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**Arab Republic of Egypt**

***GENDER ASSESSMENT***

**June 2003**

**Social and Economic Development Group (MNSD)  
Middle East and North Africa Region**

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1 LE = US\$ 0.1933  
US\$ 1.00 = 5.17 LE

**Principal Abbreviations and Acronyms**

AEA	Agricultural Extension Agents
AIR	Apparent Intake Rate
CAPMAS	Central Agency for Public Mobilization and Statistics
CBC	Communication for Behavior Change
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CEOSS	Coptic Evangelical Organization for Social Services
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CGA	Country Gender Assessment
DHS	Demographic and Health Survey
EEP	Education Enhancement Program
EFU	Egyptian Feminist Union
EOC	Essential Obstetrics Care
ERSAP	Economic Reform and Structural Adjustment Program
EWHW	Employment, Wages and Hours of Work
FGM	Female Genital Mutilation
FHH	Female-Headed Household
GALAE	General Authority for Literacy and Adult Education
GOE	Government of Egypt
HIECS	Household Income and Expenditure Consumption Surveys
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immunodeficiency Disease
ICPD	Conference on Population and Development
IEC	Information, Education and Communication
LE	Livre Egyptien (Egyptian Pound)
LFSS	Labor Force Sample Survey
MALR	Ministry of Agriculture and Land Reclamation
MCHS	Maternal and Child Health Survey
MENA	Middle East and North Africa
MHH	Male-Headed Household
MOE	Ministry of Education
MOHP	Ministry of Health and Population
NCCM	National Council for Childhood and Motherhood
NCCM	National Council for Childhood and Motherhood
NCW	National Council for Women
NGOs	Non-Governmental Organizations
NMMSs	National Maternal Mortality Surveys
PBDAC	Principal Bank of Development and Agricultural Credit
PC	Population Censuses
SFD	Social Fund for Development
STI	Sexually Transmitted Infection
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
WHIA	Women's Health Improvement Association

**Fiscal Year July 1 – June 30**

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## FOREWORD

I am pleased to present the *Egypt: Country Gender Assessment*, produced jointly by the World Bank and Egypt's National Council for Women. A range of gender experts both in and outside of Egypt were consulted and provided input into the production of this report. Drawing on the expertise of these analysts, various Egyptian data sources were analyzed in order to provide an overview of the economic, political and social well-being of Egyptian women and girls, with a particular focus on issues related to political participation, health, education, poverty and the labor market. The report also provides an analysis of why certain outcomes have occurred, as well as emphasizing a number of policy priorities and suggestions.

The Egyptian government has increasingly been focusing on ways of improving outcomes for females, and has had considerable success in this area, particularly in tackling health and education inequalities. I believe this report can provide a framework for addressing the remaining gender inequalities in Egypt and will be of great use to policy makers and others interested in improving gender outcomes in Egypt.

Christiaan J. Poortman  
Vice President  
Middle East and North Africa Region

## PREFACE

This is a joint report of the National Council for Women (NCW), Government of the Arab Republic of Egypt, and the World Bank. Its audience is policy makers and advisors on gender issues in the government, donor community, as well as civil society at large. The report is the first output from an ongoing process to devise a gender mainstreaming strategy for Egypt. In particular, this report seeks to assess gender gaps in Egypt and to probe their underlying determinants in an attempt to drive a set of strategies required to address the issue of gender equality.

The report draws primarily on data from the Central Agency for Public Mobilization and Statistics (CAPMAS), including: Population Censuses (PC), the Household and Expenditure Consumption Surveys (HIECS), and Labor Force Sample Survey (LFSS), and Employment, Wages, and Hours of Work (EWHW), in addition the study uses several national surveys, as well as, secondary data available from government sources.

This report was prepared by a joint team from Egypt and the World Bank. The main investigators from Egypt were Hanaa Kheir-El-Din (team leader), Mohamed Abdel Aal (agriculture), Mona El-Baradei (education), Naglaa El-Ehwany (employment), Heba El-Leithy (poverty profile), Hoda Rashad (health), and Mona Zulficar (legal and political participation). The team from the World Bank comprised Shaha Riza (task team manager) and Sahar Nasr (impact of economic reforms and privatization on gender).

Initial findings of the study, and recommendations, were discussed at two workshops, hosted by the NCW, held in Cairo on November 6, and 13, 2002. Throughout the process of presentation of this report, various consultations were done within different government bodies, non-governmental organizations (NGOs), private sector, academia and donors community.

Special thanks go to H.E. Farkhonda Hassan, the Secretary General of NCW, and her team, particularly Hoda Sobhy, for excellent support and cooperation.

Valuable inputs and suggestions were received from Samia Galal who provided a background paper on Gender and Environment, Jennifer Olmsted, who edited and provided comments on the final document, Emad Adly, Mohamed Ait Aazizi, Naglaa Arafa, Ragui Asaad, Hoda Badran, Shahida El-Baz, Hanneya El-Etreby, Randa Hafez, Nadia Halim, Aziza Helmy, Laila Iskandar, Nadia Kassem, Fatma Khafagi, Malak Madkour, Alia El-Mahdy, Maya Morsy, Sihem Najjar, Heba Nassar, Hala El-Shafei, Hoda El-Saadi, Amina Shafik, Heba El-Sharkawy, Adel Zaher, and Laila El-Zeini.

At the World Bank, the report was written under the general guidance of Mustapha Kamel Nabli, Chief Economist, Middle East and North Africa Region, Mahmoud Ayub, Country Director for Egypt, and Nadereh Chamlou, Senior Advisor, Office of the Chief Economist, Middle East and North Africa Region, World Bank. Special gratitude to Marion Recktenwald, Brigitte Wiss and to Jennifer Olmsted who edited the document.

The team would like to thank Lucia Fort, and Maria Correia, from the World Bank for conducting a workshop on Country Gender Assessment in Cairo on February 27-28, 2002. The

team would also like to express its thanks to the many officials and institutions in the Government of Egypt, as well as those from Egyptian civil society and the donors community, whose cooperation made the report possible.



## EXECUTIVE SUMMARY

### *Introduction*

Many of the key development issues that Egypt faces today have an important gender dimension. An understanding of gender roles and relations is of course central to addressing reproductive health issues. Gender roles and relations are also shaped by and shape the structure of laws (particularly family law) and the political system, as well as the types of educational, employment and economic outcomes observed in a country. An understanding of gender norms thus is essential to the design of development policies.

This report presents findings on key gender issues in Egypt, based on official statistics obtained from the Central Agency for Public Mobilization and Statistics, including Public Census, Household Income and Expenditure Consumption Survey, Labor Force Sample Survey, and Employment, Wages, and Hours of Work data. World Bank, United Nations as well as other primary and secondary data sources were also used. An extensive literature review was carried out, and consultations and workshops with representatives of the private sector, public organizations, civil society organizations, academics and the donor community also contributed to the material presented in this report.

### *Key messages*

The report seeks to identify gender gaps in key social and economic areas namely: the legal framework and political participation, health, education, labor and poverty. In addition, the report investigates the underlying determinants of gender gaps, and recommends strategic interventions to be adopted by the government and other development actors. Six broad messages emerge from the report including:

- First, given the strong link in Egypt between women's education and improved gender indicators in the areas addressed in the report, the gender gap in education should be a primary focus for future policies. It will be more difficult, if not impossible, to close any remaining gender gaps in the other areas, if there is not a continued effort to address the education gap. If not addressed, Egypt will continue to incur the human and economic development costs due to gender disparities.
- Second, the gender gap is generally greater in rural areas, with obvious implications in terms of policies and targeting. Failing a concerted and sustained campaign to mobilize all social and development actors to address the structural causes of gaps in rural areas, gender disparities will persist.
- Third, discriminatory provisions which exist under certain laws, particularly those governing family relations, inevitably reduce or compromise women's rights in the public sphere, in contradiction of the principles of equal opportunity, equality before the law, and equal citizenship, which are guaranteed by the Constitution.

- Fourth, unless new, productive and sustainable jobs are created with adequate wages and social security for both males and females, unemployment, particularly among educated women, who are mainly employed in a shrinking public sector, will continue to rise. The challenge is therefore not only to ensure sufficiently rapid growth in private sector employment, but that women benefit from this employment growth.
- Fifth, sustained government intervention through formal and informal education, the media, and local leaders is essential to develop a culture that values women as full and equal partners in development. The adoption of interpretations of religious texts that support gender equality, girls' education and women's employment, as well as rational and scientific thinking and democracy are also necessary.
- Sixth, the lack of adequate gender disaggregated data and the inconsistencies in the data that exist, which limit comparability through time and across sources, needs to be addressed. A commitment to closing the gender gap calls for more and better gendered surveys and studies, and for better dissemination and sharing of such data with all development actors and researchers to inform policies and interventions that aim at closing the gender gap.

This summary and Chapters I-V present the main conclusions of a joint report by the World Bank and the National Council for Women (NCW), on a cross-sectoral overview of gender issues in Egypt covering the legal framework and political participation, health, education labor and poverty. Chapter I sets the stage with a discussion of the legal and political framework, as well as providing a comparison between gender indicators in Egypt and a number of other lower middle income countries. Chapter II addresses both physical and social health issues, providing both statistics on health outcomes and some discussion of the underlying determinants of these outcomes. Similarly, Chapter III assesses the factors underlying gender gaps in education. Chapter IV analyzes the employment status of women in Egypt. Chapter V presents an assessment of the gendering of poverty, by examining differences in male and female-headed households.

### ***Core Findings***

Core findings with respect to the different areas under study in this report are as follows:

#### **(a) With respect to the overall status of women in Egypt**

- Although the government of Egypt has made significant advances in identifying and trying to address gender disparities, much more remains to be done to close the gender gap.
- While many laws in Egypt have provided for equal opportunities and equality before the law, discriminatory provisions still exist under certain laws, in effect reducing and compromising the status of women.
- Women's participation in the political and decision-making process is not commensurate with their numerical weight in society.

#### **(b) With respect to health issues**

- Girls suffer from higher post neo natal and child (1-4) mortality rates than boys, suggesting a gender bias.

- The practice of female circumcision is virtually universal and support for the practice remains high. Banning of this practice has been effective in reducing it.
- Despite improvements in the area of reproductive health, fertility rates and maternal mortality continue to be high and the percentage of births attended by trained personnel remains low. Early marriage and childbearing remains a challenge particularly among women in rural areas, and anemia which affects almost one-third of adolescents of both sexes, is aggravated by, and is widely prevalent among, pregnant and lactating mothers.

(c) With respect to education

- In Egypt educating women has paid off in terms of both human and economic development at the personal, community and social level. Nevertheless, the female illiteracy rate is still at 51% and gender inequalities persist as far as access, attainment and training are concerned.
- Girls' access to schooling is more limited than that of boys. Once in school, girls tend to perform as well as boys if not better, as far as achievement and completion are concerned.
- The major factors deterring girls from seeking education are lack of parental awareness, poverty, low private returns to education and social and community pressures. At the same time, a lack of gender-sensitive education policies, irrelevant curricula, distance to school, inappropriate basic services at school, and inappropriate teachers' quality are also factors that keep girls out of school.

(d) With respect to labor market participation

- Although female participation in the labor market is low, females are over represented among the unemployed, particularly among educated women.
- Many women are still employed in low productivity activities outside the formal sector, in agriculture and services, where income is low and uncertain and safety nets non-existent.
- Government remains the major employer of skilled women, particularly in urban areas, while the private sector appears to be inhospitable to females whose education and skills, in any case, are not geared toward the needs of a changing labor market.

(e) With respect to Poverty

- Females heading households are older than males, are less likely to participate in the labor force and are heavily dependent on income transfers from pensions and remittances.
- Most females heading households are widowed and widowed women heading households with children are the most disadvantaged in terms of the incidence, depth and severity of poverty.
- Most females heading households are illiterate and children in these households are more likely to be illiterate and more likely to work.

***Policy Direction***

Over the long term a major governmental and non-governmental effort is required to change the behavioral patterns and the value system that leads to gender inequalities. The development of a supportive culture to help Egyptian women overcome the existing socially constructed constraints that hinder their active participation in development is needed. Interventions must target both men and women and need to focus on changing the perception of women's role in

society from a marginal to an essential one and reinforcing the image of the cooperative and supportive husband, father and brother. This is a difficult task that has to be led by the government as it will involve a comprehensive campaign targeting the education system, the media, community and religious leaders and the family.

As for specific policy areas, the report recommends:

- (a) working on legal reforms with specific attention to family and labor laws,
- (b) promoting women's participation in decision-making and leadership positions by re-instating at least a temporary quota system in the legislative and local councils,
- (c) building on the Ministry of Health and Population's recent move of incorporating reproductive health within the primary health care package by expanding the scope and improving the quality of reproductive health services, and addressing female circumcision in a consistent and sustained manner, with the ministry taking the lead in such efforts,
- (e) increasing the resources available within the education budget for equity enhancing interventions and for quality improvements,
- (f) encouraging growth in private sector employment while ensuring that women benefit from this employment growth as well as enhancing access to credit, information and training to rural women in farming and non-farming activities and facilitating land ownership for women engaged in the agricultural sector,
- (g) targeting poverty alleviation programs towards illiterate, unemployed, and/or widowed females with children, particularly those in rural and Upper Egypt.

