

Women, Business and the Law—Arab Republic of Egypt

1. Safety

Comment received from Government:

1. *Is there an annual budgetary allocation towards violence against women risk mitigation, prevention and response programs?*

Is there an annual budgetary allocation towards violence against women risk mitigation, prevention and response programs? yes There is a government body responsible for monitoring and implementing national services, plans and programmes that address violence against women. Also attached a file from ministry of finance about this financial plan of the country National Programs: Budgets have been allocated to support national strategies to combat violence against women, such as the National Strategy to Combat Violence against Women 2015-2020, which includes several programs and initiatives aimed at raising community awareness and enhancing support for women. Awareness and Support Programs Annual Reports: Annual reports are usually prepared on the extent to which these allocations are used and their effectiveness in achieving their goals, which helps in improving and developing future programs.

Supporting Documents: موازنة البرامج والاداء للموازنة العامة للعام المالي 24-25.xlsx (0.9MB)

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to this question is “Yes” if:

1. The government budget for 2023 specifically allocates funding for programs, activities, or services addressing violence against women, including to nongovernmental organizations (NGOs); or
2. The government created an entity within its structure specifically to address or deal with issues of violence against women and to provide the female survivors of gender-based violence with services.

The attached Budget file for fiscal year 2024-2025 provides an allocation to the Ministry of Social Solidarity for “the protection of women from all forms of violence.” The *Women, Business and the Law 2024* report assessed the impact of reforms implemented between October 2, 2022, and October 1, 2023. Therefore, the team will assess its impact in future reports.

Comment received from Government:

Is there legislation on domestic violence? there are some articles in laws that can apply such as 1- Resolution 827 of 2021 dealt with all forms of sexual, psychological, economic, etc. 2- The Egyptian Penal Code sets penalties for all forms of crime and tightens and increases the penalties if committed within the family and some other cases. Also, the articles criminalizing rape (intercourse with a female without her consent) do not specifically stipulate that rape is specifically criminalized for women without the wife. The articles stipulate "intercourse with a female" and not "an unmarried woman", as it is abstract without excluding the case of marriage, as some penal laws follow this approach. 3- Bahraini law did not specifically stipulate marital rape, but referred to domestic sexual assault, so it did not mention (rape) and did not mention (Marital), just like Egyptian law.

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to this question is “Yes” if the following three conditions are met:

1. There is legislation addressing all forms of domestic violence: physical, sexual, psychological, and economic domestic violence;
2. The law provides for criminal sanctions or protection orders for cases of domestic violence.; and
3. The law criminalizes marital rape or does not include a marital rape exception in the definition of rape; Provisions that increase penalties for general crimes covered in the criminal code if committed between spouses or within the family are not considered.

In the case of Egypt:

1. Resolution No. 827/2021 addresses domestic violence and defines violence against women as "any act, attitude, or abstention that contradicts with the Constitution and the Law and would cause physical, psychological, moral, economic, or social damage; or any violation of women's rights and freedoms guaranteed by law for public or private life, including threats or arbitrary deprivation." As such, the Resolution does not explicitly address "sexual" violence or abuse, nor does it include language that clearly encompasses sexual violence as a form of domestic violence.
2. Article 3 of the Resolution provides for protection orders for cases of domestic violence. In addition, Articles 375 bis and 375 bis (1) of the Penal Code provide for criminal penalties for cases of spousal violence. This provision meets the *Women, Business and the Law* methodology threshold and it is recognized in the Safety Topic data
3. As for the issue of marital rape, while the crime of marital rape is not typified in the Penal Code, Article 267 of the Penal Code provides: "Whoever has intercourse with a female without her consent shall be punished with death or life imprisonment." Because this provision does not contain a marital rape exception, it allows a wife to file a criminal complaint for rape against her husband. This provision meets the Safety topic methodology threshold, and it is recognized in the Safety topic data.

Since the legislation in Egypt provides for two out of the three conditions necessary to obtain a point on this question, therefore, the answer to this question remains "No".

Comment received from Government:

Is there legislation on femicide? "The Egyptian Penal Code criminalizes the act of murder in all its methods, regardless of the gender of the perpetrator or the victim in a general manner, and this is the principle in legislations that the legal rule should be general and abstract. There are also many articles that address crimes committed against women and girls in particular, and stipulate severe penalties. The Moroccan law that is followed does not explicitly state (female murder/ femicide), as does the Egyptian law, as there is no such thing as female murder in Egyptian laws. In any case, each country has the right to give the appropriate name or definition for crimes of violence against women according to its legal framework

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to this question is "Yes" if the law specifically criminalizes femicide—that is, the intentional killing of a woman with a gender-related motivation (OR) provides for aggravated penalties for the murder of a woman. Since the Egyptian Penal Code does not specifically criminalize femicide or include provisions for aggravated penalties in cases involving the murder of a woman, the answer to this question remains "No."

Comment received from Government:

Has the government developed comprehensive mechanisms to address violence against women? The Egyptian government has taken comprehensive steps to address violence against women. Establishment of the National Council for Women: Issuing supportive legislation and laws Forming specialized units such as the Integrated Unit for the Protection of Women from Violence (one stop shop), which provides essential services to survivors of violence. Launching the National Strategy to Combat Violence against Women 2015-2020 Educational programs Incorporating topics on women's rights and violence against women into

educational curricula, starting from primary school to university education. Awareness and education programs

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to this question is "Yes" if at least two of the following four mechanisms are in place and operational:

1. A government-developed action plan or policy on child marriage in effect in 2023 (OR) a national plan or policy on violence against women addressing child marriage prevention or response in effect in 2023 (OR) both.
2. Guidelines, model protocols, or codes of conduct on sexual harassment in employment developed by the government for adoption by private sector employers in effect in 2023 (OR) an action plan or a policy addressing sexual harassment in public places in effect in 2023 (or) both.
3. The government provides or funds at least two of the following services for female survivors of gender-based violence, and these services are operational in practice: health care, psychological support, or legal aid.
4. Mandatory, periodic training provided or funded by the government for judicial or police personnel on femicide or violence against women.

In the case of Egypt:

1. While a National Strategy for Eliminating Early Marriage 2015-2020 was adopted, this strategy is no longer operational and there is no evidence of a specific policy addressing child marriage in Egypt that was in place and operational as of October 1, 2023.
2. There are no guidelines, model protocols, or codes of conduct concerning sexual harassment in the workplace issued by the government to be used by employers.
3. The National Council for Women provides health and psychological services for women survivors of violence, as recognized in the Safety topic data.
4. The team has found no evidence of government-implemented or -funded regular training for judicial or police personnel on the issue of femicide or violence against women.

Since only one out of the mechanisms measured under this question are in place, the answer to this question remains "No."

Comment received from Government:

Are there special procedures for cases of sexual harassment? Hotlines have been established to receive complaints about sexual harassment, where victims can report cases of harassment and receive immediate assistance. Such as the National Council for Women's hotline 15115, which receives all complaints, including harassment. Amending the laws: The laws have been amended to tighten penalties for sexual harassment crimes. Sexual harassment is a crime punishable under the Anti-Harassment Law issued in 2014, and perpetrators are punished by imprisonment for periods ranging from six months to five years, in addition to fines.

Response from Women, Business and the Law team:

According to the Safety topic methodology, the answer to this question is "Yes" if at least two of the following procedures are in place and operational:

1. Special or modified rules of procedure (including fast-track procedures, the reversal of the burden of proof, governmental entities in charge of receiving complaints and referring them to court) for sexual harassment cases in employment.
2. Special or modified rules of procedure (including fast-track procedures, the reversal of the burden of proof, governmental entities in charge of receiving complaints and referring them to court) for sexual harassment cases in education.

3. Special or modified rules of procedure (including fast-track procedures, the reversal of the burden of proof, governmental entities in charge of receiving complaints and referring them to court, or protection orders, such as ordering the removal of online material) are available for cyber-harassment cases.

Per the methodology, hotlines assisting women do not qualify as special or modified rules of procedures in court. Since, in Egypt, there are no special procedures such as the ones listed in the paragraph above in places for cases of sexual harassment in employment, education or cyber-harassment, the answer to this question remains "No".

2. Mobility

Comment received from Government:

can a woman apply for a passport in the same way as a man in Egypt? Yes Egyptian Passports Law No. 97 of 1959 : Explicitly states that passports shall be issued to Egyptian citizens without any discrimination based on gender. This means women have the right to obtain a passport and travel without requiring permission from a male guardian.

Response from Women, Business and the Law team:

According to the Mobility topic methodology, the answer is “Yes” when there are no gender differences in passport application procedures or passport laws. An adult woman should not need the permission or signature of her husband, father, or other relative or guardian to apply for a passport. Passport application procedures or forms should not require a woman to provide details about her husband, father, or other relative or guardian or additional documents such as a marriage certificate if the same is not required of a man.

In Egypt, passport application forms and procedures issued by the Ministry of Interior require married women to provide the name and nationality of their husbands. In addition, women, in general, must provide a proof of their marital status while the same is not required of men. Since passport application forms and procedures require a woman to provide details about her husband whereas the same is not required of a man, the answer to this question remains “No.”

In addition, the procedural aspects of obtaining a passport, such as additional documents needed or differences in passport application forms for men and women, are measured by the *Women, Business and the Law*’s supportive frameworks questions. Under the question which measures legal constraints related to obtaining a passport and a woman’s ability to travel abroad, Egypt currently scores “Yes”.

Comment received from Government:

Is there a current policy or plan that explicitly considers the specific mobility needs of women in public transportation? Yes, there are increasing efforts by the Egyptian government to integrate women’s needs into public transportation policies. The government has begun to take steps towards designing transportation systems that take these challenges into account. Among these steps are plans to launch a rapid transit (BRT) system in Cairo, which aims to provide safe spaces and train drivers and employees on how to deal with safety and mobility issues. Thus, there is increasing interest by the government in developing transportation policies that are compatible with women’s needs and contribute to improving their safety and comfort during their travels. there is a code of conduct for the ministry of transportation attached there is a policy on the women 2030 strategy on assuring safety for women in transportation link : <https://bit.ly/3NN741j>

Supporting Documents: women strategy pic 1.jpeg (0.05MB),women strategy pic 2.jpeg (0.08MB), مدونة السلوك.pdf (0.32MB)

Response from Women, Business and the Law team:

According to the Mobility topic methodology, the answer is “Yes” when there is an active policy or plan, at either the national or main business city level, that:

1. Explicitly considers the mobility needs of women within the framework of public transportation.
2. Must be currently applicable or enforced.
3. Does not exclusively address issues of sexual harassment or violence against women without addressing other facets of women’s mobility.
4. Have specific objectives or components dedicated to addressing women’s mobility needs.

In Egypt, the National Strategy for the Empowerment of Egyptian Women 2030 refers to enhancing safe mobility for women. It highlights the importance of overseeing harassment in transportation and supporting other pioneering initiatives to apply innovative approaches for making city and public spaces safe for women and girls. Nonetheless, the plan lacks specific objectives or components dedicated to addressing women's mobility needs. Furthermore, the Minister of Transportation Decree No. 237 of 2021 does not explicitly consider the mobility needs of women within the framework of public transportation. Rather, it sets a code of conduct for users, operators, and workers of all genders in transport facilities and means. Since Egypt does not have an active policy or plan that explicitly considers the mobility needs of women within the framework of public transportation, the answer to this question remains "No."

