

# COUNTRY GENDER PROFILE

**EGYPT**



Women and Youth Empowerment Division  
Resilience and Social Development Department  
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# 1. Socio-Economic Profile

1.1 The Arab Republic of Egypt is a transcontinental country spanning the corner of West Asia and northern Africa<sup>1</sup>. Its estimated population of 100,555,069 in 2019, makes it Africa's third most populous country after Ethiopia and Nigeria<sup>2</sup>. Egypt's Gross Domestic Product (GDP) of 4.2% in 2016/17 increased from an all-time low of 2.1% in fiscal year (FY) 2011/12 and 2013/14 to 4.3% in 2015/15. The GDP is projected to increase to 4.5% and 5.3% in 2017/18 and 2018/19 respectively<sup>3</sup>. Egypt, a lower-middle-income country experienced its highest poverty level since 2000 in 2015. The country's poverty rate increased from 25.2% in 2010 to 26.3% in 2012/13 FY to 27.8% in 2015<sup>4</sup>. Egypt is ranked 115<sup>th</sup> out of 189 countries on the 2017 United Nations Development Program's (UNDP) Human Development Index (HDI) and is in the medium human development category<sup>5</sup>. The 2017 position is four steps lower than the country's 2016 standing of 111<sup>th</sup><sup>6</sup>. While Egypt's 2017 HDI of 0.696 is above the average of 0.645 for countries in the medium human development category, however, it is below the average of 0.699 for countries in the Arab region<sup>7</sup>. In comparison with Morocco and Syria, two Arab countries with similar HDI and population, Egypt's standing mentioned earlier is between both countries' positions of 122<sup>nd</sup> and 155<sup>th</sup> respectively<sup>8</sup>.

1.2 Egypt's ranking of 135<sup>th</sup> on the World Economic Forum's (WEF) Global Gender Gap Index (GGGI) of 2018<sup>9</sup> is a step below its 2017 standing of 134<sup>th</sup> out of 149 countries. Egypt continues to make progress on the Educational Attainment sub index due to smaller gaps in literacy and tertiary education together with gender parity in professional and technical workers<sup>10</sup>. The country is positioned 9<sup>th</sup> among 19 countries in the Middle East and North African region<sup>11</sup>. Similarly, the country's rank on the UNDP gender inequality index of 101<sup>st</sup> out of 160 is higher than that of Morocco and Syria's at 119<sup>th</sup> and 136<sup>th</sup> positions respectively<sup>12</sup>.

Table 1. Gender at Glance in Egypt

Categories	Female (%)	Male (%)
Labor Force Participation (ILO, 2017)	22.0	66.9
Unemployment (ILO, 2017)	23.0	8.2
Bank Accounts (WEF-GGGR, 2018)	37.2	34.6
Literacy Rate (UNESCO 2017)	65.51	76.5
Own Account Workers (WEF-GGGI, 2018)	6.4	14.5
Unpaid Family Worker (WEF-GGGI, 2018)	40.1	5.7
Entrepreneurship (ILO-2016)	9	91

1. World Population Review (2019), Egypt Country Population Data, <http://worldpopulationreview.com/countries/egypt-population/>

2. Ibid

3. African Development Bank (AfDB, 2018), Egypt Country Note, Africa Economic Outlook, [https://www.afdb.org/fileadmin/uploads/afdb/Documents/Generic-Documents/country\\_notes/Egypt\\_country\\_note.pdf](https://www.afdb.org/fileadmin/uploads/afdb/Documents/Generic-Documents/country_notes/Egypt_country_note.pdf), P.1

4. Egypt Independent (2016), 27.8 percent of Egyptian Population Lives Below Poverty Line-CAPMAS, <https://www.egyptindependent.com/278-percent-egyptian-population-lives-below-poverty-line-capmas/>

5. UNDP (2018), Egypt Country Note, [http://hdr.undp.org/sites/all/themes/hdr\\_theme/country-notes/EGY.pdf](http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/EGY.pdf), P.2

6. UNDP (2017), Egypt Country Note, [http://hdr.undp.org/sites/all/themes/hdr\\_theme/country-notes/EGY.pdf](http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/EGY.pdf)

7. UNDP 2018, op.cit:3

8. Ibid:3

9. WEF-GGGI (2018), Egypt Country Data, <http://reports.weforum.org/global-gender-gap-report-2018/data-explorer/#economy=EGY>

10. WEF-GGGR (2018), The Global Gender Gap Report 2018, [http://www3.weforum.org/docs/WEF\\_GGGR\\_2018.pdf](http://www3.weforum.org/docs/WEF_GGGR_2018.pdf), P. 24

11. Ibid:16

12. UNDP 2018, op.cit:5



## 2. Gender in National Development: Institutional and Policy Frameworks

2.1. The mainstreaming of gender equality into Egypt's national development planning agenda started with the 2007-2012 Development Plan<sup>13</sup>. The Government of Egypt's (GoE) current gender equality vision is in its medium to long-term national development plan, the Sustainable Development Strategy or Vision 2030. Vision 2030, which is closely aligned with the Sustainable Development Goals (SDGs), promotes the social and economic empowerment of women. It aims to increase formal female employment by 30%; reduce the gender gap across governorates and place Egypt among the best 20 countries in the world in the promotion of gender equality<sup>14</sup>. In addition to Vision 2030, Egypt has established the National Committee for Monitoring the Implementation of the SDGs. The Committee is being supervised by the Prime Minister and is composed of 17 ministers and state entities, with the Ministry of International Cooperation serving as rapporteur<sup>15</sup>.

### 2.2 Institutional and Policy Frameworks

2.2.1 The National Council for Women (NCW) is the designated national machinery for women. It was established in 2000 by Presidential Decree and is under the jurisdiction of the Presidency<sup>16</sup>. Among its mandate are to recommend public policies for women's advancement and empowerment, advise on draft laws and decrees, and international agreements on women, draft a National Plan on women empowerment, monitor and evaluate the implementation of government's policies on women and represent Egyptian women in international fora<sup>17</sup>. NCW spearheaded the mainstreaming of gender issues in 2002 and the introduction of gender-responsive budgeting (GBR) in public finance<sup>18</sup>. It was also influential in the enactment of legislation on affirmative action in politics, personal and the nationality laws, female genital mutilation and cutting (FGM/C), and gender-based violence<sup>19</sup>. Equal Opportunities Units (EOUs) are now in all governorates and ministries. The EOUs in the ministries are within the ministers' offices<sup>20</sup>. Their primary function is to monitor the implementation of constitutional equality between women and men and address discriminatory employment practices against women<sup>21</sup>. The EOU in the Ministry of Finance, in cooperation with the NCW and UN Women, the Ministry of Planning and the Institute of National Planning, popularized the Gender Responsive Budget Initiative (GRBI) as a tool for planning and budgeting in Egypt<sup>22</sup>.