## 1. INTRODUCTION

1. As awareness of gender inequalities and the unique problems facing women and girls has increased, policy makers have focused more of their efforts on improving the situation facing females and narrowing the gender gap which exists in many countries. Of particular interest to policy makers are questions about women's access to education, health care and employment. Also of concern are questions about the link between women's economic opportunities and their participation in the political sphere.

2. Egypt, as a center of culture and intellectual thought in the Arab world, has in many ways been a leader when it comes to addressing women's issues historically. The development of an Arab press centered in Egypt during the 1800s, at a time when literacy rates were increasing, facilitated early discussions concerning the position of women. Questions about women's access to education, their rights within marriage, and their economic independence, or lack thereof, were raised at that time. Women such as Bahithat al-Badiya and Aisha Ismat al-Taimuriya, as well as men such as al-Tahtawi and Mohamed Abdu, were among those who, during the late 1800s, began advocating for women's education and changes in marriage laws within Egypt. The first women's journals in Arabic were published in Alexandria in the 1890s. With the establishment of these magazines, edited by women, women gained a forum for voicing their concerns about their role in society, the importance of education, and other issues that were also of concern to their male contemporaries.

3. In the early 20<sup>th</sup> century, women's organizations became more explicitly feminist, as well as increasingly nationalist (in the face of foreign occupation). By 1923, the Egyptian Feminist Union (EFU) had been founded, with the objective of improving Egyptian women's status through political, social and legal equality. More specifically it called for equal access to education at all levels, and reforms of marriage laws, particularly those pertaining to polygamy and divorce. These issues, as well as concerns about women's access to employment and more generally to income, still remain central to the Egyptian women's movement of today.

4. The Government of Egypt (GOE) has a history of addressing gender issues and has made considerable efforts to reduce gender related disparities. A National Council for Childhood and Motherhood (NCCM) was established in 1989 by the GOE to address and coordinate motherhood concerns. In 1993, a National Women's Committee was established in preparation for the United Nations Conference for Women held in Beijing in 1995. This was followed, in 2000, by the creation of the National Council for Women (NCW). The NCW's mandate involves planning, monitoring and evaluating the implementation of programs and policies aimed at enhancing the status of women. NCW is also involved in proposing programs to concerned authorities. On the legislative side, the NCW recommends laws that will lead to the advancement of women, and comments on all agreements related to women, as well as playing an advisory role in the drafting of laws pertaining to women. The NCW has also established gender units within 20 ministries. More recently the GOE made a commitment to integrate gender into its National Socio-Economic Five Year Plan for 2002-2007.

5. In part due to efforts by the GOE, women in Egypt have, over the past few decades, achieved gains in education, as well as improvements in their health and well-being. Illiteracy rates among young female adults between 15-24 have dropped from 62 percent in 1980 to 36 percent in 2001, and primary school enrollment among girls has increased from 88 percent in 1996 to 90 percent in 1999. At the same time, fertility rates have dropped from 5.5 in 1970-1975 to 3.3 in 2000, and maternal mortality has dropped from 174 per 100,000 births in 1992-93 to 84 in 2000. However, despite these improvements, gender inequalities persist and continue to provide policy makers with challenges.

6. As part of an action plan to address gender disparities, the GOE has identified the need to carry out a Country Gender Assessment (CGA). The general aim of a CGA is to examine women's economic, as well as political, status at the present time and historically. Of particular concern to policy makers are questions concerning women's general economic well-being, as well as questions about their access to education, health, and employment.

7. Core findings in this chapter are as follows:

- The Government of Egypt has made significant advances in identifying and trying to address gender disparities.
- Most laws in Egypt provide for equal opportunities and equality between males and females.
- Discriminatory provisions exist under certain laws, contradicting the constitution, and in effect compromising the status of women.
- Women's participation in the political and decision-making process is not commensurate with their numerical weight in society.
- Women lacking birth certificates are unable to participate in the formal political arena.

#### **EGYPT AT A GLANCE**

8. While Egypt has made impressive gains in terms of lowering illiteracy, fertility, and maternal and infant mortality, challenges remain. One hundred percent primary school enrollment rates have not yet been obtained. Educational opportunities for underserved populations, including the poor and rural residents, remain limited, and this is particularly the case for girls. Political and economic opportunities for women are also limited. Women's labor force participation rates remain low, and women who do enter the labor market are far more likely to suffer unemployment. Women's representation in government also remains low.

9. In comparing Egypt both to other countries in the Middle East and North Africa (MENA), as well as countries of comparable income levels outside the region, the data suggest that Egypt has been more successful in some areas than in others. Table 1.1 illustrates that illiteracy in Egypt is lower than in Morocco, but much higher than in Bulgaria or the Philippines. On the other hand, Egypt has a far lower maternal mortality rate than either Morocco or the Philippines, although it still lags behind Jordan and Bulgaria. The statistics also indicate that Egypt has drawn relatively more women into the labor market than Jordan. In comparison to Jordan, Egypt also has higher female representation in Parliament, although the number of

women in Parliament is very low in both Jordan and Egypt, when compared to Iran, Tunisia and Morocco, as well as countries outside the region.

**Table: 1.1 Gender Indicators, Egypt and Comparator Lower Middle Income Countries  
(latest available year)**

	<b>Egypt</b>	<b>Iran</b>	<b>Jordan</b>	<b>Morocco</b>	<b>Tunisia</b>	<b>Bulgaria</b>	<b>Philippines</b>	<b>Thailand</b>
Population (in millions) <sup>1</sup>	65.2	64.66	5.03	29.17	9.68	8.12	77.02	61.24
GDP per capita (constant 1995\$) (2001) <sup>1</sup>	1,243	1,707	1,639	1,436	2,574	1,579	1,185	2,853
Female Life Expectancy at Birth (years) (2000) <sup>1</sup>	69	70	73	69	74	75	71	71
Illiteracy Among Young Females (15-24) as % (2001) <sup>1</sup>	36	8	1	40	19	0	1	2
Fertility (2000) <sup>1</sup>	3.3	2.6	4.0	2.9	2.1	1.0	3.4	2.0
Maternal Mortality Rate (per 100,000 live births, 1995) <sup>2</sup>	170	130	41	390	70	23	240	44
Female Labor Force as % of total (2001)	31	28	25	35	32	48	38	46
Female Representation in Parliament (%) <sup>3</sup>	2.4	12.0	1.3	10.8	11.5	26.2	17.8	9.2

<sup>1</sup> World Development Indicators (WDI & GDF Central Database)

<sup>2</sup> World Bank Gender Stats – based on WHO & UNICEF

<sup>3</sup> Inter-parliamentary Union (IPU).

## LEGAL FRAMEWORK

10. The current Constitution, issued in 1971, provides for equality between men and women in all fields, whether political, social or economic. Article 40 stipulates that “Citizens are equal before the law. They have equal rights and duties regardless of sex, origin, language, religion or belief.” All Egyptians also have a constitutional right to work, without discrimination. Finally, Article 14 stipulates the equal right of all Egyptian citizens to hold public office without discrimination. Egyptian women also enjoy the same ownership and property rights as men, and marriage does not affect a woman’s right to independent ownership. This includes the right to open a bank account and to take out loans.

11. While equality is proscribed in the Constitution, a number of laws also limit women's (and in some case men's) rights. For example, a mother, in certain cases, cannot manage her children’s funds, even if she has opened a bank account for them. Only the father has this right. Some provisions of the Social Insurance Law and the Tax Law are also discriminatory. In terms of social insurance, husbands with wives who are eligible for pensions are not granted survivor's rights, which would entitle them to continue collecting a portion of the pension if they outlive their wives. The Tax Law does not give unmarried or divorced working women who head households the same exemptions given to male heads of households. The Nationality Law also discriminates against women. The children of Egyptian fathers have an automatic right to Egyptian citizenship, without condition, in contrast to the children of Egyptian mothers, who do not enjoy the same rights. This obviously contradicts the Constitution and the principle of equality before the law.

12. Egyptian labor laws provide working women with generous legal provisions during pregnancy and following childbirth. However, some of these laws are structured in a way that reduces employees' incentives to hire women. An example of this is a provision providing women with the right to two years unpaid leave following the birth of a child. Women can claim this benefit for a maximum of two times, with the employer bearing the social insurance

subscription costs. Other laws which were meant to protect women, but may also hinder their employment options, include laws prohibiting the employment of women between 7 p.m. and 7 a.m., unless the employer provides guarantees for the safety, protection and transportation of female employees, and laws prohibiting work deemed detrimental to women's health or morals, such as work in bakeries, mines, quarries, bars and casinos.

13. Other discriminatory provisions exist under certain laws, particularly those governing family relations. As a result, Egyptian women enjoy equal rights in public life, including the right to political participation, work, health and education, but not within the marital unit or the family. This inevitably reduces or compromises their rights in the public sphere. In addition, discrimination also exists in the provisions of the Penal Code, in matters relating to adultery and prostitution. While Egypt has ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), it made reservations to this convention, thus reducing the effectiveness and scope of this ratification.

**Box 1.1 Protecting Women from Violence Requires more than Strong Laws**

In spite of protective provisions in the Penal Code, violence against women, whether occurring in the home, in the workplace, or more generally in the public sphere, is a cause for serious concern, according to numerous NGOs in Egypt. Violence against women is an area which should be prioritized by policy makers and researchers. Unfortunately large gaps remain in our knowledge of the prevalence of violence against women, as well as strategies that can effectively combat violence.

Some research suggests that existing laws may not protect women very well, and that there may be a gender bias in the application of the Penal Code. Article 241 of the Penal Code requires that any person who commits battery should be imprisoned for a period not exceeding two years, or fined between L.E. 20 and L.E. 300. Yet one study by attorney Amira Bahie El-Din found that while husbands were more than 6 times more likely to be accused of spousal abuse than wives were, husbands accused of wife beating were imprisoned in only 40 percent of the cases, while wives accused of husband beating were imprisoned in 100 percent of cases. El-Din's survey only covered a small number of cases, making generalization difficult, but her findings do indicate that domestic violence is a serious problem and that courts may be lenient in dealing with men who are violent. Moreover, this indicates that research on this matter is needed.

14. Legal questions concerning such issues as marriage and divorce are, as in most MENA countries, covered under personal status laws. Personal status laws are in turn derived from rules determined by the various religious sects in the country. In Egypt, marriage and divorce are governed by civil personal status laws or regulations based on religious texts. As such substantive personal status laws based on Sharia (Islamic) law are applied to Egyptian Muslims, while Copts and other minorities are subject to regulations based on the rules of the church to which they belong. However, Law 1 of 2000 on procedures in personal status matters applies to all Egyptians, Muslims or Christians.

15. Personal status laws,<sup>1</sup> although in many ways incompatible with modern Egyptian society, have proven resistant to change. Provisions within the personal status laws in Egypt which are of particular concern to women activists include the "house of obedience" provision, which permits a husband to order his wife to return to the marital home and polygamy laws, which are not even subject to the types of conditions that have been put in place in countries such

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<sup>1</sup> Law 25 passed in 1920, which was amended in 1929 (Law 25) and 1985 (Law 100).



as Syria, Iraq, Jordan, Libya and are outlined in the draft Arab Unified Family Law developed by the Arab League. Activists have also advocated for increases in the minimum age of marriage, which is currently 16 for girls, and in the maximum age for maternal custody of children. Finally, they have sought to change the stipulation concerning women's guardianship of their children. At present women do not automatically become the guardians over their children in the event of the husband's death, although the reverse is true.

16. Some positive changes that have recently occurred include the recent reform of the marriage and divorce law with the passage of Law 1 of 2000. This law provides wives with the right to apply for *Khul* (a divorce initiated by women, in which case the wife must renounce any claims to dowry and financial maintenance). Even following this change in the personal status law, women have difficulties initiating divorce. Culture and tradition play an important role in discouraging judges from forceful implementation of the law, since unilateral termination of marriage by women goes against the prevailing cultural tradition. Moreover, no concrete actions have been taken on other articles of the law such as securing enforcement of alimony and financial maintenance judgments and establishing a family insurance system, that also impact women and their children. Thus, even with these recent reforms, the provisions and implementation of the laws continue to discriminate against women.

#### **POLITICAL AND CIVIC PARTICIPATION**

17. According to the 1971 Constitution, Egyptian men and women are accorded equal political rights. Women have the right to vote and to run for political office. Law 41 of 1979 made it incumbent on all citizens entitled to exercise their political rights, whether male or female, to enroll in the electoral register. Unfortunately, some women, particularly those with less education and those in rural areas, lack identity cards, and thus are unable to register for elections and exercise their legal right to vote. Because women are more likely to be unregistered, less educated, and more generally less involved in the public sphere, a significant gender gap in political participation exists.

18. In 1986 the 30 seat female quota in the People's Assembly, which had been operative since the 1970s, was cancelled. This resulted in a decrease in the number of female members of Parliament. In the 1987 election the number of women in Parliament dropped from over 30 to 18, out of which 14 were elected and 4 were appointed. By 1995 the numbers had dropped further, with the election of only 5 and appointment of 4. In the 2000 election, the numbers picked up slightly with the election of 7 women and the appointment of 4. A similar downward trend can be observed in local council elections. More generally, political parties have demonstrated a lack of commitment to supporting women candidates for legislative and local councils.