Comment received from Government:

Can a woman travel outside her home in the same way as a man? "Travel is regulated by the Passports Law No. 97 of 1959, which explicitly stipulates that passports are issued to Egyptian citizens without any discrimination on the basis of sex. This means that women have the right to obtain a passport and travel without requesting permission from a male guardian. Women's right to movement and travel in Egyptian law is currently not restricted; The judiciary repealed all provisions requiring the husband's consent to grant or renew the wife's passport. Freedom of movement is a constitutional right for all citizens, and everyone has the right to leave his home as he pleases. The text of alimony regulates the issue of alimony, not the woman's freedom to leave the marital home, yet the article stipulates that the general principle is her freedom of exit, which is the basis of the research question. The aforementioned article of the Personal Status Law regulates the issue of alimony, not the issue of freedom to leave the home. Moreover, according to the rules of justice and natural law, any concession must be matched by an obligation, so if the husband is obligated to provide alimony, the husband's obligation must be matched by an obligation from the wife, yet the text does not restrict the wife's right to leave unless she abuses her right, and in return for her abuse of that right, a corresponding measure is placed on the husband, so it is not right that he is the only obligor, and in Western legislation the husband is not obligated to spend, so it is natural not to place any obligations on the wife." Therefore, assessing this article and linking it to restrictions on women's movement is not accurate and should not be taken in a context different from the objective of addressing the articles related to claims arising from divorce and the connection of financial expenses to the husband's financial obligations. The objective behind this article is basically to emphasize the woman's inherent right to go out to work and to protect the alimony from falling (alimony is one of the financial obligations of the man according to the mutual rights and duties between the spouses) and protection From misuse, this article and other articles related to alimony are relied upon to maintain equal legal positions for the parties in personal status disputes before family courts.

Response from Women, Business and the Law team:

According to the Mobility topic methodology, the answer is "Yes" when the following conditions are all met:

1. There are no restrictions on a woman traveling alone domestically.
2. A woman should not require the permission, additional documentation, or presence of her husband or guardian to travel alone domestically.
3. A woman should not have to justify her reasons for leaving the home; a woman leaving the home without a valid reason should not be considered disobedience with legal consequences, such as loss of right to maintenance.

Article 1 of Personal Status Law No. 25/1929, as amended by Article 2 of Law No. 100/1985, provides that "A wife does not lose her right to maintenance if she leaves the marital home without her husband's permission, as long as she leaves for necessity; in permissible situations that conform with Shari'a or norms; or she leaves for work, as long as she is not abusing her right to work, her work does not contradict with the interests of the family, and her husband has not asked her to abstain from work." Since women may

lose their right to maintenance as a legal consequence of leaving their marital homes without a valid reason in accordance with the exceptions indicated in Article 1 above, the answer to this question remains “No.”

Comment received from Government:

Do women and men have equal rights to confer citizenship to their spouses and their children? yes Articles 2, 4 of the Egyptian Nationality Law No. 26 of 1975, amended by Law No. 154 of 2004. In 2023, Law No. 28 was amended with some provisions of Law No. 26 of 1975 on Egyptian Nationality, which allows foreign women who have acquired Egyptian nationality to transfer nationality to their minor children, while the previous law only granted foreign men who have acquired Egyptian nationality the right to transfer Egyptian nationality to their minor children and deprived foreign women of this right. The new law guarantees the principle of equality between men and women in granting Egyptian nationality to their children, provided that the law specifies the conditions for acquiring nationality.

Response from Women, Business and the Law team:

According to the Mobility topic methodology, the answer is “Yes” when the following four conditions are met:

1. There are no legal or procedural differences between women and men in conferring nationality on their children and spouses.
2. There are no legal difference in the treatment of a foreign wife and a foreign husband.
3. The law does not restrict the capacity of a woman to confer nationality on her foreign spouse or her children; or it does not include different rules for women and men.
4. A woman should be able to access documents required for her children to acquire her nationality freely.

Article 2 of Law No. 26 of 1975, as amended by virtue of law No. 154 of 2004 provides that “A person shall be considered an Egyptian citizen if: (1) Born to an Egyptian father or an Egyptian mother; (2) Born in Egypt to unknown parents. A foundling in Egypt shall be deemed born in Egypt unless proven otherwise.” In addition, Article 7 specifies that “A foreign woman who marries an Egyptian man shall not acquire his nationality by marriage unless she declares her desire to do so to the Minister of Interior. The marriage must not be terminated before the expiration of two years from the date of declaration, except in the case of the husband's death. The Minister of Interior may, by reasoned decision before the expiration of the two-year period, deprive the wife of acquiring Egyptian nationality.” Since women can only confer their citizenship to their children in the same was as a man but not their foreign husbands, the answer to this question remains “No.”

3. Workplace

Comment received from Government:

Can a woman get a job in the same way as a man? "Egypt's 2014 constitution and related laws enshrine the principle of gender equality in rights, including the right to work. These laws include several articles that support women's right to employment and equal employment opportunities. Egyptian Constitution (2014): Article 11: The state is committed to achieving equality between women and men in terms of rights, especially in the economic field, and ensures that women are able to work. Article 53: Affirms that all citizens are equal before the law and that there can be no discrimination between them for any reason, including gender. Egyptian Labor Law No. 12 of 2003: Article 88: Stipulates that all provisions regulating the employment of workers apply to women without discrimination, whenever the working conditions are similar. This means that women have the right to apply for the same jobs as men according to the requirements of the job. Civil Service Law No. 81 of 2016, Article 1 and Article 12 Section 2 Obligations of the employer towards the employee Paragraph 4 of the Code of Conduct and Ethics of the Public Service in accordance with Article (57) of the Civil Service Law No. 81 of 2016

Response from Women, Business and the Law team:

According to the Workplace topic methodology, the answer is “Yes” when the following three conditions are met:

1. There are no restrictions on a woman’s legal capacity and ability to get a job or pursue a trade or profession.
2. A husband cannot prevent his wife from working; or no permission or additional documentation is required for a woman to work.

The answer is also “No” if it is considered a form of disobedience with legal consequences, such as loss of maintenance, for a woman to work contrary to her husband’s wishes or the interests of the family.

Article 1 of Personal Status Law No. 25/1929, as amended by Article 2 of Law No. 100/1985 provides that “A wife does not lose her right to maintenance if she leaves the marital home without her husband's permission, as long as she leaves for necessity; in permissible situations that conform with *Shari’a* or norms; or she leaves for work, as long as she is not abusing her right to work, her work does not contradict with the interests of the family, and her husband has not asked her to abstain from work.” Since women may lose their right to maintenance as a legal consequence of leaving their marital homes for work contrary to the conditions stipulated in Article 1 above, the answer to this question remains “No.”

Comment received from Government:

Does the law prohibit discrimination in employment based on gender? “Civil Service Law No. 81 of 2016 Article 1 Section 2 Obligations of the employer towards the employee Paragraph 4 of the Code of Conduct and Ethics of the Public Service in accordance with Article (57) of the Civil Service Law No. 81 of 2016 Penal Code 58 of 1937, Article 161 Labor Law No. 12 of 2003, Articles 35, 88 and 120 Article 88: Stipulates that all provisions regulating the employment of workers apply to women without discrimination, when the working conditions are similar. This means that women have the right to apply for the same jobs as men according to the requirements of the job.”

Response from Women, Business and the Law team:

According to the Workplace topic methodology, the answer is "Yes" if the following three conditions are met:

1. The law prohibits private sector employers from discriminating based on gender or sex in employment relations, or it mandates equal treatment between women and men in employment in the private sector.
2. The law should not only prohibit it in one aspect of employment, such as pay or dismissal.
3. The law should not only be applicable to employment in the public sector.

Articles 35, 88 and 120 of Labor Law No. 12 of 2003 prohibit discrimination based on sex in employment, and specifically in relation to wages and termination. The team notes that the answer to this question is “Yes” for Egypt.

The *Women, Business and the Law* methodology is based on several key assumptions to ensure data comparability. It assumes the woman in question is employed in the private sector as a cashier in the food retail industry, specifically working at a supermarket or grocery store with 60 employees. Considering that the Civil Service Law No. 81 of 2016 and the Code of Conduct and Ethics of the Public Service are only applicable to public and civil servants, and do not apply to the private sector, the provisions in these laws are not considered for the purpose of the *Women, Business and the Law* report.

Comment received from Government:

Does the law prohibit discrimination in recruitment based on marital status, parental status, and age? “Civil Service Law No. 81 of 2016 Article 1 Section 2 Obligations of the employer towards the employee Paragraph 4 of the Code of Conduct and Ethics of the Public Service in accordance with Article (57) of the Civil Service Law No. 81 of 2016 Penal Code 58 of 1937, Article 161 Labor Law No. 12 of 2003, Articles 35, 88 and 120 Article 88: Stipulates that all provisions regulating the employment of workers apply to women without discrimination, when the working conditions are similar. This means that women have the right to apply for the same jobs as men according to the requirements of the job.”

Response from Women, Business and the Law team:

According to the Workplace topic methodology, the answer is “Yes” if one of the following conditions is met:

1. The law explicitly prohibits private sector employers from discriminating based on marital status, parental status or age in recruitment or hiring (i.e., pre-employment stage). Recruitment and hiring include, but is not limited to job advertising, information dissemination, candidate selection, and the transport and placement of jobseekers into employment, in alignment with the ILO’s General Principles and Operational Guidelines for Fair Recruitment.
2. The law mandates a broad prohibition of marital status, parental status or age-based workplace discrimination together with a general prohibition of discrimination in recruitment or hiring to all workers in the private sector.

While the Egyptian Labor Law prohibits gender-based discrimination in employment relations, it does not specifically prohibit discrimination based on marital status, parental status and age during the recruitment and hiring stages (i.e., during the pre-employment phase). Specifically:

- Article 35 of Labor Law No. 12 of 2003 prohibits gender-based discrimination in wages: “The discrimination in wages based on the sex, origin, language, religion or creed shall be prohibited.”
- Article 88 of Labor Law No. 12 of 2003 contains a broad prohibition of workplace discrimination: “Subject to the provisions of the following articles, all provisions regulating the employment of workers shall apply to woman workers, without discrimination among them, once their work conditions are analogous.”
- Article 120 of the Labor Law No. 12 of 2003 provides that the sex of a worker shall not be considered as a legitimate and adequate justification for termination.

Therefore, Articles 35, 88 and 120 do not explicitly prohibit discrimination in recruitment and hiring (that is, pre-employment practices) based on marital status, parental status, and age. Therefore, the answer to this question remains “No.”

The *Women, Business and the Law* methodology is based on several key assumptions to ensure data comparability. It assumes the woman in question is employed in the private sector as a cashier in the food retail industry, specifically working at a supermarket or grocery store with 60 employees. Considering that

the Civil Service Law No. 81 of 2016 and the Code of Conduct and Ethics of the Public Service are only applicable to public and civil servants, and do not apply to the private sector, the provisions in these laws are not considered for the purpose of the *Women, Business and the Law* index.

Comment received from Government:

Does the law allow employees to request flexible work? "The Egyptian law provides many leaves designated to facilitate and encourage women's work, such as: A- Paid maternity leave B- Unpaid childcare leave C- A woman may apply for a secondment to a workplace close to her residence if she is caring for school-age children D- Breastfeeding hour"

Response from Women, Business and the Law team:

According to the Workplace topic methodology, the answer is “Yes” if the following three conditions are met:

1. The law grants full-time employees the option of requesting flexible work arrangements, either through flexible time or through remote work. Flexible work refers to the work arrangement where employees can choose the time or place of work (e.g., flextime and remote work).
2. Flexible work arrangements must be granted to employees in the private sector.
3. Such options should not be conditional on certain characteristics such as parental status, disabilities, or the age of children.

