

Egyptian Women between Economic Empowerment and Sustainable Development



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Egyptian women between economic empowerment and sustainable development

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❖ **Introduction:**

The world has realized that women's empowerment is a key step to solve political, social, economic and cultural problems, and is a main axis to build peace, advocate tolerance, and lead a change for sustainable future, so, women are the main nerve for the success of any state.


According to the McKinsey Global Institute, supporting women at the work can add about \$12 trillion to global GDP by 2025, and contribute to 85% growth in the economy of Middle East and North Africa. Also, the World Bank has estimated that higher rates of women's participation in labor force may increase average of household income by 25%, thereby, creating a more resilient economy and higher rates of economic growth.

The global sustainable development goals, which were declared by the United Nations General Assembly in its resolution 1/70, entitled "Our world transformation: the 2030 Agenda for sustainable development", in 2015, has included the importance of women's empowerment in different fields, through achieving gender equality and eliminating all forms of discrimination to which they may be subjected.

However, the issue of women's economic empowerment and their participation in the labor market, is one of the important issues that need to be highlighted to understand its urgency not only for women's lives, and achieving gender equality, but also on the economies of countries and the world in general.

As empowering women economically means to give them a greater role in societies, and provide them with real chances to contribute to raising the Domestic Product. It is to provide a better life for them and their families, as well. Economic empowerment is an essential element of the progress of societies and combating poverty, especially in governorates. Although women represent a half of society, and play a major role in its development, they face some obstacles, for example: their participation in the labor market is lower than that of men.

since advanced societies are measured by the opportunities of women's employment and their economic and social empowerment contributes to the growth, progress and prosperity of their country, and this is evident in the state's efforts to restore Egyptian women to their place within society as citizens working alongside men to uplifter their country, so, the current period has been called the "golden age of Egyptian women".



As the state's efforts over the past 8 years, have empowered women in the walks of life because they are the way to build the society and generations, and therefore they must have a political and economic voice, and to have opportunities and overcome all obstacles in order to serve their country, as according to Article 11 in the Constitution, the state guarantees the achievement of gender equality, and launches a separate strategy from Vision 2030 on the empowerment of women, which confirms that the economic, social and political empowerment of women has become a national priority for the Egyptian state.

So, the report addresses some points related to women's empowerment, especially in Egypt, which are:

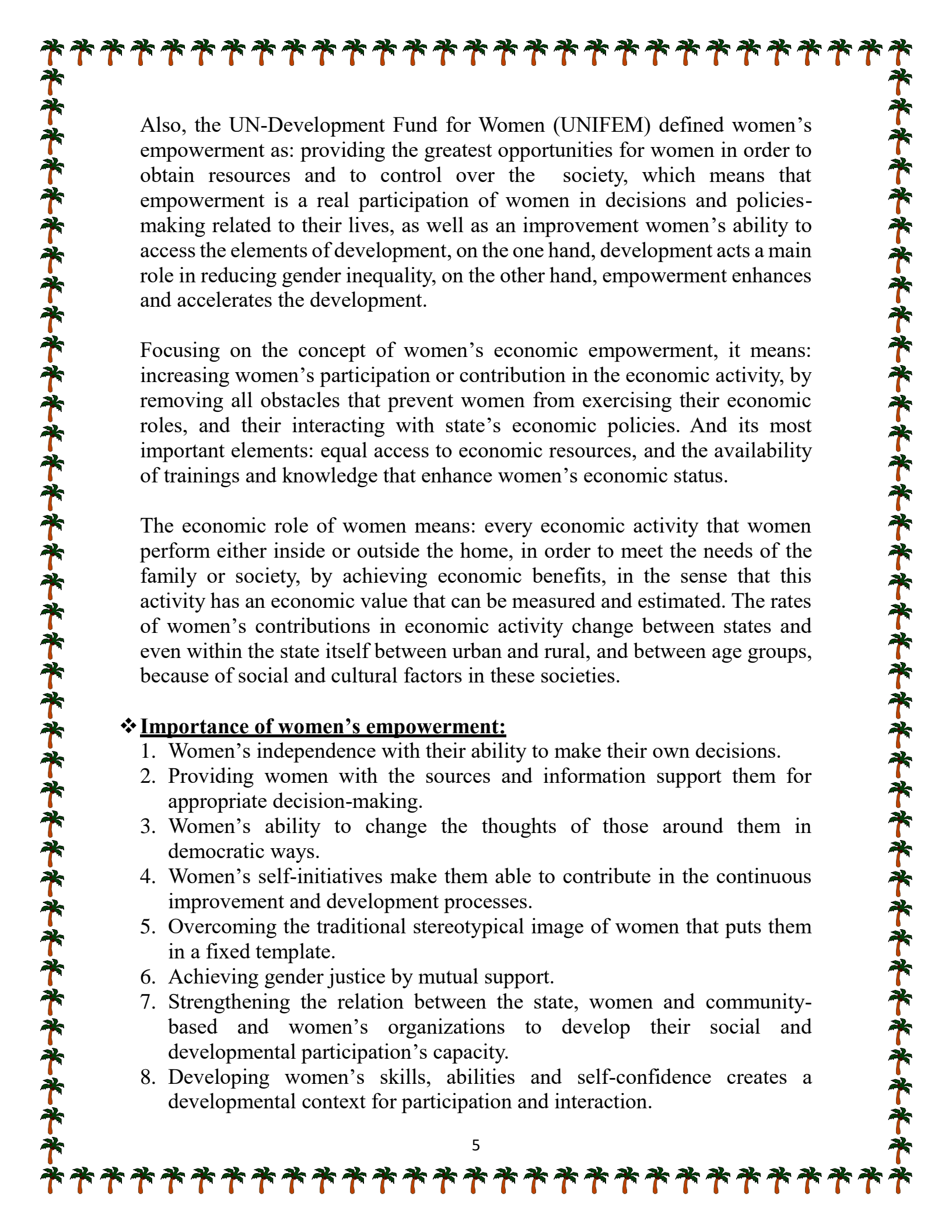
1. Definition of women's empowerment
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Definition of Women's Empowerment:

The concept of women's empowerment emerged in the nineties of the twentieth century, as an essential part of the economic development strategies and policies, which the UN-Conferences adopted, starting with the UN-Conference on environment and development in 1992, and this broad recognition of the importance of women and their role in development was reflected in the formulation of the UN Millennium Goals for Sustainable Development.

In general, empowerment means: social, economic or political action in oppressed groups to overcome or combat the obstacles that are reducing their status or depriving them of their rights.

While women's empowerment: it's a process through which women are aware of the mechanism and the ability to create strong relationships, at the individual or collective level, to achieve self-confidence and have power to challenge gender inequality.



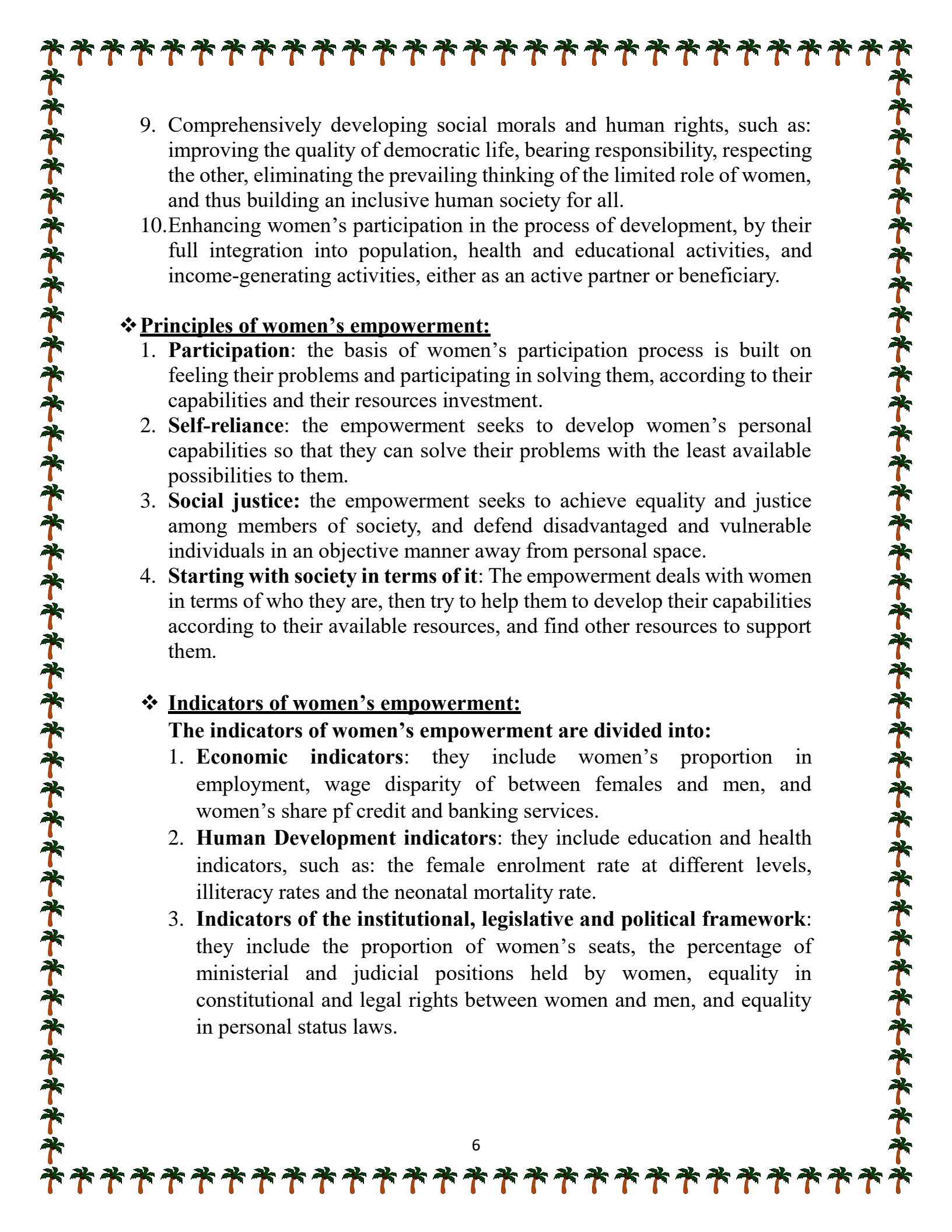
Also, the UN-Development Fund for Women (UNIFEM) defined women's empowerment as: providing the greatest opportunities for women in order to obtain resources and to control over the society, which means that empowerment is a real participation of women in decisions and policies-making related to their lives, as well as an improvement women's ability to access the elements of development, on the one hand, development acts a main role in reducing gender inequality, on the other hand, empowerment enhances and accelerates the development.