19. Nevertheless, some qualitative progress has been achieved in the number of candidates running for elections. While 90 female candidates ran for elections in 1995, 112 female candidates ran for elections in 2000. Interestingly, out of the seven elected members of Parliament in 2000, three female candidates were elected in Upper Egypt, an environment which is generally perceived to be more conservative. Moreover, female enrollment in electoral registers increased from 3.6 million in 1986, to 8.8 million in 2000, and women now represent 35

percent of the total electorate. In the Shura Assembly, which is the upper house, female membership has increased to 5.7 percent in 1996, compared to 3.3 percent in 1980. This is due to the increase in the number of female members appointed by the President of Egypt.

20. Another gauge of women's participation in civic society is their participation in professional syndicates, trade unions and NGOs. Women's participation in syndicates constitutes 17 percent, or about one sixth of male participation. Female participation in syndicates varies, ranging from a high of 77 percent in the Nursing Syndicate, to a low of 5 percent in the Applied Arts Syndicate. Women have also not fared well in trade unions. In 1999, only 621 women (3 percent) were elected to trade union committees in all governorates, while one woman finally succeeded in being elected to the General Federation of Trade Unions in the last election. Even in NGOs, where women's membership is close to 35 percent, women's participation on boards remains in the range of 15 to 18 percent, with a high of 42 percent in family planning associations, and a low of 8 percent in scientific and religious associations.

### **CURRENT POLICY SITUATION**

21. A major change that has occurred in Egypt in recent years is the adoption of an Economic Reform and Structural Adjustment Program (ERSAP) in 1991. The aim of this reform was to increase economic productivity and the efficiency of government. In the case of Egypt this has meant reducing the size of the public sector. In particular, state owned enterprises (SOEs) were to be privatized, in the hopes that this would reduce government spending, and increase economic efficiency and income growth. Given this major change, one question for policy makers is whether the implementation of ERSAP has had implications for women and more generally for gender relations, and if so, in what ways.

22. Two areas in particular, where changes due to ERSAP likely will have, or already have had, a differential impact on males and females, are identified in this report. These include the introduction of school fees, and attempts by the Egyptian government to reduce the size of the public sector. As is discussed further in Chapter 3, given the fact that girls in poor households are already disadvantaged when it comes to educational access, the introduction of school fees is likely to increase the disincentive for parents to send their children, and particularly their daughters, to school. Concerning the issue of public sector employment, as is discussed in Chapter 5, private sector employment gains among women have been smaller than among men.

23. At the same time, the GOE has also introduced a number of policies targeting women's educational, health and employment status. As an example, the government's decision to embrace the safe motherhood strategy (Box 2.1), as well as its policy to focus on achieving universal primary education, discussed further in Chapter 3, have both borne fruits.

### **CONCLUSIONS AND POLICY CONSIDERATIONS**

24. A comparative look at Egyptian women's status suggests mixed results. While maternal mortality has declined considerably, data from other comparable countries suggests that there is still room for improvement. Similarly, while illiteracy is declining, a substantial group of young women are being left behind. In addition, one area where Egyptian women have not experienced much improvement is in the area of political participation.

25. A number of further policies changes will likely further facilitate reducing the gender gap. Changes in the legal structure and policies that empower women politically are clearly needed. While in general Egyptian law dictates equality, some laws are contradictory, or are not strongly enforced. This has contributed to compromising women's rights and their ability to fully participate in the public sphere. Traditions and attitudinal barriers have also acted as impediments to enhancing the status of women in Egypt and to their ability to participate in their country's political and economic life as full and equal citizens. A number of steps are needed, to ensure women's increased participation in civil society.

26. First: Improve the Legal Framework. Continued efforts must be made to review and revise Egypt's legal framework to address disparities in the Penal Code, the Personal Status Law, the Nationality Law, labor laws, and tax laws. These laws all have both legal and economic implications for women. In particular, there is a need for a new personal status law that will govern all substantive aspects of family relations in a more progressive and comprehensive manner. The unified draft Arab Family law developed by the Arab League provides a good minimum basis for such a law.

27. Second: Increase Political Participation. Despite the fact that equality has been mandated by law, and that all governments since 1952 have been supportive of women's rights, women's participation in political decision-making bodies has remained limited and has even in some cases declined in recent years. Egyptians still regard politics as a male domain, and as a result, women lack equal access to the power structure that shapes Egyptian society. Affirmative action by the GOE is necessary. Empowerment of women and the promotion of their active participation in the political process requires major changes in the cultural and behavioral patterns of society. A national movement spearheaded by the NCW, women's organizations, and political parties is therefore necessary. Steps that can facilitate women's empowerment include training programs for women, to help them develop basic political leadership skills, and become politically active at the grassroots level. Quotas may also be necessary, at least in the short term, giving women time to build their political capital. Encouraging women to vote is also important. If Egyptian women succeed in making better use of their voting rights, political parties will find it necessary to address women's concerns more fully.

28. Third: Address Gender Stereotypes and Traditions. Perhaps one of the most illusive issues concerns how to address gender stereotypes and cultural practices that limit women's choices or endanger them in some way. In some cases, direct government policies may be needed to change certain practices. In other cases, informational campaigns may be useful. Finally, non-governmental agencies can also play a role in educating the public and pushing for social change. Whatever form interventions take, they must target both men and women, and focus on emphasizing the essential roles both men and women play in any society, and the ways that men and women can work cooperatively for the betterment of family and society.

## 2. HEALTH

### INTRODUCTION

29. Health indicators, such as maternal mortality and life expectancy, provide information about the social, physical and economic well being of a nation. Such indicators can also provide clues concerning where policies have been successful and where they can be improved, both in general and in the particular case where policy makers might be concerned about gender differences in outcomes.

30. Health outcomes are generally determined by a range of factors, including socio-economic status, education, the level of infrastructural development and, in some cases, gender norms. All of these factors may in turn be related to one another. In this chapter the interaction between socio-economic status, infrastructure and gender will be examined, in order to gain a better understanding of the ways in which health indicators in Egypt have improved in recent years, and why. Areas in which further improvement can be made will be identified, with suggestions on how policy has and can continue to contribute to such improvements.

31. As scientific analysis, as well as the work of some gender specialists, has shown, differences in health outcomes by sex may occur not only because of biological differences between men and women, but also because of particular gender norms, which lead to members of one sex being treated differently by society. It may be important for policy makers to be aware of when gender norms are leading to particular health outcomes, and to design policies which can address the underlying gender norm, otherwise policies may be less effective in addressing a particular problem.

32. Designing effective policies is not always easy, since sex and gender differentials in health are in some cases interactive and difficult to separate. Biologically determined conditions may be exaggerated by the prevailing cultural and socioeconomic contexts that increase one sex's exposure to disease and injury, or limit the resources available to a particular group. The fact that the widest disparity in human development indicators is seen in maternal mortality rates is a typical illustration of how gender interacts and reinforces sex differentials.

33. Both males and females may suffer from gender related health problems. As an example, the vast majority of community studies in Egypt have found that more males than females are infected with schistosomiasis, and gender practices likely play a role in increasing male exposure to this disease. Still, research suggests that gender norms are more likely to disadvantage females. For instance, while scientific research suggests that female infants have a slight biological advantage at birth, in many countries boys are more likely to survive. This suggests that families may treat boys and girls differently, at times putting girls at increased risk and thus reducing or even reversing girls' biological advantage to the point where boys' survival rates are greater than that of girls. In addition, treatment of various diseases may vary and require a gender sensitive approach. If girls have differential access to education, for instance, and treatment programs are often school based (as is the case for schistosomiasis in Egypt), then in addition to policies that encourage girls to attend school, alternative, interim programs may also need to be developed so that girls who are not in school can be treated.

34. Egypt has introduced a number of policies in recent years aimed at improving the health of women and children. Acting as a pioneer in this area, in 1994 Egypt hosted the Conference on Population and Development (ICPD), where the safe motherhood strategy was developed. In keeping with this strategy, policies to increase women's access to pre- and post-natal care have been introduced. And in 1996 the Ministry of Health issued a decree prohibiting the practice of female circumcision. While these steps have been positive and have yielded results, an examination of the data suggests that further improvement can be made, in a number of areas.

#### **Box 2.1 Role of Health Care in Reducing Maternal Mortality**

Safe motherhood, which involves the provision of pre-natal, obstetric and post-natal care, and access to contraception, increases women's chances of a safe pregnancy and delivery, and increases her ability to space her pregnancies. Egypt adopted the safe motherhood strategy, and has succeeded in reducing the maternal mortality rate from 174 maternal deaths/100,000 live births in 1992/93 to 84 maternal deaths/100,000 live births in 2000. The utilization pattern of maternal health care services improved significantly. The utilization of ante-natal care services also increased from 39 percent (DHS, 1995) to 53 percent (DHS, 2000). Home deliveries declined from 67 percent (DHS, 1995) to 52 percent (DHS, 2000). Medically assisted deliveries rose from 46 percent (DHS, 1995) to 61 percent (DHS, 2000).

Despite an overall improvement in maternal care, information derived from a DHS 2000 survey indicates that postpartum care services are not properly utilized. Only 4.3 percent of women who had home deliveries reported receiving postpartum care.

“Although the proportion of births attended by a skilled health provider has increased significantly since 1992-93, sub-standard care (poor diagnosis and management) by health providers, in particular obstetricians and general practitioners, remains the most important avoidable factor, contributing to 54 percent of maternal deaths. Substandard care by obstetricians was the most frequent avoidable factor (43 percent).

Sub-standard care in the private sector is of particular concern, since deliveries in the private sector have overtaken deliveries in the public sector (26 percent vs. 22 percent, DHS 2000). General practitioners contributed disproportionately to maternal deaths, possibly due to delays in referral of women with obstetric complications and misuse of drugs used to speed up labor. In contrast, midwives and *dayas* made a positive contribution, with the exception of sepsis deaths, where the risk was higher for home deliveries attended by a *daya*.” (p. 5-6). *Source*: MOPH, (2001).

35. Data that can provide insights into how gender can impact health include infant and child mortality rates, child and adult morbidity rates and life expectancy. Also of concern, because of women's unique contributions in terms of child bearing, are maternal mortality statistics, as well as other indicators related to women's reproductive systems and roles. In order to get a complete picture of a nation's health, policy makers may also wish to examine indicators that measure aspects of social health.

36. A discussion of social health is often constrained by the absence of data and difficulties in defining, operationalizing and measuring social health. In the context of Egypt, certain cultural practices, including circumcision and early marriage are of particular relevance in examining the society's social health and its implications for gender relations. Also of importance is a discussion of the incidence of violence and the effects that has on society.

37. Gaining a better understanding of the extent and forms of gender violence is of particular concern to policy makers interested in assessing women’s well-being. Gender violence is a broadly defined term referring to violence, as well as the threat of violence, which is justified on the basis of existing gender norms. Sexual, psychological, and physical damage may result. More generally, gender violence may be linked to attempts to control and intimidate women, thus reducing their power.

38. In examining health indicators for Egypt, a number of findings should be highlighted:
- Fertility rates have declined rapidly in Egypt, which in turn can be linked to reduced health risks for women and their children.
  - Early marriage and childbearing though remain a challenge for a portion of Egypt’s population, particularly among women in rural areas.
  - Reductions in maternal mortality rates in Egypt have been impressive. The government has led an effective campaign to reduce maternal mortality, and this campaign has paid off.
  - Infant and child mortality rates in Egypt have also declined substantially in the past ten years. Particularly impressive has been the decline in infant mortality rates.
  - Gains have been larger in metropolitan areas, with rural communities, and communities in upper Egypt, lagging behind.
  - Data on post neo-natal and child (1-4 years) mortality rates suggest that some girls may be physically disadvantaged. Differences are generally linked to socio-economic factors, with girls being raised in lower income households, and particularly households where their mothers’ educational achievement is low, being at the highest risk.
  - Comprehensive data on maternal and child morbidity is lacking, making it difficult to measure whether gains have been made in these areas. Data on stunting and wasting suggest girls are not at increased risk.
  - Evidence suggests that while access to care has increased, quality of care remains a problem.
  - Girls and boys are socialized differently, which has implications not only for girls’ social and physical health, but also for society and the economy in general.
  - One of the clearest and most serious remaining gender related health risks is the practice of female circumcision, which remains almost universal in Egypt.

### INFANTS AND CHILDREN

39. Egypt has launched a number of child survival initiatives, including immunization programs, oral rehydration and acute respiratory infection detection and treatment programs, and child spacing and breast-feeding campaigns. The government, building on an extensive existing health infrastructure of clinics and hospitals, is currently strengthening its primary health care services, as part of its long-term health sector reform strategy. Overall, child health conditions in Egypt appear to be responding to health and development efforts. There is also evidence that any existing gender gap is declining, although parity has not been achieved.