Per the methodology, provisions for paid maternity leave and unpaid childcare leave are not included in the definition of flexible work. Provision allowing a woman to apply for a secondment to a workplace close to her residence if she is caring for school-age children imposes a condition on the option to request flexible work arrangements. Lastly, provisions allowing for breastfeeding hours do not fall within the definition of flexible work and further conditions the option to request flexible work arrangements to a woman's breastfeeding status. Therefore, the answer to this question remains “No.”

Comment received from Government:

Does the law allow employees to request flexible work? Ministerial decisions have been issued regarding measures related to flexible work, especially during the Covid period. In the private sector, work is being done - depending on each employer - to determine measures for flexible work.

Response from Women, Business and the Law team:

According to the Workplace topic methodology, the answer is “Yes” if temporary procedures grant employees the option of requesting flexible work arrangements, either through flexible time or through remote work and are effective as of October 1, 2023. The *Women, Business and the Law* team did not locate any ministerial decisions allowing private sector employees to request flexible work arrangements, especially during the Covid-19 pandemic.

Further, *Women, Business and the Law 2024* data are based on analysis of the domestic laws and regulations that affect women's economic opportunities. Answers to the questions in the legal frameworks index are based only on codified law. Therefore, unique corporate policies set by employers are not considered. Accordingly, the answer to this question remains “No.”

4. Pay

Comment received from Government:

Is sex-disaggregated data on employment in different industries or sectors published at least on an annual basis? (yes ,Quarterly and annual , labor Forces Bulletin , EGYPT CAPMAS DATA)

Response from Women, Business and the Law team:

The *Women, Business and the Law* team notes the information related to the publishing of sex-disaggregated data on employment in different industries or sectors. The *provided information* will be reviewed and considered it in future editions of the *Women, Business and the Law* report.

Comment received from Government:

Under Egyptian law, several legislative provisions exist to safeguard women's rights in the workplace, encompassing labor laws, the Constitution, and certain specific statutes. Below are some of the key provisions:

1. The Egyptian Constitution of 2014 Article 11: The state is mandated to achieve equality between men and women in civil, political, economic, and social rights. It further guarantees women the right to hold leadership positions and public office without discrimination. Article 53: All forms of discrimination, including gender-based discrimination, are criminalized and regarded as punishable offenses under the law.

Response from Women, Business and the Law team:

The Pay topic in the *Women, Business and the Law* index measures legal equality in specific situations such as pay (equal remuneration for work of equal value). It does not assess whether the law (i) generally mandates equality between men and women in civil, political, economic, and social rights, or (ii) guarantees women the right to hold leadership positions and public office without discrimination. However, the Pay topic measures whether the law prohibits gender discrimination in employment. Per Articles 35, 88 and 120 of Egypt's Labor Code No. 12 of 2003, the answer to this question is "Yes" and has been reflected as such in the *Women, Business and the Law* 2024 report.

Comment received from Government:

2. Egyptian Labor Law No. 12 of 2003 Article 88: Women are guaranteed equal rights in employment, prohibiting discrimination in wages, promotions, or any other employment benefits based on gender.

Response from Women, Business and the Law team:

According to the Pay topic methodology, under the question "Does the law mandate equal remuneration for work of equal value?", the term "work of equal value" refers to the same or similar jobs, and to different jobs of the same value. To obtain a "Yes" on this question, the law should not limit the principle of equal remuneration to equal work, the same work, similar work, or work of a similar nature. It should also not limit the broad concept of "remuneration" to basic wages or salary only.

Article 88 of Egyptian Labor Law No. 12 of 2003 provides that "Subject to the provisions of the following articles, all provisions regulating the employment of workers shall apply to woman workers, without discrimination among them, once their work conditions are analogous." Labor Law No. 12 of 2003 does not fully reflect the principle of equal remuneration for men and women for work of equal value as in the ILO Convention 100, since it only provides for equal remuneration for men and women where their working conditions are *similar or analogous*. It does not ensure equal remuneration for men and women in situations where they perform different work, requiring different skills, qualifications, efforts and responsibilities, and with different working conditions, that is nevertheless of equal value overall, which the ILO Committee of Experts on the Application of Conventions and Recommendations (CEACR) also observed in 2022. Therefore, the answer to this question is "No."

Comment received from Government:

Article 89: Female employees are entitled to 90 days of fully paid maternity leave and may receive maternity leave twice during their service period.

Response from Women, Business and the Law team:

According to the Pay topic methodology, the answer is “Yes” to the question “Is paid leave of at least 14 weeks available to mothers?” if mothers are legally entitled to at least 14 weeks (98 calendar days) of paid leave for the birth of a child through maternity leave, parental leave, or a combination of both. The provision in the Egyptian Labor Code No. 12 of 2003 mandates a period of maternity leave of 90 days, which is lower than the 98 days standard. Therefore, the answer to this question remains “No.”

Comment received from Government:

Article 90: Employers are prohibited from terminating female employees during maternity leave.

Response from Women, Business and the Law team:

The team notes that the answer to the question “Is dismissal of pregnant workers prohibited?” is “Yes” for Egypt as recorded in the *Women, Business and the Law 2024* report.

Comment received from Government:

Article 91: Working mothers are granted a daily one-hour breastfeeding break until their child reaches two years of age, which is considered part of their daily working hours.

Response from Women, Business and the Law team:

Currently, the *Women, Business and the Law* methodology does not measure whether working mothers are granted breastfeeding breaks for children up to a certain age.

Comment received from Government:

Article 93: Women are prohibited from engaging in work that is hazardous, harmful to their health, or incompatible with maternal responsibilities.

Response from Women, Business and the Law team:

According to the Pay topic methodology, the answer is “Yes” to the question “Can a woman work in a job deemed dangerous in the same way as a man?” if no laws prohibit or restrict a woman who is not pregnant and not nursing from working in a broad and subjective category of jobs deemed hazardous, arduous, or morally inappropriate. The law should not give the relevant authority the power to determine whether particular jobs are too hazardous, arduous, or morally inappropriate for a woman but not for a man, regardless of any decisions issued by that authority. Article 90 of the Egyptian Labor Code No. 12 of 2003 provides that “The concerned minister shall issue a decree determining the works that are unwholesome and morally harmful to women, as well as the works in which women may not be employed to work.” Therefore, the answer to this question remains “No.”

Comment received from Government:

3. Civil Service Law No. 81 of 2016 Article 70: Female employees are entitled to a four-month fully paid maternity leave, which may commence one and a half months prior to the expected date of childbirth. Article 71: Women have the right to take unpaid leave for childcare, for up to two years, with a maximum of three times throughout their employment tenure. Article 72: Women are exempted from work deemed arduous or harmful during pregnancy and the breastfeeding period.

Response from Women, Business and the Law team:

The Pay topic methodology is based on several key assumptions to ensure data comparability. It assumes the woman in question is employed in the private sector as a cashier in the food retail industry, specifically working at a supermarket or grocery store with 60 employees. The Civil Service Law No. 81 of 2016 is only applicable to public and civil servants, and do not apply to the private sector. Thus, the provisions in this law are not considered for the purpose of the *Women, Business and the Law* index. Additionally, the report does not currently measure whether women have the right to take unpaid leave for childcare.

Comment received from Government:

4. Additional Relevant Legislation Social Insurance and Pensions Law: This law ensures that female employees are entitled to social insurance and pension benefits on equal terms with men. Trade Union Committees: These committees provide legal support and consultation to female workers to ensure they receive their legal entitlements.

Response from Women, Business and the Law team:

In Egypt, the Social Insurance and Pensions Law ensures that female employees are entitled to social insurance and pension benefits on equal terms with men. The *Women, Business and the Law* 2024 report recorded that, in Egypt, the ages at which men and women may retire with full pension benefits are equal (according to Labor Code No. 12 of 2003, Art. 125; Social Insurance and Pension Law No. 148 of 2019, Art. 21(1)); the ages at which men and women may retire with partial pension benefits are equal (no applicable provisions could be located to the contrary); the mandatory retirement age for men and women is equal (according to Labor Code No. 12 of 2003, Art. 125); and periods of absence due to childcare are accounted for in pension benefits (according to Child Law No. 12 of 1996, Art. 72). Therefore, Egypt scores 100.0/100.0 on the legal framework of the Pension Topic.

Comment received from Government:

Anti-Harassment Law in the Workplace: Amendments to the Penal Code criminalize sexual harassment in the workplace and impose penalties on offenders, thereby ensuring a safe working environment for women.

Response from Women, Business and the Law team:

According to the Pay topic methodology, the answer to the question "Does the law address sexual harassment?" is "Yes" if the law addresses at least two of the following forms of harassment:

1. Sexual harassment in employment—including providing criminal penalties or civil remedies for such conduct.
2. Sexual harassment in educational establishments against students over the age of 18—including providing criminal penalties or civil remedies for such conduct.
3. Sexual harassment in public places, in the public life or sphere, or transportation—including providing criminal penalties or civil remedies for such conduct (not limited to the relationship between the service provider and the user).
4. Cyber-harassment or cyber-stalking—that is, any act directed at assisting in or committing any form of violence such as abusive comments, threats, sexual harassment, harassment, or stalking perpetrated through the internet or other electronic means, including applications—that is not limited to the relationship between the provider and the user and includes criminal penalties or civil remedies.

Egypt receives a "Yes" answer on this question in the *Women, Business and the Law* 2024 report.

Comment received from Government:

Additional Measures to Support Women's Rights in the Workplace National Council for Women: This council works to protect and promote women's rights in the workplace, offering legal support and assistance in cases of discrimination or violence.

Response from Women, Business and the Law team:

Egypt receives a "Yes" answer on the question “Is there a specialized body that receives complaints about gender discrimination in employment?” in the *Women, Business and the Law 2024* report.

Comment received from Government:

Trade Union Committees: These committees provide legal support and consultation to female workers to ensure they receive their legal entitlements.

Response from Women, Business and the Law team:

The *Women, Business and the Law 2024* team notes that, in Egypt, Trade Union Committees provide legal support and consultation to female workers to ensure they receive entitlements. However, the current methodology does not measure whether trade unions provide legal support and consultation to female workers to ensure they receive their legal entitlements.

Comment received from Government:

Can a woman work at night in the same way as a man? yes Resolution No. 44 of 2021 of The Ministry of Manpower regarding regulating the employment of women at night. Article 1: “Women may - upon their request - work during the night in any establishment whatsoever provided that the necessary measures are taken to protect their health and assist them in performing their duties, family responsibilities, and receiving the necessary health care to avoid Work-related health problems.

Response from Women, Business and the Law team:

According to the Pay topic methodology, the answer is “Yes” to this question if a woman who is not pregnant and not nursing can work at night in the same way as a man. The law should not broadly prohibit a woman, including one with children over the age of one, from working at night or limits the hours that she may work at night. It should also not give the relevant authority the power to restrict or prohibit a woman’s ability to work at night, regardless of any decisions issued by that authority.

In Egypt, Article 89 of Labor Law No. 12 of 2003 provides that “The concerned minister shall issue a decree determining the cases, works, and occasions for which women shall not be employed to work during the period between 7 pm and 7 am.” Therefore, the answer to this question remains “No.”

Comment received from Government:

Can a woman work in a job deemed dangerous in the same way as a man? No Resolution No. 44 of 2021 of The Ministry of Manpower regarding regulating the employment of women at night. Article 1: “Women may - upon their request - work during the night in any establishment whatsoever provided that the necessary measures are taken to protect their health and assist them in performing their duties, family responsibilities, and receiving the necessary health care to avoid Work-related health problems.

