD report based on input from 35 countries offers guidance and practices on how government spheres such as health, housing, justice, employment, and education can

work together to combat violence against women, particularly in private spheres (OECD, 2023<sup>[73]</sup>). It highlights Spain's approach, which combines a strong legal framework, specialised courts, co-ordinated multi-sectoral services, nationwide emergency support, robust data systems, and widespread prevention efforts through education and public campaigns.

**Egyptian policymakers should consider developing a dedicated action plan to accompany a newly enacted law on all forms of violence against women, as a revision of Pillar 4 on Protection in the Women 2030 Strategy.** Moreover, a sufficient budget should be allocated to continue and expand indispensable policy measures which Egypt is already carrying out through various initiatives,<sup>6</sup> such as: (i) sensitisation programmes and training for police, medical and social workers dealing with victims/survivors; (ii) provision of free legal aid for victims/survivors; (iii) setting up or expanding support infrastructure, including emergency shelters, medical and psychological support; (iv) and protection measures for victims/survivors. Egyptian authorities should continue investing in initiatives that create an environment where violence against women and girls is not tolerated, and is quickly detected and prosecuted, and where victims/survivors are offered holistic services. Strong long-term political commitment to enforce and implement the law on all fronts, in collaboration with all actors involved, is required to improve women's rights and lives both *de jure* and *de facto*, as Tunisia's experience shows (Box 3.9).

#### Box 3.9. Tunisia's landmark law on violence against women is undermined by weak implementation

In 2017, Tunisia enacted the landmark Law No. 2017-58 on the elimination of violence against women. This criminalised all forms of violence, including different types of domestic abuse; provided for free legal support for victims/survivors; mandated the setting up of specialised police units and training for police officers; established victims'/survivors' rights to medical and psychological support and follow-up; as well as setting up emergency shelters and housing services. Five years after the enactment of the law, however, research by Human Rights Watch reveals that weak implementation of the law has left women still at risk of violence (Human Rights Watch, 2022<sup>[74]</sup>).

### 3.4. Policy considerations to implement legal frameworks that promote gender equality

**Egypt has made important progress in enhancing women's rights, particularly in the area of economic empowerment, yet some legislative provisions and legal gaps continue to limit women's full realisation of their rights relative to men's.** In certain communities, informal laws and practices may also affect the reach of statutory laws. Establishing equal rights for women and men in all areas relevant to economic empowerment is a fundamental first step towards enhancing gender equality in the economic sphere. This involves updating existing laws to address any gaps, clarifying and disseminating legal texts, and ensuring effective enforcement. Complementary policies and programmes that address unequal social norms and informal laws can further support women's access to assets and labour inclusion. This section summarises the policy actions needed.

### ***Recommendation 1. Update laws to actively promote women’s economic rights and access to assets***

Egypt has introduced multiple legal reforms aiming to enhance women’s economic rights and promote gender equality in the economic sphere, including passing a new Labour Law in 2025. To ensure equal rights and economic opportunities for men and women, policymakers should update laws to close persistent legal gaps:

- **Policy consideration 1.** Grant women and men equal inheritance and property rights in line with CEDAW recommendations, and strictly enforce existing legislation.
- **Policy consideration 2.** Lift remaining limits on (non-pregnant) women’s employability in line with ILO Convention No. 111, which was ratified by Egypt.
- **Policy consideration 3.** Continue the preparation and consultation process to enable the reform of the Personal Status Law, ensuring that constitutional gender equality principles are respected and integrated.

### ***Recommendation 2. Revisit parental leave policies and continue efforts to expand social insurance coverage***

The enactment of the new Social Insurance and Pensions Law in 2019 (Law No. 148 of 2019) and the new Labour Law in 2025 (Law No. 14 of 2025) represent milestones in Egypt’s efforts to have more inclusive social and labour laws and policies. In order to further these efforts, policymakers should:

- **Policy consideration 1.** Develop a paid paternity or parental leave scheme that entitles and requires both parents to take paid leave to care for their newborn child.
- **Policy consideration 2.** Continue efforts to increase the legal coverage of social insurance and implement strategies that incentivise social security registrations and contributions.

### ***Recommendation 3. Strengthen the legal and policy framework to protect women effectively from all forms of violence***

Egypt’s Constitution (Article 11) mandates the state to protect women from all forms of violence. Policymakers should consequently develop comprehensive legal and policy frameworks that address and criminalise all forms of violence against women and provide for protection and support services for victims/survivors.

- **Policy consideration 1.** Enact a comprehensive law on violence against women to define and criminalise all forms of violence against women, and close persisting gaps in national legislation.
- **Policy consideration 2.** Develop a dedicated action plan with sufficient budget to implement crucial policy measures and support law enforcement.

***Recommendation 4. Address unequal social norms and informal laws and ensure stricter law enforcement***

Persistent informal (uncodified) laws grounded in customs and long-standing traditions, along with restrictive social norms, can limit women's access to assets and jobs. Building on ongoing initiatives to strengthen women's economic rights, policymakers should:

- **Policy consideration 1.** Design and implement initiatives to transform restrictive social and gender norms which are often reflected in informal laws.
- **Policy consideration 2.** Set up specific reporting mechanisms to identify and address legal violations in order to strengthen law enforcement.

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## Notes

<sup>1</sup> “The Hanafi School is one of the four major schools of Sunni Islamic legal reasoning and repositories of positive law” (Warren, 2013<sup>[75]</sup>).

<sup>2</sup> In general, in Egypt areas pertaining to personal status are governed by religious laws. For instance, in matters related to marriage, divorce or child custody, the non-Muslim religious minorities are free to follow their own laws based on the principles of their religion. The only exception related to personal status is inheritance.

<sup>3</sup> Under the new Labour Law (Law No.14 of 2025), coming into force on 1 September 2025, gender-based discrimination is prohibited by Articles 5 and 53.

<sup>4</sup> In 2015, women spent 5.4 hours per day on unpaid care and domestic work compared to 0.6 hours for men. In 2023, based on OECD calculations, women’s daily hours decreased to 3.5 hours per day whereas men’s remained stable at 0.6 hours.

<sup>5</sup> The bylaws that implement the Social Insurance and Pensions Law (Law 148 of 2019) specify nine specific groups of workers who qualify as informal workers and are thus covered by the law. These are: landlords/landladies with income below the minimum bound; intermittent construction workers; self-employed workers, such as street vendors and mobile workers; domestic workers; Islamic religious instructors (in mosques); Christian religious instructors/singers (in churches); survivors of deceased entrepreneurs whose enterprises are no longer operative; intermittent agricultural workers; and landowners and those with land tenure who have less than one “*feddan*” of land tenure/ownership (Barsoum and Selwaness, 2022<sup>[56]</sup>).

<sup>6</sup> Some specific policy measures and initiatives put in place by the Egyptian Government towards ending violence against women (EVAW) include establishing EVAW clinics within the department of Forensic Medicine, with doctors trained to deal with the cases of individuals subjected to violence; establishing Women’s Safety Medical Units in hospital universities to receive women who might have been subjected to violence; adopting a national referral pathway for essential services to be provided to women and girls subject to violence; establishing an EVAW unit within the Ministry of Justice; launching a “Safe Cities” programme to combat violence against women in public areas; and establishing Anti-violence Units in universities to provide reporting mechanisms, deal with the concerned parties and support the victims.

## 4. Spreading a culture of equality

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This chapter examines the role of social change and the evolution of gender norms in the promotion of women’s economic empowerment in Egypt. Using behavioural data, it analyses recent trends in attitudes towards gender equality. It also describes initiatives in Egypt and other countries to spread a culture of equality, for example by using role models and the media; working with men and boys, religious and community leaders, the family and the community; and adapting school curricula and parent-school engagement. The chapter concludes with several policy considerations for maintaining progress on spreading a culture of equality.

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## Key findings

- Deeply rooted gender norms and stereotypes can hinder the effective implementation of legal reforms aimed at promoting women's economic empowerment in Egypt, especially those around unpaid care and household chores, early marriage and teenage pregnancies, and violence against women.
- Despite improving attitudes towards gender equality, certain discriminatory norms remain in place, with many in society still viewing men as dominant in both economic and societal roles.
- With women in Egypt spending many more hours on unpaid care than men, addressing the unequal distribution of unpaid care work presents an opportunity to increase women's participation in the labour market. This will require policies and initiatives that promote shared responsibilities and challenge certain social norms.
- Early marriage affects 26% of girls, contributing to high-school dropout rates and limiting their educational and economic opportunities, especially in rural areas. The Egyptian Government has taken significant steps to address this practice, including raising the legal marriage age and imposing sanctions on adults who marry minors and on parents involved in child marriage. Despite improvements, early marriage continues to be an issue in Egypt.
- A whole-of-society approach is essential to spread a culture of equality in Egypt. Raising awareness and involving local communities and their leaders are key for transforming gender norms and promoting equality, as they can address deeply entrenched societal issues effectively. Harnessing both traditional and social media platforms is a powerful approach to challenge and reshape gender stereotypes, as is adapting school curricula to encourage more equitable perceptions of gender roles and promote the visibility of women in leadership and non-traditional roles.

### 4.1. Introduction

**Promoting women's economic empowerment is inherently linked to addressing gender norms and stereotypes.** Certain social norms can undermine the effective implementation of legal reforms and public policies, perpetuating existing inequalities. As discussed in Chapter 3, legal frameworks may sometimes reflect these norms, either by upholding them or by failing to address existing inequalities. In other cases, legal frameworks can be more progressive than prevailing social norms, but challenges in enforcement and implementation can limit their impact.

**In Egypt, as in other countries, deeply engrained social norms often resist change, making it difficult to implement reforms that challenge traditional gender roles and advance women's rights.** Therefore, fostering a culture of equality within society and the family is crucial to any strategy aimed at enhancing women's economic participation. Schools, religious and community leaders, and the media are essential allies in this effort.

**This chapter approaches the issue from two perspectives.** It first examines recent trends in the evolution of perceptions, attitudes and behaviours of the population, both male and female, towards gender roles, stereotypes, and norms in Egypt (Section 4.2). It then outlines the role of awareness raising, community leaders, role models, the media, and education in fostering the spread of a culture of equality

throughout the country (Section 4.3). The chapter concludes with considerations for policy makers (Section 4.4).

## 4.2. Social norms and gender stereotypes in Egypt: current trends

**For Egyptian authorities to increase women’s labour force participation and economic empowerment effectively, anticipating and understanding whether the public will accept or reject legal reforms and public policies is crucial, especially when these reforms aim for social transformation.** While promoting female economic participation may seem necessary to legislators or policymakers, it may not be as evident to the broader population. Therefore, implementing policies to support women’s economic participation requires a deep understanding of traditional gender roles within society and the family, as well as the associated norms and stereotypes. This approach notably requires the development and dissemination of innovative gender-sensitive data, including surveys that measure public opinions and attitudes, and time-use surveys.

### ***Gender norms have improved significantly in Egypt***

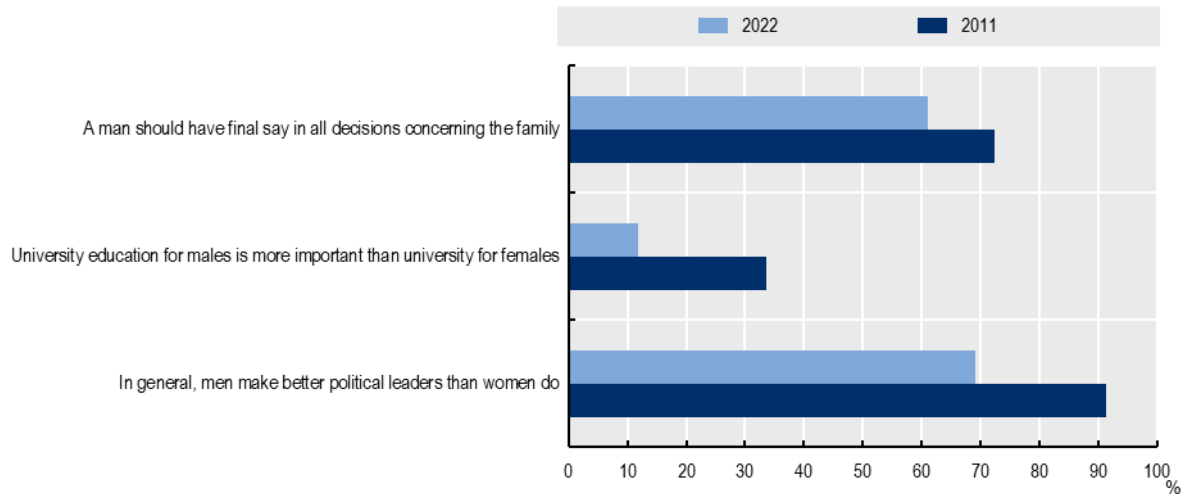
**Attitudes towards gender equality have improved over the past decade.** Data from the Arab Barometer survey (Arab Barometer, 2022<sup>[1]</sup>) indicate a shift in gender stereotypes. For example, the share of people who believe university education is more important for men than for women has dropped significantly – from 34% in 2011 to 12% in 2022. Similarly, those who think men make better political leaders than women declined from 90% to 69% over the same period (Figure 4.1). A 2023 World Bank qualitative survey highlights growing recognition of the value of women’s labour force participation, with women pointing to benefits such as independence, agency and self-worth, while men increasingly view it as essential to meet household financial needs (Zeitoun et al., 2023<sup>[2]</sup>).

**Despite these positive developments, some restrictive gender norms remain prevalent in Egyptian society.** While progress is evident, societal perceptions often still favour men as dominant figures in economic and social roles, limiting women’s economic empowerment. For instance, in 2022, 82% of Egyptians still believed that being a housewife is as fulfilling as working for pay, a higher rate than in neighbouring countries such as Tunisia (73%), Jordan (72%), Algeria (70%) or Morocco (62%) (OECD, 2023<sup>[3]</sup>).<sup>1</sup> The 2022 Arab Barometer survey revealed that over 60% of respondents agreed that a man should have the final say in all family decisions. This view is shared by more than half of Egyptian women, underscoring the deep-rooted nature of these perceptions (Arab Barometer, 2022<sup>[1]</sup>).

**These challenges continue to impact women’s opportunities in education and the workforce** (OECD, 2024<sup>[4]</sup>). Findings from the World Values Survey reveal that over 70% of Egyptians believe that men make better business executives than women (Inglehart et al., 2022<sup>[5]</sup>). Challenges also persist in the labour market: 98% of men and 88% of women in Egypt uphold the idea that men should have access to jobs before women when work opportunities are scarce. Furthermore, 43% of women report the need for permission from a father or husband to start a business, which can limit women’s entrepreneurial opportunities (OECD, 2024<sup>[6]</sup>).

### Figure 4.1. Despite improvements, men in Egypt are still perceived as holding a dominant position in society

For each statement, share of the population agreeing or strongly agreeing with the statement, 2022



Note: Data on the share of population agreeing or strongly agreeing with the statement "a man should have a final say in all decisions concerning the family" are from the 2017 Arab Barometer survey result instead of 2011, when that information for 2011 was not available.

Source: Arab Barometer (2022<sup>[1]</sup>), Arab Barometer Wave VII, <https://www.arabbarometer.org/surveys/arab-barometer-wave-vii/>; Arab Barometer (2017<sup>[7]</sup>), Arab Barometer Wave IV, <https://www.arabbarometer.org/surveys/arab-barometer-wave-iv/>; Arab Barometer (2011<sup>[8]</sup>) Arab Barometer Wave II, <https://www.arabbarometer.org/surveys/arab-barometer-wave-ii/>. Access in July 2024.

### ***Better shared care responsibilities can enhance women's labour market participation***

**The expectation that women are the main carers contributes to an unequal distribution of care work and household responsibilities, and remains a significant barrier to increasing women's participation in Egypt's labour market.** As in most countries around the world, women in Egypt continue to undertake the majority of unpaid care and domestic work. According to the fifth edition of the Social Institutions and Gender Index (SIGI) (see Box 3.1, Chapter 3), Egyptian women work on average 5.4 hours per day on unpaid care and domestic work, compared to only 0.6 hours for men (OECD, 2023<sup>[3]</sup>) (see Chapter 6 for a fuller analysis).

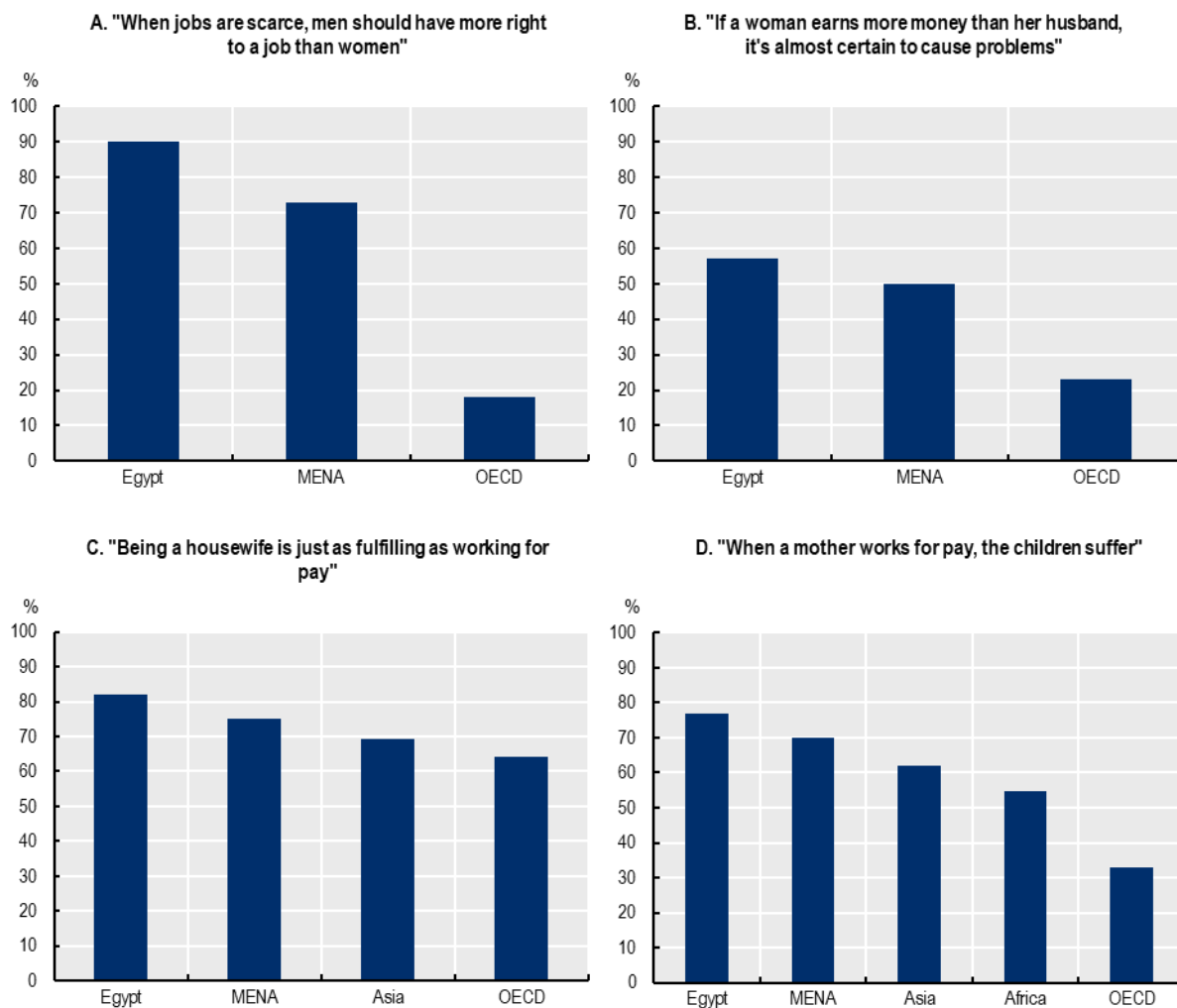
**These persistent imbalances reflect deeply rooted social norms that often associate women with caregiving roles, whereas men are viewed as breadwinners** (OECD, 2024<sup>[4]</sup>). Women are frequently expected to prioritise domestic responsibilities over professional aspirations. Such views are widespread across society, with only 13% of respondents disagreeing with the statement that "household income is the responsibility of the man only" (Zeitoun et al., 2023<sup>[2]</sup>). Over half of the population thinks the male head of the household should handle budgeting and spending, while close to 70% of men and 60% of women think women should be primarily responsible for helping children study (Arab Barometer, 2022<sup>[1]</sup>). A 2023 World Bank qualitative survey further highlights that some men express concerns about women achieving economic independence, fearing it could shift household dynamics or diminish men's role in the family (Zeitoun et al., 2023<sup>[2]</sup>). Indeed, data from the World Value Survey reveal that 57% of the Egyptian population agreed or strongly agreed that a woman earning more money than her husband is likely to cause problems – a higher share than the 50% MENA average and above the 23% average in OECD countries (Figure 4.2). Concerns about the impact of women's economic participation on children are also prominent. For instance, 77% of respondents in Egypt believe that children suffer when a mother works

for pay, compared to 70% in MENA, 62% in Asia, and 55% in Africa on average (Figure 4.2) (OECD, 2023<sup>[9]</sup>).

**Practical challenges further compound these issues.** In addition to societal norms, a shortage of workplace nurseries and similar support services often limits women's ability to join the workforce (Zeitoun et al., 2023<sup>[2]</sup>) (Chapter 6). When asked about the most challenging barrier to entry into the workplace for women, 38% of the Egyptian population pointed to the lack of childcare, a higher share than in most MENA countries surveyed<sup>2</sup> (Arab Barometer, 2022<sup>[11]</sup>). In response, the Government of Egypt has introduced several initiatives to facilitate women's access to affordable childcare. Notably, in 2022, EGP 250 million were allocated from the national budget to support childcare services. The Ministry of Social Solidarity, in collaboration with several NGOs, also contributed to the development and improvement of 991 nurseries, including 3 567 classrooms, and the enhancement of 21 family centres (NCW, 2024<sup>[10]</sup>). Although there is growing acceptance of women working, around 75% of the population believes that women should work primarily out of financial necessity, undermining the broader benefits of women's participation in the labour market (Zeitoun et al., 2023<sup>[2]</sup>).

**Figure 4.2. Discriminatory social norms tend to confine women to their domestic and reproductive role**

For each statement, share of the population agreeing or strongly agreeing with the statement, 2022



Note: Data are from wave 7 of the World Values Survey (WVS) (2017-2022) and from wave 6 of WVS (2010-2014) when data were not available for wave 7. In Panels A and C, the MENA average is based on data from 14 MENA countries out of 19; data are missing for Bahrain, Djibouti, Oman, Syria and the United Arab Emirates. In Panels B and D, the MENA average is based on data from 13 MENA countries out of 19; data are missing for Bahrain, Djibouti, Oman, Saudi Arabia, Syria and the United Arab Emirates.

Source: OECD (2023<sup>[9]</sup>), *Gender, Institutions and Development Database (GID-DB) 2023*, <https://doi.org/10.1787/7b0af638-en>; Inglehart et al. (2022<sup>[5]</sup>), *World Values Survey: All Rounds – Country-Pooled Datafile Version 3.0*, <https://www.worldvaluessurvey.org/WVSDocumentationWVL.jsp>.

### ***Preventing early marriage improves girls' higher educational attainment and labour market participation***

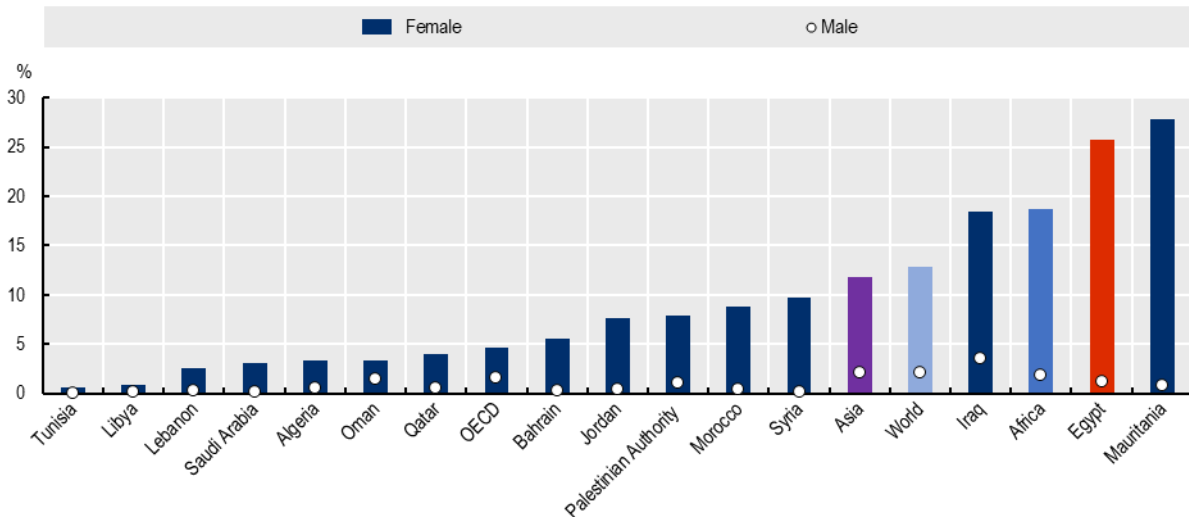
**The Egyptian Government has taken significant steps to close the gender gaps in enrolment and educational attainment, but customs such as early marriage still hinder girls' progress.** Today, nearly all girls and boys are enrolled in primary education, and in 2024 the gross enrolment rate stood at 97% for girls and boys (World Bank, 2025<sup>[11]</sup>) Furthermore, in 2025, women's gross tertiary enrolment rate (39%) is actually higher than men's by two percentage points (World Bank, 2025<sup>[11]</sup>), reflecting a trend

seen across many MENA countries (see Chapter 5 for more detail on education outcomes and policy). Over the past two decades, the educational attainment of girls in secondary education has also significantly increased. In 2020, 68% of girls attained at least secondary education level, against 67% of their male counterparts. However, challenges remain, as the share of out-of-school children in upper-secondary education remains high: 24.1% for girls and 22.7% for boys in 2021 (World Bank, 2025<sup>[12]</sup>). Early marriage remains a significant driver of school dropouts among girls. While boys tend to cite poor performance, a lack of interest in education, and getting a job as primary reasons for dropping out, 53% of girls cite marriage as the primary reason for leaving school (Ministry of Education and Technical Education, 2023<sup>[13]</sup>).

**Despite legal prohibitions, child marriage continues to affect girls disproportionately.** Over 26% of girls aged 15 to 19 years old are married, divorced or widowed<sup>3</sup>, compared to just 1% of boys (OECD, 2023<sup>[9]</sup>). Egypt has one of the highest rates of early marriage in the region (Figure 4.3). Early marriage is more prevalent in rural areas, particularly in Upper Egypt, where the median age at first marriage was 19.4 years in 2017, compared to 22.4 years in urban regions (UNICEF, 2017<sup>[14]</sup>). In some economically deprived areas the rates are even higher; for example, a 2019 study found that 48% of married women in the most underserved areas of the Menoufia Governorate were married before turning 18 (Alsaqa et al., 2019<sup>[15]</sup>). While the available data on early marriage in Egypt disaggregated by geographic area are outdated, they still offer insights into the rural-urban inequalities that persist across the country. However, it is important to note that these data may no longer accurately reflect the current situation, particularly in light of recent social and policy reforms, including those introduced under the “*Hayah Karima*” (Decent Life) initiative (United Nations, 2024<sup>[16]</sup>). While societal norms and economic considerations often underpin early marriages, they are also rooted in long-standing perceptions of women’s roles within the family and broader society. Factors such as family honour, religious misinterpretations and financial pressures – where marriage is viewed as a path out of poverty – further contribute to this practice (J-PAL/UNICEF, 2021<sup>[17]</sup>). The tradition of providing a customary payment or gift by the groom or his family to the bride or her family plays a complex role; while it can place financial strain on families, it is also seen as providing security for women, as marriage contracts guarantee the return of marital gifts in cases of divorce (Deng et al., 2023<sup>[18]</sup>).

**Figure 4.3. The rate of early marriages of girls is higher in Egypt than in most countries of the MENA region**

Child marriage rate as % of boys and girls aged 15-19 years-old, 2023



Note: Percentage of boys and girls aged 15-19 years who have been or are still married, divorced, or widowed.

Source: OECD (2023<sup>[9]</sup>), *Gender, Institutions and Development Database (GID-DB) 2023*, <https://doi.org/10.1787/7b0af638-en>.

**The consequences of early marriage extend beyond education to also affect the labour market.**

Adolescent motherhood is prevalent, with Egypt's rate of adolescent births standing at 42 for every 1 000 girls aged 15 to 19 in 2023 (World Bank, 2026<sup>[19]</sup>), which is 7 percentage points above the MENA region's average. This trend exacerbates educational and economic disadvantages, as young mothers typically complete fewer years of schooling and are therefore less likely to participate in paid employment. Consequently, many young women are unable to enter the labour market, contributing to Egypt's high NEET (not in employment, education, or training) rate for young women aged 15-24, which stood at 36.3% in 2024 according to data from the ILO, below the MENA average of 43.7% but well above the 14.9% of boys and young men in the same age group (ILO, 2025<sup>[20]</sup>) (Chapter 5). Recognising these challenges, the Egyptian Government has implemented important measures to curb early marriage and support girls' education and empowerment (Box 4.1).

### Box 4.1. Combatting early marriage in Egypt

The Egyptian Government stepped up efforts to combat child and early marriage in 2008 with the enactment of the Egyptian Child Law No. 126. This law raised the minimum marriage age for both girls and boys from 14 to 18 years. However, informal practices and societal norms continue to perpetuate child marriage, making it difficult to eliminate completely (J-PAL/UNICEF, 2021<sup>[17]</sup>). To address these challenges, the government launched the *National Strategic Plan for Prevention of Early Marriage* in 2014, aiming to cut child marriage by half within five years. This plan, developed by the National Population Council, uses a rights-based approach to uphold children's rights and actively involves religious organisations. It also focuses on empowering girls to resist societal and familial pressures, as well as raising awareness about the negative effects of child marriage through community campaigns (J-PAL/UNICEF, 2021<sup>[17]</sup>).

Despite these efforts, the prevalence of child marriage is still significant, with 26% of girls aged 15 to 19 being married (OECD, 2023<sup>[9]</sup>). To strengthen these measures, a new draft law was introduced in April 2022 which imposes imprisonment and fines on adults who marry minors, and sanctions officiants and parents involved in child marriages (Egypt State Information Service, 2022<sup>[21]</sup>). Additionally, the Ministry of Social Solidarity launched the Combatting Child Marriage campaign in July 2022 with the European Union, United Kingdom, and United Nations Development Programme to educate the public about the economic, social and well-being impacts of child marriage (UNDP, 2022<sup>[22]</sup>). However, legal measures to report child marriage are still lacking. Communities in rural areas, where marriages of girls are more prevalent, have a key role to play in identifying girls at risk and reporting the perpetrators.

Beyond preventing child marriage, it is also crucial to support girls whose education has been interrupted due to early marriage. These girls, especially those who are young mothers, need opportunities to re-enter the education system. This requires comprehensive support, including financial aid, psychological services and childcare, to ensure they can attend school. Examples from Argentina and Australia offer insights into effective support models. In Argentina, Maternity Rooms in secondary schools provide education and resources for young mothers, and early childhood development sessions for their children (UNICEF, 2021<sup>[23]</sup>). In Australia, programmes like the JET Childcare Fee Assistance subsidy offer financial support for childcare, enabling young parents to work or study.

**Violence against women and girls remains a concern, rooted partly in its social acceptance among both men and women.** Although this chapter does not cover violence against women and girls in detail (the issue is explored in Chapter 3), it is important to note that 35% of women consider a husband to be justified in hitting or beating his wife under certain circumstances. Additionally, 15% of women declare not feeling safe to walk home at night, compared to 8% of men (OECD, 2023<sup>[9]</sup>). The Egyptian Government has deployed efforts to combat violence against women and girls, including the adoption of national strategies, the establishment of a One Stop Shop, criminalising child marriage, imposing stricter penalties for sexual harassment, and organising awareness campaigns (NCW, 2024<sup>[10]</sup>). The government also launched the *Noura* programme in 2021, a girl-centric initiative aimed at creating a supportive ecosystem for girls' empowerment and eliminating various forms of harmful practices such as child marriage, female genital mutilation and discriminatory gender norms. The programme focuses on strengthening adolescent girls' life skills, health awareness and financial literacy, while also engaging families and communities to challenge deeply rooted stereotypes and social expectations (NCW, 2024<sup>[10]</sup>).

### ***Better data on gender-based beliefs and attitudes are crucial for effective policies***

**Reliable and up-to-date information on Egyptians' beliefs and attitudes is crucial to design and implement public policies supporting women's economic empowerment effectively.** Efforts to improve the collection, analysis and dissemination of sex-disaggregated data are key, due to the hidden nature of discriminatory social norms and the current lack of comprehensive data that are comparable between countries and over time. Egypt, supported by development partners, could minimise costs by integrating gender indicators into existing surveys while also leveraging emerging technologies such as artificial intelligence (AI) and big data to enhance data availability and analysis (OECD, 2023<sup>[9]</sup>). Egypt was the first Arab and African country to adhere to the OECD Recommendation on Artificial Intelligence in 2021.

### **4.3. Spreading a culture of equality**

**Given the pervasive nature of discriminatory perceptions and practices affecting women's economic empowerment, efforts are needed to encourage a change in attitudes across all levels of society.** This requires the involvement of virtually all stakeholders: both men and women, families and communities, the education system, community and religious leaders, and the media. Communication strategies play a crucial role in reinforcing the message that women's economic empowerment is not a zero-sum game, but rather a positive change that benefits society as a whole. This section first looks at initiatives being used to involve all key stakeholders in spreading a culture of equality, through role models, working with boys and men, engaging religious and community leaders, and using social media. It then outlines how the education system can play an important role.

#### ***Raising awareness and mobilising local communities can shift attitudes and mindsets***

**Public awareness campaigns are a cornerstone of Egypt's strategy to transform gender norms.** Recognising that change often occurs within communities, the involvement of local actors such as public authorities, private sector representatives and civil society organisations is essential. Egypt has launched several initiatives aimed at eradicating harmful practices and educating the population about the rights of girls and women (Box 4.2).

#### Box 4.2. Several initiatives in Egypt set out to change attitudes about women

In 2017, the National Council for Women (NCW) launched the *Ta'a Marbouta* initiative to advocate and communicate on the promotion of women's economic empowerment (see the section on the media below). The Ministry of Social Solidarity, in collaboration with UNDP, also implemented the *Waii* ("awareness") advocacy programme in 2020, which aims to reach vulnerable populations through 12 interlinked social messages around child marriage, female genital mutilation, and women's economic empowerment, among others. These social messages are delivered through a diverse communication and outreach plan, for example using local dialects and idioms in communication campaigns, organising house visits and seminars, relying on community and religious leaders, and creating social media content and advertisement. The *Waii* programme especially targets beneficiaries of the *Takaful* and *Karama* unconditional and conditional cash transfer programmes,<sup>4</sup> Egypt's national flagship social protection programme, launched in 2015 with support from the World Bank. Campaigns such as Protect her from FGM and the national girls' empowerment Initiative *Dawwie* ("voice that resonates with an impact") work at the grassroots level, engaging community leaders, religious authorities and local organisations to change the attitudes that support practices such as female genital mutilation (J-PAL/UNICEF, 2021<sup>[17]</sup>). *Dawwie* was launched in 2021 in partnership with UNICEF and uses a participatory approach to engage communities in discussions about gender norms, empowering both girls and boys. It encompasses various activities such as storytelling circles, intergenerational dialogues, and community dialogues showcasing positive *Dawwie* role models. The initiative has reached over 500 000 people across 21 governorates (J-PAL/UNICEF, 2021<sup>[17]</sup>).

*Using role models can be a powerful way to change attitudes*

**Encouraging the visibility of role models for girls and boys, as well as women and men, plays a key role in shifting perceptions surrounding gender roles.** For example, highlighting women who excel in traditionally male-dominated sectors, such as business leadership and STEM fields, can inspire the next generation and demonstrate the tangible benefits of gender equality. Similarly, normalising men's involvement in domestic responsibilities can challenge traditional norms and encourage positive behavioural shifts. Globally, initiatives such as Germany's *FRAUEN unternehmen*<sup>5</sup> and Mexico's *Niña STEM* showcase the power of role models. By connecting young girls with successful women in technology, engineering and business, these programmes break stereotypes and illustrate that gender equality creates opportunities for all.

**The Egyptian Government has made significant strides in enhancing the visibility and representation of women in leadership and decision-making roles.** The increase in the number of women holding parliamentary seats - from 14.9% of women in parliament in 2015 to 27.7% in 2022<sup>6</sup> (Inter-Parliamentary Union, 2022<sup>[24]</sup>) - and ministerial positions is not only a reflection of political will, but also of a strategy to provide role models who challenge traditional gender stereotypes. By showcasing women in leadership positions, these efforts seek to normalise the idea of women as leaders and decision makers, thus encouraging more women to pursue such roles (OECD/ILO/CAWTAR, 2020<sup>[25]</sup>); (Zeitoun et al., 2023<sup>[2]</sup>).

*Educating boys and men can help promote gender equality*

**To achieve meaningful social impact, programmes must also specifically engage men and boys, who often hold decision-making power regarding women’s participation in society and the labour force.** Interventions that redefine perceptions of masculinity and promote gender equality are key. For example, in 2017 the NCW launched the Because I am a Man campaign which aims at raising awareness among boys and men on the necessity and benefits of gender equality. Studies show that starting sensitisation at an early age can produce lasting change. The NCW’s *Noura* programme, described above, aims to engage boys aged 10-14 in supporting girls’ empowerment (NCW, 2024<sub>[10]</sub>). Successful approaches from other countries provide valuable insights too (Box 4.3).

**Box 4.3. Redefining perceptions of masculinity: lessons from India, Indonesia and Saudi Arabia**

A school-based programme in **India**, which engaged adolescents in gender equality discussions over two years, demonstrated long-term improvements in attitudes around equality (Dhar, Jain and Jayachandran, 2022<sub>[26]</sub>). In **Indonesia**, the Association for Women in Small Business Assistance (ASPPUK) promotes a more inclusive environment that not only empowers rural women but also helps men gain a better understanding of the importance of women’s economic empowerment for families and communities. It involves male facilitators and engages men in the process of strengthening women’s digital skills, access to finance, and leadership and decision making (OECD, 2025<sub>[27]</sub>). A study conducted in **Saudi Arabia** showed that while 82% of men supported female labour force participation, 72% underestimated other men’s support for women working outside the home (Bursztyn, González and Yanagizawa-Drott, 2020<sub>[28]</sub>). In misperceiving other men’s opinions, they were led to discourage their wives from working in order to abide by perceived informal social codes. When men were informed of other men’s actual opinions on the matter, they changed their views, leading to a 36% increase in the share of men who signed up their wives for job searching services (Bursztyn, González and Yanagizawa-Drott, 2020<sub>[28]</sub>). These findings underscore the value of awareness campaigns that not only challenge stereotypes, but also provide clarity on societal attitudes (J-PAL/UNICEF, 2021<sub>[17]</sub>).

*Equipping religious and community leaders with the tools to advocate for equality*

**Religious and community leaders play a central role in shaping societal norms in Egypt and across the MENA region.** Their influence and credibility make them key allies in promoting positive change. Equipping leaders with the tools to advocate for equality can drive further societal transformation. For example, in Indonesia, religious leaders have publicly opposed child marriage, using both religious interpretations and constitutional principles to support their message. Egypt is taking similar steps to leverage the leadership of community and religious figures to challenge harmful practices and foster a culture of inclusion and empowerment. Under the initiative of the NCW, in partnership with the Ministry of Endowments, Al-Azhar, and three churches, a group of 422 female religious leaders worked closely to raise awareness on women’s rights and empowerment. They organised meetings, workshops and home visits to address religious misconceptions, including around FGM and violence against women. They also promoted messages of tolerance, acceptance and peace. As part of the National Project for the Development of the Egyptian Family, the NCW also collaborated with male religious leaders to engage their communities and participate in awareness efforts through on-the-ground initiatives such as *Dawwar* Campaigns (NCW, 2024<sub>[10]</sub>).

### *Using the media can combat gender stereotypes and negative social norms*

**Using the media to induce a shift in social and gender norms can be very effective, notably by portraying equal roles between men and women and targeting various groups of society.** By representing and reinforcing cultural norms through television, films, advertisements and social media, the media industry can influence how people perceive gender roles and relate to role models (UN Women, 2018<sup>[29]</sup>). While traditional media can reach broad audiences, including older generations, digitalisation and the exponential use of social media holds significant potential to reach the youth, especially as over half of Egypt's population is now aged 25 or younger. This could allow for younger generations to change their attitudes and beliefs, with studies showing that restrictive beliefs are particularly prevalent in Egypt among younger and less-educated men (Zeitoun et al., 2023<sup>[2]</sup>). However, while social media can sometimes improve women's well-being through collective dialogue and engagement, provide an outlet for self-expression and encourage women's participation in social, economic and political activities (Shata and Seelig, 2021<sup>[30]</sup>), it can also have the opposite effect, especially given that patriarchal and traditional gender roles are increasingly promoted through social media.

**Recognising the need to enhance the way women are represented in the media, several initiatives in Egypt are seeking to promote more balanced portrayals and support progress toward gender equality.** Some researchers have recently noted a positive evolution within advertising towards more equal gender representations (Abboud, 2020<sup>[31]</sup>). In collaboration with several international organisations, the NCW launched the *Ta'a Marbouta* campaign in 2017 as an integrated media advocacy campaign that used several media types (television, advertising, newspapers, Facebook, etc.) and a variety of content, such as songs, testimonials, infographics and storytelling (UN Women, 2017<sup>[32]</sup>). Ahead of the Curve, on behalf of UN Women, has created a Media Monitoring Toolkit to support media producers in improving their depiction of women, men and the power dynamics of the relationship between them (UN Women, 2018<sup>[29]</sup>). Efforts to leverage both traditional and digital media to challenge harmful social norms and raise awareness on gender equality include campaigns such as *Taht El Wasaya*, and initiatives like Noura animations (NCW, 2024<sup>[10]</sup>). Evaluations of mass media programmes in other countries prove that such programmes can be effective in changing attitudes about violence against women (Box 4.4) (J-PAL/UNICEF, 2021<sup>[17]</sup>).

#### **Box 4.4. Media programmes around the world have changed attitudes towards women's roles**

In rural Uganda, a media campaign using videos focused on reporting gender-based violence led to an increase in women's willingness to speak out about their experiences and a reduction in violence against women within the community (Green, Wilke and Cooper, 2020<sup>[33]</sup>). Similarly, in Nigeria, an entertainment TV series designed to discourage domestic violence resulted in a lower likelihood of men justifying such behaviour (Banerjee, La Ferrara and Orozco, 2019<sup>[34]</sup>). Popular media can play an important role. In Brazil, Ferrara, Chong and Duryea (2012<sup>[35]</sup>) found statistically significant links between women having access to soap operas that featured independent female characters who had few, if any, children, and the country's rapid decline in fertility. The #inFAIRness campaign, developed in the Philippines, actively engages men as advocates for women's economic empowerment using media platforms to promote gender-equitable norms (Loiseau and Beck, 2024<sup>[36]</sup>). In Côte d'Ivoire, local radio broadcasts and mobile phone videos have been employed to shift attitudes, emphasising the importance of both parents' involvement in early childhood education and care (Loiseau and Beck, 2024<sup>[36]</sup>).

### ***School curricula can be adapted to promote positive attitudes towards gender equality***

**Education plays a crucial role in shaping the population’s opinions, attitudes and behaviours and therefore needs to be at the centre of Egypt’s strategy to combat restrictive gender norms and stereotypes.** School curricula and textbooks are central to the learning process and reflect the values and messages that the government wants to convey to the population (OECD, 2023<sup>[37]</sup>). In recent years, Egypt has taken important steps to adapt the school curricula to promote gender equality and women’s and girls’ empowerment. A major reform of the general education curriculum began in 2017 and has been implemented progressively, reaching Grade 5 in 2023. The reformed textbooks highlight Arab female role models such as scholars and influential leaders, and encourage critical thinking about cultural norms. The new curriculum distinguishes between positive customs (for example respect for elders) and harmful practices, such as female genital mutilation and early marriage. Several OECD countries have also implemented policies to promote gender-balanced representation in curricula and course materials. For example, in 2018 Sweden revised the pre-school curriculum to emphasise the importance of counteracting gender patterns at the earliest stage of children’s development (OECD, 2023<sup>[38]</sup>).

**As well as revising school textbooks, it is also crucial to equip teachers with teaching practices that promote equality between men and women.** For instance, equality between men and women has been included in teacher training since 2021 in Egypt (World Bank, 2024<sup>[39]</sup>), while the Mind the Gap project aims at preparing practitioners and educators to address stereotypes and unconscious gender biases in Belgium, Italy, Portugal and Spain (OECD, 2023<sup>[38]</sup>).

### *Engaging families and communities can help in creating equal education*

A broad education strategy aimed at challenging power relations and gender norms should also build on the dialogue and interactions between the school environment, families and community stakeholders (UNICEF, 2021<sup>[23]</sup>). One essential pre-requisite for the success of such a whole-of-school approach is the capacity to engage relevant stakeholders – committees for school management, parent-teacher committees, as well as community and religious leaders – around the common objective of transforming stereotypes, attitudes, norms and practices. In addition to the impacts on attitudes and norms, this consultative process can significantly enhance children’s labour market skills. For example, the beneficial effects will likely be stronger among girls from poor backgrounds, whose parents are likely to be more willing to keep them in education if they perceive that through schooling their girls will learn more than by working at home from an early age (Assaad, Levison and Dang, 2010<sup>[40]</sup>). As the SIGI Country study in Côte d’Ivoire showed, while boys’ education is prioritised when resources are scarce, a compelling factor for sending girls to school is the actual return on their education, as they may hold better paying jobs (OECD, 2022<sup>[41]</sup>). Several countries have implemented successful programmes to engage parents in supporting gender equality within schools, which might offer some inspiration for Egypt (Box 4.5).

#### Box 4.5. School-parent collaborations from multiple countries show their value for changing attitudes

International practices include Zambia's Girls 2030 programme, which focuses on vulnerable girls by reducing dropout risks in the critical transition from primary to secondary school education, and providing career assistance in their access to the labour market (UNICEF, 2021<sup>[23]</sup>). It involves the creation of skills and career clubs at school, programmes on sexual and reproductive health, financial literacy and career guidance. District career and skills camps allow girls to work with role models. Girls can spend a two-week work internship placement programme during school holidays. In early 2021, the programme was implemented in 150 schools with 5 560 girls in school clubs, 256 girls attending career camps and 50 internship placements. The programme is run by the Ministry of General Education with UNICEF and Restless Development.

Pedagogical guidelines implemented by the Chilean Government encourage schools to take a more proactive approach to engaging families by exploring options for co-operation with parents' associations (OECD, 2021<sup>[42]</sup>). The guidelines include an information video that parents can watch before participating in a discussion meeting. In Ireland, guidelines prepared by the Ministry of Education and Science provide the parents of children from primary and secondary schools with information about school obligations in relation to gender equality and the supportive role that parents can play (Council of Europe, 2015) (EIGE, 2020). The Spanish Irene programme informs and trains parents as part of a wider initiative aimed at preventing sexual violence committed by young cohorts in secondary education (Council of Europe, 2015). In Northern Morocco, local organisation Mhashass, in partnership with UN Women, has initiated gender-equality and masculinity training for high-school boys in the community, enabling them to become training facilitators. This has contributed to a gender-sensitive community environment (UN Women, 2018).

#### 4.4. Policy considerations for spreading a culture of equality in Egypt

While Egypt has been actively exploring options and taking steps to spread a culture of equality in recent years, the following policy considerations could be taken forward:

##### ***Recommendation 1. Build a stronger evidence base on social norms and gender discrimination***

Reliable and up-to-date information on Egyptians' beliefs and attitudes is crucial to design and implement public policies supporting women's economic empowerment effectively. Egypt can:

- **Policy consideration 1.** Continue supporting initiatives that enhance the collection of sex-disaggregated and intersectional data to build the evidence base on gender norms and stereotypes.
- **Policy consideration 2.** Minimise costs by integrating gender indicators into existing surveys and leveraging technologies such as AI and big data.