**Table 2.1 Infant and Child Mortality Rates by Sex Over Time**

Years	Survey	IMR	NN	PNN	1-4
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		<b>M</b>	<b>F</b>	<b>M</b>	<b>F</b>	<b>M</b>	<b>F</b>	<b>M</b>	<b>F</b>
1990-2000	DHS 2000	55.0	54.5	32.6	25.2	22.4	29.3	14.6	16.1
1985-1995	DHS 95	72.5	73.3	42.6	31.5	29.9	41.8	21.7	28.1
1982-1992	DHS 92	84.4	75.3	48.4	36.1	36.0	39.2	24.6	36.1
1978-1988	DHS 88	95.1	93.4					38.1	46.2

Source: El Zanaty and Way, 2001, Table 10.4; El Zanaty *et al.*, 1996, Table 9.4; El Zanaty *et al.*, 1993, Table 10.4; and Sayed *et al.*, 1989, Table 8.8

## Physical Health

40. *Infant and Child Mortality.* Table 2.1 provides a summary of infant (IMR), neonatal (NN), post-neonatal (PNN) and childhood (1 to 4 years) mortality rates by sex. A number of observations can be made. First, both male and female mortality rates have declined in recent years. Secondly, infant mortality rates appear generally comparable for males and females (except for estimates from the Demographic and Health Survey conducted during 1992 (DHS 92)). Finally, girls do best during the neonatal period. (The fact that girls have higher survival rates during the neonatal period (which is to be expected, given girls' biological advantage), but in both the post-neonatal and the childhood period girls experience higher mortality rates, suggests evidence of a gender bias). As expected, the neonatal stage does not reflect gender bias because the nature of risks during the first months of life is very much shaped by maternal health and health care during pregnancy and delivery, which affect male and female infants similarly. During the post-neonatal period, other nutritional, environmental and child management factors gain importance.

41. Data in Table 2.2 suggest that mortality rates differ not only by sex, but by location and socio-economic status. Being born in a rural area and/or having a mother with little or no education not only affects a child's probability of surviving, but impacts boys and girls differentially. For example, the post-neonatal mortality rate for girls whose mothers are less educated (less than primary) is almost twice the rate for boys, while the rate for girls of mothers with a secondary or higher level of education is 80 percent of the rate of boys. This suggests that gender bias is interwoven with socio-economic status. As a result, girls in rural areas, as well as those born to less educated mothers, are at increased risk.

**Table 2.2 Infant and Child Mortality Rates by Education and Location of Mother**

	<b>IMR</b>		<b>Under 5</b>		<b>NN</b>		<b>PNN</b>		<b>1-4</b>	
	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>
Place of residence										
<i>Urban</i>	39.4	33.9	48.3	41.3	26.7	17.6	12.7	16.3	8.9	7.4
<i>Rural</i>	49.9	47.1	63.5	60.0	31.3	18.3	18.6	28.8	13.6	12.9
Education										
<i>Less than primary</i>	51.3	56.5	68.0	72.5	32.4	20.9	18.8	35.6	16.8	16.1
<i>Secondary +</i>	37.7	24.9	41.5	28.3	27.3	16.7	10.3	8.2	3.8	3.4

Source: Special tabulation using DHS 2000. Please note that the above rates are calculated based on the five years preceding the survey, while those in Table 2.1 are based on ten years preceding the survey

42. *Nutritional Status.* No systematic gender pattern emerges in data documenting children's physical development, using height and weight data. Table 2.3 provides data on the number of children whose height (indicating stunting), weight (indicating being underweight) or both (indicating being wasted) are more than two standard deviations below the median height and

weight. In comparing the percentages of girls and boys, as well as the ratio of girls to boys, both broken down by age, there is no strong pattern indicating that girls are being disadvantaged.

**Table 2.3 Percentage of Stunted, Underweight, and Wasted Boys and Girls**

(percent)	Year	Male				Female				Female/Male			
		No. of Months				No. of Months				No. of Months			
		<12	12-23	24-35	36-59	<12	12-23	24-35	36-59	<12	12-23	24-35	36-59
<b>Stunting</b>	2000*	17.6	24.5	19.7	18.7	12.6	22.6	18.8	16.6	0.7	0.9	0.9	0.9
	1992**	13.1	38.7	30.2	23.8	13.5	39.2	28.5	23.6	1.0	1.0	0.9	1.0
	1988-1989**	24.9	37.0	29.1	--	19.6	35.3	36	--	0.8	0.9	1.2	--
<b>Underweight</b>	2000	4.7	7.1	3.9	3.2	3.7	4.2	3.5	3.4	0.8	0.6	0.9	1.1
	1992	8.2	15.2	13.1	6.2	17.1	17.1	12.1	6.9	2.1	1.1	0.9	1.1
	1988-1989	12.6	18.7	9.5	--	14.8	14.8	11.9	--	1.2	0.8	1.3	--
<b>Wasting</b>	2000	5.7	3.5	1.9	1.6	3.5	2.8	1.7	1.5	0.6	0.8	0.9	0.9
	1992	4.0	4.8	3.4	2.4	4.4	4.8	3.1	2.7	1.1	1.0	0.9	1.1
	1988-1989	2.6	1.9	0.0	--	0.5	1.3	0.4	--	0.2	0.7	--	--

Source: \* Special tabulation using DHS 2000; \*\* Yount, 2001, Table 2

43. *Child Morbidity.* The few available national indicators of childhood morbidity suggest that boys have a higher incidence of diarrhea, acute respiratory infection and fever, possibly in part due to their greater access to the public sphere, which increases their exposure rate.

### *Social Health*

44. *Socialization.* A large body of international literature suggests that parents' expectations and how they view their children's future roles differs by the sex of the child. Gender socialization within the family has critical bearing on how values, expectations and norms for appropriate behavior are shaped. Generally, girls are prepared to become mothers and wives, while boys are socialized with the expectation that they will enter paid employment and support their families economically. In addition, girls are expected to be more obedient, to play indoors and to undertake household chores. Parents are also more likely to encourage aggressive behavior in boys. Quantitative data to measure gender norms for Egypt are lacking, but various anthropological studies and biographical materials suggest that gender socialization in Egypt follows these patterns. Differences in the treatment of boys and girls may have implications for children's physical, economic, and psychological well-being.

45. *Female Genital Mutilation (FGM).* The practice of FGM in Egypt is one particularly strong example of how deeply ingrained gender values can lead to particular practices, which have implications for girls' mental and physical health. This practice continues to be justified based on the argument that it is dictated by religion and/or necessary for controlling girls' sexuality, although considerable evidence suggests that neither is the case. In recent years the Egyptian government has changed its position vis-à-vis FGM. Before 1996, the Egyptian Ministry of Health oscillated between only allowing doctors to perform the practice, and banning it outright, except in the case of a health necessity. Ministerial Decree 261, issued by the Minister of Health in 1996, subsequently prohibited the performance of FGM by all members of the medical profession, whether in public hospitals or private clinics. In 1998, a final judgment was passed upholding the decree and ensuring that FGM continues to be prohibited by law. Nevertheless, enforcement of this law has been lax, and as a result, this harmful cultural practice remains prevalent.



### **Box 2.2 Continued Prevalence of Girl's Circumcision**

In a recent study of FGM, El Gibaly *et al.* (1999) note that “the findings on declining prevalence and heightened medicalization suggest two separate but not contradictory processes taking place, as some Egyptian families reconsider their response to a previously unquestioned custom. Some parents are deciding that the arguments against circumcising outweigh perceived benefits and are choosing not to circumcise their daughters. Others still choose the practice but hope to minimize the pain and possible medical complications by selecting a physician over a traditional practitioner. Both groups tend to reside in urban areas, suggesting a social diffusion model of change. Urban residence is associated with greater access to media and information, to heterogeneous norms, and to doctors.” [El Gibaly *et al.* (1999), p. 20].

Attempts to eradicate circumcision need to be situated within a broader cultural context. Circumcision remains a social event and a rite of passage to adulthood. It is often performed among a group of girls simultaneously and some believe it to be less about sexuality than marriageability. Policies to eliminate the practice thus must be situated within a broader discussion of cultural norms, rather than focusing exclusively on the physical and health aspects of FGM. Harmful cultural practices are indeed amenable to change. But ensuring such a change is too complex to be addressed by simplistic awareness campaigns and requires a more comprehensive integrated development approach, an approach that combines a human and gender rights perspective within a larger focus on health and development.

An illustration of an effective integrated approach is the story of a circumcision prevention program launched in a small village (Deir El Barsha) in Upper Egypt. Members of this village, where female illiteracy is 75 percent, agreed on a pact to stop circumcision. Evidence suggests that this program has been successful. Eliminating the practice of FGM is likely to succeed only when part of a participatory development approach that recognizes local leadership and encourages community involvement. [Abdel Hadi, (1998)].

46. Demographic and health survey data (DHS) indicate that the practice of FGM is still virtually universal (97 percent prevalence among ever married women aged 15-49, DHS 2000). Support for the practice also remains high. A recent DHS survey (2000) found that 80 percent of ever married women aged 15-19 reported the intention of having their daughters circumcised. However, other studies (that expanded their focus to include girls between the ages of 10-14 and did not confine their sample to ever married women, which had biased the previous results by under sampling those who marry later) suggest that girls today are at least 10 percentage points less likely to undergo female circumcision than their mothers were (El-Gibaly *et al.*, 1999). The decline in FGM is a welcome signal, but the challenge of reducing prevalence further remains a real one. Support for the practice is still high and the majority of families still insist on circumcising their daughter.

47. The proportion of circumcisions being performed by physicians and nurses has increased to about 55.1 percent. This increased medicalization can be interpreted in a number of ways. On the one hand, it implies fewer health risks for girls. Reducing health risks for girls though should not be seen as the ultimate measure of success. Instead, success should be measured by the elimination of the practice all together. This will require further policy changes, such as renewed efforts to educate doctors.

## **ADOLESCENTS**

### *Physical Health*

48. *Adolescent Mortality and Morbidity.* Adolescents' age specific mortality rates for Egypt are low, with boys being at higher risk than girls. Cause of death statistics are not accurately recorded and hence do not permit analysis of differences in underlying causes of death. Furthermore, measures of adolescent morbidity are rarely available and the few existing indicators do not confirm differentials by sex.

49. *Nutritional Measures.* Short stature and low body mass during adolescence affect as many as 11.7 percent and 9 percent of adolescents in Egypt, with boys suffering from a higher level of malnutrition than girls (El-Tawila *et al.*, 2000). A related health concern in Egypt is the level of anemia. As shown in Table 2.4, the 2000 Demographic and Health Survey found that anemia (mostly mild) affects a little less than one-third of Egyptian children aged 11 to 19 and is slightly more prevalent among boys. Other national surveys though document much higher levels of anemia for both girls and boys, with the latter at a disadvantage.

**Table 2.4 Prevalence of Anemia Among Adolescents (percent)**

	DHS 2000		ASCE 1997	
	Male	Female	Male	Female
Severe	0.1	0.1	0.2	0.2
Moderate	0.7	2.8	7.1	7.5
Mild	29.5	26.1	40.4	37.9
Total	30.3	29.0	47.7	45.6

Source: El Zanaty and Way, 2001, Table 13.13; and El Tawila *et al.*, 2000, Table 4.4 and Figure 4.3.

### *Social Health*

50. *Early Marriage and Childbearing.* The number of children marrying at a very young age has declined considerably, but this practice has not been entirely eliminated. Recent data suggest that only 4 percent of women aged 20-24 were married by the age of 15 (compared to 17 percent among women now aged 45-49). Still, as many as 20 percent of women aged 20-24 are married by age 18. Data reported in Table 2.5 suggest that among adolescents, an average of nine percent of those aged 15-19 years and as many as twenty percent of those aged 19 years have already begun bearing children. Early childbearing is generally concentrated among rural women with little or no education.

51. *Reproductive Health Knowledge.* At the same time that a portion of the female population continues to marry and become pregnant at an early age, a recent study suggests that many adolescents lack adequate reproductive health knowledge (El Tawila *et al.*, 2000). For

**Table 2.5 Percentage of Women Aged 15-19 who have Begun Childbearing (Mothers or Pregnant with First Child), by Background Characteristics, DHS 2000)**

Background Characteristics	PERCENT TEENAGERS who have Begun Childbearing
<b>Teenagers Age</b>	
<i>Fifteen</i>	0.6
<i>Sixteen</i>	2.7
<i>Seventeen</i>	7.3
<i>Eighteen</i>	12.3
<i>Nineteen</i>	20.4
<b>Region</b>	
<i>Metropolitan Governorates</i>	4.6
<i>Urban Lower Egypt</i>	5.5
<i>Rural Lower Egypt</i>	9.3
<i>Urban Upper Egypt</i>	6.2
<i>Rural Upper Egypt</i>	13.0
<b>Educational Level</b>	
<i>No education</i>	16.9
<i>Primary incomplete</i>	16.3
<i>Primary/some secondary</i>	4.9
<i>Secondary/higher</i>	6.5
<b>Total</b>	<b>8.5</b>

Source: El Zanaty and Way, 2001, Table 4.10.

example, when asked about fertility, only 15 percent of girls aged 16-19 and 18 percent of married adolescents knew when they were likely to be fertile during their reproductive cycle. Knowledge of female contraceptives (particularly pills and IUD) is almost universal, but knowledge of condoms was low among both boys (14 percent) and girls (5 percent).