Response from Women, Business and the Law team:

According to the Pay topic methodology, the answer is “Yes” if no laws prohibit or restrict a woman who is not pregnant and not nursing from working in a broad and subjective category of jobs deemed hazardous, arduous, or morally inappropriate. The law should not give the relevant authority the power to determine whether particular jobs are too hazardous, arduous, or morally inappropriate for a woman but not for a man, regardless of any decisions issued by that authority.

Article 90 of the Labour Law No. 12 of 2003 provides that “The concerned minister shall issue a decree determining the works that are unwholesome and morally harmful to women, as well as the works in which women may not be employed to work.” Therefore, the answer to this question remains “No.”

Comment received from Government:

Does the law mandate equal remuneration for work of equal value? Yes Article 1 of the Civil Service Law 81 of 2016 stipulates that civil jobs are a right of citizens based on competence and merit, and a mandate for those who perform them to serve the people, and the state guarantees their rights and protection, and their performance of their duties in caring for the interests of the people. The Egyptian Labor Law (Law No. 12 of 2003) provides for equal pay for work of equal value. Specifically Article 35: "Discrimination in wages on the basis of sex, origin, language, religion or belief is prohibited.

Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents? yes Labor Law No. 12 of 2003 - Article 35 : It is prohibited to discriminate in wages on the basis of gender, origin, language, religion or belief.

Response from Women, Business and the Law team:

The Pay topic methodology is based on several key assumptions to ensure data comparability. It assumes the woman in question is employed in the private sector as a cashier in the food retail industry, specifically working at a supermarket or grocery store with 60 employees. The Civil Service Law No. 81 of 2016 is only applicable to public and civil servants, and do not apply to the private sector. Thus, the provisions in this law are not considered for the purpose of the *Women, Business and the Law* index.

According to the Pay topic methodology, the term "work of equal value" refers to the same or similar jobs, and to different jobs of the same value. To obtain a "Yes" on this question, employers should be legally obliged to pay equal remuneration to male and female employees who perform work of equal value in accordance with these definitions. The law should not limit the principle of work of equal value to equal work, the same work, similar work, or work of a similar nature. It should also not limit the broad concept of "remuneration" to basic wages or salary only.

Article 35 of Egyptian Labor Law No. 12 of 2003 provides that "Discrimination in wages on the basis of sex, origin, language, religion or belief is prohibited." Although Article 35 of the Labour Law No. 12 of 2003 prohibits discrimination in wages based, among other grounds, on sex, it does not fully reflect the principle of equal remuneration for men and women for work of equal value set out in ILO Convention 100, which the ILO Committee of Experts on the Application of Conventions and Recommendations (CEACR) likewise observed in 2022. "Remuneration" is considered as the ordinary, basic, or minimum wage or salary and any additional emoluments payable directly or indirectly, whether in cash or in kind, by the employer to the worker and arising from the worker's employment, as opposed to as wages alone. Therefore, the answer to this question remains "No."

Comment received from Government:

Can a woman work at night in the same way as a man? yes Labour Law No. 12 of 2003, Art. 89 Ministry of Manpower Decision No. 44 of 2021 Regarding the regulation of women working at night. Article 1: "A woman may - upon her request - work during the night in any establishment whatsoever, provided that the necessary measures are taken to protect her health, help her fulfill her duties and family responsibilities, and receive the necessary health care to avoid work-related health issues.

Response from Women, Business and the Law team:

According to the Pay topic methodology, the answer is "Yes" if a woman who is not pregnant and not nursing can work at night in the same way as a man. The law should not broadly prohibit a woman, including one with children over the age of one, from working at night or limits the hours that she may work at night. The relevant authority should not have the power to restrict or prohibit a woman's ability to work at night, regardless of any decisions issued by that authority.

Article 89 of Labor Law No. 12 of 2003 provides that “The concerned minister shall issue a decree determining the cases, works, and occasions for which women shall not be employed to work during the period between 7 pm and 7 am.” Therefore, the answer to this question remains “No.”

Comment received from Government:

Can a woman work in an industrial job in the same way as a man? Labor Law No. 12 of 2003, Article 90; Minister of Manpower Decree No. 43 of 2021, Article 1(2) ; Minister of Manpower Decree No. 44 of 2021, Articles 3 and 5

Response from Women, Business and the Law team:

According to the Pay topic methodology, the answer is “Yes” if a woman who is not pregnant and not nursing can work in the mining, construction, manufacturing, energy, water, agriculture, and transportation industries in the same way as a man. A woman’s employment in the relevant industries should not be restricted in any way, such as by prohibiting her from working at night in “industrial undertakings” or by giving the relevant authority the power to prohibit or restrict her ability to work in certain jobs or industries, regardless of any decisions issued by that authority.

Article 90 of Labor Law No. 12 of 2003 provides that “The concerned minister shall issue a decree determining the works that are unwholesome and morally harmful to women, as well as the works in which women may not be employed to work.” Article 3 of the Minister of Manpower Decree No. 44 of 2021 states that “Without prejudice to the provisions of the previous article, women may not be employed at night in any facility or industrial establishment or one of its branches during the period from ten o’clock in the evening until seven o’clock in the morning, in accordance with the controls and guarantees stipulated in this decision.” Additionally, Article 1(2) of the Minister of Manpower Decree No. 43 of 2021 provides that “Women may not be employed in underground work in mines and quarries and all works related to extracting minerals and stones from the earth.” Since Article 90 of Labor Law No. 12 of 2003 gives the relevant authority the power to prohibit or restrict her ability to work in certain jobs or industries, and Articles 1(2) and 3 of the Minister of Manpower Decree No. 44 of 2021 effectively restricts women from being employed in an industrial establishment at night and in the mining sector, the answer to this question remains “No.”

5. Marriage

Comment received from Government:

In Egypt, the law guarantees women's rights in marriage, divorce, and remarriage after divorce. These rights are grounded in various legislative and legal provisions within the Egyptian Constitution and the Personal Status Law. Below are some of the key provisions:

1. *The Egyptian Constitution of 2014 Article 11: The state guarantees equality between men and women in rights and duties and ensures women's rights in all fields, including those related to family, marriage, and divorce. Article 53: Criminalizes all forms of discrimination, including discrimination between men and women in family rights.*

Response from Women, Business and the Law team:

The Marriage topic in the *Women, Business and the Law* report measures legal equality in specific situations such as the ability of a woman to obtain a judgement of divorce or to remarry on equal terms with a man. It does not assess whether the law generally mandates equality between men and women in civil, political, economic, and social rights as reflected in Article 11 of the Egyptian Constitution. This information falls outside the scope of the report.

Comment received from Government:

2. *Personal Status Law (Law No. 25 of 1929 and Law No. 100 of 1985, with Amendments) Women's Rights in Marriage: Egyptian law grants women the right to marry in accordance with Islamic law, which requires a woman's consent to marriage. A woman's guardian must be present at the marriage contract unless she is previously married, in which case she may marry without a guardian's presence. Women's Rights in Divorce: A woman has the right to request divorce on specific grounds, such as lack of financial support, harm, or absence of the husband. She may seek divorce if the husband fails to provide for her or if she suffers substantial harm. Article 20 of the Personal Status Law: Allows a woman to seek khul', a form of divorce initiated by her request and without the need to provide specific grounds, provided she relinquishes her financial rights and returns the dowry to the husband. Mutual Divorce: In cases of mutually agreed divorce, the woman's rights are determined according to the terms set between the parties, including alimony during the waiting period ('iddah) and divorce compensation. Right to Remarry: Women are permitted to remarry after the waiting period ('iddah) concludes, with no legal or religious restrictions preventing subsequent marriage.*

Response from Women, Business and the Law team:

The team's responses to the questions "Can a woman obtain a judgment of divorce in the same way as a man?" and "Does a woman have the same rights to remarry as a man?" are provided in greater detail separately below in response to each data point.

Comment received from Government:

3. *Law Regulating Certain Conditions and Procedures in Personal Status Litigation (Law No. 1 of 2000) This law facilitates litigation procedures for women, allowing them to file cases for divorce, alimony, and custody more readily in Family Court. Article 18 (bis): Grants a divorced woman the right to receive alimony for the waiting period ('iddah) for a minimum of three months, as well as a one-time compensation upon divorce.*

Response from Women, Business and the Law team:

The *Women, Business and the Law* team notes Law No. of 2000. The answer to the question "Is there a fast-track process or procedure for family law disputes?" is "No" for Egypt, due to the absence of a specific fast-track process or procedure for such disputes. The only exception is interim measures established for urgent matters in general, which, according to the court's well-established practice, are applied in cases where there is an imminent risk of irreparable harm. Additionally, please note that the issue of alimony to

which women are entitled during ‘iddah’ is not currently measured under any of the *Women, Business and the Law* indicators.

Comment received from Government:

4. *Custody and Alimony Rights Custody: Divorced women are entitled to custody of their children up to a certain age (usually 15 years), with the possibility of extension if it serves the child’s best interests. Alimony: The law guarantees a woman’s right to alimony for herself and her children after divorce, including provisions for housing, education, and healthcare for the children.*

Response from Women, Business and the Law team:

The issues of custody and alimony are not currently measured under any of the *Women, Business and the Law* indicators. This information falls outside the scope of the report.

Comment received from Government:

5. *National Council for Women and Family Courts National Council for Women: Provides legal support and counseling to women, assisting them in managing divorce, alimony, and custody cases. Family Courts: Established to simplify litigation procedures in personal status cases and to support women in ensuring their rights are upheld effectively. Summary Egyptian legislation secures women’s rights in marriage, divorce, and remarriage after divorce and provides legal protection in matters of alimony and custody. Laws guarantee a woman’s right to seek divorce in various ways, such as divorce on grounds of harm or khul’, and grant her the right to remarry once the waiting period has ended. Family courts and the National Council for Women support women in pursuing their legal rights. Together, these laws offer comprehensive protection for women’s rights within marital life and beyond, ensuring their independence and equality in making personal and family-related decisions*

Response from Women, Business and the Law team:

Egypt receives a “Yes” answer in the *Women, Business and the Law 2024* report to the questions “Is legal aid available for family law disputes?” and “Are there specialized family courts?” to which these points relate.

Comment received from Government:

Can a woman be “head of household” or “head of family” in the same way as a man? Value Added Tax Law No. 67 of 2016 Egyptian women are heads of households just like men, There is no text that contradicts this meaning, Since the Egyptian law recognizes the woman as the breadwinner of the family, and even among the ministerial procedures and decisions such as social solidarity, special importance is given to the breadwinner woman and the text of the Civil Status Regulation referred to is a purely regulatory procedural text for a calculation process related to the family registration for the possibility of calculating the family tree in terms of origins, branches and roots, and the Civil Status Law in general is a law of

Response from Women, Business and the Law team:

According to the Marriage topic methodology, the answer is “Yes” when the following conditions are met:

- There are no restrictions on a woman being “head of household” or “head of family”;
- The law does not designate the husband as “head of household” or stipulates that he leads the family; and
- A man is not designated as the default family member who receives the family book or equivalent document that is needed for accessing services.

Gender differences under tax law are not measured by this question. Article 24 of the Minister of Interior Decree No. 1121 of 1995 as amended by Decree No. 2240 of 2022, promulgates Executive Regulations of the Civil Status Law No. 143 of 1994. Article 24 provides that “In applying the provisions of this regulation,

the husband is considered the head of the family with respect to his wife, even if there are multiple wives.” Since men are designated to be the head of household, the answer to this question remains “No.”