2.1.2. A new constitution was adopted in 2014 with a host of commitment to protect and promote women's rights. While all the provisions on women's rights are important, emphasis is made in three articles. Article 9 prohibits discrimination against women and enshrines equal opportunity for all, regardless of sex; Article 11 protects women's fundamental rights in all spheres of life and Article 180 allocates 25% of all elected seats to women in local governance; another 25% to female and male youth below 35 years and 50% of seats to workers and farmers.

2.1.3. Egypt ratified the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) in 1981, making it the first Arab country to do so<sup>23</sup>. Egypt submitted seven periodic reports to the CEDAW Committee between 1984-2008<sup>24</sup>, and the eighth report due on 5<sup>th</sup> February 2014 is outstanding<sup>25</sup>. Consistent with Article 11 in the 2014 Constitution, the GoE adopted the following frameworks, the National Strategy for Combatting Violence against Women (2015-2020), the National Action Plan Against Female Genital Mutilation/Cutting (2016-2020), amendments to the inheritance law were approved, and the GoE declared 2017 as 'The Year of the Egyptian Woman' to strengthen the country's women's rights architecture. Finally, the National Strategy for the Empowerment of

13. UN Women (2016), Egypt Country Gender and Economic Profile, <http://www2.unwomen.org/-/media/field%20office%20arab%20states/attachments/2016/country%20gender%20economic%20profiles%20report%20en%202016.pdf?la=en&vs=2839>, P.52

14. Ibid:53

15. UN (2016), The Arab Republic of Egypt: National Voluntary Review on the Sustainable Development Goals <https://sustainabledevelopment.un.org/content/documents/10738egypt.pdf>, P. 19

16. Ibid:37

17. GIZ (2014), Country Gender Analysis: Egypt, [http://econowin.org/wp-content/uploads/2016/04/Egypt\\_Gender\\_Analysis\\_GIZ.pdf](http://econowin.org/wp-content/uploads/2016/04/Egypt_Gender_Analysis_GIZ.pdf), P.8

18. UN, op.cit:37

19. GIZ op.cit:8

20. UN op.cit:38

21. Ibid: 38

22. Ibid:38

23. OECD (2018), Women's Political Participation in Egypt, <http://www.oecd.org/mena/governance/womens-political-participation-in-egypt.pdf>, P.30

24. Bayefsky (ND), Egypt CEDAW Reporting, [http://www.bayefsky.com/html/egypt\\_t3\\_cedaw.php](http://www.bayefsky.com/html/egypt_t3_cedaw.php)

25. Ibid



Egyptian Women 2030 was adopted in 2017. The Strategy is the framework for the implementation of the women’s rights commitments in the 2014 Constitution. It is closely linked to both Vision 2030 and the SDGs. The Strategy’s objectives will be achieved through four pillars-political empowerment and leadership; economic empowerment; social empowerment and protection<sup>26</sup>.

### 3. VOICE AND PARTICIPATION

#### 3.1 Women’s Civil Society Organizations

3.1.1. Egypt’s dynamic women’s non-governmental organizations (NGOs) are not strangers to political activism and engagement in the struggle for gender equality and women’s rights in their country. As a result, they were able to take the gauntlet and participate in the 2011 and 2012 uprisings for democracy, human rights, and freedom. To this end, they formed coalitions with a broad section of women’s NGOs and other protest groups to articulate their demands for gender equality and social justice.

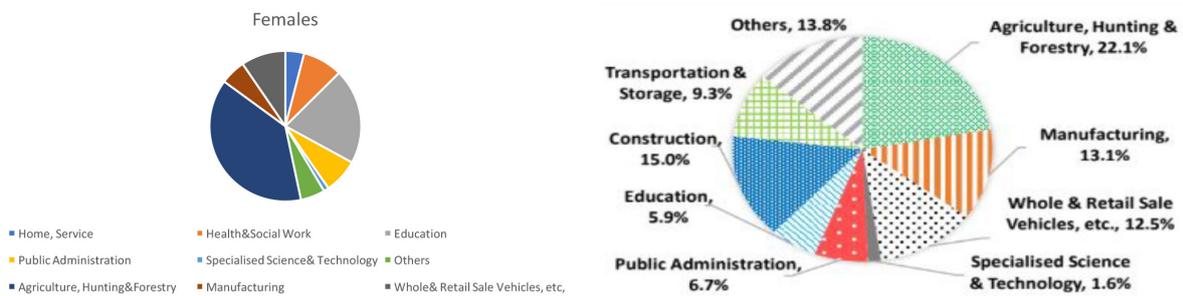
3.1.2. Their engagement resulted in the adoption of a constitution that promotes and defends the twin issues of gender equality and women’s rights. However, their struggles did not end in the post-uprising phase as they are confronted with new challenges. They are now actively engaged in responding to different actors who want to roll back their achievements<sup>27</sup>.

### 4. STRATEGIC SECTORS FOR GENDER EQUALITY

#### 4.1 Women’s Economic Participation

4.1.1 There are significant gender gaps in Egyptian women’s labor force participation, employment and unemployment rates between 2012-2016. Women had a lower employment rate throughout these years. Their employment rate between 2012-2016 did not exceed 23%, while the male employment rate was between 75% to 76% over the same period (see figure 1)<sup>28</sup>. On the other hand, the female unemployment rate ranged from 23% to 26% over the same period compared to 7% to 9% for males. The low female labour participation rate is due primarily to strict patriarchal rules and norms which restrict women’s roles in society. Concerning sectoral employment, there were more women in agriculture, education, health, and social services than men<sup>29</sup>.