52. With the exception of HIV/AIDS, knowledge of sexually transmitted infections (STIs) is also low among youths, with girls being particularly ignorant. About 66 percent of girls know of HIV/AIDS, compared to 76 percent of boys, while knowledge of any other STIs is less than 6 percent for girls and 11 percent for boys. On the one hand, awareness of the threats imposed by HIV/AIDS is a tribute to international organizations that have created an awareness through global campaigns. On the other hand, an emphasis on this health risk may have negative implications for women, if they are more likely to face other risks, and/or if worries about HIV/AIDS increase concerns about controlling women's sexuality.

53. The majority of youths agree that they should receive information about a number of aspects of reproductive health. However, while at least 80 percent agree on the need for information on issues related to physical maturation, marriage contracts, pregnancy, and infant care, only half the sample agree on the appropriateness of providing information on sexual relations. A much larger proportion of girls than boys agree on the appropriateness of providing information on physical changes, but a much lower proportion feel the same concerning the prevention of STIs. More generally, the question of sexual health has not been adequately addressed in Egypt, or, for that matter, most Arab countries.

#### **Box 2.3 Drawbacks of Early Marriage**

Bruce (2001) draws on a number of community studies and the international literature to document that under age (often child) marriages do not confer social seniority and increased rights and access to resources. Married adolescents report a lack of freedom, more domestic work and domination by their husbands. They have less social contacts and are less likely to know about contraceptive methods and sexually transmitted diseases, and are less likely to discuss sexual issues with peers. Bruce (2001) further notes that married adolescents have higher levels of sexual activity, perceive themselves as at low risk of sexually transmitted diseases, often cannot seek health information or care without others' permissions and do not have independent incomes to pay for health services.

The treacherous synergies between poverty, lack of education and early childbearing increase both the infant and maternal mortality and morbidity risks. They greatly constrain the building of personal assets, the command over resources, self-esteem and confidence.

54. *Socialization.* The 1997 National Survey of Adolescence provides some insights into how parents treat girls, which may have implications both for their physical well-being and their self-esteem. Findings from the survey suggest that girls are slightly more likely to be hit than boys, and much more likely to be hit by another family member. This suggests that girls are particularly at risk of domestic violence, a risk which may continue to be manifested once they marry, given that children who experience physical violence at home are more likely to accept such behavior from their spouses.

55. Concerning freedom of mobility, responses suggest that boys are twice as likely to go out with friends. Around half the boys play sports, compared to only five percent of girls. Girls are much less likely to visit friends or go for a walk and those aged 16 to 19 are four times more

likely to do domestic chores. Boys, on the other hand, are more likely to be in paid employment. Finally, the survey documented that although most girls feel that their family respects their opinions, they were both slightly less comfortable in expressing their opinions and less likely to feel that their opinions were respected, than boys were. These systematic gender differences, summarized in Table 2.6, may not only translate into differences in physical health, but also in a different sense of identity, which in turn may be linked to lower self-esteem or feelings of empowerment.

**Table 2.6 Selected Indicators of Gender Socialization Within the Family, 1997**

Indicators	Male	Female
Adolescent expresses his/her opinions	77.4	71.9
Family respects opinions of the adolescent*	83.3	77.3
Adolescent was hit last month	14.8	16.3
Adolescent was hit by a family member**	52.8	86.6
Adolescent was allowed to meet friends or go out	67.3	36.9
Activity during the previous day: <i>Home/Family</i>	40.7	81.5
<i>Employment</i>	36.3	11.4
Adolescent played sport during the previous day	56.5	5.2
Adolescent went out during the previous day to visit friends		
<i>10-14 years</i>	21.6	18.8
<i>15-19 years</i>	38.5	18.4
Adolescent went for walk during the previous day		
<i>10-14 years</i>	28.6	10.8
<i>15-19 years</i>	47.6	12.0
Adolescent participated in domestic chores during the previous day		
<i>10-15 years</i>	32.7	79.5
<i>16-19 years</i>	20.8	78.7

\* Among adolescents who express their opinion. \*\* Among adolescents who were hit last month.

Source: El Tawila *et al.*, 2000, different tables.

56. *Psychosocial Profile.* Indicators of positive attitudes towards oneself suggest that the majority of youth in Egypt feel capable of helping others (94 percent), a small percent define themselves as leaders (13 percent), and a little more than half perceive they are capable of leadership. The gender differentials in all these dimensions are in favor of boys. Furthermore, a large percentage of youths feel at least one negative emotion, such as loneliness, anxiety or guilt. Girls are more likely to feel lonely and anxious, while boys tend to feel guilty. Despite these feelings, very few of the youths expressed feeling a lack of satisfaction (2 percent) or having negative expectations about the future (3 percent). There do not seem to be any gender differentials on these two dimensions.

## ADULTS

### *Reproductive Health*

57. Egypt has been quite successful in improving women's health outcomes in a number of areas related to reproductive health. For example, fertility rates have been declining since Egypt identified high population growth as a development challenge and adopted policies to reduce fertility. In addition, maternal mortality rates have declined substantially, in part due to efforts made by Egypt's health ministry. Still, because of women's reproductive role, they continue to suffer from unique health risks, including the risk of maternal mortality, and increased nutritional risk due to the physical toll pregnancy and nursing can have on women's bodies.

58. *Fertility.* The total fertility rate in Egypt has declined from 5.9 to 3.3 in the past twenty to thirty years. It should also be noted that, with the exception of rural Upper Egypt, where the TFR remains high, at 4.66 (DHS, 2000), the regional variation in fertility rates is not marked. While fertility rates have been declining, short spacing of births is still prevalent and puts a portion of the female population at increased health risk. As many as 11.3 percent of recent deliveries occurred within less than 18 months and another 12.8 of recent deliveries occurred within 18 and 23 months of a previous birth.

59. *Unmet Family Planning Need.* DHS (2000) estimates that 11.2 percent of currently married women have unmet needs for family planning. This level is as high as 18.7 percent in rural Upper Egypt and is around 14 percent for uneducated women. Educated women (secondary +) and those in paid employment state that they have unmet family planning needs as well (7.4 percent for each group).

60. *Infertility.* Although much of the existing policy discussion focuses on reducing women's fertility rates, infertility problems also merit policy attention. Given the importance of women's reproductive roles in Egypt, and values attached to children, infertility is a serious health issue, with significant consequences for women. While direct measures of infertility for Egypt are unavailable, childlessness after an adequate period of exposure is commonly used as a proxy measure of infertility. The different measures of primary infertility (24 months exposure) in Egypt, among currently married women aged 15-49, range from 3 percent to 4.6 percent (El Saadani, 1998). This does not suggest an unnecessarily high burden of primary infertility in Egypt. Furthermore, as expected, the level decreases with age (i.e. with increased length of exposure). As for the rate of secondary infertility (the proportion of currently married women aged 15-49 who do not use contraceptives and who did not have another child for at least 60 months) this rate has been estimated to be in the neighborhood of 14 percent (El Saadani, 1998). It should also be noted that while increasing focus has been placed on the issue of female infertility, issues that affect men, such as impotency, have also not received much attention in Egypt. Both male and female infertility can have an impact on women's, and their families' economic and psychological well-being. Infertility may also be indicative of other health related problems.

61. *Pregnancy Loss.* A number of studies in Egypt suggest that as many as 13 percent of pregnancies end in a pregnancy loss. According to data collected by the Maternal and Child

Health Survey (MCHS), 1991, around 30 percent of ever married women aged 15-49 experience at least one pregnancy loss. By the end of a woman's reproductive stage, this proportion reaches as high as 41.2 percent of all ever married women. The number of pregnancy losses per hundred women by the end of their reproductive age (aged 40+) is as high as 99. The experience of a pregnancy loss though is not randomly distributed. Thus, among women who ever experience a pregnancy loss, as many as 24 percent appear to have three or more losses.

62. Most pregnancy losses (80 percent) occur during the first six months of gestation, but the data do not indicate whether these losses are due to spontaneous miscarriage or induced abortion. Only limited information on induced abortions is available in Egypt, although a few studies have attempted to estimate its incidence. These studies estimate rates of between 14 and 32 percent. Because abortion remains illegal in Egypt, women face increased health risks when using this method to end an unwanted pregnancy. Not only is this option highly risky for women, it is also expensive, and thus more accessible to women of higher socio-economic status.

63. *Maternal Mortality.* The Ministry of Health and Population (MOHP) in Egypt has led an impressive effort to monitor and reduce maternal mortality. In recent years, the ministry has conducted a number of major National Maternal Mortality Surveys (NMMSs). Data reported in Table 2.7 provide evidence of a marked reduction in maternal mortality rates in Egypt. The data also suggest that the largest gains were made in metropolitan areas, while upper and lower Egypt, although also experiencing declines, lagged behind. One of the more puzzling findings is the fact that rates in Lower Egypt, which were the lowest in 1992-3, by 2000 were the highest.

**Table 2.7 Maternal Mortality, Cause of Death and Quality of Care Indicators**

	1992-93	2000
<b>Maternal Mortality Rates (MMR) by Region*</b>		
National	174	84
Metropolitan	233	48
Upper Egypt	217	89
Lower Egypt	132	93
<b>Main Direct and Indirect Causes of Death</b>		
Hemorrhage	56	32
Hypertensive diseases	28	18
Sepsis	14	7
Ruptured uterus	12	7
Cardiovascular diseases	23	11
<b>Recognition of Problem/Delay in Seeking Medical Care</b>		
Deaths due to delay in recognition of problem and seeking care	73	25
<b>Infrastructural Problems</b>		
Deaths due to lack of transport	7	4
<b>Quality of Care</b>		
Substandard Care by:		
Obstetrician	82	36
General Practitioner	21	9
Daya	21	7

\* MMR is number of maternal deaths per 100,000 live births.

Source: MOHP, (2001).

64. *Reproductive Morbidity.* The magnitude and nature of reproductive morbidities in Egypt have not investigated in depth. The few available community studies point to a high burden of ill health and to a culture of silence surrounding reproductive health issues. In addition, certain health concerns, which also affect the general population, may require special treatment among pregnant and post-partum women. For instance, women suffering from schistosomiasis are not eligible for treatment during pregnancy. In addition, pregnant and post-partum women are at increased risk of anemia, particularly while they are breastfeeding. Data from a small study in Fayoum suggest that almost 50 percent of women examined suffered from anemia. This has consequences not only for the women themselves, but also for their children.

#### *Social Health*

65. *Domestic Violence* A relatively recent national study (El Zanaty *et al.*, 1995) reported that as many as 35 percent of ever married women aged 15-49 had been beaten at least once since marriage. The beating was mostly administered by husbands. Among these women, 17 percent were beaten three times or more during the past year and 28.5 percent needed medical attention or were hurt as a result of a beating.

**Table 2.8 Diagnosed\* Reproductive Morbidity in a Community Study in Fayoum**

<b>Gynecological morbidity</b>	<b>(percent)</b>
1. Lower reproductive tract infections	
Vaginitis	39.5
Chronic cervicitis	75.6
2. Upper reproductive tract infections	
Pelvic inflammatory disease	9.3
3. Genital prolapse	53.5
4. Cervical erosion	23.4
5. Suspicious cell changes	
6. Evidence of malignancy	
<b>Related morbidity (n=126)</b>	
1. Enlarged liver/spleen	15.1
2. Obesity	11.9
3. Hypertension (diastolic > 90)	28.6
90-99	6.4
100+	22.2
4. Urinary tract infections	76.7
5. Anemia	46.2
6. Trichomonas	25.6
7. <i>S. haematobium</i> infection	16.7

\* The diagnosis is based on examining a number of females ranging from 86 to 126.

Source: Talaat, 2001, Tables 7 and 8

### **ELDERLY**

66. In the mid 1990s, less than 6 percent of Egypt's population was age sixty and above. By the year 2030 that proportion will have risen to 13 percent (UN, 1996) for a total of about 13 million individuals.

67. According to data in Table 2.9, the age distribution of the 60+ population is quite similar for females and males, with a mean age of around 68 years. However, there may be some problems with the data, given that in Egypt female life expectancy at birth is estimated to be slightly higher for women than men (65.8 and 64.2 years respectively). At the same time, the size of the female population aged 60 and older appears to be considerably smaller than comparable male cohort. According to the 1996 Census, there were 1,769,343 males aged 60 and over, and only 1,642,754 females in the same age group. This discrepancy could be due to higher female mortality in the past, or undercounting of the female population. Indeed this discrepancy starts at birth, suggesting that both factors are operating.

68. Older men and women have somewhat different characteristics, and this difference could in turn have implications for the two groups' economic and physical well-being. Two thirds of older females are widowed while 87 percent of older males are married. This difference may be due to the fact that women tend to outlive their husbands, both because they tend to marry older men and because women's life expectancy is higher, and also because widowed men are far more likely to remarry. Although being a widow *per se* does not imply economic hardship, given the lack of a comprehensive social safety net in Egypt, it is likely that at least a portion of elderly women face particular economic hardships.

**Table 2.9 Characteristics of the Elderly (60+ years) in Egypt by Sex, 1996 Census**

Characteristics (percent)	Males	Females	Total
Aged persons	5.8	5.7	5.7
Age			
60-64	39.9	42.2	41.0
65-69	28.7	25.8	27.3
70-74	17.8	18.4	18.1
75+	13.6	13.7	13.6
Mean (years)	67.8	67.7	67.7
Urban	47.0	42.8	44.9
Marital status			
Never married	0.7	1.0	0.9
Married	87.1	32.5	60.8
Widow	11.8	65.5	37.7
Divorced	0.4	0.9	0.6
Illiterate	61.0	88.6	74.3
Working	38.0	1.4	20.7

Source: Calculated from CAPMAS, 1998.

