Chapter 4

Renaissance of Egyptian women:

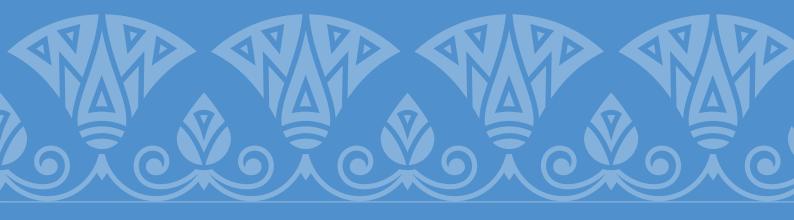
Leading roles and societal contribution



















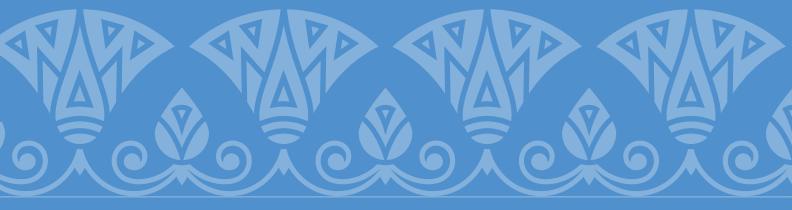






























Gender equality and the empowerment of women are the cornerstones of achieving sustainable development. Ensuring that all men and women enjoy equal rights and opportunities represents the essence of human rights. Achieving gender equality requires structural and cultural changes at all levels. Therefore, the issue of gender equality and women's empowerment has been one of the most important issues on the development agenda since the Millennium Development Goals (MDGs) of 2000. Given the limited results achieved by the MDGs in this regard, the issue of gender equality and women's empowerment remains a critical United Nations objective.

The fifth Sustainable Development Goal (SDG) is concerned with achieving gender equality and empowering all women and girls, including ending discrimination and combating violence against women and girls, early marriage, female genital mutilation (FGM), and ensuring access to reproductive health services and education. It also targets ensuring women's access to leadership opportunities at all levels, and their participation in decision-making in political, economic, and social life.

On the basis of the principle of the Right to Development, Egypt has made major efforts in recent years to promote the integration of women and women's issues into various policies and to enhance their political, economic, and social role. These efforts to bring about the empowerment of women in Egypt have achieved positive results despite significant challenges.

This chapter looks at the current period of renaissance for Egyptian women, assessing the changes brought about in the constitutional, legal, and strategic frameworks, and looking at the efforts and challenges related to the political, economic and social empowerment of women, with a focus on issues of social protection.

4.1 The constitutional and legal framework for promoting women's rights

The 2014 Constitution and its amendments in 2019 pay great attention to the issue of gender equality and women's empowerment and affirmed Egypt's commitment to the international treaties and conventions it has signed on this topic, such as the Convention on the Elimination of All Forms of Discrimination against Women¹ and the African Charter on Human and Peoples' Rights.

In Article 1, Egypt's Constitution adopts the principle of citizenship as a basis for Egypt's governance system, which means the rights of citizens are guaranteed by law without discrimination. In Article 4, it stipulates that national unity is based on the principles of equality, justice, and equal opportunities for all citizens; thus, it guarantees gender equality as a right and general principle. Article 9 quarantees equal opportunities for all without discrimination. Article 214 stipulates the independence of national councils, including the National Council for Women. Article 53 prohibits discrimination on the grounds of sex, or any other grounds. Article 11 confirms the right of women to be appointed to judicial bodies, which was a matter of controversy in the past. This Article obliges the State to protect women against all forms of violence, to ensure that women are able to reconcile family duties with work requirements, and to ensure equality between women and men in all civil, political, economic, social and cultural rights. Furthermore, the Article obliges the State to provide care and protection for mothers and children, for female breadwinners, elderly women, and for the most vulnerable women. Article 6 of the Constitution affirms that citizenship is a right "for anyone born to an Egyptian father or an Egyptian mother."

After the approval of a series of constitutional amendments in April 2019, a quarter of the seats in the House of Representatives (the

lower chamber of parliament) were allocated to women, as stated in the amended Article 102, in addition to several constitutional articles that affirmed non-discrimination between the sexes in all rights and duties, namely the amended Articles 8, 9, 17, 19, 74, 80, 81, 83, 93, 181, 180, 214 and 244.

There are many laws that support gender equality and women's empowerment, such as Law No. 10 of 2004 regarding the establishment of family courts that are specialized in handling family matters (known in Egypt as Personal Status Law). Law No. 11 of 2004 established the Family Insurance Fund, which guarantees the implementation of judgements issued on maintenance or alimony payments to a wife, divorcee, children, or relatives. The legislative changes also included an amendment of the Nationality Law in accordance with Law No. 154 of 2004, to enable Egyptian mothers to transmit their nationality to their children. In addition, the Child Law was amended in accordance with Law No. 126 of 2008 to guarantee rights related to penalties for the marriage of a minor (under 18 years old), the right of a custodial mother to have jurisdiction over her children's education, the establishment of a nursery in each prison for the children of imprisoned women, and the amendment of issues of guardianship over money to provide care for incapacitated people and the safeguarding, supervision and management of their funds. Law No. 64 of 2010 on combating human trafficking and Law No. 23 of 2012 regarding the health system for female breadwinners were also issued.

Since 2014, Egypt has seen considerable legal momentum with regard to laws and decisions related to women. Law No. 144 of 2020 was issued amending the House of Representatives Law (Law No. 46 of 2014), allocating women no less than 25 percent of the total number of seats. A presidential decree was also issued in 2015 regarding the protection of imprisoned mothers and their right to have custody of their children until they reach the

age of four, and to have visitation rights after this age. The *Civil Service Law*, (*Law No. 81 of 2016*), grants benefits to working mothers such as increasing paid maternity leave from three to four months. Some provisions of the Penal Code (*Law No. 58 of 1937*) were amended in accordance with *Law No. 6 of 2020*, which stipulates penalties for those evading alimony payments. All forms of bullying were also criminalized.

In addition, several important laws were amended to guarantee gender equality and women's empowerment in opportunities and rights, such as the Investment Law (Law No. 72 of 2017), the Comprehensive Health Insurance Law (Law No. 2 of 2018), the Rights of Persons with Disabilities Law (Law No. 10 of 2018), and the Inheritance Law (Law No. 219 of 2017) which amended the provisions of Law No. 77 of 1943. In addition, the Code of Criminal Procedure was also amended in order to protect victims' data.

These frameworks, laws and amendments all represent progress for women's rights, but these laws must be effectively implemented, in order for women to benefit from them. This is a challenge especially considering the customs, traditions and social norms that hinder change on these issues. If societal consensus on these habits remains, these legal changes will not be effective.

4.2 The strategic framework for promoting women's rights

The National Sustainable Development Strategy: Egypt Vision 2030, ifunctions as a general and comprehensive framework for development in the country. It aims to achieve inclusive growth and build a just and unified society characterized by equality in economic, social and political rights and opportunities and with the highest degree of societal integration, while supporting various groups within society and achieving protection for the most vulnerable. The strategy considers the issue of

gender equality and women's empowerment a crosscutting issue that intersects with its other themes, which are related to economic development, education, health, social justice and others. In line with Egypt Vision 2030 and coinciding with the designated year of Egyptian Women in 2017, Egypt has adopted the National Strategy for the Empowerment of Egyptian Women 2030, which focuses on highlighting the role of women as a key driver in achieving sustainable development, in a country that guarantees their protection and economic, social and political opportunities in such a way that enables them to advance their capabilities. The strategy was prepared using a participatory approach that included both decision makers and citizens, with more than 100,000 people participating in the process.2

The National Strategy for the Empowerment of Egyptian Women 2030 includes four main pillars, all of which intersect with the issues of cultural promotion and awareness-raising. The first pillar concerns women's political empowerment, their roles in decision-making and leadership with the aim of stimulating women's political participation in all its forms, including legislative representation at the national and local levels, preventing discrimination against women in leadership positions in executive and judicial institutions, and preparing women to succeed in these roles. The second pillar focuses on economic empowerment; it aims to develop women's capabilities to widen their professional opportunities, to increase their participation in the labour force, and to achieve equal opportunities in terms of employing women in all sectors; including the private sector, entrepreneurship, and key positions at pub-

lic bodies and private companies. The third pillar of the national strategy concerns the social empowerment of women which aims to create opportunities for greater social participation by women, to expand their abilities to make choices, and to prevent practices that harm them or perpetuate discrimination against them, whether in the public sphere or within the family. The fourth and final pillar is protection, which aims to eliminate all forms of violence against women and any negative phenomena that threaten their life, safety, dignity, or prevent them from effective participation in all fields. This pillar also seeks to protect women from environmental hazards that may negatively affect them in economic and social terms.

In addition, the Government Action Programme outlines seven principles that seek to reduce gender disparities within the framework of the National Sustainable Development Strategy and the National Strategy for the Empowerment of Egyptian Women 2030. These principles are; equality before the law; political rights; educational rights - including equal educational opportunities and compulsory education laws; labour rights - including the right to hold public office and to equal pay; maternity protection - including the right to family planning, prohibition of Female Genital Mutilation (FGM) and child marriage, and laws regulating abortion; the amendment of rules to allow mothers and fathers equal rights to transmit their Egyptian citizenship; development of family arrangements - including consent to marriage, the right to sign upon marriage, enhanced custody rights for mothers, and an increase in the age of custody for sons and daughters.

Figure 4.1 Pillars of the National Strategy for the Empowerment of Egyptian Women 2030

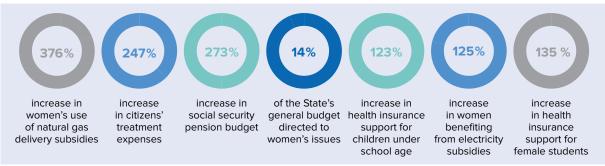


The third annual plan for sustainable development for 2020/2021, as part of the medium-term sustainable development plan for the period 2018/2019-2021/2022, emphasized the activation of women's participation in the labour market, particularly in small and micro businesses which generate income for female breadwinners, especially in rural areas. It also reiterated focus on women's health.³

It should be noted that Egypt's implementation of programme and performance-based budgeting ensures that budgets are gender-responsive, and they aim to achieve equal opportunities for both sexes to benefit from programmes financed by the State's budget. A report published by the Ministry of Planning and Economic Development on the main features of the gender-responsive budget indicated that 14 percent of the general budget during the period from 2015/2016 to 2019/2020 directly addressed women's issues, as shown in Figure 4.2. The report indicated a growth in

cash support directed to women amounting to EGP 65.5 billion during the period 2015/2016 to 2019/2020 compared to the period from 2010/2011 to 2014/2015. During that same period, there was also a 204 percent increase in the number of families benefiting from cash support programmes to reach 3.8 million households in 2019/2020, where the majority of beneficiaries were women. The report also indicated that 830,000 female breadwinners were beneficiaries of health insurance. bringing the financial allocations to EGP 663 million during the period from 2015/2016 to 2019/2020, in addition to EGP 12 billion allocated for the medical treatment of women at public expense.4 It should also be noted that the first gender-responsive plan includes priority projects and performance indicators related to gender issues. The plan also directs all government agencies to integrate these issues into their annual plans, starting with the sustainable development plan for the fiscal year 2021/2022.

Figure 4.2 Main features of the gender-responsive budget, 2015/2016 to 2019/2020



Source: World Economic Forum (multiple years). Global Gender Gap Report.

Given that women's issues are intersectional in nature, it was necessary that an institutional entity coordinate these issues and act as the primary focal point. This pivotal role is played by the National Council for Women, which was established in 2000 by decree. Law No. 30 of 2018 was passed to reorganize the Council, replacing the decree. The Council enjoys strong authority as a result of its direct reporting to the President. It is composed of 29 public figures, including representatives of persons with disabilities (PWDs), young people and rural women.

The role of the National Council for Women is to propose general policies that advance women's affairs and enable them to perform their role in society, to integrate their efforts in comprehensive development programmes, to develop a national plan to advance women issues and tackle their problems, to monitor and evaluate public policies relevant to the area, and to present suggestions and observations to the competent authorities in this regard. The Council also provides expert commentary on draft laws and legal decisions related to women's issues, recommends new laws and legal decisions that are necessary to improve women's conditions, provides an

opinion on all agreements related to women's issues and represents them in international forums and to organizations concerned with their affairs.

The National Council for Women has played a pivotal role in formulating policies and strategies to empower women politically, economically, and socially. It was the main driver behind the issuance of the National Strategy for the Empowerment of Egyptian Women 2030, and has also played a key role in the development of qualified women who have since assumed leadership positions within state institutions. In addition, the Council works on encouraging partnerships and strengthening the role of civil society and localities to contribute to the advancement of women in rural and urban areas, supporting their participation in public decision-making, and preparing them to participate in various councils, unions, and political parties. The Council also seeks to expand capacity-building at the central and local levels, leads the mission of raising awareness of women's issues, and ensures the effective coordination between different agencies, both governmental and non-governmental, to enhance the role of women in society.