Figure 1: Proportion of Female and Male Workers by Sector, 2016



Source: JICA Country Gender Profile (Arab Profile of Egypt) Survey Report, 2018 P.6

Source: JICA, Country Gender Profile (Arab Republic of Egypt) 2018, p.6

26. GoE (2017), The National Strategy for the Empowerment of Egyptian Women, <http://ncw.gov.eg/wp-content/uploads/2017/04/womens-strategy.pdf>

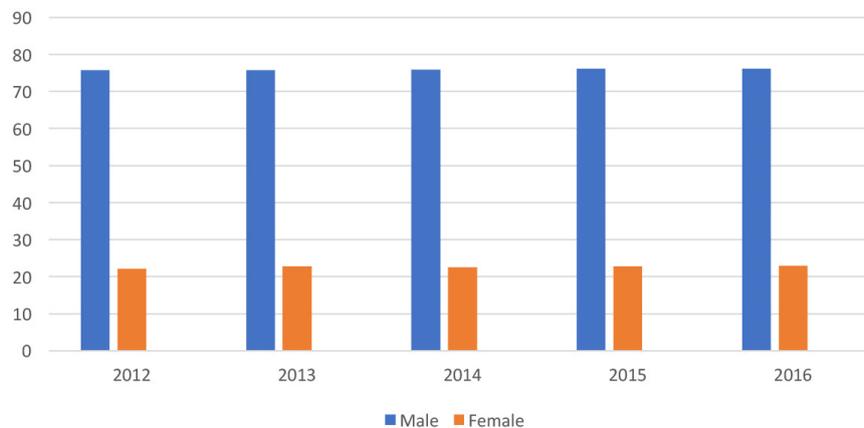
27. GIZ, op.cit:12

28. ILO (2016), Women’s Entrepreneurship Development Assessment, [https://www.ilo.org/wcmsp5/groups/public/---ed\\_emp/---emp\\_ent/---ifp\\_seed/documents/publication/wcms\\_551168.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_emp/---emp_ent/---ifp_seed/documents/publication/wcms_551168.pdf), P.28

29. JICA (2018), Country Gender Profile: Arab Republic of Egypt, [http://gwweb.jica.go.jp/km/FSubject1501.nsf/cfe2928f2c56e-150492571c7002a982c/facbb3f561228faf49257afe0009dfa8/\\$FILE/%E8%8B%B1%E8%AA%9E%E7%89%88%202017.pdf](http://gwweb.jica.go.jp/km/FSubject1501.nsf/cfe2928f2c56e-150492571c7002a982c/facbb3f561228faf49257afe0009dfa8/$FILE/%E8%8B%B1%E8%AA%9E%E7%89%88%202017.pdf), P.6



Figure 2. Labour Participation Rates in Egypt from 2012-2016



Source: ILO, Women's Entrepreneurship Development Assistance, 2016, p. 13

## 4.2. Agriculture

4.2.1. The Agriculture sector contributes 34% of total exports<sup>30</sup>, accounts for 14.5% of the GDP and employs 28% of the labor force and 45% of women in the workforce<sup>31</sup>. Also, the sector is the largest employer of young persons aged 15-29<sup>32</sup>. Egypt's agricultural sector is gender segmented, with more women employed in low-paying, part-time and seasonal work, subsistence farming and unpaid agricultural work<sup>33</sup>. For example, 38% of women in the agricultural labor force are seasonal workers, whereas men are often found in high paying skilled work with social benefits<sup>34</sup>.

4.2.2. While there is a clear gender division of labor in the sector, women's workload has increased because of male out-migration. In addition to their traditional farming chores of sowing seeds, weeding, cultivating, harvesting of crops and selling of surplus, women now engage in irrigation, planting, land preparation, fertilizing insecticide spraying, ploughing and planting activities associated with male farmers. Furthermore, women produce about 60% of the food for household consumption and sale in the local market<sup>35</sup>.

4.2.3 However, women's access to productive assets such as land, credit, and training to grow their businesses is not commensurate with their presence and level of activity in the sector. For example, as of 2014 Egyptian women owned only 2% of the country's agricultural land<sup>36</sup>. Also, only 7% of female farmers have an account at a formal institution, and 3.6% have accessed loan compared to 12% and 6.1% respectively for male farmers<sup>37</sup>.

## 4.3. Education

4.3.1 Article 19 of the 2014 constitution guarantees free and compulsory education to every citizen from primary through high school or its equivalent<sup>38</sup>. The constitution also requires parliament to allocate not less than 4% of GDP for education in the national budget, increasing allocation gradually to comply with international standards<sup>39</sup>. Egypt achieved the Millennium Development Goal 3 on eliminating gender disparity in primary and secondary schools in 2014. The enrollment ratio of girls to boys increased to 102.3% and 107.4% in primary and secondary schools respectively<sup>40</sup>. Egypt's female literacy rate for people aged 15 years and above in 2017 was 65.51 % while

30. EU (2018), A Stable Egypt for a Stable Region: Socio-Economic Challenges and Prospects, [http://www.europarl.europa.eu/RegData/etudes/STUD/2018/603858/EXPO\\_STU\(2018\)603858\\_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/STUD/2018/603858/EXPO_STU(2018)603858_EN.pdf), P.26

31. USAID (2017), Agriculture and Food Security, <https://www.usaid.gov/egypt/agriculture-and-food-security>

32. IFAD (2013), Arab Republic of Egypt: Country Strategy and Program Evaluation, <https://www.ifad.org/documents/38714182/39714812/Egypt+CSPE++Full+document+for+web.pdf/d7189ad4-0acb-4343-b1ce-0510e8722b9d?version=2.0>, P.8

33. UN Women (2018), Profile of Rural Women in Egypt, <http://www2.unwomen.org/-/media/field%20office%20egypt/attachments/publications/2018/05/profile%20of%20rural%20women%20%20final%20version.pdf?la=en&vs=5320>, P. 5

34. Ibid:5

35. World Bank (2014), Finance for Rural Egypt Program, <http://documents.worldbank.org/curated/en/754571468247461535/pdf/914260P-GID0P150UBLIC00concept0stage.pdf>, P.4

36. UN Women 2018, op.cit: 6

37. World Bank (2014a), op.cit:3

38. The Constitution Project (2014), Egypt Constitution, [https://www.constituteproject.org/constitution/Egypt\\_2014.pdf](https://www.constituteproject.org/constitution/Egypt_2014.pdf), P.15