Focusing on the concept of women's economic empowerment, it means: increasing women's participation or contribution in the economic activity, by removing all obstacles that prevent women from exercising their economic roles, and their interacting with state's economic policies. And its most important elements: equal access to economic resources, and the availability of trainings and knowledge that enhance women's economic status.

The economic role of women means: every economic activity that women perform either inside or outside the home, in order to meet the needs of the family or society, by achieving economic benefits, in the sense that this activity has an economic value that can be measured and estimated. The rates of women's contributions in economic activity change between states and even within the state itself between urban and rural, and between age groups, because of social and cultural factors in these societies.

❖ **Importance of women's empowerment:**

1. Women's independence with their ability to make their own decisions.
2. Providing women with the sources and information support them for appropriate decision-making.
3. Women's ability to change the thoughts of those around them in democratic ways.
4. Women's self-initiatives make them able to contribute in the continuous improvement and development processes.
5. Overcoming the traditional stereotypical image of women that puts them in a fixed template.
6. Achieving gender justice by mutual support.
7. Strengthening the relation between the state, women and community-based and women's organizations to develop their social and developmental participation's capacity.
8. Developing women's skills, abilities and self-confidence creates a developmental context for participation and interaction.

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9. Comprehensively developing social morals and human rights, such as: improving the quality of democratic life, bearing responsibility, respecting the other, eliminating the prevailing thinking of the limited role of women, and thus building an inclusive human society for all.
 10. Enhancing women's participation in the process of development, by their full integration into population, health and educational activities, and income-generating activities, either as an active partner or beneficiary.

❖ **Principles of women's empowerment:**

1. **Participation:** the basis of women's participation process is built on feeling their problems and participating in solving them, according to their capabilities and their resources investment.
2. **Self-reliance:** the empowerment seeks to develop women's personal capabilities so that they can solve their problems with the least available possibilities to them.
3. **Social justice:** the empowerment seeks to achieve equality and justice among members of society, and defend disadvantaged and vulnerable individuals in an objective manner away from personal space.
4. **Starting with society in terms of it:** The empowerment deals with women in terms of who they are, then try to help them to develop their capabilities according to their available resources, and find other resources to support them.

❖ **Indicators of women's empowerment:**

The indicators of women's empowerment are divided into:

1. **Economic indicators:** they include women's proportion in employment, wage disparity of between females and men, and women's share of credit and banking services.
2. **Human Development indicators:** they include education and health indicators, such as: the female enrolment rate at different levels, illiteracy rates and the neonatal mortality rate.
3. **Indicators of the institutional, legislative and political framework:** they include the proportion of women's seats, the percentage of ministerial and judicial positions held by women, equality in constitutional and legal rights between women and men, and equality in personal status laws.

❖ **Obstacles of women's empowerment:** include the following:

1) **With regard to women themselves (self-handicapped)**

- The psychological pressured that women face to engage in non-traditional jobs.
- Women's inability to decide whether to join certain jobs.
- Long working hours, especially in private sector, deprive women from caring their families.
- Women are subordinate to male authority in the decisions concerning their education and work.

2) **With regard to society:**

- Lack of social awareness of the importance of women' in development.
- Customs and traditions limit women's access to many professions.
- Society's lack of conviction in women's involvement to work in men's jobs.
- Most families refuse to allow work in jobs that the sexes are mixed.

3) **With regard to the work environment (organizational and administrative obstacles):**


- Complexity of administrative procedures and systems while seeking to employment.
- Lack of appropriate career guidance.
- Inadequate and easy availability of information for labor market needs.

4) **With regard to economic obstacles:**

- The low level of wages offered in the private sector compared to government sector.
- Competition of expatriate workers in the labor market because of their low salaries.
- The salary offered is disproportionate to the effort.
- Lack of rewards and financial incentives.

❖ **Women's Empowerment and Sustainable Development:**

Sustainable development is a comprehensive concept related to the continuity of economic, social, institutional and environmental aspects to the society, as it means development that meets human beings' needs at the present time, without compromising the ability of future generations to achieve their goals, and focuses on sustainable and integrated economic growth, environment stewardship and social responsibility.

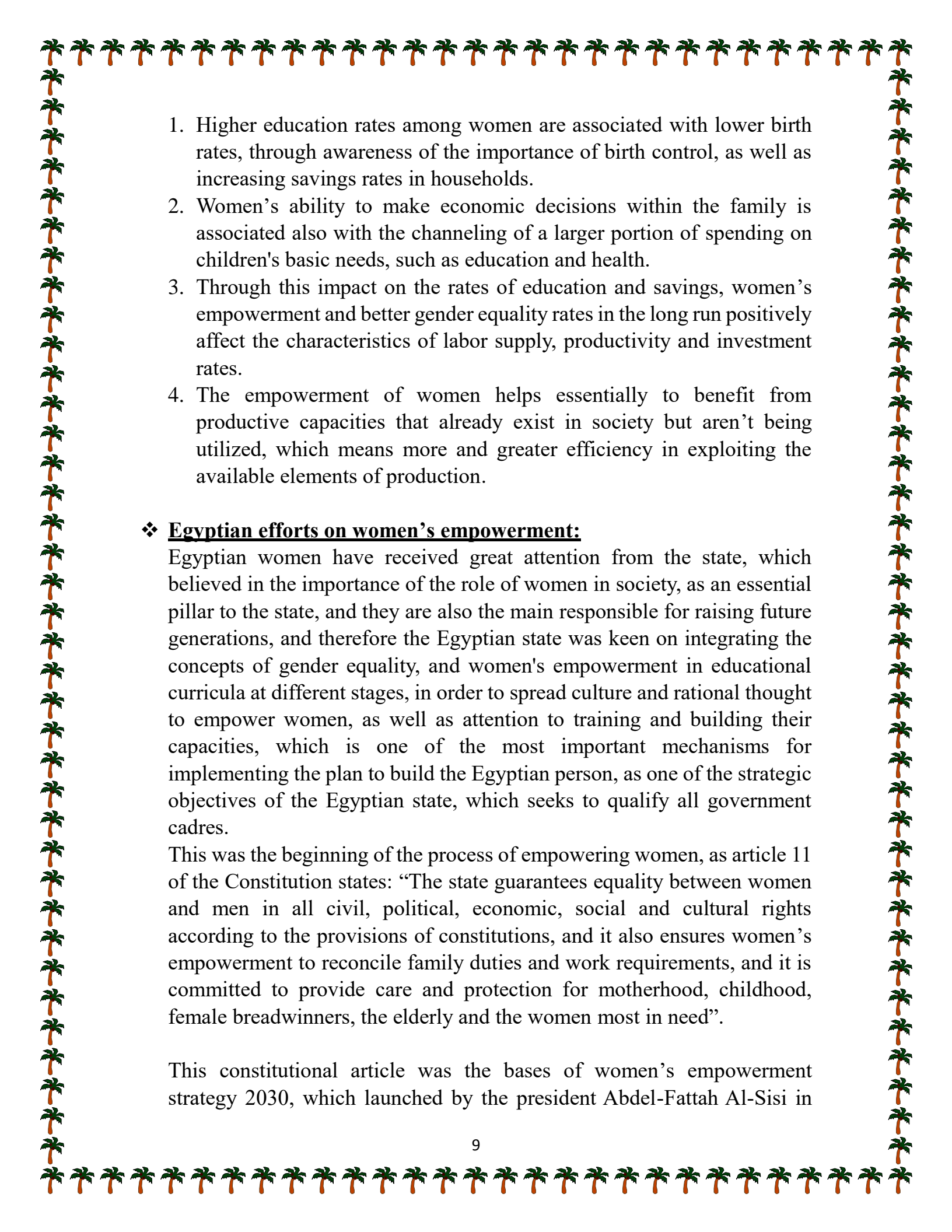
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Therefore, the process of sustainable development includes human development to improve the level of health care and education, and at the same time, people participate in developmental decisions-making that affect their lives, as the human beings is the core of sustainable development, and also the development process includes the elements of justice or equity and equality. There are two types of equity, which are: fairness for future generations whose interest must be taken into account, and the second type is the fairness for those living today of human beings, and they don't find equal opportunities with others in obtaining natural resources and social services, as well as the sustainable development aims also to provide loans to informal economic sectors, for women, and eliminate all forms of discrimination, and empower women in various fields.

The UN- Sustainable development goals, especially Goal no. 5, include the importance of achieving gender equality, and empower all women and girls, so, the inclusion of women is a prerequisite condition for achieving sustainable development, as the elimination of the larger gender gap in favor of men requires the adoption of public policies from a social perspective, that is, it includes the procedures of achieving equal opportunities within society and state institutions, as well as a serious interventions to change the prevailing masculine culture in society, which places women in traditional frameworks, and perpetuates discrimination against them.