Box 4.1 Egyptian women's observatory: A tool to enhance monitoring and evaluation of women's policies

- In 2017, the National Council established the Egyptian Women's Observatory as a mechanism to follow up on the implementation of goals related to the status of women during the period 2017-2030. The Observatory represents one of the main tools that the Council relies on in monitoring indicators of the National Strategy for the Empowerment of Egyptian Women 2030, which reflects the extent to which its goals are permanently achieved, including enhancement of the process of its follow-up and evaluation, and the effective implementation of its objectives.
- The Observatory carries out its tasks by compiling the indicators' values and displaying them on its website, preparing a set of periodic reports on the status of Egyptian women, gender-based gaps, and listing and presenting laws related to women.
- Since its establishment, the Egyptian Women's Observatory has issued several reports that monitor the status of women's issues, such as monitoring policies and programmes that respond to women's needs during the Covid-19 pandemic, and reports related to monitoring the implementation of the role of various bodies for the objectives of the National Strategy for the Empowerment of Egyptian Women 2030, in addition to a set of reports that address specific issues such as health, information technology, economic issues, leadership positions, marriage and divorce.

Source: The National Council for Women.

Box 4.2 Efforts to mainstream a gender perspective in Egypt: equal opportunity units in ministries

- Within the framework of its work since the 2000s, the National Council for Women has drawn
 up plans to mainstream a gender perspective in Egypt through national plans, and this effort has
 been culminated in the National Strategy for the Empowerment of Egyptian Women 2030.
- The Equal Opportunities Units in the ministries are one of the important mechanisms that aim to
 mainstream a gender perspective. It is considered a national mechanism established in various
 government agencies with the aim of consolidating the principle of gender equality and equal
 opportunities in all institutions, in order to improve the conditions of Egyptian women in a way
 that supports their access to leadership positions and narrows the gender gap.
- The units work to provide statistical data on the situation of women in leadership positions, provide their share of benefit from the projects implemented by the ministries and their affiliated agencies, integrate the principle of gender equality and equal opportunities in the stages of preparation, planning, monitoring and evaluation of national strategies and plans, prepare studies and research in the field of women's empowerment and participate in raising awareness on the concepts of gender equality and the implementation of gender responsive budgets.
- 31 Equal Opportunity Units have been established at the level of ministries.

Source: The National Council for Women.

4.3 Empowering Egyptian women

The empowerment of Egyptian women is the cornerstone of achieving the comprehensive and balanced development that Egypt is working towards. In recent years, the issue of women's empowerment has received great attention at various levels. According to the Global Gender Gap Report for 2021, Egypt ranks fourth out of 19 countries in the Middle East and North Africa group with a total score of 0.639, ahead of Jordan, Lebanon, Turkey, Algeria, Bahrain, Qatar, Kuwait, Morocco, Oman, Mauritania, Saudi Arabia, Iran, Syria, Iraq and Yemen. This ranking is the highest place that Egypt has obtained during the past 10 years, up from eighth place in 2020 and 2019, ninth in 2018, tenth in 2017 and 2016, and 13th in 2010.5 The metric demonstrates that Egypt has significantly improved on these indicators compared to other countries in the Middle East and North Africa.

The following section reviews the political, economic and social dimensions of Egyptian women's empowerment, and uses the available data to outline the efforts made by Egypt on this issue, as well as the challenges these efforts face.

4.3.1 Empowerment and political decision -making positions

The political empowerment of women is considered one of the basic requirements for strengthening democracy. Enhancing the participation of women in decision-making improves policies directed not only to women, but to all parts of society, and serves to promote equality and equal opportunities. In Egypt's previous 2012 Constitution, women's rights were severely marginalized and undermined, resulting in a decline in their political contribution and role in society's decision-making processes. This Constitution did not explicitly guarantee a quota for women in elected bodies, and as a result, the number of women in parliament in 2012 was low (at just 2 percent) compared to 12.7 percent in 2010 when a quota system was applied.

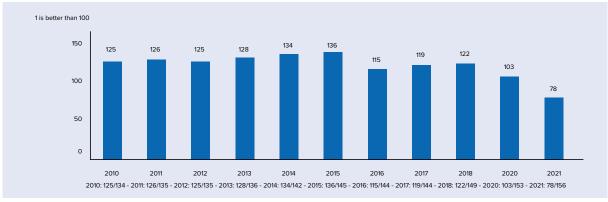
The subsequent 2014 Constitution restores women's rights and confirms their importance and centrality within society. The Constitution explicitly stipulates equality between men and women in civil, political, economic and social rights. It guarantees women the right to assume public and senior management positions and to be appointed to judicial authorities and bodies. It also guarantees adequate

representation for women in representative bodies: a quarter of the seats on local councils must be held by women, at least a quarter of the seats in the House of Representatives, and at least 10 percent of the total seats in the Senate. In 2020, when Senate elections were held, President Abdel Fattah El-Sisi appointed women to 20 percent of the one third of seats he is entitled to appoint. There were 20 appointed female senators in total, including for the first time a woman deputy speaker of the Senate. In the 2020 elections for the House of Representatives, the number of women to secure seats was 162, or 28 percent of the total. This was an increase over the numbers from the previous parliamentary session, when women made up 25 percent of the body. In total, 14 percent of Senate members are women, as are 25 percent of cabinet ministers, 27 percent of deputy ministers, and 31 percent of deputy governors.

The political empowerment theme of the National Strategy for the Empowerment of Egyptian Women 2030 is based on political participation, increasing women's participation in elections, achieving gender balance in parliament, and non-discrimination in participation in decision-making through appointment to and promotion within judicial bodies, executive authorities, and other public entities.

Figure 4.3 reflects the progress made on the political empowerment of women in Egypt, outlining Egypt's increasing ratings on the Political Empowerment Subindex of the Global Gender Gap Report. The status of women's political empowerment in Egypt has improved in recent years starting from 2016, despite the relatively low ratings in 2017 and 2018, and its high score in 2021 demonstrates the effectiveness of efforts made on this issue. In 2021, Egypt's ranking reached 78 out of 156 countries, the best ranking the country has achieved over the past 10 years.

Figure 4.3 Egypt's ranking on the Political Empowerment Subindex of the Global Gender Gap Report, 2010-2021



Source: World Economic Forum (multiple years). Global Gender Gap Report.

Table 4.1 shows the rankings of selected middle-income countries on the Political Empowerment Subindex in 2021, including countries

that precede Egypt on the Human Development Index.⁶

| Table 4.1 |
|--|
| Ranking of Egypt and selected countries in the |
| Political Empowerment Subindex, Global Gender |
| Gap Report 2021 |

| Country | Rank (out of 156) | Country | Rank (out of 156) |
|-----------------|----------------------|-----------|-------------------|
| South Africa | 14 | Kenya | 79 |
| Bolivia | 34 | Indonesia | 92 |
| India | 51 | Pakistan | 98 |
| Tunisia | 69 | Morocco | 113 |
| Egypt | 78 | Jordan | 144 |

Source: World Economic Forum (2021). Global Gender Gap Report.

Despite this significant progress, Egypt continues to work towards improving empowerment mechanisms, especially regarding the appointment of women to senior and leadership positions, where there is still a large gender gap. Table 4.2 illustrates this gap, showing that women make up about 10.5 percent of positions related to legislation and senior officials, about 6 percent of directors of state institutions, and about 25.5 percent of general managers.

| Table 4.2 | | | | | | | | | | |
|--|--------|---------|--------|--|--|--|--|--|--|--|
| Gender breakdown of senior managers and public officials, 2017 | | | | | | | | | | |
| Positions | Males | Females | Total | | | | | | | |
| Legislators and senior officials | 128 | 15 | 143 | | | | | | | |
| Directors of state institutions | 28,272 | 1,818 | 30,090 | | | | | | | |
| General managers | 354 | 121 | 475 | | | | | | | |
| Total | 28,754 | 1,954 | 30,708 | | | | | | | |

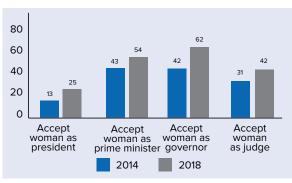
Source: Central Agency for Public Mobilization and Statistics (2019). The national statistical report to follow up on the indicators of Sustainable Development Goals 2030 in Egypt.

Many efforts are being made on this issue; on judicial bodies, Egypt has put in place a number of mechanisms, including setting criteria for selecting candidates for judicial positions that avoid discrimination against women and prioritize competence. Women are now beginning to be appointed in all bodies and levels of judicial institutions.

These efforts are clearly reflected in presidential directives to the Ministry of Justice regarding the appointment of women to the State Council and the Public Prosecution, in line with constitutional provisions that guarantee equality between citizens. This is evident particularly in Article 11, which stipulates that the State guarantees women the right to be appointed to judicial bodies and authorities, and this confirms the eligibility of Egyptian women to hold diverse positions. In terms of leadership positions within executive bodies and enhancing their performance, there has been an increase in the number of women occupying the positions of minister, deputy minister, assistant minister, governor, and deputy governor, as well as leadership positions at the local level such as village chief, district chief, and city chief. This has been achieved through the development of integrated programmes for young female leaders that prepare them to assume these positions and train them to carry out their duties. Work systems have also been put in place to ensure the representation and participation of women in the process of planning and drafting policies and budgets at the national, local and sectoral levels.

The degree of women's political empowerment is usually related to the citizens' awareness and acceptance of having women in decision-making positions. Figure 4.4 shows the results of a survey conducted by the Egyptian Centre for Public Opinion Research (Baseera), on Egyptians' perceptions of women's appointment to leadership positions. The results showed a noticeable improvement in public awareness of the role of women. This improvement provides an enabling environment for work on increasing the percentage of women occupying leadership positions. Figure 4.5 present some numbers highlighting efforts on political empowerment of women in recent years, including representation in parliament, local administration, judicial bodies, women's participation in elections, and the share of female ministers and deputy ministers, among others.

Figure 4.4 Acceptance of women holding political leadership positions, 2014-2018 (%)



Source: National Council for Women et al. (2019)

Continuing these necessary efforts, which require changing social norms, clearly takes a long time and requires continuity and coordination between the various authorities and awareness of the importance of women's participation and empowerment in terms of its benefit for all other groups.

Table 4.3 shows the distribution of women in leadership positions in local administration, broken down by governorate. The table shows that the highest rate of women's representation in public leadership positions is in Alexandria, at 56 percent, followed by Assiut, at 50 percent, by Giza at 41 percent and then Menoufia and Qalyubia at 38 percent each. Six governorates in total lack any women in leadership positions: Kafr El-Sheikh, Beheira, Ismailia, Aswan, Matrouh, and South Sinai. These figures represent a good basis for the National Council for Women and other insti-

tutions working on this issue to advance on evidence-based policies and programmes, aimed at increasing women's representation in all governorates and reducing geographical disparities. The causes of these disparities should be researched and they can then be targeted with interventions designed around their particular social and economic contexts.

| | Table 4.3 | | | | | | | | |
|--------------------|---|----------------------|---|--|--|--|--|--|--|
| Share of wor | Share of women in public leadership positions, by governorate (%) | | | | | | | | |
| Governorate | | Governorate | Share of women in public leadership positions | | | | | | |
| Cairo | 33 | Beni Suef | 8 | | | | | | |
| Alexandria | 56 | Fayoum | 13 | | | | | | |
| Port Said | 33 | Minya | 35 | | | | | | |
| Suez | 20 | Assiut | 50 | | | | | | |
| Damietta | 36 | Sohag | 17 | | | | | | |
| Dakahlia | 15 | Qena | 10 | | | | | | |
| Sharqia | 21 | Aswan | 0 | | | | | | |
| Qalyubia | 38 | Luxor | 13 | | | | | | |
| Kafr El- Sheikh | 0 | Red Sea | 19 | | | | | | |
| Gharbiya | 16 | Al-Wadi Al- Jadid | 13 | | | | | | |
| Menoufia | 38 | Matrouh | 0 | | | | | | |
| Beheira | 0 | North Sinai | 14 | | | | | | |
| Ismailia | 0 | South Sinai | 0 | | | | | | |
| Giza | 41 | | | | | | | | |
| National a | average | 249 | % | | | | | | |

Source: National Council for Women (2018). Follow-up report on the role of ministries, universities and various agencies in implementing the National Strategy for the Empowerment of Egyptian Women 2030

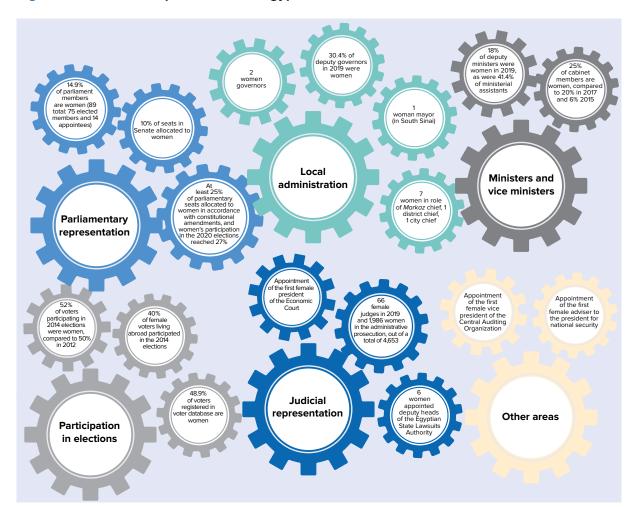


Figure 4.5 Political empowerment of Egyptian women in numbers

4.3.2 Economic empowerment

The sustainability of economic growth depends on its inclusive nature, meaning the participation of all members of society, especially women, in the growth process. There is no doubt that increasing women's participation in the labour market, providing them with opportunities, while empowering them economically, will contribute to achieving higher rates of economic growth, as confirmed by many reports produced by international organizations. Policy makers must therefore formulate policies that help empower women through access to quality education, health services, and easy access to public services.