39. Ibid:15

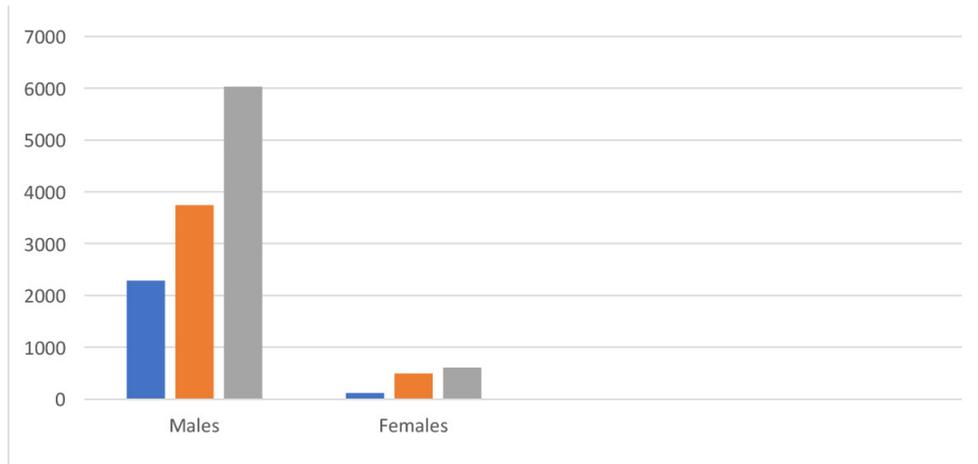
40. UNDP (2015), Egypt's Progress Towards the Millennium Development Goals, <http://www.eg.undp.org/content/egypt/en/home/library/mdg/>



males stood at 76.5%<sup>41</sup>.

4.3.2 In 2016, the number of students in higher education was 2.36 million, of which 1.24 million (36.9%) and 1.12 million (35.6%) were men and women respectively. There was a significant difference in the course of study between women and men in higher education. Women were primarily in arts and humanities, education, language, and social sciences, and men in engineering and information, communication and technology studies<sup>42</sup>.

Figure 3: Number of Students by Major in Government Universities



Source: JICA, Country Gender Profile (Arab of Egypt) p.11

4.3.3. To encourage female participation in Science, Technology, Engineering, and Math (STEM) studies, USAID assisted in establishing two pilot secondary schools in Cairo one for boys in 2011 and another for girls in 2012<sup>43</sup>. Given the success of the pilot program, the GoE scaled up the project to cover all the country's 27 governorates. As of 2016, there were 11 schools across Egypt<sup>44</sup>. The program was followed up with the Egypt-Higher Education Initiative (HEI) in 2014. One of the components of the program, the HEI STEM and MBA provides scholarship to talented, high-achieving women to pursue 98 MBAs and 62 undergraduate degrees in STEM fields<sup>45</sup>.

4.3.4 The GoE adopted a Technical Educational Strategy 2011/12 to 2016/17 as part of a broader program to solve the country's high unemployment rate<sup>46</sup>. The Strategy provides a framework for technical education in Egypt aimed at improving technical education to play a critical role in economic and social development<sup>47</sup>. The Strategy's focus includes improving infrastructure for schools, raising teaching standards, and ensuring that students receive a technical education<sup>48</sup>.

4.3.5 Additionally, the GoE committed 197 million in 2015 for the development of vocational schools across the country in the next five years<sup>49</sup>. The United States Embassy in partnership with manufacturing and service companies launched a \$221 million "Workforce Improvement and Skills Enhancement" program in 2015 to support quality educational in vocational schools by providing technical skills and professional prospects for prospective

egypt\_s-progress-towards-millennium-development-goals-2015.html, P.20

41. UNESCO (2018), Egypt Country Data, <http://uis.unesco.org/country/EG>

42. JICA, op.cit:11

43. Rissmann-Joyce, S. et.al (2013), A Case Study- Egypt's First STEM Schools: Lessons Learned, [https://worldconferences.net/proceedings/gse2013/papers\\_gse2013/025%20Stacie%20Rissmann-Joyce%20and%20Mohamed%20El%20Nagdi.pdf](https://worldconferences.net/proceedings/gse2013/papers_gse2013/025%20Stacie%20Rissmann-Joyce%20and%20Mohamed%20El%20Nagdi.pdf)

44. USAID (2018a), USAID Has Advanced STEM Education in Egypt Despite Some Implementation Challenges, <https://oig.usaid.gov/sites/default/files/2018-04/8-263-18-002-p.pdf>

45. USAID (2017), Higher Education Fact Sheet, [https://www.usaid.gov/sites/default/files/documents/1883/2\\_USAIDEgypt\\_Higher\\_Education\\_Fact\\_Sheet\\_Sep2017\\_OEH\\_OK.pdf](https://www.usaid.gov/sites/default/files/documents/1883/2_USAIDEgypt_Higher_Education_Fact_Sheet_Sep2017_OEH_OK.pdf), P.1

46. Oxford Business Group (2016a), Focus on Vocational and Technical Training in Egypt, <https://oxfordbusinessgroup.com/analysis/area-priority-shift-focus-vocational-and-technical-training-aims-address-skills-gap>

47. Ibid

48. Ibid

49. Oxford Business Group (2016b), Egypt Takes Steps to Reform Vocational Training in Education Sector <https://oxfordbusinessgroup.com/analysis/renewed-focus-taking-steps-reform-vocational-training-better-match-market-needs>



students<sup>50</sup>. Of the 32 million students enrolled in secondary school in the 2014/2015 school year, 52% were in the Ministry of Education's administered vocational secondary schools<sup>51</sup>. The most popular course of study among students were industrial (49%), then commercial (41%) and, lastly agricultural (10%). In all, female students accounted for 44% of the total enrolment in technical education<sup>52</sup>.

## 4.4 Health

4.4.1 Egypt's overall life expectancy rate in 2018 was 70.5 years, with women at 73.0 years and 68.2 years for men<sup>53</sup>. Its maternal mortality rate declined from 83 deaths per 100,000 live births in 2008 to 33 deaths per 100,000 live births in 2015<sup>54</sup>. However, the country's total fertility rate (TFR) increased from 3 births per woman in 2008 to 3.5 births in 2014<sup>55</sup>. The increase in the TFR was attributed to the decline in modern contraceptive usage from 58% in 2008 to 56.9% in 2014, the contraceptive discontinuation rate of 30%, and the increase in unmet contraceptive need from 11.6% in 2008 to 12.6% in 2014<sup>56</sup>. Through the scaling up of family planning program focussing on young women and adolescent girls<sup>57</sup>, the country's TFR for 2019 is estimated at 3.1 births<sup>58</sup>.