Therefore, there are two main approaches to the vision of women's role in development: the first related to the perception of what women's contribution should be to development, in sense of women's participation in the formal labor market, and their access to education, health, and engagement in political participation, while the second related to examine in the reality of society, and the actual participation of women, such as: women's role in the informal labor sector, and also their role in supporting the home economy and family care.

The most important channels, through which the state can empower women, and at the same time reducing gender disparity affect economic growth and development, as the following:

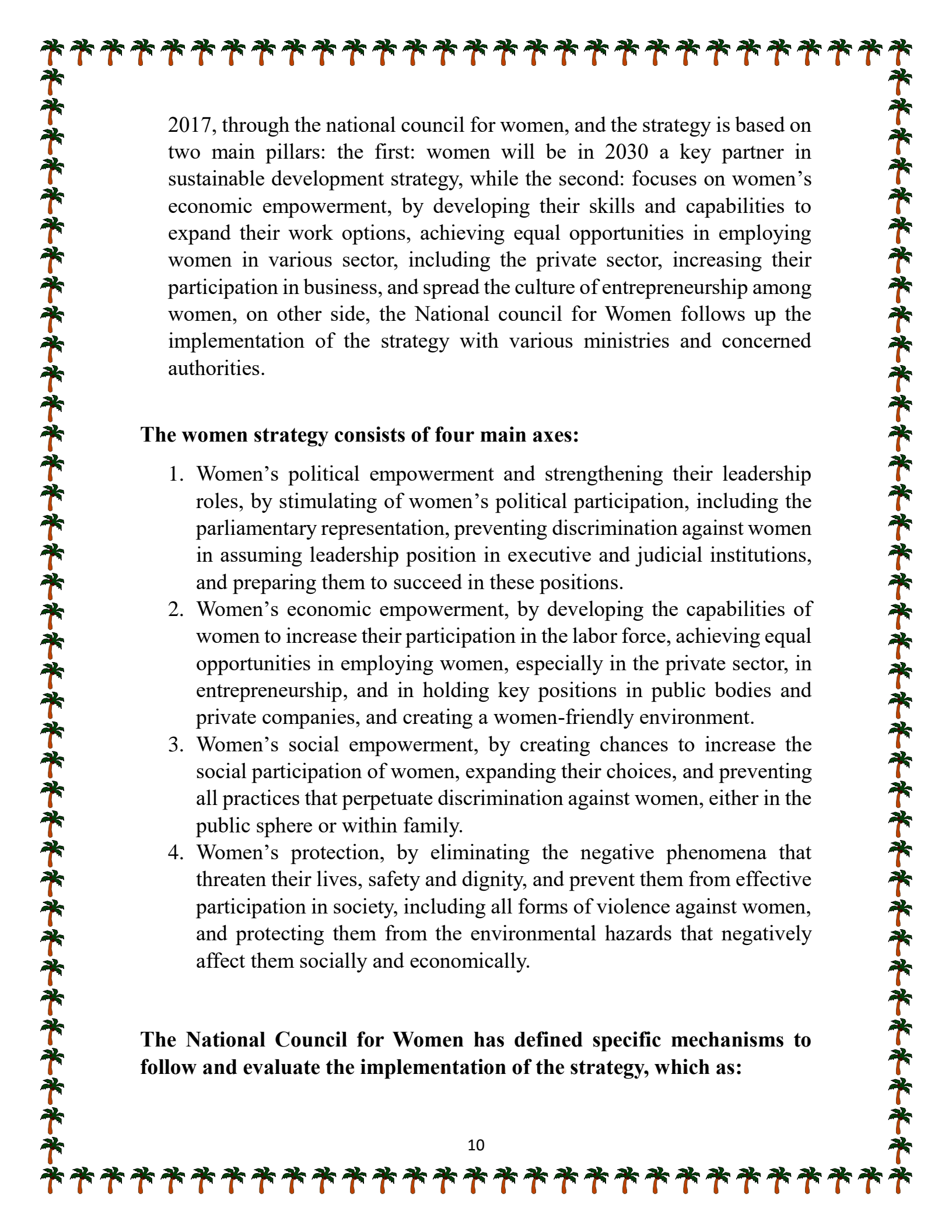
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1. Higher education rates among women are associated with lower birth rates, through awareness of the importance of birth control, as well as increasing savings rates in households.
 2. Women's ability to make economic decisions within the family is associated also with the channeling of a larger portion of spending on children's basic needs, such as education and health.
 3. Through this impact on the rates of education and savings, women's empowerment and better gender equality rates in the long run positively affect the characteristics of labor supply, productivity and investment rates.
 4. The empowerment of women helps essentially to benefit from productive capacities that already exist in society but aren't being utilized, which means more and greater efficiency in exploiting the available elements of production.

❖ **Egyptian efforts on women's empowerment:**

Egyptian women have received great attention from the state, which believed in the importance of the role of women in society, as an essential pillar to the state, and they are also the main responsible for raising future generations, and therefore the Egyptian state was keen on integrating the concepts of gender equality, and women's empowerment in educational curricula at different stages, in order to spread culture and rational thought to empower women, as well as attention to training and building their capacities, which is one of the most important mechanisms for implementing the plan to build the Egyptian person, as one of the strategic objectives of the Egyptian state, which seeks to qualify all government cadres.

This was the beginning of the process of empowering women, as article 11 of the Constitution states: "The state guarantees equality between women and men in all civil, political, economic, social and cultural rights according to the provisions of constitutions, and it also ensures women's empowerment to reconcile family duties and work requirements, and it is committed to provide care and protection for motherhood, childhood, female breadwinners, the elderly and the women most in need".

This constitutional article was the bases of women's empowerment strategy 2030, which launched by the president Abdel-Fattah Al-Sisi in

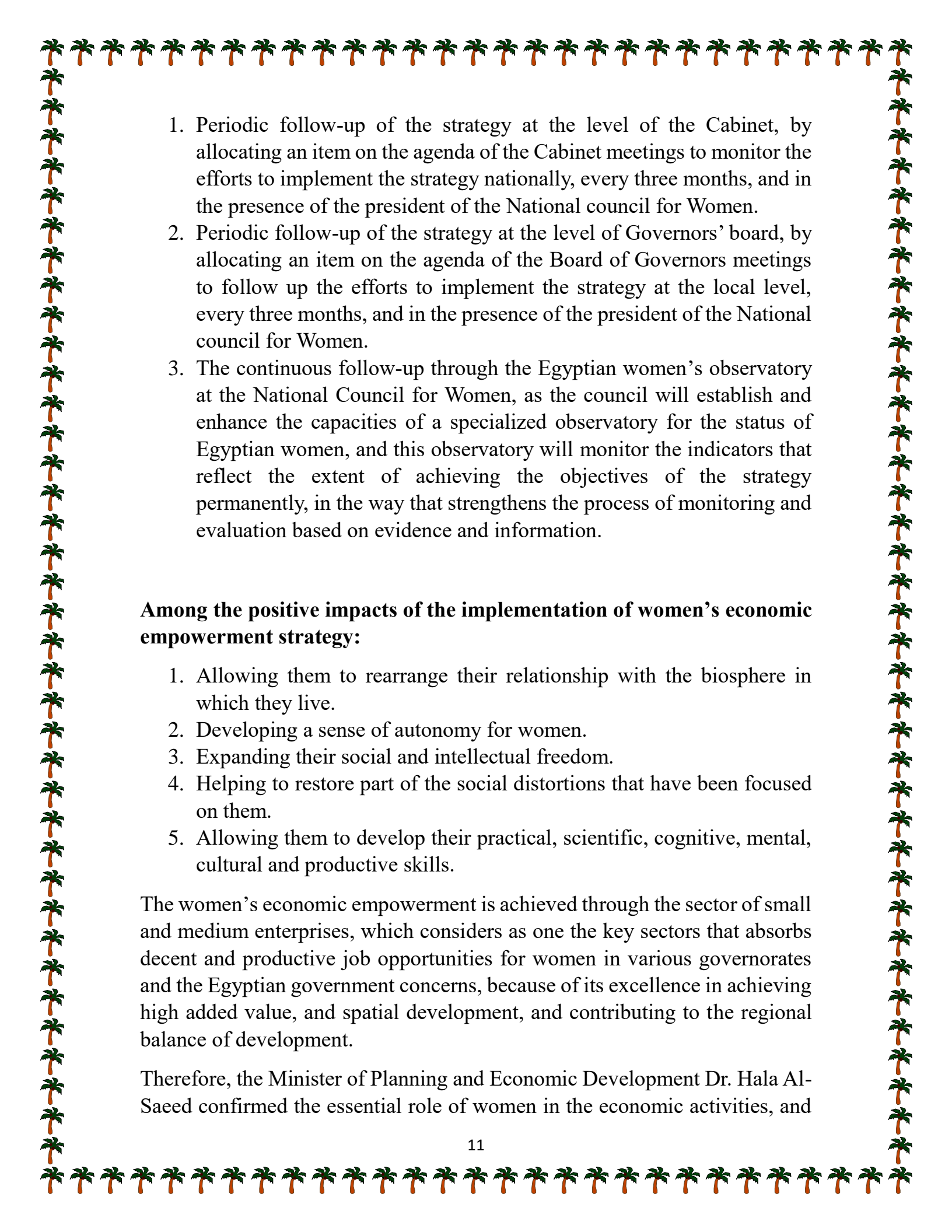


2017, through the national council for women, and the strategy is based on two main pillars: the first: women will be in 2030 a key partner in sustainable development strategy, while the second: focuses on women's economic empowerment, by developing their skills and capabilities to expand their work options, achieving equal opportunities in employing women in various sector, including the private sector, increasing their participation in business, and spread the culture of entrepreneurship among women, on other side, the National council for Women follows up the implementation of the strategy with various ministries and concerned authorities.