The economic empowerment pillar of the National Strategy for the Empowerment of Egyptian Women 2030 aims to fundamentally address the factors affecting womens' economic empowerment by developing their capabilities to widen their professional oppor-

tunities, increasing their participation in the labour force, and working towards achieving equal opportunities for women in all sectors, including the private sector and in entrepreneurship. The strategy identifies several mechanisms for women's economic empowerment. These mechanisms include developing investment policies and management and financing systems that incentivizes the private sector to commit to an appropriate representation of women on corporate boards; implementing one-stop-shop systems for female investors; expanding experimental efforts to establish economic cooperatives directed at women; providing financial services for initiatives to encourage savings, group lending for women, and the development of banking and non-banking financial services directed at women, as well as increasing women's awareness of these options, including loans to small businesses, via different forms of media; and developing public procurement and supply

policies to ensure women-owned businesses receive a fair share of the business.

Much effort has been made to promote the economic empowerment of women, and such efforts have had a positive impact. For example, Egypt is the first Arab country to apply the Gender Equality Seal Certification Programme in private and public institutions. This programme provides guidance to Egyptian companies on how to address the challenges facing women, such as access to work, gender wage gap, sexual harassment, work-life balance, and access to leadership positions. Around 10 private companies have been evaluated for certification and one government agency, the Micro, Small and Medium Enterprises Development Agency (MSMEDA), was awarded the seal in 2019.7

In addition, Egypt has launched the Closing the Gender Gap Accelerator initiative in cooperation with the World Economic Forum, the first country in Africa or the Middle East to do so. This initiative is a model for cooperation between the public and private sectors to enhance their efforts in bridging the gender gap in various fields. It works to support leaders within the business community and the public sector to develop innovative paths to achieve gender parity, enhance diversity and inclusion, and improve the ability of individuals and families to develop their living conditions through economic mobility, by achieving four main goals. These goals are to prepare women for the labour market in the wake of the COVID-19 pandemic, to close the gender wage

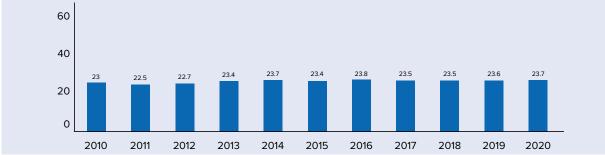
gaps between and within sectors, to empower women to participate in the workforce, and to boost the number of women in managerial and leadership positions. Four major private companies and around 100 smaller firms are participating in the accelerator initiative, in addition to experts from civil society.⁸

Regarding decisions and legislation supporting the economic empowerment of women, a number of ministerial decrees have been issued to boost women's economic empowerment. These have covered the right of women to work at night at their request, under the principle of equal opportunity, gender equality, non-discrimination at work and guaranteeing the right to health and social care. These decrees have also covered necessary measures and services related to work, such as safe transport, occupational safety, and the rights of working mothers.

Women and the labour market

In 2020, the World Bank estimated that women make up 23.7 percent of the Egyptian labour force, up from 23.5 percent in both 2017 and 2018 and from 23.6 percent in 2019. As Figure 4.6 shows, the lowest participation rate was in 2011, at 22.5 percent, and the highest was in 2016, at 23.8 percent. There has been slight improvement in the rate of women's participation in the labour market, which indicates that the policies put in place to empower women have begun to bear fruit, but further efforts are still needed to provide the right environment and opportunities for women.



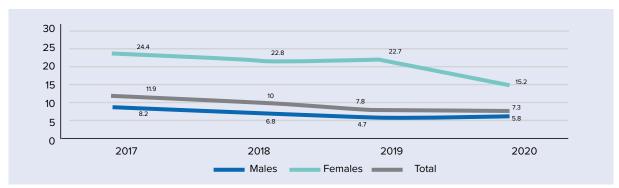


Source: World Bank database.

Figure 4.7 shows the significant increase in women's unemployment compared to men, although the difference decreased during the period from the third quarter of 2019 to the third quarter of 2020. Overall unemployment rates witnessed a successive decline from 11.9 percent in 2017 to 7.3 percent in 2020.

Women's unemployment followed the same trend, decreasing from 24.4 percent in 2017 to 15.2 percent in 2020. However, men's unemployment decreased from 8.2 percent in 2017 to 4.7 percent in 2019, but rose to 5.8 percent in 2020.

Figure 4.7 Unemployment rates by gender (measured in third quarter of each year) (%)

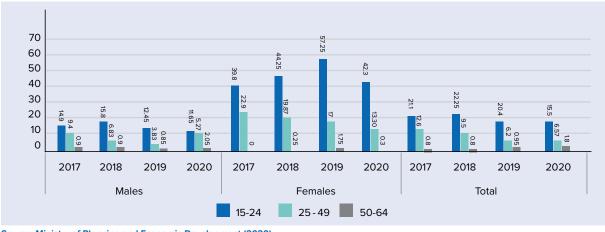


Source: Ministry of Planning and Economic Development (2020).

Looking at Figure 4.8, which shows unemployment rates according to age group, it appears that, in general, the highest unemployment rates are among Egyptians aged 15 to 24, for both genders. This may reflect the difficulty of moving from school to work for newcomers to the labour market. Also notable is that the

increase in men's unemployment rates in the third quarter of 2020 compared to the same quarter of 2019 (Figure 4.7) is mainly driven by an increase in unemployment among men in the age groups 25 to 49 and 50 to 64, while men aged 15 to 24 saw a decrease in unemployment.

Figure 4.8 Unemployment rates by age groups and gender (measured in third quarter of each year) (%)

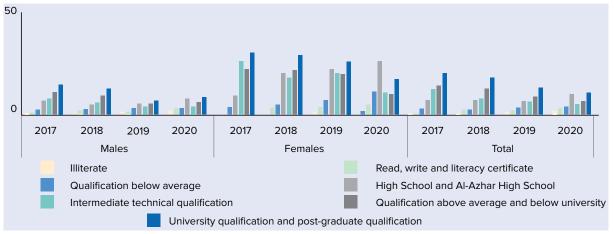


Source: Ministry of Planning and Economic Development (2020).

Figure 4.9 shows a decrease in overall unemployment rates in the third quarter of 2020 compared to the same quarter of 2019, attributable to the decrease in unemployment rates among workers with intermediate technical skills, first-tier technical skills, undergraduate

and postgraduate qualifications. This is mainly driven by the decrease in women's unemployment rates at these educational levels, while men's unemployment rates increased at all levels of education between the third quarter of 2019 and the third quarter of 2020.¹⁰

Figure 4.9 Unemployment rates by educational status and gender (measured in third quarter of each year) (%)



Source: Ministry of Planning and Economic Development (2020).

Table 4.4 shows the 2019 unemployment rates by governorate. The Red Sea governorate recorded the highest unemployment rate among women, at 52.5 percent, followed by North Sinai at 48.8 percent, Luxor at 43.5 percent, Matrouh at 40.7 percent and

Damietta at 39.3 percent.¹¹ Hence, there is a need to develop plans that target women and enhance their employment opportunities in these governorates, especially those in Upper Egypt.

| | Table 4.4 | | | | | | | | | | | |
|----------------|--|---------|-------|----------------------|---------|---------|-------|--|--|--|--|--|
| | Unemployment rate (15 years and over) by gender and governorates, 2019 (%) | | | | | | | | | | | |
| Governorate | Males | Females | Total | Governorate | Males | Females | Total | | | | | |
| Cairo | 7.9 | 25.6 | 11.4 | Beni Suef | 1.6 | 16.4 | 5.2 | | | | | |
| Alexandria | 7.8 | 24.2 | 10.9 | Fayoum | 2.7 | 7.6 | 3.5 | | | | | |
| Port Said | 8.8 | 25.7 | 12.7 | Minya | 2 | 19.2 | 4.6 | | | | | |
| Suez | 11.8 | 27.7 | 15 | Assiut | 3.4 | 25 | 5.8 | | | | | |
| Damietta | 16.5 | 39.3 | 21.1 | Sohag | 2.8 | 25.1 | 5.1 | | | | | |
| Dakahlia | 3 | 19 | 5.5 | Qena | 3.2 | 21.9 | 4.8 | | | | | |
| Sharqia | 4.1 | 34.1 | 10.2 | Aswan | 7.4 | 23 | 10.5 | | | | | |
| Qalyubia | 6.1 | 19.8 | 8.9 | Luxor | 1.6 | 43.5 | 5.5 | | | | | |
| Kafr El-Sheikh | 4 | 13.5 | 6.4 | Red Sea | 7.7 | 52.5 | 14.8 | | | | | |
| Gharbiya | 3.9 | 14.6 | 6.5 | Al-Wadi Al- Jadid | 0.5 | 24.3 | 7.3 | | | | | |
| Menoufia | 3.8 | 9.6 | 5.2 | Matrouh | 4.6 | 40.7 | 8.1 | | | | | |
| Beheira | 4.5 | 19.8 | 7 | North Sinai | 6.6 | 48.8 | 15.6 | | | | | |
| Ismailia | 3.5 | 25.8 | 8.7 | South Sinai | 0 | 0 | 0 | | | | | |
| Giza | 5.3 | 24.1 | 7.9 | | | | | | | | | |
| National rate | | Males | | | Females | | | | | | | |
| | | 4.8 | | | 22.7 | | 7.8 | | | | | |

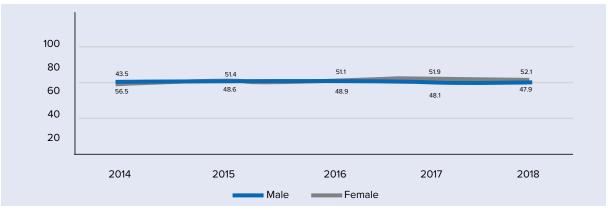
Source: Central Agency for Public Mobilization and Statistics (2020), Labour Chapter, Yearbook.

Despite the clear improvement in unemployment rates among women, they remain high compared to the rates among men, and the overall share of women's participation in the labour force is still low. This is despite the improvement in education enrolment rates in pre-university education and graduation rates in higher education. As Figure 4.10 shows, women outnumber men among graduates of higher education. The percentage of female graduates was 52.1 percent in 2018, up from 43.5 percent in 2014. These rates do not correspond to the labour market rates shown in Figure 4.6, which indicates a decline in the rates of female participation.

Women also made up a higher proportion of students enrolled in postgraduate studies in 2017/2018, as shown in Figure 4.11. Among students of diplomas and masters programs,

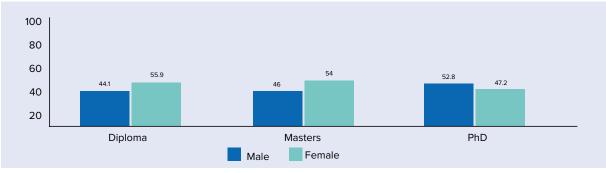
55.9 percent and 54.1 percent are women, respectively. At the doctoral level, men make up 52.8 percent of students and women 47.2 percent. This discrepancy may be due to a number of factors, the most important of which are cultural norms. A study prepared by the National Council for Women concluded that the low participation of women in the labour market, despite their high rates of education, is due to cultural legacies and the role that women play in supporting their families. On the demand side, the study indicated that the low rate of women's participation in the labour market is due to the lack of family-friendly employment opportunities available to women, especially with the shrinking of the public sector and the unwillingness of the private sector to employ women and invest in building their capabilities, given the high cost.13

Figure 4.10 Gender breakdown of higher education graduates, 2014-2018 (%)



Source: Central Agency for Public Mobilization and Statistics (2018), Graduates of Higher Education and Scientific Degrees.

Figure 4.11 Gender breakdown of students enrolled in graduate studies at universities and institutes, 2017/2018 (%)



Source: Central Agency for Public Mobilization and Statistics (2018), Graduates of Higher Education and Scientific Degrees.

Rural women contribute significantly to the agricultural sector, which is one of the most important economic sectors in the country. In Egypt, the concept of rural women encompass women who live in rural and desert environments, which includes about 4,625 villages and their dependencies. These women make up an estimated 27.8 percent of the population. Statistics from 2017 indicate that 53.8 percent of rural women are employed in the agricultural sector, forestry, logging, or fishing. Women also participate in most agricultural tasks and stages of agricultural production. The unemployment rate among rural women was 18.8 percent in 2017, compared to 7.1 percent among men.¹⁴

Egypt has implemented a national development programme that has benefited nearly 18,000 women, which includes providing soft loans to rural women through the Local Development Fund, and providing training and technical assistance to support them in micro and small-sized enterprises and handicrafts.¹⁵

A survey carried out by polling firm Baseera in 2018, in cooperation with the National Council for Women and the World Bank, looked at the living conditions and opportunities for rural women. Based on a sample of 1,054 rural women over 15 years old, it showed that 26 percent of rural women had not attended school, around 39 percent had attained an educational level less than the vocational and technical training, while 28 percent had attained vocational or technical training or higher and 6 percent attained a university degree. Of the women surveyed who were not higher education graduates, about 33 percent had not gone on to higher education due to marriage, 27 percent due to financial circumstances, 11 percent did not want to, and 9 percent did not do so because of customs and traditions.16 This survey also showed, as illustrated in Figure 4.12, that 46 percent of women believe that recruiters prefer to hire men, while only 10 percent believe that recruiters prefer to hire women.