Comment received from Government:

Is the law free of legal provisions that require a married woman to obey her husband? If the husband is obligated to provide spousal alimony, the wife, according to the rules of justice and natural law, must be obligated to maintain the marital relationship, and the law stipulates that if she abstains without right, however, if she abstains with right, her alimony will not be ceased. It is worth noting that the Egyptian government is currently reviewing and proposing amendments to personal status laws, including the provisions of obedience and support. The Algerian text cited came for the purpose of deleting an old text that the man is the head of the family, which is not stipulated in Egyptian law, and therefore they are partners in managing family affairs in the absence of a text stipulating otherwise.

Response from Women, Business and the Law team:

According to the Marriage topic methodology, the answer is “Yes” when one of the following conditions is met:

1. There is no provision requiring a married woman to obey her husband.
2. There are no legal ramifications for a married woman who disobeys her husband, such as loss of her right to maintenance.

Article 11bis (Second) of Personal Status Law No. 25/1929, as amended by Law No. 100/1985, provides that “...a wife who abstains from obeying her husband, without righteous cause, loses her right to maintenance as of the day of disobedience. A wife is considered disobedient if she refuses to return to her marital house after her husband requests her return via formal notice...”. Since there is an explicit provision that requires women to obey their husbands and disobedience has legal ramifications, the answer to this question remains “No.”

Comment received from Government:

Can a woman obtain a judgment of divorce in the same way as a man? The Egyptian woman has full freedom to get a divorce by a court ruling or divorce by a marriage registrar, and she also has the right to khula (One sided divorce), she has many ways to end the marital relationship, which is the essence of the research question, but linking the issue to financial obligations is like trying to link two very different variables. In all cases, both men and women have the right to initiate divorce procedures, but in different ways. Men have the right to divorce, while women have enjoyed this right since 2000, by filing a divorce suit through the court, in accordance with final rulings, taking into account the rules of spending and financial burdens arising from obligations arising from the dissolution of the marital relationship. The Moroccan example referred to speaks about the freedom of the spouses to divorce, similar to the Egyptian situation / As for the text related to court authorization, it is a matter related to documenting the divorce with official papers, and not to affect of the freedom to divorce

Response from Women, Business and the Law team:

According to the Marriage topic methodology, the answer is “Yes” when the following conditions are met:

1. The process to obtain a judgment of divorce is equal for a woman and a man (OR) there are additional protections for a woman, such as prohibiting a husband from initiating divorce proceedings while his wife is pregnant.
2. There should not be procedural or evidentiary differences for a woman.
3. The law should not allow only men to initiate divorce proceedings.
4. Divorce should not be prohibited.

Section 1 of Personal Status Law No. 25 of 1929 and its amendments provides that only a husband can divorce his wife without resorting to court. Article 5/bis states that a husband has to register his divorce

with the competent registrar within thirty days from the date of divorce. On the other hand, Article 6 provides that, to divorce her husband, a wife can do so by court action after proving to the court the harm because of which she is seeking a divorce. Also, Article 20 of Law No. 1/2000 states that a wife can seek Khul'a after waiving all her financial rights. Since the process to obtain a judgement of divorce is not equal for a woman and a man, the answer to this question remains "No."

Comment received from Government:

Does a woman have the same rights to remarry as a man? Women have the same right as men to remarry after divorce. According to Egyptian law, there is no legal prohibition against remarriage, but women must wait for the "iddat" (waiting period) period before remarrying for religious reasons (usually three months). As is the case with all personal status laws in Arab Muslim countries, some of their rules are derived from the principles of Islamic law. As for comparison with Malta, its legal system differs from the systems of many Arab countries.

Response from Women, Business and the Law team:

According to the Marriage topic methodology, the answer is "Yes" when the following conditions are met:

1. A woman and a man have equal rights to remarry.
2. The law does not limit a woman's right to remarry, such as by requiring a waiting period before remarriage to which a man is not subject.
3. Divorce is not prohibited.

According to Personal Status Law No. 25 of 1929, and its amendments, women must adhere to a waiting period, known as "Idda" before they can remarry. Indeed, Article 18 bis 3 provides that "The divorced husband must provide his children from his ex-wife and their custodian with a separate and suitable residence. If he fails to do so within the waiting period (iddah), they shall remain in the marital home, if rented, without the divorced husband, for the duration of the custody period. If the marital home is not rented, the divorced husband shall have the right to reclaim it, provided he prepares a separate and suitable residence for them after the expiration of the waiting period." Since the law limits the right of a woman to remarry by requiring a waiting period before remarriage to which a man is not subject, the answer to this question remains "No."

Comment received from Government:

Are there specialized family courts? Yes Law No. 10 of 2004, Art. 1

Response from Women, Business and the Law team:

According to the Marriage topic methodology, the answer is "Yes" when the following conditions are met:

1. There are operational specialized family courts or chambers within courts dedicated to settling family law disputes or at least two of the following claims: divorce, alimony, and child custody (OR) There are family law judges who receive specialized training to settle family law disputes.
2. Specialized family courts are not religious courts.
3. Family courts do not have a narrow focus that does not include disputes related to marriage, divorce, alimony, and child custody.

Article 1 of Law No. 10 of 2004 provides that "In each jurisdiction of a partial court, a family court is established, with its headquarters appointed by a decision from the Minister of Justice...". Since Egypt has operational specialized family courts, the answer to this question is already "Yes" in the *Women, Business and the Law 2024* report.

6. Parenthood

Comment received from Government:

Has sex-disaggregated data on unpaid care work been published? yes there is a study that was published with cooperation between UN Women and Ministry of social solidarity with disaggregated data about care work in Egypt <https://egypt.unwomen.org/en/digital-library/publications/2024/07/public-investments-in-social-care-services-in-egypt-study>

Response from Women, Business and the Law team:

According to the Parenthood topic methodology, the answer is “Yes” if a public entity or national statistical office has published sex-disaggregated data on the time spent on unpaid care work since January 1, 2020. The information should be publicly accessible. The Ministry of Social Solidarity and UN Women Egypt published the study on July 1, 2024. According to the Parenthood topic methodology, the *Women, Business and the Law 2024* report records laws and policy instruments that were implemented between October 2, 2022, to October 1, 2023. Since the study was published after the cut-off date for the *Women, Business and the Law 2024* report, this data will be assessed in future editions of the report.

Comment received from Government:

Are incentives in place to encourage fathers to take paternity leave on the birth of a child? no Child Law No. 12/1996, Article 72 Civil Service Law No. 81 of 2016, Article 53, paragraph 3 Article 50 of the draft labor law, which was finally approved by the Senate, granted one day's leave to the working father upon the birth of his wife. A draft law submitted by the government and referred by the House of Representatives to issue the Labor Law, after obtaining approval from the legislative articles in all its articles, as the law aims to regulate the work relationship between the two parties of the production process, in a way that guarantees the material and moral rights of the worker in addition to guaranteeing the rights of the employer as well. Among the rights guaranteed by the law is paternity leave, as follows: 1. Approval of "paternity leave" for one day in the event of the birth of a child to the worker. 2. Article 50 came before the amendment to grant the worker who has a child a paid leave of 7 consecutive or separate days from the date of the child's birth. 3. One day was specified instead of 7 days, provided that the father submits a certificate from the hospital acknowledging the birth. 4. This proposal aims to strengthen family and child ties.

Response from Women, Business and the Law team:

According to the Parenthood topic methodology, the answer to this question is “Yes” if there are incentives to promote fathers’ uptake of paternity or parental leave. Incentives include, but are not limited to, bonus or cash payments, higher payments, additional paid leave, higher wage replacement, job protection, or other payments and concessions. Article 72 of Child Law No. 12/1996 provides that “A female employee working for the State, the public sector, and business sector shall have the right to an unpaid leave for a period of two (2) years to care for her child. She shall be entitled to this leave three (3) times during her entire service period.” Since this article does not refer to incentives in place to encourage fathers to take paternity leave upon the birth of a child, the answer to this question remains “No.”

Further, the *Women, Business and the Law* methodology is based on several key assumptions to ensure data comparability. It assumes the woman in question is employed in the private sector as a cashier in the food retail industry, specifically working at a supermarket or grocery store with 60 employees. Since the Civil Service Law No. 81 of 2016 is only applicable to civil servants, and does not apply to the private sector, it is not considered for the purpose of the *Women, Business and the Law* index.

Lastly, the *Women, Business and the Law* index records laws and policy instruments that were implemented between October 2, 2022, to October 1, 2023. Since the draft labor law has not yet been enacted, its provisions will be assessed in future editions of the report.

Comment received from Government:

Is paid leave of at least 14 weeks available to mothers? yes Article 52 of the Civil Service law No. 81 of 2016 provides for the right of an employee to a maximum of four months' maternity leave for the duration of her employment in the civil service. Such leave may commence one month before the expected date of birth at the staff member's request and a report by the competent medical board.

Response from Women, Business and the Law team:

According to the Parenthood topic methodology, the answer is “Yes” if mothers working in the private sector are legally entitled to at least 14 weeks (98 calendar days) of paid leave for the birth of a child through maternity leave, parental leave, or a combination of both.

Comment received from Government:

Does the government pay 100% of maternity leave benefits? no Maternity leave is compensated with an amount equal to the full salary from the employer, minus what the worker receives from insurance. The worker cannot be employed during the forty-five days following childbirth. Maternity leave compensation is provided by both social insurance and the employer. The worker receives maternity leave compensation from social insurance at a rate of 75% of their contribution salary.

Are leave benefits for mothers paid solely by the government? Maternity leave is paid by compensation equal to the full wage from the employer, after deducting the worker's insurance payments. The worker may not be employed during the forty-five days following childbirth. The maternity leave compensation is paid by both the social insurance and the employer. The worker pays the value of the maternity leave compensation from the social insurance at 75% of the contribution wage.

Response from Women, Business and the Law team:

According to the Paternity topic methodology, the answer is “Yes” if the following conditions are met:

1. Leave benefits are paid by a government entity, including compulsory social insurance schemes (such as social security), public funds, government mandated private insurance, or employer reimbursement of any maternity leave benefits paid directly to an employee.
2. The cost is not shared by the employer.
3. Contributions or taxes are not mandated only for female employees.
4. The social insurance scheme that provides maternity leave benefits is not optional.
5. Paid leave is available to expectant and new mothers.

Articles 70-72 of Child Law No. 12/1996 and Article 77 of the Social Insurance and Pension Law No. 148 of 2019 establish that the payment of maternity leave benefits is shared between the private sector employer who pays 25% of benefits and the government who pays 75% of benefits. Since the payment of maternity leave is shared between government and employer, the answer to this question is “No.”

7. Childcare

Comment received from Government:

Does the law establish quality standards for the provision of childcare services in center-based settings? Childcare centers and nurseries, which are supervised by the Ministry of Solidarity, set special standards by regulations. Ministry of social solidarity Prepared the model regulations regulating work in shelters for children deprived of care in 2024, known in the media as the orphanage regulations, in cooperation with a number of civil society associations that own orphanages or are responsible for training workers in this field.

Response from Women, Business and the Law team:

According to the Childcare topic methodology, the answer is “Yes” if the law mandates quality requirements for public or private center-based childcare, covering three specific parameters:

1. Structural quality (which includes requirements for an educator/caregiver-to-child ratio or maximum group size).
2. Workforce quality (which specifies a minimum level of specialized education or professional training for educators or caregivers).
3. Quality assurance mechanisms (which include mandatory regular inspections by authorized bodies or mandatory regular reporting by childcare centers).

The Childcare topic methodology explicitly excludes settings like orphanages and shelters from the assessment criteria, as it focuses solely on center-based childcare services for children aged 0 to 2 years, including public and private childcare facilities. As such, the referenced special standards set by childcare centers and nurseries addressing certain aspects of care within specific settings such as orphanages and shelters fall outside the scope of this project's assessment.