The women strategy consists of four main axes:

1. Women's political empowerment and strengthening their leadership roles, by stimulating of women's political participation, including the parliamentary representation, preventing discrimination against women in assuming leadership position in executive and judicial institutions, and preparing them to succeed in these positions.
2. Women's economic empowerment, by developing the capabilities of women to increase their participation in the labor force, achieving equal opportunities in employing women, especially in the private sector, in entrepreneurship, and in holding key positions in public bodies and private companies, and creating a women-friendly environment.
3. Women's social empowerment, by creating chances to increase the social participation of women, expanding their choices, and preventing all practices that perpetuate discrimination against women, either in the public sphere or within family.
4. Women's protection, by eliminating the negative phenomena that threaten their lives, safety and dignity, and prevent them from effective participation in society, including all forms of violence against women, and protecting them from the environmental hazards that negatively affect them socially and economically.

The National Council for Women has defined specific mechanisms to follow and evaluate the implementation of the strategy, which as:

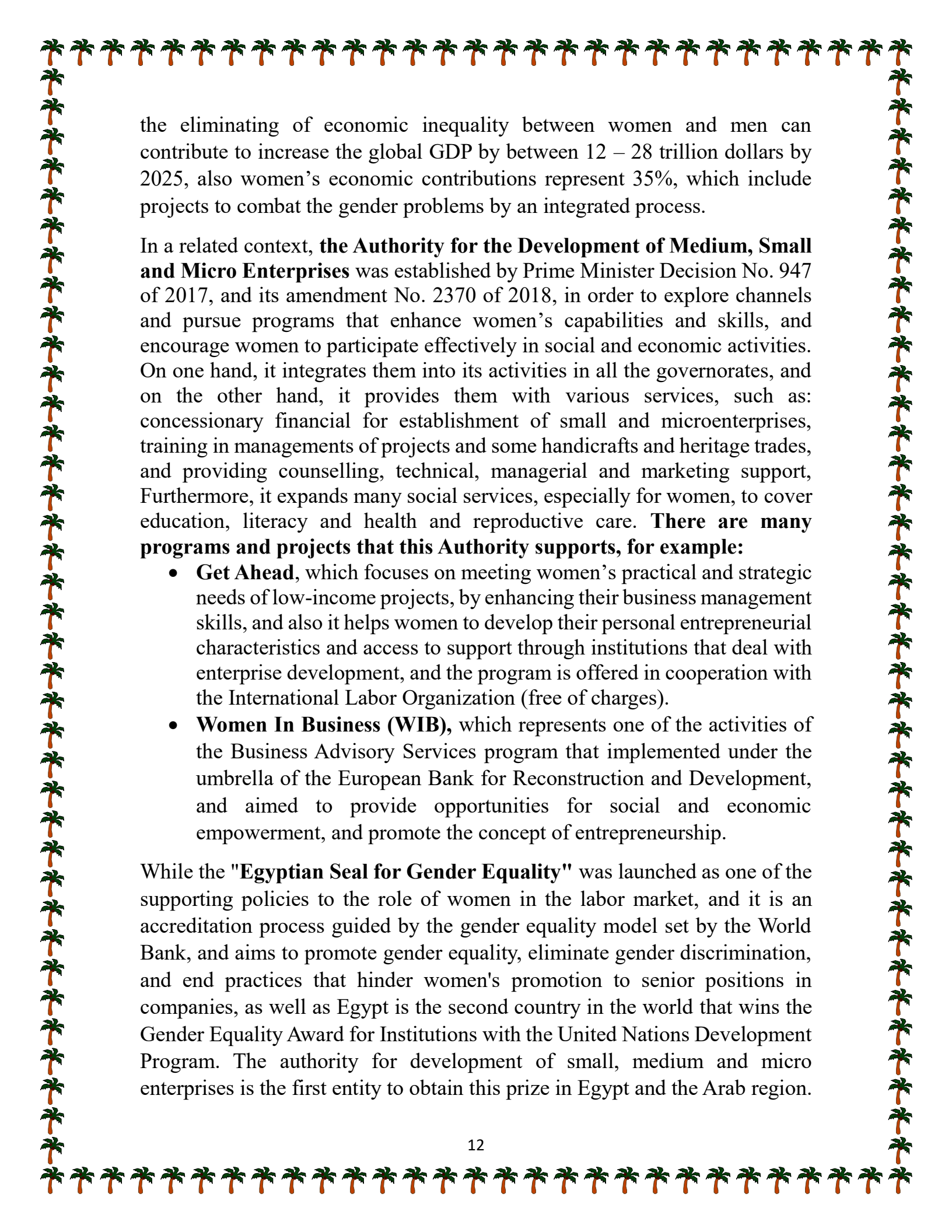
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1. Periodic follow-up of the strategy at the level of the Cabinet, by allocating an item on the agenda of the Cabinet meetings to monitor the efforts to implement the strategy nationally, every three months, and in the presence of the president of the National council for Women.
 2. Periodic follow-up of the strategy at the level of Governors' board, by allocating an item on the agenda of the Board of Governors meetings to follow up the efforts to implement the strategy at the local level, every three months, and in the presence of the president of the National council for Women.
 3. The continuous follow-up through the Egyptian women's observatory at the National Council for Women, as the council will establish and enhance the capacities of a specialized observatory for the status of Egyptian women, and this observatory will monitor the indicators that reflect the extent of achieving the objectives of the strategy permanently, in the way that strengthens the process of monitoring and evaluation based on evidence and information.

Among the positive impacts of the implementation of women's economic empowerment strategy:

1. Allowing them to rearrange their relationship with the biosphere in which they live.
2. Developing a sense of autonomy for women.
3. Expanding their social and intellectual freedom.
4. Helping to restore part of the social distortions that have been focused on them.
5. Allowing them to develop their practical, scientific, cognitive, mental, cultural and productive skills.

The women's economic empowerment is achieved through the sector of small and medium enterprises, which considers as one the key sectors that absorbs decent and productive job opportunities for women in various governorates and the Egyptian government concerns, because of its excellence in achieving high added value, and spatial development, and contributing to the regional balance of development.

Therefore, the Minister of Planning and Economic Development Dr. Hala Al-Saeed confirmed the essential role of women in the economic activities, and



the eliminating of economic inequality between women and men can contribute to increase the global GDP by between 12 – 28 trillion dollars by 2025, also women's economic contributions represent 35%, which include projects to combat the gender problems by an integrated process.

In a related context, **the Authority for the Development of Medium, Small and Micro Enterprises** was established by Prime Minister Decision No. 947 of 2017, and its amendment No. 2370 of 2018, in order to explore channels and pursue programs that enhance women's capabilities and skills, and encourage women to participate effectively in social and economic activities. On one hand, it integrates them into its activities in all the governorates, and on the other hand, it provides them with various services, such as: concessionary financial for establishment of small and microenterprises, training in managements of projects and some handicrafts and heritage trades, and providing counselling, technical, managerial and marketing support, Furthermore, it expands many social services, especially for women, to cover education, literacy and health and reproductive care. **There are many programs and projects that this Authority supports, for example:**

- **Get Ahead**, which focuses on meeting women's practical and strategic needs of low-income projects, by enhancing their business management skills, and also it helps women to develop their personal entrepreneurial characteristics and access to support through institutions that deal with enterprise development, and the program is offered in cooperation with the International Labor Organization (free of charges).
- **Women In Business (WIB)**, which represents one of the activities of the Business Advisory Services program that implemented under the umbrella of the European Bank for Reconstruction and Development, and aimed to provide opportunities for social and economic empowerment, and promote the concept of entrepreneurship.

While the "**Egyptian Seal for Gender Equality**" was launched as one of the supporting policies to the role of women in the labor market, and it is an accreditation process guided by the gender equality model set by the World Bank, and aims to promote gender equality, eliminate gender discrimination, and end practices that hinder women's promotion to senior positions in companies, as well as Egypt is the second country in the world that wins the Gender Equality Award for Institutions with the United Nations Development Program. The authority for development of small, medium and micro enterprises is the first entity to obtain this prize in Egypt and the Arab region.

Therefore, the Ministry of International Cooperation confirmed that the Egyptian Seal for Gender Equality supports the efforts of private sector companies in 4 areas: career development, balance between family and work, and sexual harassment policies, and is guided by the World Bank's gender equality model, which set the basic goals and actions in order to achieve gender equality in all fields, and the first two Egyptian companies from the private sector received the seal, Vodafone Egypt and CIB.