Prefer to hire men Prefer to hire women No gender preferences I do not know

Figure 4.12 Rural women's perception of recruiters' gender preferences (%)

Source: National Council for Women et.al. (2018).

Women's participation in different economic sectors

The percentage of women on company boards is one of the most important indicators of the extent to which women are empowered to lead and be involved in decision-making. In 2018, the share of women on the boards of directors of firms in the banking sector was 11.4 percent; for companies listed on the stock market it was 10.2 percent and

for public companies, 8.3 percent. Among public companies, the pharmaceutical sector has the highest representation of women, at 22 percent of board members.¹⁷

Table 4.5 shows women's participation in the public administration sector in 2019. The share of female employees in the public administration sector and in public companies appears low, at 12.4 percent in 2018. This figure rose slightly to 13.3 percent in 2019. Among sec-

tors, health, social and religious services sector had the largest participation of women, at 34.2 percent, followed by the finance and economy sector at 30.2 percent, and agriculture, public works and water resources sector at 22.7 percent. The housing and construction sectors saw the lowest rates of female participation, at just 6.7 percent. It should be noted that the Financial Supervisory Authority has obligated companies listed on the Egyptian stock exchange to have at least one female member on their boards of directors, according to decrees number 123 and 124 of 2019.¹⁸

With regard to government bodies, Table 4.7 indicates that the number of female employees had reached 25.4 percent in 2016/2017, up from 20.1 percent in 2015/2016. One of the possible reasons for this rise is that women prefer to work in the governmental sector due to its stability and favourable environment. There are also more opportunities for leadership positions and advancement compared to the private sector, as the working conditions in the private sector usually do not meet the requirements for women related to

job security and working hours.¹⁹ A study by the National Council for Women indicates that working women in Egypt suffer from many challenges, including low wages and limited opportunities for advancement.²⁰

It should be noted that the Civil Service Law (Law No. 81 of 2016) enhances women's rights at work, guaranteeing them the right to apply for public positions in units of the State's administrative apparatus according to merit and without discrimination. It also gives women working in the civil service the right to promotion on the basis of seniority and performance and guarantees women the right to apply for leadership and supervisory positions. In addition, the law also guarantees women the right to apply for part-time work for three days a week at 65 percent pay. The law also offers sick and emergency leave, four months maternity leave, childcare leave, a leave to accompany a spouse or a patient, and to take leave on test days (for female employees enrolled in academic programmes) and in some cases to reduce the number of daily working hours.²¹

| Table 4.5 | | | | | | | | | | |
|--|----------|------------|------------|----------|------------|---------|--|--|--|--|
| Civilian workers in the public sector and the public business sector according to economic sector and gender (%) | | | | | | | | | | |
| | e (| 2018 | and gender | (70) | 2019 | | | | | |
| Sectors | Male (%) | Female (%) | Total | Male (%) | Female (%) | Total | | | | |
| Agriculture, public works and water resources | 73.4 | 26.6 | 17,321 | 77.3 | 22.7 | 22,412 | | | | |
| Industry, petroleum and mineral resources | 89.3 | 10.7 | 201,298 | 88.7 | 11.3 | 183,775 | | | | |
| Electricity | 87.9 | 12.1 | 12,990 | 87.3 | 12.7 | 127,420 | | | | |
| Transportation | 92.0 | 8.0 | 50,480 | 92.0 | 8.0 | 48,711 | | | | |
| Supply and internal trade | 82.5 | 17.5 | 34,148 | 82.5 | 17.5 | 30,367 | | | | |
| Finance and economy | 75.2 | 24.8 | 62,666 | 69.8 | 30.2 | 70,063 | | | | |
| Housing and Construction | 93.8 | 6.2 | 222,091 | 93.3 | 6.7 | 212,163 | | | | |
| Health, social and religious services | 64.6 | 35.4 | 26,893 | 65.8 | 34.2 | 24,061 | | | | |
| Culture and media | 83.1 | 16.9 | 1,968 | 83.0 | 17.0 | 1,901 | | | | |
| Tourism and aviation | 84.0 | 16.0 | 47,465 | 84.1 | 15.9 | 45,746 | | | | |
| Defense, security and justice | 89.5 | 10.5 | 24,498 | 89.6 | 10.4 | 24,579 | | | | |
| Total | 87.6 | 12.4 | 818,788 | 86.7 | 13.3 | 791,198 | | | | |

Source: Central Agency for Public Mobilization and Statistics (2020), Labour Chapter, Yearbook.

Tables 4.6 and 4.7 show that, in government bodies, women make up more of the workforce in urban areas, at 41.8 percent, than in rural areas, at 28.3 percent.²² This may reflect the importance of working in the government sector for women, as it is more suitable for their circumstances than the private sector in terms of working hours and the application of regulations and laws. However, it is clear that rural areas see a major discrepancy between genders, and this may be due to the nature of work in the countryside for women, which is dominated by work related to agriculture and other activities. In the pri-

vate sector, the data shows the low participation rate of women; 14.8 percent for women inside establishments, and 13.3 percent women outside establishments, These low rates of participation indicate that the private sector should deploy more efforts to understand the unique challenges that women face in terms of working environment, including whether their regulations and rules are commensurate with women's conditions, the relevant laws, and the cultural norms that dominate society, and are then reflected in the idea of women occupying jobs in the private sector.

| | Table 4.6 | | | | | | | | | | |
|---|-----------|--------|---------|-----------------------|------------------------|------------|-------|-------|--|--|--|
| Percentage of employed people (15 years and over) in rural and urban areas, by sector and gender, 2018 (%) | | | | | | | | | | | |
| Sector (%) | | | | | | | | | | | |
| Location | Gender | 5.1.0 | | Priv | ate | | 0.11 | Total | | | |
| | | Public | General | Inside establishments | Outside establishments | Investment | Other | (%) | | | |
| Urban | Males | 58.2 | 85.7 | 84.9 | 93.6 | 83.2 | 68.3 | 81.2 | | | |
| . | Females | 41.8 | 14.3 | 15.1 | 6.4 | 16.8 | 31.7 | 18.8 | | | |
| Rural | Males | 70.7 | 93.9 | 85.5 | 84.3 | 90.8 | 66 | 82.2 | | | |
| Kurui | Females | 28.3 | 6.1 | 14.5 | 15.7 | 9.2 | 34 | 17.8 | | | |
| Total | Males | 65 | 89.3 | 85.2 | 86.7 | 86.4 | 67.2 | 81.8 | | | |
| | Females | 35 | 10.7 | 14.8 | 13.3 | 13.6 | 32.8 | 18.2 | | | |

Source: The percentages were calculated according to the figures issued by the Central Agency for Public Mobilization and Statistics. (2019). Compiled Annual Bulletin of Manpower Research.

| Table 4.7 | | | | | | | | | |
|--|--------------------|-----------|-----------|--------------------|-----------|--|--|--|--|
| Employees in the government, by gender (%) | | | | | | | | | |
| F | iscal year 2015/20 | 16 | F | iscal year 2016/20 | 17 | | | | |
| Males (%) | Females (%) | Total | Males (%) | Females (%) | Total | | | | |
| 79.9% | 20.1% | 5,771,915 | 74.6% | 25.4% | 5,022,821 | | | | |

Source: Central Agency for Public Mobilization and Statistics (2019). Yearbook.

Women and microfinance

A large number of women are employed in Egypt's informal sector, including self-employment in small and micro-sized enterprises. It is worth noting that the Investment Law, (Law No. 72 of 2017), promotes equality in invest-

ment opportunities and therefore confirmed the right of women to access investment opportunities without discrimination. Law No. 152 of 2020 regarding the development of micro, small and medium-sized enterprises also provided incentives and tax and customs exemptions for these businesses, which has

greatly benefited women. It is clear that Egypt is making efforts to enhance the economic empowerment of women through the provision of microfinance. As Table 4.8 shows, the values of microfinance balances affiliated with the Financial Supervisory Authority, and the number of beneficiaries, grew in the second quarter of 2020 compared to the same quarter of the previous year. Women also held the largest share of microfinance balances, and the number of female beneficiaries at the end of the second quarter of 2020 stood at about 1.97 million, with financing balances of EGP 8.19 billion. This is up from about 1.93

million beneficiaries at the end of the second quarter of 2019, and a financing balance of EGP 6.82 billion.

Male beneficiaries, by contrast, amounted to about 1.1 million in the second quarter of 2020, with financing balances of EGP 9.03 billion, compared to about 1 million beneficiaries at the end of the second quarter of 2019, with a balance of EGP 6.97 billion.²³ Both men and women have seen large increases in financing, which reflects the level of support for small businesses, and a recognition of their role in promoting economic growth and reducing poverty.

| | Table 4.8 Microfinance activity according to gender of beneficiaries | | | | | | | | | | | |
|-------------|---|------------------------|-------------------------------|-------------------------|----------------|-------------------------------|----------------|-------|--|--|--|--|
| Beneficiary | End of the second quarter of 2019 End of second quarter of 2020 | | | | | | | | | | | |
| Туре | Number of Beneficiaries | Percen- tage (%) | Funding balances in EGP | Number of beneficiaries | Percentage (%) | Funding balances in EGP | Percentage (%) | | | | | |
| Males | 10,047,91 | 34.23 | 6,971,997,651 | 50.55 | 11,256,46 | 36.26 | 9,031,141,840 | 52.44 | | | | |
| Females | 19,302,44 | 65.77 | 6,821,427,419 | 49.45 | 19,790,17 | 63.74 | 8,191,046,696 | 47.56 | | | | |

Source: The Financial Supervisory Authority (2020), the report of the second quarter of 2020 on microfinance activity.

Box 4.3 Egyptian women's guide to entrepreneurship

• In the context of promoting women's economic empowerment and encouraging innovation and entrepreneurship, the National Council for Women, the Egyptian Centre for Economic Studies, and Canadian Aid have prepared the Egyptian Women's Entrepreneurship Guide, with the aim of promoting economic empowerment of Egyptian women. The guide was prepared in the colloquial language to facilitate the assimilation of the information available therein. The National Council for Women participated in the preparation of training courses on the guide in cooperation with the Centre.



- The guide aims to build the capacities of women who want to start establishing a project to help them generate a suitable income, in addition to helping women who already have a project and want to expand it, or who face problems in implementing it, by providing advice and directions through this guide.
- The guide is divided into four main parts, the first of which includes how to enter the world of business and the basic information that women need to enter it, and the second part includes an explanation of the project stages and the services related to each of them, and data on where to provide these services. The third part includes a detailed explanation of the steps for establishing the project, and the fourth part deals with an information bank that includes the names and means of communication of all the parties that women can deal with in the project stages.

Source: Micro, Small and Medium Enterprises Development Agency

Table 4.9 shows the funding provided by the Micro, Small and Medium Enterprises Development Agency to micro and small-sized enterprises. In contrast to the Financial Supervisory Authority, the largest proportion of funding from this agency went to male-led projects. The table shows that the lending rate has increased over the past few years compared to the years 2010, 2011 and 2012, and that 2017 witnessed the largest number

of micro and small-sized enterprises for women. The table also shows that micro enterprises are the most favoured by women, with 48 percent owned by women (compared to 27 percent for small enterprises). This may be due to the ease with which women can manage these projects in terms of repaying loans. Also, micro enterprises can be set up by those most in need, who cannot meet the commitments involved in a small business.

| | Table 4.9 | | | | | | | | | | | |
|---|-----------|-------------|---------|----------------------|----------|-------------|-------------------|----------|--|--|--|--|
| Financing of micro and small enterprises by the Micro, Small and Medium Enterprises Development Agency (MSMEDA) | | | | | | | | | | | | |
| Year | | Small p | rojects | | | Micro I | ending | | | | | |
| | Number o | of projects | | ements in million | Number o | of projects | Disburse EGP r | ments in | | | | |
| | Males | Females | Males | Females | Males | Females | Males | Females | | | | |
| 2010 | 6,787 | 2,573 | 477 | 129 | 72,168 | 83,588 | 298 | 211 | | | | |
| 2011 | 13,282 | 4,670 | 999 | 273 | 61,951 | 65,033 | 279 | 193 | | | | |
| 2012 | 13,485 | 4,272 | 1,260 | 259 | 79,122 | 69,094 | 400 | 231 | | | | |
| 2013 | 9,403 | 3,126 | 1,529 | 251 | 97,791 | 67,487 | 553 | 311 | | | | |
| 2014 | 12,530 | 3,516 | 1,739 | 372.3 | 86,711 | 75,560 | 570.8 | 347.8 | | | | |
| 2015 | 14,954 | 4,389 | 2,570 | 504.3 | 104,870 | 83,406 | 900.8 | 513.2 | | | | |
| 2016 | 12,215 | 4,841 | 1,743 | 484.6 | 96,807 | 90,814 | 947 | 590 | | | | |
| 2017 | 11,206 | 4,955 | 2,093 | 722 | 114,781 | 121,216 | 1,333.5 | 935 | | | | |
| 2018 | 12,077 | 4,467 | 1,702 | 647 | 120,192 | 114,339 | 1890 | 1,237 | | | | |

Source: Central Agency for Public Mobilization and Statistics (2019), Statistical Yearbook, Social Welfare Chapter.