4.4.2

## 4.5. Entrepreneurship

4.5.1 Women in early-stage entrepreneurial activities was at 2% in 2012, which is lower than the 4% and 27% average in the Middle East and North Africa (MENA) region, and Sub-Saharan Africa (SSA), respectively<sup>59</sup>. Egypt's total early-stage entrepreneurial activity (TEA)<sup>60</sup> of 14.3% in 2016 is higher than the global average of 12.3% which is an improvement on the 2015 rate of 7.4%, 2012's 7.8%, and 2010's 7%<sup>61</sup>. In discussing the characteristics of women entrepreneurs and their enterprises, the ILO notes that women business-owners (including self-employed) was 9% in 2014<sup>62</sup>. Women-owned micro and small enterprises (MSEs) are smaller than male-owned MSEs, with an average of 1.85 workers compared to 2.12 for male businesses<sup>63</sup>. In 2011, about half of women-owned MSEs had only one worker, compared to 38% of male-owned MSEs; 98.4% of women-owned MSEs had fewer than five workers, compared to 94.2% of male-owned MSEs<sup>64</sup>.

4.5.2 However, between 2003-2011, women-owned MSEs with only one worker decreased from 58.4% in 2003 to 47.7% in 2011, while the percentage of women entrepreneurs with 3 or 4 workers doubled from 9.1% to 19.0% over the same period<sup>65</sup>. On the other hand, the mean size of female-owned MSEs increased slightly, while the mean number of workers declined in the same period. Also, 33% of working males are self-employed, compared to 12.2% working females. Only 6.8% of self-employed women are employers, compared to 17.7%. Finally, the majority of self-employed females are concentrated in the informal economy, working from home in micro-projects in agriculture<sup>66</sup>.

4.5.3 Egyptian women's motivation for going into business was borne out of necessity rather than an opportunity to create their businesses and create employment opportunities for others. Women enterprises are located primarily in rural areas (82%) and 18% in urban areas compared to 62% and 38% respectively of male enterprises

50. Ibid

51. Oxford Business Group 2016a, Op.cit

52. Ibid

53. World Life Expectancy (2018), Egypt: Life Expectancy, <https://www.worldlifeexpectancy.com/egypt-life-expectancy>

54. WHO (2016), Maternal Mortality in 1990-2015 Egypt, [https://www.who.int/gho/maternal\\_health/countries/egy.pdf](https://www.who.int/gho/maternal_health/countries/egy.pdf)

55. UNFPA (2017a), Country Program for Egypt, 2018-2022, <http://papersmart.unmeetings.org/media2/18271197/6-egy-cpd-2018frs-final-23nov17.pdf>, P.2i

56. Ibid

57. UNFPA (2017a), op.cit:3

58. UNFPA (2019), World Population Dashboard-Egypt, <https://www.unfpa.org/data/world-population-dashboard>

59. ILO op.cit: xii

60. Measures the proportion of the population (18-64 years) either actively trying to start a business or already owning and managing a business less than three and half years

61. GEM (2018), Egypt National Report 2016-2017, <https://www.gemconsortium.org/country-profile/58> (Egypt's 2016/17 GEM Report:27)

62. ILO, op.cit: xii

63. Ibid: xii

64. Ibid: xii

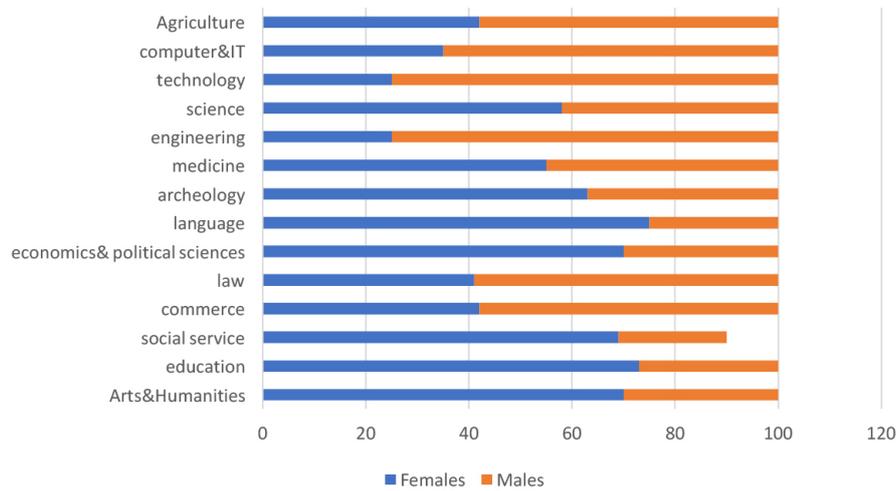
65. Ibid: xii

66. Ibid: xii-xiii



(see Figure 4 below). Women-owned enterprises are primarily in agriculture (58%), wholesale and retail trade (32%), manufacturing (3%) and other activities (7%)<sup>67</sup>. Furthermore, it was observed that women in the agri-business sector are severely constrained than their male counterparts in accessing productive resources, markets and services, all of which affect their productivity and contribution to achieving their economic and social development goals<sup>68</sup>.

Figure 4. Business ownership stratified by gender and urban/rural areas



Source: ILO (2016), Women Entrepreneurship Development Assessment, p. 6

4.5.4 Despite women's low entrepreneurship rate and the inclusion of their economic empowerment in several development plans and gender policies, there is no national strategic framework in Egypt for women's enterprise/entrepreneurial development<sup>69</sup>. However, a gender unit that provides gender-sensitive technical support, gender mainstreaming and capacity building for staff has been established in the Micro, Small and Medium Enterprise Development Authority<sup>70</sup>. In 2013, the European Bank for Reconstruction and Development (EBRD) extended a grant of US\$ 20 million to the National Bank of Egypt for its Women in Business initiative<sup>71</sup>. The program is designed to help women entrepreneurs gain access to credit facility easily as well as training, networking and mentoring opportunities. By April 2017, 140 women-led businesses have been supported by the EBRD<sup>72</sup>.

4.5.5. Other initiatives to boost women's entrepreneurship include UN Women supported village savings and loan associations (VSLAs), the Social Fund for Development (SFD) financing for the establishment of small and medium-sized enterprises, and the AYADY investment fund. Also, the National Program for the Economic and Social Empowerment of Women<sup>73</sup>, the Mastercard and Injaz program<sup>74</sup>, and the USAID's Women Entrepreneurs Network(WEN)<sup>75</sup>. These efforts notwithstanding, women entrepreneurs still lack collateral and property to guarantee loans, pre-start employment experience, skills development. and start-up and business growth knowledge. They also lack access to business development services, capacity business development programs, to information, to financial services, networking and business relations.