### ***Recommendation 2. Tackle early marriage and support teenage mothers***

Early marriage affects girls' educational outcomes and their labour market participation, and continues to be an issue in Egypt despite important legal reforms. To go further, Egypt can:

- **Policy consideration 1.** Strengthen efforts to prevent early marriage through awareness campaigns and community-based interventions.
- **Policy consideration 2.** Provide targeted support to teenage mothers, including financial assistance, psychological support, and childcare services to facilitate their re-entry into the educational system.

### ***Recommendation 3. Normalise the equal sharing of care responsibilities***

The expectation that women are the main carers remains a significant barrier to increasing women's participation in the labour market. In addition to efforts to expand access to childcare and long-term care, and increase paid paternity and parental leave (Chapter 6), Egypt can:

- **Policy consideration 1.** Strengthen initiatives that normalise the equal distribution of unpaid care work between men and women.
- **Policy consideration 2.** Initiate strategies that challenge the perception of caregiving as a responsibility only for women.

### ***Recommendation 4. Spread a culture of equality through community campaigns and use of media***

Discriminatory perceptions and practices still affect women's economic empowerment. Communication strategies are needed that reinforce the message that women's economic empowerment is a positive change that benefits society as a whole. Egypt can:

- **Policy consideration 1.** Expand campaigns that involve religious and community leaders to raise awareness on girls' and women's rights, especially in rural and underserved areas.
- **Policy consideration 2.** Build on existing initiatives led by NCW to foster visible female role models and community-based advocacy.
- **Policy consideration 3.** Continue leveraging traditional and social media platforms to promote positive representations of women in leadership and non-traditional roles, including content that encourages more equitable gender norms and challenges harmful stereotypes.

### ***Recommendation 5. Integrate gender equality into education systems***

Education plays a crucial role in shaping the population's opinions, attitudes and behaviours and therefore needs to be at the centre of Egypt's strategy to combat restrictive gender norms and stereotypes. Steps to take include:

- **Policy consideration 1.** Modernise school curricula to promote gender-equal values from an early age, ensuring female role models are represented and gender biases in content are addressed.
- **Policy consideration 2.** Train educators to adopt inclusive teaching practices that promote equality and challenge gender stereotypes in the classroom.
- **Policy consideration 3.** Encourage greater collaboration between schools, families and community actors to promote values of equality through both formal and informal educational spaces.
- **Policy consideration 4.** Foster collaboration with families and communities to encourage more equitable gender norms.

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## Notes

<sup>1</sup> This sample is not representative of the entire population.

<sup>2</sup> As a comparison, the share of the population who considers that the lack of childcare poses the most challenging barrier to entry into the workplace for women is 26% in Algeria, 28% in Iraq, 34% in Jordan, 22% in Lebanon, 21% in Libya, 32% in Morocco and Tunisia, and 24% in the Palestinian Authority.

<sup>3</sup> These data come from the OECD Social Institutions & Gender Index database, which is based on the [World Marriage Data \(2019\)](#) and [Unicef Child Marriage data \(2022\)](#).

<sup>4</sup> The *Takaful* and *Karam* conditional and unconditional cash transfer programme is one of Egypt's largest investments in human capital development and was launched in 2015 with the support of a USD 400 million World Bank programme. It is implemented by the Ministry of Social Solidarity. As of December 2023, the programme has reached 4.67 million households (around 17 million citizens) and 74% of card holders are women.

<sup>5</sup> The Federal Ministry for Economic Affairs and Climate Protection launched the *FRAUEN unternehmen* initiative to encourage women to become self-employed and to inspire girls to become entrepreneurs: <https://www.bmwk.de/Redaktion/DE/Dossier/frauen-unternehmen.html>.

<sup>6</sup> The share of women in parliament comes from the global data on national parliaments IPU Parline, which provides the monthly ranking of women in national parliaments in all countries.

## 5. Accessing education and skills

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This chapter reviews the progress Egypt has made in closing gaps between men and women in education participation, attainment and performance. It describes the policy landscape promoting the improvements to the quality, accessibility and competitiveness of its education system, as well as efforts to eradicate illiteracy. It considers the benefits of early childhood education and care for children, mothers and wider society, but notes that progress in widening participation has slowed. It then looks into the reasons why some girls continue to drop out of education early and remain out of both education and employment. It also considers the role of technical education in providing the skills the labour market needs. The chapter ends with concrete policy recommendations.

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## Key findings

- Egypt has made significant strides in closing gaps between boys' and girls' educational enrolment, attainment and outcomes, although differences persist in the fields of study they choose to pursue.
- Women in Egypt are more educated than ever before and participate in tertiary education at higher rates than men.
- Educational outcomes differ between socio-economic groups, based on their gender, age, income level and geographic location. Illiteracy rates remain higher for women, and for people living in rural areas. Of the 2 million young women aged 15-29 who do not know how to read and write, three-quarters live in rural areas.
- Traditional gender norms that result in a higher burden of unpaid domestic and care work, and high rates of early marriage, mean adolescent girls are particularly at risk of dropping out of upper secondary school.
- To make further progress, targeted promotion of girls' participation in education and tackling early school leaving will be key, especially in rural and disadvantaged areas. Encouraging enrolment in high-quality early childhood education and care and encouraging more girls to consider science, technology, engineering and mathematics subjects and technical education will make better use of Egypt's talent pool.

### 5.1. Introduction

**Access to education and skills development is key to enabling both men and women in Egypt to participate actively in the workforce**, supporting increased productivity, innovation, social cohesion and economic progress.

**As part of its reforms to improve the educational achievements of all children, Egypt has made impressive strides towards improving girls' educational outcomes in recent decades.** Today, women in Egypt are better educated than ever before and have closed gender gaps in educational attainment at all levels. This offers immense potential for boosting women's opportunities in an evolving labour market. Yet challenges persist, as Egypt's education system amplifies inequalities in opportunities across socio-economic groups, with high rates of illiteracy persisting among women in rural areas, for example. Moreover, women are still concentrated in gender-stereotypical educational pathways and study programmes, often with poor labour market prospects. To ensure that education works for all, Egypt needs to address capacity barriers and improve the overall quality of education, while also tackling harmful social norms and stereotypes.

**This chapter reviews the progress Egypt has made in closing educational gaps between men and women at all levels.** Section 5.2 looks at trends in enrolment, attainment and learning outcomes and the policies that have contributed to Egypt's educational progress and success in tackling illiteracy. Section 5.3 considers the benefits of early childhood education and care (ECEC) and the opportunities to improve both participation and quality. Section 5.4 examines the reasons why some girls continue to drop out of education early, while Section 5.5 reviews the role of technical education in helping to unlock young women's talents, giving them the skills the labour market needs. Section 5.6 closes the chapter with a set of recommendations to enable policymakers to make further progress in expanding women and girls' participation in education, extending the benefits of ECEC to more of society, and further strengthening the take up of science, technology, engineering and mathematics (STEM) studies among Egypt's women.

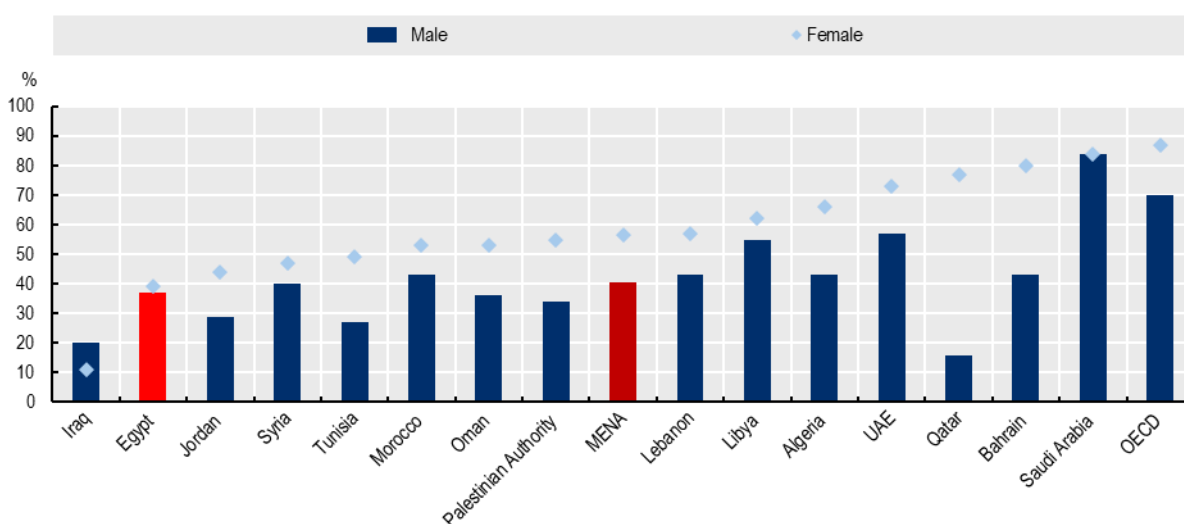
## 5.2. Gender gaps in education participation, attainment and performance

### ***Widening access to education has helped to close gaps between women and men at all levels and by all measures***

Over the past 20 years, total enrolment has steadily increased across primary, secondary and tertiary level, in line with the growth of the population. Virtually all girls and boys in Egypt are enrolled in primary education, with a gross enrolment rate in 2024 of 97% for both boys and girls (World Bank, 2025<sup>[1]</sup>). In 2025, the tertiary gross enrolment rate reached 39% for women and 37% for men, although it remains lower than the rate for women in most other MENA countries (Figure 5.1). Female students now slightly outnumber their male counterparts, reflecting the impact of targeted government initiatives such as scholarship programmes and awareness campaigns to promote girls' education (NCW, 2024<sup>[2]</sup>). Women make up a slight majority of students in public universities (53%), which could be considered the most prestigious higher education sector (CAPMAS, 2023<sup>[3]</sup>). The share reaches 59% of all enrolled students at postgraduate level (CAPMAS, 2023<sup>[4]</sup>).

**Figure 5.1. Women have slightly higher tertiary gross enrolment rates than men in Egypt**

Gross enrolment (%) in tertiary education, 2025, or latest year available.



Note: Gross enrolment is the total enrolment, regardless of age, divided by the population of the age group that officially corresponds to the level of education shown. The average for the MENA region was computed using the gross enrolment rates from the MENA countries included in the figure.

Source: World Bank (2025<sup>[1]</sup>), *World Development Indicators (DataBank)*, <https://databank.worldbank.org/source/world-development-indicators> (accessed August 2025).

**Women are also catching up with men in their educational attainment at all levels.** In 2012, among people aged 25 and over, 51% of men and 39% of women in Egypt had at least an upper secondary education. By 2023, the shares reached 61% for men and 51% for women (World Bank, 2025<sup>[5]</sup>). Girls are now outperforming boys in completing high school and the *Thanaweya Amma* school leaving exam, even in rural Upper Egypt.<sup>1</sup> While women represented 39% of students enrolled in higher education in 2023/2024, they made up 53% of higher education graduates (CAPMAS, 2024<sup>[6]</sup>).

**Learning outcomes are improving for both girls and boys although they remain low in international comparisons.** The Progress in International Reading Literacy Study (PIRLS) found reading skills at grade

4 had improved between 2016 to 2021 despite the COVID-19 pandemic, which might be attributable to improvements in the education system (Patrinos, Jakubowski and Gajderowicz, 2024<sup>[7]</sup>). Nevertheless, Egypt scores lower than other countries participating in the assessment (Mullis et al., 2023<sup>[8]</sup>). Girls outperform boys in mathematics and science, according to the results of the Trends in Mathematics and Science Study (TIMSS) assessment (Mullis et al., 2024<sup>[9]</sup>), although students' performance in these disciplines is also low by international standards.

**Greater participation in education has greatly reduced female illiteracy.** In 2022, 69% of women aged 15+ were literate, up from 63% in 2013 (World Bank, 2025<sup>[11]</sup>). This figure, however, hides differences based on age, income level and geographic location. According to the 2017 census, of the 2 million young women aged 15 to 29 in Egypt who were illiterate, 75% lived in rural areas (World Bank, 2018<sup>[10]</sup>).

**As in many other countries, families' socio-economic background – notably their level of wealth and education – influences educational outcomes in Egypt** (Ersado and Gignoux, 2017<sup>[11]</sup>). A study using data from the 2014 population survey found that students from the richest quantile of families were more likely to enter higher education, and achieved a better score in the *Thanawiya Amma* exam (Abdelkhalek and Langsten, 2020<sup>[12]</sup>).

### ***Education reforms and government initiatives have helped to improve attainment and tackle illiteracy***

**Changes to the school year have improved educational attainment among Egyptian children, especially those from economically vulnerable backgrounds.** In the late 1980s, Egypt put in place a major educational reform that shortened primary education from six years to five, while keeping preparatory education at three years. At the same time, the school year was lengthened. This led to a net gain in teaching hours: before the reform, students attended school for a total of 288 weeks over a period of 9 years, whereas afterwards, they attended for a total of 304 weeks over 8 years (OECD, 2015<sup>[13]</sup>). The evidence suggests that girls, particularly those from rural or low-income households, reaped the bulk of the benefits of this reform, both in terms of improved educational achievements and in social and economic outcomes later in their lives (Elsayed and Marie, 2020<sup>[14]</sup>). These gains are probably due to lower-income families re-assessing the opportunity costs of letting their children complete secondary education. In 2020, the Ministry of Education exempted female heads of household from school fees.

**The Government of Egypt has set ambitious policy priorities to improve the quality, accessibility and competitiveness of its educational system.** Extensive investment in school construction since the 1980s, supported by specific programmes in favour of girls' education, have strengthened the participation of girls in school programmes. The Education Sector Plan for Egypt 2023-2027 aims to boost capacity across all levels of education, although these ambitions rely on private and other non-state funding (Ministry of Education and Technical Education, 2023<sup>[15]</sup>). The government has established 200 community schools in the neediest areas. Recent campaigns led by the Ministry of Education, such as the Girls Education Initiative, have particularly targeted rural areas. The *Haya Karima* project has expanded access to education by reducing classroom overcrowding and improving school infrastructure, including by constructing or replacing over 15 000 classrooms and rehabilitating 1 300 schools, more than half of which are located in Upper Egypt. However, current government spending on education (fiscal year 2023/24) is estimated at 7.7% of total public spending, which is below the 10% average government spending on education across OECD countries (from primary to tertiary level) (OECD, 2023<sup>[16]</sup>).

**Egypt has also put in place various programmes and initiatives to eradicate illiteracy.** These have been led by the Egyptian General Authority for Literacy and Adult Education, in co-ordination with related ministries and civil society. For example, Ain Shams University launched online literacy classes and digital training programmes for rural areas, which won the 2021 UNESCO Confucius Prize for Literacy (Egypt Independent, 2021<sup>[17]</sup>). According to Egypt Today, in 2021, over 58 000 teachers and mentors were trained in teaching literacy classes, providing job opportunities for young graduates in illiteracy eradication

programmes (Egypt Today, 2021<sup>[18]</sup>). That same year, the Egyptian authorities managed to lift 410 000 people out of illiteracy (Egypt Today, 2021<sup>[18]</sup>).

**There have also been initiatives to address education and literacy gaps among women, especially in rural areas.** The National Council for Women (NCW) has launched several initiatives, including the National Project for the Development of the Egyptian Family, aimed at improving family well-being and women's education, and a collaboration with UN Women on Closing the Gender Gap in Education, which targets barriers to girls' education in rural communities (NCW, 2024<sup>[2]</sup>).

### ***Differences between women and men persist in the fields they choose to study***

**Female students are over-represented in fields with poorer labour market outcomes.** For instance they are more likely to study subjects such as education, and Islamic and Arab studies, which are often characterised by higher unemployment rates and lower wages for graduates (UNESCO, 2021<sup>[19]</sup>). The latest data from Egypt's Central Agency for Public Mobilization and Statistics (CAPMAS) indicate that women comprise only 31.3% of students in information and communications technology (ICT), and 30.5% in engineering degrees, but form the majority of graduates in health and welfare (61%) and natural sciences (56%). However, although women remain under-represented in engineering, computer science, IT and law, the share of female students in these fields is higher than in many other countries.

**Girls need to be encouraged to consider STEM careers well before post-secondary education.** Teachers and parents can play a significant role in addressing gender biases and encouraging girls' interest in STEM. In particular, female science and mathematics teachers have been shown to act as role models, motivating girls to form STEM career aspirations (Ahmed and Mudrey, 2018<sup>[20]</sup>; Breda et al., 2021<sup>[21]</sup>). Evidence from policy interventions in French high schools found that the most effective role model interventions are improving students' perceptions of STEM careers, without the need to overemphasise that women are under-represented in these fields (Breda et al., 2021<sup>[21]</sup>). A number of OECD countries have used mentoring programmes and teacher education to enable girls to make informed decisions about their future careers (Box 5.1).

#### **Box 5.1. Encouraging girls into STEM: Lessons from OECD countries**

**Mentorship programmes help girls identify positive role models, including by drawing inspiration from women in high-level positions in public and private companies.** Mentorship programmes increase self-confidence, boost communication skills, and durably enhance leadership qualities, which will benefit girls during their careers.

**A number of OECD countries have programmes encouraging girls to consider a STEM career.** GirlsInSTEM, a collaboration of organisations from Belgium, France, Spain and Poland, was launched in 2020 to organise bootcamps for girls to engage with STEM and provide toolkits for educators (GirlsInSTEM, 2020<sup>[22]</sup>; OECD, 2023<sup>[23]</sup>). In 2017, the OECD and the Government of Mexico jointly launched the programme *NiñaSTEM PUEDEN*, which aims to stimulate the interest of Mexican girls in STEM subjects. The programme consists of educational meetings outside of the classroom with female mentors who are successful in STEM fields (Government of Mexico, 2017<sup>[24]</sup>). Another Mexican programme, *Código X*, promotes the inclusion of girls and young women in ICT professions through workshops, conferences and hackathons. Participants learn about digital literacy, robotics and programming, as well as career opportunities in ICT (OECD, 2018<sup>[25]</sup>). The *Alianza STEAM por el talento femenino* (STEM Alliance for Female Talent) is an initiative by the Spanish Ministry of Education and Vocational Training that aims to promote STEM occupations for girls and young women. The platform

bundles several initiatives across Spain and in its regions that are implemented through a network of organisations and companies that have joined the alliance (Government of Spain, 2024<sup>[26]</sup>).

**Some countries have focused on training teachers to help young people discover their STEM abilities.** Under the Supporting Effective Educator Development (SEED) programme, the United States Department of Education provides federal grants to support teaching excellence through evidence-based education, professional development and training activities for educators in primary and secondary schools. In 2020, the department provided a total of USD 73.7 million in federal grants to different projects across the country, many with a focus on teaching in STEM subjects (U.S. Department of Education, 2020<sup>[27]</sup>; 2024<sup>[28]</sup>).

**Since the 1990s, the Egyptian Government has supported various initiatives to attract girls to STEM subjects,** notably through the Egyptian Academy of Scientific Research and Technology. For example, the academy manages various awards to celebrate achievements in the fields of science and technology by Egyptian women (British Council, 2021<sup>[29]</sup>). Non-government organisations (NGOs) and private companies have also put in place initiatives to encourage female participation in STEM. For instance, General Electric has run a mentoring workshop for female high school students from New Cairo to nurture their interest in pursuing STEM careers. Mentoring and role models have shown to have concrete positive results in stimulating girls' interest in STEM fields (GE Vernova, 2023<sup>[30]</sup>; Stoeger et al., 2013<sup>[31]</sup>). The Egyptian Ministry of Education and Technical Education co-founded two boarding STEM high schools – one for boys and one for girls – inaugurated in 2011 and 2012 in an innovative transdisciplinary and female-friendly approach to ensuring equitable STEM education opportunities.

### 5.3. Boosting early childhood education and care

**High-quality and accessible early childhood education and care (ECEC) has a doubly positive effect: on children, and on their mothers.** High-quality ECEC has short- and long-term benefits for children's learning, development and well-being, giving all children a strong and equitable start and improving social and educational outcomes at a later stage (OECD, 2021<sup>[32]</sup>; Krafft et al., 2024<sup>[33]</sup>). Readily available and affordable ECEC can also significantly lower women's burden of unpaid domestic and care work and has been shown to support mothers' return to the labour market, allowing more women to take on paid employment (OECD, 2018<sup>[34]</sup>), as discussed in more detail in Chapter 6.

**Enrolment in pre-primary education has plateaued in recent years in both absolute and relative terms.** The number of children in pre-primary education reached just below 1.5 million (1 480 256) in 2018/19, but then fell to approximately 1 425 420 in 2022/23, before increasing again to 1 477 427 in 2023/24. In 2021, gross enrolment in pre-primary education stood at 29% for both boys and girls, below the average for the MENA region (World Bank, 2025<sup>[1]</sup>). According to CAPMAS, 23.3% of children of pre-primary age were enrolled in 2023/24.

**A slowdown in fertility offers Egypt the opportunity to boost participation while containing costs.** The population of pre-primary school age children is projected to decline by about 14% between 2025 and 2035 (UNICEF, 2024<sup>[35]</sup>). Egypt can use this as a window of opportunity to improve the supply and quality of pre-primary education in line with the ambition of the Education Sector Plan (Ministry of Education and Technical Education, 2023<sup>[15]</sup>).

**ECEC needs to be not just accessible, but also of high quality if it is to have a positive impact on children's development and learning outcomes.** Egypt's Education Sector Plan also envisions improving the quality of pre-primary education services (Ministry of Education and Technical Education, 2023<sup>[15]</sup>). The Ministry of Education and Technical Education has developed quality standards and a quality assurance monitoring framework for ECEC facilities and is developing incentives and sanctions to improve

compliance. In addition, efforts to improve the governance of pre-primary education are underway. Box 5.2 describes the approaches used in some OECD countries to increase the quality of ECEC provision.

### Box 5.2. Increasing the quality of early childhood education and care: Lessons from OECD countries

**OECD countries have taken a variety of policy approaches to improve access to ECEC and affordability for disadvantaged and low-income families.** These include childcare allowances, tax deductions and discount schemes for families on low income. For example, Estonia limits childcare fees to 20% of the monthly minimum wage. In Germany, low-income families and other vulnerable households are exempt entirely from paying for ECEC. Norway caps fees for ECEC at a maximum of 6% of gross household income, and low-income parents have a right to 20 hours of free childcare. Between 2021 and 2026, Canada is rolling out a large-scale ECEC reform towards a country-wide Early Learning and Childcare System which guarantees childcare at a maximum cost of CAD 10 a day. Earlier reforms with a similar capping of costs in the province of Québec led to greater labour market participation among mothers.

**Many OECD countries have developed quality assurance strategies for ECEC.** These might include educational requirements and professional development opportunities for staff, or minimum quality standards. Iceland, for example, requires pre-primary teachers to have training at master's level; however, a shortage of qualified staff means that in practice many ECEC staff have lower educational qualifications. Some countries have vocational standards for ECEC professionals, and in Czechia, ECEC staff have an obligation to participate in continuous education and training. The Danish and Norwegian governments have introduced minimum standards for child-staff ratios.

Source: OECD (2019<sup>[36]</sup>), *Providing Quality Early Childhood Education and Care: Results from the Starting Strong Survey 2018*, <https://doi.org/10.1787/301005d1-en>.

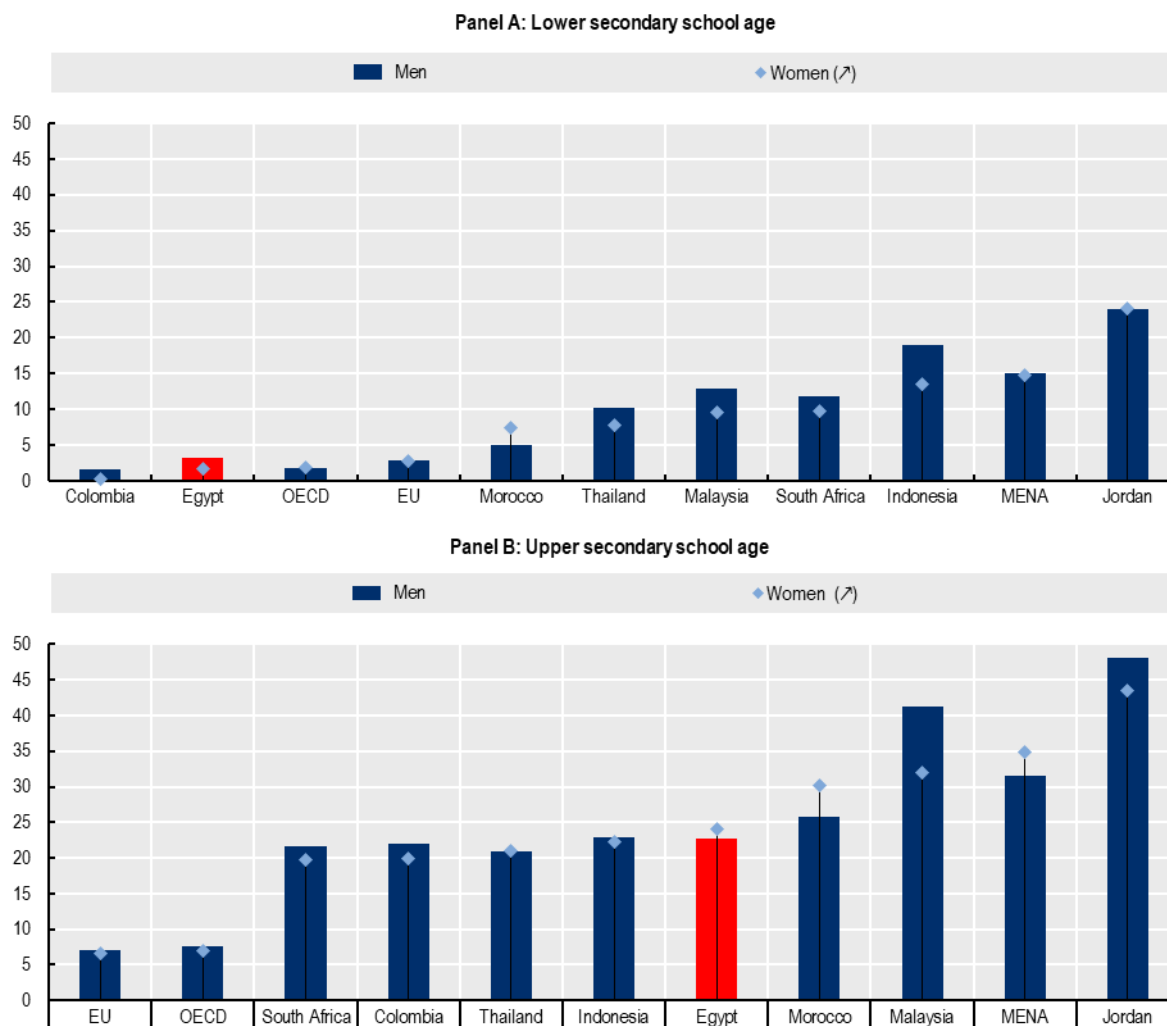
## 5.4. Early school leaving and NEET rates

### ***Early marriage and teenage motherhood are the main drivers behind girls dropping out of school***

**As children reach secondary school age, their risk of dropping out of school increases.** Leaving school early has negative effects on individuals' skills development and their economic outcomes later in life, as well as on the economic and social development of Egypt as a whole. Although school enrolment rates are close to universal for both girls and boys in primary education, they fall markedly in secondary education (Figure 5.2). In Egypt, the share of out-of-school adolescents among those of lower secondary school age stood at 3.1% for boys and 1.6% for girls in 2021. This rate increases markedly in upper secondary school, and the difference between girls and boys reverses, with 22.7% of boys and 24.1% of girls of that age range out of school (World Bank, 2025<sup>[37]</sup>). According to CAPMAS data from 2022, rural Upper Egypt remains the area with the highest risk of female school dropouts.

**Figure 5.2. Adolescents are less likely to be in school once they reach upper secondary school age**

Percentage (%) of out-of-school adolescents of lower/upper secondary school age by gender, 2021



Note: Out-of-school adolescents are the percentage of lower/upper secondary school-age adolescents who are not enrolled in school.

Panel A refers to data from 2021 or the latest available year, Panel B refers to data from 2021 or the latest available year.

Source: UIS (n.d.<sup>[38]</sup>), *Data browser for Sustainable Development Goal 4 (SDG 4) data*, <https://databrowser.uis.unesco.org/browser/EDUCATION/UIS-SDG4Monitoring> (accessed 22 July 2024).

**There are many reasons why students in Egypt drop out of school early, but the drivers can be different for girls than for boys.** The available literature associates high dropout rates in Egypt with socio-economic factors, such as household poverty and low parental literacy, and dimensions of school quality including time to learn, material resources and teacher quality (Lloyd et al., 2003<sup>[39]</sup>; Zaki Ewiss, Abdelgawad and Elgendy, 2019<sup>[40]</sup>; Selim and Rezk, 2023<sup>[41]</sup>). Recent data from the 2023 Egypt Labour Market Panel Survey (ELMPS) show that reported reasons for dropping out of school include lack of success at school (1.19%), work (0.99%), parental opposition (3.15%) and marriage (1.37%). Although these data are not disaggregated by gender, earlier gender-disaggregated evidence from the 2018 ELMPS indicates that dropout reasons differ markedly between boys and girls: for boys, the main reasons are poor performance/no interest in continuing education (37% of those dropping out of school) and getting a job (35%), while more than half (53%) of girls dropping out of school cite marriage as the reason (Ministry of

Education and Technical Education, 2023<sup>[15]</sup>). There is also evidence of a strong interdependence between girls' dropout rates and the practice of early marriage (Zaki Ewiss, Abdelgawad and Elgendy, 2019<sup>[40]</sup>).

**Early marriage is far more prevalent among girls in Egypt than among boys.** According to the OECD Social Institutions and Gender Index (SIGI; see Box 3.1 in Chapter 3), in 2023, 26% of Egyptian girls aged 15-19 were married,<sup>2</sup> compared to 1% of boys (OECD, 2023<sup>[42]</sup>). Despite a strong legal framework that strictly bans child marriage, more than a quarter of teenage girls in Egypt have been married, with a bigger incidence of the phenomenon in rural areas (Hussein Eldessouki, Abd Elhakim Quodi and Mahmoud Ahmed Hassane, 2020<sup>[43]</sup>; OECD, 2023<sup>[42]</sup>). As well as the impact on their education, early marriage puts girls at risk of experiencing a violation of their human rights, including freedom of movement, the right to consensual marriage, their reproductive rights, and the right to reproductive and sexual health care. Early marriage makes them more vulnerable to violence, discrimination and abuse, and prevents girls and women from fully participating in economic, political and social life.

**Teenage pregnancy rates are falling but early motherhood continues to impact women's educational attainment.** Although the number of births per 1 000 girls aged 15-19 has dropped during the past decade (from 58.3 in 2010 to 42 in 2023), the incidence of teenage motherhood in Egypt remains above the MENA average (World Bank, 2023<sup>[44]</sup>; World Bank, 2026<sup>[45]</sup>). Pregnancy in adolescence has a long-lasting negative effect on girls' educational and economic outcomes: women who became mothers before the age of 20 usually report significantly fewer years of schooling and fewer hours spent in paid work activities than women with delayed childbearing (Arceo-Gomez and Campos-Vazquez, 2014<sup>[46]</sup>). Across the OECD, the *Survey of Adult Skills* (PIAAC) shows a higher share of teenage motherhood among women with lower literacy scores: on average, 16.5% of women aged 25 to 65 in the lowest quintile of literacy proficiency became mothers in their teens, compared to 4.4% of women in the highest quintile (OECD, 2018<sup>[47]</sup>).

### ***Young women in Egypt are more likely than young men to be neither learning nor earning***

**The girls who leave education early are largely not entering the labour market.** The share of young women aged 15-24 who are not in employment, education, or training (NEET) stood at 36.3% in 2024 according to data from the ILO, below the MENA average of 43.7% but well above the 14.9% of boys and young men in the same age group (ILO, 2025<sup>[48]</sup>). A high NEET rate is concerning, as young people in this situation are more likely to experience social exclusion and poverty and to lack the skills needed to improve their economic situation. They are likely to be undertaking unpaid work within their family and community, and many might be involved in informal work. Engagement in unpaid care and domestic work in line with traditional gender roles is likely to have a strong impact on girls' participation in education and later employment. Engagement in domestic and other types of work seems to have less of an impact on school attendance for boys (Assaad, Levison and Dang, 2010<sup>[49]</sup>).

**High NEET rates for women in Egypt also reflect the difficult transition from education to work.** Youth unemployment and under-employment rates are high, especially among women: 12.6% of 15-24 year-old men, and 49.2% of women, are unemployed (ILO, 2024<sup>[50]</sup>). Although youth unemployment has declined from 32.7% of 15-24 year-olds in 2017 to 19% in 2023, labour demand has not kept up with the growth of a young and increasingly educated population (see also Chapter 7) (ILO, 2024<sup>[50]</sup>).

## **5.5. Strengthening technical education and vocational training**

**High-quality technical education is one way to improve student performance and provide young people, and particularly young women, with the skills the labour market needs.** Technical education provides a valuable practical alternative to the general high school qualification for students wishing to

become professionals in skilled trades, applied sciences and technologies. Technical and vocational education and training (TVET) programmes in Egypt are popular among women, with women representing 53% of all TVET programme participants in 2019 (Assi and Marcati, 2020<sup>[51]</sup>). Within technical schools, girls are over-represented in commercial programmes (58% of students) but under-represented in agricultural programmes (14% of students) (Ministry of Education and Technical Education, 2021<sup>[52]</sup>).

**Improvements in the supply of high-quality technical education and vocational training outside the formal school system could help unlock female talent in Egypt.** For example, *Neqdar Nesharek* – a field intervention in rural Egypt – provided training to women aged 16-29 in business skills, vocational training, life skills, legal rights and civic education (Elsayed and Roushdy, 2017<sup>[53]</sup>). Labour market outcomes for vocational graduates remain mixed (Kemper and Renold, 2024<sup>[54]</sup>), although students prospects could be enhanced by improvements in quality and relevance and more opportunities for work-based learning (Musset, 2019<sup>[55]</sup>).

**Egypt Vision 2030 places particular importance on improving the quality of technical education in Egypt.** As part of the Technical Education 2.0 programme, the country is currently widening the range of vocational and technical education programmes offered, and aims to improve the quality of technical education (ETF, 2022<sup>[56]</sup>). The TVET Egypt initiative – supported by the European Union – also aims to improve the structure and performance of the TVET system and boost employability to strengthen Egypt's economy (TVET EGYPT, 2024<sup>[57]</sup>).

**Egypt has recently created a new type of publicly funded technological university which specialises in technological degrees and certificates.** The Law Establishing Technological Universities No. 72 of 2019 has led to the creation of ten such institutions and there are plans for one in each governorate. These universities are supposed to collaborate closely with industry partners in developing, delivering and assessing study programmes. At least 60% of the education offered in these institutions is expected to consist of practical elements (SCU, 2023<sup>[58]</sup>). These technological universities might help to increase the relevance and quality of higher vocational education.

## 5.6. Policy considerations for gender equality in education and skills

Egypt has made impressive strides towards improving girls' educational outcomes and closing gender gaps in education over recent decades, with immense potential for boosting women's economic opportunities. To close the remaining gaps, Egypt can focus on rural and disadvantaged households and tackling the root causes of early school leaving, and promote wider access to ECEC and technical education.

### ***Recommendation 1: Provide targeted support to further promote participation in education among women and girls***

Efforts to further expand participation in education among women and girls should focus on rural and disadvantaged areas and on preventing early drop-out among adolescent girls. To this end, Egypt can:

- **Policy consideration 1.** Provide tailored support for girls and young women living in rural and underprivileged areas and communities. Tailored support could include programmes such as flexible learning opportunities; financial incentives for participation in education, school meal programmes and free after-school care; and access to transport.
- **Policy consideration 2.** Boost community-based literacy programmes, especially those aimed at teenage girls and women.

- **Policy consideration 3.** Continue to collect high-quality gender-disaggregated data on education to monitor progress in closing gender gaps.

### ***Recommendation 2: Promote high-quality early childhood education and care***

Egypt should continue to encourage the enrolment of children in good quality pre-primary education to achieve large potential benefits for children's development. To this end, Egypt can:

- **Policy consideration 1.** Ensure high-quality care by specifying minimum quality standards and educational requirements for staff, as well as providing staff with professional development opportunities.
- **Policy consideration 2.** Support awareness campaigns on the benefits of participation in ECEC.

### ***Recommendation 3: Raise awareness of the importance of girls' education and the need to tackle early marriage***

Adolescent girls are at high risk of dropping out of education prematurely due to household responsibilities and early marriage. To prevent this, Egypt can:

- **Policy consideration 1.** Support national campaigns to raise awareness about the importance of girls' education and the hidden toll of unpaid care.
- **Policy consideration 2.** Continue efforts to prevent girls' early marriage and dropping out of school, and enforce the relevant laws on child marriage and school attendance. Provide support to teenage mothers to re-integrate into the education system through financial, psychological or childcare assistance.

### ***Recommendation 4: Encourage women's participation in STEM and technical education***

Participation in STEM fields of study and technical education helps develop market relevant skills among both men and women. To build on Egypt's already high share of women studying STEM by international standards, and to fully use the country's talent pool, Egypt can:

- **Policy consideration 1.** Create pathways to STEM professions for girls – through mentorship programmes, teacher training and other school-based interventions – and also by tackling barriers for women to building STEM careers (see Chapter 7). This will involve updating curricula and teacher training to actively counter gender bias, and investing in modern teaching techniques and tools that help girls learn, participate and flourish.
- **Policy consideration 2.** Support tailored programmes to connect women graduates to real job opportunities, particularly in STEM and relevant fields. Support programmes that connect girls with female counsellors and role models working in STEM.
- **Policy consideration 3.** Increase the quality and relevance of TVET to ensure it equips both girls and boys with in-demand skills and facilitates their transition from school to work.

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## Notes

<sup>1</sup> Upper Egypt refers to Egypt’s southern regions, including the governorates of Minya, Beni Suef, Faiyum, Asyut, New Valley, Sohag, Qena, Luxor, Aswan, and the Red Sea governorate.

<sup>2</sup> These data come from the OECD Social Institutions & Gender Index database, which is based on the [World Marriage Data \(2019\)](#) and [UNICEF Child Marriage Data \(2022\)](#).

# Part III. Creating employment opportunities responsive to women's needs

## 6. Achieving a more gender-equal sharing of care responsibilities

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The disproportionate amount of unpaid time spent by women on caring for children and the elderly, and on household chores, puts them at a disadvantage in the labour force and holds back their contribution to the economy. This chapter outlines the areas which can be targeted to help women regain a satisfying, productive and well-remunerated work-life balance. These range from increasing the provision of early education and childcare, and long-term care for the elderly and disabled, to paid parental leave for men and more flexible working arrangements. These would need to be backed up with changes to social attitudes around women and men's roles as carers.

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## Key findings

- In Egypt, women spend 5.4 hours per day on unpaid care and domestic work, compared to 0.6 hours spent by men, which amounts to a gender gap of 4.8 hours per day – one of the biggest gaps in the MENA region. This creates challenges to women’s participation in paid work.
- This gender gap in the sharing of responsibilities is shaped by factors such as limited availability of affordable, quality childcare and elderly care services in a context of social and cultural norms that continue to influence how roles are divided between men and women in the household, workplace and wider economy.
- Creating the conditions for a more equitable division of work and care responsibilities between partners requires a comprehensive policy strategy. This could include improving access to early childcare and elderly care services; expanding access to paid parental leave for fathers; offering flexible work practices such as teleworking to help parents reconcile work and care; and changing attitudes to normalise the sharing of household and family responsibilities.

### 6.1. Introduction

**In Egypt, just as elsewhere in the MENA region and around the world, men and women do not share paid and unpaid work equally.** Women typically spend more hours than men looking after children and elderly relatives, doing housework, shopping for food and so on. This imbalance means that women are less likely to be in paid work or to work full time. When they do work, they are more likely to be employed in informal rather than formal jobs.

**This chapter sheds light on what can be done to achieve a more equal distribution of paid and unpaid work responsibilities in Egypt.** It begins by outlining the economic implications of women’s unequal role as carers (Section 6.2), before outlining the evidence for efforts made by the government to expand access to early education and childcare (Section 6.3), elderly and long-term care (Section 6.4) and maternity, paternity and parental leave (Section 6.5). The chapter also looks at the opportunities offered by more flexible work arrangements to allow parents to combine care responsibilities with economic opportunities (Section 6.6). However, the family still plays a prominent role in the provision of care in the household, and attitudes and social norms still shape the distribution of paid and unpaid work among men and women (Section 6.7). The chapter concludes by underscoring the need for a multifaceted policy strategy to alleviate the "double burden" faced by working women in Egypt – the combined pressures of paid work and unpaid household and care responsibilities. The strategy should encompass reforms in family policies and services, challenge patriarchal social norms, and address the equality-related impacts of digitalisation and evolving work practices (Section 6.8).

### 6.2. The impacts of women’s role in unpaid care and domestic work

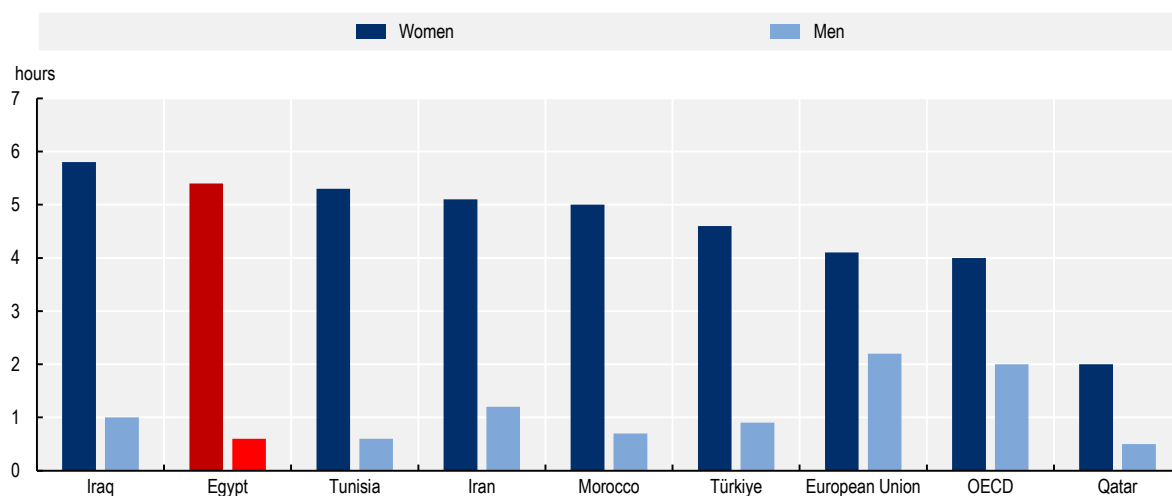
**While unpaid care and domestic work is an indispensable part of economic activity and an important determinant of the well-being of individuals, their families and societies** (Stiglitz, Sen and Fitoussi, 2009<sup>[1]</sup>), **women shoulder the lion’s share of these responsibilities.** On average in 2023, women in Egypt spent 5.4 hours per day on unpaid care and domestic work, compared to 0.6 hours for men, which amounts to a gender gap of 4.8 hours per day (Figure 6.1). This is much larger than the gender gap of 1.93 hours per day in OECD countries and 3.3 hours in the African countries included in the Social Institutions and Gender Index (SIGI) database (OECD Development Centre/OECD, 2023<sup>[2]</sup>; Atallah and Hesham, 2025<sup>[3]</sup>).<sup>1</sup> OECD calculations using the most recent Egypt Labor Market Panel Survey (2023)

reveal important progress over time, achieved notably through a reduction in women's time spent on such work, while men's has remained the same (CAPMAS, The Economic Research Forum, 2025<sup>[4]</sup>).

**Unequal sharing of unpaid care and domestic work between men and women creates obstacles to women's participation in paid work.** It can also result in occupational downgrading, where women accept jobs below their level of competencies and with poor working conditions (OECD, 2023<sup>[5]</sup>; Hegewisch and Gornick, 2011<sup>[6]</sup>). The unequal sharing of unpaid care work can also lead to higher rates of part-time employment among women, with negative effects on labour income and retirement savings (OECD, 2023<sup>[5]</sup>). The main drivers of the disparities in unpaid care and domestic work include insufficient access to paid parental leave and affordable quality childcare, as well as cultural and social norms that influence the roles that men and women have in the household, the workplace and the economy at large (Chapter 4).

**Figure 6.1. Egyptian women do most of the unpaid care and domestic work**

Average number of hours spent on unpaid domestic and care work per day by gender, 2023



Source: OECD (2023<sup>[7]</sup>), Gender, Institutions and Development Database (GID-DB), [https://data-explorer.oecd.org/vis?dfdsj=DisseminateFinalDMZ&dfid=DSD\\_GID%40DF\\_GID\\_2023&dfagj=OECD.DEV.NPG&dq=.DF\\_HR\\_PCT\\_1.H\\_D..&to\[TIME\\_PERIOD\]=false&pd=2023%2C2023&vw=tb](https://data-explorer.oecd.org/vis?dfdsj=DisseminateFinalDMZ&dfid=DSD_GID%40DF_GID_2023&dfagj=OECD.DEV.NPG&dq=.DF_HR_PCT_1.H_D..&to[TIME_PERIOD]=false&pd=2023%2C2023&vw=tb) (accessed 19 September 2024).

### 6.3. The importance of early education and care

**OECD work shows the importance of the availability of childcare services for supporting labour force participation among parents, in addition to the benefits for the children themselves** (OECD, 2023<sup>[5]</sup>). During the COVID-19 pandemic the negative effects of school and childcare closures on working parents' labour market participation, especially for mothers, were a clear reminder of the important role of childcare services (OECD, 2021<sup>[8]</sup>). The positive relationship between access to childcare and female labour force participation is also confirmed by evidence from non-OECD countries. In Indonesia, for example, access to formal public childcare is found to increase by 13% the likelihood that women with age-eligible children participate in the labour force. In Kenya, the provision of vouchers for free childcare led to a 17.3% increase in the probability of employment among women with children aged 1 to 3 years (J-PAL, 2023<sup>[9]</sup>). Evidence also shows that access to childcare allows women to work longer hours, while increasing their chances of finding more productive and better compensated jobs in the formal sector (Halim, Perova and Reynolds, 2023<sup>[10]</sup>).

**The net enrolment rate (NER) for pre-primary education was 19.8% and the gross enrolment rate (GER) was 23.3%** in the school year 2023/2024, with discrepancies by governorate according to a UNICEF report relying on the Statistical Yearbook of the Ministry of Education and Technical Education (UNICEF, 2024<sup>[11]</sup>).

**Childcare facilities do not yet fully cater for demand in Egypt.** In 2021, Egypt had around 16 530 licensed childcare facilities, according to data provided by CAPMAS<sup>2</sup>. The combined capacity of all facilities that provide early childhood education and care in Egypt is approximately 1.3 million children, for a population of 12.5 million children aged 0 to 4 (ILO/Unicef/MoSS, 2021<sup>[12]</sup>). There are four categories of childcare providers in Egypt: (i) centres owned by not-for-profit non-government organisations (community organisations, religious institutions, and foundations, for example), which account for 48% of total supply; (ii) for-profit privately-owned childcare centres (47%); (iii) nurseries managed on behalf of the state by local authorities (3%); and (iv) workplace-based nurseries owned and managed by employers (2%). The size of childcare facilities varies considerably across regions, ranging between an average of 36 children per facility in Cairo, to more than 130 children per facility in the delta areas (ILO et al., 2021<sup>[13]</sup>).

**The government has taken steps to increase childcare supply.** In 2019, the Ministry of Social Solidarity launched an Early Childhood Development Programme in partnership with UNICEF, the Japanese International Cooperation Agency (JICA) and the private sector, aimed at increasing the availability and quality of childcare services and creating job opportunities for women in the sector. This programme also established home- and NGO-based childcare facilities in disadvantaged areas, created new privately owned facilities in middle-and high-income areas, and implemented a unified monitoring and evaluation system across the country (Fadlalmawla et al., 2022<sup>[14]</sup>).