According to a the labour force survey carried out by CAPMAS in the first quarter of 2020, the number of self-employed workers was 3.527 million, including 3.171 million men and 356,000 women. Furthermore, the number of people who work at a family business or project without pay was 1.594 million, of whom 660,000 were men and 934,000 women. ²⁴ These data indicate a significant increase in the number of women who are working without pay, which is usually the result of cultural norms and customs. More effort should be made to raise awareness of women's right to be paid for their work, even in family projects.

Women and financial inclusion

Egypt is a member of the international Alliance for Financial Inclusion through its central bank. The network seeks to encourage member countries to adopt financial inclusion policies with the goal of reducing poverty. Egypt has also adopted the Maya Declaration, which was issued in 2011 and is a general framework through which financial institutions set key goals for financial inclusion and integrate them into national policies. The Maya Declaration aims to contribute to the achievement of the SDGs, in particular the goal related to poverty reduction.

Financial inclusion for women is at the top of Egypt's priorities, whether in the Sustainable Development Strategy: Egypt Vision 2030, or in the National Strategy for the Empowerment of Egyptian Women 2030, which sets out the development of mechanisms to expand financial inclusion and women's access to various financial services. In the past few years, many efforts have been made to enhance financial inclusion for women, such as the signing of a memorandum of understanding between the Central Bank of Egypt and the National Council for Women on the promotion of financial inclusion. It aims to do so by raising savings rates and encouraging women's entrepreneurship by boosting their access to financial services, especially banking services. It also aims to increase financial awareness by spreading financial know-how among female school pupils and university students.²⁵ In addition, a digital savings and lending programme based on electronic wallets was launched. A media campaign dedicated to financial inclusion and increasing financial know-how and addressing harmful cultural norms was also carried out, benefiting about 119,170 women through 2019. Furthermore, the first phase of a training-of-trainers programme to raise awareness of financial inclusion was implemented, which benefited around 883 rural women nationwide.

| Table 4.10 | | | | | | | | | | |
|--|-------|------------|-------|---------|-------|---------|--|--|--|--|
| Egypt's progress on Global Financial Inclusion Index indicators (%) | | | | | | | | | | |
| Indicators | 20 | D11 | 20 |)14 | 2017 | | | | | |
| Percentage of individuals above 25 years who | Males | Females | Males | Females | Males | Females | | | | |
| have bank accounts | 13 | 7 | 19 | 9 | 39 | 27 | | | | |
| have accounts in financial institutions | 13 | 7 | 18 | 9 | 37 | 27 | | | | |
| used the internet to pay bills in the past year | - | - | - | - | 2 | 2 | | | | |
| used the Internet to pay bills or to purchase products online in the past year | - | - | 2 | 1 | 4 | 3 | | | | |
| saved in financial institutions | 1 | 1 | 4 | 4 | 9 | 4 | | | | |
| own debit cards | 8 | 3 | 13 | 6 | 29 | 21 | | | | |
| own credit cards | 2 | 1 | 3 | 1 | 4 | 3 | | | | |
| sent or received transfers from Egyptians abroad | - | - | 12 | 10 | 23 | 16 | | | | |
| have bank accounts via mobile phone | - | - | 2 | 0 | 3 | 1 | | | | |

Source: World Bank. Global Findex Database.

Despite the remarkable improvement in some of the indicators included in the Global Financial Inclusion Index shown in Table 4.10, the percentage of both men and women with

access to financial services is still low. There is also a clear gap between men and women in terms of these indicators, and although the percentage of women with bank accounts

increased from 9 percent in 2014 to 27 percent in 2017, this figure is still low compared to the figures for men, which increased from 19 percent in 2014 to 39 percent in 2017.

The table also shows the low number of people who use the Internet to pay bills, at just 2 percent for both genders, which may indicate poor financial literacy. The percentage of women with credit cards was also lower than that of men, going up from 1 percent in 2014 to 3 percent in 2017, compared to an increase from 3 percent to 4 percent among men. The figures for both genders, however, are low. The use of bank accounts via mobile phone was 2 percent for men in 2014 and 3 percent 2017, compared to an increase from 0 percent to 1 percent among women over the same period.

Consideration of the issue of women's financial inclusion in Egypt requires addressing both supply and demand. On the supply side, one of the main challenges is the weakness of financial products and services to meet financial needs. On the demand side, there is a need to enhance women's financial capabilities and improve financial knowledge and culture, in order to encourage women to

obtain and use financial products.²⁶ In general, there is a considerable challenge regarding the availability of data related to financial inclusion, but in 2018, the Central Bank of Egypt established a comprehensive database to collect and analyse data and information from the banking sector related to financial inclusion, in order to determine the real number of users of banking services.

In addition, in 2016, the Central Bank of Egypt prepared a supply-side gap analysis to measure financial inclusion, supplemented by a limited demand-side survey to verify the use of financial services. Figure 4.13 shows the use of financial services by type. As the figure shows, the gender gap in the use of financial services reaches half in some services, such as services related to borrowing, savings and insurance, which illustrates the need for more consistent policies aimed at enhancing women's financial inclusion.

A survey conducted by Baseera at the beginning of 2017 found that 71.4 percent of women were excluded from financial inclusion efforts for a variety of reasons, compared to 63.9 percent of men.

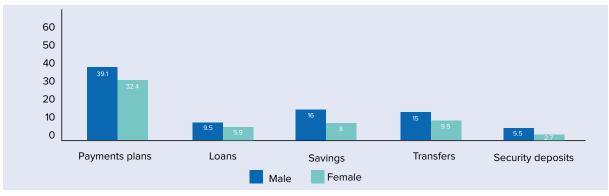


Figure 4.13 Gender breakdown of financial service use by type, 2016

Source: AFI, Central Bank of Egypt and bridging the gap (2019). Integrating gender and women's financial inclusion into the Central Bank Of Egypt's (CBE) Framework: Case study.

In addition, the 2018 survey of rural women carried out by Baseera, in cooperation with the National Council for Women and the World Bank, regarding the living conditions and opportunities for rural women, indicated

that about 20 percent of the women surveyed had bank branches in their villages, while 68 percent had branches of Egypt Post, the governmental agency responsible for the postal service and a provider of financial services. According to Figure 4.14, the largest number of respondents, or 35 percent, said they preferred to keep their money with Egypt Post, followed by banks at 29 percent. These figures, though somewhat low, are a positive

indicator of women's awareness of the saving process via banking institutions. The least popular response was to store wealth via purchasing agricultural land, at 1.4 percent of respondents.²⁷

Figure 4.14 Rural women on what they would do if they wanted to safeguard money (%)



Source: National Council for Women (2018).

Use of mobile phones is one of the factors that boosts financial inclusion. Table 4.11 shows data regarding mobile phone users by place of residence and its type, showing the increase in the percentage of women who own mobile phones from 72.4 percent in 2013/2014 to 87.9 percent in 2017/2018. The breakdown for urban and rural areas is 82.4 percent and 74.2 percent respectively in 2013/2014, increasing to 91 percent and 86.7

percent in 2017/2018. This indicates the results of the targeting of women in recent years and the enhancement of communication services availability. The table also shows the narrowing of the gap between men and women with regard to the use of mobile phones, with the percentage of women reaching 87.9 percent in 2017/2018 compared to 89.2 percent for men in the same year.

| Table 4.11 Percentage of individuals (aged 6 and over) who own a mobile phone, by gender and place of residence (%) | | | | | | | | | | |
|--|-----------|-----------|-----------|-----------|-----------|--|--|--|--|--|
| | 2013/2014 | 2014/2015 | 2015/2016 | 2016/2017 | 2017/2018 | | | | | |
| Males | 82.8 | 82.9 | 86.6 | 90.7 | 89.2 | | | | | |
| Females | 72.4 | 79 | 82.9 | 84.2 | 87.9 | | | | | |
| Urban | 82.4 | 83.6 | 88.6 | 90.5 | 91 | | | | | |
| Rural | 74.2 | 78.9 | 81.8 | 85.2 | 86.7 | | | | | |
| Total | 77.8 | 81 | 84.8 | 87.5 | 88.6 | | | | | |

Source: Central Agency for Public Mobilization and Statistics (2019), The National Statistical Report to Follow up on the Indicators of the Sustainable Development Goals 2030 in Egypt.

As is clear from the above analysis, Egypt is exerting efforts to promote the economic empowerment of women (see Figure 4.15). Attention is paid to small and medium-sized enterprises because of their importance in

providing job opportunities for women, in addition focusing on the sectors that have a high rate of participation by women, such as agriculture, as well as strengthening the role of female investors. The emergence of the COVID-19 pandemic in 2020 will likely have a positive impact on issues of financial inclusion and electronic transactions for Egyptian women. However, there is still a need to continue formulating policies and plans that secure the greater integration of women into the economy.

Box 4.4 Efforts towards women's economic empowerment

The *Mastoura* programme was launched via Nasser Social Bank to provide financing to women, with the aim of transforming them from recipients of support into effective and productive components of society. A total of EGP 320 million has been disbursed to more than 19,000 beneficiaries, in addition to allocating 3,000 *Mastoura* loans for women with special needs, in order to integrate them into economic life.

In addition, Working Women's Service Centres were established with the aim of encouraging women to participate in the labour market. There are 41 centres in 22 governorates, and 195,000 beneficiaries. Development and expansion of nurseries for working women's children has also taken place, in order to ensure investment in early childhood.

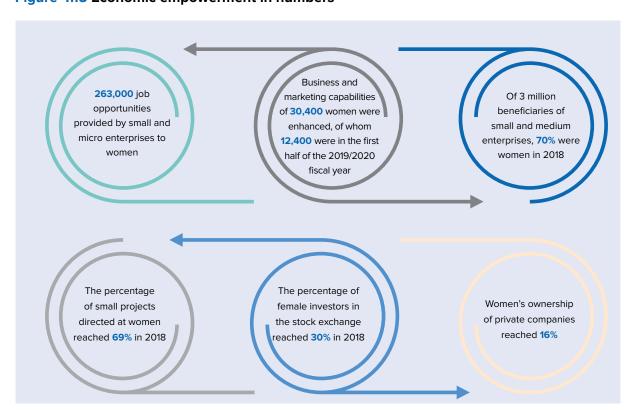
Projects including the Women and Work project, the *Provide Goodness* project, and the One Village One Product project, have been implemented to promote women's economic empowerment through information technology.

The Adha Wadud initiative has been launched to enable women to create handicrafts with an authentic Egyptian character, and to develop and promote their work.

The Egyptian Cotton from Planting to Harvesting initiative was launched to train women in improved harvesting, in order to increase cotton productivity.

Source: National Council for Women

Figure 4.15 Economic empowerment in numbers



4.3.3 Social empowerment

The National Strategy for the Empowerment of Egyptian Women 2030's social theme aims to achieve wider social participation by women; to maximize their ability to make choices; to prevent practices that perpetuate discrimination against them, whether in the public sphere or within the family; to provide legal support, family planning and reproductive health services; and to provide support for special groups. The strategy identifies a number of mechanisms to do so, such as the establishment of a network of counselling offices and legal services to support women, especially the poor, and to increase awareness of their rights or provide them with legal aid. It also includes activating the role of the Woman's Ombudsman Office of the National Council for Women, the first such channel for solving women's problems. Services for female prisoners have also been strengthened by providing them with the necessary health care, especially elderly prisoners, and by facilitating the procedures for female prisoners to see their children, especially those under 15 years old, and addressing other problems.

Women's health care

Health care is one of the most fundamental issues contributing to women empowerment. Egypt has seen a substantial increase in the use of family planning methods, up from 56 percent of women in 2000 to 60 percent in 2008, declining slightly in 2014 to 59 percent.28 The percentage of women using family planning methods in Lower Egypt was 64 percent, compared to 50 percent of women in Upper Egypt. The fertility rate increased from 3 children per woman in 2008 to 3.5 children in 2014.29 It subsequently declined, reaching 3.4 children in 2017, then to 2.9 children in 2020. These high fertility rates could negatively affect women's economic empowerment and their opportunities to participate in the labour market. In a 2018 survey of Egyptian women's perception of issues related to health and reproductive health conducted in November 2018 by Baseera, in cooperation with the National Council for Women and the World Bank, from a random sample of 1,120 women over 15 years of age, 54 percent of married women (aged 15-49) said their ideal number of children was two or fewer, while 34 percent answered three children, 9 percent answered four or more children, and 4 percent answered it should be according to the family's capabilities and God's will. This is an improvement compared to the results of the 2014 health survey, in which 40 percent of married women wanted two or fewer children, 29 percent wanted three children, 27 percent wanted four or more, and 4 percent provided no answers.³⁰ This may be due to the governmental and non-governmental efforts at raising awareness on this issue and the availability of family planning services since 2014.