67. Ibid:8

68. Ibid:8

69. Ibid: xiii

70. JICA, op.cit:31

71. EBRD (2017), EBRD and QNB ALAHLI Join Forces to Support Women Entrepreneurs in Egypt, <https://www.ebrd.com/news/2017/ebrd-and-qnb-alahli-join-forces-to-support-woman-entrepreneurs-in-egypt.html>

72. Emerging-Europe (2017), Small Businesses-The Backbone of Egyptian Economy, <https://emerging-europe.com/voices/small-businesses-the-backbone-of-the-egyptian-economy/>

73. UN Women 2016, op.cit:52

74. Mastercard (2016), Mastercard and Injaz Egypt Empower Women Entrepreneurs in Egypt, <https://newsroom.mastercard.com/mea/press-releases/mastercard-and-injaz-egypt-empower-women-entrepreneurs-in-egypt/>

75. Egypt Today (2018), USAID Supports Initiation of Egypt's First Women Entrepreneurs Network, <http://www.egypttoday.com/Article/1/60660/USAID-supports-initiation-of-Egypt%E2%80%99s-first-women-entrepreneurs-network>



## 4.6 Water, Supply and Sanitation (WSS)

4.6.1. Egypt has made considerable progress in the WSS sector, but there are lots of challenges to overcome. Although 98% of households have access to a piped-water connection to their dwelling or plot<sup>76</sup>, the country is experiencing a severe water crisis which is compounded by numerous factors. Among them are uneven water distribution, misuse of water resources, inefficient irrigation techniques, and rising population and rapid economic growth within the Nile Basin countries which are taking their toll on Egypt's water resources<sup>77</sup>. Egypt is currently facing an annual water deficit of 2 billion cubic meters, and the United Nations (UN) has warned that it would be water deficient by 2025<sup>78</sup>.

4.6.2 In the sanitation sub-sector, 91% of Egyptian homes have access to an improved non-shared toilet facility, but 37% of households dump their waste onto the street, 8% burn their waste or trash them and less than 1% feed it to animals<sup>79</sup>. Egypt's sanitation system is in dire condition. Only 6% of the rural population and 50% of urban areas is connected to the sewage system thereby forcing people to throw their human waste into the Nile<sup>80</sup>. In response to this challenge, the National Rural Sanitation Program was launched in 2014 to provide sustainable access to sanitation services to 700 villages across seven governorates in the Nile Delta<sup>81</sup>.

4.6.3 Water scarcity and inadequate sanitation facilities impact women's daily life because of their centrality in household management. They are burdened with the task of searching for water (drinking, washing, cooking, and bathing) and using scarce resources to buy it when it is available<sup>82</sup>. The search for water scarcity leads to time poverty for women as they abandon other activities to search for water or care for family members who fall ill due to water contamination or poor sanitary conditions.

4.6.4. Since there is no government stipulated targets for participating in water users' associations, women's involvement in these institutions is based on each development partners perspective on gender equality. For instance, the African Development Bank implements a minimum of 30% target for women in all its projects in Egypt<sup>83</sup>. In contrast, the World Bank one of the leading partners in the rural development and water sectors in Egypt does not have targets for women even though they are a substantial number of the country's agriculture labor force. For example, the World Bank notes that while women were not explicitly targeted in its project interventions, "it is estimated that 20% (over 90,000) of the water users, who were provided with new/improved irrigation and/or drainage equipment, were female<sup>84</sup>. Given this situation, the GoE in its National Water Resource Plan (2017) recommends among others, "the establishment of guidelines for the development of area-specific strategies to overcome obstacles for women's involvement in discussions and decision-making in water resources management"<sup>85</sup>.

## 4.7. Energy

4.7.1. Egypt's energy consumption comprises of 53% natural gas, 41% oil, 3% hydroelectricity, 2% coal, and 1% renewables<sup>86</sup>. As of 2017, households consumed 42% of the electricity generated in Egypt, followed by the industrial sector at 30%, public utilities and governmental institutions use 13%, and commercial usage was at 5%<sup>87</sup>. The energy mix in rural Egypt consists of 76.4% crop residue and dung cakes, while 23.6% are from conventional sources such as kerosene, butagas, and electricity<sup>88</sup>. As part of the efforts to preserve its environment, the GoE is increasing

76. EDHS (2015), Egypt Demographic and Health Survey, <https://dhsprogram.com/pubs/pdf/FR302/FR302.pdf>.P.12

77. ECOMENA (2017), Egypt's Water Crisis-Recipe for Disaster, <https://www.ecomena.org/egypt-water/>

78. Ibid

79. EDHS, op.cit:14

80. AfDB (2015), Egypt Country Strategy Paper 2015-2019, <https://www.afdb.org/fileadmin/uploads/afdb/Documents/Project-and-Operations/Egypt-CSP-2015-2019.pdf>, P.9

81. Ibid:9

82. The Guardian (2015), 'We Woke up in the Desert'-The Water Crisis Taking Hold Across Egypt, <https://www.theguardian.com/world/2015/aug/04/egypt-water-crisis-intensifies-scarcity>

83. AfDB (2016), AfDB Supports Water and Irrigation Projects in Egypt, <https://www.afdb.org/en/news-and-events/afdb-supports-water-and-agriculture-improvement-projects-in-egypt-15731/>

84. World Bank (2016), EGYPT-INTEGRATED IRRIGATION IMPROVEMENT AND MANAGEMENT PROJECT, 6-<http://projects.worldbank.org/P073977/egypt-integrated-irrigation-improvement-management-project?lang=en>, P.15

85. GoE (2017), Water Resources Plan: National Water Resources Plan 2017, <http://extwprlegs1.fao.org/docs/pdf/egy147082.pdf>, 6-28

86. American Security Project (2015), Energy in Egypt: Background and Issues, <https://www.americansecurityproject.org/wp-content/uploads/2015/03/Ref-0190-Energy-in-Egypt-Background-and-Issues.pdf>, P.4

87. Egypt Oil and Gas (2017), Households Consume 42% of Egypt's Electricity, <https://egyptoil-gas.com/news/households-consume-42-of-egypts-electricity/>

88. El-Shimi, S. and Arafa, S. (2014), Biogas Technology Transfer to Rural Communities in Egypt, <https://www.researchgate.net/publica->



the usage of natural gas and reducing the consumption of higher-pollutant fuels<sup>89</sup>. Thus far, 1.3 million households have been connected to the natural gas grid, and it is envisaged that by the end of the natural gas project in 2021, 8.2 million households would be connected to the grid<sup>90</sup>.