**The COVID-19 pandemic saw the Egyptian Government address the gap in childcare provision for working mothers further.** This led to 41 support centres being opened to help working mothers cope with family and work duties, reaching 195 000 beneficiaries, and 10 800 unlicensed nurseries were given three-year temporary licences pending permit procedures being finalised (NCW, 2024<sup>[15]</sup>). In 2020, the Government of Egypt channelled EGP 50 million to the Nasser Bank to launch the My Nursery – *Hadanty* loans programme to support the establishment and development of nurseries. The aim of the programme was to finance 1 000 new private nurseries with maximum loans of between EGP 200 000 and EGP 300 000. In addition, the Ministry of Social Solidarity aims to provide nurseries in the headquarters of government agencies as part of its new national strategy to support women’s economic participation and improve access to childcare services.

**In April 2021, the Minister of Social Solidarity announced a set of actions to strengthen childcare facilities, and train 1 000 nursery workers, in order to improve service quality** (ILO/Unicef/MoSS, 2021<sup>[12]</sup>). At the same time, childcare facilities have been granted the same incentives envisaged for micro, small and medium-sized enterprises (MSMEs), including tax discounts and incentives for training (Egypt Today, 2021<sup>[16]</sup>). In March 2022, as part of the Presidential development initiative “*Haya Karima*,” the Ministry of Social Solidarity announced the creation of 3 000 childcare facilities in Egypt’s rural areas to enhance infrastructure, human resources and administrative capabilities. The initiative includes a focus on training nursery staff and implementing national standards to improve educational care for children up to the age of four. The ministry’s medium-term plan is to complete the development of 12 000 nurseries within three years (Egypt Today, 2021<sup>[16]</sup>).

**Increasing childcare provision also contributes to job creation.** For example, China’s universal childcare initiative and provision of subsidised childcare services through community pre-schools have resulted in a substantial increase in female employment (Wang, 2015<sup>[17]</sup>; Martínez and Peticar, 2014<sup>[18]</sup>). In Egypt, an initiative based on a co-operation agreement between the Ministry of Social Solidarity and UN Women in December 2022 aimed at increasing investments in the care economy, creating job opportunities in education, nursing, childcare, aged care, disability care and household tasks by professionalizing unpaid domestic work. This initiative provides capacity building to centres supporting

working women and raises awareness among care economy workers about their social and economic rights and available support mechanisms (El Tawil, 2022<sup>[19]</sup>). Egypt should continue its efforts to expand and improve the network of public nurseries and day care centres through a gradual approach to allow enough time for planning and hiring qualified personnel (OECD, 2022<sup>[20]</sup>).

**The provision of employer-supported childcare in Egypt remains relatively limited in practice, despite legal requirements.** Egypt's new Labour Law (Law No. 14 of 2025) stipulates that employers need to offer a childcare service – either in-house or contracted – once they employ 100 or more female workers in a given establishment. These nurseries are formally under the supervision of the responsible ministry, the Ministry of Social Solidarity. The law also guarantees maternity leave (Section 6.5) and two 30-minute daily breaks for all nursing mothers (ILO et al., 2022<sup>[21]</sup>). However, domestic workers and agricultural workers are exempt from these entitlements, while public sector employees have different provisions under the public sector labour law (UN Women, 2020<sup>[22]</sup>). Evidence from high-income countries suggests that publicly funded childcare services tend to have a more uniform quality and offer better working conditions to childcare workers (Rachel Moussié, 2016<sup>[23]</sup>). There is evidence that it can be difficult to identify reputable registered service providers and that the registration process for nurseries is lengthy (ILO, 2022<sup>[24]</sup>). The Ministry of Social Solidarity is working on digitising the process to make it easier and more efficient. International experience suggests that legal requirements for large firms to provide childcare have had mixed results, as the associated costs may create disincentives to hire women or may encourage firms to limit female employment in order to remain below the regulatory threshold (OECD, 2022<sup>[20]</sup>) (IFC, 2017<sup>[25]</sup>). Chile, for example, has abandoned the statutory approach in favour of a more universal early childhood care system, supported through a general employer contribution.

**Non-formal community-based childcare can offer a valuable middle-path, and is a strategic option for policymakers to consider.** The payoffs of creating community childcare services are usually greatest in underserved areas, where access to formal childcare and pre-schooling services is more difficult. There is plenty of experience in this form of childcare, and its benefits, from around the world. Evidence shows, for example, that the provision of community-based childcare centres in rural areas of the Democratic Republic of Congo increased women's engagement in commercial agriculture and in non-agricultural wage work (Donald, Lowes and Vaillant, 2024<sup>[26]</sup>). In Peru, the *Programas No Escolarizados Educacion Inicial* (PRONOEI) is a public community-based programme for children living in remote areas. It relies on mothers in the community to act as teachers following completion of a training in child development and teaching techniques provided by a certified teacher hired by the Ministry of Education (Buvinic and O'donnell, 2016<sup>[27]</sup>). In Mexico, the *Programa Estancias Infantiles para Apoyar a Madres Trabajadoras y/o Padres Solos* (PEI) pays a subsidy for the care of children from low-income households directly to a home-based childcare worker, with parents covering the rest of the fee. The government can also provide subsidies for private childcare spots that fulfil quality requirements. An evaluation from 2012 estimated that the PEI programme increased labour market participation of beneficiaries by 18% (Instituto Nacional de Salud Pública, 2012<sup>[28]</sup>).

**Short, regular training programmes can facilitate skills development and qualifications for childcare workers in community-based facilities.** Vietnam, for example, offers opportunities for continuous training of up to two months each year (ILO, 2018<sup>[29]</sup>). In Egypt's rural areas, a similar approach could help identify training schedules that are adapted to the seasonality of agriculture production and hence support the labour market participation of both parents. Several countries have also adopted more generous compensation policies for childcare professionals to attract and retain talent in the sector. Ecuador, for example, has tripled the pay for community childcare workers from one-third to the full minimum wage (Rachel Moussié, 2016<sup>[23]</sup>). Insofar as it qualifies the individual for pension and health coverage this measure has supported the formalisation of childcare work.

**Action to support parents financially in covering childcare costs will also be needed.** Linking financial support for childcare to income levels is one way of providing targeted support, but it needs to be

done carefully, as an overly narrow targeting can leave middle-income families without support (OECD, 2023<sup>[5]</sup>). A randomised controlled trial that explored the impact of childcare subsidies and employment services provision on the uptake of childcare services in a low-income neighbourhood in Greater Cairo found that uptake was low (Caria and et al., 2023<sup>[30]</sup>). Only 1.4% of the households that received a subsidy covering 25% of childcare costs took up the services. This share was only slightly higher, at 4.2%, among households that received a 75% subsidy.<sup>3</sup> The most commonly cited reasons for not using the subsidy included distance from the nursery (despite a maximum radius of 2 km), children being too young, high fees, and concerns about safety and quality of nursery care. Several women admitted having lost the subsidy voucher (Caria and et al., 2023<sup>[30]</sup>). The most common reasons for not taking up the employment service or not applying for jobs were refusal from the husband (25%), not wanting to work (19%), distance (18%), unmatched preferences for other job characteristics (17%) and a lack of available childcare (14%) (Caria and et al., 2023<sup>[30]</sup>).

#### 6.4. Extending access to elderly and long-term care

**Most of the care of the elderly in Egypt is done by the family or informal family carers – especially women.** This is a common situation in many countries around the world, and adds to the unpaid time women spend on care and housework (UNFPA, 2024<sup>[31]</sup>). Social norms in Egypt play an important role, as care for a frail older relative is seen as a family duty (Sinunu, Yount and El Afify, 2008<sup>[32]</sup>), and evidence suggests that most households with elderly members are reluctant to engage external care service providers. The adverse economic and well-being effects of relying exclusively on informal family caregiving are potentially significant, placing constraints on women's workforce participation and restricting job opportunities in the care sector. In the case of severe care needs, informal family care may not be sufficient and could even jeopardise the mental and physical health of both the person in need and the caregiver. Socio-economic disparities are also exacerbated: while lower and middle-income households have no choice but to provide care themselves, higher-income households can afford to outsource the services (Ferng, 2014<sup>[33]</sup>).

**Long-term care policies aim to ensure that there are enough care providers for individuals with a degree of long-term dependency.** They are a priority for all OECD countries and, increasingly, the world at large (Global Deal, 2023<sup>[34]</sup>). Rapid population ageing, and an increase in age-related morbidity and health care costs foreshadow further demand growth for long-term care services in the coming decades. Although Egypt has a very young population and a comparatively slow demographic transition (Chapter 2),<sup>4</sup> the number of people aged 65 and above is projected to grow from 5 million in 2020 (close to 5% of the total population) to 16 million in 2050 (10%) (United Nations, 2022<sup>[35]</sup>). Women's greater labour market participation will likely reduce the time that they can devote to caring for the elderly. In addition, the decline in fertility and the fragmentation of housing into smaller residential entities – partly driven by the growth of single-parent households in urban centres – will increasingly limit the capacity of the family to provide unpaid support services.

**Egypt has taken steps to increase the support to the elderly, but there is still a need to increase the supply of care services that are affordable and of good quality.** The government has recently adopted Law No. 19 of 2024 on the Rights of Older Persons, establishing a comprehensive framework for protecting the rights of older persons; even prior to its adoption, 58% of older persons in Egypt were covered by at least one social protection benefit in 2023, above the North African average (55%) (ILO, 2025<sup>[36]</sup>). Egypt provides elderly care facilities across the country, which benefit 5 000 elderly people, and day centre care activities benefit around 56 000 people. It has also started to provide training assistants to support the elderly, whether inside care institutions or at home with their families. Finally, the government, with support of international organisations, also launched in 2015 a cash support programme, called "*Karama*", which reached approximately 534 711 elderly individuals. However, without effective public solutions to improve affordability and accessibility in home and community care systems, the majority of

the elderly and people with long-term care needs will have to continue to rely on informal and unpaid family caregivers – mostly women – or expensive alternatives such as privately provided home care or nursing homes and hospitals. Offering a variety of care options, including institutional and non-institutional care services, such as home-based long-term care, will be important (UN Women, 2020<sup>[22]</sup>).

**An expanding care economy could be a driver of job growth and employment opportunities, especially for women.** One study estimates that approximately 182 000 new jobs will be created in elderly care services by 2030 in Egypt (Baseera, The National Council for Women and The World Bank, 2021<sup>[37]</sup>). Formalising long-term care work can boost the quality of the institutional care system, and also improve working conditions for long-term care workers, who are very often women. In expanding the paid care economy, Egypt needs a strong focus on job quality to professionalise the sector and promote good working conditions, in order to avoid locking care workers into low-paid jobs with poor working conditions (OECD, 2023<sup>[38]</sup>). Opportunities for training and the certification of skills will also support the professionalisation of personal health and care occupations, for example through initial training in care for older people with common physical and mental limitations, supplemented with continuous courses tailored to the needs of care recipients (OECD, 2023<sup>[38]</sup>).

**Social dialogue can go a long way towards raising awareness amongst employers about the working conditions of family carers, which are hardly visible in economies and societies** (Global Deal, 2023<sup>[34]</sup>). Employers' recognition and support of their employees who have care responsibilities can contribute to reducing turnover rates and early retirement. Across OECD countries, there is a growing commitment to supporting family carers, combining paid employment and caring through care leave. Most OECD countries provide paid or unpaid leave to care for a family member. These initiatives are the outcome of concerted efforts by employers and employees' representatives to promote a good work-life balance. Interesting examples of these policies can also be found in Latin America (Box 6.1..

#### Box 6.1. Negotiating better conditions for long-term care workers: Lessons from Latin America

Argentina has instituted a tripartite commission of representatives of workers, employers and the government in charge of setting wages and working conditions for domestic workers, including those providing care to people with long-term care needs. The commission agreed to progressively increase the minimum wage for domestic workers towards the level of the minimum living wage. The agreement set different hourly pay rates for different types of workers, including a rate for care workers (Global Deal, 2018). In Brazil, an agreement was reached in 2017 to improve wages and working conditions for domestic workers, including long-term care workers. The Domestic Workers Union of the State of São Paulo (STDMSP) signed a collective agreement with the Union of Domestic Employers of the State of São Paulo (SEDESP), an employers' organisation. Renegotiated in 2021, this included a provision to pay a minimum wage above the national minimum wage, weekly rest periods for live-in domestic workers, requirements on salary payments for employers, and social protection for both employers and workers. Employers' and workers' organisations shared the responsibility to provide guidance to their members to promote compliance with labour and social security legislation (e.g., costs, tax payments) (UN-Habitat, 2025<sup>[39]</sup>).

### 6.5. Promoting more equal care through parental leave for men

**In addition to providing parents with the time they need to bond with their newborn, parental leave is an essential tool to help working parents reconcile work and care responsibilities.** Evidence suggests that well-designed paid parental leave carries benefits for both parents and children, without noticeable negative effects for their employers or co-workers. Paid leave can also support women's

employment, increase maternal employment continuity and promote labour market re-entry after childbirth, if leave entitlements and actual leave-taking are not excessively long (OECD, 2023<sup>[5]</sup>).

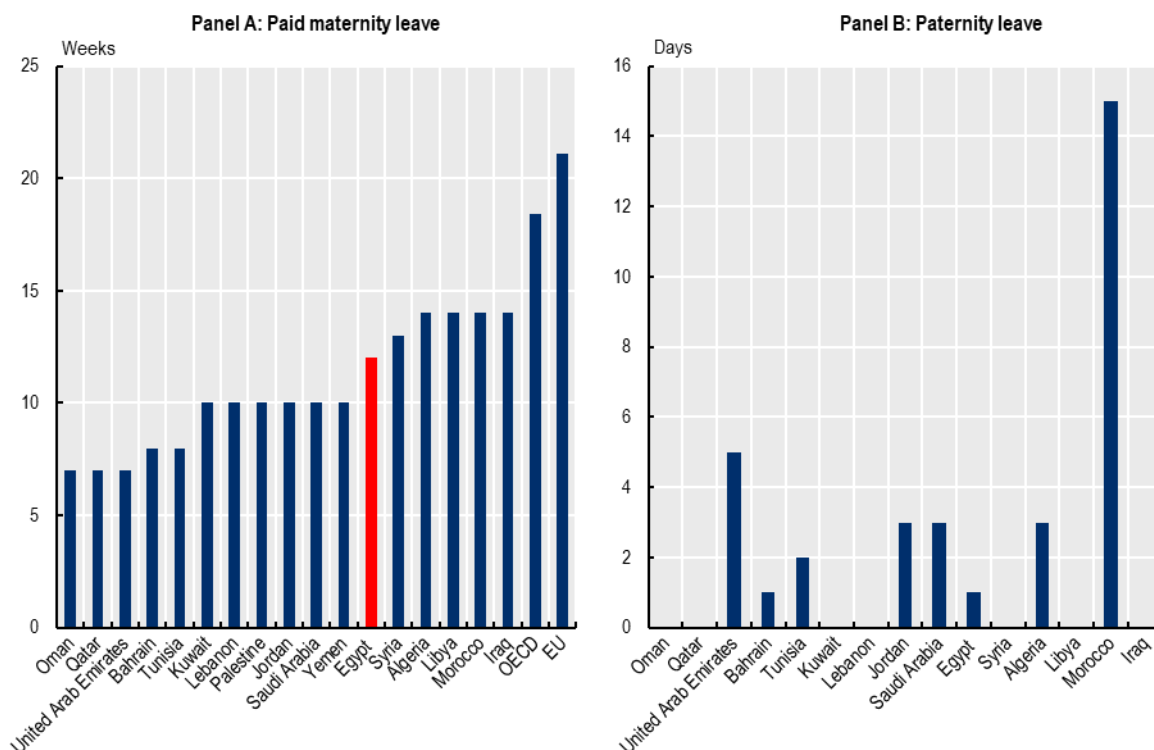
**Almost all OECD countries provide paid maternity and paternity leave programmes around childbirth to mothers and fathers.** The extent of these entitlements varies in their duration and payment arrangements. The average statutory right to paid maternity leave in OECD countries was 18.5 weeks as of April 2022, ranging from 43 weeks in Greece to none in the United States – which is the only OECD member with no national provision of paid maternity leave, though a handful of states provide entitlements to paid family leave and/or income support during maternity leave. On average, across OECD countries that base payments on gross earnings, mothers' previous income is replaced for 14.2 full-rate equivalent weeks, that is, if the leave were paid at 100% of previous gross earnings (OECD, 2023<sup>[5]</sup>). In Egypt, women are entitled to four months of maternity leave with full pay no more than three times during their employment. This is higher than paid maternity entitlements in other MENA countries, and only slightly below the OECD average (Figure 6.2, Panel A). While the new Labour Law which took effect in September 2025 introduces one day of paid paternity leave for fathers up to three times during their employment without it counting against their annual leave, most OECD member countries provide statutory rights to paid paternity leave of an average length of 2.3 weeks.

**In addition to paid leave entitlements directly around childbirth, many OECD countries also grant parents paid parental leave.** On average, the entitlement for parental leave is about 39 weeks, though payments are typically lower than for maternity and paternity leave. Paid parental leave is most often a family-based entitlement, meaning that in a given period, only one parent is entitled to income support. In most OECD countries, however, mothers continue to use the predominant share of parental leave entitlements. In Egypt, women working in establishments with 50 employees or more are entitled to unpaid parental leave of up to two years, no more than three times during their employment, and provided at least one year has passed since they were hired and that there is at least a two-year gap between the first and second leave periods (Government of Egypt, 2025<sup>[40]</sup>).

**Egypt could consider granting fathers access to paid parental leave to promote more equal sharing of care work and strengthen father-child relationships** (OECD, 2023<sup>[5]</sup>). To encourage fathers to take up parental leave, some countries have decided to reserve some non-transferable periods of paid parental leave exclusively reserved for fathers on a “use it or lose it” basis (OECD, 2023<sup>[5]</sup>). In Iceland and Sweden, for example, the introduction of specific “daddy quotas” has led to a doubling of the number of parental leave days used by men, without affecting the partner's entitlement. Egypt could also consider doing this, through parental leave policies that entitle and require both parents to take paid leave to care for their newborn child (see also Chapter 3). International experience also shows that one important prerequisite for a significant uptake of parental leave by fathers is ensuring an attractive level of the benefit (OECD, 2016<sup>[41]</sup>) (Earle and Heymann, 2019<sup>[42]</sup>).

**Figure 6.2. Maternity leave allowances in Egypt are generous, while paid paternity leave is not yet available**

Paid maternity and paternity leave in calendar days, 2025 or latest available



Note: OECD and EU averages refer to 2024. Egypt refers to 2025. As of June 2023, 15 days of paternity leave in Morocco can be taken by civil servants only, formal workers from the private sectors have a 3 day-long paternity leave.

Source: For OECD countries: OECD (2024), *OECD Family Database*, OECD Data Explorer, <https://www.oecd.org/en/data/datasets/oecd-family-database.html>. For Egypt: Government of Egypt (2025<sub>[43]</sub>). For other countries: World Bank (2026), *Gender Data Portal*, <https://genderdata.worldbank.org>.

**Egypt could also consider increasing the share of publicly-funded maternity leave to reduce the burden on employers and avoid possible incentives for discriminatory hiring practices.** The 2025 Labour Law moved towards this by extending maternity leave to four months of fully paid leave, with part of the cost borne by employers and part financed through social insurance (with the exact split varying by income level). A reform of social protection financing in Jordan can offer some inspiration in this regard. Jordan introduced national maternity insurance (MI) in 2010, as part of a comprehensive social security reform combining maternity leave with other pillars of social protection (unemployment, injury, disability, and death) (World Bank, 2013<sub>[44]</sub>). A 0.75% contribution is paid for each insured payroll – regardless of gender and entirely borne by the employer – to a Maternity Fund managed by the Social Security Corporation (SSC). Prior to the reform, the full cost of maternity leave – 10 weeks on condition that no less than 6 weeks are taken after delivery – was paid directly to the worker by the employer, which discouraged the hiring of women and hindered women’s participation in the workforce, as well as the expansion of Jordan’s private sector and aggregate productivity growth. Close to 15 years after its inception, Jordan’s MI has had a positive impact on women’s job retention after childbirth (ILO Regional Office for Arab States, 2021<sub>[45]</sub>). Limitations of the reform are that employers frequently take advantage of weak inspection capacities to underreport the wages of their female employees, which limits the amount of the leave benefit. Non-compliance by companies is also an issue, and smaller companies are less likely than larger businesses to register employees with the Social Security Corporation (ILO Regional Office for Arab

States, 2021<sup>[45]</sup>). These types of insurance measures also help increase access to maternity and parental leave for women working in the informal sector. South Africa and Argentina offer good examples.

### Box 6.2. Maternity cover for women in the informal sector: Lessons from South Africa and Argentina

**South Africa** has strengthened access to paid maternity leave and benefits for workers in sectors characterised by high informality by creating an Unemployment Insurance Fund that allows multiple employer contributions for a single employee, thus allowing domestic workers who work part-time or have several employers to access the scheme (UNICEF; ILO; WIEGO, 2021<sup>[46]</sup>). South Africa has also reinforced its labour inspections, which resulted in an increase in the registration of domestic workers and greater access to benefits from social insurance (UNICEF; ILO; WIEGO, 2021<sup>[46]</sup>).

**Argentina** also offers an interesting example, with its two non-contributory allowance schemes – the Universal Child Allowance (*Asignación Universal por Hijo*) and the Pregnancy Allowance (*Asignación por Embarazo*) – which target specific groups of workers: microentrepreneurs registered for the Simplified Tax Regime for Small Taxpayers, unemployed people, workers in the informal economy with income below the minimum wage, and domestic workers. The main lesson from these experiences is that effective coverage of informal and non-regular workers calls for an extension of contributory and non-contributory parental benefits.

## 6.6. Flexible work practices to help parents reconcile work and care

**Flexible work arrangements and teleworking can help reconcile work and care responsibilities and allow working parents to spend more high-quality time with children, but it is important to ensure that access to remote working does not deepen gender divides.** The National Strategy for the Empowerment of Egyptian Women 2030 includes under its second pillar comprehensive measures to enhance women’s participation in the economy, identifying the social, cultural, political and economic factors that hold women back (National Council for Women, 2017<sup>[47]</sup>). These measures include, among others, recommendations to apply flexible working time and working from home practices that allow women to balance their career and family roles better. In 2022 the initiative *Sayedat Masr (The Women of Egypt)* launched the digital campaign *Flexible Working is the Future* to support recourse to adaptable work arrangements in Egypt and promote flexible and remote work. This campaign aims to strengthen awareness among business owners and companies of the potential gains of these solutions (Daily News Egypt, 2022<sup>[48]</sup>). The outbreak of the COVID-19 pandemic and the ensuing economic crisis were among the catalysts of these reflections.

**The adoption of digital technologies, combined with regulatory changes, can enhance the development of more flexible work arrangements, including telework** (Riad and El-Abd, 2023<sup>[49]</sup>). To this end, it is essential to equip women and men alike with digital skills, including by supporting training programmes provided by employers. To adapt to more widespread remote work, companies will need support and guidance in addressing new health and safety risks, such as prolonged work hours, reduced social interactions, and potential mental health challenges like isolation, anxiety and stress. These measures will contribute to maintaining a healthy work-life balance for employees in the evolving remote work landscape (Riad and El-Abd, 2023<sup>[49]</sup>).

**However, the effects of telework practices on inequalities in labour market outcomes and the work-life balance deserve careful assessment** (OECD, 2022<sup>[50]</sup>). Although reduced commuting times and the flexibility of working around care commitments are obvious advantages, more blurred boundaries between

work and non-work times and spaces can negatively impact work-life balance, especially for women. Another reason for concern is that women who ask for teleworking could be seen as less productive and committed in the workplace. Depending on workplace practices, teleworking can also lead to less visibility, especially if it is much more common among women than men. To reduce such work-life balance disparities, teleworking should still be combined with family-friendly policies like childcare support, elderly care solutions, flexible hours, and information that addresses traditional roles (Touzet, 2023<sup>[51]</sup>). Tunisia and Jordan have lessons to share in this context (Box 6.3).

**In Egypt, female public-sector employees can request a reduced work schedule where they work half-time and receive half pay** (OECD, 2017<sup>[52]</sup>). Research in Egypt identified a positive correlation between flexible work arrangements (including reduced working hours, employee benefits, and parental work policies) and employee performance in Alexandria (Eshak, Wahba Mohamed Hassan and Nasser Ghanem, 2021<sup>[53]</sup>). Furthermore, the study highlighted positive impacts for the work-life balance. Another study, focusing on flexible working arrangements for academic staff members at various Egyptian universities (both public and private), underscores the pivotal role of managerial support in the successful implementation of flexible work arrangements (Yomna Osman Hassan Akef, 2023<sup>[54]</sup>).

### Box 6.3. Achieving a more equal work-life balance: Lessons from Tunisia and Jordan

In **Tunisia**, both male and female employees in the formal sector can seek part-time work arrangements, especially to care for a child under the age of six or a family member with a disability or illness. In the public sector, Tunisian women have the option to work part-time while receiving up to two-thirds of their regular salary (OECD, 2017<sup>[52]</sup>).

**Jordan's** regulation on Working within Flexible Arrangements (No. 22 of 2017) has helped enhance work-life balance and boost women's engagement in the labour market. The main targets of the regulation are workers who have been in their jobs for three consecutive years, workers with family responsibilities, university students, and workers with disabilities. In agreement with their employers, the regulation gives these workers the right to identify work schedules better suited to their needs. Research indicates that the regulation has had a positive effect on women's employment and career perspectives, enhancing job satisfaction and their loyalty to the company (Ibáñez Prieto, 2018<sup>[55]</sup>). However, implementation challenges persist, with lack of awareness and understanding of specific provisions representing a major obstacle for both employers and employees. Moreover, although many employers do practise flexible arrangements through informal agreements, few apply the regulations, suggesting that more could be done to ensure proper implementation and knowledge of potential benefits (Karak Castle Center for Consultations and Training and Friedrich Ebert Stiftung, 2018<sup>[56]</sup>).

## 6.7. Social norms and the sharing of household responsibilities

**A comprehensive policy approach towards a more equal sharing of work and care responsibilities needs to also address social and gender norms.** Expectations that women should take on most household responsibilities, and negative attitudes towards women in the workplace, seem widespread in Egypt (Constant et al., 2020<sup>[57]</sup>), although overall attitudes have improved over the past decade (see Chapter 4). For example, recent surveys by the Egyptian National Observatory for Women of a representative sample of over 3 300 respondents across the country shed light on how these norms can shape women's empowerment and workforce participation in Egypt (Zeitoun et al., 2023<sup>[58]</sup>). Only 13% of respondents disagreed with the statement that household income is solely the responsibility of men.

Approximately 75% of respondents agreed that a woman's decision to work is primarily driven by her family's financial needs, suggesting a limited acceptance and recognition of the importance of women's work beyond providing their family's material welfare (Zeitoun et al., 2023<sup>[58]</sup>).

**By addressing these norms through multiple channels, Egypt can create an enabling environment that empowers women to pursue diverse opportunities and contribute to the nation's social and economic development.** As discussed in Chapter 4, community-based and mass media campaigns can be powerful tools for modifying today's narratives. By showcasing successful women in leadership positions and highlighting the broader benefits of women's chosen economic inclusion beyond necessity, such campaigns can inspire and encourage other women to pursue education and realise their aspirations in an employment career. Role models and peer mentoring can also provide valuable support and encouragement to women, demonstrating that overcoming societal barriers is possible. Popular media, including soap operas and TV shows, can also play a role in shaping attitudes towards women's roles. By featuring independent female characters and promoting positive gender norms, media can contribute to changing societal perceptions and expectations (Zeitoun et al., 2023<sup>[58]</sup>) (La Ferrara, Chong and Duryea, 2012<sup>[59]</sup>).

**The Government of Egypt has launched several awareness-raising campaigns on the importance of men sharing unpaid care with women at home.** Among these is the "Because I am a Man" campaign led by UN Women, an advocacy and behaviour-change initiative that encourages men to take a more active role in caregiving, childcare, and household tasks. Targeting in particular young people, the campaign challenges traditional gender norms and stereotypes through the use of relatable role models. By promoting men's engagement as equal partners in unpaid care, it seeks to redistribute household responsibilities, facilitate women's participation in the labour market, and advance more gender-equal families and societies (UN Women, n.d.<sup>[60]</sup>).

## 6.8. Policy considerations to promote a gender-equal sharing of care responsibilities

**Promoting a more equal distribution of care responsibilities among men and women is an essential step towards gender equality.** In Egypt, just as elsewhere in the MENA region and all around the world, women spend more hours than men looking after children and elderly relatives, and doing unpaid work in the household. This means, in turn, that women are less able than men to participate in the labour market and the economy. To promote a more gender-equal sharing of care responsibilities, Egypt could develop a comprehensive policy strategy that covers expanded access to child and elderly care, flexible work practices and a more equal sharing of parental leave between parents.

### ***Recommendation 1. Develop a comprehensive policy strategy for more equitable shared care***

A multifaceted policy strategy is needed to alleviate the "double burden" faced by working women in Egypt – the combined pressures of paid work and unpaid household and care responsibilities. To this end, Egypt can:

- Develop a strategy on equality in care responsibilities which encompasses reforms in family policies and services, outlines ways to shift social norms surrounding equality in care roles, and allows for flexible work arrangements and teleworking to help reconcile work and care responsibilities.

### ***Recommendation 2. Promote access to affordable and good quality childcare***

Early childhood education and care is essential to facilitate both parents' labour market engagement, while participation in formal childcare is positively associated with child development, learning, increased equality of opportunities and reduced poverty (OECD, 2023<sup>[5]</sup>). To this end, Egypt can:

- Pursue efforts to expand the network of public nurseries and day care centres and sustain the quality of childcare by training staff and implementing national standards.
- Support affordability of early childhood education and care, for example through allowances, tax deductions or discount schemes for families with low income.
- Strengthen support for the provision of non-formal community-based childcare, especially in remote areas, providing short, regular training for community childcare workers.
- Reassess the legal requirement for firms with more than 100 female workers to provide childcare services. If a new threshold is considered, it should be set as the overall number of employees –rather than women alone – to avoid disincentives to hire women.
- Support awareness campaigns on the benefits of participation in early childhood education and care.

### ***Recommendation 3. Increase access to elderly and long-term care support***

While Egypt provides facilities and support for elderly care, most of the care for the elderly is shouldered by the family or informal family carers – especially women. To improve elderly and long-term care needs, while addressing women's unpaid work responsibilities, Egypt can:

- Support the expansion of good-quality and affordable home and community care systems for the elderly and people with long-term care needs through a variety of care options, including institutional and non-institutional care services.
- Support the formalisation of care work to boost the quality of the service and to improve working conditions for long-term care workers. Consider providing care leave to family carers as well as training and skills certification opportunities for professional care workers.

### ***Recommendation 4. Improve access to parental leave for fathers and address norms surrounding care responsibilities***

Well-designed and shared paid parental leave carries benefits for both parents and children, supporting a more equal sharing of paid and unpaid work responsibilities. A comprehensive policy approach towards a more equal sharing of work and care responsibilities should also address social and gender norms. To this end, Egypt can:

- Increase the share of publicly funded maternity leave to reduce the burden on employers and therefore avoid possible incentives for discriminatory hiring practices.
- Provide paid parental leave to fathers to promote a more equal sharing of care work and strengthen father-child relationships.
- Continue to support awareness-raising campaigns and outreach programmes that highlight the benefits of women's economic empowerment and of men sharing unpaid care responsibilities.

***Recommendation 5. Offer flexible work practices to help parents reconcile work and care***

Flexible work arrangements and teleworking can help reconcile work and care responsibilities and allow working parents to spend more high-quality time with children, but it is important to ensure that access to remote working does not deepen gender divides. To this end, Egypt can:

- Equip women and men alike with digital skills, including by supporting training programmes provided by employers, to support the development of more flexible work arrangements such as telework.
- Combine the promotion of teleworking with family-friendly policies like childcare support, elderly care solutions, flexible hours and information that challenges traditional gender roles to reduce gendered work-life balance disparities.

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## Notes

<sup>1</sup> For details of the SIGI database see Box 3.1 in Chapter 3.

<sup>2</sup> Data provided directly by the Central Agency for Public Mobilization and Statistics (CAPMAS), Egypt to the OECD.

<sup>3</sup> The subsidies either covered 25% or 75% of childcare costs for a sample of local participating nurseries, and covered children aged 0 to 5 years in the household. Randomly assigned employment services consisted of job matching support for mothers.

<sup>4</sup> The old-age dependency ratio (the ratio between the number of people of working age and the population of retirement age) stood at 9% in 2022 in Egypt, which is very low in comparison with the average of 31% in OECD countries.

## 7. Promoting gender equality in the labour market

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This chapter examines how the progress Egypt has made in increasing women's educational levels has translated into their success in the labour market. It starts by surveying differences between men and women's employment patterns, including trends in labour market participation; the removal of legal barriers to women's employment; pay differences; and extensions to social protection, particularly for domestic workers. It then considers the position of women in science, technology, engineering and mathematics (STEM) careers, as well as how effectively their talents are being used in leadership roles. It examines progress made in including women effectively in social dialogue, and efforts to tackle violence and harassment of women at work and more widely. The chapter ends with concrete policy recommendations to strengthen women's labour market participation.

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## Key findings

- The strides made in increasing women’s educational attainment have not translated into labour market gains, with a labour force participation rate of only 17% among women in 2024 – a fall of 6 percentage points since 2010, and 54 percentage points below that of men. Improving women’s mobilisation into the workforce would not only improve their welfare but also boost growth for the whole economy.
- Employment growth and labour demand have not kept pace with a growing and increasingly educated working-age population. In 2024, 18% of women in the workforce were unemployed, compared to 5% of men. Youth unemployment is high in Egypt, especially among young women. Compared to young men, they are more than twice as likely to be not in employment, education or training (NEET).
- Despite progress, differences in earnings remain large in Egypt. In 2023, median women’s wages in the private sector were 77% of men’s. These gaps are linked to differences in men and women’s labour force participation, incidence of part-time employment and occupational composition.
- Almost two in three (62%) economically active women were in informal employment in 2023. Women’s growing incidence of informality, while lower than for men, puts women at risk of working poverty, poor working conditions and a lack of access to social protection.
- Women in Egypt remain largely under-represented in management positions, and female university graduates face barriers to good job opportunities. In 2024, women accounted for 22% of employees in senior or middle management positions and in 2022, 6% of Egyptian firms had a woman as top manager, compared to an average of 15% globally.
- Improving equality in the labour market will require measures to support good quality jobs for the whole population, including strengthening Egypt’s employment legislative framework, supporting formalisation, introducing pay transparency measures, and increasing women’s voice and access to leadership positions.

### 7.1. Introduction

**Improving the mobilisation of Egypt’s female talent into the workforce would increase their access to economic resources and could boost economic development.** Currently, despite being increasingly well-educated, only a small share of women are active in the labour market and those who do work tend to be concentrated in less well-paid occupations. Although there are similar shares of men and women among science, technology, engineering and mathematics (STEM) graduates, this has not translated into the labour market, and women are under-represented in leadership roles and among entrepreneurs.

**Despite updated legal protections, including the notable new Labour Law No. 14 of 2025, women in Egypt continue to face more barriers to finding high-quality jobs than their male peers.** Women are frequently concentrated in “invisible” activities such as domestic labour and unpaid work, primarily in family settings and in the informal sector where jobs lack essential security and fall outside the framework of Egypt’s labour laws. Limited representation in social dialogue, and the impact of sexual harassment and violence, also hamper women’s economic participation. A recent analysis suggests that removing barriers to female labour force participation in Egypt would improve welfare by 25%, while fully equalising male and female labour force participation could increase GDP by about 60% (Ostry et al., 2018<sup>[1]</sup>).

**This chapter takes stock of the situation of women in the labour market in Egypt, and analyses different dimensions of job quality for female workers.** Section 7.2 looks at the differences between men and women in how and where they work and what they are paid. It also covers the changing legal framework for employment and social protection and the position of informal workers. Section 7.3 considers how far Egypt's success in encouraging women to study STEM subjects has translated into the labour market, while Section 7.4 assesses whether the country is making use of all its talents in management and leadership roles. Section 7.5 looks at the progress made in encouraging women's representation in dialogue across government, unions and employers. Finally, Section 7.6 covers ongoing efforts to tackle harassment and violence against women in and around the workplace. The chapter closes by identifying policy approaches to promote women's economic participation and build a labour market that works for all.

## 7.2. Women's participation in the labour market in Egypt

### *Women's progress in education is not yet reflected in the labour market*

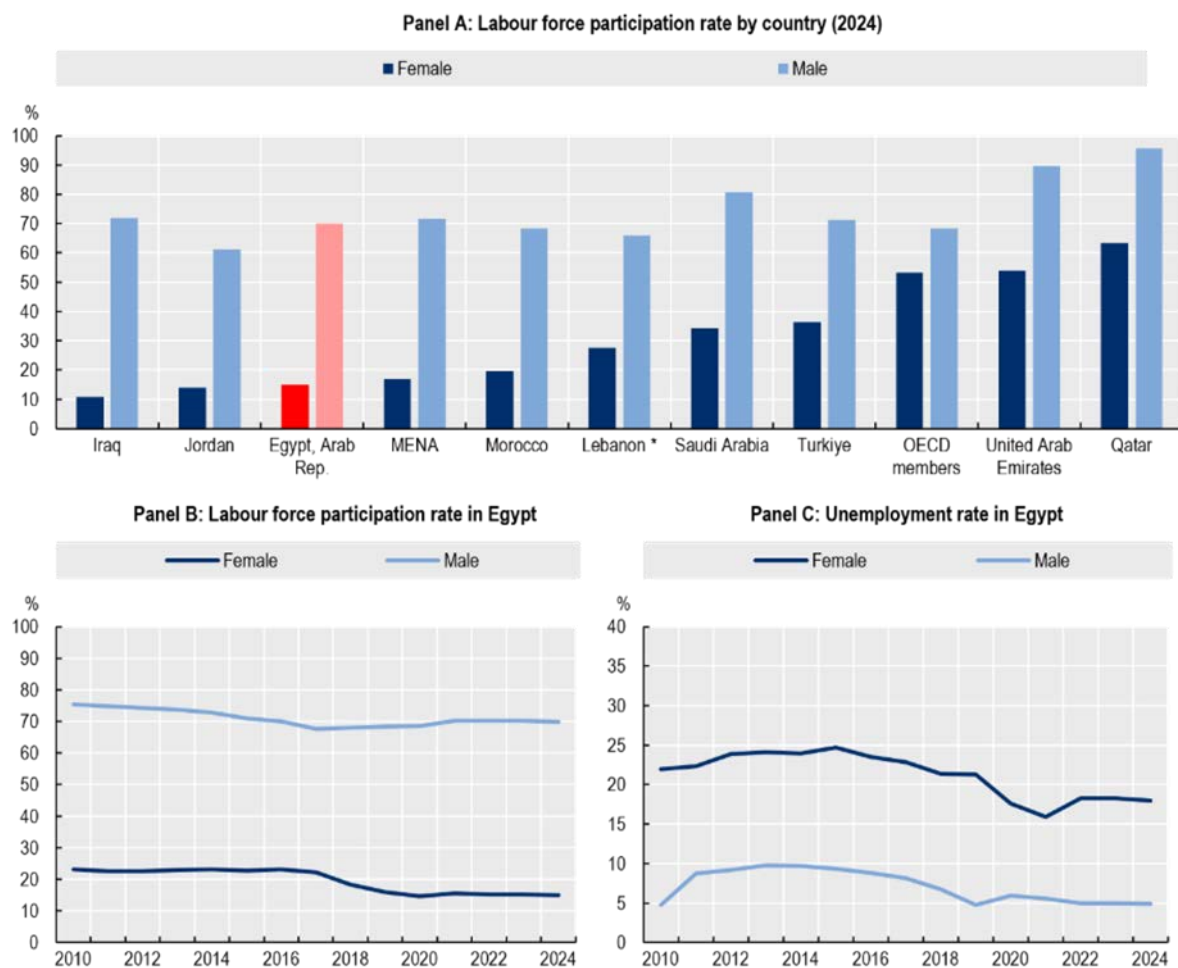
**Employment rates in Egypt are low overall and have seen a downward trend in the past decade** Employment growth has not kept pace with the increasing working age population (OECD, 2024<sup>[2]</sup>). Underemployment, where employees work fewer hours than they would like or are overqualified for their jobs, is also common (Assaad, Crafft and Yassin, 2020<sup>[3]</sup>).

**The gap in labour force participation between women and men is wide and widening further.** The International Labour Organization (ILO) found just 16.5% of women were working or looking for work in 2024, compared to the 71.3% participation rate for men (Figure 7.1). According to CAPMAS data this rate is slightly higher with, 16.9% of women participating in the labour force in 2024, compared to 70.3% of men (CAPMAS, 2024<sup>[4]</sup>). This difference between men and women of almost 55 percentage points is slightly higher than the Middle East and North Africa (MENA) average and much wider than the gap of 15 percentage points across OECD countries. Close to 18% of the women who were active in the labour market were unemployed in 2024, compared to just under 5% of men in the same year (Figure 7.1, Panel C). In the last 15 years, the share of women in the labour force in Egypt has fallen by approximately 8 percentage points, from 23% in 2010 (Figure 7.1, Panel B).

**The COVID-19 pandemic differed in how it affected men and women.** Although it caused a temporary drop in employment among both men and women, women were more likely to exit the labour force altogether while men were more likely to remain unemployed. This might be linked to the fact that the main employment losses for women were in agriculture and retail, two sectors where self-employed workers and very small businesses might have not been able to weather the crisis (Rodriguez, Genoni and Halim, 2023<sup>[5]</sup>).

**Figure 7.1. Women in Egypt are much less likely to be working than men**

Labour force participation and unemployment rate by country and by gender, 2024



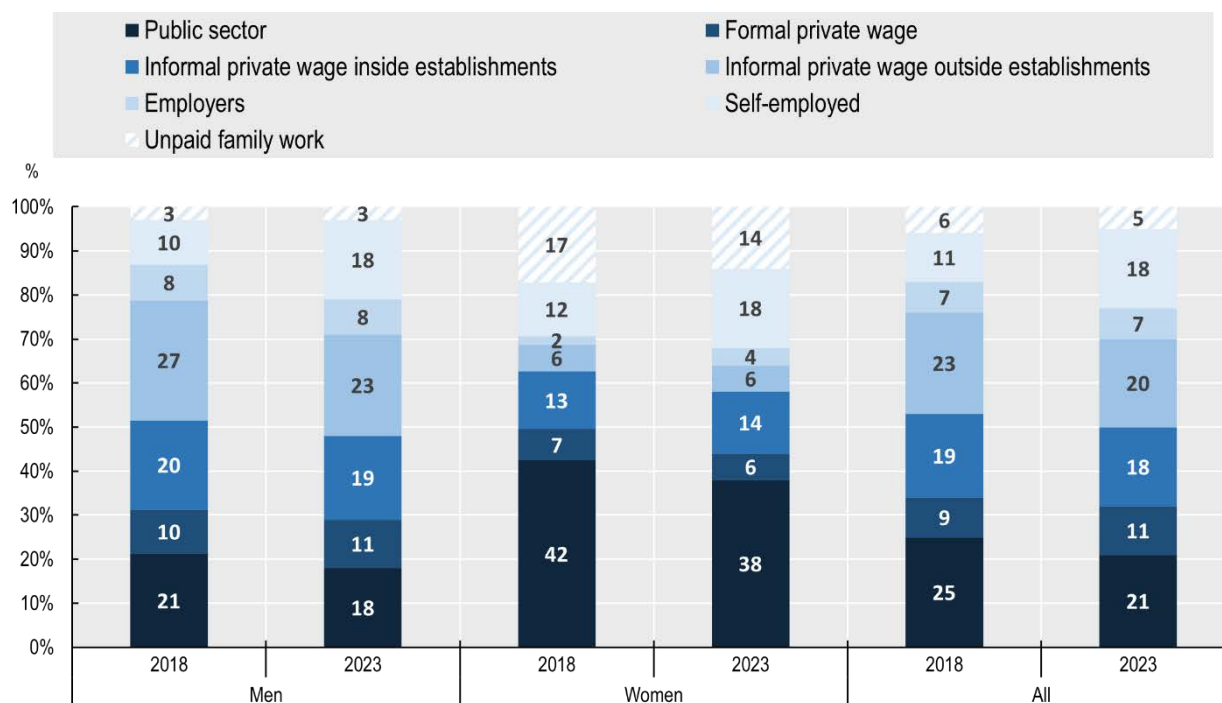
Note: The labour force participation rate is defined as the share of women/men as a percentage of the female/male population of working age (age 15+) who are actively engaged in the labour market, either by working or looking for work. The unemployment rate shows the share of women/men who are part of the labour force yet unemployed, i.e. wanting to work and actively seeking employment.

Source: ILO (2024<sup>[6]</sup>), *ILO Modelled Estimates and Projections database (ILOEST)*, <https://ilostat.ilo.org/data/> (accessed on 9 August 2024); (ILO, n.d.<sup>[7]</sup>), *Labour Force Statistics (LFS, STLFS, RURBAN databases)*, <https://ilostat.ilo.org/methods/concepts-and-definitions/description-labour-force-statistics/>.

**The most common area of employment for women in Egypt by far is in the public sector.** In 2023, 38% of women who worked did so in the public sector, compared to 18% of men (Figure 7.2). The public sector offers educated women opportunities for good jobs and access to benefits, but this prevalence means women were more affected than men by the decline of public sector employment between 2018 and 2023 in Egypt. Over the same period, formal private sector employment in Egypt also fell slightly for women, but not for men. Self-employment has instead gained ground, from 12% to 18% of female employment, and the share of informal employment outside establishments has increased slightly (Assaad and Mahmoud, 2024<sup>[8]</sup>). As in other countries, women in Egypt tend to work in lower quality jobs than men.<sup>1</sup> Labour force participation is particularly low among married and low-educated women, mainly because of care responsibilities within the family (OECD, 2024<sup>[2]</sup>).

**Figure 7.2. Women tend to be concentrated in public sector employment**

Structure of employment by type of employment and gender, 2018 and 2023



Note: “Informal private wage inside establishment” refers to wage workers employed in informal jobs within a fixed workplace (e.g. firms or shops), while “informal private wage outside establishment” refers to wage workers in informal jobs without a fixed workplace (e.g. street-based, domestic or casual work).

Source: Assaad and Mahmoud (2024<sup>[9]</sup>), *Evolution of the structure and quality of employment in Egypt, 2012-2023*, <https://erf.org.eg/publications/evolution-of-the-structure-and-quality-of-employment-in-egypt-2012-2023/>.

**Young women are much more likely than young men to be outside of the labour force, or not in employment, education, or training (NEET).** In 2024, only 8.6% of women aged 15-24 were part of the labour force, in contrast to 38.8% of men of that age – and 21% of women aged 40-59 (World Bank, 2024<sup>[9]</sup>). Although some of the low participation rates among young people may be because many will still be in education or training at that age, 36.3% of women aged 15-24 were NEET in 2024, compared to 14.9% of men in the same age group: a difference of 21 percentage points (ILO, 2025<sup>[10]</sup>) (see also Chapter 5).

### ***The government is taking steps to lower legal and practical barriers to female employment***

**Giving better opportunities to women is key to making the most of the talent in the country and strengthen economic growth.** Increasing female employment rates and women’s access to economic resources is a central goal of the *National Strategy for the Empowerment of Egyptian Women 2030*, which was launched in 2017 (NCW, 2017<sup>[11]</sup>). The strategy includes concrete targets to be achieved by 2030, including:

- increasing the ratio of female estimated earned income to males estimated earned income from 29% (2016) to 58%
- growing the percentage of small enterprises managed or owned by women from 22% (2015) to 50%

- raising the female labour force participation rate from 24% in 2016 to 35% by 2030.