Reproductive health is one of the most important issues affecting economic and social development, as women who enjoy good reproductive health are more inclined to invest in health and education for themselves and their children. Given this, Egypt's National Population Council issued the National Reproductive Health Strategy 2015-2020 with three main themes. These themes include supporting and strengthening the health system to ensure the financial, political and institutional sustainability necessary for reproductive and sexual health services; raising societal awareness of reproductive and sexual health issues and urging the adoption of healthy reproductive behaviours and choices; and developing and supporting reproductive and sexual health programmes for adolescents and young people. The strategy faced a number of challenges, including lack of a clear concept of reproductive health among service providers, poor integration of services between different sectors, weak human capacities, especially with regard to doctors and nurses in Upper Egypt and the governorates located in Egypt's more remote border areas, and the limited availability of family planning methods. In health centres, problems included a poor quality of services, weak incentives for doctors, the deficient role of media in raising awareness around these issues, and the weakness of partnerships.31

The National Population Strategy 2015-2030 also includes a theme on family planning and reproductive health. The aim is to provide an adequate balance of family planning methods to meet the needs of the public and private sectors and to expand the availability of family planning and reproductive health services

through mobile clinics and NGOs, especially in poor areas and for disadvantaged women. It also aims to activate the role of women village leaders in spreading reproductive health awareness.³²

In recent years, there has been considerable progress in terms of policies promoting the health of Egyptian women. In 2018, as part of the efforts undertaken by the Egyptian Ministry of Health and Population to promote the use of family planning methods and reproductive health, the ministry started to provide family planning and reproductive health services through fixed units in all governorates at nominal prices. These services are also available free of charge in poor villages. This did not rely only on fixed health care units, it also included about 530 mobile units, which provided these services free of charge in nearly 3,180 informal settlements and remote areas. Several awareness campaigns related to reproductive health and family planning have also been held in many governorates and in remote areas. The Ministry of Health has also been working on activating the role of a group of women village leaders, who number about 14,000, through training on various issues that include reproductive health. The women village leaders carry out many tasks, such as

home visits, educational seminars and raising awareness of various health issues.³³

Table 4.12 illustrates the distribution of family planning units among the various governorates. There are fixed units in both urban and rural areas and mobile units that serve remote areas. Cairo has the largest number of fixed urban units and mobile clinics,34 given its high population, and the number of informal settlements within the governorate, despite the efforts outlined in Chapter 1 to reduce the numbers of slum areas. The governorates of Dakahlia, Sharqia, Minya and Sohag saw an increase in the number of rural fixed units due to the high number of residents in the rural areas of these governorates. The number of fixed units in rural areas is greater than in urban areas as rural areas are more in need of family planning services, as the prevailing culture in rural areas needs greater focus on awareness campaigns, and the presence of such units help to enhance public understanding related to reproductive health. A total of 8 million women benefited from reproductive health services between 2014 and 2020. Also, the number of women benefiting from the public health insurance system was 10 million in the same period.35

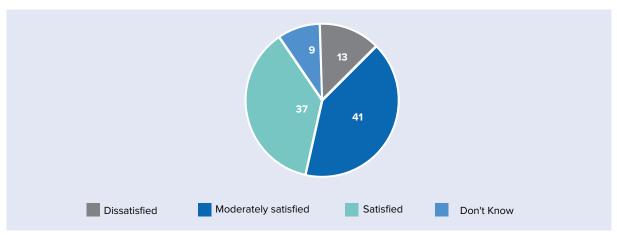
| Table 4.12 | | | | | | | | | |
|---|--------------------------|--------------------------|----------------|--------------------------|--------------------------|--------------------------|----------------|--|--|
| Number of family planning units by governorate and type, 2018 | | | | | | | | | |
| Governorate | Family planning units | | | | Family planning units | | | | |
| | Fixed units, urban areas | Fixed units, rural areas | Mobile clinics | Governorate | Fixed units, urban areas | Fixed units, rural areas | Mobile clinics | | |
| Cairo | 180 | - | 30 | Beni Suef | 25 | 176 | 27 | | |
| Alexandria | 91 | 46 | 29 | Fayoum | 22 | 152 | 21 | | |
| Port Said | 22 | 16 | 8 | Minya | 35 | 327 | 28 | | |
| Suez | 24 | 9 | 11 | Assiut | 42 | 206 | 15 | | |
| Damietta | 23 | 80 | 12 | Sohag | 32 | 319 | 20 | | |
| Dakahlia | 65 | 423 | 35 | Qena | 34 | 212 | 15 | | |
| Sharqia | 67 | 407 | 29 | Aswan | 23 | 205 | 25 | | |
| Qalyubia | 51 | 154 | 18 | Luxor | 26 | 90 | 7 | | |
| Kafr El-Sheikh | 29 | 258 | 22 | Red Sea | 16 | 2 | 9 | | |
| Gharbiya | 40 | 241 | 19 | Al-Wadi Al- Jadid | 13 | 46 | 12 | | |
| Menoufia | 40 | 221 | 27 | Matrouh | 14 | 32 | 24 | | |
| Beheira | 73 | 379 | 20 | North Sinai | 18 | 52 | 18 | | |
| Ismailia | 19 | 51 | 9 | South of Sinai | 13 | 10 | 16 | | |
| Giza | 88 | 148 | 24 | | | | | | |
| Total | Fixed units, urban areas | | | Fixed units, rural areas | | Mobile clinics | | | |
| | 1,125 | | | 4,262 | | 530 | 530 | | |

Source: Central Agency for Public Mobilization and Statistics (2019), Statistical Yearbook.

In the 2018 Baseera survey conducted in cooperation with the National Council for Women and the World Bank mentioned above,³⁶ a plurality of women said they were moderately satisfied with the quality of the

health services provided, or 41 percent of respondents. Those who were satisfied numbered 37 percent, and those who were dissatisfied numbered 13 percent, a relatively low number.

Figure 4.16 Women's satisfaction with the quality of health services provided to them (%)



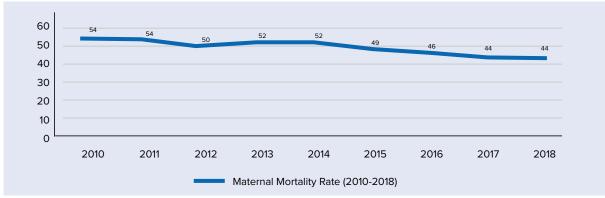
Source: National Council for Women (2019a).

Maternal mortality rates in Egypt saw a significant decline between 2010 and 2018, as Figure 4.17 shows, decreasing from 54 per 100,000 live birth to 52 and then to 44 in 2010, 2014 and 2018 respectively. This demonstrates the effectiveness of the policies being implemented in this area.

Egyptian women have also undoubtedly benefited from a number of major presidential ini-

tiatives on health, as analysed in Chapters 1 and 3. These initiatives include projects and campaigns to eradicate hepatitis C; the 100 Million Health Lives Initiative for Early Detection of Hepatitis C and Non-Communicable Diseases; and the Egyptian Women's Health Initiative, which had reached 13 million women by 2021.

Figure 4.17 Maternal mortality rate, 2010-2018 (deaths per 100,000 live births)



Source: Central Agency for Public Mobilization and Statistics (2019), Vital Statistics.

Social empowerment among different groups

In a 2018 survey of 1,054 rural women over 15 years old, related to living conditions and opportunities for rural women, conducted by Baseera in cooperation with the National Council for Women and the World Bank, 38 percent of respondents said they lived near sewage drains. In addition, 63 percent of respondents used minibuses as their main means of transportation to reach nearby cities, while about 16 percent used tuk-tuks, 3 percent taxis, and another 3 percent buses. One third of respondents had problems related to transportation; 38 percent cited high prices as the main problem, 37 percent said poor availability of transportation, and 28 percent said traffic congestion. 42 percent of the rural women said they would like to move to an urban city, while 56 percent said they did not wish to, with 2 percent undecided. Of the women who answered in the affirmative, 14 percent wanted to move to a city because of the greater availability of health services, 14 percent as a result of the cleanliness of the streets, 12 percent because of the better availability of shopping opportunities, 7 percent due to the better availability of transportation, 6 percent as a result of the better availability of schools, and 6 percent due to the quality of education.³⁷ These results demonstrate the effectiveness of policies aimed at facilitating citizens' access to services in rural areas, in order to help reduce rural-urban migration rates, which have significant economic and social repercussions for Egyptian society.

Egypt has made efforts in recent years to address the issues of people with disabilities. The 2014 Constitution stipulates the protection of the rights of people with disabilities, and Law No. 10 of 2018 on persons with disabilities confirmed their rights and prohibited discrimination on the grounds of disability or the gender of the person with disabilities. In addition, 2018 was declared the Year of People with Disabilities, reflecting the importance of this issue for Egypt's political leadership. In addition, the National Council for Persons with Disabilities was established in 2019 by

Law No. 11 of that year. The current parliament includes seven members with disabilities, and since 2016, the board of the National Council for Women has included a female member representing people with disabilities. The Council has also created a permanent internal committee for women with disabilities. Finally, Egypt launched the *Be Productive* programme to train girls with a variety of disabilities in handicrafts.³⁸

Egypt has also implemented efforts around the issue of debtors. In 2018, President Abdel Fattah El-Sisi launched the 'Egypt Without Debtors' initiative to pay off the debts of both male and female debtors via the Tahya Misr fund, at a total cost of EGP 42 million. By 2020, the debts of 6,000 male and female debtors had been discharged via this initiative.³⁹ The Egyptian authorities are preparing a study on the phenomenon of debtors in preparation for the drafting of legislation to limit this phenomenon, given the negative repercussions it causes for Egyptian families. The Woman's Ombudsman Office has received a number of complaints related to this issue, and the debts of 4,602 people have been paid through cooperation with the relevant associations and institutions.40

4.4 The protection of Egyptian women

The fourth theme of the National Strategy for the Empowerment of Egyptian Women 2030 is the issue of protection. It aims to eliminate negative phenomena that threaten life, safety and dignity of women and that prevent their participation in all fields of life. This includes eliminating all forms of violence against women, and protecting them from environmental hazards that may have negative social or economic effects. It also aims to protect women in the public sphere, including reducing harassment, promoting safe movement, eliminating all forms of violence, combating early marriage, combating FGM, improving Egypt personal status law, helping access to inheritance, protecting marginalized women and protecting women from climate change.

Egypt has worked in recent years to enhance the protection of women through legislative amendments that guarantee their right to protection of all kinds. For example, the Penal Code (Law No. 58 of 1937) was amended by Law No. 11 of 2011 to affirm the protection of women by increasing punishment for specific crimes, such as indecent exposure, kidnapping, rape, sexual assault, FGM, sexual harassment, and assault that leads to abortion. It also criminalized forms of violence in its various provisions, including assault, beating, wounding and discrimination. The Penal Code was amended again by Law No. 50 of 2014 to explicitly tighten penalties for sexual harassment, in addition to expanding the scope of crimes related to rape and sexual assault. Law No. 82 of 2016 on illegal immigration and smuggling of migrants was also issued, which criminalized the smuggling of migrants, including attempted smuggling or assistance to smugglers, and tightened penalties for smuggling female migrants.

Measures taken in Egypt to combat the COVID-19 pandemic in gender-responsive ways reflect the political leadership's commitment to enhancing women's empowerment. Egypt is a leading country in terms of its rapid response to women's needs amid the COVID-19 pandemic. At the beginning of the pandemic, the National Council for Women prepared a policy paper that included an analysis of the current situation of women and proposed measures to respond, in light of the impact of the pandemic on health, education, social protection, violence against women, women's representation among decision makers during crisis management, economic opportunities, and promoting data

and knowledge. Between March and August 2020, Egypt developed approximately 106 policies, resolutions and measures that take into account the needs of women amid the pandemic. These procedures and policies also took into consideration different groups of women, such as women with disabilities, elderly women, and pregnant women. Egypt was one of the first countries in the world to issue a mechanism to monitor the policies and measures taken to respond to women's needs during the pandemic, and this was done through the National Council for Women.⁴¹

UN Women and UNDP have commended the measures taken by Egypt, in a report on monitoring the global responses related to gender, with a focus on North African and West Asian countries. Egypt was ranked first among North African and West Asian countries in terms of measures it took in three areas: women's economic protection, unpaid care, and combating violence against women. As Table 4.13 shows, Egypt ranked first, with 21 gender-responsive actions, followed by the State of Palestine with a difference of 10, and then Georgia, Lebanon, Morocco and Turkey with a difference on 14. As the table shows, the largest share of the measures in Egypt were directed at combating violence against women, numbering 11, followed by economic protection, with seven actions, and unpaid care with three. This indicates the importance of the issue of violence against women to Egypt's agenda, as well as that of enhancing and protecting the economic status of women and confronting the effects of COVID-19.

| Table 4.13 | | | | | | | | |
|---|---|-----------------------|--|---------------|--|--|--|--|
| Number of actions responsive to women's needs according to North African and West Asian countries | | | | | | | | |
| Country | Action on economic protection for women | Action on unpaid care | Action on combating violence against women | Total Actions | | | | |
| Algeria | 2 | 1 | 0 | 3 | | | | |
| Armenia | 4 | 0 | 2 | 6 | | | | |
| Azerbaijan | 1 | 0 | 3 | 4 | | | | |
| Bahrain | 0 | 0 | 1 | 1 | | | | |
| Cyprus | 0 | 1 | 4 | 5 | | | | |
| Egypt | 7 | 3 | 11 | 21 | | | | |
| Georgia | 3 | 0 | 4 | 7 | | | | |
| Iraq | 0 | 0 | 3 | 3 | | | | |
| Israel | 0 | 0 | 1 | 1 | | | | |
| Jordan | 0 | 1 | 5 | 6 | | | | |
| Kuwait | 0 | 1 | 0 | 1 | | | | |
| Lebanon | 1 | 0 | 6 | 7 | | | | |
| Morocco | 3 | 0 | 4 | 7 | | | | |
| Saudi Arabia | 0 | 0 | 2 | 2 | | | | |
| Palestine | 3 | 0 | 8 | 11 | | | | |
| Syria | 0 | 0 | 2 | 2 | | | | |
| Tunisia | 2 | 0 | 4 | 6 | | | | |
| Turkey | 2 | 0 | 5 | 7 | | | | |
| UAE | 1 | 1 | 0 | 2 | | | | |
| Total | 29 | 8 | 65 | 102 | | | | |

Source: UN Women and UNDP (2020), monitoring the global gender response with a focus on North African and West Asian countries.