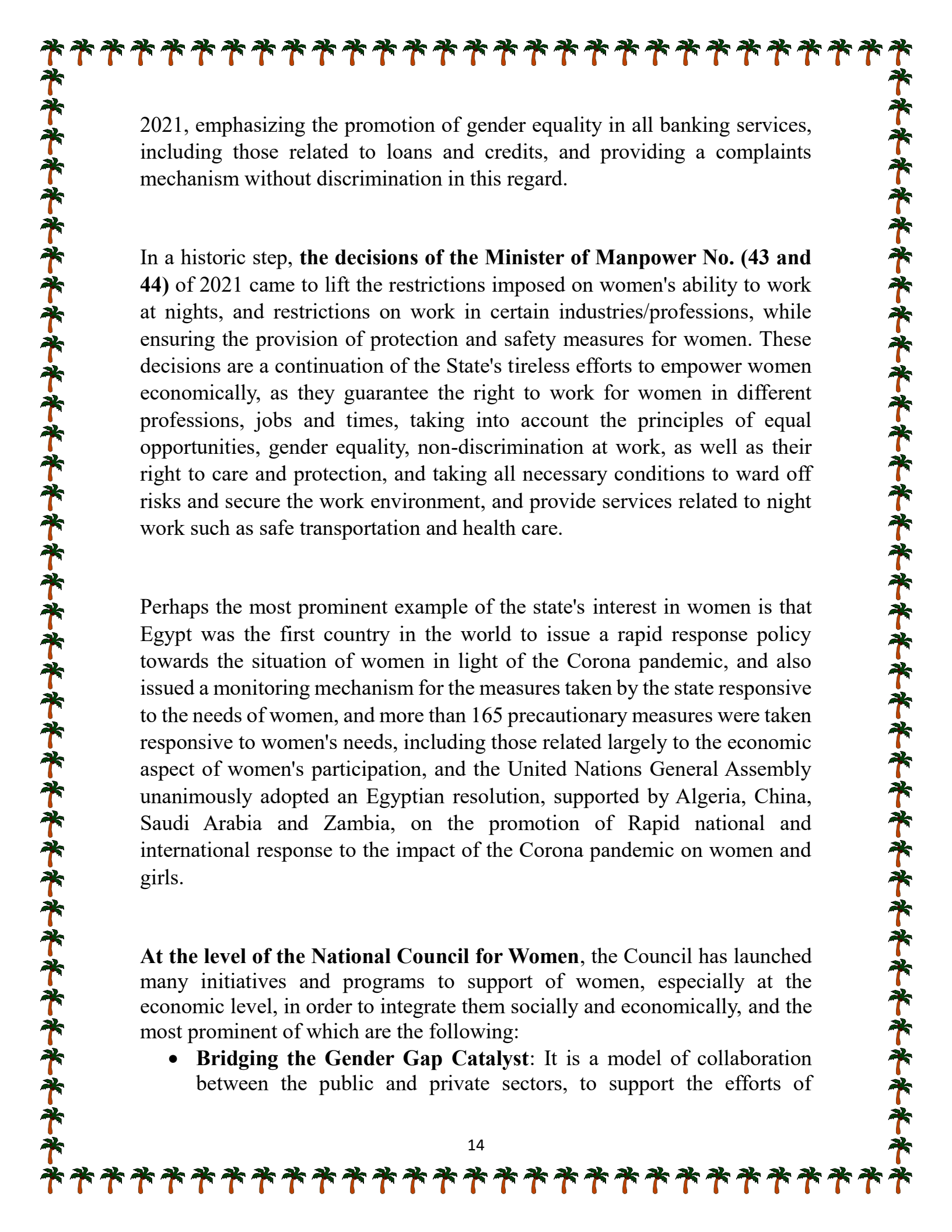
Also, **the Presidency of the Council of Ministers issued Resolution No. (2659/2020)** regarding the restructuring of the National Wages Council, which was established by Resolution No. (983/2003), to determine its functions, and to include its membership in the National Council for Women, and Law No. (152/2020) and its regulations for the development of micro, small and medium enterprises were issued.

Furthermore, **The Tax Law No. 91 of 2005, as amended by Law No. 11 of 2013**, recognized women as breadwinners of the family, and **the Civil Service Law of 2016**, which grants benefits to working mothers, such as maternity leave for 4 months instead of 3 months, and the new Investment Law No. 17 of 2017 (Article 2) is dedicated to ensuring equal investment opportunities for both men and women.

In addition to the set of decisions issued by the Financial Regulatory Authority, which are:

- Resolution No. (50/2020) on the need for at least one woman to be represented on the boards of directors of companies and non-banking financial entities.
- Resolution No. (2020/204) to promote gender equality in non-banking financial services.
- Resolution No. (2020/205) providing incentives for companies and non-bank financial entities that have 25% or more beneficiaries of their services.
- Resolution No. (48/2022) that stated at least 25% or two women must be represented on the boards of directors of companies and non-banking financial entities.

The Central Bank amended the governance rules to form the boards of directors of banks, stipulating the presence of at least two women on the boards of directors of banks in 2021, and issued a circular dated April 22,



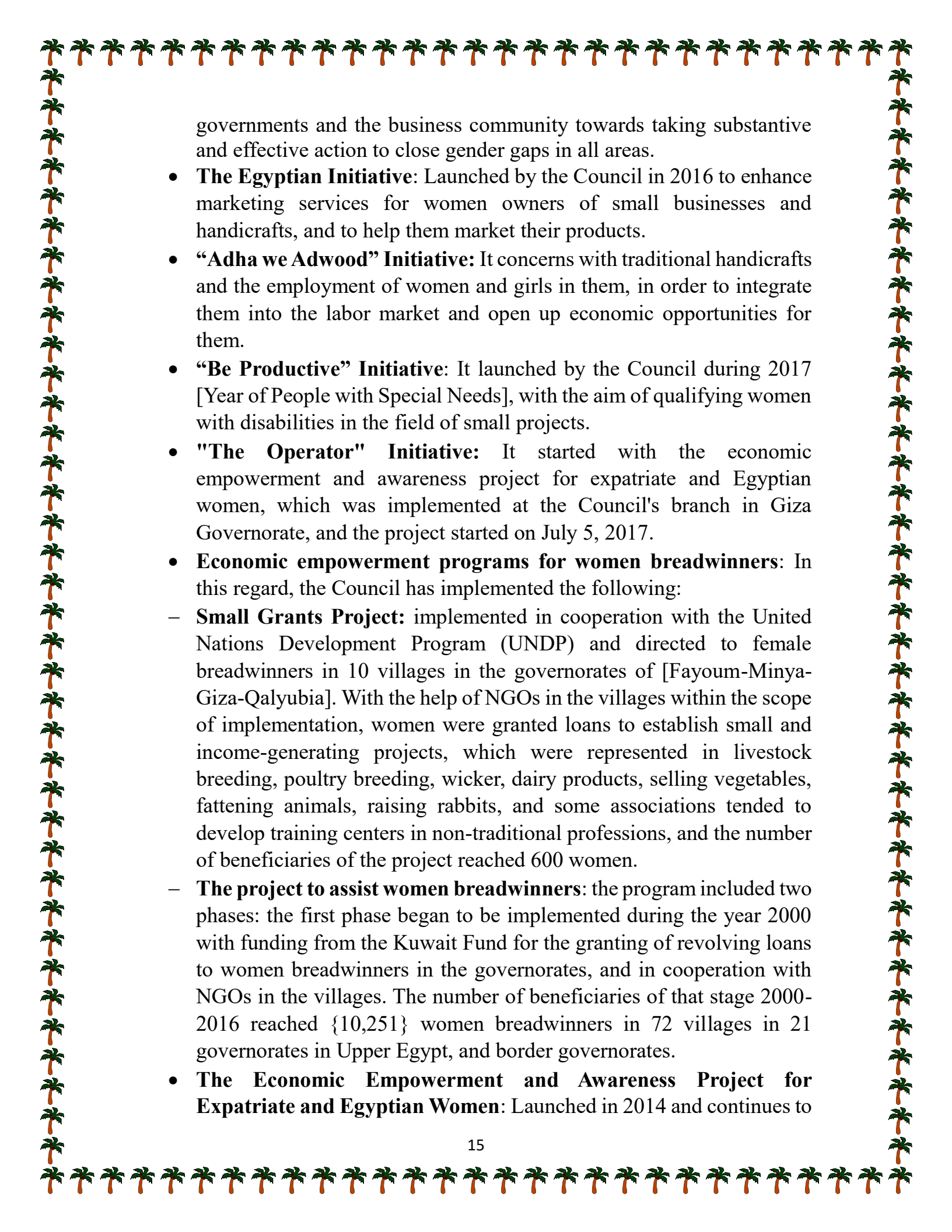
2021, emphasizing the promotion of gender equality in all banking services, including those related to loans and credits, and providing a complaints mechanism without discrimination in this regard.

In a historic step, **the decisions of the Minister of Manpower No. (43 and 44)** of 2021 came to lift the restrictions imposed on women's ability to work at nights, and restrictions on work in certain industries/professions, while ensuring the provision of protection and safety measures for women. These decisions are a continuation of the State's tireless efforts to empower women economically, as they guarantee the right to work for women in different professions, jobs and times, taking into account the principles of equal opportunities, gender equality, non-discrimination at work, as well as their right to care and protection, and taking all necessary conditions to ward off risks and secure the work environment, and provide services related to night work such as safe transportation and health care.

Perhaps the most prominent example of the state's interest in women is that Egypt was the first country in the world to issue a rapid response policy towards the situation of women in light of the Corona pandemic, and also issued a monitoring mechanism for the measures taken by the state responsive to the needs of women, and more than 165 precautionary measures were taken responsive to women's needs, including those related largely to the economic aspect of women's participation, and the United Nations General Assembly unanimously adopted an Egyptian resolution, supported by Algeria, China, Saudi Arabia and Zambia, on the promotion of Rapid national and international response to the impact of the Corona pandemic on women and girls.