Moreover, the regulations do not clearly establish all three mandatory quality parameters—structural quality, workforce quality, and quality assurance mechanisms—for general center-based childcare services. While standards for orphanages exist, there is no indication that these requirements are equally applicable to public or private childcare centers for children aged 0–2 years. Consequently, the answer to this question remains “No”.

Comment received from Government:

Does the law establish any form of support for families for childcare services? yes Minister of Social Solidarity, issued a ministerial decision on January 9, bearing No. (24) of 2023, regarding the disbursement of the child pension. The text of the ministerial decision states that the child pension is disbursed at a value of 350 pounds per child, with a maximum of 3 children in the family.

Supporting Documents: ministerial decree.png (0.48MB)

Does the law establish any form of support to families for childcare services? Law No. 81 of 2016 in Article 52 of the Civil Service Law: It stipulates the right of a female employee to a maximum of four months of maternity leave for the duration of her employment in the civil service. This leave can begin one month before the expected date of delivery, based on the employee's request and a report from the competent medical board. The Labor Law also stipulates in its provisions that the employer, in accordance with special rules, must establish a nursery, or entrust a nursery to care for the children of female employees under the terms and conditions specified in the executive regulations of the Child Law.”

Response from Women, Business and the Law team:

According to the Childcare topic methodology, the answer is “Yes” if the law establishes at least one of the following forms of support for families specifically for childcare services in public or private center-based settings:

1. Financial support from the government in the form of subsidies, allowances, one-time grants, reimbursements, vouchers, or fee reductions or exemptions that can be unconditional or conditional on income, the number of children, or the work status of parents.
2. Direct tax benefits in the form of credits, deductions, or exemptions in personal income taxation.
3. Free and universal childcare services, with a legally guaranteed spot in a childcare facility for every child, without conditions.
4. Financial support targeting parents that is paid to a childcare provider based on a per-child cost; or tax-deductible expenses for parents incurred for childcare services.

Based on the provided information, the law does not establish any of these forms of support for families specifically for childcare services in center-based settings. While the child pension described in Ministerial Decision No. 24 of 2023 provides financial support to families at a rate of 350 pounds per child (up to three children), it does not specify that this financial support is explicitly designated for the use of childcare services in public or private center-based settings. Moreover, while the child pension benefits families with children, the methodology excludes general child benefits, pensions, or grants that are not specifically tied to the use of childcare services outside the home environment. Furthermore, the ministerial decision does not establish financial support, tax benefits, or free and universal childcare services explicitly linked to center-based childcare, as the support provided is general in nature and not conditional upon or directed toward the use of such services. Thus, while the ministerial decision provides important financial support for families, it does not fulfill the requirements outlined in the methodology to qualify as support specifically for childcare services.

In addition, the provisions outlined in Law No. 81 of 2016 (Civil Service Law) are not taken into account because the law applies exclusively to the public sector and does not extend to private-sector employees. Article 52 of the Civil Service Law provides for maternity leave but does not offer any direct financial or tax-related support specifically for childcare services. Maternity leave compensation is a general employment benefit, not linked to the use of center-based childcare services.

Furthermore, the Labor Law does not meet the criteria for a positive score for several reasons. While the Labor Law mandates that employers provide nurseries or outsource childcare services for female employees under certain conditions, this obligation applies solely to employers and does not constitute government-provided financial or tax benefits for childcare services. The law does not establish government-funded subsidies, allowances, tax incentives, or universal access to childcare services. Additionally, there is no indication that childcare expenses incurred by parents are eligible for tax deductions.

For all the reasons mentioned above, the answer to this question remains “No”.

Comment received from Government:

constitution 2014 Article (11) The State shall ensure the achievement of equality between women and men in all civil, political, economic, social, and cultural rights in accordance with the provisions of this Constitution. The State shall take the necessary measures to ensure the appropriate representation of women in the houses of representatives, as specified by Law. The State shall also guarantee women's right of holding public and senior management offices in the State and their appointment in judicial bodies and authorities without discrimination. The State shall protect women against all forms of violence and ensure enabling women to strike a balance between family duties and work requirements. The State shall provide care to and protection of motherhood and childhood, female heads of families, and elderly and neediest women.

Response from Women, Business and the Law team:

According to the Childcare topic methodology, the answer to the question “Whether the law establishes the provision of center-based childcare services” is “Yes” if the law establishes the provision of center-based childcare services for children aged 0–2 years (including up to 2 years and 11 months) through government, private centers, or employers. A direct legal mandate for childcare services should not be dependent on the number of female employees.

Article 11 outlines Egypt’s commitment to supporting women and providing care for motherhood and childhood. It does not specifically mandate the provision of childcare services for children aged 0–2 years in center-based settings (such as nurseries, daycares, or creches). The text focuses on general protections and support rather than explicitly establishing childcare services. In addition, the Constitution does not establish the operational framework for the provision of center-based childcare services by the government, private entities, or employers. While Article 11 reflects Egypt’s intention to support women and families, it does not qualify as a direct legal mandate for the provision of center-based childcare services for the target age group. Therefore, the answer to this question remains “No”.

Comment received from Government:

Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents? yes Maternity leave is paid in compensation equal to the total wage from the employer, minus the amount paid by the worker from insurance. The worker may not be employed during the forty-five days following the birth. Maternity leave compensation is paid by both social insurance and the employer. The worker receives the value of maternity leave compensation from social insurance at a rate of 75% of the subscription wage. attached form from the national organization of national insurance

Supporting Documents: Request for maternity leave compensation.pdf (0.16MB)

Response from Women, Business and the Law team:

According to the Childcare topic methodology, the answer is “Yes” if there is a law, guideline, or official government website that clearly outlines the application procedure for parents to request financial support for childcare services. Financial assistance is available for childcare services.

In Egypt, the maternity leave compensation is paid by a combination of social insurance and the employer. However, this support is not explicitly tied to the use of childcare services in center-based settings. The topic’s methodology requires financial assistance specifically for childcare services, not general parental benefits such as maternity leave compensation. Furthermore, while a form from the National Organization of Social Insurance is mentioned, this form appears to relate to maternity leave benefits rather than an application procedure for requesting financial support specifically for childcare services. Consequently, the described support mechanism relates to maternity leave and not to financial support for childcare services. Additionally, there is no clearly outlined application procedure for parents to request such support specifically for childcare services. Therefore, the answer to this question remains “No”.

Comment received from Government:

Has the government published any reports on quality of childcare services within the last 3 years? yes The government has published reports on the quality of childcare services. Among these efforts, the government launched the “Early Child Development Strategy” for the period 2024-2029, by the national council for childhood and motherhood, which includes a comprehensive set of objectives and implementation mechanisms to enhance the childcare environment. The strategy aims to ensure the survival, growth and development of all children in early childhood by improving access to appropriate services and care

Response from Women, Business and the Law team:

According to the Childcare topic methodology, the answer to this question is “Yes” if

- The government published reports since January 1, 2020, that include inspection reports or comprehensive assessments of childcare services, benchmarking the quality of center-based services against key parameters such as structural quality, infrastructure, workforce and management quality, and the quality of learning environments; or
- These reports assess whether childcare providers meet, underperform, or exceed established quality standards, or if an open-data government system allows parents to access and search for these quality inspection reports.

In Egypt, the government launched the "Early Child Development Strategy" (2024–2029) aimed at enhancing the childcare environment. However, the strategy does not provide any published reports or assessments of center-based childcare quality based on the required quality parameters outlined in the methodology, such as structural quality, workforce quality, or infrastructure. It also does not include an evaluation of these parameters through benchmarks or inspections.

In addition, the strategy appears to be a forward-looking document that outlines objectives and implementation mechanisms for improving the childcare environment, rather than an evaluation of the current state of childcare services. As such, it does not provide any assessment of whether childcare providers meet, exceed, or underperform against established quality standards.

Lastly, there is no indication that the government has published any specific reports that evaluate critical quality topics, such as educator-to-child ratios, infrastructure standards, workforce qualifications, or the quality of learning environments.

In conclusion, while the "Early Child Development Strategy" demonstrates the government's commitment to improving early childhood development, it does not meet the criteria set out by the methodology for government-published reports on the quality of center-based childcare services. Therefore, the answer to this question remains “No”.

8. Entrepreneurship

Comment received from Government:

FRA Decrees regarding women file:

- *The Board of Directors' 2019 decision mandates that companies listed on the Egyptian Stock Exchange and those operating in non-banking financial activities must appoint at least one female member to their boards of directors.*
- *The Board of Directors' 2020 decision prohibits discrimination between the companies' clients based on gender (male and female).*
- *The Board of Directors' 2020 decision requires companies to create a database that includes the services provided to clients, classified by gender (male-female), age group, and geographic region.*
- *The Board of Directors' 2020 decision offers a 50% reduction in service fees for companies where women's engagement reaches 25% or more.*
- *The Board of Directors' 2021 decision obliges companies to represent women by at least 25% in their boards of directors.*
- *In 2023, the first actuarial life tables were issued in Egypt, including tables classified by gender, where separate tables for women were established. FRA Initiatives in Women Empowerment A memorandum of understanding (MoU) was signed with the Business School of the American University in Cairo to promote women's participation in corporate boards and launch an annual women's observatory to include data on the number and percentage of women in company boards and track its progress. Contributing to improving Egypt's ranking in the World Bank's 2023 Women, Business and the Law report in the entrepreneurship category. Launching an electronic application and establishing a database of qualified female leaders to facilitate companies' compliance with including female members on their boards. The FRA designed an electronic portal to receive complaints from non-banking financial market participants, classifying complainants by gender. Capacity Building: FRA awareness and financial literacy programs and training programs for women were carried out by the Central Awareness and Financial Literacy Administration, and training arms such as the Financial Services Institute and the Egyptian Institute of Directors. women's participation in non-banking financial activities (FINANCAIL INCLUSION AND ACESS TO FIANANCE)*

Response from Women, Business and the Law team:

The Women, Business and the Law team notes the legal provisions cited above. The answers to the questions "Does the law prescribe a gender quota for corporate boards?" is provided separately below in response to this specific data point.

Comment received from Government:

1. *The methodology needs to be reviewed, especially in questions that require only two responses: Yes or No.*

Response from Women, Business and the Law team:

The Women, Business and the Law questions have been carefully designed over the past 15 years, grounded in extensive research and alignment with international standards. While the methodology is standardized to ensure comparability across economies and over time, the team is currently working on refining it.

Comment received from Government:

2. *There should be reliance on more diverse and specialized sources in data and information collection.*

Response from Women, Business and the Law team:

Following extensive consultations with gender experts, academics, civil society representatives, and colleagues within the World Bank Group, the Women, Business and the Law team designs questionnaires that are administered to a large sample of lawyers, judges, academics, and members of civil society

organizations in 190 economies. These experts—who complete the questionnaires on a *pro bono* basis—are identified by their expertise in the various areas of law covered by the report.

The team further engages with experts through conference calls, written correspondence, and in-person meetings on country visits. All questionnaire responses are then analyzed, with each answer verified against the corresponding primary legal source. Lastly, the data undergoes a thorough internal review process in which comments on the data are received from across the World Bank Group.

Comment received from Government:

3. It is not appropriate to rely on a law or document from one country as a measure to determine the ranking and score of other countries.

Response from Women, Business and the Law team:

Women, Business and the Law does not rely on foreign laws or regulations when assessing or ranking the scores of other economies. The team ensures the accuracy of the data collected and evaluates each economy individually based on its own laws and practices.

Comment received from Government:

- Is sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses published on a regular basis?(yes ,Economic censuses, EGYPT CAPMAS).