However, projections made in 2024 in the *National Narrative for Economic Development* (MPED, 2025<sup>[12]</sup>) anticipate much lower levels of participation, with female labour force participation reaching between 17% and 19.6% by 2030 depending on the scenario considered (baseline, accelerated reform or conservative). This downward revision reflects the need to scale up existing reforms to increase women's labour market participation (MPED, 2025<sup>[12]</sup>).

**Egypt has taken steps to improve women's legal access to employment.** As Chapter 3 describes, Ministerial Decree No. 155 of 2003, which limited women from working in specific professions, was replaced by Decree No. 34 of 2021, limiting restrictions to 33 defined occupations (MPED, 2025<sup>[12]</sup>). The new Labour Law No. 14 of 2025 prohibits gender-based discrimination in recruitment, promotion, pay, training, and working conditions, as stated in Articles 5 and 53, providing a legal basis for workplace equality. The law also establishes comprehensive protections during pregnancy and maternity, provides flexible working arrangements, and guarantees access to childcare facilities for working mothers (Arab Republic of Egypt, 2025<sup>[13]</sup>). This law builds on a broader legal framework including ratified international conventions<sup>2</sup>. However, the absence of specific provisions to criminalise and sanction employment-related discrimination, particularly in cases linked to maternity protection, occupational health and safety considerations, weakens the enforcement of these measures (OECD Development Centre, 2023<sup>[14]</sup>).

**There are also wider initiatives to increase women's economic participation.** These include the Women on Boards Observatory and the Closing the Gender Gap Accelerator, aimed at promoting women's leadership and reducing gender pay gaps (MPED, 2025<sup>[12]</sup>). The Ministry of Social Solidarity, through partnerships with private actors, has also expanded nursery facilities and flexible childcare services to encourage mothers' participation in the workforce (Ministry of Social Solidarity, 2023<sup>[15]</sup>). There are initiatives to provide training to women across the country and, in some cases, provide them with supplies to carry out the work.

**Expanding access to childcare and flexible working arrangements will help women, and men, reconcile paid work with unpaid care responsibilities.** Access to parental leave for fathers would also support a more equal sharing of care responsibilities (see Chapter 6). The growth in women's self-employment in recent years needs to be supported with measures targeted at female entrepreneurs, an important potential source of job creation and opportunities for women (see Chapter 8).

### ***Women who work still lag behind men in earnings***

**The gap in income between men and women remains significant in Egypt, although it is narrowing.** According to the estimated earned income index, women earn about one-fifth of men's estimated earnings and Egypt ranks 140<sup>th</sup> out of 146 countries on this measure (World Economic Forum, 2024<sup>[16]</sup>). Data from the 2023 household survey show that in Egypt, women's median wages in the private sector were 77% of men's – an improvement on the 65% observed in 1998 (AlAzzawi and Hlasny, 2025<sup>[17]</sup>). The wage data suggest the existence of both “glass ceilings” – barriers to advancement at the top of the wage distribution – and “sticky floors” – obstacles hindering progress at the lower end (Said, Majbouri and Barsoum, 2022<sup>[18]</sup>).

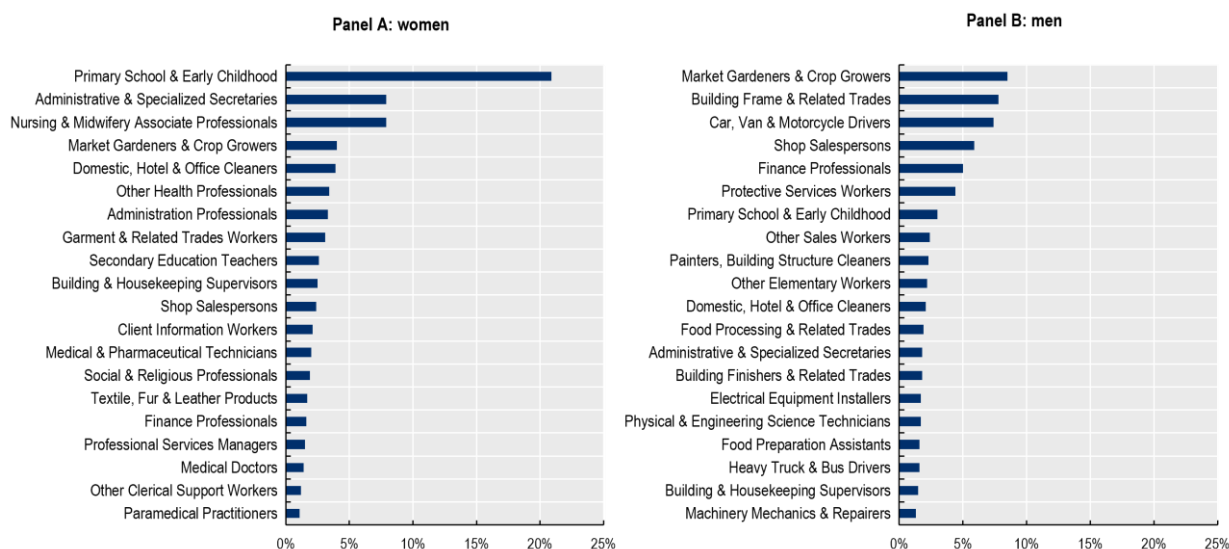
**Some of this gap is due to differences in work intensity between men and women.** More women than men in Egypt work part-time (Figure 7.4, Panel A). About one-third of employed women in Egypt worked part time in 2023, compared to only 13% of employed men, and there are few opportunities for part-time work for formal workers in the private sector (Assaad and Mahmoud, 2024<sup>[8]</sup>). Working hours are generally long in the private sector, and women are more likely to work in jobs where working hours are less predictable or flexible (OECD, 2024<sup>[2]</sup>).

**Wage differences are also linked to women's concentration in occupations with lower pay.** In 2023, three occupations – primary education, nursing and clerical roles – accounted for 37% of women workers

whereas working men are more evenly distributed across occupations (Figure 7.3. ). Promoting equality in the labour market – by supporting the participation of women in all sectors and supporting their career progression – will help make progress in closing the pay gap with men.

**Figure 7.3. Women employees are more concentrated in particular occupations than men**

Share of women's and men's employment accounted for by the top 3-digit occupational categories by gender, 2023



Source: AlAzzawi and Hlasny (2025<sup>[17]</sup>), *Occupational segregation and the gender wage gap in Egypt*, <https://erf.org.eg/publications/occupational-segregation-and-the-gender-wage-gap-in-egypt/>, based on Egypt Labour Market Panel Survey (ELMPS 2023).

**Pay transparency measures can also help tackle pay differences.** Many OECD countries require or encourage private sector employers to report gender-disaggregated pay information to various stakeholders, including workers, government entities and the public (OECD, 2023<sup>[19]</sup>). Most OECD countries integrate pay transparency reporting requirements into broader, mandatory equal pay auditing processes. To streamline the administrative load of pay gap reporting, governments can offer free and accessible reporting tools to employers, such as online guidance and software enabling firms to calculate and submit data to the government, or existing data could be used to compute wage statistics for companies. For these measures to be effective, governments need to enforce compliance and make sure they cover a substantive portion of the workforce (OECD, 2023<sup>[20]</sup>).

### ***Egypt can do more to extend social protections to all workers, especially in domestic work***

**Both men and women in Egypt experience high levels of informal employment.** In 2023, the ILO estimated that 62% of female workers, and 73% of male workers, were in informal employment in Egypt, more than the MENA region average and more than in 2019 (Figure 7.4, Panel B). The CAPMAS labour survey found informal employment in Egypt affected 57% of women, compared to 66.9% of men (CAPMAS, 2023<sup>[21]</sup>). Informal workers may be own-account workers, work in an enterprise in the informal or formal sector, or work in households (ILO, 2018<sup>[22]</sup>).

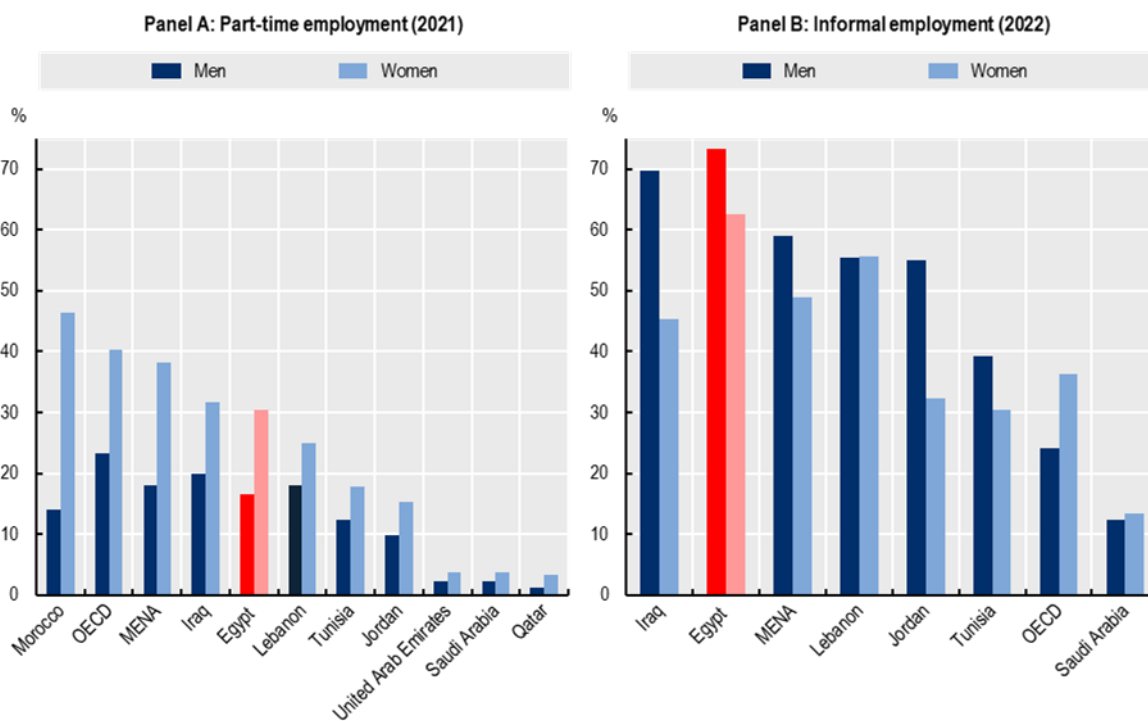
**Domestic work has a high concentration of female workers and informality.** In general, women in informal wage employment tend to be over-represented in the lower echelons of the informal occupational

spectrum, earning lower wages (OECD/ILO, 2019<sup>[23]</sup>). Various factors contribute to this situation. Social norms regarding caregiving roles, and gender-based inequalities within households play a significant role in perpetuating gender segregation in the informal labour market (OECD/ILO, 2019<sup>[23]</sup>). In Egypt, the 2018 Labour Force Survey estimated that the domestic workforce was approximately 457 000 individuals, accounting for 18% of the paid care workforce. The latest estimates place the number of domestic workers in Egypt at around half a million.

**Workers in informal employment usually have fewer protections and poorer quality jobs.** Informal workers tend not to have access to employment protection, social security or certain employment benefits such as advance notice of dismissal or sick leave. Informal workers also generally face poorer working conditions than formal workers, due to irregular work schedules, unstable earnings, lower average wages and greater risk of unemployment (OECD, 2024<sup>[2]</sup>). In Egypt, domestic workers have traditionally lacked access to employment and social protection – for example, the 2025 Labour Law does not apply to them – although, as detailed in Chapter 3, the 2019 Social Insurance and Pension Law has expanded workers’ access to social insurance, including informal workers. Recognising that the COVID-19 pandemic exposed gaps in the social protection of informal economy workers, the government issued Prime Ministerial Decree No. 2183 in 2020, establishing a ministerial committee tasked with extending social protection to this segment of the workforce. As of August 2025, Egypt is working towards regulating and protecting domestic workers through a new, dedicated draft law.

**Figure 7.4. More women work part-time than men, but men are more likely to be in informal employment**

Part-time and informal employment as a share of total employment



Note: Data in Panel A refer to 2021 or the latest year available (2019 for Lebanon, Tunisia, the United Arab Emirates and Saudi Arabia; and 2020 for Qatar), and in Panel B to 2022 or latest year available (2019 for Lebanon and Tunisia; 2021 for Iraq and Jordan; and 2023 for Egypt). Source: Panel A: ILO (2023<sup>[24]</sup>), *Incidence of part-time employment by sex -- Common definition (%) Annual (ILOSTAT data explorer)*, [https://rshiny.ilo.org/dataexplorer54/?lang=en&segment=indicator&id=EMP\\_PTER\\_SEX\\_RT\\_A&channel=ilostat](https://rshiny.ilo.org/dataexplorer54/?lang=en&segment=indicator&id=EMP_PTER_SEX_RT_A&channel=ilostat); Panel B: ILO (2023<sup>[25]</sup>), *SDG Indicator 8.3.1. - Proportion of informal employment in total employment by sex and economic activity (%) annual (ILOSTAT data explorer)*, [https://rshiny.ilo.org/dataexplorer08/?lang=en&segment=indicator&id=SDG\\_0831\\_SEX\\_ECO\\_RT\\_A&channel=ilostat](https://rshiny.ilo.org/dataexplorer08/?lang=en&segment=indicator&id=SDG_0831_SEX_ECO_RT_A&channel=ilostat) (accessed on 14 May 2025).

**Egypt has made significant progress in strengthening social protections.** Several of the reforms initiated over recent years aim to facilitate the creation of better-quality jobs by enhancing employability, encouraging labour force participation and strengthening social safety nets. This includes remodelling education and training programmes under the National Structural Reform Programme, the expansion of cash transfer programmes such as *Takaful* and *Karama* (OECD, 2024<sup>[2]</sup>), and the adoption of a Universal Health Insurance Law in 2018. This last aims to achieve universal coverage by 2032 and combines contributory and non-contributory elements, partly financed through new taxes. Better enforcement of workplace health and safety standards is also critical to overcoming barriers to women's paid work (OECD, 2023<sup>[26]</sup>).

**Expanded social insurance has improved coverage but may be a barrier to formalisation.** As covered in more detail in Chapter 3, the Social Insurance and Pensions Law (Law 148 of 2019) expanded coverage to a wider range of workers while reducing contribution rates (OECD, 2024<sup>[2]</sup>).<sup>3</sup> Despite this, contribution rates remain higher than in most neighbouring countries and in OECD countries and could act as a barrier to integrating both women and men into formal employment (OECD, 2024<sup>[2]</sup>). The 2019 law also increased the fines imposed on employers who do not register their employees and the government

conducts labour inspections to verify the registration of employees. Evaluating the effects of the 2019 reform on the promotion of formal jobs will help identify potential areas for improvement.

**Simplifying registration for social insurance can reduce obstacles to formal employment.** Currently the administrative process is quite complex and time-consuming (Wahba, 2022<sup>[27]</sup>; OECD, 2024<sup>[2]</sup>). Campaigns to raise awareness among employers and workers about their rights and responsibilities, and guidance to guide them through the relevant processes, will also help. Maintaining worker protection while providing incentives to formalise, as well as streamlining formalisation and compliance processes will be important to continue progress in promoting the formal economy (OECD, 2024<sup>[2]</sup>). Mexico's approach sets an example for easing administrative tasks and ensuring social security coverage for domestic workers (Box 7.1).

### Box 7.1. Reducing administrative barriers to formalising domestic workers: Lessons from Mexico

**Mexico's Social Security Institute (IMSS) programme provides an example of reducing administrative barriers and sharing responsibilities for domestic workers.** All social insurance procedures can be completed online, making it convenient for domestic workers with multiple employers. Employers can easily register employees on the ministry's website, providing the necessary details. If domestic workers work for multiple employers, they can inform the IMSS online or get a form from a nearby employment office. Insurance fees are calculated automatically based on days worked for each employer, ensuring fair contributions. Domestic workers can access their social security number through the IMSS website or the ministry's app (Wahba, 2022<sup>[27]</sup>).

## 7.3. Women in STEM

**Egypt has almost achieved balance between men and women in STEM education but not in the workforce.** Women's advances in educational attainment (see Chapter 5) have not yet translated into stronger labour market outcomes or challenged stereotypes about gender norms. For example, although nearly half of STEM graduates are women (47.3% overall in 2019), the share of women in the STEM workforce is somewhat lower, at 38%, although this number is relatively high in international terms (UNESCO Arab Science Podium, 2023<sup>[28]</sup>; ILO, 2022<sup>[29]</sup>). This reflects women dropping out of the field between graduation and professional practice, although the fall in numbers is smaller than for the overall female population, meaning female STEM graduates are more likely to remain in the labour market. Women represent a particularly significant share of the workforce in information and communications technology (ICT), reflecting their strong presence in technology-related fields. This contrasts with their lower representation in engineering and mathematics, highlighting the importance of distinguishing between STEM subfields when analysing women's participation.

**Women in STEM experience poorer labour market outcomes than men.** According to a survey of recent Egyptian graduates, men were less likely to be unemployed after graduating from a STEM field than their female peers. Among ICT graduates, 22% of male graduates were unemployed compared to 77% female ones; and the shares were 23% compared to 75% in natural sciences, mathematics and statistics; and 13% compared to 60% in engineering, manufacturing and construction (ILO, 2022<sup>[29]</sup>). When they do find a job, women in STEM fields tend to have significantly lower wages than men; the average wage for women in the ICT sector in 2021 was 34% the level for men and was 88% of the minimum wage (ILO, 2022<sup>[29]</sup>). Women also lack the same professional opportunities as men in these fields. Close to 50% of researchers across disciplines in Egypt are women, but female researchers face challenges in securing

research funding, as they accounted for roughly 17-18% of state research grants and about 15-16% of registered patents (NCW, 2024<sup>[30]</sup>).

**Egypt has taken action to support women in STEM.** The Academy of Scientific Research and Technology oversees various state prizes recognising Egyptian women's individual efforts, such as Nile awards, state merit awards, state awards of excellence and state encouragement awards, covering STEM specialisations. The Women in Technology and *Qodwa Tech* programmes aim to provide digital skills and encourage female participation in the STEM sector, particularly ICT (Box 7.2). International programmes such as the L'Oréal-UNESCO For Women in Science Egypt Young Talents programme aim to identify and reward talented female scientists in Egypt (see Box 9.3 in Chapter 9). The National Committee of Women in Science, Women in Science for Developing Countries and Women in Science without Borders provide networking opportunities for women in STEM. To make further progress, in addition to measures to support the reconciliation of family and work responsibilities, Egypt can consider training and networking opportunities to help women secure research funding.

### Box 7.2. Government initiatives to support women's skills development in information and communications technology

#### **Qodwa Tech – Ministry of Communications and Information Technology**

*Qodwa Tech* is an initiative designed to improve women's digital skills, particularly in remote and marginalised areas. The programme has provided training to over 11 000 women and entrepreneurs in fields such as e-commerce, social media marketing and artificial intelligence. The initiative aims to promote financial inclusion, support the digital transformation, reduce female unemployment and informality, and to support inclusive economic growth in line with Egypt Vision 2030 (Ministry of Communications and Information Technology, 2023<sup>[31]</sup>).

#### **Women in Technology – National Council for Women**

Women in Technology is an initiative that aims to increase female participation in the ICT sector by providing a range of training opportunities, including digital skills development in artificial intelligence, data science and cloud computing. The initiative was launched in 2023 in partnership with Huawei Technologies and is expected to train 2 000 women over two years, providing them with certification and better access to job opportunities in the sector (Government of Egypt, 2023<sup>[32]</sup>).

## 7.4. Women in leadership positions

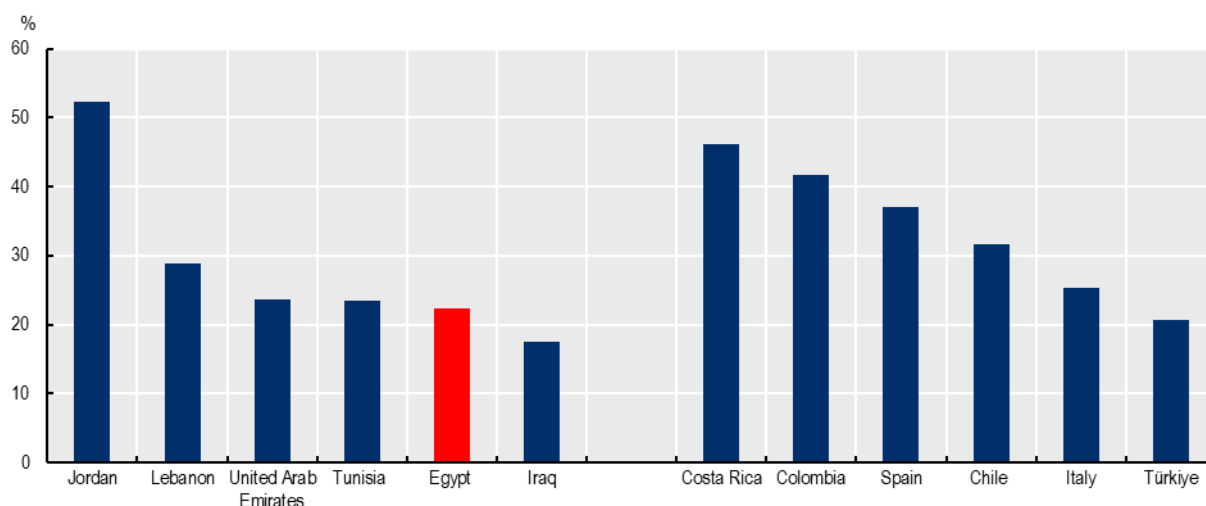
**Increasing the share of women in leadership positions in Egypt would make more effective use of the country's talents.** It would foster more sensitive organisational cultures and practices (OECD/ILO/CAWTAR, 2020<sup>[33]</sup>) as well as improving board performance. Empirical evidence suggests that companies lacking board diversity face more governance controversies and higher environmental, social and governance risks (Marshall, Rallis and Moscardi, 2015<sup>[34]</sup>). In contrast, increased female participation in corporate leadership improves employee retention, company reputation and decision making (Hunt, Layton and Prince, 2015<sup>[35]</sup>; Thwing Eastman, 2017<sup>[36]</sup>). Research suggests firms with strong female leadership also enjoy better financial results (Credit Suisse, 2016<sup>[37]</sup>; Thwing Eastman, Mazzucchelli and Rallis, 2016<sup>[38]</sup>; Marshall, Rallis and Moscardi, 2015<sup>[34]</sup>).

**In Egypt, rapidly increasing educational attainment among women has not translated into senior roles.** What has been described as the “MENA paradox” might be caused by a reduction in public sector employment and the difficulties that highly educated women face in the private sector (Assaad et al.,

2020<sup>[39]</sup>). Women continue to struggle to access managerial and leadership roles in the private sector in Egypt. In 2022, 6% of firms in Egypt had a woman as top manager compared to 15% in OECD countries and globally on average (OECD Development Centre, 2023<sup>[14]</sup>). In 2024, 22% of senior and middle management positions in Egypt were held by women (ILO, 2024<sup>[40]</sup>) (Figure 7.5).

**Figure 7.5. Over one in five senior and middle management positions are held by women in Egypt**

Share of women in senior and middle management positions (%), 2025 or latest year available



Note: Data for Lebanon and Tunisia refer to 2019; for Türkiye to 2020; for Iraq to 2021; for Colombia and Chile to 2022; for Jordan to 2023; for Egypt, Italy and Spain to 2024; and for Costa Rica to 2025.

Source: ILO (2025<sup>[41]</sup>), *SDG Indicator 5.5.2 - Proportion of women in senior and middle management positions (%) annual* (ILOSTAT data explorer), [https://rshiny.ilo.org/dataexplorer99/?lang=en&segment=indicator&id=SDG\\_B552\\_NOC\\_RT\\_A&channel=ilostat](https://rshiny.ilo.org/dataexplorer99/?lang=en&segment=indicator&id=SDG_B552_NOC_RT_A&channel=ilostat).

**Egypt's actions to promote the representation of women on boards are starting to bear fruit.** The Financial Regulatory Authority requires the boards of directors of companies and non-banking financial entities to have at least 25% women members or two women (Resolution No. 2022/48) (AUC Women on Boards Observatory, 2023<sup>[42]</sup>). The share of women on boards in the non-banking financial sector reached 22% in 2022, followed by the Egyptian Exchange with a 17.3% share, the banking sector with 16.5%, and the public enterprise sector with 9.3% (AUC Women on Boards Observatory, 2023<sup>[42]</sup>). The Women on Board (WOB) initiative, funded by the American University in Cairo and established under the framework of the *National Strategy for the Empowerment of Women 2030*, aims to increase the representation of women on corporate boards in Egypt to 30% by 2030. The National Council for Women (NCW) launched initiatives such as the Women in Leadership programme, which provides mentorship and training for female professionals, as well as corporate governance reforms to increase women's representation in senior roles (NCW, 2024<sup>[30]</sup>). To further promote the representation of women on boards, the Financial Regulatory Authority's Smart Application for Empowering Women created a database of women who are eligible to become board members of non-banking financial companies. Egypt also launched the Government Excellence Award for Equal Opportunities and Empowering Women in 2022.

**To make further progress, Egypt could consider a range of measures used in OECD countries.** These might include extending quotas to sectors other than finance, or encouraging companies to set voluntary targets and publicly disclosing progress towards gender equality (OECD, 2023<sup>[20]</sup>). The government could also support training and mentorship programmes, professional networks, and awareness campaigns (OECD, 2023<sup>[20]</sup>). For example, in 2021, Malaysia set a 30% target for women in

leadership and decision-making roles. Its Corporate Governance Blueprint 2011 requires that women candidates are included in recruitment processes and companies need to explicitly disclose gender diversity policies, targets and measures in annual reports. The Malaysian Code on Corporate Governance 2021 stipulates that if women occupy less than 30% of board seats, the board must disclose its action plan and timeframe to rectify this (Deloitte, 2022<sup>[43]</sup>).

## 7.5. Social dialogue

**Social dialogue, including collective bargaining, plays an important role in boosting employment, job quality, workforce skills, productivity and gender equality.** Strengthening women's representation in social dialogues promotes their economic empowerment and job quality and can also help ensure that gender considerations are included in negotiations. Countries where social dialogue is strong seem to have greater gender parity, with companies and countries with greater collective bargaining coverage having smaller pay gaps between men and women (OECD/ILO/CAWTAR, 2020<sup>[33]</sup>).

**Egypt has strengthened the institutionalisation of gender considerations in wage-setting.** Prime Ministerial Decision No. 2659/2020 reconstituted the National Council for Wages (originally established by Resolution No. 983/2003) to further define its functions and include the National Council for Women in its membership. This provides an important platform to integrate gender equality objectives – including equal pay – into wage-setting dialogues (NCW, 2024<sup>[30]</sup>).

**The scope of social dialogue has evolved to include other essential elements of job quality for women.** These include equal access to jobs and training, access to parental leave beyond the minimum duration established by the law, and the prevention of and protection from violence against women and girls in the workplace (ILO, 2021<sup>[44]</sup>). Social dialogue and collective bargaining can also contribute to combatting informal employment, by supporting the enforcement of labour, tax and social security regulations (OECD, 2024<sup>[2]</sup>).

**Information on the role of women in social dialogue and its impact on their economic empowerment in Egypt is limited but wider regional data point to gender gaps in representation.** An ILO Bureau of Workers' Activities survey found that 25% of union executive committee members in the Arab States are women, compared to 34% globally and 45% in North America (ILO, 2021<sup>[44]</sup>).

**The Egyptian Government has made significant efforts to foster greater participation, representation, and leadership by women across the tripartite partners – government, unions and employers.** In 2019, the Ministry of Labour (formerly Ministry of Manpower) established a Gender and Non-Discrimination Unit through a Ministerial Decree. This unit, in collaboration with the NCW, ensures that gender perspectives are integrated into various fields of work and recommends new laws and programmes to enhance women's economic and social empowerment. Specifically, the unit monitors the application of women's employment provisions, reviews complaints and takes any action needed to resolve them. It also promotes a culture of gender equality through awareness campaigns, training and workshops, and awards an Excellence label to companies making significant progress in achieving gender equality. In 2021, Egypt launched the Egyptian Gender Equity Seal certification process for private sector entities that aim to promote gender equality in the workplace.

**On the trade union side, initiatives have aimed to encourage women's participation in union structures and leadership.** These include capacity-building activities and targeted awareness campaigns by national trade union federations, often in collaboration with the Ministry of Labour and the NCW (OECD/ILO/CAWTAR, 2020<sup>[33]</sup>). The government also passed a new Trade Unions Law in 2017, stipulating that trade union boards should ensure adequate representation of women and youth whenever possible. The law was amended in 2019 to allow employees of small companies to establish syndicates, reducing

the required number of members for union recognition from 150 to 50. As women are more likely to be employed in small companies, this amendment aims to increase their participation in trade unions.

**The Federation of Egyptian Industries, one of the country's largest employers' associations, established a Women in Business (WiB) Unit in 2014.** The Unit aims ensure gender perspectives are included in its strategies and actions, promote policies and legal changes supporting women in the industrial sector, and develop a favourable environment for women in the workplace. The WiB provides training, support and advocacy, particularly for women entrepreneurs and human resources (HR) specialists. It created a Human Resources and Gender Academy to train HR managers to create more gender-sensitive work environments and has organised conferences to highlight women's roles in the industry (OECD/ILO/CAWTAR, 2020<sup>[33]</sup>).

**Setting measurable objectives can be effective in boosting women's voice and agency.** For example, in 2017 the Tunisian General Labour Union implemented a quota requiring two women in each of its decision-making bodies. Supported by the ILO, this initiative led to an additional 13 000 women members. Many countries have implemented reserved seats on executive bodies and proportional representation of women in decision-making roles, reflecting their membership in the organisation (ILO, 2021<sup>[44]</sup>). Such measures should be complemented by training to ensure women can assume leadership positions and meet the quota.

## 7.6. Fighting violence against women at work

**Violence and harassment at the workplace are a common phenomenon everywhere.** A global survey found in 2021 that one in five people who have worked at some point in their lifetime report experiencing some form of violence and harassment at work. Among this group, 33% of women reported there was a sexual element to the violence or harassment, compared to 15% of the men (Lloyd's Register Foundation, 2021<sup>[45]</sup>). While no recent data for all workers in Egypt have been found, a survey of healthcare workers in Egypt conducted in 2023 shows that about 6.8% of them had experienced sexual harassment in the workplace in the year prior to the survey (Allam et al., 2025<sup>[46]</sup>).

**In 2021, Egypt strengthened the legal framework on sexual harassment, increasing the penalties for perpetrators.** Decree No. 827/2021 improved the service provision for survivors/victims of violence, stipulating a comprehensive definition of violence that covers all types of abuse and in all places (OECD Development Centre, 2023<sup>[14]</sup>). The new Labour Law No. 14 of 2025 also prohibits harassment, bullying, or any form of verbal, physical, or psychological violence against the worker (Arab Republic of Egypt, 2025<sup>[13]</sup>). The government is also working with employers to prepare a code of conduct for establishments to eliminate violence and harassment in the workplace.

**There is also evidence that sexual harassment in public transportation limits women's mobility and safety in Egypt, curtailing their access to work.** In a study of mobility in Cairo, Christensen and Osman (2023<sup>[47]</sup>) report a high risk of harassment on public transport for women. To tackle violence against women and girls in public transport, the NCW launched the Don't Let a Station Stop You campaign in metro stations to raise awareness about combating sexual harassment, among other goals (NCW, 2024<sup>[30]</sup>). Women-only services have been introduced, such as dedicated sections in metro lines and women-only buses, to provide safer travel options for female passengers (CODATU, 2018<sup>[48]</sup>).

**There have also been efforts to tackle sexual harassment in higher education.** The Women's Empowerment initiative of the United Nations Population Fund (UNFPA), has launched a programme focusing on combating sexual harassment faced by women in Egyptian universities. This involves the development of university policies and procedures to strengthen institutional mechanisms against violence, establishing anti-sexual harassment units across 23 governorates (UNFPA, n.d.<sup>[49]</sup>). The NCW also established 42 Anti-Violence Units in universities to raise awareness of women's rights in cases of sexual

harassment, provide reporting mechanisms, co-ordinate with relevant authorities and offer support to victims (NCW, 2024<sup>[30]</sup>).

## 7.7. Policy considerations to promote gender equality in the labour market

**Improving gender equality in the labour market is a crucial element of achieving gender equality and women's empowerment in Egypt, as well as economic growth.** Overall, improving opportunities for women will stem from the creation of good quality jobs for the whole population, with measures to promote economic growth, make the labour market more flexible and support jobseekers (OECD, 2024<sup>[2]</sup>). But specific measures are also needed to address the obstacles that limit women's labour force participation and their opportunities to access good jobs.

### ***Recommendation 1. Strengthen enforcement of equal pay and anti-discrimination laws***

Strengthening the existing legislative framework promoting women's employment rights in Egypt, as well as enforcing existing legislation, will help to increase women's labour force participation. To this end, Egypt can:

- **Policy consideration 1.** Pursue the enforcement of labour rights, health and safety regulation, and legislative efforts to regulate and protect domestic workers.
- **Policy consideration 2.** Continue to pursue the enforcement of workplace harassment regulations and service provision for survivors/victims of violence.
- **Policy consideration 3.** Pursue the further lifting of restrictions on women's right to work in certain sectors and consider legislation to criminalise discrimination against women.

### ***Recommendation 2. Support women's formalisation through simplified procedures and targeted incentives***

Closing the gender gap in earnings and job quality in Egypt requires action to promote access to formal jobs. To this end, Egypt can:

- **Policy consideration 1.** Remove the threshold below which social security contributions are exempted, while further reducing social security contribution rates for lower paid workers to encourage formalisation.
- **Policy consideration 2.** Further streamline formalisation and compliance processes to continue progress in promoting the formal economy.

### ***Recommendation 3. Introduce pay transparency measures and promote sensitive corporate practices between women and men***

Encouraging all employers to treat men and women equally will help to ensure good working conditions and career opportunities for women. To this end, Egypt can:

- **Policy consideration 1.** Consider introducing pay transparency measures requiring companies to report gender-disaggregated pay information to government entities and the public.
- **Policy consideration 2.** Continue to develop and disseminate up-to-date gender-disaggregated and gender-relevant data to monitor progress towards gender equality in the labour market and to allow the assessment of implemented policies.
- **Policy consideration 3.** Encourage private sector employers to adhere to the Egyptian Gender Equity Seal certification process.
- **Policy consideration 4.** Support women’s representation and participation in social dialogue, notably encouraging social partners to set measurable objectives.

#### **Recommendation 4. Increase women’s access to leadership positions**

Having more women in leadership roles will promote career opportunities for women and help foster gender sensitive cultures. To this end, Egypt can:

- **Policy consideration 1.** Pursue efforts to increase the representation of women on corporate boards in Egypt to 30% by 2030.
- **Policy consideration 2.** Encourage employers to set voluntary targets for women on boards in sectors other than finance, publicly disclose progress towards gender equality, and support training and mentorship programmes, professional networks and awareness campaigns targeted at women professionals.

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## Notes

<sup>1</sup> According to the OECD Job Quality Framework, job quality includes earnings quality, or the extent to which labour market earnings contribute to worker's well-being; labour market insecurity, defined as the aspects of economic security related to the risks of job loss and its cost for workers; and the quality of the working environment (Cazes, Hijzen and Saint-Martin, 2015<sup>[50]</sup>).

<sup>2</sup> Including that of the International Labour Organization concerning equal pay, non-discrimination, and protection from workplace harassment and violence.

<sup>3</sup> In the private sector, the contribution rate was reduced from 40% to 29.75% of gross earnings compared to the old scheme (Law 79/1975). Out of the total contribution rate, 19.75% is now paid by the employer and 11.00% by the employee.

## 8. Empowering women through entrepreneurship

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Boosting women's entrepreneurship could be a lever for development, growth and innovation in Egypt. This chapter looks at how to strengthen the impact of Egypt's entrepreneurship support programmes for women, given their low levels of self-employment and entrepreneurship relative to men. It assesses whether existing policy support measures for business creation are accessible and tailored to women, as well as the extent to which women entrepreneurs are accessing mainstream entrepreneurship support programmes, with a particular focus on their appropriateness for all women-owned businesses. The assessment contrasts the impact of dedicated facilities or programmes for women entrepreneurs with making the wider business support ecosystem more inclusive. Recommendations are offered for strengthening entrepreneurship support for women entrepreneurs.

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## Key findings

- Women in Egypt are not closing the gender gap in entrepreneurship, despite their increasing educational levels. In 2022, women were about 60% less likely than men to be engaged in starting or managing a new business and 70% less likely to have an established business (more than 42 months old).
- Just over 11% of self-employed workers in Egypt were women in 2024, with over three-quarters of a million women recorded as self-employed in that year, up from under half a million in 2021. Just under 7% of self-employed women themselves had employees, compared to 16% of self-employed men.
- Despite increasing support for women entrepreneurs, societal and cultural attitudes, particularly those related to gender roles, mean they continue to face additional challenges such as increased household and caring responsibilities. Women also tend to have less access to the skills and experiences that are needed to start a business, particularly those in rural and poorer governorates who often face greater challenges in accessing education and work experience.
- The government provides a range of dedicated financial and non-financial support for women entrepreneurs, often through collaborations and partnerships. Public actors also engage with non-government agencies to deliver entrepreneurship support to women entrepreneurs, often through local programmes that are tailored to the needs of businesses in the area.
- Most policies and programmes are aimed at women starting micro enterprises, with fewer policy measures that support the development of women-owned or -led small enterprises and there are missed opportunities in the areas of international trade.
- Actions to boost women's entrepreneurship range from providing an overarching strategy and harmonised definitions, strengthening access to finance for women entrepreneurs as well as business support services better tailored to their needs, and finally campaigns to change perceptions surrounding women's role as entrepreneurs, and encouraging them to formalise and access greater support.

### 8.1. Introduction

**Fostering the development of women's entrepreneurship in Egypt could be a lever for development, growth and innovation** (OECD/European Commission, 2023<sup>[1]</sup>). It could have a positive economic impact through increased job creation, greater exports, and innovation in products, services and markets. By offering women an additional route into the labour market, it could also help to narrow the gender gap in labour force participation and unemployment. In Egypt, 18% of women were unemployed in 2024 compared to 5% of men (ILO, 2025<sup>[2]</sup>), with the gap wider among those with a university education – in 2021, 25% of tertiary-educated women were unemployed, compared to 10% of similarly educated men (CAPMAS, 2024<sup>[3]</sup>).

**Increasing women's entrepreneurship would boost household incomes, reduce poverty rates and strengthen social inclusion.** Fostering the growth of women-led businesses is particularly relevant where women have few employment opportunities or when the demands of paid employment do not offer them sufficient flexibility to balance their work and family responsibilities. Moreover, research suggests that businesses run by women tend to employ more women than those run by men, creating a multiplier effect that can enhance women's economic inclusion and social mobility. Greater entrepreneurship among women could help to diversify the economy as well as boost overall economic growth, making it a crucial element of Egypt's broader development goals.

**This chapter provides an overview of women’s entrepreneurship in Egypt, and the economic and social opportunities it provides at the global, regional and national level.** Section 8.2 surveys the trends and current rates of entrepreneurship and self-employment among women, and considers why women are more likely than men to operate small, informal home-based businesses. It also considers the array of challenges faced by women entrepreneurs looking to operate in the formal economy. Section 8.3 details the policy and strategic landscape covering women’s entrepreneurship and the case for a unified strategy and harmonised definitions. Section 8.4 then considers both the financial support available to women entrepreneurs and their access to wider business development support, whether through general entrepreneurship support programmes (those that are open to everyone) and those solely available to women entrepreneurs and tailored to their specific needs. Lastly, Section 8.5 closes with a set of recommendations for policymakers.

## 8.2. Women in entrepreneurship and self-employment

### *Entrepreneurship activity rates are very low among women in Egypt*

Women in Egypt are less likely to have recently started a new business than their male peers or women in comparator countries. In 2022, only 3% of women reported they were actively starting or managing a new business (defined as one that is less than 42 months, or 3.5 years, old) compared to more than 9% of men (Figure 8.1). This share of women involved in early-stage entrepreneurship lags behind the shares in most G7 and comparator countries, including Colombia (26%), the United States (18%), Canada (15%) and Tunisia (15%), but is similar to Morocco’s (3%). Meanwhile, men in Egypt were 2.5 times more likely than women to be working on a new business. While this was a similar gap to that recorded in Japan, it was about double the gap found in most G7 countries.

These low levels of start-up activities have in turn contributed to a small base of more established women-led businesses. Only 1% of Egyptian women reported having an established business (over 42 months old) in 2022, compared to 4% of men, suggesting that women entrepreneurs have found it harder to develop their start-up into a viable business (Figure 8.1). This was similar to rates found in Morocco and South Africa (2% of women each), but below the 5% of women in Tunisia who report having an established business. Morocco and Egypt had relatively similar gaps – women in Morocco were 78% less likely than men to be operating an established business, compared to 73% less in Egypt – while in Tunisia the gap was narrower (68%), due in part to the greater participation of women in business in Tunisia.

**Figure 8.1. The gap between men and women in entrepreneurship is wider in Egypt than in many countries**

Early stage (<=42 months) and established (>42 months) business ownership rates in G7 and comparator countries, 2022



Source: GEM (2023<sup>[4]</sup>), *GEM 2022/23 Women's Entrepreneurship Report: Challenging Bias and Stereotypes*, [www.gemconsortium.org/report/gem-20222023-womens-entrepreneurship-challenging-bias-and-stereotypes-2](http://www.gemconsortium.org/report/gem-20222023-womens-entrepreneurship-challenging-bias-and-stereotypes-2).

**There are generational differences in entrepreneurial activity among both men and women.**

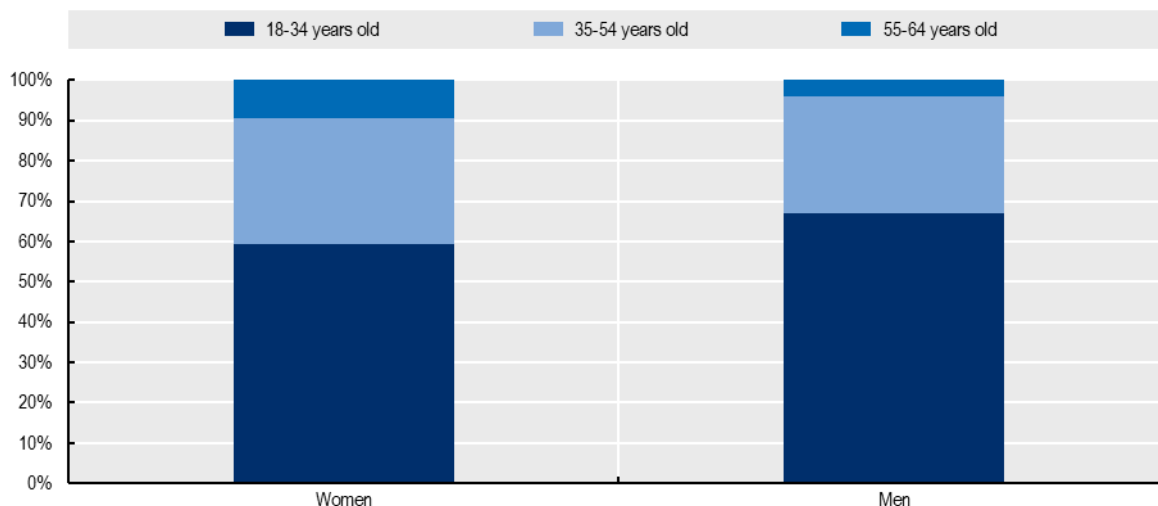
Figure 8.2 shows the age distribution of Egyptians who were actively starting or managing a new business in 2022. The majority are young: 60% of the women in this position are under 35. However the generational differences among women are not so marked as they are among men, with a larger share of the women running new businesses being aged 35-54, or 55 and over, compared to their male counterparts. This may be related to differences in availability of maternity and family support for younger women, as well as the advantages offered by pursuing self-employment and entrepreneurship rather than working as an employee.

**One of the deterrents to women's entrepreneurship in Egypt may be the very low female labour force participation rate.**

Despite impressive increases in educational attainment among women (see Chapter 5), women's economic contribution remains low and has even been declining during the last decade (Assaad et al., 2020<sup>[5]</sup>; Vishwanath et al., 2011<sup>[6]</sup>; Nozeir, 2019<sup>[7]</sup>). Young women's labour force participation rate is especially low (see Chapter 7). Research indicates that the majority of entrepreneurs generally were in paid employment just before starting their own businesses, with only a minority entering the labour force for the first time as an entrepreneur (GEM, 2023<sup>[4]</sup>). Women's low participation rates are therefore likely limiting the pool of potential women entrepreneurs in Egypt.

## Figure 8.2. Young women in Egypt are more likely to be starting and managing new businesses than older women

Age distribution of people working on a new start-up or managing a new business, 2022



Source: GEM (2022<sup>[8]</sup>), *GEM 2021/22 Women's Entrepreneurship Report: From Crisis to Opportunity*, [www.gemconsortium.org/report/gem-202122-womens-entrepreneurship-report-from-crisis-to-opportunity](http://www.gemconsortium.org/report/gem-202122-womens-entrepreneurship-report-from-crisis-to-opportunity).

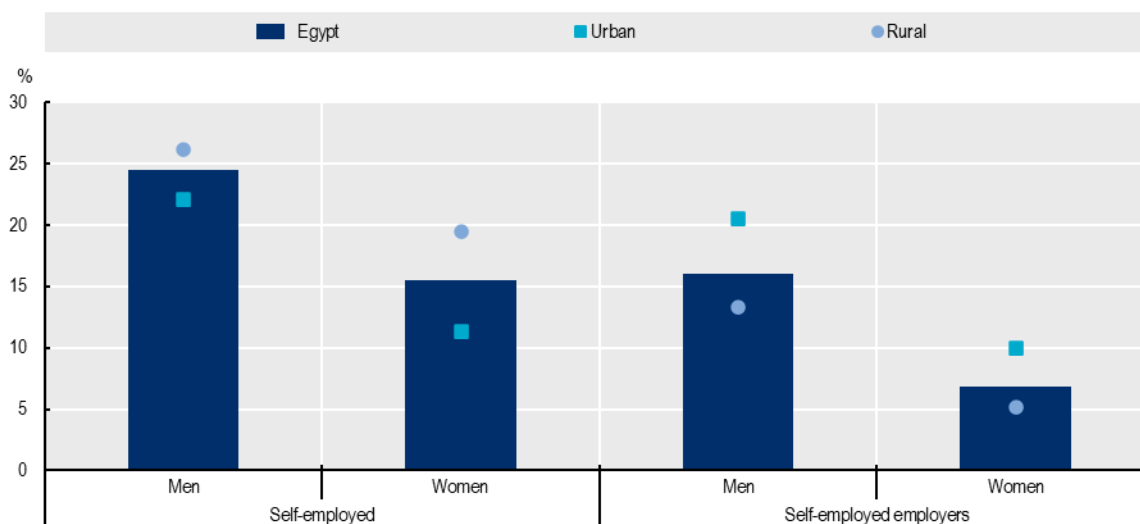
### ***Women are much less likely than men to be self employed***

**Over one in five people in Egypt were self employed in 2024 but despite increases, women still have lower self-employment rates than men.** Only 452 100 women were self employed in 2021, rising to 769 300 by 2024 (CAPMAS, 2024<sup>[3]</sup>; CAPMAS, 2024<sup>[9]</sup>). The self-employment rate for women is lower than for men: 15.6% of all women in employment were self employed in 2024, compared to 24.5% of men (Figure 8.3). Although self employment has increased as a share of total female employment, it is often out of necessity rather than opportunity (Assaad and Mahmoud, 2024<sup>[10]</sup>). Only 6.8% of self-employed women employed others in 2024, compared to 16% of self-employed men (CAPMAS, 2024<sup>[9]</sup>).

**Women in rural environments are more likely to be self-employed than those living in urban areas** (Figure 8.3). In rural areas, 19.5% of employed women were self-employed in 2024, whereas the rate was just 11.3% of employed women in urban areas, which may reflect fewer employment opportunities for women in rural areas. In 2024, 11.6% of all self-employed individuals in rural areas were women, compared to 10.4% in urban areas. However, self-employed women in urban areas are more likely to employ workers of their own than rural ones: 10% versus 5%. The rates for men are 20% of self-employed men employing others in urban areas and 13% in rural areas (CAPMAS, 2024<sup>[9]</sup>).