The UN Women and UNDP report included an appendix on the most important measures taken to support women during the coronavirus pandemic, and the report shed light on a number of measures taken in Egypt. These included plans by the Ministry of Social Solidarity to add 60,000 families to the Takaful and Karama social safety net programme, mainly targeting women who support their families. In addition, new pandemic measures granted exceptional leave to women who were pregnant or caring for children under the age of 12 years old, and job protection throughout the period of lockdowns, in addition to providing hosting centres for women, hotlines to receive complaints, and legal advice and psychological support.42

4.4.1 Violence against women

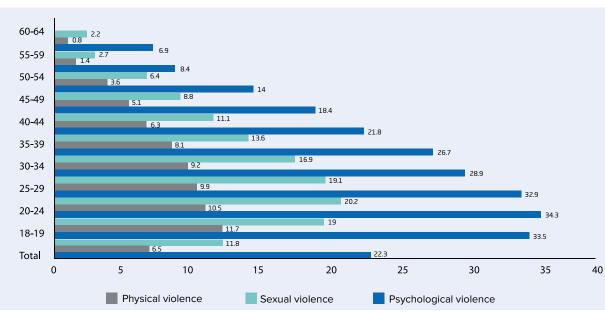
Violence against women is one of the most important obstacles to the development process, as it constitutes a significant violation

of human rights. The National Strategy for the Empowerment of Egyptian Women 2030 identified a number of mechanisms to combat this challenge. These include activating laws deterring the harassment of women, deploying female police to monitor and prevent harassment in public areas, increasing support for women in police stations, tightening oversight, adopting programmes that rehabilitate the perpetrators of violence, correcting flawed understandings within religious discourse, changing harmful cultural norms, and increasing the number of judicial departments dedicated to adjudicating cases of violence against women. In 2020, a law was issued that mandates the confidentiality of the data of victims of sexual harassment and assault (Law No. 177 of 2020), which demonstrates Egypt's commitment to protecting women by providing an environment that enables them to report such cases without fear of social repercussions.

The most recent Demographic and Health Survey in Egypt, carried out in 2014, together with other studies show an increase in the frequency of violence against women in general. CAPMAS conducted a survey on the economic cost of gender-based violence in 2015. As illustrated in Figure 4.18, psychological violence topped the forms of violence experienced by ever-married women, with 22.3 percent of respondents. This was followed by physical violence, with 11.8 percent of respondents, and sexual violence with 6.5 percent. Women aged 20-24 had the highest exposure to psychological and physical

violence, at 34.3 percent and 20.2 percent respectively, followed by women aged 18-19, 33.5 percent of whom had experienced psychological violence and 19 percent of whom had experienced physical violence. A total of 6.9 percent of women aged 60-64 had experienced psychological violence and 2.2 percent had experienced physical violence. Women aged 18-19 were the most likely to have experienced sexual violence, at 11.7 percent, followed by women aged 20-24, at 10.5 percent, compared to 0.8 percent of women aged 60-64.

Figure 4.18 Percentage of ever-married women aged 18-64 who experienced violence from their husbands, 2015 (%)



Source: Central Agency for Public Mobilization and Statistics (2019), the National Statistical Report to Follow up on the Indicators of the Sustainable Development Goals 2030 in Egypt.

To address the issue of violence against women, the National Council for Women issued the National Strategy for Combating Violence against Women 2015-2020, which included four main themes: prevention, protection, legal prosecution and interventions. It aims to raise awareness about all forms of violence against women, the laws that support women in this regard, and the necessary preventive measures to protect women. It also strengthens the procedures for referring women

who are exposed to violence to the relevant authorities that provide psychological, social, health and economic support, pending their reintegration into society. The strategy also aims to protect women against environmental risks and climate change that may negatively affect them from a social or economic point of view. It is based on strengthening coordination between the efforts of government, civil society and the private sector regarding the protection of rights and opportunities,

supporting the institutionalization of efforts to empower young people, women and marginalized groups, strengthening access to justice services for women, especially the most in need, implementing anti-violence awareness initiatives and campaigns, and programmes directed to stakeholders dealing with issues of violence, especially survivors of domestic violence.

Box 4.5 Selected models of protection for Egyptian women

- Al-Azhar University has issued the "Guide to Islam's Position on Violence against Women" as a
 reference for training courses for male and female preachers, which deals with various practices
 of violence against women from a scientific, social, psychological and medical point of view, the
 position of Islamic Sharia on it, the means of confronting and preventing it before it occurs, and
 treating it from a humanitarian perspective.
- The Ministry of Health issued the "Medical Manual for Dealing with Victims of Gender-Based Violence", which was published and circulated to all hospitals in Egypt and doctors and practitioners were trained in its use. The guide provides health service providers with all the information and instructions required to treat a victim of violence, including: providing advice, psychological and medical first aid, how to collect and preserve forensic evidence in cases of sexual assault and rape to preserve the legal rights of the victim.
- The Public Prosecution Office and the Ministry of Justice issued the "Guideline for Public Prosecution Members to Confront Crimes of Violence against Women", which trained prosecutors on its optimal application.
- Eight hosting centres were established to provide protection for abused women, and to provide shelter, social, health, psychological and legal services for them and their children, without being bound by the age requirement. The number of women receiving services provided by these centres is about 3.151 women and 183 children as of March 2020.

Source: The National Council for Women.

A law on combating violence against women is being drafted by the Egyptian Government, to be submitted to the House of Representatives for discussion. As part of efforts to combat violence against women, an Anti-Violence Against Women Unit was established within the Ministry of Interior, affiliated with its human rights department, and a Human Rights, Women's Rights and Children's Rights Department was set up at the Ministry of Justice. In addi-

tion, Equal Opportunities Units were established in 30 ministries to ensure a safe environment for women. Egypt is also working to overcome obstacles related to coordination and integration of women's issues into all policies, in cooperation with all stakeholders. Accordingly, around 22 Egyptian universities have established units to combat harassment and violence against women.

Box 4.6 Selected efforts to protect women from violence

- The efforts and frameworks put in place by the Egyptian State to protect women from all violence have been numerous. At the constitutional and legislative level, Article 11 provides for the criminalization of all forms of discrimination and violence directed against women, and the State's obligation to protect women against all forms of violence. Several legislations and laws have been issued that provide legal protection for women from all forms of violence, such as laws on sexual harassment and female circumcision, criminalizing the deprivation of inheritance and assault that leads to abortion, and increasing the punishment for specific crimes such as assault on women, kidnapping, rape and sexual assault.
- Several important laws were issued to expand the scope of protection, such as laws against human trafficking and information technology crimes, amendments to the Penal Code to confront those evading alimony or reluctance to pay expense debts, the law on non-disclosure of data of victims of harassment, violence, sexual assault, corruption of morals, and the law on protection from bullying.
- The articles of the Constitution, the Child Law, and the decisions of the Minister of Justice specify the age of the child and the legal age for documenting marriage, a reference to the State's efforts to combat early marriage, in addition to the draft laws presented in that regard. Law No. 30 of 2018 regulating the work of the National Council for Women includes receiving complaints about violations of women rights and their freedoms, referring them to the competent authorities, providing the necessary legal aid and reporting to the public authorities any violations against them or any discrimination against them.
- At the level of strategies, the National Strategy to Combat Violence Against Women and the National Strategy for the Empowerment of Women 2030 take the place of the country's action map with regard to the due protection of women from all forms of violence, in addition to a number of other strategies that address specific issues, such as the National Strategy to Combat Circumcision, the National Reproductive Health Strategy, the National Strategy to Combat Early Marriage, and the launch of the first study on the economic cost of violence against women.
- The institutional level includes the Women's Complaints Office, the Unit for Combating Violence against Women at the Ministry of Interior, the Human, Women and Child Rights Sector at the Ministry of Justice, hosting centres, the Violence against Women Unit at the National Council for Women, anti-harassment and violence against women units in universities, equal opportunities units, reception units for cases of violence in hospitals, and clinics specializing in violence against women within the Forensic Medicine Authority. The National Committee for the Elimination of Female Genital Mutilation was established in May 2019 under the co-chairmanship of the National Council for Women and the National Council for Childhood and Motherhood, which includes in its membership all relevant governmental and non-governmental bodies, executive, judicial and religious authorities, in cooperation with national and international organizations to unify all efforts and initiatives and work together to eradicate FGM.
- In order to achieve an integrated framework to protect women from violence, the Egyptian government has implemented many projects and programmes, and several achievements have been made, including:
 - Implementation of many campaigns, such as "Ta'a Marbouta, the Secret of Your Strength",
 "Protect her from circumcision", and "Your life is stations, don't let a station stop you", "Together to serve the country", "Because I am a man" as well as door-knocking campaigns,
 protection awareness campaigns on social media, and the 16-day campaign to combat violence against women.

Box 4.6 Selected efforts to protect women from violence (continued)

- Capacity-strengthening programmes in cooperation with law enforcement agencies (the Public Prosecution, the Ministry of Justice, family prosecutors' assistants and reviews, forensic doctors, and legal officials).
- Issuing training manuals for members of the Public Prosecution Office, judges, forensic doctors, police officers, and the Ministry of Health for training on dealing with victims of violence. Al-Azhar guide for training religious leaders on women's issues.
- Launching a package of basic services for women and girls who experience violence.

Source: The National Council for Women.

Furthermore, centres for abused women have been established. They provide family counselling through group and individual sessions, and over the phone, both for women and men, and hold family counselling and reconciliation sessions. They also provide psychological and legal services for women, provide training and rehabilitation for residents, create job opportunities, spread societal awareness to combat violence against women, and refer women to health services. There are eight centres so far, located in the governorates of Cairo, Giza, Beni Suef, Alexandria, Minya, Fayoum, Dakahlia and Qalyubia. Through the Women's Ombudsman's Office, 830 requests for referral to abused women's centres have been received, and positive interventions have been made by the Office through referral to partner associations and relevant institutions.

In addition, Prime Ministerial Decree No. 827 of 2021 established the Combined Unit for the Protection of Women from Violence, a onestop-shop to protect women who are victims of violence. The unit aims to gather and coordinate the services of agencies and ministries concerned with dealing with violence against women in one place, in order to streamline procedures and facilitate access for victims to services.

In order to provide the greatest degree of safety and security for women and girls in all public transportation, the Minister of Transportation issued Decree No. 237 of 2021

which implements a national code of conduct for users, operators and workers in transportation. It aims to improve women's safety on public transport, and combat harassment, violence and discrimination.

In implementing the National Strategy to Combat Violence against Women 2015-2020, a number of mechanisms related to women's support have been strengthened and upgraded, including the Woman's Ombudsman Office and a hotline, and coordination between the Public Prosecution and the Ministry of Interior has been enhanced. Medical units were also set up in university hospitals for women who are victims of violence, and the Ministry of Health and Population has trained 2,249 doctors to deal with cases of violence against women.⁴³

4.4.2 Receiving complaints and provision of advice and legal services for Egyptian women

Providing legal support to women is one of Egypt's priorities, and as a result, the Woman's Ombudsman Office was established by the National Council for Women, with branches in all governorates. It provides a link to the Council for women who are subject to discrimination, violence, violations of their legal or constitutional rights, or violations of equality and equal opportunities, whether in the public sphere, at work, or within the home. Legally, the Council has the right to assess complaints about violations of women's rights

and freedoms, refer them to the competent authorities, work to resolve them with the concerned authorities, provide the necessary judicial assistance, and inform the public authorities of any violations. The Woman's Ombudsman Office aims to identify the problems facing Egyptian women and to make decision makers aware of issues and possible solutions; to provide free legal advice to women; to provide them with representation before the judiciary; to enhance their awareness of their rights within the human rights system in Egypt; to confront the obstacles that hinder their participation in strengthening Egyptian society; and to strengthen partnerships with official and civil institutions in order to address the problems women face.

Complaints are received in person or over the phone through the service's hotline. In 2019, the Woman's Ombudsman Office received 1,239 women and provided 14,331 services to them. The share of in-person interviews was 65 percent compared to 35 percent of contacts via the hotline. The Office provides three main services: complaints, requests and

consultations. Complaints represented 40 percent of the services provided by the Office in 2019, compared to 25 percent for requests and 35 percent for consultations.⁴⁴

Figure 4.19 illustrates the distribution of complaints submitted to the office by governorate, with Cairo leading with 39 percent, 6 percent from both Menoufia and Qena, 5 percent from Alexandria, 4 percent from Giza and Ismailia, and other governorates ranging between 1 and 2 percent. This may be due to the exceptionally high population of Cairo governorate, in addition to the increased awareness of the services provided by the Office.