Response from Women, Business and the Law team:

According to the Entrepreneurship topic methodology, the answer is “Yes” when a public institution such as the statistics office or a line ministry regularly publishes sex-disaggregated data on women’s business activities and the number of women-owned businesses (OR) if a government-published document incorporates a summary analysis or description of sex-disaggregated data and has been published since January 1, 2020. Sex-disaggregated data on business activities published regularly by an NGO or international organization without government partnership are not considered for the purposes of this question.

In Egypt, there are no sex-disaggregated data on business activities and entrepreneurship that is published on a regular basis. The *Women, Business and the Law* team notes the websites of the institutions cited above, however, it was not able to find evidence on the public availability of sex-disaggregated data on women-owned or women-led businesses. Since there is no sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses, the answer to this question remains “No.”

Comment received from Government:

- Are there government-led programs that provide support to female entrepreneurs such as access to finance or regarding agency and empowerment? (yes,Strategies for women's economic empowerment.NCW)

In Egypt, several laws and legislative provisions exist to support and guarantee women's rights in entrepreneurship, aiming to empower them economically and encourage their engagement in commercial and entrepreneurial activities. Below are some key legal and legislative provisions:

1. The Egyptian Constitution of 2014 Article 9: The state is committed to ensuring equal opportunities among all citizens without discrimination, including economically empowering women and providing necessary support to promote entrepreneurship. Article 11: The state is mandated to protect women from all forms of discrimination and to empower them across various fields, including economic sectors and entrepreneurship. Article 53: Criminalizes gender-based discrimination, ensuring women’s right to equal opportunities in entrepreneurship alongside men.

2. *Egyptian Investment Law No. 72 of 2017* This law aims to enhance Egypt's investment environment by providing incentives to investors, both men and women. The law does not discriminate based on gender and enables women to benefit from all incentives and protections provided to investors, including tax exemptions and licensing facilitation. Article 2: Affirms the right of all natural and legal persons, regardless of gender, to establish companies and investment projects and to enjoy prescribed incentives.
3. *Companies Law No. 159 of 1981* The law permits women to establish and manage companies with the same rights as men. It covers all legal types of companies, allowing women to participate in founding, managing, and investing in companies without gender-based restrictions. Article 6: Allows the establishment of companies without discrimination, including sole proprietorships, partnerships, and joint-stock companies.
4. *Small and Medium Enterprises Law No. 152 of 2020* This law provides specific incentives and support for small and medium enterprises (SMEs), facilitating their financing and development. Special funding and training programs have been allocated to women to enhance their participation in this sector. Article 4: Allows women to benefit from financing and training programs, and grants SMEs access to affordable financing. Article 35: Provides tax incentives and procedural facilitation for projects contributing to the economic empowerment of women and encouraging them to enter the field of entrepreneurship.
5. *The Role of the Central Bank and Financial Initiatives* The Central Bank of Egypt has launched various financing initiatives to empower women in entrepreneurship, including programs for accessible loans for small and medium enterprises, which are available to women on the same terms and conditions as men. These initiatives include the Financial Inclusion Initiative, aimed at enhancing women's access to the necessary banking and financial services to start and manage their businesses.
6. *National Council for Women and Support Programs* The National Council for Women provides numerous programs and initiatives supporting women's entrepreneurship, including training, legal advisory services, and assistance in project promotion. The council works to remove any barriers or discrimination that women may face in entrepreneurship. *Summary and Recommendations Women in Egypt* have full rights to establish and manage business ventures under Egyptian legislation, which guarantees equality and equal opportunity. It is recommended that women take advantage of the state's financial and training initiatives, such as SME support programs, Central Bank funding initiatives, and the National Council for Women programs, to strengthen their business ventures. These laws and initiatives work together to enhance women's roles in entrepreneurship and to provide a supportive environment for growth and innovation

Are there government-led programs that provide support to female entrepreneurs such as access to finance or regarding agency and empowerment? yes there is a financial inclusion national strategy that was issued that provide support to both men and women attached there is alot of programs done by NCW such as adaha we edoud, she leads, pathkon, enterpreneurship program, be productive, the workshop mashghal, one village one product, extra all of them mentioned in NCW fact sheet on their website: <https://ncw.gov.eg/Pdf/905/Egyptian-Women-Fact-Sheet>

Response from Women, Business and the Law team:

The Women, Business and the Law team notes the legislation and programs listed above. This question does not take into consideration legislative instruments and only considers government-led programs that provide support to female entrepreneurs. In addition, the team could not verify the existence, scope, and beneficiaries of the government-led programs listed above, such as *Addaha W2doud*, and *Al Mashghal*. Since there are no government-led programs that support female entrepreneurs, the answer to this question is “No.”

Comment received from Government:

Does a current national government plan or strategy focus on women's access to financial services? In response to this question, it mentions the launch of the Financial Inclusion Strategy by the Central Bank of Egypt, however it says that the strategy does not focus on women's access to financial services. The CBE

assures that Women Financial Inclusion and Economic Empowerment, is among its key target objectives and segments, as per the link to CBE website: <https://www.cbe.org.eg/en/financial-inclusion/overview> "Alleviating poverty, inclusive and sustainable economic growth, reduced inequalities, gender equality and women's economic empowerment are of equally high priorities in Egypt's Vision 2030 in line with the Sustainable Development Goals (SDGs). This has been further demonstrated in the Financial Inclusion Strategy by the Central Bank of Egypt in addition to the National Women's Strategy 2030 (NWS) launched by the National Council for Women (NCW) in 2017, which was followed by signing a protocol with the Central Bank of Egypt (CBE) with the view of enabling and promoting women's financial inclusion by raising their financial literacy and capability to use digital tools."

Is there a current national government plan or strategy with a focus on women's access to financial services? At the national level, the government has made gender equality and women's empowerment a priority, as evidenced by the Sustainable Development Strategy "Egypt Vision 2030" which addresses gender equality and women's empowerment in each of its pillars. The Central Bank of Egypt signed a Memorandum of Understanding with the official National Council for Women, committing to collaborate on, among other things:

- Setting clear targets for women's financial inclusion as part of the Women 2030 Strategy,*
- Increasing women's access to financial services through digital financial services at competitive prices and quality,*
- Issuing enabling legal and regulatory frameworks to enhance women's financial inclusion,*
- Identifying rural women facilitators in all governorates and building their capacity to raise awareness of financial education and promote banks' financial products.*

The Central Bank of Egypt also entered into a collaboration with the National Council for Women and the 50th Forum, which includes the 100 most influential women in Egyptian society across various industries. Together, they launched the "Women's Mentoring Program" aimed at empowering women and promoting leadership.

Supporting Documents: financial inclusion strategy summary 2022-2025.pdf (1.17MB)

Response from Women, Business and the Law team:

According to the Entrepreneurship topic methodology, the answer is "Yes" when the following two conditions are met:

1. There is an active government-issued national financial inclusion strategy, plan, or policy that explicitly identifies women's financial inclusion or access to credit as a primary objective (OR) when financial inclusion is targeted within the broader strategies, plans, or policies currently in force.
2. Financial inclusion strategies prioritize women's financial inclusion as a main objective. Unofficial financial inclusion strategies issued by an NGO are not considered for the purposes of this question.

In October 2022, the Central Bank of Egypt issued a new National Financial Inclusion Strategy (2022–2025). Initially, the Strategy did not identify women as one of its primary target groups. However, the Central Bank of Egypt's website and the document outlining the Strategy's main highlights now explicitly include women among the financial inclusion objectives in Egypt. The *Women, Business and the Law* team notes the legal text cited above. The provided information will be taken into account during the assessment of the data for the upcoming *Women, Business and the Law* 2026 report.

Comment received from Government:

Does the law prescribe a gender quota on corporate boards? Yes, the decisions issued in this regard stipulate the allocation of quotas for women on boards of directors, and these decisions are considered laws, as Decisions (123, 124) of the Financial Regulatory Authority were issued regarding women's representation on boards of directors of companies, and Decision No. (2022/48) of the General Authority for Financial Regulatory Affairs regarding women's representation on boards of directors of companies'

unions and entities working in the field of insurance and non-banking financing activities, which stipulates the representation of no less than 25% or two women on the boards of directors of companies and non-banking financial entities.

Response from Women, Business and the Law team:

According to the Entrepreneurship topic methodology, the answer is “Yes” when the law mandates a specific numerical or percentage-based quota for the inclusion of women on corporate boards of private sector enterprises or publicly listed companies. The law should not only outline voluntary targets for female representation on boards, only emphasize the importance of diversity at the board level, or only require diversity reporting. Private sector initiatives that are not legally binding should prescribe a quota.

On July 5, 2021, the Financial Regulatory Authority issued Decree No. 109 of 2021, amending the Authority’s Decree No. 11 of 2014 to mandate a gender quota on corporate boards of publicly listed companies. Specifically, Article 6 of Decree No. 11 of 2014, as amended by Decree No. 109 of 2021, provides that “To be listed on the stock exchange, prior registration with the Authority is required. The general conditions are as follows: (8) Women must hold at least 25% of the seats on the company’s board of directors or at least two seats.”

In addition, on July 5, 2021, the Financial Regulatory Authority issued Decree No. 110 of 2021, amending the Authority’s Decree No. 53 of 2018 to mandate a gender quota on corporate boards of companies operating in non-banking financial activities. Specifically, Article 4 of Decree No. 53 of 2018 provides that “Without prejudice to the establishment or licensing requirements stipulated by the regulations governing each activity, companies seeking preliminary approval for the establishment or a license to engage in non-banking financial activities must adhere to the following: (5) Ensure that women represent at least 25% of the company’s board of directors.”

The Women, Business and the Law team notes the legal texts cited above and will take them into account during the assessment of the data in the upcoming Women, Business and the Law 2026 report.

Comment received from Government:

Can a woman undertake entrepreneurial activities in the same way as a man? Does the law prohibit discrimination in access to credit based on gender? Egyptian law does not discriminate between the sexes in the right to obtain a loan and does not require the approval of the husband, guardian, or any of the men. It also guarantees her financial freedom to dispose of her property freely and without restriction and without the need to obtain the approval of the husband, guardian, etc., as long as this person, male or female, is of the legal age that allows him to do so and does not suffer from diseases that disqualify him from legal capacity, such as mental or psychological illness or foolishness.

Response from Women, Business and the Law team:

According to the Entrepreneurship topic methodology, the answer is “Yes” if the law prohibits discrimination by creditors based on gender or prescribes equal access for both women and men when conducting financial transactions or entrepreneurial activities (OR) if the law prohibits gender discrimination when accessing goods and services (and services are defined to include financial services). The law should provide for effective remedies.

The Circular of April 22, 2021 of the Central Bank of Egypt provides that “With reference to the Guidelines for Bank Customers Protection, issued on February 19, 2019, that puts down a clear regulatory framework that determines how the financial sector should treat its customers...and provides in one of its articles that ‘Banks...shall treat customers in all stages of financial transactions without discrimination...’ which enhances the necessity to treat consumers without discrimination based on their social rank, education, job level, and other forms of discrimination.

In light of the above...we would like to ensure that it is crucial to abide by these policies, which includes:

1. Enhancing gender equality in all financial transactions, including loans and credit facilities;
2. Offering a fast and a free mechanism to deal with customers complaints without discrimination, with fairness, transparency, and effectiveness.”

Since the law prohibits discrimination in access to credit based on gender in Egypt, the answer to this question is “Yes” in the *Women, Business and the Law 2024* report.