**Figure 8.3. Self-employment rates among rural women are higher than for women in urban areas**

Self-employment as a percentage of all employed individuals, 2024



Source: CAPMAS (2024<sub>[3]</sub>), *Annual Bulletin Labour Force Survey 2024*, <https://www.erfdataportal.com/index.php/catalog/311>

**There are considerable differences between self-employed men and women in sectors and rates of formality.** Overall, women entrepreneurs tend to be more active in sectors with low entry and exit barriers. They often cluster in capital-scarce activities in highly competitive markets with limited scope for innovation. Women entrepreneurs in Egypt are over-represented in sectors such as wholesale and retail trade, crafts, services and agriculture. For example, more than 60% of self-employed women are active in the wholesale and retail trade sector, compared to about 25% of self-employed men (CAPMAS, 2024<sub>[3]</sub>). Female-owned non-agricultural enterprises are also only half as likely as male-owned enterprises to be operating as formal businesses, with a 25% formality rate, compared to a 51% formality rate for those owned by men (Rizk and Rashed, 2019<sub>[11]</sub>). About 44% of women business owners operate their enterprise from their home, compared to less than 10% of men (Rizk and Rashed, 2022<sub>[12]</sub>). Women in Upper Egypt are particularly likely to have a home-based business, which can be explained in part by differences in societal norms and customs (Borham et al., 2023<sub>[13]</sub>).

**Informal employment can lead to an oversupply of solo self-employed women or women-owned micro enterprises.** This can lead to further crowding, lowering the market-size-to-firm ratio, and reducing demand and average profits (Hardy and Kagy, 2020<sub>[14]</sub>). For the full potential of the micro, small and medium-sized enterprise (MSME) sector in Egypt to be realised, it is important that informality rates are reduced, particularly among women, and that the share of the self-employed who themselves have employees is increased further (OECD, 2025<sub>[15]</sub>).

**There are three primary approaches to formalising informal business activity: deterrence, incentives and persuasion.** While deterrence measures for informal business activity (e.g. labour inspections, sanctions or co-ordinated government strategies) form the cornerstone of formalisation strategies in OECD countries, a balanced strategy that uses all three approaches tends to be the most effective in encouraging formalisation. Monetary and fiscal incentives (e.g. tax deductions, vouchers, VAT exceptions) are especially important in encouraging informal women entrepreneurs to formalise as they make it easier for them to engage in compliant behaviour while also reducing risks associated with formalising. Chapter 7 considers the barriers to formalisation and approaches to removing them.

**There are a number of reasons why women entrepreneurs might operate in the informal economy.**

They can have limited access to opportunities in the formal economy, as well as to relevant education, business skills and knowledge (e.g. of administrative and regulatory procedures), experience, and training. They also face social and cultural barriers, such as their domestic and care responsibilities (see next section). Women may also choose to operate in the informal sector to avoid taxation or because of the sector they operate in, among other considerations. MSME Law 152/2020<sup>1</sup> (Arab Republic of Egypt, 2020<sub>[16]</sub>) outlined incentives to encourage the formalisation of informal economy enterprises, which has had some impact on the registration of informal MSMEs at the Micro, Small and Medium Enterprise Development Agency (MSMEDA) one-stop shops.

***Women face multiple barriers to pursuing entrepreneurship and self-employment***

**Women often face more and heightened challenges in pursuing entrepreneurship and self-employment than men.** These barriers are often inter-related and reinforce each other (OECD, 2023<sub>[17]</sub>). They include lack of experience in the labour market, and of entrepreneurship more specifically, and limited access to the networks that result, as well as to assets and to loans. Women also take a larger share of family responsibilities, limiting the amount of time they can dedicate to entrepreneurship. Women in rural and lower income governorates tend to face even greater challenges in accessing information, social protection, resources, support and financial services.

**Lack of knowledge, experience and contacts are holding many Egyptian women back from starting their own businesses.** Survey evidence from Egypt found that women were most likely to cite a lack of experience in business creation as a barrier (41% of women surveyed), followed by limited networks and professional contacts (32%) (UNIDO, 2017<sub>[18]</sub>). Another significant barrier to entrepreneurship may be women's relatively low levels of awareness about the entrepreneurship support programmes available. Women are under-represented in entrepreneurship schemes aimed at small businesses (as opposed to micro business and self-employment schemes, where women are less under-represented). This is in part due to challenges related to outreach to women entrepreneurs, particularly in rural governorates. For example, outreach efforts to women entrepreneurs by MSMEDA regional offices are typically ad hoc, depending on the initiative of the individual managers of each centre.

**Many women entrepreneurs receive limited societal and cultural support, notably from their families.** Despite governmental and societal advances, expectations continue to reinforce the primary role of women in Egyptian society as caregivers with many family and household responsibilities and obligations (Nahla Zeitoun et al., 2023<sub>[19]</sub>; Osman, 2019<sub>[20]</sub>; Kalafatoglu and Mendoza, 2017<sub>[21]</sub>). Although these societal and cultural attitudes can be found throughout Egypt, they pose particular challenges to women in rural areas and in Upper Egypt. Their assumed responsibilities as wives, mothers and family caregivers often leave women with less time to develop their enterprises and grow their businesses. These barriers are compounded by the lack of childcare options (see Chapters 4 and 6).

**Entrepreneurship is not widely seen as an acceptable or viable career path for women.** This perception is related to the high-risk nature of entrepreneurship and the limited security it provides (Hassan and Zaharia, 2021<sub>[22]</sub>). Gender stereotypes that perceive women as lacking professional capabilities and being less resilient or more risk averse than men are pervasive within the entrepreneurial ecosystem. These stereotypes can hinder women's ability to expand and sustain their businesses. This leads to additional challenges for women entrepreneurs, particularly those involved in heavily male-dominated industries, further limiting their opportunities for growth and continuity.

**Women entrepreneurs typically have less capital than men in their businesses, and less access to formal finance.** Only 15% of women-owned business have more than EGP 5 000 (USD 92) in capital, compared to 49% of those owned by men (Rizk and Rashed, 2019<sub>[23]</sub>). At the other end of the scale, 60% of women-owned enterprises have less than EGP 1 000 in current capital compared to only 29% of men-owned businesses (Rizk and Rashed, 2019<sub>[23]</sub>). Lack of capital can be an even greater issue for women

entrepreneurs in rural areas, where land is often used as collateral. Many women do not own property, which can mean they cannot obtain a loan, leaving them reliant on informal institutions to meet their financial needs (UN Women, 2018<sup>[24]</sup>; Kandeel, 2020<sup>[25]</sup>). Only a small share of women-owned MSMEs are currently accessing formal financing through institutions such as MSMEDA and microfinance institutions (MFIs). This is primarily due to women being unable to meet collateral requirements, as well as difficulties in navigating and compiling the documentation required by formal banking institutions. For example, according to 2021 Findex Data, 5% of women borrowed from formal institutions compared to 10% of men (World Bank, 2021<sup>[26]</sup>).

**When women do access finance through formal institutions, they often receive smaller amounts than their male counterparts, although the gap is narrowing.** According to MSMEDA, 30% of the 2 380 project owner beneficiaries it lent money to in 2022 were women, who received 21% of the total amount of loans. The average loan by MSMEDA for woman-led entrepreneurship projects was EGP 290 087, compared to EGP 454 530 for men-led projects. More recent data indicate an improvement in women's access to finance, with female-owned businesses accounting for 34% of MSMEDA's total finance in 2024, while the financing to micro and small enterprises amounted to EGP 2.1 billion.<sup>2</sup>

### 8.3. Strategies and policies that support women's entrepreneurship

#### ***Support for women's entrepreneurship is spread across multiple economic strategies and policies***

**Women's entrepreneurship has been a cross-cutting theme in a number of national strategies and operational plans for MSMEs and entrepreneurship.** The measures proposed have focused on improving women's access to financial and non-financial business development services.

**All pillars of the *Egypt's Vision 2030* place a high priority on the economic and social empowerment of women and youth, but does not have any specific policy directives for increasing entrepreneurship among women.** The strategy aligns Egypt's national targets with the UN's Sustainable Development Goals (SDGs), a number of which relate to equality between women and men, and to women's empowerment (Government of Egypt, 2023<sup>[27]</sup>). More specifically, it seeks to increase the female labour force participation rate, improve Egypt's rank in the Global Gender Gap Index and achieve targets linked to the SDGs on gender equality (SDG-5). The Vision 2030 document includes objectives to increase women's employment opportunities in the major proposed strategic projects (e.g. agro-industry cluster initiative and digital hub initiative).

**The 2017 *National Strategy for the Empowerment of Egyptian Women 2030* also includes targets to enhance women's entrepreneurship** (NCW, 2017<sup>[28]</sup>). The strategy targets a 50% increase in the number of small enterprises managed/owned by women; a 53% increase in microfinance targeting women; and an 18% increase of women with bank accounts, compared to 2015. Public initiatives such as the *Tahweesha* initiative (see below) have built on the actions of the National Council for Women (NCW) to build the capacities of women who wish to start a business, or of existing women entrepreneurs who are seeking to expand their business.

**The *Economic Reform Programme* fiscal plan for 2022-23 stresses the importance of fostering the economic empowerment of women.** This not only covers ensuring women have equal employment opportunities in all sectors and developing their capacity to expand their professional opportunities, but also includes promoting their entrepreneurship. As well as boosting financial literacy through spreading financial knowledge among female school and university students, it covers enhancing their access to financial services, especially banking services. The plan offers financing through the Nasser Bank to give more economic independence to women currently in receipt of subsidy support for income-generating activities under the *Mastoura* Loan Programme (launched in 2018). Banque Misr's ZAAT Programme also

offers tailored mentorships and training for early-stage and growth-stage women-led businesses, while Alexbank's *Ghalya* and *Ebda'Men Masr* programmes support women to access resources and tailored support including microloans.

**Policies aimed at making childcare more accessible for working women also open up home-based business opportunities for women offering childcare services.** Another policy priority of the *Economic Reform Programme* is to enable more women to take up paid work by increasing the number of public nurseries. Capacity for all childcare in Egypt is estimated at around 1.3 million, against a total population of 12.5 million children under 5 (ILO/Unicef/MoSS, 2021<sup>[29]</sup>) (see Chapter 6). New laws allow nurseries to be established under the implementation of selected non-government organisations (NGOs) with preference for these nurseries to be located in a fully female home. The introduction of these “home nurseries” opens up many home-based business opportunities for women to offer childcare services and thus potentially advances women’s entrepreneurship, as well as employment opportunities for childcare workers. However, it is important to consider the barriers that remain for women in opening a nursery, including the cost, safety and environmental requirements, ensuring the quality of services provided and staff qualifications, and the need to acquire the necessary equipment.

### ***Strategies also cover fiscal literacy and financial support for women entrepreneurs***

**The National Financial Inclusion Strategy (2022-25) made the financial inclusion of women a priority of its reform agenda and targets** (Central Bank of Egypt, 2022<sup>[30]</sup>). The strategy involves four points of action: (i) financial education; (ii) the protection of clients’ rights; (iii) diversified financial products (banking and non-banking); and (iv) the creation of a business-friendly environment. This includes initiatives by the Central Bank of Egypt (CBE) to promote the inclusion of more women-owned MSMEs in the formal financial system.

**The CBE is co-ordinating the adoption of a National Financial Literacy Strategy (NFLS) to complement and support the implementation the financial inclusion strategy.** The draft strategy has a broad and coherent coverage, outlining a vision, mission, objectives, target populations, implementation arrangements, strategic partnerships, and monitoring and evaluation aspects. Women are identified as a key target group of financial literacy efforts and will be prioritised based on insights from monitoring and evaluation of financial literacy levels and initiatives to tailor future stakeholder initiatives. This structured approach could provide a solid basis for the CBE and its Financial Literacy Department in continuing to strengthen its efficiency and effectiveness in carrying out its work. In the framework of the Egypt-OECD Country Programme, the OECD provided comments to the draft NFLS, drawing on good practice experiences and analysis of its International Network on Financial Education<sup>3</sup>.

**The financial authorities have taken steps to promote gender equality in financial services.** The CBE Circular 22 April 2021 directed all banks to advance gender equality in all banking services, including loans and credit. The CBE also actively participates in the Permanent Unit for Entrepreneurship and Start-ups within the Egyptian Cabinet, which places particular attention on empowering women-led start-ups and ensuring inclusion in the entrepreneurial ecosystem. The Financial Regulatory Authority (FRA) has issued a similar directive to advance gender equality in non-banking financial services (FRA Decision No. 204/2020).<sup>4</sup> FRA Decision No. 205/2020 allowed for the provision of incentives to non-banking financial entities if women made up 25% or more of the beneficiaries of their financial services. The FRA also has several women-dedicated initiatives that aim to expand access to finance to women entrepreneurship, primarily through microfinance.

**The Ministerial Group for Entrepreneurship aims to enhance the financial capabilities of start-ups, notably women-led ventures.** The CBE, MSMEDA and the FRA, among other ministries, participate in this group, which is led by the Ministry of Planning and Economic Development (MPED). The group is considering launching a unified financial initiative that would have an emphasis on supporting women

entrepreneurs. The FRA and the UN Women Egypt signed a letter of agreement on 28 March 2022 outlining a partnership with the aim to promote women's economic empowerment, advance new financing mechanisms, and encourage businesses in non-banking financial activities to achieve gender equality and create financing opportunities through sustainable financing tools (UN Women Egypt, 2022<sup>[31]</sup>). Egypt is one of the 26 pilot countries for the Women Entrepreneurship Finance Code (We-Fi Code), which is a global multi-stakeholder commitment by financial service providers, development banks and other financial ecosystem actors to work to increase the funding provided to women-led MSMEs, notably by seeking to expand the quality and quantity of data on the financing of women-led firms.

### ***An overarching strategy on women's entrepreneurship could increase policy cohesion***

**A dedicated strategy on women's entrepreneurship could clearly identify priorities for government and non-government actors alike.** Either a stand-alone strategy or a dedicated chapter on women's entrepreneurship would increase policy cohesion and allow the government to build on successes already achieved. The renewed national MSME development strategy (2023-27) would be well-placed to include a special chapter on women's entrepreneurship and to specify actions that will lead to an increase in the participation of women in entrepreneurship activity and the growth of women-owned/led MSMEs. The strategy should underline the continuing need to transform the status of women in society and addressing stereotypical roles.

**The strategy should also place greater emphasis on supporting women in growing their businesses beyond micro enterprises.** A critical element of this will be to scale up business management training to boost the capacities of women entrepreneurs, notably in the areas of opportunity recognition, digitalisation and the adoption of e-commerce tools. This would need to be supported by the allocation of resources for financial measures to support entrepreneurs. Greater support for internationalisation could also be offered, including measures that provide supply chain finance to address associated costs with upgraded equipment, acquiring quality standards certifications, and working capital demands. It would also be important to increase the availability of non-financial services, such as mentoring for women entrepreneurs to provide individualised support, and to facilitate the strengthening of networks.

**Given the number of actors involved in delivering women's entrepreneurship support, the strategy should be developed collaboratively.** It could be led by MSMEDA with strong support from the NCW, and based on systematic consultation with a large sample of the wide range of actors delivering support, including universities. Germany's action plan to increase the number of women entrepreneurs would serve as a good model for the co-development approach since it was the result of a partnership between 5 federal ministries and 27 associations, networks and scientific institutions (Box 8.1). This approach ensured not only that stakeholders were informed, but also that they were supportive of the strategy.

### Box 8.1. A collaborative approach to creating an action plan for female entrepreneurship: Lessons from Germany

In 2022 Germany launched the action plan *More Female Entrepreneurs for Small and Medium-Sized Enterprises*. It was developed by the Federal Ministry for Economic Affairs and Climate Protection's (BMWK) as part of its Women in SMEs Crafts, Foundations and Start-ups initiative.

The strategy is the result of public-private co-operation and includes more than 40 measures jointly implemented by a network of women's entrepreneurship support actors. Overall, the action plan is based on four pillars:

1. enhance the availability of financial resources for female entrepreneurs and their access to venture capital investments
2. enhance the regulatory and operational environment for women engaged in self-employment, thereby fostering increased participation in entrepreneurship activities
3. foster greater participation by women in the climate sector and the energy transition, with the aim of encouraging them to pursue careers in skilled trades and STEM fields
4. enhance the visibility and recognition of self-employed women in order to acknowledge their contributions and accomplishments.

The measures address many demands of stakeholders (i.e. associations and networks) as well as the political projects of the coalition partners. The BMWK will continue to engage in regular dialogue with the relevant stakeholders and implementation partners, particularly by convening additional network meetings and high-level discussions to discuss the progress made and, if necessary, to add new measures and actors to the strategy and action plan.

Source: BMWK (2023<sup>[32]</sup>) *Neue Start-up-Förderung für Gründerinnen aus dem Wissenschaftsbereich*, [www.bundeswirtschaftsministerium.de/Redaktion/DE/Pressemitteilungen/2023/06/20230609-neue-startup-forderung-fur-gruenderinnen-aus-dem-wissenschaftsbereich.html](http://www.bundeswirtschaftsministerium.de/Redaktion/DE/Pressemitteilungen/2023/06/20230609-neue-startup-forderung-fur-gruenderinnen-aus-dem-wissenschaftsbereich.html).

**The OECD offers a range of resources to help guide the design of strategies to support entrepreneurship, notably by women.** The OECD-EU Better Entrepreneurship Policy Tool ([www.betterentrepreneurship.eu](http://www.betterentrepreneurship.eu)) contains an interactive self-reflection tool, policy guidance notes and case studies. In addition, the OECD Recommendation on Small and Medium-sized Enterprise (SME) and Entrepreneurship Policy provides a holistic framework and tools to support the development of coherent, effective and efficient SME and entrepreneurship policies (Box 8.2). The OECD Recommendation on Gender Equality in Education, Employment and Entrepreneurship (OECD, 2017<sup>[33]</sup>) also provides high-level guidance, as does the recent report *Entrepreneurship Policies through a Gender Lens* (OECD, 2021<sup>[34]</sup>). The *OECD Recommendation on Gender Equality in Education, Employment and Entrepreneurship* outlines how countries can implement more family-friendly policies and facilitate more balanced working conditions to enable both fathers and mothers to balance their working hours and their family responsibilities (OECD, 2017<sup>[33]</sup>).

### Box 8.2. OECD Recommendation on SME and Entrepreneurship Policy

The Committee on SMEs and Entrepreneurship (CSMEE) provides OECD countries with policy analysis, data, and recommendations to unlock the potential of SMEs and entrepreneurship. Its work covers increasing the quality and number of start-ups, enhancing SME productivity and innovation, addressing barriers to finance, accessing international markets and ensuring access to skilled labour. Furthermore, the committee supports the efforts of governments and SME and entrepreneurship stakeholders in fostering digitalisation and sustainability, while navigating associated risks.

The Recommendation on SME and Entrepreneurship Policy was proposed by the CSMEE and adopted by the OECD Council at Ministerial level in June 2022. The recommendation is part of a broader OECD SME and Entrepreneurship Strategy and aims to provide an evidence-based and holistic framework to support countries in developing coherent, effective and efficient SME and entrepreneurship policies to foster their contribution to inclusive and sustainable growth for the benefit of all. It is based on three pillars – (i) policy co-ordination and governance; (ii) transitions and resilience; and (iii) accessing resources – and underlines the need to consider the diversity of entrepreneurs' needs (especially women) and to facilitate the formalisation of businesses. As of April 2024, all 38 OECD countries plus Brazil, Bulgaria, Croatia and Romania had adopted the recommendation. Although Egypt is not an adherent to the Recommendation, the OECD and MSMEDA have co-operated on the SME & Entrepreneurship Policies Review in Egypt under the Egypt Country Programme (Project 1.4), which addressed several SME-related topics, including issues of particular relevance to women entrepreneurs.

The recommendation is accompanied by an implementation toolkit, which aims to provide hands-on guidance to policymakers as well as resources and additional tools. It is an evolving resource as new resources and tools become available and will leverage OECD-wide expertise across the policy areas covered by the recommendation.

Source: (OECD, 2022<sup>[35]</sup>), *Recommendation of the Council on SME and Entrepreneurship Policy*, <https://legalinstruments.oecd.org/en/instruments/OECD-LEGAL-0473>.

### ***A unified definition of women-owned enterprises can help strengthen data collection and policy implementation***

**The CBE's definition of women-owned/led enterprises should be used across all organisations that deliver women's entrepreneurship support.** This definition is consistent with the key definitions for women's entrepreneurship and women-owned business released by the International Organization for Standardization (ISO) in the form of an International Workshop Agreement in 2021 (ISO, 2021<sup>[36]</sup>). This standard was developed to address the lack of clear and universally agreed definitions to describe enterprises owned or led by women, which was preventing countries from collecting internationally comparable sex-disaggregated data to support evidence-based policymaking focused on women's entrepreneurship. Greater use of this definition would help to implement MSME Law 152/2020, which requires the certification of women-owned businesses to access non-financial incentives.

**More widespread use of the definition would also help with collecting and reporting gender-disaggregated data on programme beneficiaries, and women's entrepreneurship more generally.** For example, the NCW could adopt an electronic platform for progress reports from all relevant stakeholders on implementation of the Women's Economic Empowerment projects under the *National Strategy for the Empowerment of Egyptian Women 2030* to replace the manual system currently being used. The Egyptian Customs Authority of the Ministry of Trade and Industry (MTI) adopted the CBE's

definition in 2018 to enable the CBE to measure the levels of financial inclusion in Egypt, and to build a comprehensive database that includes reporting on companies and establishments using a unified definition of companies and establishments owned or managed by women.

**A unified definition will also address problems related to the use of multiple definitions.** These can slow the implementation of targeted programmes to advance women's entrepreneurship and are particularly relevant to the inclusion of women-owned/led enterprises in MSME incentive programmes, such as public procurement, supplier diversity initiatives, trade promotion and grant schemes to foster innovation or technology development: all issues of importance for Egypt.

#### 8.4. Access to finance and support to grow

##### *A number of government schemes offer women entrepreneurs financial support*

**MSMEDA is the main actor delivering financial entrepreneurship support programmes and women entrepreneurs represent a significant share of its beneficiaries** (Table 8.1). In 2022, nearly half of the micro enterprise projects it supported were owned by women, but for small enterprise projects the share was much lower: only 11% of those supported by MSMEDA were women-owned. In 2024, MSMEDA issued around 80 000 loans, half of which were to women, backed by gender-focused World Bank programmes, while 60% of microfinance recipients were women. MSMEDA was also the first agency in Egypt and the MENA region to receive the Gender Equity Seal (see Chapter 7). Other public actors, such as the Central Department for Entrepreneurship (*Fekretak Sherketak*), offer financial and non-financial entrepreneurship support to foster innovation and sustainable business growth, with women representing about 30% of programme participants. See Table 8.A.2 for the full list of financial programmes targeting women entrepreneurs.

**The government has taken steps to promote more equal access to financial support.** In line with the Legislative and Institutional Framework Supporting Women, the Government Authority for Investments (GAFI) supports women in business through a number of measures, including Investment Law No.72 (2017), which ensures equal investment opportunities regardless of the project's size, location or gender of the business owner.

**Table 8.1. Women-owned micro enterprises are well supported, but more can be done for small businesses and wider development programmes**

Organisation	Type of support	Time period	Number of beneficiaries	Share of women among beneficiaries	Source
MSMEDA	Support to micro-enterprise projects	2022	Project owners: 194 087; Total project support: EGP 4.3 billion	Project owners: 49% Total EGP: 43%	OECD calculations based on MSMEDA data
	Support to small enterprise projects	2022	Project owners: 25 307; Total project support: EGP 1.6 billion	Project owners: 11% Total EGP: 16%	OECD calculations based on MSMEDA data
	One-stop shops	2014-22	Not available	29%	MSMEDA Activity Results July 2014-May 2022
	Participation in national exhibitions	2014-22	Not available	51%	MSMEDA Activity Results July 2014-May 2022
	Participation in international exhibitions	2014-22	Not available	38%	MSMEDA Activity Results July 2014-May 2022
NilePreneurs ( <a href="https://np.eg/">https://np.eg/</a> )	Business development support hubs	July 2019 - August 2023	152 499 clients & 386 355 advisory services	30%	NilePreneurs as of 23 August 2023

**Regional initiatives are increasingly seeking to address structural barriers to women entrepreneurs' access to finance.** For instance, the EU-OECD project on Women's Economic Empowerment in the Southern Mediterranean (2024-2027) (EU-OECD, 2024<sup>[37]</sup>) is supporting eight Southern Mediterranean countries, including Egypt, in strengthening their policy and regulatory frameworks for women entrepreneurs' financial inclusion, with a particular focus on digital financial services (Chapter 10). Through policy stocktaking, stakeholder mapping and virtual consultations, the project aims to inform the design of harmonised, evidence-based reforms aligned with OECD standards and good practice.

### ***The impact of microfinance schemes has been mixed***

**One of the most effective ways to improve access to finance for women entrepreneurs is to strengthen the microfinance sector.** The demand for microfinance continues to grow as it plays an important role in supporting self-employed women and women entrepreneurs. Past initiatives to increase the supply of microfinance to women entrepreneurs include the CBE's Microfinance Initiative<sup>5</sup> and the financial support schemes offered by MSMEDA. The supply of microfinance could be increased in several ways. The government could directly provide MFIs with more funds to be lent to women entrepreneurs, under less stringent conditions. Greater incentives could also be used to entice new MFIs into the market in regions where there are limited opportunities to access mainstream financial markets. These measures need to be followed with steps to ensure that women entrepreneurs with viable projects receive larger loans to increase their opportunities to build viable businesses. This can be achieved with greater guarantees to reduce the risk taken on by MFIs.

**The impact of microfinance alone on women's economic and social empowerment is unclear.** Recent research finds conflicting evidence about the extent to which microfinance, on its own, improves the economic status and empowerment of women. For example, a survey of Egyptian women receiving microfinance concluded that changes are needed in how microfinance is delivered in order to alleviate poverty and empower women (El Hadidi, 2018<sup>[38]</sup>). The study found that the greatest impact of microfinance on women was psychological, by leading to increased self-confidence and self-respect. Moreover, the perceived impact was greater for those women entrepreneurs with larger projects. However, microfinance had limited impact on economic empowerment and the eradication of poverty. The small size of the loans and the highly localised projects of the women entrepreneurs who benefitted meant they had little scope to expand their markets or grow beyond micro enterprise scale. The study concluded that the economic empowerment impact of microfinance on women is not enough to significantly alleviate poverty.

**Improving the quality of non-financial support services offered by lenders to women entrepreneurs can strengthen the impact of microfinance.** Governments could provide technical support to help MFIs better understand the needs of women entrepreneurs in their location, including their needs for non-financial support. This could include training programmes for staff to provide them with tools and resources to conduct needs assessments and to effectively deliver support to women entrepreneurs, ensuring that programme participants are benefitting from the support offered. A technical support centre could also be created as a resource for MFIs to provide ongoing support and networking opportunities for trainers and coaches. The government could also facilitate collaborations between MFIs and specialist entrepreneurship trainers, coaches and consultants. These types of collaborations, where financial support is provided through one organisation and non-financial support is provided through a partner organisation, are common in OECD countries. Finally, the monitoring of women entrepreneur clients could be strengthened with more frequent and structured communications between lenders and entrepreneurs to enable business challenges to be detected early.

### ***Technology also offers opportunities to widen women's access to finance***

**Fintech also holds potential for improving access to finance women entrepreneurs.** The rapid evolution of technology in recent years has opened new funding opportunities for women entrepreneurs, notably through new financial actors and marketplaces. Globally, women entrepreneurs have been successful in many of these new fintech markets with projects that might not have otherwise received external financing (Wesemann and Wincent, 2021<sup>[39]</sup>; Johnson, Stevenson and Letwin, 2018<sup>[40]</sup>; OECD/European Commission, 2022<sup>[41]</sup>). Women also appear to be more successful than men on crowdfunding platforms, receiving up to 1.3 times more contributors than male-led campaigns (Slade, 2013<sup>[42]</sup>).

**Fintech is playing a role in boosting women's financial inclusion in Egypt and facilitating their access to financial services, especially in remote areas.** The CBE has sponsored the Digital Saving and Lend Groups Project *Tahweesha* (based on the mobile application *Ta7wisha*, which means saving in Arabic) to encourage female entrepreneurship and boost women's access to finance and financial services, by improving financial awareness, promoting financial literacy, spreading financial culture among women and increasing women's saving rates. The goal is to incentivise women in Egypt's rural areas to save and apply for loans to open small and micro enterprises. *Tahweesha* aims to reach 1.2 million women over a three-year period, forming approximately 60 000 savings groups across various governorates (NCW, 2024<sup>[43]</sup>). As of December 2024, approximately 246 400 women were using the app, and around 209 000 women who were in savings groups – and a further 102 500 outside these groups – have benefited from financial literacy and awareness campaigns (CBE, 2025<sup>[44]</sup>).

**A critical element for taking advantage of the new technological financial opportunities is to invest in more financial literacy training and entrepreneurship education for women entrepreneurs.** Overall, women entrepreneurs in Egypt have low levels of financial literacy, and especially digital financial literacy. Renewed investment and support to increase the availability of financial literacy training for women entrepreneurs will be needed if they are to be able to take full advantage of the new financing avenues enabled by fintech.

**Combining finance with training and mentoring could improve its impact on women's economic empowerment and increase its economic multiplier effect.** This would help women develop and grow their enterprises and entrepreneurship activity (El Hadidi, 2018<sup>[38]</sup>). Progress in expanding women's access to finance needs to be complemented by access to measures that enhance the quality, scale and sustainability of women-led enterprises. Such business support will help women with micro enterprises to overcome structural and other gender-based barriers in the entrepreneurship ecosystem.

### ***The existing business development ecosystem does not fully meet the needs of women entrepreneurs***

**A wide range of public institutions deliver business development services (BDS) in Egypt, each targeting specific segments of the SME and start-up population.** MSMEDA plays a central role through its extensive network of regional offices, providing information, basic guidance, entrepreneurship training and technical support to SMEs and start-ups. In addition, the CBE supports a network of 116 NilePreneur BDS Hubs, offering a broad range of advisory and counselling services. The Technology, Innovation and Entrepreneurship Centre (TIEC) provides one-to-one consultancy services to registered start-ups and SMEs in the IT sector, while the Industrial Modernisation Centre supports manufacturing enterprises. Other prominent entities include the Rowad 2030 Start-up and Business Clinics, GAFI's Entrepreneurship Development Unit, the Ministry of Trade and Industry's Technology and Innovation Centres, and the NCW's Women Business Development Centres. Overall, women remain under-represented in general public entrepreneurship support programmes, especially those targeting technology enterprises,

innovative start-ups and growth-potential SMEs. For example, less than one-third of participants in the NilePreneurs business development support hubs are women (Table 8.1).

**Digital platforms are emerging as a key channel to deliver services remotely, increasing outreach to women entrepreneurs in under-served and rural areas.** MSMEDA is leading efforts to enhance the supply of digital BDS through the development of an electronic platform that consolidates information on all available SME support services and programmes provided by government agencies and supporting bodies. Although the organic expansion of BDS provision has created a diverse ecosystem in Egypt, it has also led to challenges for coherence, transparency and visibility. The digital platform may help bridge these gaps and improve awareness and uptake of available support services among women entrepreneurs (OECD, 2025<sup>[15]</sup>)

**Egypt's entrepreneurship ecosystem is heavily male dominated, with few female investors, mentors, role models or female-founded technology start-ups.** Egyptian women entrepreneurs report gender-insensitive practices which affect their presence and activities within the entrepreneurship ecosystem and prevent them from accessing and benefiting from all its programmes and services (Hattab, 2023<sup>[45]</sup>). These include difficulty in accessing networks, support groups, market information, or technical experts to help them develop their business. Perceptions about women's roles in Egyptian society affects their ability to communicate and interact with some ecosystem players, mentors and investors. Women are also disadvantaged by how networks are built and nurtured, making it difficult for them to participate in informal networking activities and in some scheduled events that conflict with their family responsibilities.

### ***Dedicated schemes hold promise for boosting women's entrepreneurship***

**Women-only networks and women-targeted entrepreneurship support programmes can remedy under-representation in the entrepreneurship ecosystem.** Evidence suggests that women entrepreneurs respond well to female-dedicated support measures. Many report finding all-women learning environments to be less intimidating and more equality based than mixed environments and that they feel more comfortable and empowered to ask questions (El-Fiky, 2021<sup>[46]</sup>). For instance, TIEC's *Heya Raida* programme found that creating a women-dedicated option of their mainstream entrepreneurship support scheme increased participation among women. Women reported that they had previously been interested in applying to the programme but did not pursue it until the women-only option became available (Al-Din, 2021<sup>[47]</sup>).

**Egypt has a large number of entrepreneurship support schemes offered exclusively to women by government and non-government actors.** These include entrepreneurship and technical training, coaching and mentoring, business development services, networking opportunities, and support to facilitate access to markets. These programmes support a variety of women-owned or women-led businesses, including handicraft businesses, ICT-related business, and green and smart tech companies. They also offer tailored support to businesses of various sizes (e.g. micro, small and high-growth potential enterprises) as well as to different profiles of women entrepreneurs (e.g. urban, rural, under-privileged, innovative and tech-focused women). For example, the CBE's Supporting Women Entrepreneurs initiative by the CBE aims to support female handicraft artisans by offering financial and non-financial services as well as opportunities to showcase their work.

**These dedicated women's entrepreneurship programmes are offered by a large range of organisations.** The primary providers are MSMEDA and the NCW, but a range of other organisations are active in providing women-dedicated and/or tailored support programmes in Egypt as well as financial support (Table 8.A.2). Many public and non-government actors also collaborate on support schemes targeting women entrepreneurs. For example, the Ministry of Social Solidarity in collaboration with the NCW offers entrepreneurship support which targets low-income women in rural areas. This support is largely intended to foster income-generating activity through livelihood-based subsistence micro-enterprises.

**Dedicated support for women works especially well for novice women entrepreneurs but more established ones stand to benefit more from the wider business support ecosystem.** Dedicated support offers those with little business knowledge and experience a women-friendly and supportive environment to build their confidence and entrepreneurship competence. However, at a certain point, more established women entrepreneurs get greater value from participating in ecosystems that are inclusive of women (McAdam, Harrison and Leitch, 2019<sup>[48]</sup>). This will require creating greater awareness among ecosystem members of women entrepreneurs' needs; increasing the number of female investors, mentors, role models and start-up entrepreneurs; and ensuring a nurturing and inclusive environment, where women entrepreneurs are able to participate on an equal playing field. The government could also carry out more dialogue with women entrepreneurs when designing development policies and programmes.

***The entrepreneurial support ecosystem can evolve to support women's businesses of all sizes and at all stages***

**Women entrepreneurs are not a homogenous group, which is a critical consideration when designing and implementing support schemes.** They have different demographic characteristics (e.g. education level, household income levels and urban-rural) and situational contexts. Businesses owned by women with university degrees create more jobs, have higher growth aspirations and targets, and are more likely to engage in exporting than those owned by less-educated women (UNIDO, 2017<sup>[18]</sup>). The primary target of much of the programme support for women entrepreneurs in Egypt appears to be the less-educated and lower-income women in rural and underprivileged areas of the country, with the goal of increasing their livelihood potential and reducing poverty. Entrepreneurship support programmes targeting young, educated women with more growth potential are more likely to exist in the urban centres.

**Initiatives targeting different subgroups of female entrepreneurs need to tailor the design and delivery of programmes to their specific needs.** This might entail minimising barriers to accessing tailored support, by considering location (e.g. training centre located on a public transportation route, affordable parking available on-site), hours (e.g. training offered during school hours or in evenings, self-paced training, alternating schedules to accommodate more groups of women), accessibility (e.g. digital, physical) and childcare (e.g. childcare available on-site) (OECD/European Union, 2023<sup>[49]</sup>). Support for more highly educated women may include running entrepreneurship training for graduates in conjunction with incubation programmes to build their confidence (a major barrier to women's entrepreneurship).

**The government has made strides in creating a supportive environment for women entrepreneurs.** Initiatives like the *Hadanty* programme are increasing the availability of public nurseries to allow women to balance family and work responsibilities. Dedicated programmes such as MSMEDA's Gender and Entrepreneurship Together (GET Ahead for Women in Enterprise) training and the NCW's various entrepreneurship support schemes are designed to enhance women's business skills and access to markets.

**Public bodies have taken some steps towards encouraging more awareness of women's entrepreneurship.** GAFI has held about 50 awareness-raising seminars on equal opportunities and women's entrepreneurship, involving public and private stakeholders, including investors. It has also held seminars focused specifically on women's entrepreneurship (e.g. on female role models and addressing challenges related to investment procedures and exporting). The MPED is also engaged in strengthening women's entrepreneurship through the Economic, Political and Social Empowerment Programme for Women, including through the Girls in Leadership Roles initiative, the President's Cup business competition and the She Leads programme to link girls in technical education to micro and small enterprises. In 2020, the MSMEDA launched a 50 Million African Women Speak networking platform project, in co-operation with the Common Market for Eastern and Southern Africa, to support trade among small and medium-sized projects owned or run by women (ILO, 2021<sup>[50]</sup>). The Ministry of Trade and Industry, together with the NCW, has launched the SheTrades programme to address disparities and

increase women-led start-ups (see Chapter 2 for more information on support for women to reach global markets).

**Complementary efforts are also being made to strengthen entrepreneurial mindsets and skills through technical and higher education as well as targeted training programmes.** At the technical secondary level, students are exposed to enterprise creation knowledge, and instructors receive training on delivering the ILO's Know About Business curriculum, alongside career guidance services. At the higher education level, the Ministry of Higher Education and Scientific Research is steering all universities to establish entrepreneurship and innovation centres. Many universities have already integrated entrepreneurship courses into their curricula, and extracurricular initiatives such as entrepreneurship clubs are increasingly common. Outside of formal education, NilePreneurs offers the Professionals Programme – a technical and non-technical upskilling initiative for students, recent graduates and entrepreneurs. Additional programmes are provided by international organisations such as the ILO, and national actors like MSMEDA and TIEC, reaching tens of thousands of Egyptians over the years. Online platforms and massive open online courses (MOOCs) further expand access to entrepreneurship training (OECD, 2025<sub>[15]</sub>).

**However, SME skills upgrading programmes remain limited in Egypt, with government initiatives primarily focused on employability support for the unemployed or marginally employable.** Broader workplace-based training for SME employees is not yet systematically implemented. Only narrower initiatives exist, such as the Industrial Modernization Center's "Creative Hub Egypt" Programme, which focuses on upgrading the skills of Egyptian artisans. Strengthening SME training systems could enhance productivity and competitiveness, particularly for women-owned or women-led enterprises (OECD, 2025<sub>[15]</sub>).

## 8.5. Policy recommendations to build women's entrepreneurship policy and support for long-term success in Egypt

Although Egypt has been actively exploring how to reduce the gender gap in entrepreneurship and taking actions in recent years to address persistent barriers to self-employment and business creation by women, policymakers in Egypt should consider the following points to further these efforts.

### ***Recommendation 1. Develop an overarching strategy on women's entrepreneurship***

A women's entrepreneurship strategy should be developed in collaboration with stakeholders in order to increase cohesion across initiatives. This could be a stand-alone strategy or a chapter in the renewed national MSME development strategy (2023-27), outlining the related targeted actions under each pillar of the strategy. To this end policymakers should:

- **Policy consideration 1.** Develop a strategy on women's entrepreneurship to clearly identify priorities for government and non-government actors.
- **Policy consideration 2.** Adopt the CBE's definition of a "women-owned business" to be universally applied cross government ministries and agencies.
- **Policy consideration 3.** Establish a data collection system with harmonised definitions, indicators and reporting mechanisms, in order to improve gender-disaggregated data availability and implement a mechanism for monitoring and impact evaluations of women-dedicated and tailored policy schemes.

***Recommendation 2. Strengthen access to finance for women entrepreneurs, including digital financial services***

Policymakers should facilitate access to finance for women entrepreneurs.

- **Policy consideration 1.** Improve access to finance available to women entrepreneurs by expanding the availability of microfinance.
- **Policy consideration 2.** Accelerate the provision of financial literacy programmes for women entrepreneurs so they have a greater awareness of financing options.
- **Policy consideration 3.** Expand digital skills training and rural connectivity

***Recommendation 3: Support incubators, accelerators and mentorship programmes for women***

Policy makers should expand support for women entrepreneurs beyond micro enterprises and help them to reach new markets.

- **Policy consideration 1.** Strengthen existing women-owned-led MSMEs through focused support for digitalisation and e-commerce adoption, mentoring, use of Business Lens diagnostic tool to aid in identifying needs of women-owned/led MSMEs, export readiness, and capacity to integrate in supply chains and compete in public procurement calls.
- **Policy consideration 2.** Develop a more integrated approach to the provision of business development support for women entrepreneurs, by delivery support in packages of training, coaching and finance.
- **Policy consideration 3.** Introduce post-training follow-up support and assistance to GET Ahead trainees who are starting a new business or trying to scale-up their existing enterprise. This could be delivered by MSMEDA and the NCW.
- **Policy consideration 4.** Widen the targeting of entrepreneurship support to increasingly cover highly educated women and high growth potential start-ups to achieve a greater balance of programme support.

***Recommendation 4: Use public awareness campaigns to highlight successful women role models and shift perceptions***

Policymakers should use widespread national campaigns to.

- **Policy consideration 1.** Highlight successful women entrepreneurs as role models and to change prevailing, stereotypical perceptions of the role of Egyptian women in society and the economy, stimulating greater societal acceptance of the role of women as economic generators, both as employees and entrepreneurs
- **Policy consideration 2.** Run campaigns to address issues preventing the take-up of formalisation initiatives and existing programmes, notably applying for loans.

## Annex 8.A. Overview of women's entrepreneurship support schemes

Table 8.A.1. Programmes and initiatives specifically targeting women entrepreneurs

Organisation	Programme	Description	Target group	Type
MSMEDA and the French Development Agency ( <i>Agence française de développement</i> , AFD)	Women-Owned Business Support Programme	The programme aims to increase women's financial inclusion and entrepreneurship in order to enhance the creation of sustainable job opportunities, inclusive growth and poverty reduction by providing access to finance and business development services.	Micro and small enterprises	Business development services, capacity-building, coaching, networking, and access to markets
MSMEDA, NCW, and ILO	Gender and Entrepreneurship Together (GET Ahead for Women in Enterprise) training for women entrepreneurs	Training to enhance entrepreneurial and business management skills to encourage self-employment among women, ensure business continuity and maximise profitability.	Women wishing to start a business, existing women entrepreneurs who want to strengthen their business and low-income women	Entrepreneurship training
NCW	Quick Mentoring Programme	Support includes guidance and counsel to women entrepreneurs with micro and small enterprises.	Micro and small enterprises, primarily in handicrafts sector	Mentoring support
	Financial Education curriculum	Programme delivers the ILO financial education curriculum (financial literacy training) to women in the governorates under an agreement with the ILO which has certified NCW trainers for this purpose. The NCW branches have delivered the training to about 50 000 beneficiaries.	Low-income women	Financial education training
TIEC	<i>Heya Raeda</i> (She is a Leader)	<b>Capacity building programme aiming to enhance their confidence and help women to develop ICT-related businesses in Egypt.</b>	<b>Early stage women entrepreneurs in the ICT sector</b>	<b>Start-up training and support</b>
	She Hackathon	<b>Hackathon for women entrepreneurs with innovative ideas for ICT ventures. Provides tangible support for women entrepreneurs by helping them develop their ideas into commercially viable products and qualify them for admission to the TIECs pre-incubator, incubator and acceleration programmes.</b>	<b>Women with innovative ideas for ICT-related business</b>	<b>Ideation support</b>
UN Women, UNIDO, NCW, Ministry of Trade and Industry, and MSMEDA	Women Economic Empowerment for Inclusive and Sustainable Growth in Egypt	The programme aims to reduce the gender gap in the Egyptian entrepreneurship ecosystem by supporting women entrepreneurs.	Women entrepreneurs in under-privileged, rural areas in seven governorates (Alexandria, Beheira, Beni Suef, Cairo, Fayoum, Giza and Minya)	Technical training, advisory services, value chain integration
Ministry of Planning and Economic Development (MPED) and Entreprenelle	Pioneering Women 2030 Programme under the ROWAD 2030 project	Online entrepreneurship training for women-led start-ups.	Women-led start-ups	Online entrepreneurship and start-up training

Women in International Trade, Ministry of Trade and Industry, NCW, the Export Development Authority, the Egypt Handicrafts Export Council, and the Islamic Development Bank	SheTrades Egypt	The programme aims to boost the competitiveness of women-owned and led MSMEs in the handicraft sector.	Women-owned and led MSMEs in handicraft sector	Export development, value-chain integration, business training
Egyptian Export Development Bank	Ebank	Campaign to encourage women exporters, a non-financial services package, within Expo Lady, to create awareness of the export process and introduce methods, tools and transactions (e.g. training, workshops, seminars), including trade finance workshops.	Exporting women entrepreneurs and women entrepreneurs with export potential	Training on the export process and trade finance options
MCIT, MSMEDA and the NCW	Qodwa-Tech Initiative	The initiative provides training in digital marketing and e-commerce tools to women entrepreneurs in the governorates to scale their businesses, enter competitive markets, boost sales, increase export opportunities, and improve their financial health.	Women entrepreneurs in the informal economy sector, the handicraft and agricultural industries sectors. The programme also focuses on developing ICT capabilities.	Training in digital marketing and e-commerce tools
Academy of Scientific Research and Technology (ASRT) and National Programme for Technological Incubators (Intilac)	Her Bootcamp	A 4-day bootcamp for women entrepreneurs with innovative ideas or start-ups in green and smart technologies. The winner of the bootcamp competition is awarded up to EGP 200 000 in seed funding and participation in a 6-month incubation programme.	Women start-ups in green and smart technologies	Ideation bootcamp, subsequent incubation
UN Women and NCW	Stimulating equal opportunities for women entrepreneurs	The programme seeks to build a pool of women-owned business in rural areas to be integrated as suppliers in the P&G distribution and retail supply chain. It focuses on building the capacity of women entrepreneurs on soft skills, marketing and sales, financial literacy, and business development.	Women-owned businesses in Upper Egypt (Beni-Suef and Minya)	Supply chain integration
Ministry of Social Solidarity		The programme hopes to train 25 000 women in business management, 2 250 women in livestock farming and 300 women in handicrafts. The programme provides microfinance to 8 750 women with micro enterprises.	EGP 56 million to train women in Menya, Qena and Luxor governorates on business management and finance their enterprises. The project trained 66 qualified instructors to deliver the training, 110 workers will provide technical support and follow-up supervision on the implementation of projects.	Business management training, access to microfinance, technical support and follow-up
ILO, the Ministry of Social Solidarity, NCW, MSMEDA, and Ministry of Manpower	Egypt Youth Employment (EYE) Economic Empowerment under the national Forsa Programme	The programme includes a tailored entrepreneurship support component to enable self-employed women to generate more sustainable enterprises and to help their micro enterprises and improve their income generation.	Self-employed women and micro enterprises in disadvantaged families benefiting from the national FORSA asset transfer programme.	Tailored entrepreneurship support
Women Entrepreneurs Network (WEN), TIEC and USAID	WEN Mentoring Programme	Mentoring programme for women entrepreneurs seeking mentorship but are beyond the ideation phase.	Early-stage women entrepreneurs in ICT sector	Mentoring

Ministry of Agriculture and Land Reclamation and Life-Vision for Development	GiZ Egypt - Roaya Business Incubator for Women Entrepreneurs in Minya	A women's business incubator that targets rural women in the agricultural sector. The programme provides the women entrepreneurs with training and guidance to improve their skills and knowledge in the fields of marketing, finance and business management. More than 150 women entrepreneurs participated in the first phase of the programme – a 10-day workshop, after which 30 ideas were selected to receive support and guidance during a six-month business incubator period.	Rural women in the agricultural sector (Minya)	Business incubation
Faculty of Economics and Political Sciences (FEPS), Cairo University	Women Entrepreneur-Centric Incubation Cycle and HER Cycle	The incubator programme targets female university undergraduates or graduates (20-45 years old) with start-up ideas in any sector. The programme encompasses three phases: (i) 6-8-week ideation phase; (ii) 2-month prototyping and customer validation phase; and (iii) 9-month incubation period. Participants can use a co-working space and are provided with mentoring and coaching. Female teams with manufacturing businesses may qualify for up to EGP 200 000 of technical and financial support. The top three winners of the pitching/demo day competition receive financial prizes of EGP 75 000, EGP 50 000 and EGP 30 000.	University-educated women between the ages of 20 and 45 years old in all sectors	Business incubation
Mastercard	Injaz Women Entrepreneurship Programme	Eight month programme that provides training, mentoring and professional coaching to build business management skills, such as developing a business plan, organisational and management skills, and market analysis. Only 10 of the initially accepted 20 project teams moved on from the first phase of submitting a business plan to the second phase which qualified them for a Mastercard-sponsored seed fund to develop the business idea further. In the third phase, the five winning teams were incubated for two months at Injaz premises where they received extra mentoring sessions and help with registering their business and getting started.	Young women (21-27 years old) in Cairo who have a business idea and a team between 3 and 5 members	Business incubation and seed funding
US Embassy	Academy for Women Entrepreneurs (AWE)	The AWE provides a flexible educational opportunity for women entrepreneurs to gain the knowledge, skills, resources, and networks needed to start and scale their businesses. The programme combines localised coaching and mentoring with the online DreamBuilder platform and reinforces peer-to-peer learning and networking among the graduating classes of women entrepreneurs. Delivered in Egypt by the AUC Centre for Entrepreneurship. The programme in Egypt includes a five-week training period, which works with the women to	Women entrepreneurs in the start-up and scale-up phase	Training, mentoring, networking and business development

		refine their business model, develop and validate their minimum-value product (MVP) and pitch their business ideas to a group of experts in the final competition. A winner and two runners-up are awarded grants for their projects. Stage 1: 6-day bootcamp consisting of different training topics, Stage 2: 5 days of mentorship sessions for each start-up, and Stage 3: 1-day final pitching for a Pre-seed fund.		
Plan International Canada and Government of Canada	Strengthening Women Entrepreneurs in Egypt	The programme uses the SWEET “entrepreneurship ladder” approach that starts with the formation of women’s groups and champions of change clubs for collective leaning on gender equality and women’s economic rights, followed by financial literacy and business skills (with emphasis on the carpet sector), and finally on the provision of mentorship and other supports needed to launch their businesses. In the first year of the project, 45 women’s groups were established to begin the journey up the entrepreneurship ladder (960 women participating).	Start-up groups of women operating in the carpet industry in Giza	Financial literacy, business skills, mentoring and value chain integration

**Table 8.A.2. Financial programmes and support specifically targeting women entrepreneurs**

Financing facility	Lending amount	Implementing financial institution	Description
French Development Agency (AFD) (2023)	EGP 60 million <sup>6</sup> (USD 1 105 795)	Agricultural Bank of Egypt and MSMEDA	For lending to women-owned micro enterprises, with priority given to women living in villages across 20 governorates targeted by the government’s Decent Life initiative. Anticipated to fund around 3 000 micro enterprises with loans up to EGP 100 000.
French Development Agency (2021) <sup>7</sup>	EUR 50 million credit line (USD 5 7628 000) and EUR 1 million grant from the EU	MSMEDA	Aims to promote women’s entrepreneurship in Egypt. MSMEDA uses the credit line via Egyptian banks to offer loans and grants to particularly young women. The EUR 1 million technical assistance grant supports the implementation of a proactive gender policy and development of a wide range of financing solutions tailored to businesses run by women.
EBRD - under the WiB programme (2023)	USD 10 million senior unsecured loan	Banque du Caire (BDC)	To support BDC’s lending activities and expand access to finance for underserved women-led micro-enterprises, particularly in remote regions, and address the significant financing gap for women-led MSMEs in Egypt.
ERBD - “WiB” loan package (2022) <sup>8</sup>	USD 20 million loan	Commercial International Bank (CIB)	For on-lending to under-served women-led SMEs; offers a package combining longer-term financing with technical expertise.
EBRD WiB loan package (2021) <sup>9</sup>	USD 5 million unsecured loan	Export Development Bank of Egypt (Ebank)	For on-lending to under-served women-led SMEs in Egypt; includes capacity building to the Bank to reinforce its lending practices for women-led SMEs. The WiB loan is accompanied by a first-loss risk cover component, covering the bank’s losses at up to 10% of the EBRD loan amount. Moreover, the Ebank Women’s Financing Programme offers loans of up to EGP 750 000 (minimum of EGP 100 000) to formal women-owned enterprises in operation for at least two years with a repayment period of up to four years.