69. Gender differences in health status among the elderly provide information on one important dimension of well-being but unfortunately limited data are available for Egypt. The international literature indicates that women who survive child birth tend to outlive men, but that elderly women are likely to experience higher levels of morbidity.

70. Data provided in Table 2.10, based on a survey carried out in 3 governorates of Egypt, (Khadr, 2002) suggest that elderly women do face more difficulties than elderly men. They find it more difficult to get around and also report not being able to afford various products that they may need, such as glasses and hearing aids.

**Table 2.10 Levels of Disability and Physical Limitation Among Older Egyptians by Sex (percent)**

Measures	Male	Female	Total
Who have some difficulty or unable to do			
<i>Traveling around and shopping</i>	40.5	64.0	52.0
<i>Prepare meals</i>	60.2	50.4	55.4
<i>Pushing and pulling large objects</i>	35.9	56.5	46.0
<i>Walking</i>	27.5	38.4	32.8
<i>Stooping /crouching/kneeling</i>	39.5	57.6	48.4
<i>Lifting weights (&gt;5 kg )</i>	36.1	60.0	47.9
<i>Reaching or extending arm</i>	25.7	43.1	34.2
<i>Handling or fingering small objects</i>	21.8	39.1	30.3
Number of activities with some difficulty in doing them			
0	31.6	20.5	26.1
1-3	33.0	26.6	29.8
4-6	16.3	18.8	17.6
7-8	19.1	34.1	26.5
Average number of activities	2.87	4.08	3.47
St. Dev.	2.95	3.12	3.09
Having visual problem	36.4	42.8	39.5
Need glasses but can not afford them	21.4	27.8	24.5
Having hearing problems	12.3	14.1	13.2
Need hearing aids but can not afford them	8.2	6.6	7.4
Risk behavior			
<i>Currently smokers</i>	41.1	0.7	21.3
Total	440	425	865

Source: Khadr, 2002. Table 2



## CONCLUSIONS AND POLICY CONSIDERATIONS

71. While improvements have been made on many fronts, a number of gender sensitive interventions would likely further improve health outcomes. Gender sensitive interventions imply recognition of the social constraints facing women and girls, which may include prevailing gender norms, lesser access to resources, and unequal power. Such interventions need to change the paradigm of action, moving beyond awareness campaigns and biomedical supply models, to a broader human development approach that leads to the development of a supportive and comprehensive health education system.

72. One of the key health concerns, where a more holistic approach is needed, is in addressing the question of FGM. Evidence suggests that banning the practice has not been effective in eliminating it. Clearly policies to address this issue must address the underlying social reasons why the practice persists.

73. Another question that requires policy makers to address the ways that economic, social and cultural factors interact relates to the finding of continued high fertility rates among certain sub-groups in the population, and particularly in rural Upper Egypt. This coupled with evidence of an unmet need for family planning in Egypt argues for the adoption of innovative and gender sensitive strategies to support women to achieve their reproductive intentions and adopt more favorable reproductive patterns.

74. Policy makers also must address the problem of gender violence. This problem should be of concern to policy makers not only because it suggests that women are physically endangered, but also because it implies that women lack power within the household. As various development studies have indicated, women's empowerment is not only linked to their own well-being, but to the well-being of their children and their ability to participate fully in civil society and the economy.

75. Equally importantly, interventions need to recognize that females are the first to suffer when families face financial constraints. This finding suggests the need to provide health care services to vulnerable groups at a reduced or free rate.

76. Finally, regional differences in the ability of women and children to access health care remains a serious problem. The fact, for instance, that maternal mortality rates outside of metropolitan areas are almost double those in metro areas suggests the need to address regional differences in the success of health delivery services.

77. In the context of Egypt, a number of recent efforts suggest some positive changes. These include the recent effort to integrate health education and skills development into the curriculum of female illiteracy classes. The recent move by MOHP to incorporate reproductive health services within the primary health care package is also a welcome development, as his policy change will increase poor women's and girls' access to these services.

## **FURTHER RECOMMENDATIONS**

78. First: Further reduce the practice of early marriage. Enforcement of the existing laws is one step that can be taken in this regard. But enforcement is rather difficult for girls without birth certificates. Mass media and interpersonal communication campaigns using a Communication for Behavior Change (CBC) approach, particularly in Upper Egypt and in rural areas, can also help increase awareness about the negative aspects of early marriage and ultimately change the behavior of parents. At the same time increasing girls' educational and income-generating opportunities will also likely lead to the age of marriage increasing.

79. Second: Increase contraceptive use. A CBC approach can also be effective in this area. Building on the success of the Information, Education and Communication (IEC) campaigns of the national Family Planning program to increase demand for family planning services can be done by mass media and interpersonal communication programs, again with a focus on rural areas and Upper Egypt. The program needs to embrace the social and cultural values of the targeted communities in order to change their behavior in favor of smaller and healthier families. Special attention needs to be given to early childbearing and child spacing. This campaign can also be reinforced by mobilizing the political, community and religious leaders to highlight the social and economic implications of population growth. At the same time, studies on the economic impact of population growth on public spending and the welfare of individuals and families need to be conducted.

80. Third: Satisfy the unmet need for family planning. The accessibility of quality family planning services in public facilities must be assured, by including family planning services in the health facilities owned by the Health Insurance Organization and by training private providers including pharmacists. Other measures could include expanding the range of contraceptive methods available, to respond to different family planning needs, and strengthening the contraceptive storage and distribution system, to ensure availability of contraceptives in health facilities, particularly in rural and remote areas. The counseling skills of family planning service providers, particularly females, must also be improved, with the aim of reducing contraceptive discontinuation and failure rates.

81. Fourth: Further reduce maternal mortality. One strategy could include expanding the successful Essential Obstetrics Care (EOC) program, which was piloted in Upper Egypt. Nationwide coverage is needed and institutions other than the MOH could initiate such programs as well. Other measures include: a) improving the clinical skills of service providers in managing EOC; b) conducting communications campaigns to increase the awareness of pregnant women and their relatives to alarming signs which require medical care; c) strengthening blood banks and ensuring the availability and safety of the blood supply and its derivatives; d) strengthening the national Emergency Medical Care program in order to ensure availability of ambulances to transport pregnant women in critical condition; and e) establishing a surveillance system to monitor the pattern of maternal mortality.

82. Fifth: Reduce the Practice of Female Genital Mutilation. Evidence suggests that laws alone will not eradicate this practice. Enforcement of laws thus must be accompanied by a mass media campaign to increase awareness about the negative physiological and psychological

aspects of FGM, in order to change the behavior of parents. At the same time there is a need to mobilize community and religious leaders to emphasize that this practice is a social tradition rather than a mandated religious requirement.

83. Sixth: Further expand health programs that improve access among the low income and in rural areas. Because girls and women in these communities are often more vulnerable than males, programs targeting low income and rural communities will in particular help females. While a number of programs have addressed the problem of differential access in recent years, given the remaining gap, indicated by various health statistics, further efforts are needed.

### 3. EDUCATION

#### INTRODUCTION

84. Research increasingly shows that educating women pays off, both in terms of human and economic development. Higher female literacy is linked to declining fertility, better health outcomes for women and their children, and increased productivity and earnings, both at the individual and national level. Egypt is no exception when it comes to these results. Box 3.1 illustrates the impact of female education on Egypt's development.

85. The 1971 constitution stipulates complete equality between males and females in the area of education, and is compulsory at the primary level. It further asserts that education in government institutions at various levels is free of charge. Despite these facts, the data indicate that girls' access to education is more limited than that of boys.

86. The Egyptian government has made a significant effort to improve educational outcomes in recent years. As a result literacy rates have risen, and the gap between boys' and girls' education is closing. During the 1990s, the education sector began focusing on three important pillars: improving equity in access to education, with a particular focus on increasing girls' enrollment; improving the quality of education; and increasing the efficiency of the education sector.

87. Although improvements have occurred, a number of factors contribute to limiting women's achievements. Infrastructural factors, including the location and quality of schools and the availability of transportation, household characteristics, such as income and gender attitudes, and finally societal factors may all contribute to educational outcomes and may limit or facilitate girls' access to education.

88. Factors such as income and location contribute to differences in educational outcomes by sex. Poor girls, particularly those in rural areas and in Upper Egypt, lag behind other girls, as well as boys. While Egypt has made considerable progress in the area of education, further efforts should be made to reach girls whose access to education remains limited, so that Egypt can reap all the benefits that accrue from educating females.

89. In examining educational data, a number of core findings emerge:

- Educating women has paid off in terms of both human and economic development at the personal, community and social level in Egypt.
- While impressive gains have been made, certain groups of girls have been left behind. In particular poor girls, girls from rural areas and Upper Egypt, and girls without birth certificates continue to suffer from a lack of education.
- Poverty, bureaucratic procedures, and a lack of infrastructural development are all factors contributing to girls' low educational achievement.
- Other factors include low private returns to education, a lack of parental awareness about the importance of education, and social and community pressures.

- Girls who do attend school tend to perform as well as boys, if not better, in terms of both achievement and completion rates.
- Policies aimed at improving school curricula, and making it more gender sensitive, as well as improving teacher quality, can not only improve Egypt's human capital stock in general, but also contribute to improving outcomes for girls.

### Box 3.1 Impact of Egyptian Women's Education on Development

When women and men are relatively equal, economies tend to grow faster, poverty is reduced, and the well-being of men, women and children is enhanced. The linkages between women's education and development are pervasive and powerful. Indicators show that investments in girls' schooling are effective at the personal, community and social level. In the context of Egypt, a number of positive results from increased education of women have been found.

*Rising female education in Egypt has been linked to declining fertility, as indicated in Table 1. Data also suggest a positive link with contraceptive use, and of marriage.*

*Women's education is linked to the well-being and achievements of their children, particularly for girls.* Data reveal that the educational level of the mother is inversely related to the level of stunting (height for age) and to chronic and short-term malnutrition. Vaccination coverage is also positively related to the mother's educational level. Infant and child mortality rates at all ages are inversely related to the mother's educational attainment, as illustrated in Table 2. Furthermore, increased education of mothers tends to be linked to a decreased gender bias against girls. All these factors create a more intelligent, energetic and productive younger generation.

*Female education in Egypt not only has intergenerational effects on child health and survival, but it has also intergenerational effects on child schooling.* Educated women are more likely to view education positively and encourage their children to attend school, thereby improving the productivity of the next generation. Data reveal that school attendance among children (especially among girls) aged 6-15 years is positively related to the mother's educational level. The mother's educational level is also negatively associated with dropping out of school and grade repetition. Finally, evidence from the "Egypt Demographic and Health Survey" shows that women's own educational status is positively related to the likelihood that a woman will respond that sending a son or a daughter to university depends on the son's or daughter's capabilities, and is negatively related to the likelihood of saying that the son should receive the university education rather than the daughter (El-Zanaty and Way, 2001).

*Female education in Egypt leads to women's empowerment.* Evidence in Egypt reveals that a woman's educational level is directly related to the degree of involvement in household decision making, with 40 percent of women who have completed at least secondary schooling saying that they have the final say either alone or jointly in all decisions, compared with slightly more than a quarter of women with no education. One of those decisions concerns how earnings are spent. This is of particular importance since evidence also suggests that women are more likely than men to use their incomes to improve their children's nutrition, health care and schooling, which contribute to long-term prospects for development (World Bank 2001, World Bank 2002).

Table 1: Fertility by Mother's Education Attainment

Mother's Education Level	Total Fertility Rate	Percentage Currently Pregnant	Mean Number of Children Ever Born to Women Age 40-49
No education	4.09	5.8	6.01
Primary incomplete	3.78	5.1	5.14
primary incomplete/Some secondary	3.36	4.2	4.53
Secondary complete/ Higher	3.22	6.9	3.01

Source: El Zanaty and Way, 2001.

Table 2: Infant and Child Mortality by Educational Attainment, 2000

Mother's Education Level	Neonatal Mortality (NN)	Post-neonatal Mortality (PNN)	Infant Mortality (less than one year)	Child mortality (1-4 years)	Under-five Mortality
No education	33.4	34.9	68.3	22.3	89.1
Primary incomplete	33.9	27.0	60.9	16.9	76.8
Primary complete/Some secondary	22.6	24.8	47.5	7.1	54.2
Secondary complete/Higher	22.5	10.7	33.2	4.6	37.6

Source: El Zanaty and Way, 2001.

## ADULT LITERACY RATES

90. Individuals are generally illiterate if they had no chance of attending school, dropped out at an early age, or experienced a relapse into illiteracy because their life's activities did not involve reading and writing (El Nashif, 1993). Adult illiteracy (15 years and above) in Egypt which, in 1960, stood at just over 74 percent, had, by 1986, decreased to about 55 percent, and by 1996 to 45 percent.

91. Women have made substantial gains in terms of literacy. As data in Table 3.1 indicate, female literacy, while remaining lower than male literacy, increased from 29 percent in 1976, to 37 percent in 1986, and reached 51 percent in 1996. While the gap has closed throughout Egypt, this gap has been slower to close in rural areas and certain governorates have lagged behind the national trend. Female illiteracy rates range from 27 percent in Port- Said to 70 percent in Menia (Table (A-1) in the Appendix).