Comment received from Government:

Can a woman undertake entrepreneurial activities in the same way as a man? Egyptian law does not discriminate between the sexes in the right to obtain a loan and does not require the approval of the husband, guardian, or any of the men. It also guarantees her financial freedom to dispose of her property freely and without restriction and without the need to obtain the approval of the husband, guardian, etc., as long as this person, male or female, is of the legal age that allows him to do so and does not suffer from diseases that disqualify him from legal capacity, such as mental or psychological illness or foolishness.

Response from Women, Business and the Law team:

According to the Entrepreneurship topic methodology, the answer is “Yes” when women and men have the same legal rights to sign legally binding contracts, register a business, and open a bank account. The woman should not have limited legal capacity, including situations in which she needs her husband’s or guardian’s permission, signature, or consent to sign a contract, register a business, or open a bank account. These activities should not require a woman to provide additional information, permission, or documentation that are not required of a man. The law should not state that only a married woman who is separately employed from her husband may sign legally binding contracts, register a business, and open a bank account in her own name.

Egypt’s Civil Code does not place any restrictions on the ability of women to sign a contract, register a business, or open a bank account. Since the law does not impose any restrictions on women’s ability to undertake entrepreneurial activities, the answer to this question is “Yes” in the *Women, Business and the Law 2024* report.

9. Assets

Comment received from Government:

Does the law provide for the valuation of non-monetary contributions? Yes Last Amendment by Law 185 of 2020 Article 19 By decision of the competent Minister, one or more committees shall be chaired by a member of the judicial authorities or bodies with at least the degree of counsel chosen by his or her employer, membership of a representative of the Ministry of Finance, the Central Accounting Authority, a representative of the founders or shareholders chosen by the board of directors of the holding or subsidiary company as the case may be, and a maximum of four with economic, accounting, legal and technical expertise selected by the competent minister. The Committee referred to in the preceding paragraph shall verify the valuation of the following assets: Monetary & Non-Monetary contributions in the capital of companies subject to the provisions of this Law at the time of incorporation, merger or capital increase.

Does the law provide for the valuation of nonmonetary contributions? Last amended by Law no. 185 of 2020 Article 19 By a decision of the competent minister, a member of the judicial authorities or bodies with at least a lawyer's degree chosen by the employer shall chair one or more committees in addition to the membership of a representative of the Ministry of Finance, the Central Auditing Authority, a representative of the founders or shareholders chosen by the board of directors of the holding company or subsidiary company as the case may be, and a maximum of four people with economic, accounting, legal and technical expertise chosen by the competent minister. The committee referred to in the previous paragraph shall verify the valuation of the following assets Cash and non-cash contributions to the capital of companies subject to the provisions of this law at the time of establishment, merger or capital increase.

Response from Women, Business and the Law team:

Nonmonetary contributions, within the context of this question, include caring for minor children, taking care of the family home, or any other contribution from a spouse that does not directly generate income. According to the Assets topic methodology, the answer is “Yes” when there is an explicit legal recognition of nonmonetary contributions and the law provides for equal or equitable division of property or the transfer of a lump sum based on nonmonetary contributions (OR) when the default marital property regime is full community, partial community, or deferred community of property because these regimes implicitly recognize nonmonetary contributions at the time of property division and benefit both spouses regardless of who purchased property or holds title to it. If the default marital property regime is not a form of community of property, there should be an explicit legal provision providing for equal or equitable division of property based on nonmonetary contributions.

Personal Status Law No. 25 of 1929 and its amendments lacks any legal provision that establishes the right of women to receive compensation for nonmonetary contributions. Also, the default marital property regime in Egypt is “Separation of Property” which does not recognize nonmonetary contributions at the time of property division. The *Women, Business and the Law* team notes the legal text cited above, however, it does not refer to nonmonetary contributions as defined in this question. Since the law in Egypt does not acknowledge nonmonetary contributions and the default marital property regime is separation of property, the answer to this question remains “No.”

Comment received from Government:

Under Egyptian law, women enjoy full rights to own assets and real property, with legislative provisions clearly safeguarding these rights. Below are some of the main legal texts supporting women’s rights to own assets and real estate:

1. The Egyptian Constitution of 2014 Article 33: States that “private ownership is safeguarded, and it shall not be placed under sequestration except in cases specified by law and pursuant to a judicial ruling.” This article affirms the right of all individuals, both men and women, to own and protect their assets. Article 53:

Criminalizes all forms of discrimination, including gender-based discrimination, ensuring that women have equal rights to own assets and real estate as men.

2. Egyptian Civil Code No. 131 of 1948 Article 802: Grants owners the right to enjoy, use, exploit, and dispose of their property, with no distinction based on the owner's gender. This includes women, who have the right to manage and control their assets freely. Article 804: States that “no one may be deprived of their property except in cases determined by law, and on the condition of fair compensation.” This guarantees that a woman’s right to property ownership is protected against any unlawful infringement.

3. Personal Status Law The Egyptian Personal Status Law grants married women the right to own assets and property independently of their husbands. No legal restrictions prevent women from owning or freely managing property, regardless of their marital status. In cases of divorce, a woman retains her lawful financial entitlements without it affecting her ownership of any assets or property registered in her name.

4. Inheritance Laws (Law No. 77 of 1943) Egyptian inheritance laws guarantee women’s rightful shares of inheritance in accordance with Islamic law, whether as daughters, wives, or mothers, allowing them to inherit and own assets and real estate. Any attempt to deprive a woman of her inheritance is considered a criminal offense under Egyptian law, following recent legal amendments aimed at protecting women’s inheritance rights.

5. Law Protecting Women’s Rights and Preventing Discrimination If a woman experiences discrimination or is prevented from exercising her right to ownership, she may seek assistance from relevant authorities, such as the National Council for Women, which provides legal support and works to protect her rights. Conclusion Women in Egypt have equal rights to own assets and real property, with Egyptian laws upholding these rights and prohibiting any gender-based discrimination. Women may own real estate and enter into contracts with the same rights as men, and Egyptian law protects them against any unlawful actions infringing upon these rights. If women encounter challenges or obstacles in exercising these rights, there are legal avenues available to secure and reclaim their entitlements

Response from Women, Business and the Law team:

According to the Assets topic methodology, the answer is “Yes” when there are no restrictions on a woman’s legal capacity and rights to immovable property. There should not be gender differences in the legal treatment of spousal property, such as granting the husband administrative control of marital property.

Article 44 of the Civil Code guarantees everyone, after attaining the age of majority, to have the full capacity to exercise their civil rights, including their right to own and administer immovable property. Since men and women can own and administer immovable property on equal basis, the answer to this question is already “Yes” in the *Women, Business and the Law 2024* report.

Comment received from Government:

Do sons and daughters have equal rights to inherit assets from their parents? The laws regulating family relations, including those related to inheritance, are based on Islamic law for Muslims. Egypt takes many measures to ensure that there is no discrimination between male and female citizens. This is evident in the strategies of the “National Strategy for the Empowerment of Egyptian Women 2030” and the review of national legal frameworks and periodic follow-up of the implementation of legislation. With reference to inheritance issues, especially those related to Muslims, they are based on Islamic law, whose philosophy is based on foundations that take into account all people’s conditions in their diversity and differences and are linked to social responsibilities. The Islamic inheritance system is based on balance and fairness between rights and duties, and the difference in the shares of heirs has nothing to do with maleness or femaleness; rather, it is related to three matters: the degree of kinship, the status of the inheriting generation, and the financial burden placed on the heir, as they are originally unequal in terms of costs and financial burdens. Maintenance, which can include relatives and others in addition to the wife and children, and financial expenses are obligatory on the man, which some consider to be religious duties that cannot be waived or dropped, and there is no way to evade or negotiate them. As for the woman, she is not obligated to provide maintenance regardless of whether she is wealthy or not. This logic is limited to

specific cases, as there are (30) cases in which the man is equal to the woman, and (10) cases in which the woman inherits more than the man, and (4) cases in which the man inherits more than the woman, and the will has the right to guarantee complete equality in these cases in the context of disposing of a third of the estate. In all cases, the testator has the right throughout his life to direct and dispose of his property in the manner and form that pleases him, as the person has complete freedom to dispose of his personal money owned by him during his life, and the heirs may agree in different ways to what they agree upon regarding the inheritance

Response from Women, Business and the Law team:

According to the Assets topic methodology, the answer is “Yes” when sons and daughters have the same rights to inherit assets from their parents.

Articles 16-19 of Inheritance Law No. 77 of 1943 mandate that sons inherit twice the share of daughters. Article 19 of Inheritance Law No. 77 of 1943 states that "The female heirs entitled to inherit with their male counterparts are:

- Daughters along with sons.
- Granddaughters, regardless of their degree, along with grandsons of the same degree or lower, provided they have no other means of inheritance.
- Full sisters along with full brothers, and paternal sisters along with paternal brothers.

In these cases, the inheritance is divided so that the male receives a share equal to that of two females."

Since sons and daughters do not have equal rights to inherit assets from their parents, the answer to this question remains “No.”

Comment received from Government:

Are there mechanisms or incentives to encourage women to register immovable property? The Rabha programme, implemented by UNIDO and UN Women, aims to enhance women's economic well-being, especially in rural areas. The programme provides training in technical and soft skills that cover areas essential to women's effective participation in economic activities, such as communication, professional ethics, and understanding market needs. The programme also emphasises the importance of property ownership and financial independence, which are crucial to women's empowerment. National Strategy for Women's Empowerment: Launched by the Egyptian government, this strategy includes specific objectives to improve women's access to financial services and property ownership. The strategy aims to reduce barriers facing women in these areas and promote gender equality in economic rights.

Response from Women, Business and the Law team:

According to the Assets topic methodology, the answer is “Yes” when there are policies or programs actively promoting a woman's registration of property by either incentivizing joint titling or explicitly allowing joint titling of matrimonial property (OR) if a procedure is in place to request the reissuance of an ownership certificate under both spouses' names after marriage or if there are tax incentives or a reduction of fees and stamp duties if properties are registered under a woman's name or under both spouses' names (OR) if operational programs in the main business city are aimed at raising a woman's awareness of property registration. Registration forms must have space for a second name, and registration fees should not be the same or higher for joint titling.

In Egypt, there are no incentives or programs in place to promote joint titling between spouses. In addition, there is no space in the registration form for a second name. The *Women, Business and the Law* team notes the policies cited above, however, the Rabha Program is not issued and implemented by a governmental body and the National Strategy for Women's Empowerment lacks specific components that actively promote a woman's registration of property by either incentivizing joint titling or explicitly allowing joint

titling of matrimonial property. Since there are no policies or programs in place that actively promote a woman's registration of property, the answer to this question remains "No."

Comment received from Government:

Are there awareness measures in place to improve women's access to information about marital and inheritance rights? There are awareness-raising measures aimed at improving women's access to information related to their marital and inheritance rights. Among these efforts, the campaign launched by the National Council for Women in Egypt under the title "The Way of Doors" stands out, which aims to raise awareness among women in rural and deprived areas about their inheritance rights.

Response from Women, Business and the Law team:

According to the Assets topic methodology, the answer is "Yes" if:

- Detailed information on women's inheritance and marital rights is published on the government website in the language spoken by the majority on matters such as the necessary steps and documentation required for enforcement of the procedures and support services available; or
- Awareness measures are implemented by a public entity through learning activities, programs, or information materials.

In Egypt, the *Women, Business and the Law* team notes an absence of information on governmental websites related to women's inheritance and marital rights. Also, there is no evidence of government-led awareness activities to improve a woman's access to information about marital and inheritance rights.

The *Women, Business and the Law* team notes the "knocking on doors" initiative cited above. While the initiative addresses topics such as raising awareness about the dangers of female genital mutilation, it does not specifically target women's inheritance marital rights.

Therefore, the answer to this question remains "No."

Communications

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