Financing facility	Lending amount	Implementing financial institution	Description
EBRD under the WiB programme (2021) (supported by donor funds from the European Union SEMED MSME Financial Inclusion Programme for a portfolio-based, risk-sharing component)	EGP 80 million unsecured loan (USD 1 474 393)	Reefy Microfinance Enterprise Services	To expand access to finance for under-served women-led micro enterprises, particularly in remote regions.
EBRD under WiB Programme (2017). First WiB loan in Egypt.	USD 20 million senior unsecured loan	QNB ALAHLI Bank	For on-lending to local SMEs owned/led by women. In addition to financing, the Bank will deliver capacity-building and advisory services to women-led SMEs to support their know-how, such as Women in Business seminars, organised by QNB ALAHLI and other partners.
EBRD (2014)	USD 20 million credit line	National Bank of Egypt (NBE)	For on-lending to women-run businesses. Complemented by delivery of tailored advice and training funded by the EU Neighbourhood Investment Facility and other multi-donor and co-operation Funds to increase the know-how and networking opportunities for women entrepreneurs.
IFC partnership with Banque Misr (2020-2022) <sup>10</sup>		Banque Misr – ZAAT lending programme	The ZAAT lending programme targets women entrepreneurs with access to finance, mentorship, and advice. The programme, supported in its shaping by the IFC, provides financing solutions, advice, and training to help them develop their businesses. The lending programme provides loans of up to EGP 6 million, a loan repayment grace period of up to 60 months, and other features and payment exemptions tailored for women, such as a three-month maternity grace period. The launch of this programme aims to expand the Banque Misr's reach to the women's market and support the growth of women-owned enterprises.
Government of Egypt (2017)	EGP 250 million (USD 4 607 480)	Nasser Social Bank	Introduction of the <i>Mastoura</i> Loan Project to provide micro loans to low-income Egyptian women, contributing to their economic empowerment and capacity to create income sources to raise their families' standard of living. Loans of EGP 4 000 to EGP 20 000 to women who are able to work but have no fixed income. <sup>11</sup> By August 2022, support from the <i>Mastoura</i> project had reached more than 21 000 beneficiaries with loans of EGP 371 million. <sup>12</sup>
Government of Egypt (2023) <sup>13</sup>	EGP 438 million (USD 8 072 305)	Nasser Social Bank	For expansion of the <i>Mastoura</i> Loan Project.

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## Notes

<sup>1</sup> The MSMEs Law 152/2020 consists of nine chapters with 109 articles that aim to enhance the role of MSMEDA under the purview of the Prime Minister. The Law aims to support MSMEs in formalising their activities.

<sup>2</sup> Data provided to the OECD by MSMEDA.

<sup>3</sup> For more information see <https://www.oecd.org/en/networks/infe.html>

<sup>4</sup> Non-banking financial institutions under the FRA regulation include licensed MFIs, leasing and factoring companies, insurance companies, and capital markets.

<sup>5</sup> The “Microfinance Initiative” by the Central Bank of Egypt was launched in 2017 with the aim to increase the supply of finance in the microfinance sector through the injection of EGP 30 billion into the market through various MFIs.

<sup>6</sup> “France to provide nearly \$2mIn to women-owned micro-enterprises in Egypt” *Ahram Online*, 7 July 2023, <https://english.ahram.org.eg/News/504248.aspx/>.

<sup>7</sup> Radcliffe, D., “Egypt’s MSMEDA To Support Female Entrepreneurs With €50m Credit Line”, *Startup Scene*, 20 September 2021, <https://thestartupscene.me/MenaEcosystems/Egypt-s-MSMEDA-to-Support-Female-Entrepreneurs-with-50M-Credit-Line/>

<sup>8</sup> “FIF - Egypt WiB - CIB Loan”, *EBRD News*, 29 April 2022, [www.ebrd.com/work-with-us/projects/psd/51148.html/](http://www.ebrd.com/work-with-us/projects/psd/51148.html/).

<sup>9</sup> “FIF – Egypt WiB – Export Development Bank”, *EBRD News*, 18 November 2021, [www.ebrd.com/work-with-us/projects/psd/52550.html/](http://www.ebrd.com/work-with-us/projects/psd/52550.html/).

<sup>10</sup> “Banque Misr Launches Innovative Program to Support Egyptian Entrepreneurs; particularly women entrepreneurs”, *IFC Press Room*, 16 March 2022, Cairo, <https://pressroom.ifc.org/all/pages/PressDetail.aspx?ID=26874/>.

<sup>11</sup> “Mastoura programmes first phase finances 6 483 projects worth over EGP 97.5m: Waly”, *Daily News Egypt*, 6 June 2018, [www.dailynewsegypt.com/2018/06/07/mastoura-programmes-first-phase-finances-6483-projects-worth-over-egp-97-5m-waly/](http://www.dailynewsegypt.com/2018/06/07/mastoura-programmes-first-phase-finances-6483-projects-worth-over-egp-97-5m-waly/).

<sup>12</sup> “Nasser Social Bank injects EGP 371m to more than 21,000 beneficiaries of the Mastoura Programme”, *Daily News Egypt*, 15 August 2022, [www.dailynewsegypt.com/2022/08/15/nasser-social-bank-injects-egp-371m-to-more-than-21000-beneficiaries-of-the-mastoura-programme/](http://www.dailynewsegypt.com/2022/08/15/nasser-social-bank-injects-egp-371m-to-more-than-21000-beneficiaries-of-the-mastoura-programme/). The programme supported 10 700 projects worth EGP 188 million; 7 886 animal production projects valued at EGP 143.676 million, in addition to household projects and industrial and service projects.

<sup>13</sup> “Gov’t keen to expand financial inclusion”, *Egyptian Gazette*, 16 May 2023, <https://egyptian-gazette.com/egypt/govt-keen-to-expand-financial-inclusion/>.

## 9. Harnessing FDI for gender equality and women's economic empowerment

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The chapter examines how foreign direct investment (FDI) and the activities of foreign affiliates of multinational enterprises (MNEs) affect gender equality and women's economic empowerment in the Egyptian labour market both directly and indirectly. It looks at the geographical and sectoral distribution of investment inflows, the quality of the resulting job opportunities and differences in female employment patterns in foreign and domestic enterprises. It also assesses the institutional and policy framework that influences the impact of FDI on gender outcomes and identifies policy reforms that would help to maximise its positive impact.

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## Key findings

- Foreign direct investment (FDI) can be a key driver of sustainable development in Egypt and an important source of funding to help the country meet the Sustainable Development Goals (SDGs), particularly SDG 5 on gender equality and women's economic empowerment. However, these benefits are not automatic; governments need a strong set of policies and sound institutional arrangements to maximise the contribution of FDI to meeting these goals.
- FDI is an important complement to domestic investment in Egypt, but investment inflows, while growing, have been volatile and not grown as consistently as the average for OECD and Middle East and North African (MENA) countries. The stock of FDI reached an all-time high of 56% of gross domestic product (GDP) in 2017, and stood at around 48% of GDP in 2023.
- FDI has tended to be concentrated in sectors with low participation of women; in 2022-23, oil extraction, information technology and communications (ICT), and real estate services together accounted for 36% of FDI inflows, but only 2% of all women employees, while manufacturing attracted 27% of investment inflows but employed only 6% of the women working in Egypt.
- Foreign affiliates of multinational enterprises (MNEs) employ higher shares of women than domestic ones with Egypt recording one of the highest relative performance gaps in the MENA region, but are less likely than domestic firms to employ female top managers, or have female owners. The jobs MNEs offer are also slightly better paid, and more likely to be for skilled employees on permanent contracts.
- Egypt's institutional and policy framework affecting the impact of FDI on equality is complex, with many entities and co-ordination mechanisms, not all of which are entirely transparent.
- Egypt's investment regime is relatively open, with fewer restrictions than peer economies such as Jordan, Libya and Algeria but some restrictions persist in sectors with a higher participation of women, such as real estate, distribution, business services and financial services.
- To maximise the impact of FDI on women's economic empowerment, policymakers should focus on increasing investment inflows into women-intensive sectors, while also reducing the barriers limiting women's participation in today's FDI-intensive sectors, including through training and capacity development. A coherent set of investment and gender-related policies and well co-ordinated institutions will help encourage companies benefitting from investment to adopt inclusive policies and targets.

### 9.1. Introduction

**Foreign direct investment (FDI) is an important complement to domestic investment in Egypt.** Its relevance to the Egyptian economy has increased over the past three decades, albeit less consistently than in OECD and other Middle East and North Africa (MENA) countries, due to various regulatory and non-regulatory barriers to foreign investors (UNCTAD, 2025<sup>[11]</sup>). Nonetheless, FDI has been an important driver of sustainable development for Egypt, contributing to higher domestic productivity and energy efficiency.

**The impact of FDI on gender equality and women's economic empowerment in Egypt has been mixed.** FDI, including greenfield FDI (i.e. new establishments of foreign companies), is prevalent in sectors with low participation of women and dominated by men. FDI is also unevenly geographically distributed and predominately concentrated in urban areas which is likely to exacerbate existing gender inequalities. Although foreign multinational enterprises (MNEs) employ more women than their domestic counterparts,

and tend to offer better quality jobs, for women to fully benefit from these opportunities, Egypt will need to both attract more FDI into women-intensive sectors – and enable more women to work in FDI-intensive sectors. This will require a strong policy framework and co-ordination across the entities charged with investment policy and with gender equality issues.

**This chapter focuses on the impact of FDI on women’s labour market outcomes.** Section 9.2 assesses trends in the inflow of FDI into Egypt, including its sectoral and geographical distribution and the resulting impact on women. It also examines the differences between foreign affiliates of MNEs in Egypt and domestic enterprises in terms of women's employment, leadership and firm ownership, as well as other aspects driving the quality of the jobs created. Section 9.3 considers the institutional and policy framework for investment in Egypt, the relevant actors and their co-ordination mechanisms, and how related policy areas influence women’s labour market outcomes. Finally, Section 9.4 offers policy recommendations based on the experience and best practices of other countries including measures to attract FDI into sectors such as health, education, and services where women are more likely to be employed, encouraging investing companies to adopt inclusive policies, and improving women’s ability to take advantage of the employment opportunities offered by FDI through safe housing and transport, and training and skills development.

## 9.2. The contribution of FDI to gender equality and women’s economic empowerment in Egypt

### *Foreign direct investment is a key driver of sustainable development in Egypt*

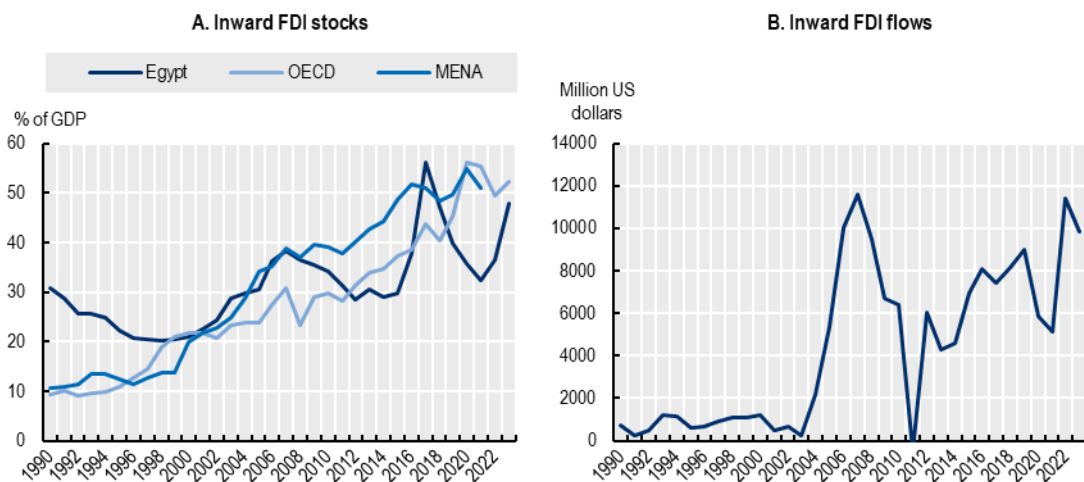
FDI is an important driver of the development of the Egyptian economy, especially in light of the weaker performance of domestic savings and investment in recent decades (OECD, 2020<sup>[2]</sup>). Egypt's strategic location, large domestic market and young workforce give it a strong potential for attracting foreign investment. FDI performance has shown overall growth, albeit with fluctuations, including a downturn due to the COVID-19 pandemic. The stock of FDI relative to gross domestic product (GDP), has grown over time, albeit less consistently than the average for OECD and MENA countries (Figure 9.1, Panel A). It reached an all-time high of 56% of GDP in 2017 before falling back sharply, and then rose again to around 48% in 2023 (UNCTAD, 2025<sup>[1]</sup>).

**As well as overall stocks, FDI flows over the last three decades have also been very volatile** (Figure 9.1, Panel B). Inflows increased significantly between 2000 and 2007, driven by economic reforms, Egypt’s accession to the World Trade Organization in 1995 and the further liberalisation of cross-border investments, among other factors. This period also coincided with impressive economic growth rates in Egypt. The global financial crisis of 2008-09 hit FDI in Egypt harder and longer than in other neighbouring countries due to various structural weaknesses of the economy, including excessive dependence on the public sector, limited product market competition and weak export diversification (OECD, 2020<sup>[2]</sup>). Since 2016, a new wave of FDI flows has entered the Egyptian economy, partly explained by macroeconomic stabilisation and market reforms. However, inflows declined sharply again in 2019 due to the global pandemic and the resulting disruptive effect on value chains and multinational corporations' operations. They then recovered relatively quickly to surpass pre-crisis levels, due partly to rising cross-border merger and acquisition activity, and increased targeted efforts to promote FDI, which culminated in the doubling of announced greenfield projects in 2022 compared to the year before (OECD, 2024<sup>[3]</sup>; UNCTAD, 2023<sup>[4]</sup>).

**FDI has been an important complement to domestic investment and can contribute to sustainable development outcomes.** For instance, the OECD’s FDI Qualities Initiative, helps governments review and improve the positive impact of FDI on a range of sustainable outcomes (Box 9.1). The *OECD Investment Policy Review of Egypt* (2020<sup>[2]</sup>) found that its importance has grown, particularly as the public contribution to investment began to decline in the 1980s, but that it has been hindered by various barriers,

notably the strong state presence in some sectors and regulatory and other obstacles, limiting its potential benefits. The Review shows how foreign companies contribute significantly to a number of sustainable development outcomes in Egypt, such as innovation and energy efficiency, but its impact on these measures was greater in sectors with fewer distortions. For example, foreign firms are on average more productive than domestic firms, and sectors with a smaller presence of state-owned enterprises (SOEs) – which tend to be prevalent in sectors such as utilities, infrastructure and finance – have seen a foreign productivity premium. SOEs have historically enjoyed a better regulatory environment and received special tax exemptions, creating an uneven playing field for other companies and often causing private investors to shy away. Positively, a new law (159/2023) has been passed to eliminate preferential treatment of SOEs in the form of tax exemptions (OECD, 2024<sup>[3]</sup>).

**Figure 9.1. FDI flows in Egypt have witnessed strong periods of boom and bust**



Source: OECD elaboration based on UNCTAD (2025<sup>[1]</sup>), *UNCTAD Data Hub: Foreign direct investment: Inward and outward flows and stock, annual*, <https://unctadstat.unctad.org/EN/index.html>.

### Box 9.1. OECD FDI Qualities Initiative and the Sustainable Development Goals

FDI is a key source of funding to achieve the Sustainable Development Goals (SDGs), including SDG 5 on gender equality and women's economic empowerment. However, the benefits of FDI do not always materialise, and the impact of investment can vary across countries and sustainability areas. Policies and institutional arrangements play a critical role in maximising the positive impact of FDI. The OECD FDI Qualities Initiative shows how governments can improve the contribution of FDI to achieving the SDGs. It provides governments with the tools and data to develop and implement evidence-based policies that encourage investments leading to sustainable development. It comprises three main pillars:

- **FDI Qualities Indicators** help governments assess the impact of investment across four areas of the SDGs: (i) decarbonisation; (ii) job quality and skills; (iii) gender equality; and (iv) productivity and innovation.
- **FDI Qualities Policy Toolkit** helps governments improve the impact of investment on sustainable development across the four areas. The Toolkit complements the OECD Policy Framework for Investment by providing governments with detailed, tailored policy guidance and

best practice for attracting and retaining sustainable investment. The Toolkit also includes guidance on strengthening the role of development co-operation in mobilising FDI and enhancing its positive impact in developing countries.

- **OECD Council Recommendation on FDI Qualities** complements the Policy Toolkit by incorporating a concise set of key policy principles from the Policy Toolkit into a legal instrument. Adopted at the 2022 OECD Ministerial Conference Meeting, it is the first government-backed standard on how to improve the positive contribution of international investment to the SDGs.

At the time of writing this chapter, Egypt is undertaking an OECD FDI Qualities Review focusing on productivity, innovation, job quality and skills. Both this chapter and the Qualities Review rely on the pillars and tools developed under the FDI Qualities Initiative, thus providing a complementary assessment of the contribution of FDI to sustainable development in Egypt.

Source: OECD (2022<sup>[5]</sup>), *FDI Qualities Policy Toolkit*, <https://doi.org/10.1787/7ba74100-en>; OECD (2019<sup>[6]</sup>), *FDI Qualities Indicators: Measuring the Sustainable Development Impacts of investment*, [www.oecd.org/investment/investment-policy/FDI-Qualities-Indicators-Measuring-Sustainable-Development-Impacts.pdf](http://www.oecd.org/investment/investment-policy/FDI-Qualities-Indicators-Measuring-Sustainable-Development-Impacts.pdf); OECD (2022<sup>[7]</sup>), *FDI Qualities Indicators 2022*, [www.oecd.org/investment/investment-policy/OECD-FDI-Qualities-Indicators-2022-update.pdf](http://www.oecd.org/investment/investment-policy/OECD-FDI-Qualities-Indicators-2022-update.pdf).

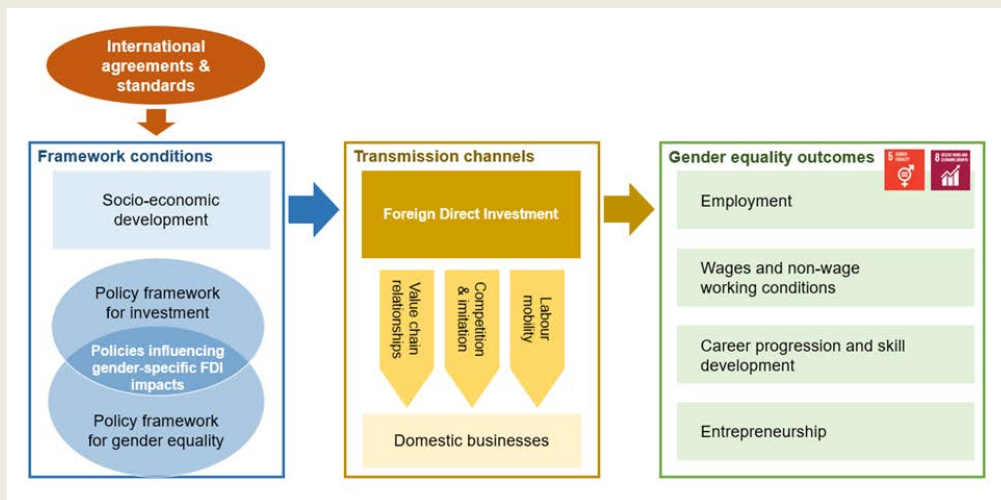
### ***FDI is more prevalent in sectors with low participation of women***

FDI can have significantly different effects on men and women's labour market outcomes in a country. As Box 9.2 outlines in more detail, these effects occur through several channels, the most important of which are the direct employment activities and practices of affiliates of foreign MNEs. Foreign MNEs create job opportunities in the local labour market, but which sectors these jobs are created in determine how likely it is that women will take advantage of them – if foreign companies are concentrated in sectors with low female participation, women are less likely to benefit from the resulting job opportunities. The quality of these job opportunities (whether they are stable or well paid, whether they allow career progression, etc.) is also important in determining the impact of FDI on equality and women's economic empowerment.

### Box 9.2. The transmission of FDI impacts on gender equality in the labour market

Direct investment by foreign MNEs generates multiple gender-specific effects in the labour markets of host countries. FDI influences the relative demand and prices of factors of production, including labour. Since men and women have different preferences and skill sets due to policy and non-policy factors (taxation, social and cultural norms, etc.), and different industries employ different intensities of male and female labour, FDI can change the relative demand for male and female employees and affects the employment and wages of women and men differently. FDI can also influence other dimensions of gender equality and women's empowerment in the labour market (the green box in Figure 9.2). These include women's non-wage working conditions (e.g. job security and occupational health) and prospects for skills development and career advancement (e.g. training and promotion) The operations of affiliates of foreign MNEs can also have significant implications for local women entrepreneurs.

Figure 9.2. FDI can affect gender outcomes through a variety of channels



Source: OECD elaboration.

FDI can influence these outcomes directly, through the operations of foreign MNEs, or indirectly through supply chain linkages and other market interactions with domestic firms. The literature identifies four main transmission channels of FDI impacts on gender outcomes (the yellow box in Figure 9.2). These are:

- **MNE direct activities.** FDI affects women in host countries mainly through the direct employment activities and practices of foreign MNEs (recruitment, remuneration, training, promotion, etc.).
- **Value chain relationships.** FDI can create jobs for local women in domestic companies through business opportunities generated with local suppliers (i.e. vertical linkages) or through global value chains (e.g. through subcontracting or outsourcing). These relationships can also generate new business prospects for local women entrepreneurs.
- **Competition and imitation effects.** Foreign MNEs compete with local firms both in product markets (crowding-out) and in labour markets for local talent. Especially in female-dominated sectors, competitive pressures from foreign MNEs can lead to job losses for women if domestic firms downsize or close down. As women-owned firms are generally smaller and less productive

than those owned by men, they are also more likely to be negatively affected by foreign competition. Imitation effects occur when domestic firms imitate the business practices of the MNE, including practices in relation to gender. Through these imitation processes, foreign MNEs can influence gender-related practices in domestic firms or women-owned businesses.

- **Labour mobility.** This involves movements of women workers from foreign MNEs to domestic enterprises or the start-up of enterprises by women previously employed by foreign MNEs. Women could also use the knowledge gained at the foreign MNE to set up their own company.

The direction and magnitude of gender-specific FDI impacts depend on several factors – as well as the sector in which the investment takes place, the types of FDI (e.g. efficiency-seeking FDI versus market-seeking FDI), and the policy and non-policy framework conditions of the host country (the blue box in Figure 9.2) also have an impact. Non-policy framework conditions refer to the level of socio-economic development of the host country, including prevailing gender norms and values. Policy framework conditions include a broad set of policies at the intersection of equality between men and women and investment promotion.

Source: OECD (2022<sup>[5]</sup>), *FDI Qualities Policy Toolkit*, <https://doi.org/10.1787/7ba74100-en>.

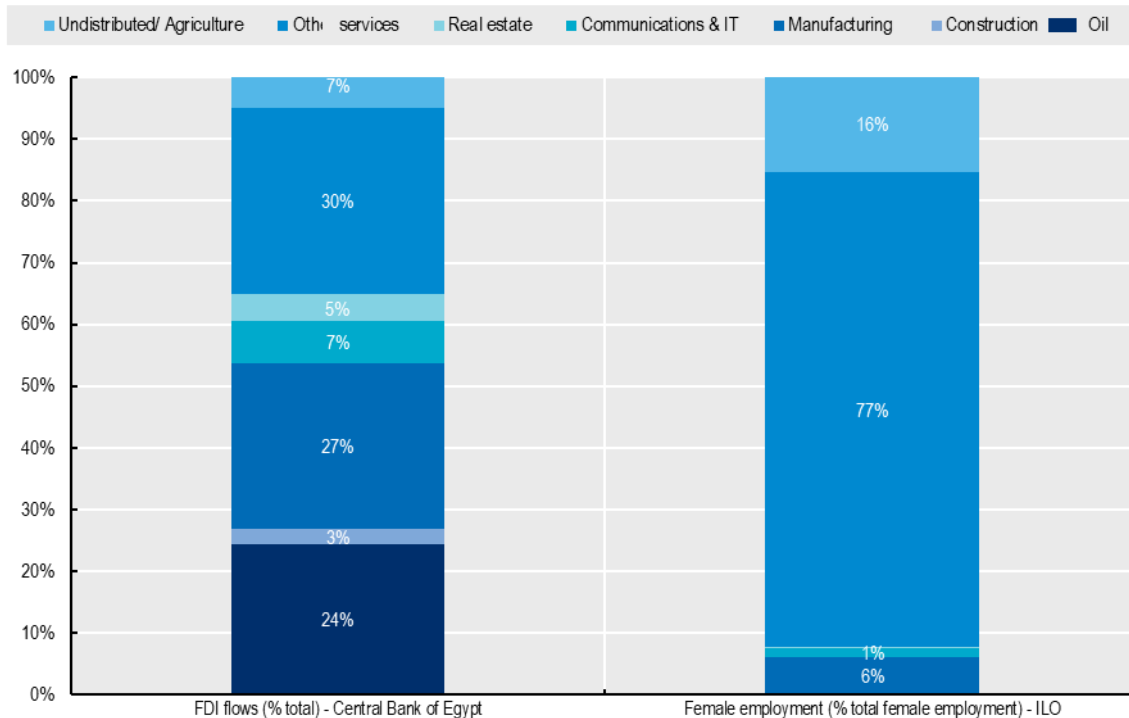
**Foreign investors in Egypt predominantly favour sectors employing few women.** FDI in Egypt has been highly concentrated in oil extraction over the years, accounting for 40% of total inflows during 2020-21 (Figure 9.3). Since 2021, increased shares of net FDI inflows have been directed towards the manufacturing and services sectors, which could generate significant job opportunities for women in the future. During 2022-23, 30% of FDI inflows went to other services and 27% to manufacturing, with oil extraction falling to 24%, followed by information technology and communications (ITC) (7%), and real estate services (5%) (Figure 9.3). Some of these sectors employ very few women as a share of total female employment in Egypt. In particular, in 2023, less than 2% of women employees in Egypt were working in the oil extraction, ICT services and real estate sectors combined (Figure 9.3). A slightly larger share of women work in agriculture (16% of female employment), and the manufacturing sector (around 6%), including garments, textiles, leather, food processing and electrical equipment (ILO, 2025<sup>[8]</sup>).

**Women face legal and other barriers to working in some of the sectors attracting the most FDI.** The law still limits women from working in certain sectors and occupations or night shifts. In 2021, the Ministry of Labour (formerly the Ministry of Manpower) lifted some restrictions on women's employability (see Chapter 3 for details). Night work is now permitted with certain protections, albeit not for the same hours as men, but other legal barriers remain, limiting women's employment in mining and construction, or in jobs deemed hazardous or morally inappropriate. Egypt's new Labor Code No. 14 of 2025 does not lift these restrictions on women's employment. Non-legal barriers can also be an obstacle to women's participation in certain sectors and occupations. For example, cultural and social norms and values may influence the belief that some jobs are not suitable for women. In addition, the lack of safe transport and affordable accommodation may make it harder for women in rural areas to take advantage of jobs in urban centres than men. Positively, government initiatives to enhance women's skills are likely to boost their representation in certain sectors, including in information and communications technology (ICT) and other STEM fields (see Chapter 7).

**In contrast, little or no FDI is directed to sectors where women tend to be highly concentrated.** Education services and healthcare (as well as public administration) together account for more than one-third of female employment (ILO, 2025<sup>[8]</sup>) but receive little FDI. This is not surprising, since in most countries these sectors are reserved for domestic firms. Egypt, however, has recently lifted restrictions on foreign investment in these sectors and included them among its target sectors for investment promotion, which suggests that they could attract more FDI in the coming years.

**Figure 9.3. FDI is largely directed to sectors which do not employ many women**

Sectoral distribution of FDI flows and female employment (% of total), Egypt, 2023



Note: Other services include tourism, finance, education services, healthcare, public administration

Source: OECD elaboration based on Central Bank of Egypt (2023<sup>[9]</sup>), *External Position of the Egyptian Economy 2022/2023*, <https://www.cbe.org.eg/en/economic-research/economic-reports/external-position-of-egyptian-economy>; and ILO (2025<sup>[8]</sup>), *Employees by sex and economic activity - ISIC level 2 (thousands) (ILOSTAT data explorer)*, [https://rshiny.ilo.org/dataexplorer19/?lang=en&segment=indicator&id=EES\\_TEES\\_SEX\\_EC2\\_NB\\_A&channel=ilostat](https://rshiny.ilo.org/dataexplorer19/?lang=en&segment=indicator&id=EES_TEES_SEX_EC2_NB_A&channel=ilostat).

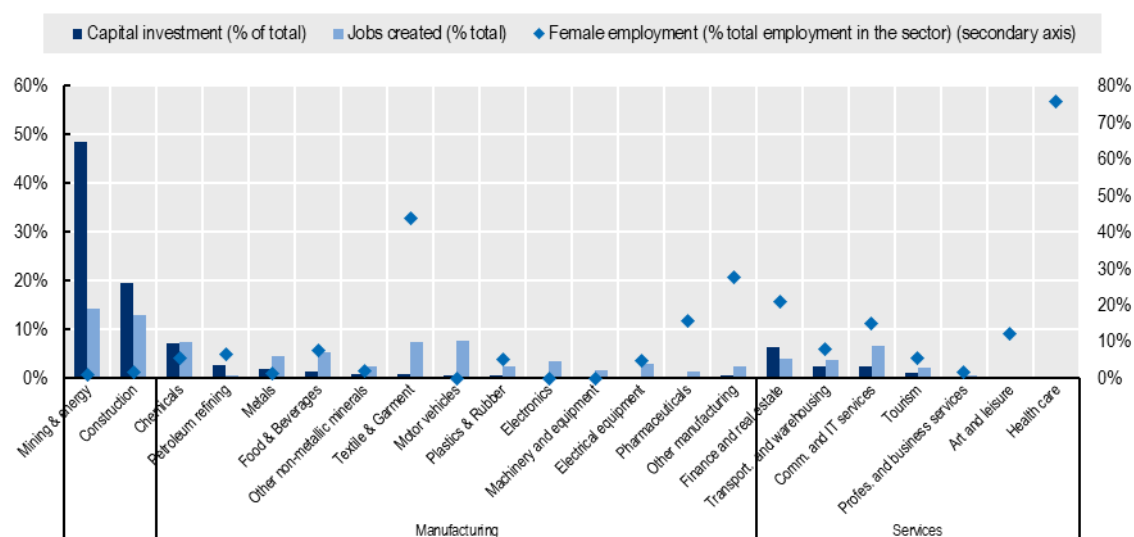
**Greenfield FDI – new establishments of foreign companies – is also largely concentrated in male-dominated sectors.** As Figure 9.4 shows, between 2003 and 2024, almost half of the greenfield investments of this kind were in the mining and energy sector, particularly oil extraction (49%); construction (20%); and low-tech manufacturing (chemicals, food and beverages, other non-metallic minerals, rubber and plastics, motor vehicles, textiles and garments) (12%). Women represent around 5% or less of the workforce in these sectors except for textiles and garments, where they account for 44% of the workforce. Less than 15% of greenfield FDI went to service sectors, in particular transport and warehousing, communications and IT services, tourism, finance, and real estate. Women make up less than 2% of the total workforce in professional and business services, but are better represented in other service sectors, ranging from 6% of the workforce in tourism and 8% in transport and warehousing to 21% in finance and real estate and a notably high 76% in health care (ILO, 2025<sup>[8]</sup>).

**Greenfield FDI also created more jobs in male-dominated sectors.** Between 2003 and 2024, around 240 000 jobs were created in manufacturing, accounting for 50% of all jobs created by greenfield FDI in this period. Only a small share of these jobs were created in sectors with a good representation of women, however – only 8% of jobs were generated in textiles and garments, for example (Figure 9.4). About 13% of the jobs were generated in construction and 15% in the mining and energy sector. The remaining jobs were created in services, especially in ICT services (7%) and finance and real estate (4%), which have relatively higher shares of female workers (fDi Markets, 2025<sup>[10]</sup>).

These figures suggest that Egyptian women are less likely than men to benefit from the opportunities brought by foreign investors. Removing legal and non-legal barriers on women's participation in the labour force, particularly in sectors where FDI is currently concentrated or where Egypt wishes to attract more investment, can help ensure that women can benefit as much from jobs created by foreign MNEs as men. Conversely, encouraging investment opportunities in sectors where many women already work, including education and healthcare, could have an immediate positive impact on women's employment (although this brings risks as well as opportunities as discussed in Section 9.3). However, the quality of job opportunities created by foreign investors is as important for improving gender equality and women's economic empowerment as the total numbers (see below).

**Figure 9.4. Greenfield FDI tends to create more jobs in male-dominated sectors in Egypt**

Greenfield FDI accumulated between 2003 and 2024 and female employment



Note: Data on female employment refer to 2023.

Source: OECD elaboration based on fDi Markets (2025<sup>[10]</sup>), *Database of crossborder greenfield investments*, [www.fdimarkets.com/](http://www.fdimarkets.com/); and ILO (2025<sup>[8]</sup>), *Employees by sex and economic activity - ISIC level 2 (thousands) (ILOSTAT data explorer)*, [https://rshiny.ilo.org/dataexplorer19/?lang=en&segment=indicator&id=EES TEES SEX EC2 NB A&channel=ilostathttps://ilostat.ilo.org/data/](https://rshiny.ilo.org/dataexplorer19/?lang=en&segment=indicator&id=EES_TEES_SEX_EC2_NB_A&channel=ilostathttps://ilostat.ilo.org/data/)

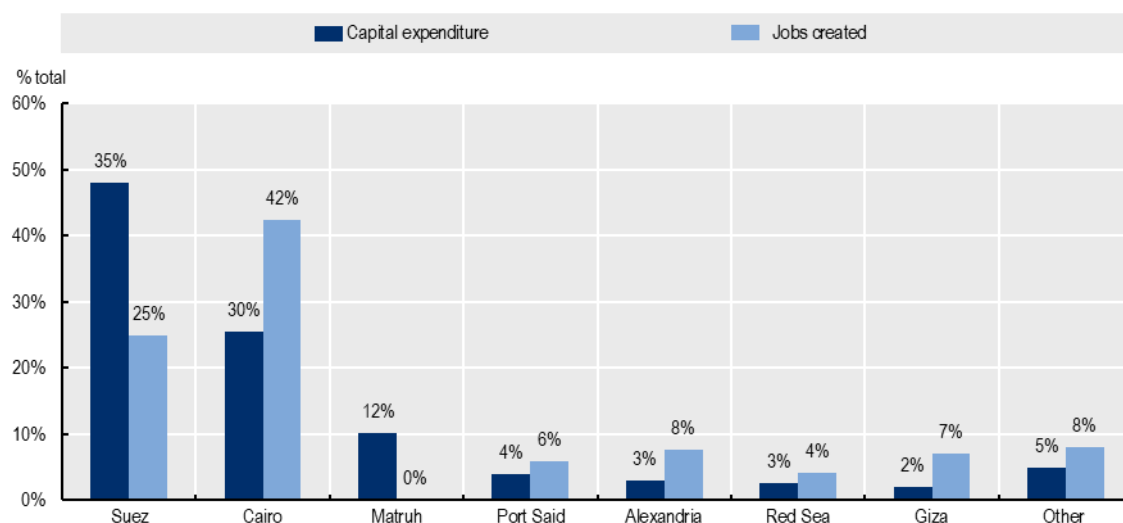
### ***The uneven geographical distribution of FDI exacerbates existing disparities between men and women***

**FDI in Egypt is unevenly distributed across its governorates.** Just 7 of Egypt's 27 governorates – Suez, Cairo, Matruh, Port Said, Alexandria, Red Sea and Giza – received 95% of all greenfield FDI between 2003 and 2023 and benefitted from around 92% of jobs created by these projects (Figure 9.5). As in other countries, this geographical concentration is largely the result of disparities in the level of economic activity (OECD, 2020<sup>[21]</sup>). Foreign investors also tend to locate their operations in urban areas, which offer better infrastructure and services and where suppliers are located. They may also gravitate to special zones – free zones (FZs), investment zones, special economic zones (SEZs) and qualifying industrial zones (QIZs) – which provide tax or administrative incentives, better infrastructure and streamlined customs procedures (see Section 9.3). In Egypt, such zones began to proliferate in the mid-1970s as a means of decongesting urban centres, particularly Cairo. Many zones, in particular investment zones and QIZs, are located in the most advanced regions (Cairo, Alexandria and the Suez Canal). More recently, industrial zones have also been created with the intention of encouraging investment in less developed governorates (OECD, 2020<sup>[21]</sup>).

**The uneven distribution of FDI is likely to exacerbate existing social inequalities, particularly between men and women.** According to Egypt's Population Census (CAPMAS, 2017<sup>[11]</sup>) about 58% of the Egyptian population live in rural areas. People living in rural areas, particularly women, tend to have worse health, educational and labour market outcomes than people in urban areas (Zeitoun et al., 2023<sup>[12]</sup>). Women in rural areas live within more patriarchal familial and societal structures and tend to marry much younger (UN Women, 2018<sup>[13]</sup>). Consultation with representatives of the Egyptian Government and business associations conducted by the OECD for this review found that women are less likely than men to move from rural areas to urban centres, where better job opportunities are available. The lack of safe transport and difficulty in finding affordable accommodation appear to be important reasons behind this. Providing safe and affordable transport and accommodation services could therefore help women take advantage of opportunities available in Egypt's main economic centres, where foreign MNEs tend to locate. Nevertheless, the government has undertaken recent efforts to improve infrastructure and access to services in rural areas through initiatives such as *Haya Karima* (see Chapter 5). Another programme, *Tahweesha*, seeks to improve women's access to finance in rural areas while providing technical support and capacity building opportunities (see Chapter 8). These initiatives represent positive steps towards expanding economic opportunities for rural women.

**Figure 9.5. Seven Egyptian governorates benefit from the bulk of Egypt's FDI**

Greenfield FDI accumulated between 2003 and 2023



Source: OECD elaboration based on fDi Markets (2025<sup>[10]</sup>), *Database of crossborder greenfield investments*, [www.fdimarkets.com/](http://www.fdimarkets.com/).

***Foreign firms employ higher shares of women, but are less likely to have women among their top managers and owners than domestic firms***

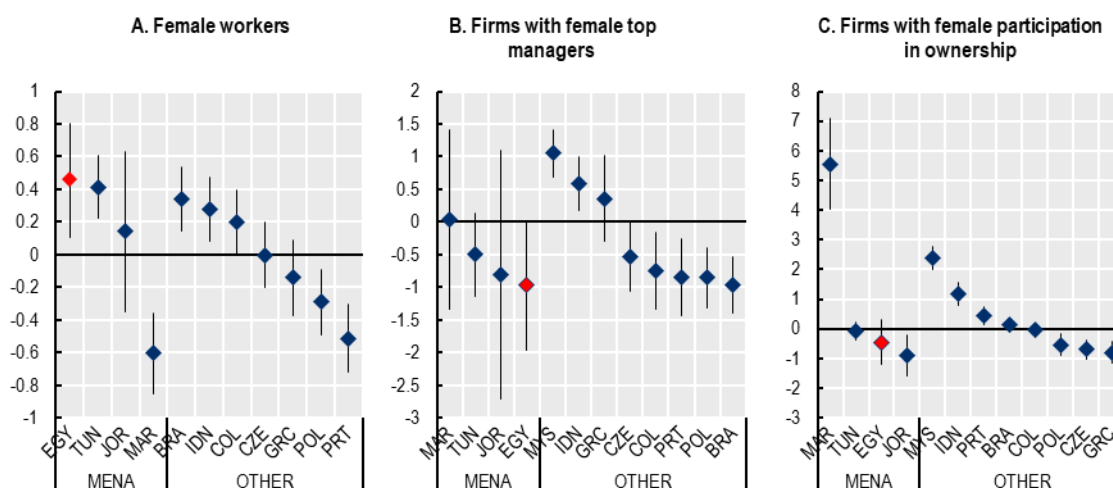
**Foreign firms do not always perform better than domestic ones in their labour practices.** Evidence from several countries show that foreign firms (i.e. foreign affiliates of MNEs) tend to be more productive than domestic firms (OECD, 2022<sup>[7]</sup>; OECD, 2019<sup>[6]</sup>). This is because they can rely on the better technologies and assets of the parent company. International evidence also shows that foreign firms do not necessarily outperform domestic firms with regard to gender practices or wider labour practices, with several other factors playing a role. For example, the MNE's corporate culture seems to be an important factor and this, in turn, is shaped by the values and culture of the MNE's country of origin. Thus, companies from countries with greater equality between men and women tend to be more gender-inclusive and adopt more gender-friendly practices than companies from countries with worse equality outcomes (Kodama,

Javorcik and Abe, 2018<sup>[14]</sup>; Tang and Zhang, 2021<sup>[15]</sup>). Other factors are also important, including the size of the company, the sector in which the investment takes place, and the institutional, policy and cultural framework of the host country (OECD, 2022<sup>[5]</sup>).

**Foreign firms in Egypt tend to employ a higher proportion of women than domestic ones.** The World Bank Enterprise Survey (WBES) of Egypt, conducted in 2020, provides a representative sample of companies operating in the country that year, allowing the employment practices of foreign and domestic firms to be compared. According to these data, foreign firms in Egypt on average employ a higher proportion of women than domestic firms (Figure 9.6, Panel A). This is also true for several MENA countries covered by the WBES, notably Tunisia and Jordan, and several other OECD and non-OECD economies, such as Brazil, Indonesia and Colombia. Results, however, vary widely across sectors. In Egypt and Jordan, for example, foreign firms employ significantly higher shares of women than domestic firms in the apparel and food sectors, but lower shares than domestic firms in the construction sector.

**Figure 9.6. Foreign firms' practices are not always more gender inclusive than those of domestic firms**

Relative performance gap between foreign and domestic firms (>0 foreign firms perform better than domestic firms)



Note: The indicator in Panel A is calculated as the relative difference between the share of female workers in foreign firms and domestic firms, over the share of female workers in domestic firms. The indicator in Panel B is calculated as the relative difference between the share of foreign and domestic firms with female top managers, relative to the share of domestic firms with female top managers. Panel C uses the same calculation, but for female participation in ownership. Indicators are shown with their respective 95% confidence interval. When 0 is included in the confidence interval the indicator is not statistically significant. For details about the methodology see (OECD, 2019<sup>[6]</sup>).

Source: OECD elaboration based on World Bank (2025<sup>[16]</sup>), *Economies - Formal Sector Enterprise Surveys: Egypt Arab Republic* [www.enterprisesurveys.org/en/data/exploreconomies](http://www.enterprisesurveys.org/en/data/exploreconomies).

**In contrast, the share of foreign firms with women top managers is lower than that of domestic firms** (Figure 9.6, Panel B). Similar findings are observed for most of the comparison countries, including Morocco, Tunisia and Jordan. However, there are important sectoral differences. For example, in garments and several other manufacturing sectors (such as electronics and chemicals) the shares of foreign and domestic firms with female top managers are very similar. In addition, consultations conducted with Egyptian government representatives for this review found that some foreign companies are particularly active in promoting the professional development of their female staff and that they engage in initiatives to promote the skill development of Egyptian women (Box 9.3).