4.7.2 Other initiatives to protect the environment include a shift to clean energy starting with a proposal by the GoE to generate 20% of the country's energy from renewable energy (RE) sources by 2022 and launch of an intensive energy efficiency (EE) program<sup>91</sup>. A feed-in tariff for solar and wind-based energy have been introduced as part of the GoE proposed RE program.

4.7.3. Regarding gender, the GoE in its application to the Green Climate Fund proposes to integrate gender concerns in its RE program by ensuring that women and men have equal opportunities as consumers and as workers and build partnerships with technical schools to train young women in relevant technical skills<sup>92</sup>. Also, a remarkable feat has been achieved in the sector with the ownership of the first female indigenous biogas company. The company Ecotaqa established in 2014 has built over 240 biogas units of varied sizes across 11 governorates in Egypt<sup>93</sup>.

## 4.8. Rural Development

4.8.1 Given that 57% of Egypt's population resides in the rural areas, with limited access to basic services and with a poverty rate above the national average<sup>94</sup>, it is therefore unsurprising that the GoE's rural development plan aims to raise the standard of living of its rural populace<sup>95</sup>. This objective is to be achieved through the provision of infrastructures (roads, electricity, drinking water and sewage) and essential services (education, health, and environmental protection)<sup>96</sup>. In relation to women, the 2030 National Strategy for the empowerment of Egyptian women, underscores the prioritization of women's economic empowerment and their active participation in the public sphere to ensure long-term and sustainable progress<sup>97</sup>.

4.8.2 Due to women's visible presence in the rural sector as farmers and non-farmers, and their precarious situation, the GoE in partnership with various development partners is implementing several programs to enhance women's economic empowerment. Overall, all these programs aim to provide decent jobs that will pay a living wage, provide security in the workplace, social protection for families and so on. They include among others the female handicraft and agriculture cooperatives<sup>98</sup>.

## 4.9. Urbanization and Urban Planning

4.9.1. Egypt's urbanization rate for 2015-2020 is estimated at 1.86%<sup>99</sup> has created a host of unresolved socio-economic and political challenges in the country. Currently, 43% of Egypt's population live in 223 cities, with 56% in the Greater Cairo Region and the Alexandria governorate<sup>100</sup>.

4.9.3 The women-only bus service is tailored along the Metro lines program started in 2007 to protect women and children<sup>101</sup>. In the Metro program, the 4<sup>th</sup> and 5<sup>th</sup> carriages are reserved solely for women, and the latter is accessible to everyone after 21 hours<sup>102</sup>. The first 'women-friendly space' in Imbaba, Giza governorate was opened in May 2018 to provide a safe and inclusive community-owned space that offers quality and cost-effective services to the local community with a focus on activities promoting the rights of women and girls<sup>103</sup>.

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89. Egypt Oil and Gas (2017b), Developing Egypt's Gas Grid: Obstacles and Opportunities, <http://egyptoil-gas.com/features/developing-egypts-gas-grid-obstacles-and-opportunities/>

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91. AfDB 2015, op.cit:9

92. Green Climate Fund (2016), Egypt Renewable Energy Financing Framework, <https://www.greenclimate.fund/-/gcf-ebd-egypt-renewable-energy-financing-framework>

93. Egypt Independent (2018), Creating Jobs and Energy from Waste, <https://www.egyptindependent.com/creating-jobs-energy-waste/>

94. EC (2018), Report on EU-Egypt Relation in the Framework of the Revised ENP (2017-2018), [https://cdn4-eeas.fpfis.tech.ec.europa.eu/cdn/farfuture/IstzDl90Ntj8GtQZCOd\\_iflLt9yDEplzUII-Akltrg/mtime:1544438045/sites/eeas/files/report\\_on\\_eu-egypt\\_relations\\_in\\_the\\_framework\\_of\\_the\\_revised\\_enp.pdf](https://cdn4-eeas.fpfis.tech.ec.europa.eu/cdn/farfuture/IstzDl90Ntj8GtQZCOd_iflLt9yDEplzUII-Akltrg/mtime:1544438045/sites/eeas/files/report_on_eu-egypt_relations_in_the_framework_of_the_revised_enp.pdf)

95. GoE (2009) Sustainable Agriculture Development Strategy Towards 2030, <http://far-malr.gov.eg/pdf/en/Full%20SADS2030.pdf>, P.99

96. Ibid:99

97. UN Women 2018, op.cit:8

98. ILO (2018), promoting Rural Women Economic Empowerment Through Cooperatives in Upper Egypt, [https://www.ilo.org/global/topics/cooperatives/news/WCMS\\_615586/lang-en/index.htm](https://www.ilo.org/global/topics/cooperatives/news/WCMS_615586/lang-en/index.htm)

99. CIA (2019), <https://www.cia.gov/library/publications/the-world-factbook/geos/eg.html>

100. UN Habitat (ND), Egypt, <https://unhabitat.org/egypt/>

101. CODATU (2018), Sexual Harassment and Women-only Transport in Egypt, <http://www.codatu.org/publications/sexual-harassment-and-women-only-transport-in-egypt/>

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103. UN Women (2018b), Safe Cities Program Celebrates the Opening of Imbaba's Women Friendly Spaces, <http://egypt.unwomen.org/en/news-and-events/stories/2018/05/imbaba-friendly-space-opening>



## 5. Thematic Areas

### 5.1 Climate Change

5.1.1 Egypt's Nile Delta region, which is home to 40 million people, and responsible for two-thirds of the country's food production, is disappearing fast due to climate change and rising sea levels<sup>104</sup>. Higher temperature, changes in rain patterns and higher sea levels are destroying lives and livelihoods in the Nile Delta. The region is only about 1 meter of sea level, and the Northern third is sinking at an alarming rate of 4 to 8 millimeters annually because of lack of sufficient new sediment to replenish the lands being eroded by the Mediterranean coastal currents<sup>105</sup>. Moreover, Egypt is currently in a state of "water poverty", which is affecting the agriculture sector. The agriculture sector consumes 62.15 cubic meters of water or 81.5% of Egypt's water annually<sup>106</sup>. Based on the situation outlined above, a decrease in agricultural productivity has been projected due to the dual negative impact on food supplies and employment. It is argued that lower food production would not only affect the health and well-being of communities but lead to increase poverty and social unrest<sup>107</sup>.