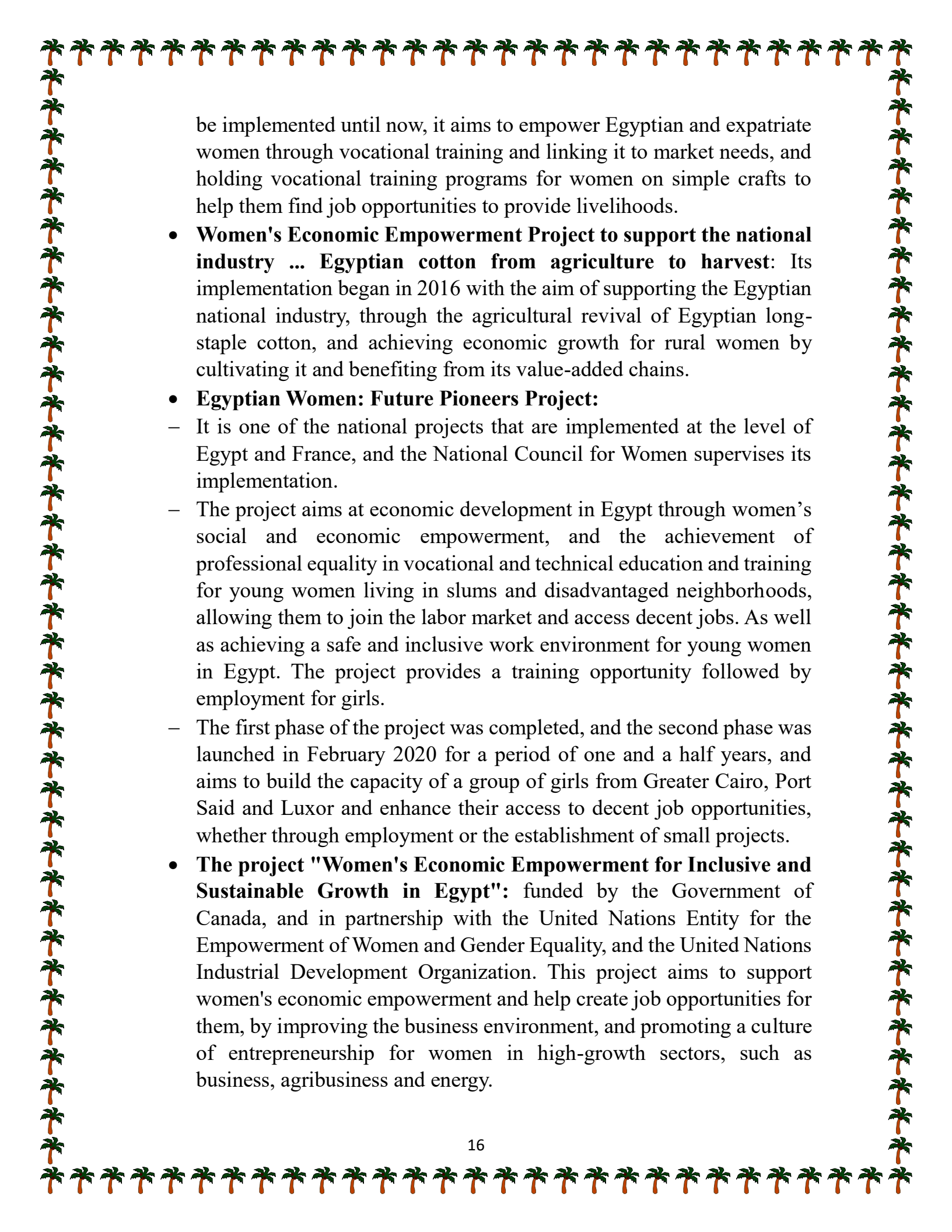
At the level of the National Council for Women, the Council has launched many initiatives and programs to support of women, especially at the economic level, in order to integrate them socially and economically, and the most prominent of which are the following:

- **Bridging the Gender Gap Catalyst:** It is a model of collaboration between the public and private sectors, to support the efforts of



governments and the business community towards taking substantive and effective action to close gender gaps in all areas.

- **The Egyptian Initiative:** Launched by the Council in 2016 to enhance marketing services for women owners of small businesses and handicrafts, and to help them market their products.
- **“Adha we Adwood” Initiative:** It concerns with traditional handicrafts and the employment of women and girls in them, in order to integrate them into the labor market and open up economic opportunities for them.
- **“Be Productive” Initiative:** It launched by the Council during 2017 [Year of People with Special Needs], with the aim of qualifying women with disabilities in the field of small projects.
- **"The Operator" Initiative:** It started with the economic empowerment and awareness project for expatriate and Egyptian women, which was implemented at the Council's branch in Giza Governorate, and the project started on July 5, 2017.
- **Economic empowerment programs for women breadwinners:** In this regard, the Council has implemented the following:
 - **Small Grants Project:** implemented in cooperation with the United Nations Development Program (UNDP) and directed to female breadwinners in 10 villages in the governorates of [Fayoum-Minya-Giza-Qalyubia]. With the help of NGOs in the villages within the scope of implementation, women were granted loans to establish small and income-generating projects, which were represented in livestock breeding, poultry breeding, wicker, dairy products, selling vegetables, fattening animals, raising rabbits, and some associations tended to develop training centers in non-traditional professions, and the number of beneficiaries of the project reached 600 women.
 - **The project to assist women breadwinners:** the program included two phases: the first phase began to be implemented during the year 2000 with funding from the Kuwait Fund for the granting of revolving loans to women breadwinners in the governorates, and in cooperation with NGOs in the villages. The number of beneficiaries of that stage 2000-2016 reached {10,251} women breadwinners in 72 villages in 21 governorates in Upper Egypt, and border governorates.
- **The Economic Empowerment and Awareness Project for Expatriate and Egyptian Women:** Launched in 2014 and continues to



be implemented until now, it aims to empower Egyptian and expatriate women through vocational training and linking it to market needs, and holding vocational training programs for women on simple crafts to help them find job opportunities to provide livelihoods.

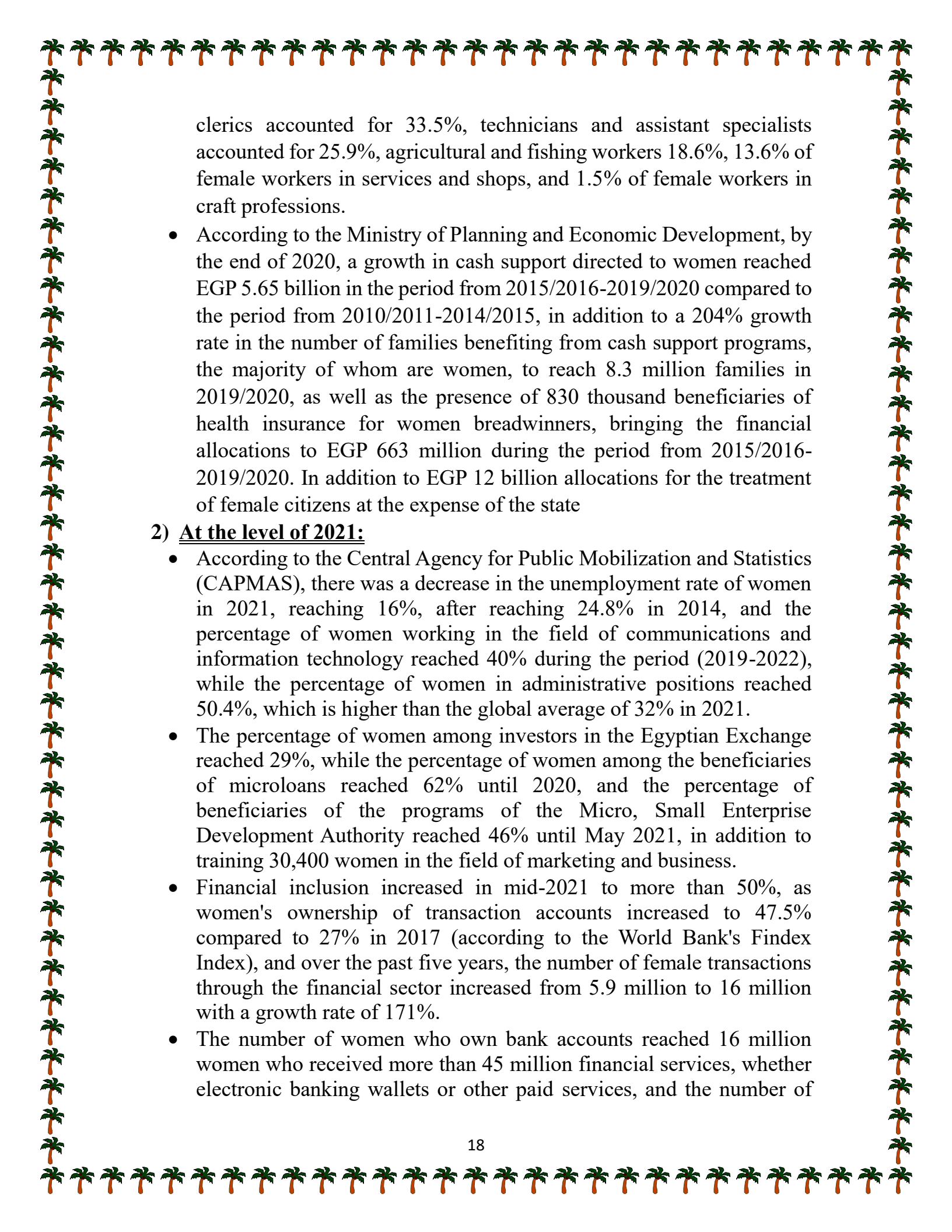
- **Women's Economic Empowerment Project to support the national industry ... Egyptian cotton from agriculture to harvest:** Its implementation began in 2016 with the aim of supporting the Egyptian national industry, through the agricultural revival of Egyptian long-staple cotton, and achieving economic growth for rural women by cultivating it and benefiting from its value-added chains.
- **Egyptian Women: Future Pioneers Project:**
 - It is one of the national projects that are implemented at the level of Egypt and France, and the National Council for Women supervises its implementation.
 - The project aims at economic development in Egypt through women's social and economic empowerment, and the achievement of professional equality in vocational and technical education and training for young women living in slums and disadvantaged neighborhoods, allowing them to join the labor market and access decent jobs. As well as achieving a safe and inclusive work environment for young women in Egypt. The project provides a training opportunity followed by employment for girls.
 - The first phase of the project was completed, and the second phase was launched in February 2020 for a period of one and a half years, and aims to build the capacity of a group of girls from Greater Cairo, Port Said and Luxor and enhance their access to decent job opportunities, whether through employment or the establishment of small projects.
- **The project "Women's Economic Empowerment for Inclusive and Sustainable Growth in Egypt":** funded by the Government of Canada, and in partnership with the United Nations Entity for the Empowerment of Women and Gender Equality, and the United Nations Industrial Development Organization. This project aims to support women's economic empowerment and help create job opportunities for them, by improving the business environment, and promoting a culture of entrepreneurship for women in high-growth sectors, such as business, agribusiness and energy.