**Table 3.1 Illiteracy Rates by Sex, Region and Age Group, 1986-1996**  
(percent)

Age Group	1986			1996		
	<i>Females</i>	<i>Males</i>	<i>Gender Gap</i>	<i>Females</i>	<i>Males</i>	<i>Gender Gap</i>
10 – 24	41	23	18	28	17	11
25 – 44	73	43	30	59	32	27
45 – 60	86	56	20	79	46	33
65+	93	69	24	91	64	27
<b>All</b>	<b>63</b>	<b>38</b>	<b>25</b>	<b>51</b>	<b>29</b>	<b>22</b>
Urban Areas	46	26	20	34	20	14
Rural Areas	77	47	30	63	36	27

*Source* :CAPMAS, Population Censuses, 1986, 1996

### *Primary and Secondary Education*

92. Information about girls' and boys' participation in primary schools can be gained by examining various intake measures, including the Apparent Intake Rate (AIR)<sup>2</sup>. Significant progress has been achieved in school enrollments over the past few decades, according to the AIR figures presented in Table 3.2. These statistics, as well as estimates of Net Intake Rates (NIR) and Net Enrollment Rates (NER) suggest that close to universal basic education coverage has been attained for both boys and girls, although there is some evidence of a delay in terms of entrance into primary school. In addition, a slight gap between boys and girls remains.

<sup>2</sup> Numbers may exceed 100 percent since AIR indicates the total number of entrants in the first grade of primary education, regardless of age, as a percentage of population at the official primary school-entrance age. While other measures of enrollments, such as the NER (Net Enrollment Rate) are also available and also shed insights on schooling patterns, AIR rates provide the best information about long term enrollment trends in the case of Egypt.

<b>Year</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Gender Gap*</b>
<b>Apparent Intake Rates by Gender</b>				
1975	72.7	83.9	60.5	72.7
1977	91.4	93.2	89.5	96.0
1998	99.0	100.2	97.6	97.4
1999	104.3	105.9	102.6	96.8
<b>Net Intake Rates by Gender</b>				
1997	80.2	81.1	78.6	96.9
1998	86.8	88.3	85.2	96.4
1999	90.7	92.4	88.9	96.2
<b>Net Enrollment Rates by Gender in Primary Education</b>				
1996	91.0	93.9	87.5	93.1
1997	91.7	94.3	88.8	94.1
1998	91.8	94.1	88.3	93.8
1999	93.3	95.5	89.4	93.6

\*Proportion of females to males (calculated)  
Source: UNESCO, 2000b

93. It should be noted that these figures exclude children without birth certificates, who are not eligible to go to school. The percentage of girls without birth certificates is believed to exceed the percentage of boys, although data are not available to confirm this fact. Because some children remain unregistered, school enrollment figures may be overly optimistic, and the gender gap may be larger than these figures indicate.

94. Gender inequalities in educational enrollment are affected to a large extent by socio-economic status. As indicated in Table 3.3, the difference in enrollment by sex is greatest among families with low socio-economic status, for all levels of education. The study by Ibrahim *et al.* (1999) found that on average, the proportion of girls to boys enrolled in primary school was 0.94 among high income families but only 0.76 among low income families.

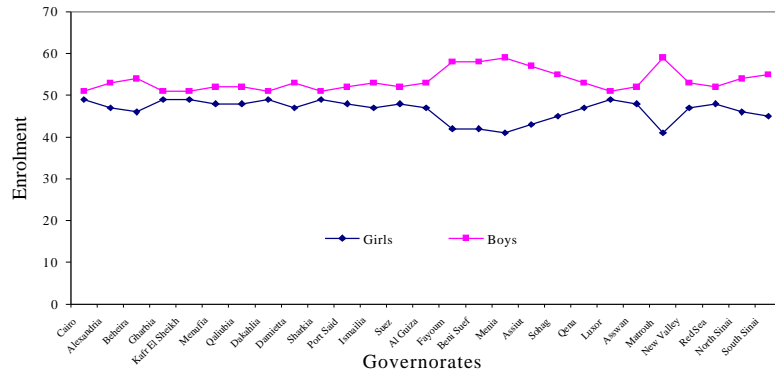
95. Girls' enrollment is a function not only of poverty, but also varies by region. As a recent UNICEF study noted, in the poorest rural areas, girls accounted for only 37 percent of primary school students in 1995. More recent estimates of gender gaps by governorates are illustrated in Figures 3.1-3.3. In the early 1990s, rural girls' enrollment was found to be much lower than that of boys, and this disparity was particularly strong in Upper Egypt. Thus, in Upper Egypt, girls' low educational achievements are attributable both to the fact that the region is more rural and poorer than other parts of Egypt.

**Table 3.3 Number of Girls Enrolled as a Percentage of Boys in School by Income Level and Region of Residence in 1996/97**

<b>Socioeconomic Status and Region</b>	<b>Primary</b>	<b>Preparatory</b>	<b>Secondary</b>
Low	76	76	69
Middle	83	93	87
High	94	94	89
Metropolitan Governorates	95	90	89
Urban Lower Egypt	97	120	104
Rural Lower Egypt	86	91	88
Urban Upper Egypt	85	108	101
Rural Upper Egypt	71	64	51
Total	84	88	82

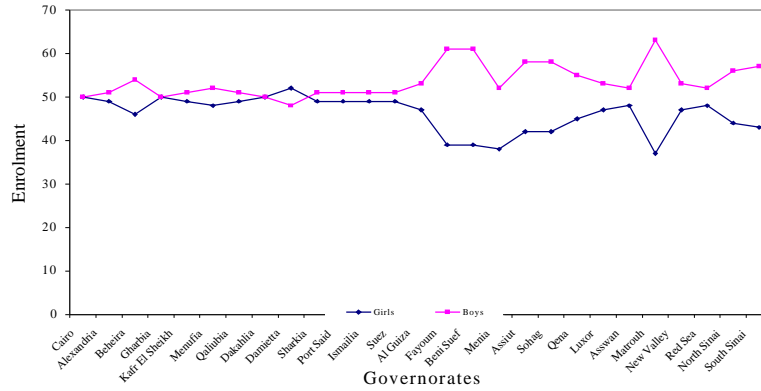
Source: Ibrahim *et al.*, 1999

**Figure 3.1: Percentage Distribution by Gender of the Students Enrolled in Primary Education by Governorate (1999/2000)**



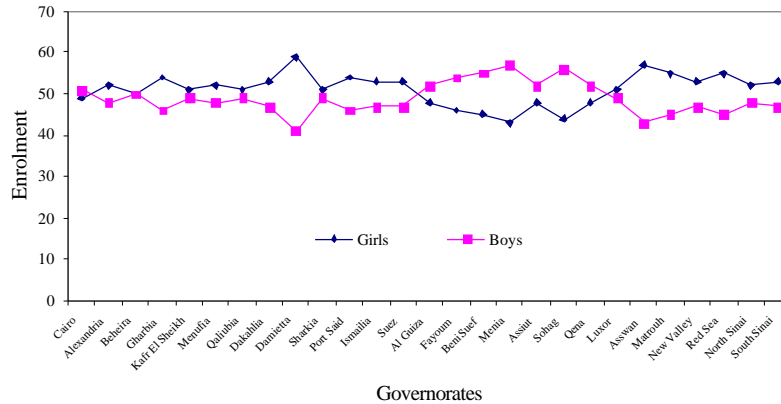
Source: See Table A-2 in Appendix

**Figure 3.2: Percentage Distribution by Gender of the Students Enrolled in Preparatory Education by Governorate (1999/2000)**



Source: See Table A-3 in Appendix

**Figure 3.3. Percentage Distribution by Gender of the Students Enrolled in General Secondary Education by Governorate (1999/2000)**



Source: See Table A4 in the Appendix



96. *Attainment.* The gap between boys' and girls' attainment has narrowed. Attainment is defined as the extent of progression towards the completion of primary (1-5), preparatory (6-8), secondary (9-11) and tertiary levels of education. Girls' attainment rates have increased, and at a greater rate than that of boys, thus narrowing the gap between the two. Of particular note is the fact that although a small gap remains between boys and girls, at the primary and preparatory levels, girls' enrollment at the secondary level is basically the same as boys. These results suggest that although the situation for girls may be improving, some, particularly girls in poor families, may be left behind.

97. As in the case of enrollments, it is also worth looking at the interaction between sex and income in examining attainment patterns. Table 3.4 provides data on the male-female gap and the male/female ratio among 15 to 19 years olds in poor households in Egypt who have completed grades 1, 5 and 9. Although the gap between male and female completion rates in poor households declined somewhat between 1992 and 1995/6, the ratio still hovered around 1.5, suggesting that girls in poor households are particularly disadvantaged and continue to make up a large portion of those who have low educational achievements.

**Table 3.4 Gender Differences Among the Poor in the Percentage of 15 to 19 Year Old Students Who Have Completed Grades 1, 5 & 9**

Year	Male-Female Gap among the Poor			Male-Female Ratio among the Poor		
	Grade 1	Grade 5	Grade 9	Grade 1	Grade 5	Grade 9
1992	29.4	30.0	16.3	1.53	1.63	1.57
1995/96	25.6	23.9	15.9	1.42	1.47	1.50

Source: Filmer, 1999

98. *Performance.* Data on school exams and achievement tests suggest that girls match or surpass boys in school performance. In 1998/99, 52 percent of the students who passed the final examination at the primary school were boys and 48 percent were girls. Data from the same year also show that the performance of girls who sat for the examination surpassed that of boys. The data also reveal the same tendency at the preparatory level. Among the students who passed the terminal examination for secondary education, 49 percent were boys and 51 percent were girls (CAPMAS, 2001). Another study, conducted by Ibrahim *et al.* (1999) found that girls' pass rates on exams between the 5th primary and 1st secondary were considerably higher than boys (see Table 3.5). Another signal that girls who stay in school perform well is that girls tend to repeat grades less than that of boys (see Table 3.6).

**Table 3.5 Scholastic Achievement as Indicated by School Exam Results and Achievement Tests in Arabic and Mathematics (Percent)**

	School Exam Results			Results of Achievement Tests			
	Repeat	Reexam	Pass	Arabic		Mathematics	
				Good	Poor	Good	Poor
Total	14.8	24.2	61.0	18.3	21.6	14.3	17.1
Boys	19.8	26.5	53.7	18.0	22.2	15.1	17.3
Girls	14.2	25.3	60.5	18.4	21.0	13.4	16.9

Source: Ibrahim *et al.*, 1999

**Table 3.6 Percentage of Repeaters by Gender at the Primary Level (1997/98)**

Grade	Total	Male	Female
1	0.2	0.2	0.2
2	4.3	5.0	3.4
3	4.8	5.9	3.6
4	8.1	9.5	6.3
5	10.8	12.7	8.6

Source: UNESCO, 2000b

99. Unfortunately, the data indicating that girls perform as well as boys may in part be driven by the fact that girls who have trouble performing well may drop out more readily than boys. Drop-out rates among girls thus need to be analyzed to determine whether distance from school, income, gender norms, aptitude, or some combination of all of these factors is contributing. Certainly the inability of some girls to perform well in school could be linked to both socio-economic factors and gender attitudes which lead to girls receiving less encouragement. Unfortunately there is very limited research on this subject in the context of Egypt.

**Table 3.7 Survival Rates by Gender and Grade (1998/99) (percent)**

	Grade1	Grade2	Grade3	Grade4	Grade5
<i>Male</i>	100	99.9	99.7	98.7	97.3
<i>Female</i>	100	99.7	99.4	97.7	95.9
<i>Total</i>	100	99.8	99.6	98.2	96.5

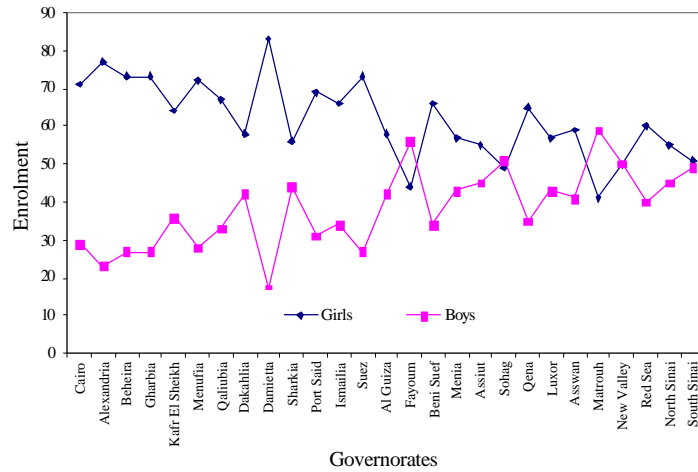
Source: UNESCO, 2000b

100. *Completion.* Girls' completion rates are slightly lower than that of boys. Completion can be assessed by examining survival or drop-out rates and the percentage of repeaters. At the primary level, survival rates are approaching 100 percent, although girls still have slightly lower survival rates than boys (see Table 3.7). Drop-out rates have been decreasing both at the primary and preparatory level, from 3.85 percent in 1990/91–1991/92 to 0.91 percent in 1998/99–1999/2000 and from 10.81 percent to 3.40 percent respectively.