5.1.2. Since women farmers make up almost 45% of the agriculture labor force and are primarily responsible for the homestead, they bear the brunt of climate change on the agriculture sector because of the seasonality of their work, unstable income and the prohibitive cost of living.

5.1.3 Although a women's unit was established in the Ministry of Environment, a National Strategy for Mainstreaming Gender in Climate Change was adopted, and women are included in the National Strategy for the Adaptation to Climate Change and Disaster Risk Reduction, not much has changed in the sector<sup>108</sup>. For instance, Egypt's Intended National Determined Contribution does not include any reference to gender or women<sup>109</sup>.

### 5.2 Islamic Finance

5.2.1. Islamic banking is severely underdeveloped in its birthplace Egypt<sup>110</sup>. Although the sub-sector commenced business in 1960, it is unregulated and underdeveloped<sup>111</sup>. Of Egypt's 40 banks, three are full-fledged Islamic banks, with a dozen conventional banks with Islamic windows/branches<sup>112</sup>. There are 200 branches/windows or 6% of the branch network in the country<sup>113</sup>, and their assets reached 226 billion Egyptian pounds (US\$ 12.8 billion) in 2017, representing a 10.24% increase from their 2016 asset<sup>114</sup>. Despite this increase, Islamic banking accounts for only 6% of Egypt's banking operations<sup>115</sup>.

5.2.2 The Islamic microfinance emerged as a viable loan portfolio in 2007, when Abu Dhabi Islamic Bank (formerly National Bank Development (NBD) made its microfinance unit Islamic complaint<sup>116</sup>. In 2012, Al Baraka Banking Group in partnership with the SFD and the World Bank invested half a billion Egyptian Pounds (\$ 82.9 million) in the sector. Other microfinance platforms include Shekra and Yomken; two Internet-based companies were registered in 2013 as the first Islamic finance and Islamic microfinance crowdfunding platforms respectively in the MENA region<sup>117</sup>.

5.2.3. Alashanek Ya Balady Association for Sustainable Development (AYB-SD) is a small NGO providing sha-

104 . Fair Observer (2018), Climate Change in Egypt-Death to the Nile, [https://www.fairobserver.com/region/middle\\_east\\_north\\_africa/egypt-north-africa-global-warming-climate-change-environmental-latest-world-news-74584/](https://www.fairobserver.com/region/middle_east_north_africa/egypt-north-africa-global-warming-climate-change-environmental-latest-world-news-74584/)

105. EU 2018, op.cit :28

106 . Daily News (2018), 81.5% of Total Water Resources in Egypt Consumed in Egypt- CAPMAS, <https://dailynewsegypt.com/2017/03/22/81-5-total-water-resources-egypt-consumed-agriculture-capmas/>

107. EU op. cit: 29

108. Henrich Boll Foundation (2016), Assessing Gender Concerns in Climate Change Projects in Arab Countries, <https://lb.boell.org/en/2016/12/12/perspectives-9-assessing-gender-concerns-climate-change-projects-arab-countries>

109. Ibid

110. IFC (2014), Islamic Banking Opportunities Across Small and Medium Enterprises, <https://www.ifc.org/wps/wcm/connect/4f367f80489c-c541a6e2f7299ede9589/IFC+Egypt+Report.pdf?MOD=AJPERES>, P.22

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112. Salaam Gateway (2018), New Year, Same Story: 'Huge Potential' for Islamic Banking in Egypt but Lack of Political Will Stymies Growth, [https://www.salaamgateway.com/en/story/new\\_year\\_same\\_story\\_huge\\_potential\\_for\\_islamic\\_banking\\_in\\_egypt\\_but\\_lack\\_of\\_political\\_will\\_stymies\\_growth-SALAAM11012018035239/](https://www.salaamgateway.com/en/story/new_year_same_story_huge_potential_for_islamic_banking_in_egypt_but_lack_of_political_will_stymies_growth-SALAAM11012018035239/)

113. IFC 2014 op.cit:23

114. Ibid

115. Ibid

116. Girona, E.F. et. al (2014), Islamic Microfinance in Yemen, Egypt& Indonesia, [https://www.mastermicrofinance.com/Investigacion/Ferrer\\_Aghina\\_Boundaoai-Islamic\\_Microfinance\\_in\\_Yemen\\_Egypt\\_p.pdf](https://www.mastermicrofinance.com/Investigacion/Ferrer_Aghina_Boundaoai-Islamic_Microfinance_in_Yemen_Egypt_p.pdf), P.11

117. Ibid:12



ria-compliant microcredit to poor women in the Cairo suburbs<sup>118</sup>. It is said that AYB-SD is a good example of women's empowerment through Islamic microfinance<sup>119</sup>. Finally, it has been argued that the traditional rotating savings and credit associations (ROSCAs) schemes can be considered as a form of Islamic finance<sup>120</sup>. Based on the most recent data available, female clients have benefited from the growing Islamic microfinance sub-sector. As of 2011, there were 400 microfinance institutions, working capital of \$375.1 million, 1,400, 000 borrowers, of which 66% are women<sup>121</sup>.

## 6. Development Partners

- UN System
- United States Agency for International Development (USAID)
- Japan International Cooperation Agency (JICA)
- United Kingdom's Department for International Development (DfID)
- German Agency for International Development (GIZ)
- European Union (EU)
- Swedish International Development Agency (SIDA)

## 7. Recommendations

The IsDB should collaborate with the NCW and other women's NGOs to ensure continued advocacy and awareness

raising on gender equality across all sectors of society;

The IsDB should work with relevant stakeholders to ensure that all data is sex-disaggregated;

The IsDB should work in conjunction with other partners to agree on a targets for women accessing the SFD's services;

The IsDB should assist the GoE with technical assistance for women entrepreneurs; and

IsDB should assist the Islamic banking sub-sector scale up its lending activities from microfinance to enable women's movement from microfinance to SME sub-sector.

118. Ibid:12

119. Ibid:12

120. Ibid:12

121. Ibid:7



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