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- **"Egyptian Catalogue" initiative:** it launched in 2018, to enhance marketing services for women owners of small businesses and handicrafts, in cooperation with ALEXBANK and the Sawiris Foundation for Community Development, with the aim of helping them open marketing channels for them, and contact with the consumer audience, as well as success stories of some of them who faced difficulties at the beginning of the road, which are inspiring stories for others to put their foot on the first path to success, and four versions of the catalogue were launched.
 - **The "Promoting Women in International Trade" initiative:** presented and implemented by the International Trade Centre, funded by the International Finance Corporation (IFC), the Islamic Development Bank (IsDB), and a key partner of the Export Development Authority under the umbrella of the Ministry of Commerce and Industry, in cooperation with the National Council for Women and the Export Council, through this initiative, 50 women-owned SMEs were provided with the skills required to increase their sales and export volumes.

As a result of these distinguished efforts, many positive indicators have emerged that confirm Egypt's endeavor in the right direction, and these indicators are as follows:

1) At the level of 2020:

- According to data from the Ministry of Manpower in 2020, the contribution of women to the labor force was 14.3% of the total labor force (15 years and above) compared to 67.4% for men, the unemployment rate for females was 17.7% compared to 6.0% for males, and the percentage of employed females (15 years and above) was 11.8% compared to 63.4% for males, while the percentage of females who work permanently was 88.0% compared to 65.0% for males.
- The percentage of female contributors to social insurance reached 71.4% compared to 40.2% for males, and the percentage of female contributors in health insurance reached 69.4% compared to 34.0% for males.
- According to the Central Agency for Public Mobilization and Statistics (CAPMAS), 37.5% of the total number of workers were women, while

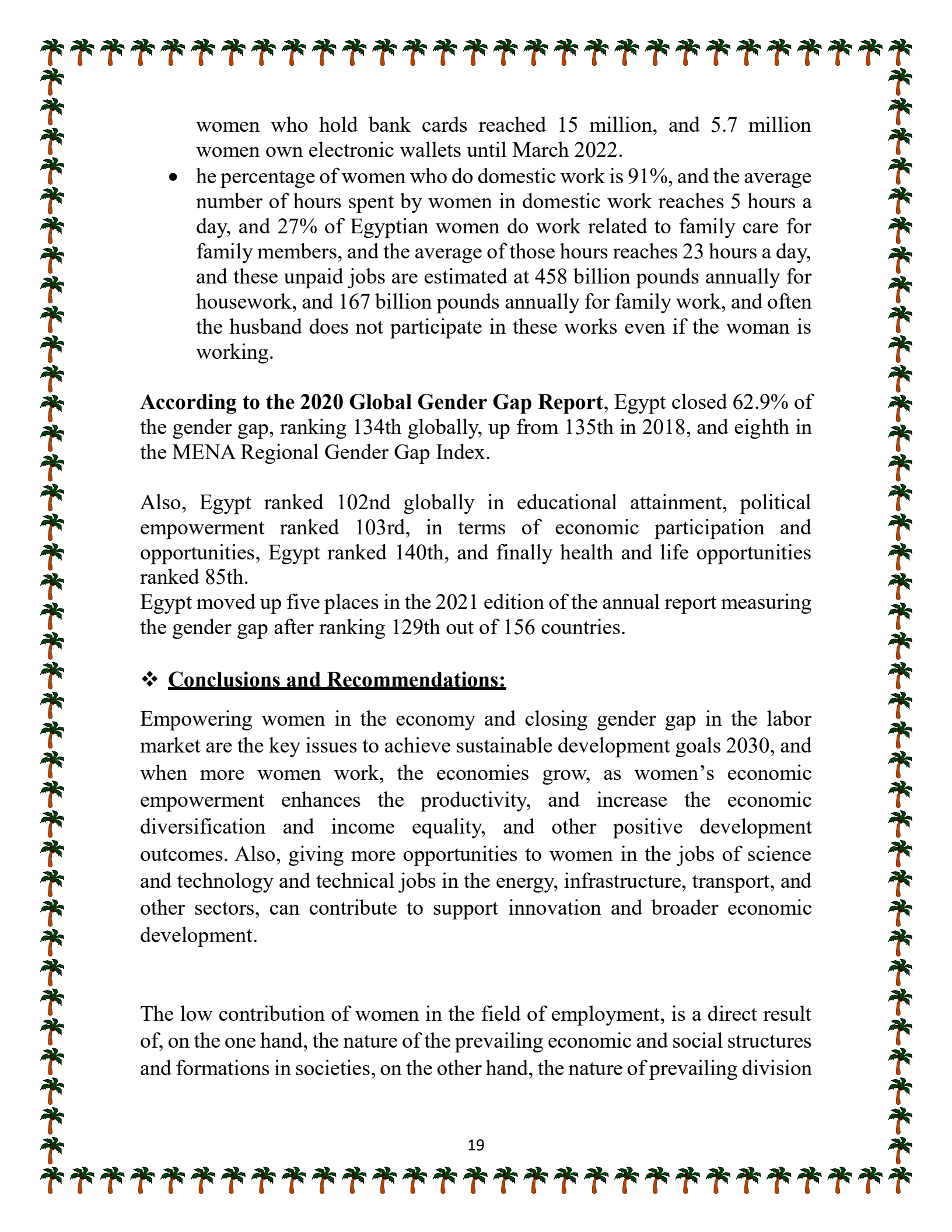


clerics accounted for 33.5%, technicians and assistant specialists accounted for 25.9%, agricultural and fishing workers 18.6%, 13.6% of female workers in services and shops, and 1.5% of female workers in craft professions.

- According to the Ministry of Planning and Economic Development, by the end of 2020, a growth in cash support directed to women reached EGP 5.65 billion in the period from 2015/2016-2019/2020 compared to the period from 2010/2011-2014/2015, in addition to a 204% growth rate in the number of families benefiting from cash support programs, the majority of whom are women, to reach 8.3 million families in 2019/2020, as well as the presence of 830 thousand beneficiaries of health insurance for women breadwinners, bringing the financial allocations to EGP 663 million during the period from 2015/2016-2019/2020. In addition to EGP 12 billion allocations for the treatment of female citizens at the expense of the state

2) At the level of 2021:

- According to the Central Agency for Public Mobilization and Statistics (CAPMAS), there was a decrease in the unemployment rate of women in 2021, reaching 16%, after reaching 24.8% in 2014, and the percentage of women working in the field of communications and information technology reached 40% during the period (2019-2022), while the percentage of women in administrative positions reached 50.4%, which is higher than the global average of 32% in 2021.
- The percentage of women among investors in the Egyptian Exchange reached 29%, while the percentage of women among the beneficiaries of microloans reached 62% until 2020, and the percentage of beneficiaries of the programs of the Micro, Small Enterprise Development Authority reached 46% until May 2021, in addition to training 30,400 women in the field of marketing and business.
- Financial inclusion increased in mid-2021 to more than 50%, as women's ownership of transaction accounts increased to 47.5% compared to 27% in 2017 (according to the World Bank's Findex Index), and over the past five years, the number of female transactions through the financial sector increased from 5.9 million to 16 million with a growth rate of 171%.
- The number of women who own bank accounts reached 16 million women who received more than 45 million financial services, whether electronic banking wallets or other paid services, and the number of



women who hold bank cards reached 15 million, and 5.7 million women own electronic wallets until March 2022.

- he percentage of women who do domestic work is 91%, and the average number of hours spent by women in domestic work reaches 5 hours a day, and 27% of Egyptian women do work related to family care for family members, and the average of those hours reaches 23 hours a day, and these unpaid jobs are estimated at 458 billion pounds annually for housework, and 167 billion pounds annually for family work, and often the husband does not participate in these works even if the woman is working.

According to the 2020 Global Gender Gap Report, Egypt closed 62.9% of the gender gap, ranking 134th globally, up from 135th in 2018, and eighth in the MENA Regional Gender Gap Index.