The data indicate that there has been tangible progress with regard to the social empowerment of women and that Egypt's policies are bearing fruit, but this is taking place slowly, at pace with social and cultural change. This change is key to women's problems in Egypt and needs time to come to fruition. However, it is necessary to strengthen training, boost awareness and provide full support, not only in the capital, but in all governorates nationwide.

45 40 35 30 25 20 15 10 5 Red Sea Sharqiya Ismailia Fayoum Beheira Dakahlia Port Said **lexandria** Qalyubia Minya Gharbiya Menoufia Assiut (afr El-Sheikh Jorth Sinai Al-Wadi Al-Jadid Beni Suef Marsa Matrouh South of Sinai

Figure 4.19 Share of total complaints submitted to Women's Complaints Offices per governorate, 2019 (%)

Source: National Council for Women (2020), Women's Complaint Office statistics 2019.

4.4.3 Confronting Female Genital Mutilation

Female genital mutilation remains one of the main obstacles to protecting Egyptian women, despite being illegal. It is practiced secretly in some areas of the country and is the result of a set of inherited social customs and traditions. Tackling this phenomenon is a major challenge for Egypt, especially as it is a source of income for practitioners among some social groups, and because discussing the topic of FGM in some areas and with some groups is difficult due to cultural and religious sensitivities. Also, many geographical areas where FGM is widespread lack infrastructure and communications services, which can lead to poor communication and coordination.

A survey of the economic cost of gender-based violence conducted by CAPMAS in 2015 showed that the proportion of girls and women who had undergone mutilation or amputation of genital organs in the age group 18-19 was 61.8 percent, lower than the older cohorts. However, this percentage is still very high, and the percentage of all Egyptian girls and women who have ever undergone FGM or cutting is 89.5 percent, which has prompted the Egyptian Government to make several interventions to control the situation (figure 4.20).

During the past few years, Egypt has exerted considerable efforts to confront this phenomenon, issuing the National FGM Abandonment Strategy 2016-2020, which aims to reduce the rates of FGM, enforce legislation criminalizing FGM, educate the community about its harms, and increase punishments for doctors who perform it. The strategy's three main themes are the enforcement of the law criminalizing FGM and activation of ministerial decisions regarding it; cultural and social change that supports the rights of children, women and the family; and developing information systems and monitoring and evaluating family empowerment programmes.

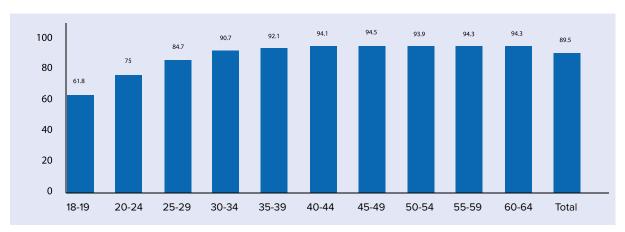


Figure 4.20 Share of women aged 18-64 who have undergone female genital mutilation (%)

Source: Central Agency for Public Mobilization and Statistics (2019), the National Statistical Report to Follow up on the Indicators of the Sustainable Development Goals 2030 in Egypt.

In response to this strategy, the Penal Code was amended by *Law No. 78 of 2016* to tighten penalties for carrying out FGM, and the crime was changed from a misdemeanour to a felony. Penalties now range from five to seven years in prison for those who practice FGM, with sentences of up to 15 years if the

procedure results in permanent disability or death. The amendment also stipulates that a person seeking to have the FGM procedure be performed on another can be punished with a prison term. In addition, *Law No. 10 of 2021* amended some other provisions of the Penal Code related to FGM, aiming to pre-

vent offenders from using any manipulation or legal loopholes to escape punishment. Any reference to medical justifications for FGM were eliminated and separate punishments were introduced for doctors and nurses.

Other new penalties include disbarring medical professionals who perform FGM and removing the licences of facilities in which the crime is committed. The scope of the penalty was also expanded to criminalize all forms of incitement or encouragement to commit a crime.

This new Law was originally proposed by the National Committee for the Elimination of Female Genital Mutilation in Mid-June 2020. The National Committee for the Elimination of Female Genital Mutilation was established in 2019 under the co-chairmanship of the National Council for Women and the National Council for Childhood and Motherhood. It specializes in preparing and advising on legislation, public policies and relevant international agreements and working to activate laws, in addition to exchanging information, evaluating efforts and challenges facing various parties, and proposing solutions to them. It also reviews national strategies and legis-

lative frameworks and agrees on the general framework, themes and directions of the national strategy on FGM, including proposing legislative amendments, necessary policies, proposed activities, implementation and follow-up tools, proposing and developing national executive plans that include integrating the activities of all stakeholders and civil society, and proposing funding sources to implement the activities included in the plan, approve the national plan, and supervise and follow up on its implementation with the concerned authorities.

The committee's members include representatives from the Ministry of Foreign Affairs, the Ministry of Education, the Ministry of Health and Population, the Ministry of Social Solidarity, the National Population Council, the Ministry of Youth and Sports, the Ministry of Culture, the Ministry of Religious Endowments, the Ministry of Justice, the Ministry of Interior, the Public Prosecution CAPMAS, Al-Azhar religious institution, a number of Egyptian churches, the National Media Authority, the National Council for Disability, the National Council for Human Rights, civil society, and the General Union of NGOs.

Box 4.7 The national campaign against Female Genital Mutilation

- The National Campaign Against Female Genital Mutilation is an ongoing awareness campaign, launched by the National Committee against Female Genital Mutilation in June 2019, coinciding with the National Day to Combat Female Genital Mutilation, to educate Egyptian families in all governorates and protect their daughters from FGM, through the establishment of many activities represented in door-knock campaigns and awareness convoys, with the aim of reviving the issue of female circumcision in the minds and placing it on the priorities of the agenda of the executive authorities, civil society and international organizations, urging all segments of society to confront this crime, and supporting local and national efforts and related community initiatives.
- As part of this campaign, 124 door-knocking campaigns were implemented in 26 governorates, targeting 3,410,628 individuals (1,640,341 women 635,711 men 1,134,576 children) in about 1,332 villages across the governorates of Egypt.
- 69 awareness convoys were carried out in 26 governorates, targeting 18,153 individuals (14,023 women 1,861 men 2,269 children). The places and levels of implementation varied between cities, villages, NGOs, youth centres and health units.

Box 4.7 The national campaign against Female Genital Mutilation (continued)

- Consultation workshops were held for executive leaders and representatives of directorates concerned with the issue of FGM, each in their governorate, on the final day of the activities of the 16 Days Campaign to Combat Violence against Women in 8 governorates in Upper Egypt.
- 185 seminars were held in 26 governorates, targeting 28,360 individuals (21,972 women 4,544 men 1,844 children).
- There were various coordinating efforts between many government agencies, such as the Ministry of Interior, the Ministry of Education and the Public Prosecution, in addition to civil society organizations and NGOs. To ensure good follow-up of the campaign, an operation room was established in the National Council for Women to follow up on the progress of the campaign, and the numbers were counted daily, and databases of campaign activities were also created.
- The number of FGM reports received by the helpline reached 1,568 from the beginning of the campaign until the end of December 2019. Cairo governorate was the largest governorate in which reports were submitted, with the number of complaints reaching 205, followed by Fayoum and Giza with 181 and 170 each, respectively. As for the distribution of reports according to the relationship of the caller to the girl, we find that 44 percent of the reports were submitted by fathers, compared to 26 percent by the community, 18 percent by mothers, 6 percent by the girl herself, 4 percent by a relative, and 2 percent by a brother.

Source: The National Council for Women.

4.4.4 Early marriage

The phenomenon of early marriage poses a threat to women's health, future and freedom of choice. It is mainly caused by cultural factors, social practices, economic pressures, poor education, and societal customs and traditions. The National Population Council has launched the National Strategy to Combat Early Marriage 2015-2020 with the aim of eliminating this problem.

The strategy aims to empower Egyptian families, especially in disadvantaged areas, through an integrated package of development, legal and religious interventions in support of citizens' rights. This strategy intends to overcome the challenges related to the environment that supports early marriage and its place in culture and society.

The strategy is based on a set of policies that include improving access to quality primary and secondary education, eliminating the gender gap in education, creating integration between the educational, health and religious aspects of this issue, targeting the poorest villages, providing financial and health support

programmes nationally and working to raise awareness and change behaviours within the community.⁴⁵

According to Public Opinion Research Centre -Baseera, the results of the 2017 census indicate that about 111,000 women and girls had been married before the legal age of 18, with 84 percent of them living in rural areas. Besides, 11 percent of girls aged 15-19 are currently married. Also, around 5,472 girls under the age of 18 had a marriage contracted. Taking into account all married women under the age of 20, the number rises to about 470,000, of whom 82 percent live in rural areas. The number of married women and girls under 20 years of age make up about 2.4 percent of total married women and 2.3 percent of the total women in that age cohort. Among boys, around 11,000 aged under 18 are married, and about 31,000 under 20.46 It is clear that early marriage occurs more often in rural areas, perhaps as a result of the greater strength of the customs and traditions that support early marriage which poses a threat to women's health, future and freedom of choice.

In terms of legal framework, it should be noted that Egypt was one of the first countries to issue a child law in 1996. This law was amended by *Law No. 126 of 2008*, which allows marriage only for those aged 18. The 2014 Constitution commits to protecting children under the age of 18 from all forms of violence, abuse, ill-treatment, and sexual and commercial exploitation. In addition, in March

2021, President Abdel Fattah El-Sisi directed the House of Representatives to take measures to issue legislation prohibiting the marriage of minors and children in the form of an independent law. This issue is expected to be accomplished by Parliament. Moreover, a child protection system and protection committees were activated in the governorates in 2018 as mechanisms to protect minors.

Box 4.8 Efforts to combat early marriage

- Issuing a procedural manual for working with children at risk in 2018, and training all those who
 deal with children, whether government cadres or civil society workers, to ensure the unification
 of the methodology for working with children.
- Implementation of 140 awareness seminars and discussion panels for mothers and families in a number of governorates, to raise awareness of children's rights and the dangers of child marriage, female genital mutilation, and violence against children, benefiting 3,889 beneficiaries.
- Preparing training courses for various health and awareness service providers on the psychological and physical harms of early marriage, in addition to raising awareness for families regarding the risks of child marriage, in all governorates, especially rural areas.
- The interventions and activities carried out by the Egyptian Government contributed to monitoring a large number of child marriages, with an increase in reporting rates on the child helpline by 16,000, as the total number of reports of child marriage during 2018/2019 reached about 696 reports.
- The Ministry of Social Solidarity has launched a societal change programme entitled "Awareness" to combat underage marriage and circumcision.
- The number of partner NGOs in the different governorates increased to 40 organizations at the level of 27 governorates, to support the process of monitoring children at risk and conducting a case study on them.
- Implementation of the Pioneering Mothers initiative in Fayoum Governorate by opening comprehensive development classes that provide an integrated package of interventions (literacy-family support health education) targeting marginalized mothers, with the aim of enabling them to support and respect the rights of their children, by raising their awareness of the dangers of child marriage and all other forms of violations and provide them with the principles of positive education. Sixty-nine chapters were opened with a total number of (1,249) studies during 2018.

Source: The National Council for Women.

The above analysis of the status of women in Egypt, whether at the political, economic, or social level, or with regard to protection issues, illustrates the efforts made by Egypt to enhance the leadership role of women and to take serious steps towards creating a renaissance around women's issues. Within the framework of the government action programme, there are a set of policies that come at the top of the government's priorities in terms of empowering Egyptian women in the coming years, as listed below:

- Building human capacities and strengthening the gender-based planning approach in order to reach more women and enhance the process of empowering them through more development programmes directed towards them. This will address the weakness of the gender-based planning process and promote its integration into national development plans and will address the weakness of human capabilities based on gender-based planning.
- Expanding the scope and frequency of data collection related to various women's issues in order to monitor developments related to empowerment and to overcome problems related to poor data and inaccurate information at the national and local levels. This is based on the need to deepen the issue of gender when carrying out statistical surveys, in addition to improving Egypt's scoring in international indicators. Notably, many of Egypt's sub-indicators do not have gender-related data, which may negatively affect the calculations related to the indicators, and consequently the country's ranking will decline, despite its efforts to promote women's empowerment. Also, collecting data related to women's issues will contribute to strengthening and supporting

- monitoring and evaluation systems that will identify the progress achieved and the challenges facing the implementation of reform policies and development programmes related to Egyptian women.
- Completing the process of introducing legal amendments required to empower women and achieve gender equality. This is in accordance with the Constitution, which explicitly guarantees women's political, economic and social rights in line with international treaties and Egyptian customs and traditions.
- Continuing to adopt interventions related to women's political participation and working to enhance their political empowerment and their assumption of leadership positions in all fields in the public and private sectors, due to their significant impact on economic and social empowerment.
- Working to raise awareness through participatory mechanisms with civil society organizations, the private sector, and the media to overcome one of the main challenges impeding reform policies related to women, namely cultural challenges related to societal legacies, customs and norms that undermine women's political, social and economic empowerment.