**The share of foreign firms with women among their owners is also lower than that of domestic firms** (Figure 9.6, Panel B). This indicator is not statistically significant, however (as shown by its confidence interval which includes zero). The same results hold for most of the comparison countries, including MENA peers. In many sectors, no foreign firms have any female owners. This is not surprising, as evidence shows that female-owned firms participate less in FDI and trade than their male counterparts, due to the higher barriers and costs they face when trying to offshore and export (Korinek, Moïsé and Tange, 2021<sup>[17]</sup>). Women's participation in ownership also tends to be correlated with firm size (women-owned firms tend to be smaller), indicating that factors other than domestic/foreign ownership play a role (OECD, 2017<sup>[18]</sup>).

### Box 9.3. Skills development and career support programmes for women: Examples from L'Oréal, Marriott International and Lafarge Egypt

#### L'Oréal-UNESCO's For Women in Science Egypt Young talents programme fellowships

Since 2018, L'Oréal has been working with UNESCO For Women in Science to promote the participation of young Egyptian women in the life and physical sciences. The programme offers an award to three talented young Egyptian women researchers for the quality of their research work and encourages them to pursue careers in STEM fields. Specifically, the programme provides two postdoctoral fellowships and one doctoral fellowship to be carried out in a research laboratory, institute or university in Egypt (UNESCO - L'Oréal, 2023<sup>[19]</sup>).

#### Marriott International's Female Leadership Initiative

In 2022, the Marriott International hotel group launched the Female Leadership Initiative in Egypt, a personal development programme for high-potential female professionals. Participants benefit from the guidance of a dedicated mentor to create their individual development plans, particularly through career progression to leadership and management positions within the company. The initiative has been active globally for over 20 years, with ongoing networking opportunities, eCornell leadership and career development courses and access to roundtable discussions (Hotelier, 2022<sup>[20]</sup>).

#### Lafarge Egypt-GIZ's Programme for Employment of Young Women through Applied Gender Diversity Management (GDM)

Lafarge Egypt, a subsidiary of the Swiss Holcim Group, a multinational company in the cement industry, collaborated the German Agency for International Cooperation (Deutsche Gesellschaft für Internationale Zusammenarbeit – GIZ), to implement the Programme for Employment of Young Women through Applied Gender Diversity Management in the MENA region. The programme provides two-week summer internships to eight female high school students, allowing them to gain first-hand experience in human resources, communications, marketing, IT and business development within the company, highlighting future career opportunities in a male-dominated industry. Lafarge Egypt also invested in and led the *TE'DARY* programme, which provided workshops on gender equality, economic empowerment and life skills development to 80 women in the Tora region near Cairo (Lafarge Egypt, 2021<sup>[21]</sup>).

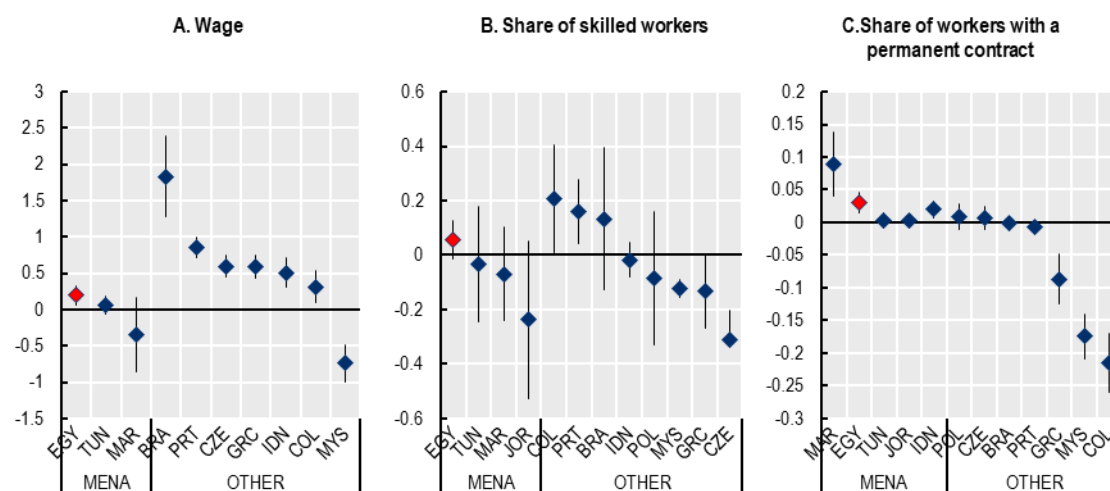
## Foreign firms offer better job opportunities than domestic firms

**Foreign firms pay better wages than domestic firms.** The WBES of Egypt (World Bank, 2025<sup>[16]</sup>) also provides information on the quality of job opportunities created by firms, particularly with respect to wages, skills and type of contract (i.e. permanent or temporary). Although this information is not available by gender, it still allows differences in employment practices between domestic and foreign firms to be examined. The results show that in Egypt, as in most of comparison countries, foreign firms pay on average higher wages than domestic firms (Figure 9.7, Panel A). This foreign wage premium is found in most sectors, except the garments sector (which employs a significant share of women), fabricated metals and trade services. The data also show that average wages in the garment sector are lower than in the other sectors, for both domestic and foreign firms, which seems to be explained by the relatively higher presence of low-skilled workers, including many women, and their lower bargaining power (OECD, 2019<sup>[6]</sup>).

**Foreign firms tend to employ more skilled workers and offer more permanent contracts.** On average, they have higher shares of skilled workers than domestic firms, although this difference is not statistically significant (Figure 9.7, Panel B). The indicator is also not statistically significant for most of the comparison countries. Foreign firms in Egypt also have on average a higher share of workers on permanent contracts than domestic firms, suggesting that they offer more stable employment opportunities (Figure 9.7, Panel C). Among the comparison countries, only Morocco shows similar results; in other peer countries either foreign firms have lower shares of workers with permanent contracts or the differences between foreign and domestic firms are not statistically significant.

**Figure 9.7. Foreign firms offer better paid, more stable and higher skilled jobs**

Relative performance gap between foreign and domestic firms (>0 foreign firms perform better than domestic firms)



Note: The indicator in Panel A is calculated as the relative difference between the average wage of foreign and domestic firms, relative to the average wage of domestic firms. The indicator in Panel B is calculated as the relative difference between the share of skilled workers in foreign and domestic firms, relative to the share of skilled workers in domestic firms. Panel C uses the same calculation for the share of workers with a permanent contract. Indicators are shown with their respective 95% confidence interval. When 0 is included in the confidence interval the indicator is not statistically significant. For details about the methodology see (OECD, 2019<sup>[6]</sup>).

Source: OECD elaboration based on World Bank (2025<sup>[16]</sup>), *Economies - Formal Sector Enterprise Surveys: Egypt Arab Republic*, [www.enterprisesurveys.org/en/data/exploreconomies](http://www.enterprisesurveys.org/en/data/exploreconomies).

**Overall, the results suggest that foreign companies offer better job opportunities than domestic companies but not whether all workers benefit.** Without disaggregation by gender they do not say whether these good job opportunities are offered to men and women equally. Most of the available information on the gender-related employment practices of foreign companies in Egypt is anecdotal. Discussions with representatives of the Egyptian Government for this review and desk research identified several examples of gender-inclusive human resource (HR) practices by foreign companies, but no generalisable conclusions can be drawn from these (Box 9.4).

**Some studies have focused on the working conditions of women in the free zones in Egypt.** Many foreign companies are located in these zones and they tend to employ many women. A study conducted by the World Bank in (2011<sup>[22]</sup>) in two Egyptian FZs, Port Said Free Zone and Nasr City Free Zone, compares the working conditions of women inside and outside the FZs. The case studies are based on the results of a combination of interviews with the organisations concerned, site visits to companies and desk research. They reveal that most companies in these zones operate in the textile and garment sector or in other light manufacturing industries (electronics, food processing). According to the study, 50% or more of the workforce in these two zones are women, a much higher percentage than the workforce outside the FZs. The impact on women's working conditions is mixed. In the Port Said Free Zone, men and women earn higher wages than those offered outside for similar jobs. However, the case studies also point out that lack of childcare and other facilities such as dormitories are important obstacles to women's participation in these FZs.

Ensuring that companies, domestic and foreign, comply with national gender laws can help eliminate mechanisms and practices that generate or aggravate gender inequalities in the workplace. Furthermore, linking existing investment incentive programmes to gender objectives (the role of investment incentives and their impact on gender outcomes are discussed later in the chapter) can also foster good gender practices and support gender equality and women's economic empowerment in the workplace.

#### **Box 9.4. Corporate practices supporting gender equality and women's working conditions: Examples from foreign companies in Egypt**

##### **Egypt Vodafone – data collection, recruitment, parental leave, professional development and code of conduct**

Egypt Vodafone received the Egyptian Gender Equity Seal award from the World Bank and the National Women's Council in 2021, for its demonstrated actions in supporting women in recruitment, family-work balance, career development and sexual harassment policies. Since 2013, Egypt Vodafone has been working to improve the balance of men and women in its company, which led to the adoption of several gender-inclusive HR practices. The company collects disaggregated data on recruitment, retention and career progression, enabling business HR partners to conduct gender audits and identify potential areas of concern that require action. The company takes a proactive approach in its recruitment practices, including the use of quotas for women in candidate shortlists. It also offers subsidies for crèches and nursery schools and up to two years of parental leave to mothers. Female staff benefit from tailored training programmes and a dedicated Women Network, which supports them not only in career advancement, but also in work-life balance and remuneration. In addition, the corporate code of conduct includes a section on the prevention of harassment and bullying (NCW, 2021<sup>[23]</sup>).

##### **Yeşim – Gender Equality Committee, corporate kindergarten and child allowances**

Yeşim Apparel and Textiles, a Turkish manufacturer, operates three factories in Egypt, where women make up 20-25% of the workforce. Each factory has a Gender Equality Committee, comprised of representatives from departments and factory trade union, for oversight on efforts related to gender equality and women's empowerment. Through a factory-level approach, each Committee can deploy

strategies based on their own work environment, while reporting to the company-level Supreme Gender Equality Board, to enhance dialogue on gender-related efforts across the company. Yeşim also supports working mothers in its Egyptian operations. In Ismailia, the company has built an onsite crèche, a practice which it has brought from its operations in Türkiye, while in Alexandria and Cairo, Yeşim provides working parents with an allowance for childcare needs (ICRW Advisors, 2020<sup>[24]</sup>).

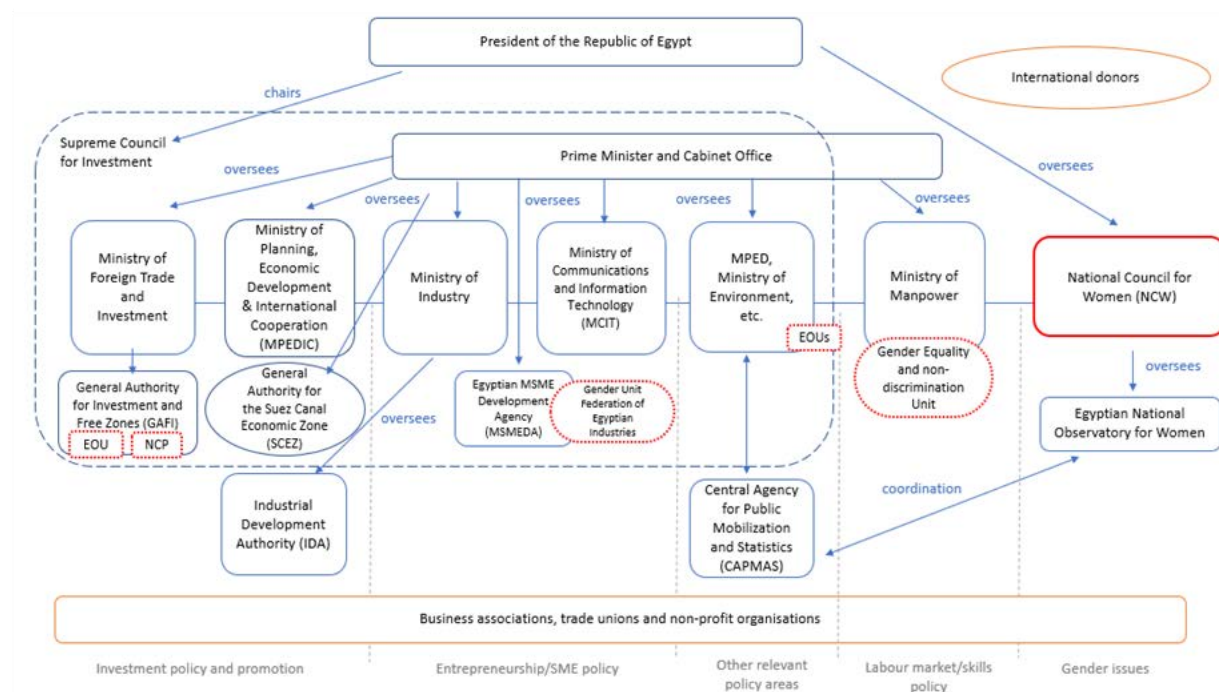
### 9.3. The institutional and policy framework affecting the impact of FDI on gender equality

#### *The institutional set up for investment and gender issues involves multiple actors*

The impact of FDI on outcomes for both men and women is strongly influenced by the institutional and policy framework of the host country. This involves various governmental and non-governmental entities (ministries and their executive agencies, autonomous bodies, trade unions, business associations, non-profit organisations, etc.) in areas such as investment, gender affairs, the labour market, entrepreneurship, education and vocational training, trade, and industry. Figure 9.8 gives an outline of the governance arrangements in Egypt.

In Egypt, investment policy is the main responsibility of the General Authority for Investment and Free Zones (GAFI). Following a government reshuffle in 2024, GAFI now reports to the newly reconstituted Ministry of Foreign Trade and Investment, which was formed through the merger of the former Ministry of Investment and the Ministry of Foreign Trade. GAFI’s mandates include the promotion of inward and outward FDI, as well as domestic investment. It also operates as a one-stop shop for investors; oversees the screening and prior approval of investment projects; negotiates international trade and investment agreements; administers tax and other investment incentives; and manages FZs, investment zones and technology zones.<sup>1</sup>

Figure 9.8. The governance framework influencing FDI impacts on gender equality involves many actors



Source: OECD elaboration.

**Investment policy is also the responsibility of other parts of the Egyptian Government.** Chief among these are the Industrial Development Authority (IDA) – one of the main executive arms of the Ministry of Industry – and the General Authority for the Suez Canal Economic Zone (SCEZ). IDA is responsible for the management of industrial zones and has exclusive authority over industrial land. It also provides licences for any industrial project in the country with the exception of FZs, investment zones and SEZs, which remain under the responsibility of GAFI. SCEZ is in charge of promoting and facilitating investments in the Suez Canal Economic Zone (SCZone) and manages facilities and services, as well as financial and non-financial incentives for companies wanting to establish their operations in the SCZone.

**The main body responsible for women's issues in Egypt is the National Council for Women (NCW), which reports directly to the President.** The NCW plays an important role in gender mainstreaming and the formulation of policies and plans for the political, social and economic empowerment of women. The NCW oversees the use of tools such as gender impact analyses of various bills and legislation across government, as well as gender-responsive planning and budgeting in ministries. The NCW has 27 branches operating in all governorates of Egypt, allowing women varying access to its programmes and initiatives nationwide. The NCW also provides comments on draft laws and legal decisions and recommends new laws to improve women's conditions.

**In addition to these entities, many other actors and their policies influence the impact of FDI on women.** These include:

- The Ministry of Labour, which is the main authority for labour policies, including vocational education and training policies.
- The Ministry of Planning and Economic Development and International Cooperation (MPED), which guides the planning, monitoring and evaluation of government policies to promote economic growth and sustainable development.
- The Ministry of Industry, the Ministry of Communications and Information Technology (MCIT), and the Micro, Small and Medium Enterprises Development Agency (MSMEDA), which are in charge of entrepreneurship policies.
- The Central Agency for Public Mobilization and Statistics (CAPMAS), Egypt's main statistical office that collects statistical information, including gender-disaggregated data.
- Business associations, trade unions, non-profit organisations and international donors, which also play an important role with their programmes and policy advocacy role. For example, GAFI co-operates with several international partners on projects that contribute to women's empowerment, including UN Women and the United Nations Industrial Development Organization (UNIDO).

***There is room to strengthen the co-ordination of entities in charge of investment and gender issues***

**Co-ordination between governmental and non-governmental actors is crucial to ensuring that policies are coherent and contribute to Egypt's goals.** These include issues of equality between men and women, and Egypt's wider sustainable development trajectory as defined in its national development strategy *Sustainable Development Strategy: Egypt's Vision 2030* (Government of Egypt, 2023<sup>[25]</sup>). This strategy outlines Egypt's ambition to become a competitive, inclusive and environmentally sustainable economy and sets clear goals and targets. It considers gender equality and women's empowerment as a cross-cutting issue that intersects with other issues, related to economic growth, education, health, social justice and others. It also recognises the important role of the private sector in supporting these goals. Egypt has several mechanisms to ensure co-ordination on gender, investment and other relevant issues

across entities but it is not clear how well these mechanisms work to integrate gender considerations into investment policies and decision making.

**The NCW has an important role in co-ordinating between governmental and non-governmental actors on issues impacting women.** It played a leading role in the development of the *National Strategy for the Empowerment of Egyptian Women 2030* (NCW, 2017<sup>[26]</sup>), which sets goals in the area of gender equality and women's empowerment, in line with sustainable development trajectory depicted in Egypt's Vision 2030. The strategy also emphasises the important role the private sector can play in creating employment opportunities for women. Several ministries and agencies have dedicated gender departments or units focusing on gender issues. The Ministry of Labour has the Gender Equality and Non-discrimination Unit, the Ministry of Environment has a Women and Gender Unit, MSMEDA has the Gender Unit, and the Federation of Egyptian Industries has a Women in Business Unit.

**Equal Opportunity Units (EOUs) serve as key institutional mechanisms for mainstreaming gender perspectives into strategies, policies, programmes and budgets but not all ministries have them.** To date, 32 EOUs have been created at the ministerial level, in addition to others within affiliated entities such as GAFI and MPED. In particular, MPED's EOU has the objective of promoting gender equality and inclusivity across a broad mandate that encompasses men, women, children and vulnerable groups. The unit also co-ordinates with relevant national entities, including the NCW, to strengthen gender-responsive policymaking. Nevertheless, a number of ministries and agencies engaged in investment-related matters still lack EOUs, including the Ministry of Industry, MCIT and SCEZ. Discussions with Egyptian government representatives further underscored the need for enhanced capacity building to ensure gender considerations are built into all stages of FDI policy development, with particular emphasis on monitoring and evaluation.

**It is not clear how EOUs in Egypt co-ordinate with each other and whether they report to the NCW or to the head of the agency in which they are located.** OECD consultations indicate that the EOU within GAFI reports to the NCW on a quarterly basis through formal letters and periodic meetings. However, it is not clear whether this co-ordination mechanism applies across all EOUs. In Jordan, the gender units or focal points in the various ministries and agencies are co-ordinated and report directly to the Jordanian National Commission for Women. This ensures more effective mainstreaming of gender issues into policies and programmes and consistency between gender goals and sector-specific goals (OECD, 2022<sup>[27]</sup>). Egypt can follow this example by strengthening the presence of EOUs in all relevant actors, including introducing a co-ordination mechanism between these units and the NCW if there is not already one in place.

**The Supreme Council for Investment plays an important co-ordination role in the investment arena but its membership is not comprehensive.** The Council oversees investment policies in all sectors and provinces and is under the direct supervision of the President. Its members include the Prime Minister, the Governor of the Central Bank of Egypt, MPED, the Ministry of Industry, the CEO of GAFI and several others. However, the NCW and other important ministries for gender issues such as the Ministry of Labour are not represented on the Council and it is not known if they are consulted on investment issues which have implications for women. Including these actors in the Council, or consulting them on a regular basis, would ensure that gender considerations are integrated into investment decisions and that investment policy is aligned with broader gender equality objectives.

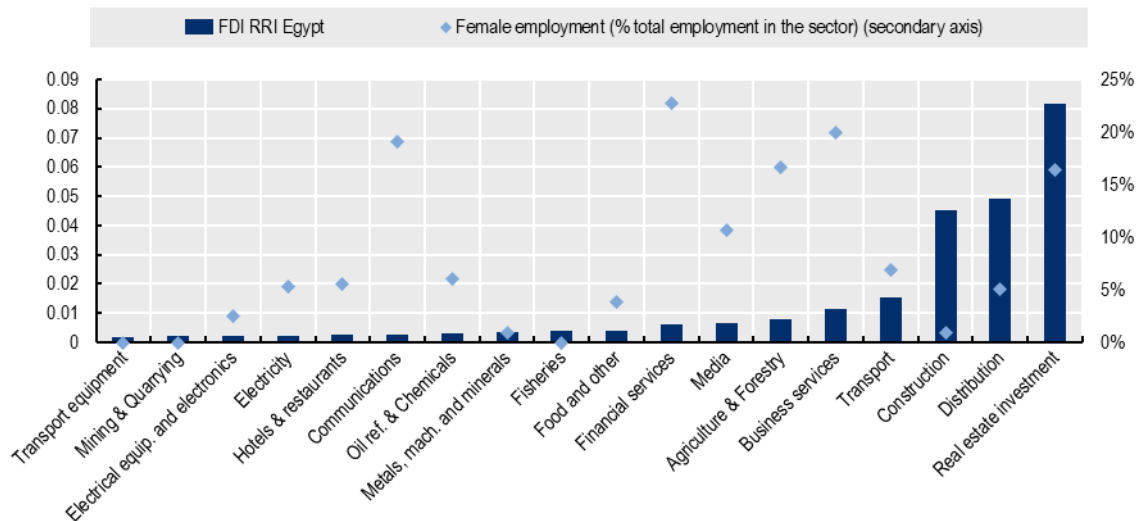
### ***Lifting FDI restrictions in some sectors could boost female employment***

**Restrictions on FDI can limit its positive impact on women's equality and empowerment, especially in sectors that employ or have the potential to employ many women.** Egypt has adhered to the *OECD Declaration on International Investment and Multinational Enterprises* (OECD, 1976<sup>[28]</sup>), revised in 2023. As such, it voluntarily undertakes to accord national treatment to foreign investors present on its territory (i.e. to treat foreign-owned or controlled enterprises operating on its territory no less favourably than

domestic enterprises in like situations), subject to a list of exceptions, as do other countries adhering to the Declaration. The OECD's *FDI Regulatory Restrictiveness Index* (FDI RRI) shows that Egypt's investment regime is relatively open (OECD, 2024<sup>[29]</sup>). In 2024, Egypt scored 0.248 on the Index, which ranges from 0 to 1, with higher values indicating more restrictive regimes. This reflects greater legal discrimination against foreign investors than in regional peers such as Lebanon, Tunisia and Morocco, and is also higher than the average for OECD economies (0.049) and for non-OECD economies included in the indicator (0.159). However, it remains less restrictive than other peer economies such as Jordan, Libya and Algeria.

**FDI restrictions are mostly concentrated in some male-dominated sectors but also persist in those with higher participation of women.** There are higher restrictions in the more male-dominated sectors of construction, media and (maritime) transport but restrictions are also higher than the OECD average in service sectors with higher participation of women, such as real estate, distribution (wholesale trade and retail trade), business services (legal, accounting, architectural and engineering services) and financial services (Figure 9.9). These scores suggest that lifting FDI restrictions can encourage foreign investors to generate jobs that could be filled by women.

**Figure 9.9. Regulatory restrictions on FDI persist in sectors with high participation of women**



Note: Data for female employment refer to 2023 and the OECD FDI Regulatory Restrictiveness Index (FDI RRI) refers to 2024. The FDI RRI ranges from 0 (open) to 1 (closed) and covers statutory measures discriminating against foreign investors (e.g. foreign equity limits, screening and approval procedures, restriction on key foreign personnel, and other operational measures). It does not consider other important aspects of an investment climate (e.g. the implementation of regulations and state monopolies, preferential treatment for export-oriented investors and SEZ regimes). Moreover, the index does not cover the education and health sectors. For information about how the FDI RRI is calculated, see Kalinova et al. (2010<sup>[30]</sup>).

Source: OECD elaboration based on OECD (2024<sup>[29]</sup>); *FDI Regulatory Restrictiveness Index*, [www.oecd.org/en/topics/sub-issues/sustainable-investment/fdi-regulatory-restrictiveness-index.html](http://www.oecd.org/en/topics/sub-issues/sustainable-investment/fdi-regulatory-restrictiveness-index.html); and ILO (2025<sup>[31]</sup>), *Employees by sex and economic activity - ISIC level 2 (thousands)* (ILOSTAT data explorer), [https://rshiny.ilo.org/dataexplorer19/?lang=en&segment=indicator&id=EES\\_TEES\\_SEX\\_EC2\\_NB\\_A&channel=ilostat](https://rshiny.ilo.org/dataexplorer19/?lang=en&segment=indicator&id=EES_TEES_SEX_EC2_NB_A&channel=ilostat).

**Restricting FDI into service sectors may reduce productivity in manufacturing sectors that use such services as inputs in the production process.** OECD estimates indicate that Egypt's manufacturing industries tend to rely much more heavily on inputs from the restricted service sectors than OECD economies on average, suggesting that restrictions may have greater negative effects on the Egyptian economy (OECD, 2020<sup>[21]</sup>). These negative cross-sectoral spillovers may translate into less favourable labour outcomes for workers, for example if lower productivity is reflected in lower wage levels,

especially in sectors where many women work. Since women tend to have less bargaining power over wages than men, reduced productivity associated with FDI restrictions may result in worse labour market outcomes for women.

**The OECD FDI RRI does not cover the education and healthcare sectors.** Together these sectors employ more than 30% of women working in Egypt, with education accounting for 20% and healthcare 11% (ILO, 2025<sup>[8]</sup>). Currently, there are no FDI restrictions in these sectors and, based on information available on GAFI's website, both education and healthcare services are target sectors for investment promotion. In 2019, the Ministry of Education (MoE) introduced a 20% foreign ownership cap for public and international schools (MoE Decrees No. 183 and 184), but this restriction was lifted in 2020 (MoE Decrees No. 237 and 238). However, there are barriers to establishing new educational institutions, which could discourage domestic and foreign investors alike. The laws and regulations governing the establishment and registration of private universities, community colleges, and technical and vocational training centres can be complex, as they involve multiple institutions and layers of approval. In some cases, regulatory decisions may be discretionary and lack clearly defined timelines, which can create uncertainty for investors and education providers. Similar barriers to entry are also found in the healthcare sector. Regulations for licensing healthcare providers tend to be lengthy, cumbersome and costly, involving various agencies with conflicting rules and imposing different fees and payments (IFC, 2020<sup>[31]</sup>).

**Egypt has taken concrete steps to reduce the barriers to investors in both the education and healthcare sectors.** It has strengthened the development, delivery and recognition of foreign and joint degrees within the national higher education system. The internationalisation of higher education has been prioritised in national strategies, leading to the establishment of several international branch campuses and the expansion of partnerships with foreign universities. Recent reforms in the healthcare sector include an amendment to the medical licensing law and efforts to bring the healthcare sector into the Golden Licence regime, which aims to streamline approvals and enhance investor predictability (IFC, 2023<sup>[32]</sup>).

**An increased presence of foreign private investors in the education and health sectors can have both positive and negative effects.** Benefits include increased physical capacity, infrastructure, supply and quality of services available to citizens. At the same time, FDI can also have a negative impact on the quality of services provided by domestic public and private actors. For example, higher wages and better equipment offered by foreign investors may entice qualified personnel away from public and private domestic facilities, creating or aggravating an internal brain drain. Increasing foreign investors in these sectors could also worsen inequality, by contributing to create a two-tier system with high quality services for the rich and low quality ones for the poor. The impact of FDI in these sectors will depend on existing regulation, which should ensure that FDI complements the domestic sector by expanding the range of services available and increasing their standards and efficiency.

### ***Recent reforms of the investment legal framework can facilitate the positive impact of FDI on women's economic empowerment***

**The legal and regulatory framework of the host country can create the conditions for FDI to have a positive impact on sustainable development, including women's equality.** Recent reforms in Egypt marked an important milestone towards a modernised legal and regulatory environment for investment. A new Investment Law (No. 72) adopted in 2017, and its corresponding executive regulation adopted in October 2019, improved the clarity of the overall investment regime. It has consolidated investment rules that had previously been distributed across a number of laws and regulations into a single piece of legislation, as well as addressing some of the most significant procedural problems facing investors (OECD, 2020<sup>[2]</sup>).

**The Investment Law also introduces explicit principles of social responsibility of investors and a series of incentives, some of which are linked to sustainable development results.** Article 2 of the 2017 law recognises the instrumental role of investments, both domestic and foreign, in supporting Egypt's

sustainable development objectives. The article also contains a principle of equal opportunities between men and women and non-discrimination based on gender in investment opportunities. Article 15 of the law authorises investors to allocate a percentage of their annual profits to the creation of a “social development system” outside their investment projects in areas such as environmental protection; the provision of health, social or cultural services and programmes; support for technical education; or the funding of research, studies and awareness-raising campaigns aimed at developing and improving production, as well as training and scientific research. The amount spent by investors on one of these activities is deductible under the provisions of the Income Tax Act (91/2005). Although the promotion of gender equality and women's empowerment is not explicitly listed as an area of social activity, projects pursued by foreign investors in the health, social, cultural and educational spheres could improve women's conditions.

**Egypt's investment incentives have the potential to attract investment which could generate more jobs for women.** The 2017 Investment Law introduced a new classification of investment incentives with two categories, based on three criteria: (i) geographic location (SCZone, Golden Triangle Special Economic Zone and other less developed regions, as determined by a decision of the Ministerial Cabinet); (ii) type of investment (labour-intensive, small and medium-sized enterprises, or export-oriented); and (iii) sector (renewable energy; tourism; automotive; wood, chemicals; pharmaceuticals; food and agricultural products; and metal, textile, garments, and leather industries). Investments meeting the first and third criteria fall into category A (leading to a 50% discount on investment costs for up to seven years), while those meeting the second and third criteria fall into category B (30% discount on investment costs over the same period). These incentives have the potential to attract investment in sectors employing more women, such as textiles and garments, chemicals, or other labour-intensive sectors, thereby generating jobs that are likely to be taken by women. Incentives to attract investment in less developed areas can also help to increase female employment, as women in less developed areas have lower employment rates and are more likely to work in the informal economy (UN Women, 2018<sup>[13]</sup>; ILO, 2025<sup>[33]</sup>).

**Egypt could also expand the range of criteria used to grant tax incentives to include equality goals, as other peer countries have done.** Jordan, for example, offers a corporate tax reduction to companies where Jordanian women make up no less than 15% of the workforce, or 25% for textile and clothing companies located in the QIZs (OECD, 2022<sup>[27]</sup>). However, understanding how these tax incentive programmes influence gender outcomes is important to ensure they are aligned with Egypt's goals. Incentive programmes generate costs and distortions that, in some cases, may outweigh the benefits. Therefore, they should be designed in a transparent manner and regularly subjected to a cost-benefit analysis. The costs to be considered include not only the loss of tax revenue, but also the cost to taxpayers of complying with the tax regime and the administrative costs of running such programmes, which can reduce the fiscal space for other policies to achieve the same goal. These programmes also generate inefficiencies by creating an uneven playing field for companies (OECD, 2015<sup>[34]</sup>).

**Egypt has improved its wider legal framework affecting women in recent years.** Legal and regulatory reforms have been introduced affecting women that, while not directly related to the investment sector, will help improve the impact of FDI on outcomes for women (Chapter 3). As well as the removal of restrictions on women's ability to work at night and in specific professions discussed above, the amendment to the Civil Service Act of 2016 has granted working mothers four months of maternity leave instead of three, in line with the recommendations of the ILO (International Labour Organization, 2000<sup>[35]</sup>) According to UNDP's Gender Inequality Index, Egypt ranked 101<sup>st</sup> in 2023, up from 121<sup>st</sup> a decade earlier, partly attributable to its improved legal framework (UNDP, 2023<sup>[36]</sup>).

**Continuing legal reforms and strengthened enforcement will be key to creating the conditions for the positive effects of FDI on women to materialise.** Some legal and regulatory barriers remain that may limit women's ability to take advantage of job opportunities, including those created by foreign multinationals (see Chapter 3). Egypt could also consider strengthening the implementation and enforcement of existing laws and regulations on wages, social benefits, anti-discrimination and anti-sexual

harassment provisions in the workplace, particularly in the private sector, where previous studies have identified gaps (RAND Corporation, 2020<sup>[37]</sup>). Similarly, removing legal barriers that are not enforced in practice would help set clear expectations to foreign investors as well as signal commitment to gender equality.

***Investment promotion and facilitation could be used more effectively to support gender equality objectives***

**Investment promotion and facilitation is increasingly seen as a tool to promote the positive impact of FDI on sustainable development, including in the area of gender equality.** As discussed above, investment promotion and facilitation in Egypt is the main responsibility of GAFI. However, two other bodies, IDA and SCEZ, also have functions and powers in this area (Figure 9.8). According to a recent survey of investment promotion agencies (IPAs) conducted by the OECD (OECD, 2018<sup>[38]</sup>), GAFI uses several criteria to prioritise investment projects. These criteria aim to maximise the impact of FDI not only on the economy, but also on society more widely. These include, for example, the impact of investment projects on job creation and wages.

**GAFI targets several sectors in its investment attraction activities.** According to its website, these cover the primary sector (agriculture, mining, oil and gas, and renewable energy), the manufacturing sector (food processing, pharmaceuticals and medical industries, textiles and garments, automotive, and ICT) and the service sector (education, financial and insurance services, healthcare, real estate, and tourism and retail). With some exceptions, the priority sectors overlap with those benefiting from tax incentives, as identified in the 2017 Investment Law.

**Education and health are strategic sectors for Egypt's economic development, as stated in Egypt's Vision 2030.** Although GAFI's investment promotion strategy is not public, and therefore cannot be known for certain, it would appear that these sectors have only recently been included in the list of targeted sectors for investment promotion. Other target sectors where investment is likely to generate important gender effects are agriculture, food processing, textiles/ready-made garments and retail, which together account for around one-third of female employment in Egypt (ILO, 2025<sup>[8]</sup>). With the exception of retail, companies in these sectors are offered tax incentives.

**IDA and SCEZ also target a similar list of sectors in their promotion activities.** IDA, which is responsible for promoting FDI in Egypt's industrial zones, targets sectors including chemicals, engineering, textiles/ready-made garments, food and building materials – which align with both GAFI's priorities and the list provided in the Investment Law. SCEZ, which oversees investment in the Suez Canal area, targets logistics, energy, several medium- and high-tech sectors (chemicals and pharmaceuticals), as well as textiles/ready-made garments and other light manufacturing sectors (electronics and electric batteries). IDA's and SCEZ's investment promotion efforts, particularly in the chemical and textiles/ready-made garments sectors, may have a positive impact on female employment, given the greater tendency of women to work in these sectors.

**Greater transparency could strengthen assessment of how these bodies are helping to meet Egypt's investment and sustainable development goals.** As the investment promotion strategies of GAFI, IDA and SCEZ are not publicly accessible, including their objectives and KPIs, it is difficult to fully assess the effectiveness of their investment attraction efforts and their impact on gender outcomes. GAFI has clarified that its departments systematically collect company-level data. The FDI Department gathers information required for FDI analysis, the Economic Performance Departments collect financial performance data and the Corporate Social Responsibility (CSR) Department compiles information on companies' CSR projects and their community impact. Greater transparency on how these data inform strategy would further strengthen assessment. For example, annual financial statements collected by GAFI can act as a starting point for assessing the alignment of investment projects with investment promotion and national development priorities.

**GAFI, IDA and SCEZ also carry out facilitation and aftercare activities.** These activities are important as they can influence the decision of companies to stay in the country and reinvest. From a gender perspective, they are important because they can enable the retention of investments or the expansion of investment projects that create many jobs for women. The 2017 Investment Law introduced new mechanisms for this, such as the Investors Services Centre (ISC), which functions as a one-stop shop covering all the information and procedures needed to start a business in Egypt. The ISC also has a mechanism enabling GAFI to follow investors after their establishment. These mechanisms are important to ensure that investors create deep links with the local economy and contribute to Egypt's development agenda in the long run.

**Investment facilitation and aftercare activities can also be used to actively promote the positive impact of FDI on gender equality.** For instance, IPAs in several counties collaborate with other government agencies to facilitate linkages between foreign companies and women-owned enterprises. Such linkages may take the form of supplier-buyer relationships, collaborations, or equity relationships (Box 9.5). GAFI, IDA and SCEZ may consider developing similar programmes independently or in co-operation with other government bodies.

#### Box 9.5. IPA programmes to link women-owned businesses with the local ecosystem: Examples from India and the United States

**Invest India's WING Women Rise Together:** Invest India co-ordinates Start-up India, a national initiative launched by the Prime Minister in 2016, which aims to improve the business environment by facilitating business linkages and reducing regulatory barriers for entrepreneurs. To address the specific needs of, and barriers faced by, women entrepreneurs, in 2020 Invest India along with other partners launched a capacity building programme under this initiative to support women-led start-ups. The programme helps them to network and make connections with local ecosystems, including international investors, as well as encouraging collaboration and peer learning, and providing mentorship and other business support services (Government of India, 2020<sup>[39]</sup>).

**SelectUSA's Select Global Women in Tech Program:** in 2021, SelectUSA launched the Select Global Women in Tech Program in partnership with the International Trade Administration. The programme introduces female tech founders, entrepreneurs and executives from different countries to the US market, with the aim of matching them with American mentors to support their investment project in the United States, while stimulating economic growth and innovation in the US market. Although the main objective of the programme is the introduction of foreign women-led companies into the US supply chain, it can also generate opportunities to link American women-led firms with incoming companies (SelectUSA, 2023<sup>[40]</sup>).

#### ***Egypt can make greater use of international agreements and initiatives to encourage sustainable investment***

**The OECD Guidelines for Multinational Enterprises can help raise awareness of responsible business conduct (RBC), including labour practices and gender equality** (OECD, 2023<sup>[41]</sup>). The Guidelines are non-binding recommendations, supported by employers' and workers' organisations, that adhering governments address to companies operating in or from their countries. The Guidelines recommend that companies observe RBC standards and undertake risk-based due diligence to identify, prevent and mitigate any actual and potential negative impacts of their operations. All countries adhering to the Guidelines have a legal obligation to establish a National Contact Point for Responsible Business Conduct (NCP) with a mandate to promote the Guidelines and to act as a non-judicial complaint mechanism in the event of alleged non-compliance with the Guidelines by a company.

**Egypt was the first Arab and African country to sign up to the Guidelines when it became an adherent in 2007.** Following this accession, Egypt established an NCP, although it remained inactive for a long time. It is housed at GAFI, which could be perceived as a conflict of interest given the NCP's mandate to hold companies accountable for non-compliance with the Guidelines. As of 2024, the NCP was assigned four part-time staff members in addition to the Head of the NCP, reflecting recent efforts to strengthen its institutional capacity. The NCP has developed a promotional plan and initiated awareness-raising activities, although these remain at an early stage and are not yet backed by a dedicated budget. The NCP has not yet engaged in peer reviews, and its procedures for handling specific instances remain limited in visibility. To date, no reports of violations of the guidelines have been received since the NCP was established (OECD, 2024<sup>[42]</sup>). The collaboration of the Egyptian NCP with key stakeholders (trade unions, business associations) will also be important to effectively promote RBC standards along supply chains, especially in sectors where risks are highest, such as garments and textiles, where female and child labour are more prevalent (OECD, 2020<sup>[2]</sup>).

**Egypt has signed international trade agreements that contain provisions aiming at reinforcing the positive contribution of investors to sustainable development, with explicit references to gender equality.** Egypt is one of 54 signatory countries to the African Continental Free Trade Area and its Investment Protocol (African Union, 2023<sup>[43]</sup>), which entered into force in May 2019. The Protocol aims to promote, facilitate and protect intra-African investment flows that support the sustainable development of signatory countries. It contains several articles encouraging the attraction of investments that promote gender equality (Articles 7 and 34) and committing signatory countries to continuing to improve labour standards in their national laws and regulations in line with international standards (Article 22), as well as the obligation for investors to comply with these standards (Articles 27 and 29).

**The EU-Egypt Association Agreement, in force since 2004, also contains several provisions on gender equality.** The agreement, which creates a free trade area between the EU and Egypt by eliminating tariffs on industrial products and facilitating trade in agricultural products, includes several co-operation provisions on gender equality. These clauses aim to improve co-operation between the signatory parties to promote women's access to higher education and training (Article 42) and the role of women in economic and social development (Article 65).

**The inclusion of gender provisions in trade and investment agreements has increased in recent times.** Although the impact of these provisions is not yet clear or assessed, they demonstrate the desire of signatory countries to influence not only the quantity but also the quality of investments attracted (OECD, 2022<sup>[5]</sup>). These provisions can help enforce national laws on gender equality, or in other areas of sustainable development. They can also compel signatory countries to adopt and implement international conventions and standards on gender, labour and human rights, and encourage compliance by international investors. Egypt is recommended to favour trade and investment agreements that contain such provisions and ensure that it allocates sufficient resources for their implementation.

## 9.4. Policy recommendations to maximise the impact of foreign direct investment on women's economic empowerment

### ***Recommendation 1: Attract FDI in women-intensive sectors such as health, education and services***

Rebalancing investment inflows towards sectors where women work will even out the impact of FDI on women's labour market outcomes: Policymakers can:

- **Policy consideration 1.** Remove or reduce FDI restrictions in sectors with high female labour participation, not just in education and healthcare but also real estate, distribution, and business and financial services.
- **Policy consideration 2.** Design investment tax incentive programmes to attract FDI in ways that do not reduce equality between men and women in the labour market, or to directly support gender equality goals.
- **Policy consideration 3.** Leverage investment promotion and facilitation tools to support equality objectives and increase the transparency of the policies of GAFI, IDA and SCEZ to show how their investment attraction and facilitation efforts contribute to national gender equality goals.

### ***Recommendation 2: Encourage companies benefitting from FDI to adopt inclusive policies and targets***

A strong set of policies and well co-ordinated institutions will help reinforce alignment with international standards and encourage investors to also meet those standards. To this end, Egypt can:

- **Policy consideration 1.** Strengthen the co-ordination of government actors responsible for investment and gender to ensure gender considerations are better integrated into policies. This includes ensuring all bodies responsible for investment have equal opportunity units, co-ordinated by the NCW, as well as giving the NCW a role in the Supreme Investment Council.
- **Policy consideration 2.** Consider facilitating capacity building on gender mainstreaming in FDI policies, to help government representatives to take account of gender issues through all stages of FDI policy, from formulation to monitoring and evaluation.
- **Policy consideration 3.** Continue to engage in international agreements and initiatives supporting equality between men and women, including gender provisions into its international trade and investment agreements, while strengthening the role of its National Contact Point for Responsible Business Conduct.

**Recommendation 3: Remove legal and non-legal barriers preventing women from participating in FDI-linked jobs**

As well as encouraging FDI inflows into women-intensive sectors, Egypt can also ensure investment improves women's labour market outcomes by enabling them to participate more in the sectors currently attracting the bulk of the inward investment. To this end, policymakers can:

- **Policy consideration 1.** Remove legal restrictions preventing women from entering certain sectors and professions and counter social norms limiting which jobs are deemed suitable for women.
- **Policy consideration 2.** Provide safe and affordable transport and accommodation so that women, especially those in rural areas, can access jobs in urban areas, where foreign companies tend to locate.

**Recommendation 4: Strengthen training and skills development to prepare women for opportunities in FDI-driven industries**

For women to be able to fully benefit from inward investment, they need to have the capacity to participate in the relevant industries. To this end, Egypt can:

- **Policy consideration 1.** Promote initiatives that directly support women's economic empowerment, such as encouraging the development of linkages between foreign investors and local women-owned enterprises.

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## Note

<sup>1</sup> Currently, seven types of zones co-exist in Egypt: public and private free zones (FZs), investment zones, technological zones, special economic zones (SEZs), qualifying industrial zones (QIZs), and industrial zones. Most of them are governed by specific laws, are overseen by different ministries, operate within a distinct regulatory and institutional framework, provide different types of incentives to investors, and often have overlapping objectives. For a detailed review of the investment regimes of each type of zone see OECD (2020<sup>[2]</sup>).

## 10. Ensuring development co-operation promotes women's economic empowerment

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Given Egypt's importance as a partner for development co-operation organisations, this chapter explores the current landscape of official development assistance for gender equality, with a particular focus on women's economic empowerment. Drawing on OECD development finance data, it analyses the degree to which aid targets women's economic empowerment, and the role of civil society. It also provides the scope for greater actionable recommendations for Egypt and its development partners to strengthen their development co-operation programmes and projects to advance gender equality and women's empowerment in the country.

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## Key findings

- Women's economic empowerment is an important objective for many development partners working in Egypt, representing 44% of all ODA committed to Egypt 2022-23 – the highest share of the decade. However, several infrastructure, energy and banking programmes financed with development assistance have yet to fully integrate gender equality considerations, representing an opportunity to enhance their inclusivity and long-term impact. Integrating gender equality considerations can also help ensure programmes do not perpetuate existing inequalities.
- The importance of partnering with different actors to achieve the SDGs is recognised by development partners and by Egypt's government alike. However, a more conducive environment for civil society organisations would strengthen their engagement and contribution to development, including facilitating their access to and use of funding.
- Violence against women is a major obstacle for women's economic empowerment. Including measures to prevent and respond to violence in all development co-operation programmes can help dismantle this barrier and accelerate progress.

### 10.1. Introduction

**Egypt is an important partner country for DAC members, non-DAC members, multilateral organisations and private foundations.** For several of these partners, supporting women's economic empowerment – and gender equality more broadly – are explicit objectives of their development co-operation strategies with Egypt. This is a recognition of the cross-cutting nature of women's empowerment for all of the Sustainable Development Goals (SDGs), and its relevance for Egypt itself, as established in *Egypt Vision 2030* (Government of Egypt, 2023<sup>[1]</sup>) and in *Egypt's National Strategy for the Empowerment of Women 2030* (National Council for Women, 2017<sup>[2]</sup>). Despite collective efforts to advance women's economic empowerment in the country, a number of challenges remain. With development co-operation well placed to contribute to addressing them, this chapter proposes measures that are crucial to ensure development assistance to Egypt achieves its intended objectives.

**This chapter outlines the key partners and themes in development co-operation for gender equality in Egypt, with a particular focus on women's economic empowerment.** It starts by outlining the importance of international development co-operation for Egypt (Section 10.2), focusing in on the growing role of support to women's economic empowerment, while Section 10.3 highlights that despite this, there is still scope to do more to target the issue and also to avoid potential negative impacts on women. Section 10.4 explores the role of civil society organisations (CSOs) as partners for development co-operation, and the value of women's rights groups for working with women to enhance their economic empowerment. Section 10.5. highlights how gender-based violence – being largely invisible, taboo and under-reported – can be maintained or even increased by development co-operation activities if not considered adequately in their design. The chapter concludes with recommendations for addressing these risks and furthering the opportunities for women's economic empowerment through development co-operation. The chapter draws on data from the OECD Creditor Reporting System, which include details of development co-operation projects reported annually by over 50 countries, more than 60 multilateral organisations and over 40 foundations. It is the most reliable and complete source of data on international development assistance.

## 10.2. International development co-operation for women's economic empowerment in Egypt

**Egypt is a major focus for official development assistance.** International development co-operation contributes to the implementation of the 2030 Agenda for Sustainable Development by supporting inclusive and sustainable economic growth, poverty eradication and the improvement of living standards in partner countries (OECD, 2023<sup>[3]</sup>). Egypt ranked third in the world in 2022 for its volume of bilateral official development assistance (ODA)<sup>1</sup> received from all official providers (OECD, 2025<sup>[4]</sup>). ODA net disbursements to Egypt have fluctuated over recent years, but reached USD 6.1 billion in 2022, which represented 1% of Egypt's gross national income that year. The top bilateral providers were Saudi Arabia<sup>2</sup> (USD 5.3 billion) and the EU Institutions (USD 0.5 billion), followed by Japan and France. General budget support was the preferred modality used for ODA, notably by Saudi Arabia (OECD, 2025<sup>[4]</sup>).