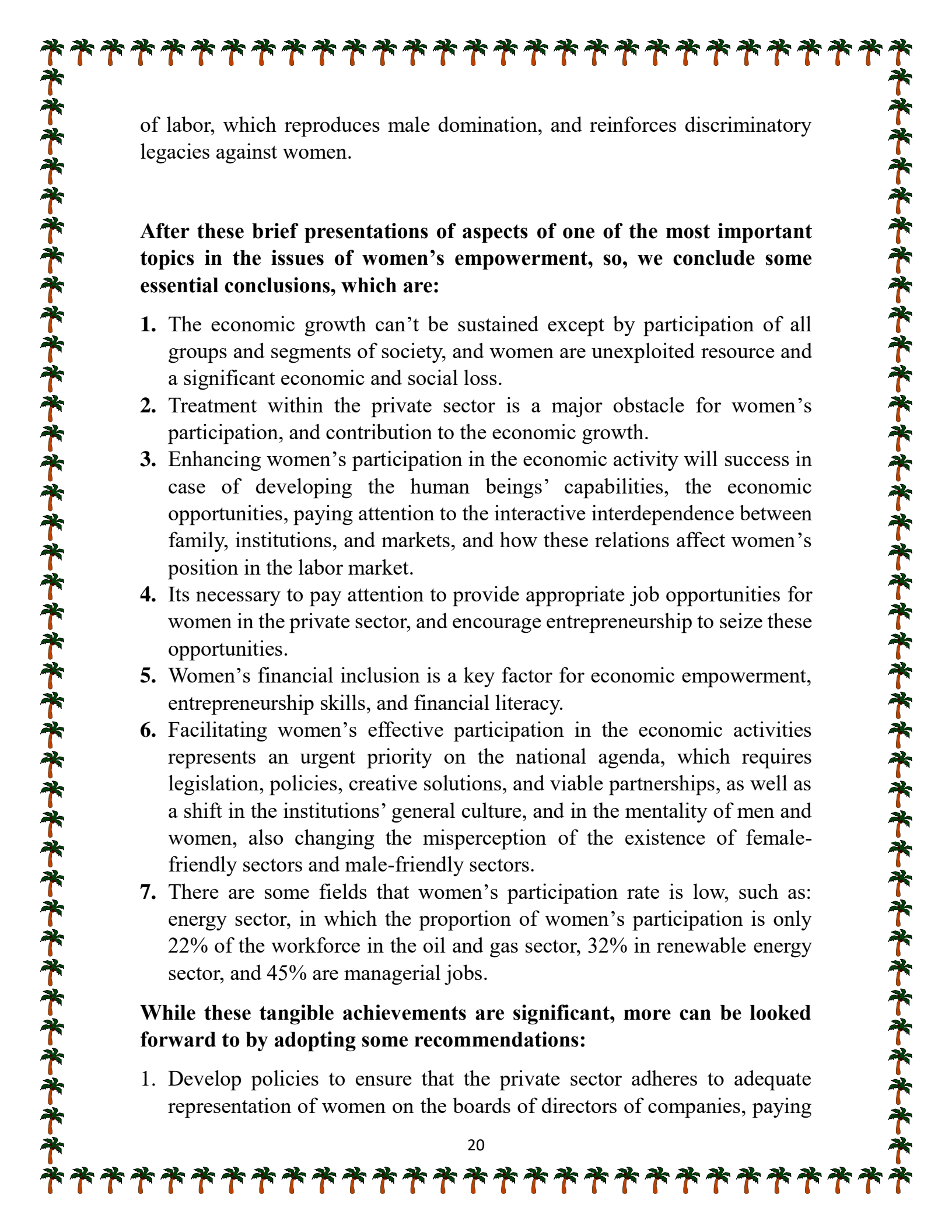
Also, Egypt ranked 102nd globally in educational attainment, political empowerment ranked 103rd, in terms of economic participation and opportunities, Egypt ranked 140th, and finally health and life opportunities ranked 85th.

Egypt moved up five places in the 2021 edition of the annual report measuring the gender gap after ranking 129th out of 156 countries.

❖ **Conclusions and Recommendations:**

Empowering women in the economy and closing gender gap in the labor market are the key issues to achieve sustainable development goals 2030, and when more women work, the economies grow, as women's economic empowerment enhances the productivity, and increase the economic diversification and income equality, and other positive development outcomes. Also, giving more opportunities to women in the jobs of science and technology and technical jobs in the energy, infrastructure, transport, and other sectors, can contribute to support innovation and broader economic development.

The low contribution of women in the field of employment, is a direct result of, on the one hand, the nature of the prevailing economic and social structures and formations in societies, on the other hand, the nature of prevailing division



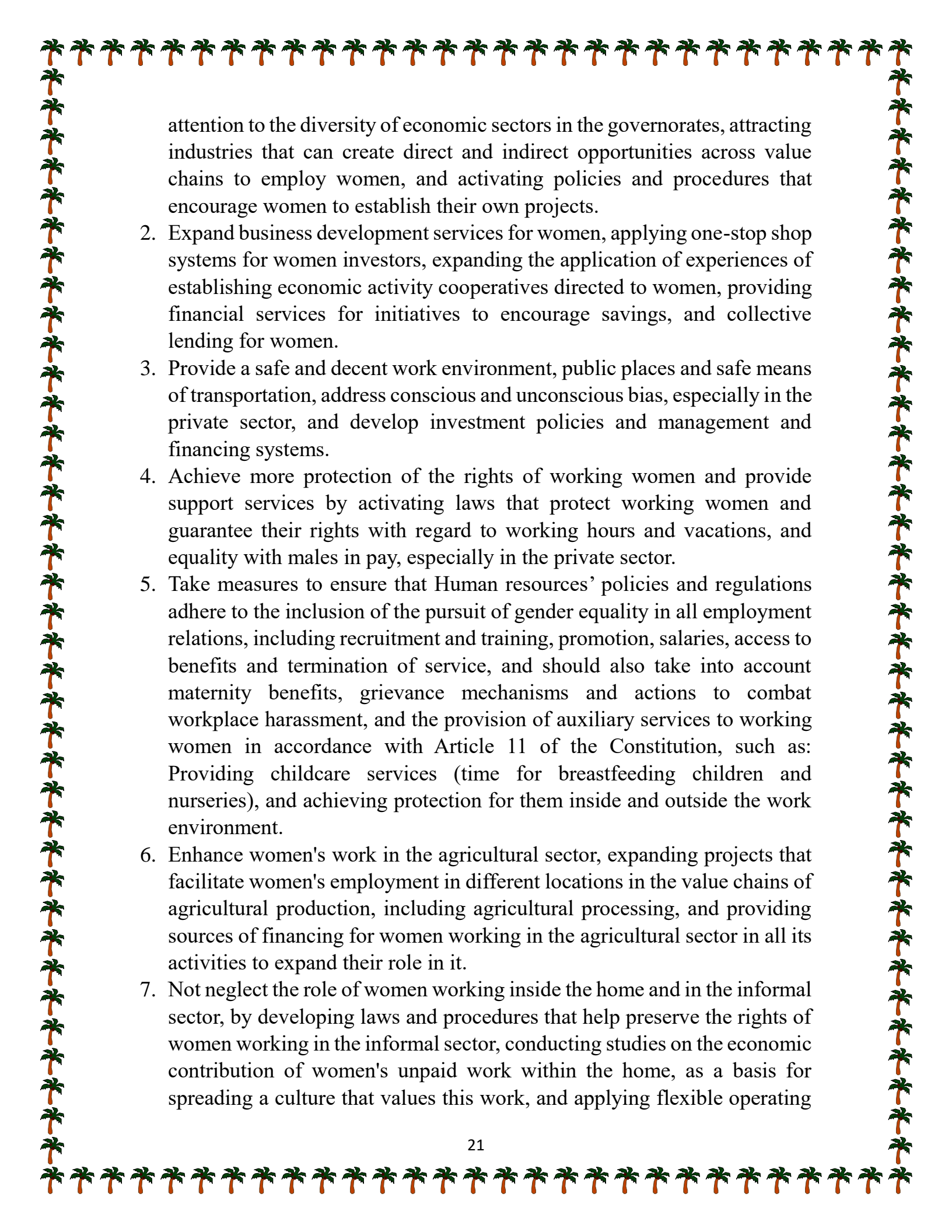
of labor, which reproduces male domination, and reinforces discriminatory legacies against women.

After these brief presentations of aspects of one of the most important topics in the issues of women's empowerment, so, we conclude some essential conclusions, which are:

1. The economic growth can't be sustained except by participation of all groups and segments of society, and women are unexploited resource and a significant economic and social loss.
2. Treatment within the private sector is a major obstacle for women's participation, and contribution to the economic growth.
3. Enhancing women's participation in the economic activity will success in case of developing the human beings' capabilities, the economic opportunities, paying attention to the interactive interdependence between family, institutions, and markets, and how these relations affect women's position in the labor market.
4. Its necessary to pay attention to provide appropriate job opportunities for women in the private sector, and encourage entrepreneurship to seize these opportunities.
5. Women's financial inclusion is a key factor for economic empowerment, entrepreneurship skills, and financial literacy.
6. Facilitating women's effective participation in the economic activities represents an urgent priority on the national agenda, which requires legislation, policies, creative solutions, and viable partnerships, as well as a shift in the institutions' general culture, and in the mentality of men and women, also changing the misperception of the existence of female-friendly sectors and male-friendly sectors.
7. There are some fields that women's participation rate is low, such as: energy sector, in which the proportion of women's participation is only 22% of the workforce in the oil and gas sector, 32% in renewable energy sector, and 45% are managerial jobs.


While these tangible achievements are significant, more can be looked forward to by adopting some recommendations:

1. Develop policies to ensure that the private sector adheres to adequate representation of women on the boards of directors of companies, paying



attention to the diversity of economic sectors in the governorates, attracting industries that can create direct and indirect opportunities across value chains to employ women, and activating policies and procedures that encourage women to establish their own projects.

2. Expand business development services for women, applying one-stop shop systems for women investors, expanding the application of experiences of establishing economic activity cooperatives directed to women, providing financial services for initiatives to encourage savings, and collective lending for women.
3. Provide a safe and decent work environment, public places and safe means of transportation, address conscious and unconscious bias, especially in the private sector, and develop investment policies and management and financing systems.
4. Achieve more protection of the rights of working women and provide support services by activating laws that protect working women and guarantee their rights with regard to working hours and vacations, and equality with males in pay, especially in the private sector.
5. Take measures to ensure that Human resources' policies and regulations adhere to the inclusion of the pursuit of gender equality in all employment relations, including recruitment and training, promotion, salaries, access to benefits and termination of service, and should also take into account maternity benefits, grievance mechanisms and actions to combat workplace harassment, and the provision of auxiliary services to working women in accordance with Article 11 of the Constitution, such as: Providing childcare services (time for breastfeeding children and nurseries), and achieving protection for them inside and outside the work environment.
6. Enhance women's work in the agricultural sector, expanding projects that facilitate women's employment in different locations in the value chains of agricultural production, including agricultural processing, and providing sources of financing for women working in the agricultural sector in all its activities to expand their role in it.
7. Not neglect the role of women working inside the home and in the informal sector, by developing laws and procedures that help preserve the rights of women working in the informal sector, conducting studies on the economic contribution of women's unpaid work within the home, as a basis for spreading a culture that values this work, and applying flexible operating

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systems and working from home to give women the option to combine their work and family role, protect domestic workers, and legalize their status to ensure their rights.

8. Raise community awareness about the need to appreciate and respect all the work done by working women inside their homes and caring for their families, and outside it in the labor market, considering that both roles are very important.