**Multilateral organisations are also important development partners for Egypt.** Key partners include the European Bank for Reconstruction and Development (EBRD), the Arab Fund (AFESD), the OPEC Fund for International Development, and the Islamic Development Bank (OECD, 2025<sup>[4]</sup>). United Nations (UN) entities have also been supporting development efforts in Egypt under the leadership of the UN Resident Coordinator. The UN has been operational in Egypt since 1948, and currently has 32 agencies, funds and programmes in the country, including the World Food Programme, United Nations High Commissioner for Refugees (UNHCR), United Nations Children's Fund (UNICEF), United Nations Population Fund (UNFPA) and UN Women, among others (UNSDG, 2023<sup>[5]</sup>). Thematic funds like the Global Fund, the Green Climate Fund, and the Global Environment Facility, as well as foundations such as the Bill & Melinda Gates Foundation and the Ford Foundation are other noteworthy partners.

**The large number of development partners operating in the country, each with their own country strategy, makes co-ordination complex but important for the effective use of international development finance.** A Development Partners Group, co-chaired by the UN Resident Coordinator, is one co-ordination mechanism that facilitates collaboration and aims to ensure synergy and avoid duplication among partners (United Nations Egypt, 2023<sup>[6]</sup>). It includes a thematic group focused specifically on gender (the Gender and Development group, or GAD). Egypt's Ministry of Planning and Economic Development has also been organising multi-stakeholder platforms to strengthen dialogues and partnerships through regular consultations with its development partners, including on its gender equality efforts (Ministry of International Cooperation, 2025<sup>[7]</sup>; Ministry of International Cooperation, 2025<sup>[8]</sup>). The launch of an Integrated Automated Information Management System (AIMS) in 2023 also facilitates tracking and reporting of development projects (Ministry of International Cooperation, 2024<sup>[9]</sup>). These various initiatives align with the government's commitment to strengthen partnerships and leverage the comparative advantages of each development partner, including in human development areas (Ministry of International Cooperation, 2024<sup>[10]</sup>).

### ***Development co-operation financing for women's economic empowerment is growing***

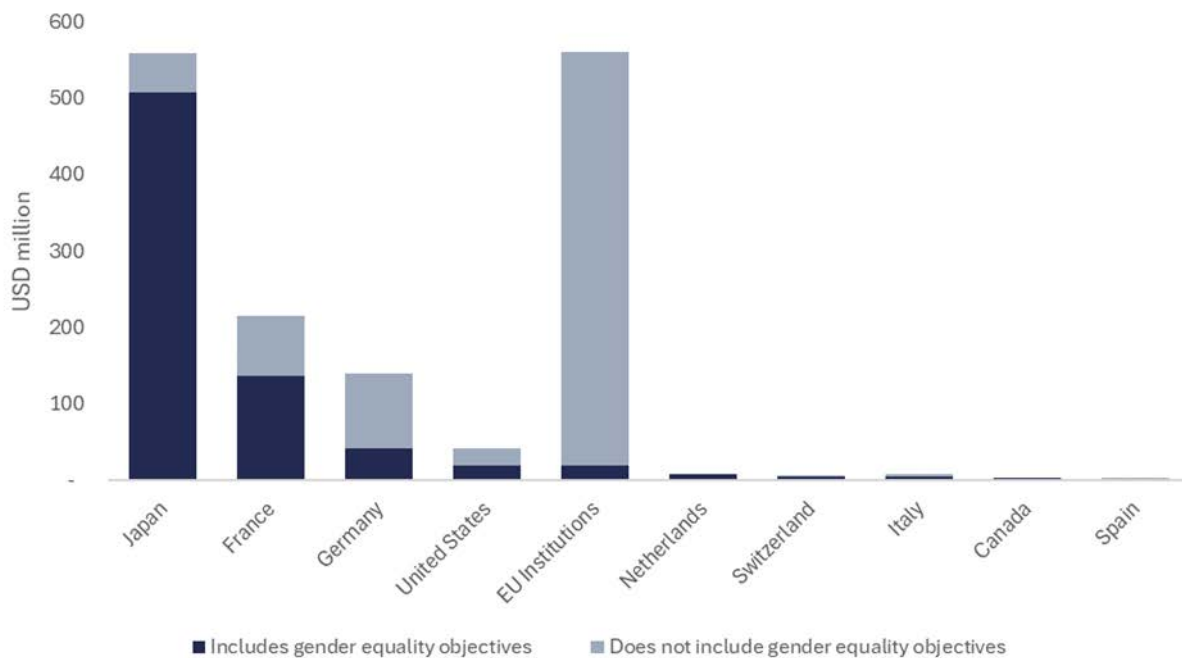
**There is growing recognition of the importance of gender equality in international development co-operation with Egypt.** Over USD 1 billion of bilateral allocable<sup>3</sup> ODA committed from members of the Development Assistance Committee (DAC) to Egypt included gender equality objectives on average over 2022-23 (USD 1 166 million).<sup>4</sup> This represented 44% of all ODA committed to Egypt in the period – the highest share of the decade – indicating a growing recognition of the importance of gender equality in Egypt's international development co-operation. ODA projects in the economic and productive sectors that included gender equality objectives – the measure used by the OECD to define development co-operation for women's economic empowerment<sup>5</sup> – amounted to USD 745 million on average in 2022-23. The largest providers by volume were Japan, France, Germany, the United States and the EU institutions

(Figure 10.1). Several DAC providers explicitly prioritise gender equality and women’s economic empowerment in their Egypt country strategies (Box 10.1). They place gender equality mostly as a “significant” objective in their ODA for women’s economic empowerment, signalling that gender considerations are mainstreamed across their activities, but were not the main goal of projects.<sup>6</sup> In addition to the USD 745 million for women’s economic empowerment that included gender equality objectives, another USD 1 106 million were committed to the economic and productive sectors, but for activities that did not include any gender equality considerations. This suggests that many projects in these sectors could benefit further from integrating gender considerations to ensure they effectively address existing inequalities. While an additional USD 452 million were committed in the economic and productive sectors, due to incomplete reporting by DAC members it is not possible to know the extent to which these activities integrate gender equality objectives.

**The UN delivered over USD 209 million of activities in Egypt in 2023** (United Nations Egypt, 2023<sup>[6]</sup>). Of this, USD 15.4 million went to women’s empowerment, which included work related to protecting women from violence, boosting economic empowerment, capacity building and civic engagement. A newly signed 2023-2027 UN Sustainable Development Co-operation Framework, which is the main instrument organising the co-operation between the UN in Egypt and the Government of Egypt, focuses on five pillars, one of which is socio-economic empowerment of women and girls (United Nations Egypt, 2023<sup>[6]</sup>).

**Figure 10.1. ODA to the economic and productive sectors that included gender equality objectives amounted to USD 745 million in 2022-23**

Bilateral allocable ODA for economic and productive sectors in Egypt, with and without gender equality objectives, top 10 DAC members, average 2022-23



Note: The OECD uses aid for economic and productive sectors that integrates gender equality objectives as a proxy to monitor international finance for women’s economic empowerment.

Source: OECD (2025<sup>[11]</sup>), *GenderMarkers: Aid (ODA) activities targeting gender equality and women’s empowerment* (dataset), <http://data-explorer.oecd.org/s/a9>.

### Box 10.1. How OECD DAC members integrate gender equality and women's economic empowerment in their Egypt strategies

**France** has a 2022-2025 Egypt strategy that prioritises support for micro, small and medium enterprises (MSMEs) and women's access to financial services and advice. This strategy builds on France's 2021-2025 regional strategy for North Africa, where supporting and reinforcing gender equality is a key objective (AFD, 2022<sup>[12]</sup>; AFD, 2021<sup>[13]</sup>).

The **EU-Egypt Strategic and Comprehensive Partnership** was sealed in 2024 to support inclusive growth in Egypt, with a focus on women's empowerment as a cross-cutting issue. The EU combines targeted interventions with gender mainstreaming in its development co-operation. For example, while the EU Tamken project is dedicated to enhancing women's economic empowerment, entrepreneurship, education and health, the Equal Opportunities and Human Development project, Addressing the Economic Drivers of Irregular Migration, and the EU for Egypt's Immediate Socio-Economic Response to the COVID-19 Outbreak, mainstream gender equality among other objectives. In addition, women benefit from the EU-funded *Haya Kareema* and the Family Development Projects, improving access to services, protection and economic opportunities (EU-EEAS, 2022<sup>[14]</sup>).

**Switzerland** has developed strong ties with Egypt during the last 40 years of bilateral co-operation. Its *Co-operation Programme for Egypt 2021-2024* included economic development as a policy objective, and focused on facilitating access to financing, increasing the participation of women and young people in the labour market, and promoting vocational skills development locally with the participation of Swiss companies and other stakeholders (SDC, 2021<sup>[15]</sup>). A 2025-2028 co-operation programme for Switzerland in Egypt is under discussion (Ministry of International Cooperation, 2024<sup>[16]</sup>).

**Germany, Japan and Korea** do not include women's economic empowerment explicitly in their Egypt country strategies, but do have programmes related to this area. **Germany's** co-operation strategy with Egypt has a focus on improving the inclusion and participation of youth, particularly young women, and on promoting women's rights (GIZ, 2021<sup>[17]</sup>). **Japan** has supported women's economic empowerment in Egypt, for example through the *KUSANONE* grant in 2020 which trained women in Old Cairo in the skills needed for self-employment (Embassy of Japan in Egypt, 2023<sup>[18]</sup>). **Korea** has supported the Women's Economic Empowerment in Egypt project implemented by UN Women, in partnership with the National Council for Women (UNFPA Egypt, 2021<sup>[19]</sup>).

### ***Development co-operation for women's economic empowerment covers diverse areas***

**Activities financed by ODA for women's economic empowerment in Egypt cover a range of themes.** Based on analysis of the 24 largest projects for women's economic empowerment in Egypt over 2020-21, the most common theme is support to women-owned and women-managed businesses. This is both a recognition of the large role that MSMEs play in the Egyptian economy, and of the obstacles that women face in accessing financing for their businesses. For example:

- The Women-owned Businesses Support programme by the French development co-operation agency (AFD) looks at improving employment opportunities for women by developing a financial offer for MSMEs managed or owned by women and providing technical assistance for female entrepreneurs (AFD, 2019<sup>[20]</sup>).
- The Improving Access to Finance for MSMEs Programme, funded by the Japan International Cooperation Agency (JICA), aimed at improving access to financing for women-owned MSMEs (JICA, 2021<sup>[21]</sup>).

- UN Women implements the Women's Economic Empowerment in Egypt Programme in collaboration with the Korean International Cooperation Agency, the National Council for Women and three Egyptian ministries (UN Women Egypt, 2022<sup>[22]</sup>). The programme aims to make the private sector more gender-responsive, and includes training and business development services for women entrepreneurs in areas such as legal registration, marketing, financial management, teamwork and soft skills. It also supports companies to develop specific action plans promoting gender equality and women's empowerment.
- Saudi Arabia gave a grant to the Bank of Alexandria in 2020 with the specific objective of reviving local artisanship and reinvigorating the new artisan economy, with 30% of the grant going towards women-owned enterprises (Zawya, 2020<sup>[23]</sup>).
- The EU is also an important partner on gender equality for the OECD in Egypt: the EU-OECD programme on access to finance for women's entrepreneurs in eight Southern Mediterranean countries (2024-2027) includes activities in Egypt (EU-OECD, 2024<sup>[24]</sup>). In the framework of the Egypt-OECD Country Programme, the OECD is carrying out several projects that include gender considerations, including an SME policy review, and developing a toolkit on Promoting Women's Empowerment and Leadership in the Green and Digital Transitions.

**Urban management and urban safety are other common development co-operation themes relevant to women's economic empowerment in Egypt.** The Participatory Infrastructure Project, funded by the German Agency for International Cooperation (GIZ) and the EU Institutions, has led to the implementation of 29 infrastructure projects in 9 informal settlements in Cairo, Giza and Qalyubeya Governorates (GIZ, 2023<sup>[25]</sup>; GIZ Egypt, 2022<sup>[26]</sup>). The project emphasises local community ownership by ensuring their involvement in the Local Area Development Plans, as well as benefits for women and youth. Another example is the Integrated Land and Urban Management Hayenna project, supported by the Swiss Agency for Development and Cooperation (SDC), which aims to tackle the challenges of informal settlements (SDC, 2018<sup>[27]</sup>). The project was pursued in collaboration with the UN-Habitat Egypt Office (UN-Habitat, 2023<sup>[28]</sup>), the governorate of Qena, and the Egyptian Ministry of Housing, Utilities and Urban Communities. It includes activities related to urban planning, design and land management, public finance management, and support to urban policies and regulations (Ministry of International Cooperation, 2022<sup>[29]</sup>). It employs a Participatory and Inclusive Land Readjustment approach which seeks to empower different stakeholders to arrive at an inclusive outcome. In co-ordination with UN Women, the project also promotes safe cities to ensure women and girls can engage in public affairs and economic activities (FDFA, 2018<sup>[30]</sup>). The Safe Cities Programme, which has existed since 2012 with the support of the UN and several governments, also works to strengthen institutional frameworks for prevention and response to violence against women and girls in urban areas, while improving services for survivors (UN Women Egypt, 2023<sup>[31]</sup>).

**Rural development is another common theme in development co-operation for women's economic empowerment in Egypt.** For example, the EU annual action programme 2020 in Egypt aimed to improve living conditions and revenues for smallholder farmers and their communities in three governorates. The project specifically mentions the high unemployment rate for rural women and the intention to explore innovative solutions for generating income for this group (European Commission, 2020<sup>[32]</sup>). Through the project Promoting Climate Smart Agriculture and Agricultural Biodiversity in Upper and Lower Egypt, Global Affairs Canada promotes economic empowerment of rural women by enhancing climate resilience through sustainable agricultural practices (Government of Canada, 2024<sup>[33]</sup>). Key activities include training smallholder farmers, supporting micro-entrepreneurs with technical and financial services, strengthening agricultural value chains, and advocating for smallholder food production at multiple governance levels.

**COVID-19 recovery is another theme for women's economic empowerment in Egypt as women suffered disproportionate job and income losses during the pandemic** (ILO, 2021<sup>[34]</sup>). Women in the MENA region were also at the frontline of the COVID-19 response and carried the burden of home

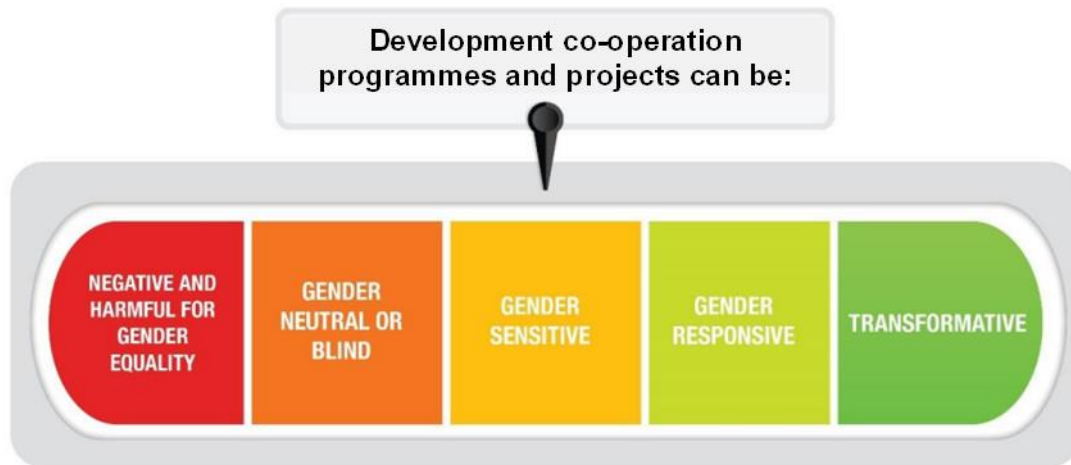
schooling and unpaid care of the sick and the elderly (OECD, 2020<sup>[35]</sup>). Recovery responses by DAC members included elements of women's economic empowerment. For example the EU Decision ENI/2020/042-776 to support Egypt's immediate socio-economic response to the COVID-19 outbreak (European Commission, 2021<sup>[36]</sup>) involved the National Council for Women as a key stakeholder, designing tailored measures for mitigating the impact of the COVID-19 outbreak on women workers in the informal sector. Another example is the Improving Livelihoods, Nutrition, and Empowerment for Rural Women and Their Families in Minya Governorate project, supported by Canada and implemented by the Ministry of Social Solidarity and the Food and Agriculture Organization (FAO, 2024<sup>[37]</sup>). Targeting 2 000 vulnerable rural women, the initiative combined food security, income generation and empowerment through agricultural activities, addressing the pandemic's impact on diverse socio-economic groups.

### 10.3. Maximising the contribution of development co-operation to women's empowerment

**Every development intervention has an impact on gender equality, whether intended or not.** The 2024 DAC Recommendation on Gender Equality and the Empowerment of All Women and Girls in Development Co-operation and Humanitarian Assistance recognises that development co-operation programmes and projects can be unintentionally harmful for women and girls if they perpetuate inequalities, power imbalances and negative stereotypes that exist in the context where they are implemented (OECD, 2024<sup>[38]</sup>). On the other hand, if designed and implemented for transformative change, programmes can support an enabling environment for gender equality.

**For women's economic empowerment to be sustainable, activities targeting it need to be aware of and address unequal power relations and harmful practices and norms that uphold inequality, both visible and invisible** (OECD, 2022<sup>[39]</sup>). The gender equality continuum (Figure 10.2) categorises the impact of development activities on a scale from *harmful* to *transformative* and is a helpful tool to enable governments to define and identify what impact an intervention will have. If a gender analysis (Box 10.2) is not carried out and/or does not inform the design of an activity adequately, that activity can be *harmful* and create risks for women and girls, even if unintentionally. An activity can also be *gender neutral or blind* in its design if it ignores existing gender inequalities, which may end up being perpetuated in the process. *Gender sensitive* projects, on the other hand, consider existing inequalities and power imbalances in their design; however they do not intentionally work to change them. *Gender responsive* ones go further and can actually strengthen equality. Finally, interventions that change gender norms and power relations throughout their implementation are *transformative* and help achieve true and sustainable gender equality.

Figure 10.2. Every development intervention has an impact on gender equality



Source: OECD (2022<sup>[40]</sup>), *Gender Equality and the Empowerment of Women and Girls: Guidance for Development Partners*, <https://doi.org/10.1787/0bddfa8f-en>.

**There is room for greater integration of gender equality considerations in some ODA-funded programmes and projects.** Despite the high level of support for women's economic empowerment in Egypt, several ODA-funded activities in the economic and productive sectors offer room for greater integration of gender equality considerations, particularly in project design and implementation. This is despite the fact that several DAC members place a strong focus on women's economic empowerment in their development co-operation strategies (Box 10.1) and have set quantitative targets for their ODA to include gender equality objectives (OECD, 2022<sup>[41]</sup>).

**The analysis of development co-operation from DAC members in Egypt points to several opportunities for furthering women's economic empowerment, particularly in infrastructure and energy programmes.** One example is the Luxor-High Dam Railway Modernization Project funded by the Korea International Cooperation Agency (KOICA), a USD 251.6 million project to provide and modernise railway signalling systems on Luxor and High Dam (OECD, 2025<sup>[11]</sup>). A second example is the Development Policy Loan for Power Sector Reform, funded by JICA, which is a USD 227.8 million programme to strengthen the power sector's financial sustainability and promote renewable energy and energy efficiency for green growth. While these projects are not explicitly gender-focused (they reported to the OECD that they did not include any gender equality objectives),<sup>7</sup> they have the potential to support women's economic empowerment through inclusive job creation and improved access to services. Ensuring that infrastructure is responsive to the needs of women and girls is crucial to enhance their access to essential services that are critical for security and self-sufficiency (UNOPS, 2020<sup>[42]</sup>).

**Incorporating gender considerations during planning, decision making and implementation of infrastructure projects can help identify their potential impact on women and prevent negative consequences.** It is often assumed that women and men will benefit equally from new infrastructure projects, yet this assumption does not acknowledge the distinct impacts on women and men according to their needs and social roles (OECD, 2021<sup>[43]</sup>). Thoroughly assessing gender-differentiated needs and impacts of large infrastructure and energy projects can ensure they benefit men and women equally and do not perpetuate pre-existing inequalities further (Box 10.2). Women are under-represented in infrastructure decision making and workforces; including gender considerations in project design can help facilitate equal access to jobs and to the opportunities created by the investment (OECD, 2021<sup>[43]</sup>). Furthermore, construction and extraction processes often bring an influx of temporary workers to an area, increasing the risk of gender-based violence and harassment (OECD, 2021<sup>[43]</sup>). By making projects gender

responsive, or at least gender sensitive, the extent of the potential disruption can be mitigated. This can be done by involving women in the decision-making process through meaningful stakeholder engagement platforms where women's infrastructure preferences, concerns and needs are heard (OECD, 2021<sup>[43]</sup>). Partners can also encourage their contractors to specifically target women in their outreach and job advertisements, and to offer training on the job (CDB, 2018<sup>[44]</sup>). Another example is ensuring fair remuneration and equal wages regardless of gender, as well as decent and regulated employment conditions (ILO, 2011<sup>[45]</sup>). Finally, engaging local women's rights organisations can bring additional ideas for increasing women's participation in the workforce or oversight committees (UN Women, 2022<sup>[46]</sup>).

**Several ODA-funded projects in the banking and business sector also report not including any gender equality objectives** (OECD, 2025<sup>[11]</sup>).<sup>8</sup> Examples include loans from the European Investment Bank totalling USD 2.4 billion to the National Bank of Egypt to support SMEs and Midcaps affected by the COVID-19 crisis (EIB, 2020<sup>[47]</sup>) and to Banque Misr, also for SMEs and Midcaps (EIB, 2020<sup>[48]</sup>). Even if not explicitly gender-focused, these have the potential to support women's economic empowerment through increased access to finance, as they can be large volume projects which often consist of concessional loans to support SMEs.<sup>9</sup> Globally, women entrepreneurs face greater difficulties than men in accessing finance to start a business (OECD, 2023<sup>[49]</sup>) (Chapter 8). Applying a gender lens to the projects would give them the potential to reduce these inequalities and advance women's economic empowerment. Concessional loans for banks to support SMEs can be made gender responsive by targeting banks that have a dedicated strategy for supporting women-owned SMEs. If these do not exist, development partners can encourage banks to move in this direction as a collective effort to tackle the obstacles women face in accessing finance. An example of good practice is the European Bank for Reconstruction and Development's Women in Business programme, which consists of a EUR 4.3 million loan (USD 4.5 million) granted to the Egyptian microfinance institution Reefy, aimed at supporting women-owned MSMEs through the introduction of new financial products, lending practices and gender-responsive business models (EU MedBridge, 2021<sup>[50]</sup>). The regional EU-OECD programme on access to finance for women entrepreneurs (2024-2027) (see Section 10.2) aims to analyse the constraints that women entrepreneurs face in accessing finance and will offer capacity building, mentoring as well as policy dialogue support in Egypt and other countries of the region. The programme will work closely with financial institutions, women business support networks and policymakers.

### Box 10.2. Gender equality analysis can ensure development co-operation supports women's economic empowerment

**The first step** towards gender responsive or transformative interventions (Figure 10.2) is to conduct a gender equality analysis. This systematic and analytical process helps to understand the existing norms, practices, power relations and intersecting elements of gender inequality and reveal ways in which development co-operation activities may impact women and girls. The assessment can also help identify opportunities and risks of an intervention. A series of questions to ask during this assessment is provided in the OECD guidance for development partners on gender equality and the empowerment of women and girls (OECD, 2022<sup>[39]</sup>).

The analysis is typically carried out by the development partner(s) funding the intervention, but engagement by the partner country government can strengthen ownership and increase effectiveness. This process may involve teams from across the government, as well as other partners that may be part of the project, such as the private sector and CSOs. Local women's rights organisations are often well placed to inform such assessments thanks to their understanding of the local context and specific needs, so meeting with them and organising community consultations can be highly informative.

Other development partners may have already done gender analyses that could be used to provide additional perspectives, so discussing plans for interventions within the Gender and Development

Group (GAD), a subsidiary of the Development Partners Group, can enrich the process, avoid duplication, harmonise findings and potentially save time and resources.

**The second step** is to use the findings from the gender equality analysis to inform the design of programmes and projects. Risks and opportunities identified in the assessment should be taken into account, including their likelihood of happening and potential impact. Measures to address and mitigate the risks also have to be considered and included in the project plan.

**The third step** is the inclusion of data and indicators to monitor gender equality results based on the gender analysis. Indicators are developed at the design phase of a programme and monitored throughout it to determine the extent to which the policy intention is being realised during implementation. Annex 10.A1 at the end of the chapter provides more detail.

An example of the value of gender analysis comes from a project in Sierra Leone supported by the UK Department for International Development (DfID), Sierra Leone's Ministry of Energy and the United Nations Office for Project Services (UNOPS) to improve energy access for rural communities and rural health centres, including maternal health clinics. Based on the findings from the gender analysis, a Gender Action Plan was developed. It included consultations with women at all stages of design and implementation, their inclusion in construction activities with provision of equal pay for equal work, as well as the provision of stable lighting in the health clinics. This led to an increased number of women visiting antenatal and community health clinics, including to give birth in a safer environment (UNOPS, 2020<sup>[42]</sup>).

Source: OECD (2022<sup>[40]</sup>), *Gender Equality and the Empowerment of Women and Girls: Guidance for Development Partners*, <https://doi.org/10.1787/0bddd8f8-en>.

#### 10.4. Civil society engagement in development co-operation

**The scale and ambition of the 2030 Agenda requires collective action by the whole of society to ensure achievement of the SDGs** (UNDESA, 2015<sup>[51]</sup>). Including a broad range of stakeholders in designing plans, strategies and programmes ensures that priorities reflect their diverse needs, and strengthens ownership by all for implementation (OECD/UNDP, 2019<sup>[52]</sup>). This is relevant both for development partners when preparing country strategies and programmes, as well as for the government when preparing its national development strategy. *Egypt Vision 2030*, which sets the country's long-term strategic plan to achieve the SDGs, was developed through a participatory approach that included civil society representatives, development partners and government agencies (Government of Egypt, 2023<sup>[1]</sup>). The *2023-2027 UN Sustainable Development Cooperation Framework* for Egypt was also formulated in co-ordination with a wide array of stakeholders, including international financial institutions, civil society and the private sector (United Nations Egypt, 2023<sup>[6]</sup>). The co-operation programmes of several development partners in Egypt also highlight the importance of civil society and include efforts to promote an environment that enables civic engagement in policy dialogue (EU-EEAS, 2022<sup>[14]</sup>) (SDC, 2021<sup>[15]</sup>). Civil society organisations (CSOs) connect governments to people, but to do that effectively, they need an environment that is conducive to their operations and to their active engagement in development matters. As stated in Egypt's latest Voluntary National Review, "It is not rhetoric to emphasize the importance of partnerships to achieve the SDGs" (MPED, 2021<sup>[53]</sup>).

**While the private sector appears to be an important implementer of ODA-funded projects in Egypt, partnerships with civil society, especially local organisations, are less common.** A mapping exercise found 277 projects involving private sector engagement in development co-operation in the country from 2000 to 2018 (GPEDC, 2018<sup>[54]</sup>). Yet, over 2022-23, only 1% of bilateral ODA from DAC members for

women's economic empowerment in Egypt was channelled through civil society organisations (CSOs), compared to 3% through private sector institutions, 4% through multilateral organisations and 92% through the public sector. Of this 1% to CSOs (USD 6.3 million), 99% went to CSOs based in the country of the development partner providing the funds, and only around USD 18 000 went to CSOs based in Egypt (OECD, 2025<sup>[11]</sup>). DAC members tend to work with CSOs they are most familiar with – because of their higher capacity to deal with the administrative burden and their role in public awareness raising in their own country (OECD, 2022<sup>[39]</sup>). However, the limited funding for Egyptian CSOs in international development co-operation may also be influenced by other factors.

**Law 149 (on Regulating the Practice of Civil Work), enacted in August 2019, helped clarify many of the procedural requirements for CSOs:** how to register, what reporting is needed, how foreign funding is handled (e.g. requiring notification or approval under defined timelines in some cases), etc. After the law was enacted, a significant number of associations and institutions applied to reconcile or regularise their status under the new law. Additionally, the law allows up to 25% of a CSO's board of directors to be foreign residents (increased from 10% earlier), and foreign communities in Egypt are now allowed to establish their own associations. The government estimates that more than 35 000 CSOs and associations were registered in Egypt in 2025, with thousands actively engaged in sectors such as education, healthcare, economic empowerment and social protection.

**However, international observers have raised concerns about the impact of this law on CSOs' access to funding and autonomy** (OHCHR, 2021<sup>[55]</sup>; ICNL, 2025<sup>[56]</sup>). For example, although the law aims to ensure that financial transactions are conducted transparently and in accordance with regulations designed to prevent fraud, terrorism financing, and money laundering, Article 23 of the law requires CSOs operating in Egypt to open a bank account subject to the oversight of the Central Bank, and Article 27 states that organisations can only spend funds received from national or foreign sources with the clearance by the authorities (ICNL, 2019<sup>[57]</sup>). While the receipt of funds by CSOs is regulated in many countries, only 10% of OECD members require a declaration of foreign funds (OECD, 2022<sup>[58]</sup>). An OECD toolkit on funding civil society in partner countries notes that rules requiring prior government approval of foreign funding pose a challenge for donors wanting to fund partner-country civil society actors (OECD, 2023<sup>[59]</sup>). The OECD advises that legal frameworks governing freedom of association allow associations to seek, receive and use resources for their activities and that any related restrictions are limited to those necessary to combatting fraud, terrorism or money laundering (OECD, 2022<sup>[58]</sup>). Regulations should not disrupt legitimate CSO activities or civil participation.

**Another challenge faced by CSOs, and particularly by women's rights organisations, is harassment – and the fear of it.** In 2021, the United Nations Convention on the Elimination of All Forms of Discrimination against Women raised concerns about women human rights defenders being subjected to restrictions, arbitrary detention and travel bans for their civic engagement in the country (CEDAW, 2021<sup>[60]</sup>). Protecting human rights defenders in Egypt is a matter of concern for a number of development partners and international organisations (FDFA, 2020<sup>[61]</sup>) (US Department of State, 2023<sup>[62]</sup>) (OHCHR, 2021<sup>[63]</sup>) (OHCHR, 2022<sup>[64]</sup>). Egypt's 2014 Constitution includes commitments to human rights, and the government has undertaken various initiatives to advance these commitments, including legal reforms, dialogue with civil society, and the development of the National Human Rights Strategy for 2021-2026 (UNHRC, 2025<sup>[65]</sup>). Local women's rights organisations and movements are key partners in advancing gender equality. Their contextual knowledge, engagement with communities and expertise in local languages make them essential partners in promoting inclusive social and economic participation. They are best positioned to deliver change that is transformative and lasting (OECD, 2022<sup>[40]</sup>). Continued efforts to strengthen and ensure their safety and feeling of safety, and to promote an enabling environment for civic engagement, can help ensure that all individuals are able to participate fully in public and economic life (OECD, 2022<sup>[58]</sup>).

**Strengthening the conditions for CSOs to operate in Egypt, and partnering with local organisations in development co-operation, can have multiple benefits.** These include accelerating progress towards gender equality and women's economic empowerment, and more generally towards achieving *Egypt Vision 2030* and the SDGs. In economic terms, civil society is also a source of additional financing for sustainable development. In 2023 alone, CSOs in DAC countries mobilised around USD 61 billion from private sources to support development co-operation (OECD, 2025<sup>[66]</sup>). Co-ordination within the Gender and Development Group (GAD), a subsidiary of the Development Partners Group (see Section 10.2), could also help partners based in Egypt identify opportunities for joint initiatives for women's economic empowerment in partnership with CSOs, particularly women's rights organisations.

**The government has an indispensable role in creating an environment that is conducive for women's rights organisations to operate and contribute to development.** This includes protecting their right to freedom of association, assembly, expression and participation, both in-person and online, through laws and practices and by avoiding arbitrary or unlawful intrusion or interference in their activities (OECD, 2022<sup>[58]</sup>). Enabling CSOs to access funding resources is a key component of the right to freedom of association (United Nations, 2013<sup>[67]</sup>). While regulations are necessary to mitigate the risk of misuse of public funds, they should be risk-based and proportionate so as not to disrupt legitimate CSO activities or civil participation and advocacy (OECD, 2022<sup>[58]</sup>). Development partners working with these organisations also need to recognise that civil society actors are independent development and humanitarian actors, with their own priorities, plans and approaches, as well as implementing partners. In working with them, they also need to ensure specific measures are taken to avoid risks and to safeguard their security and dignity, especially of women's rights defenders. The *OECD/DAC Recommendation on Enabling Civil Society in Development Co-operation and Humanitarian Assistance* sets the standard for development partners to work with CSOs and recommends ways to do that around three pillars: (i) respecting, protecting and promoting civic space; (ii) supporting and engaging with civil society; and (iii) incentivising CSO effectiveness, transparency, and accountability (OECD, 2021<sup>[68]</sup>). An OECD toolkit offers practical guidance on funding partner-country civil society in Development Co-operation and Humanitarian Assistance (OECD, 2023<sup>[59]</sup>).

## 10.5. Violence against women

**Development co-operation activities can unintentionally exacerbate inequalities, power imbalances, and gender stereotypes.** Neglecting broader and contextual gender norms and power dynamics may limit the effectiveness of interventions and reduce opportunities to redress these issues (OECD, 2022<sup>[39]</sup>). Conversely, development projects and programmes can help strengthen positive norms and practices and contribute to achieving gender equality and the empowerment of women. This is relevant when attempting to prevent violence against women.

**For development co-operation to achieve its full impact, continued progress in protecting Egyptian women from violence is essential, including addressing the root causes of inequality and the barriers that exist to women's empowerment.** Women face a range of challenges that can influence their decisions to enter or remain in the workforce, with violence being among the frequent factors that may affect their participation (Chapter 3 and Chapter 7 cover these issues in detail). These challenges are identified by many development partners working in Egypt (United Nations Egypt, 2023<sup>[6]</sup>; SDC, 2021<sup>[15]</sup>; USAID, 2020<sup>[69]</sup>; UN Women Egypt, n.d.<sup>[70]</sup>) and are equally recognised in Egypt's *National Strategy for the Empowerment of Women 2030* (National Council for Women, 2017<sup>[21]</sup>).

**Gender-based violence may be largely invisible, taboo and under-reported, but can be maintained or even increased by development co-operation activities if not considered adequately in their design** (OECD, 2022<sup>[40]</sup>). A comprehensive understanding of what drives this violence, and what structures and norms allow for the justification of this behaviour is necessary. The risk of sexual exploitation, abuse

and harassment (SEAH) during the implementation of programmes also needs to be scrutinised and the relevant measures integrated in the programme's design (OECD, 2019<sup>[71]</sup>). This is outlined in the *OECD DAC Recommendation on Ending Sexual Exploitation, Abuse, and Harassment in Development Co-operation and Humanitarian Assistance* (Box 10.3). An OECD toolkit to support implementation of the OECD DAC Recommendation synthesises learning and examples from DAC members and partners on ending SEAH, and can be useful to support technical and political efforts to work towards long-term, sustainable change (OECD, 2024<sup>[72]</sup>).

### Box 10.3. Ending sexual exploitation, abuse and harassment in development co-operation

The OECD DAC Recommendation on Ending Sexual Exploitation, Abuse, and Harassment (SEAH) in Development Co-operation and Humanitarian Assistance was adopted in 2019 and sets out the first international standard of its kind (OECD, 2019<sup>[71]</sup>). It represents an important collective commitment to end existing SEAH in the international system. The recommendation is applicable to all government agencies (not only development and humanitarian), as well as other actors, including international organisations and civil society partners. It provides a framework for action across six pillars, whereby adherents commit to:

1. Develop policies and professional conduct standards and seek to foster organisational change and leadership on sexual exploitation and abuse (SEA) and sexual harassment (SH) in the provision of international aid.
2. Develop or support survivor- and victim-centred response and support mechanisms.
3. Establish organisational reporting and response systems and procedures for the prevention of SEA and SH.
4. Conduct training, raise awareness and communicate on SEA and SH prevention.
5. Ensure international co-ordination for SEA and SH prevention and response.
6. Develop mechanisms for monitoring, evaluation and reporting on SEA and SH prevention and response.

Since the adoption of the recommendation, OECD DAC members have increased efforts in SEAH prevention and response through the adoption of policy frameworks and systems, improvement of reporting procedures and increased investigation capacity, and increased co-ordination of systems to support victim/survivors. International co-ordination has also progressed in this area. A toolkit was designed to support further progress, and offers practices from DAC members and partners on ending SEAH (OECD, 2024<sup>[72]</sup>). However, tracking of official development assistance shows that finance to end violence against women and girls globally remains small. In 2022-23, OECD DAC members committed USD 572 million per year on average to support of ending violence against women and girls – less than 1% of their total ODA (OECD, 2025<sup>[73]</sup>).

## 10.6. Policy considerations to advance women's empowerment through development co-operation

Greater integration of gender equality considerations in development co-operation programmes, including those focused on infrastructure, energy and banking, is an opportunity to enhance their impact and to advance women's economic empowerment. The Egyptian Government and development partners have a

shared interest in dedicating some activities to gender equality specifically, while also mainstreaming it across *all* development co-operation policy, strategy and programming. This section presents possible policy solutions that can help address the issues described in the sections above. Drawing on good practices and OECD standards, it offers actionable recommendations for Egyptian authorities and their partners to advance women's economic empowerment through development co-operation.

***Recommendation 1. Systematically integrate gender equality considerations into development co-operation projects and programmes***

Many development co-operation projects and programmes in Egypt already include a gender equality analysis. To ensure they are systematically designed and implemented in ways that help accelerate gender equality in the country, Egyptian authorities and development partners can:

- **Policy consideration 1.** Work together to undertake a gender equality analysis as the first step of any development intervention, identifying opportunities and risks and use the findings to inform the design of programmes and projects.
- **Policy consideration 2.** Involve women in programme decision-making processes through meaningful stakeholder engagement platforms where women's preferences, concerns and needs are heard.
- **Policy consideration 3.** Enable programmes or projects not dedicated to gender equality to become gender responsive, or at a minimum gender sensitive, by including at least one explicit gender equality objective backed by at least one gender-specific indicator.
- **Policy consideration 4.** While some projects and programmes already undergo regular monitoring and evaluation, Egyptian authorities and development partners should ensure that all do, and that women are placed at the centre of evaluation processes.

***Recommendation 2. Support the creation of an enabling environment for civil society to operate and engage in development***

Strengthening the conditions for CSOs to operate in Egypt, and partnering with local organisations in development co-operation, can have multiple benefits, including accelerating progress towards gender equality and women's economic empowerment, and towards achieving *Egypt Vision 2030* and the SDGs. Egypt can:

- **Policy consideration 1.** Continue efforts to strengthen and ensure the safety and feeling of safety of local women's rights organisations and movements.
- **Policy consideration 2.** Create an environment that is conducive for women's rights organisations to operate and contribute to development. This includes protecting their right to freedom of association, assembly, expression and participation, both in-person and online, through laws and practices and by avoiding arbitrary or unlawful intrusion or interference in their activities.
- **Policy consideration 3.** Enable CSOs to access funding resources, which is a key component of the right to freedom of association (United Nations, 2013<sup>[67]</sup>). While regulations are necessary to mitigate the risk of misuse of public funds, they should be risk-based and proportionate so as not to disrupt legitimate CSO activities or civil participation and advocacy (OECD, 2022<sup>[58]</sup>).
- **Policy consideration 4.** Co-ordinate within the Gender and Development Group (GAD) to help partners based in Egypt identify opportunities for joint initiatives for women's economic empowerment in partnership with CSOs, particularly women's rights organisations

**Recommendation 3. Include measures to prevent and respond to violence against women and girls in development co-operation programmes**

For development co-operation to achieve its full impact on women's economic empowerment, continued progress in protecting Egyptian women from violence is essential, including in development co-operation programmes. The Egyptian Government and development partners can:

- **Policy consideration 1.** Continue to make progress in protecting Egyptian women from violence, including by following the recommendations made in Chapters 3 and 7.
- **Policy consideration 2.** Scrutinise the risk of sexual exploitation, abuse and harassment (SEAH) during the implementation of development co-operation programmes and integrate the relevant preventive measures into programme design.
- **Policy consideration 3.** Use the *OECD Toolkit to Support Implementation of the OECD DAC Recommendation on Ending Sexual Exploitation, Abuse, and Harassment in Development Co-operation and Humanitarian Assistance* to support technical and political efforts to work towards long-term, sustainable change (OECD, 2024<sup>[72]</sup>).

## Annex 10.A. Monitoring gender sensitive, responsive and transformative results

The availability of sex and age-disaggregated information and data is a core part of any development programme, as these are essential for understanding the different needs, priorities, opportunities and barriers that individuals face in the exercise of their rights (OECD, 2022<sup>[40]</sup>). When results frameworks explicitly include gender equality results, there tends to be greater attention, action and accountability for gender equality (OECD, 2022<sup>[40]</sup>). If a programme or project is not dedicated to gender equality but there is an opportunity to make it gender responsive, or at a minimum gender sensitive, it should include at least one explicit gender equality objective backed by at least one gender-specific indicator (or a firm commitment to do this) (OECD, 2025<sup>[74]</sup>). It is good practice to use both quantitative (numeric data: “how much”) and qualitative (“how well/effective”) indicators on gender equality, since they complement and cross-validate each other (OECD, 2022<sup>[40]</sup>).

SDG indicators are increasingly used to guide gender equality indicators in development projects and interventions (see illustrative indicators in Table 10.A1). Involving different stakeholders in the definition of gender indicators and disaggregation levels can help ensuring their availability and relevance. Egypt’s national statistical office can facilitate access to official data and increase the use of national systems. Women’s rights organisations in Egypt can also be powerful partners in this process, especially to identify intersecting factors that may help understand how these interact with gender and to offer complementary data.

**Annex Table 10.A.1 Sample indicators to monitor gender sensitive, responsive, and transformative results**

Outcome	Indicators
Reduced gender disparities in employment, livelihoods, and incomes (Country or sectoral level)	<b>For gender “sensitive” or “aware” results:</b>
	<ul style="list-style-type: none"> <li>Proportion of informal employment in non-agriculture employment, by sex (SDG Indicator 8.3.1)</li> <li>Average hourly earnings of female and male employees, disaggregated by occupation, age and persons with disabilities (SDG Indicator 8.5.1)</li> </ul>
	<b>For gender “responsive” or “positive” results (strengthening gender equality):</b>
	<ul style="list-style-type: none"> <li>Whether or not legal frameworks are in place to promote, enforce and monitor equality and non-discrimination on the basis of sex (SDG Indicator 5.1.1)</li> <li>Proportion of countries where the legal framework (including customary law) guarantees women’s equal rights to land ownership and/or control (SDG Indicator 5.a.2)</li> </ul>
	<b>For gender “transformative” results:</b>
	<ul style="list-style-type: none"> <li>Percentage of men and women who believe that gender division of labour are natural and cannot be changed is lower</li> <li>Percentage of women who have control over use of family income is higher</li> <li>Percentage of women who work for income and have control over how their income is spent is higher</li> </ul>

Source: OECD (2022<sup>[40]</sup>), *Gender Equality and the Empowerment of Women and Girls: Guidance for Development Partners*, <https://doi.org/10.1787/0bddfa8f-en>

**Monitoring** of ODA-funded activities can also be done in inclusive ways. Monitoring frameworks that are flexible and learning-oriented allow both positive and negative results to emerge and provide valuable

insights for policy or programme improvement and future design (OECD, 2022<sup>[40]</sup>). If the project was delivered with small local organisations, it is important to keep in mind that these organisations typically find it difficult to handle the reporting burden that comes with bilateral and multilateral funding and may need simpler methods. Alternative methods used by smaller organisations are for example the provision of videos, music, case studies and vignettes as complementary reporting evidence (OECD, 2022<sup>[40]</sup>). The new AIMS launched by the Ministry of Planning and Economic Development can help with monitoring development projects, tracking progress, identifying successful practices and bottlenecks, and supporting evidence-based decision-making.

**Evaluation** of projects helps determine whether objectives have been achieved. To ensure evaluations adopt a gender equality approach, sufficient time and budget should be allocated for a thorough intersectional analysis that is sensitive to how rights-holders and duty-bearers themselves perceive and understand gender equality (OECD, 2023<sup>[75]</sup>). It is also important to consider ways to engage women in the analysis of data, as their participation may bring a unique perspective (OECD, 2022<sup>[40]</sup>). Evaluations that place importance on the evaluation process itself, not only the findings, can help advance gender transformative change (OECD, 2022<sup>[76]</sup>). Global Affairs Canada uses a feminist approach to its evaluation practices and they have designed a Gender Equality and Empowerment Measurement tool for evaluating outcomes for women and girls in the Middle East and Maghreb (OECD, 2022<sup>[76]</sup>; Government of Canada, 2022<sup>[77]</sup>). Feminist evaluations emphasise the voices of women and other marginalised groups by employing participatory processes, placing them at the centre of the evaluation process. The evaluation process, not just the findings, is considered important, and there is room to adapt to evolving needs and information.

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## Notes

<sup>1</sup> For ODA definition see <https://www.oecd.org/en/topics/sub-issues/oda-eligibility-and-conditions/official-development-assistance--definition-and-coverage.html>.

<sup>2</sup> Saudi Arabia is a participant in the OECD/DAC, reporting to the OECD since 1966 and reporting activity-level data since 2018 (OECD, 2024<sup>[79]</sup>).

<sup>3</sup> Bilateral allocable aid refers to aid where the intention of development partners can be identified. It excludes budget support, debt relief and administrative costs, for example.

<sup>4</sup> This information is self-reported by donors. All members of the OECD Development Assistance Committee are required to report annually on the resources they provide to other countries, including official development assistance (ODA) as well as other official and private flows. When DAC *members* report their ODA to the OECD, they indicate for each activity if gender equality is a principal objective, a significant objective or not an objective. Reporting on this gender policy marker is not mandatory for DAC *participants*, such as Saudi Arabia and Kuwait, who currently do not report on the marker (OECD, 2024<sup>[78]</sup>). This chapter is based on the data collected through this reporting system.

<sup>5</sup> The OECD has used aid for economic and productive sectors that integrate gender equality objectives as a proxy to monitor international finance for “women’s economic empowerment” since 2011 (OECD, 2022<sup>[41]</sup>).

<sup>6</sup> This information is self-reported by donors. All members of the OECD Development Assistance Committee are required to report annually on the resources they provide to other countries, including ODA, as well as other official and private flows. When DAC members report their ODA to the OECD, they indicate for each activity if gender equality is a principal objective, a significant objective or not an objective. Reporting on this gender policy marker is not mandatory for DAC participants, such as Saudi Arabia and Kuwait, who currently do not report on the marker (OECD, 2024<sup>[78]</sup>). This chapter is based on the data collected through this reporting system.

<sup>7</sup> Idem.

<sup>8</sup> Idem.

<sup>9</sup> Loans are considered concessional when they have a minimum grant element according to the ODA definition: [Official development assistance – definition and coverage - OECD](#)

# Women's Economic Empowerment in Egypt

This publication provides an in-depth assessment of the state of women's economic participation in Egypt and examines the institutional, economic and social factors shaping women's access to employment and entrepreneurship. In recent decades, Egypt has made notable progress on gender equality in education and legal frameworks, with women now outpacing men in tertiary education enrolment and gender equality firmly anchored in national development visions. Yet these gains have not translated into equal economic outcomes.

Women's Economic Empowerment in Egypt highlights the persistent gap between women's skills and their economic opportunities. Women remain significantly less likely to participate in the labour market and are more often found in informal jobs. Many also shoulder the majority of unpaid care and household work, which limits their ability to take part in paid employment. Women entrepreneurs face additional hurdles, with most women-owned businesses concentrated in small-scale activities and struggling to grow or access wider markets.

This report is relevant for policymakers, business leaders, development partners and all those concerned with Egypt's long-term prosperity. Expanding women's economic participation would unlock talent, strengthen productivity and support inclusive and resilient growth as Egypt responds to demographic shifts, and the digital and green transitions.



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