## TECHNICAL EDUCATION

101. Technical education is provided at the secondary level in government schools and at the tertiary level in two-year middle level technical institutes. Almost two thirds of students who pursue a secondary education enroll in technical secondary schools. Technical secondary education consists of three major specialties: commercial, agricultural and industrial. Girls are strongly represented in governmental commercial secondary education (61.8 percent of total students in 1998/99), although regional disparities are wide (see Figure 3.4). Their shares are much lower in industrial and agricultural education (34.7 percent and 20.9 percent respectively in 1998/99). In 2001/2002 female students' share increased to 63.2 percent in commercial education and remained about the same in both industrial and agricultural education (MOE, General Department of Information and Computer, 2001).

**Figure 3.4 Percentage Distribution by Gender of the Students Enrolled in Commercial Secondary Education by Governorate (1999/2000)**



Source: See table (A-5) in the Appendix

102. Poor students are more likely to attend technical secondary schools. Their share of enrollments in technical schools was 55 percent, compared to 37 percent in general secondary schools (El Baradei, 2001). Hence poor girls tend to pursue technical secondary education and particularly commercial education. As is discussed in more detail in the chapter on labor, data suggest that unemployment rates among young girls who have completed secondary school are alarmingly high.

### TERTIARY EDUCATION

103. Girls' enrollment in tertiary education has increased considerably. Tertiary enrollment ratios in general, and female enrollment in particular, improved greatly during the last decades, going from 18.1 percent (9.2 percent for females) in 1990 to 29.1 percent in 1998/99 (26.4 percent for females). Moreover, during the 1990s enrollments of female students in state universities increased at rates higher than the growth rates of total enrolled students, leading to a steady increase in the percentage of female students enrolled in almost all universities, including Al-Azhar. At the undergraduate level, the female share of students enrolled in government universities increased from 35.4 percent in 1991/92 to 43.9 percent in 1998/99 (CAPMAS, 2001).

104. However, the enrollment of female students in the physical science faculties, although increasing over the years, remains lower than female enrollment in the social science faculties. For the former group, this share increased from 32 percent in 1991/92 to 35 percent in 1997/98, while the corresponding shares for the social sciences faculties were 37 percent and 42 percent

respectively. Female science graduates' share accounted for 10.3 percent of all graduates in 1998/99, compared to 12.9 percent for all science graduates.

### **BARRIERS TO GIRLS' EDUCATION**

105. Despite some impressive gains, the full realization of all the objectives of public policy have not been achieved due to various constraints. These constraints may be directly related to limitations in infrastructure, general macroeconomic conditions, which in turn affect household decision making, other household and community factors which are less directly related to the economy, and finally, legal and administrative issues which will require a concerted government effort to rectify.

#### *Physical Constraints*

106. *Distance to School.* Girls' access may be limited if the distance to the nearest school is long. In Egypt, girls' educational participation was found to be more sensitive to distance to school than boys': An incremental increase from 1.5 to 2 kilometers was associated with a four percentage point drop in boys' attendance, but with an eight percentage point drop in girls' attendance (Robinson, Makary and Rugh, 1987). It was also found that walking is the primary means of going to school (95.1 percent for primary schools and 86.4 percent for preparatory schools). Girls who walk long distances may face a higher risk of being harassed. In fact, a substantial number of students reported being harassed on the way to or from school (El-Tawila and others, 2000).

107. Building more schools though may not always be easy. In the Delta region, where land is scarce and limited, and where building on agricultural land is prohibited, building additional schools is difficult. (Gholam, 2000). In rural areas where population density is sparse, accommodating girls' needs may also be difficult.

108. *Inadequate Basic Services in Schools.* Inadequate basic services, particularly in the areas of sanitation, are among the reasons given for girls' non-attendance or dropping out of school. Parents reportedly object to the lack of basic facilities, notably latrines and boundary walls, which they consider to be necessary for the protection of their daughters' modesty and security (Tietjen, 1991). A recent survey of school environments (El-Tawila *et al.*, 2000) indicated that while all schools have toilets available to students, their number is often inadequate, given the size of the student population. On average, schools have fewer than one toilet per 100 students. Moreover, 42 percent of toilets were observed to be unclean and 39 percent of girls and 51 percent of boys felt that they had no privacy. As a result, utilization is low: Only 21 percent of girls and 51 percent of boys used a toilet during the day.

109. Health services are also unavailable in many schools. Thirty-four percent of schools have neither a nurse nor a doctor, and this problem is particularly acute in Upper Egypt, where the rate was 54 percent. Physical conditions in schools may be sub-optimal in a number of other ways: 14 percent of classrooms are not well lit and lack ventilation; 28 percent were found to be unclean; and 39 percent were found to be noisy. In 24 percent of the classrooms observed, at least 10 percent of desks were broken (El-Tawila *et al.*, 2000).

### *Administrative Constraints*

110. *Lack of Enforcement of Compulsory Education Policies.* Compulsory education laws do not ensure equal access to schooling. While primary education was declared compulsory for boys and girls alike, data indicate that a portion of children, and particularly girls, are not completing primary school. Although rules and regulations exist for penalizing parents who do not send their children to school, these are not always properly enforced, thus contributing to the ineffectiveness in addressing gender gaps in education.

111. *Inefficient Use of Resources.* Compared to other countries with similar income levels, Egypt has devoted a considerably higher share of public expenditure to education in recent years. The share of public expenditures devoted to education in Egypt more than doubled during the 1990s, from 10 percent in 1990/1991 to 22.6 percent in 1996/1997. In 2000/2001, the total public budget for education was L.E. 18 billion, or 5.4 percent of GDP. These figures are high by international standards, and although Egypt has made gains in literacy, it is worthwhile to explore whether gains are in line with expenditures, or whether the data indicate that resources could be utilized more efficiently.

112. Over the past decade, the government has succeeded in shifting financial resources from higher education to basic (primary and preparatory) education. This has enabled the MOE to push towards its goal of achieving universal literacy even in the poorest, most remote areas of the country. Under-served areas are precisely where girls' enrollments have traditionally been quite low. In the 2000/2001 budget for the Ministry of Education, 66 percent of the total education budget was allocated to basic and secondary education. Per student expenditures showed constant increases due to this reallocation of resources over the 1990s. Per-student expenditure rose by 4 percent from 1990 to 1996, so that in 1996, per student allocation estimates for primary schooling were US\$135. Since 1996, per-student expenditures in basic and secondary education have increased by 9.6 percent.

113. Despite the substantial re-direction of resources during the 1990s, the Egyptian education system suffers from a misallocation of resources for a number of reasons, including the continued problem of excess personnel, leaving little scope for investments in additional targeted interventions (which have proved successful in narrowing gender gaps) and improvements to the quality of education.

114. *Bureaucratic Procedures.* Parents attending awareness campaigns organized by the MOE report that procedures to enroll their children in school are cumbersome. For example, because a student cannot be enrolled in school without a birth certificate, those students who do not get a birth certificate in time (which is a pricey and complex procedure) lose the chance of participating in formal schooling. Thus, efforts need to be made to ease regulations and procedures that may inhibit enrollment.

### *Economic Constraints*

115. *Poverty.* Poverty in Egypt is a major barrier to education. Data document that the poor suffer from lower access to all levels and types of education compared to non-poor (El Baradei,

2001). The illiteracy rate among poor children aged 12-15 years is almost triple that of non-poor children. Evidence also indicates that children who do not attend schools come primarily from poor households, and that the share of those children is increasing. Furthermore, poverty accentuates gender gaps in education. The gender gap in illiteracy is larger for the poor (16.1 percent) than the non-poor children (4.9 percent) (HIECS, 1999/2000).

### *Private Costs and Benefits*

116. Illiterate girls identified the direct cost of schooling and the burden of household chores as the two most important reasons why they were unable to attend school. Although the constitution guarantees that education in Egypt is free of charge, education has become more costly, for a number of reasons, in recent years. Firstly, the MOE instituted user charges as part of the cost recovery component of ERSAP. In addition, the cost of basic school supplies (clothes, books and stationary, transportation, etc.) has been rising (El Baradei, 2000). Finally, because of quality concerns, more and more parents are resorting to private tutoring.

117. *Direct Costs.* By 1997/98 average per student expenditure on education was LE561.17 (LE204.14 for the poor, LE337.17 for the middle class and LE1306.18 for the rich) and LE1007 in urban areas compared to LE285 in rural areas (INP, EHDR, 1997/98). In terms of expenditure shares, the most important expenditure item for urban and rural households was private tutoring, for poor and non-poor alike. This high and increasing cost was a major reason for non-enrollment of the poor in education (15 percent in urban areas, 19 percent in rural areas, and 18 percent for total Egypt) (El Baradei, 2001).

118. *Opportunity Costs.* Direct costs are not the only expenses parents must consider in their decision to send their daughters to school. Indirect or opportunity costs (such as the lost productivity, either measured by lost income or lost household labor due to a child's attending school) are an important factor keeping girls and boys out of school. Opportunity costs are a factor in determining education, and may be higher for girls, particularly among low income and female-headed households.

119. *Benefits.* The private benefits of education in Egypt may be insufficiently high. (Rizk, 1999, Fergany, 2000). Some studies indicate that there has been a decline in the returns to basic education. Thus, high costs combined with low returns result in the exclusion of poor girls from education. In addition, families feel that the benefits of educating boys are higher. Since the social security system in Egypt remains primarily the family, and boys generally assume the financial responsibility of caring for elderly parents, boys may provide a better investment for parents. Thus for a variety of reasons, when a family has to make a choice because they cannot afford to send all their children to school, girls are the ones who generally end up staying at home (Fergany, 2000).

### *Social Constraints*

120. Social factors may also play a role in determining girls' education. These factors are not restricted to parental attitudes, but extend to include community beliefs and practices as well. Four of eight reasons for non-enrollment given by illiterate females in a sample survey (Third

**Table 3.8 Reasons for Non-Enrollment or Dropout from Education According to Sex (percent)**

Reasons	Boys	Girls	Total
Costs of Education	10.77	10.71	10.74
Refuse to enroll	16.29	38.78	28.28
Unavailability of Schools	38.51	10.07	23.35
Contribution to the Family's Income	2.36	3.13	2.77
Marriage	0.11	6.23	3.37
Failure, Repetition	11.46	6.74	8.94
Illness	1.33	0.72	1.00
Others	19.18	23.62	21.55
Total	100.00	100.00	100.00

Source: CAPMAS and SFD, 1993

121. World Forum, 1994) were at least in part social. Reasons given included that parents had: succumbed to community pressure and decided not to send their girls to school; refused to send their daughters to a co-educational school; felt it was shameful to send girls to school. In another survey, conducted by CAPMAS and SFD (1993), the reasons for non-enrollment or dropping out differed for boys and girls. As shown in Table 3.8, families were far more likely to provide the explanation 'refuse to enroll,' in explaining girls' non-enrollment, while the explanation 'cost of education' was equally likely to be the primary factor among boys and girls.

122. *Parental Awareness.* Parental awareness of the importance of girls' education is one decisive factor in determining educational outcomes. Though evidence suggests that there is a generally positive attitude towards girls' education and that it has improved (El Baradei, 1996), gender bias in parental attitudes may be still detected. A recent study (Ibrahim, *et al.*, 1999) reports that 99 percent of parents find that education is necessary and important for boys, while 93 percent find it necessary and important for girls. Parents in rural areas, in poor households, and with less than a primary education give less importance to educating girls than other groups. Conversely, many parents have high aspirations, expressing the desire to educate their children beyond the secondary level, as illustrated in Table 3.9. Still parents on average are slightly less ambitious when it comes to girls' education.

**Table 3.9 Percentage Distribution of Educational Aspirations of Parents, by Selected Background Characteristics**

Parents' Characteristics	Parents who believe boys/girls should continue to university	
	Boys	Girls
All	84.2	70.0
Male	85.9	71.1
Female	81.8	68.5
No Schooling/Less than Primary	73.7	55.5
Primary Incomplete/Less than Preparatory	87.0	69.1
Preparatory/Less than Secondary	92.0	84.6
Secondary	96.8	86.0
University	98.2	95.5
Socioeconomic Status		
Low	68.3	50.2
Middle	85.2	68.8
High	93.3	84.0
Urban	90.0	83.4
Rural	78.6	57.1

Source: Ibrahim *et al.*, 1999

123. *Early Marriage.* While economic reasons may drive much of the remaining illiteracy, traditions such as early marriage may be important factors in determining drop-out rates. The average age at first marriage among women in Egypt has risen to 19 years, but early marriage is still in practice. As data from Table 3.8 indicate, marriage is given as one reason why girls drop out of school. Evidence of the 2000 Egypt Demographic and Health Survey (DHS) also shows that illegal underage marriage is still practiced, since, as indicated in Table 3.10, a small number of girls are still becoming mothers at the age of 15 or 16.

**Table 3.10 Percentage of Women 15-19 who are Mothers or Pregnant with their First Child by Selected Background Characteristics (percent)**

Background Characteristic	Mothers	Pregnant with first child	Total
<b>Age</b>			
15	0.3	0.3	0.6
16	1.5	1.2	2.7
17	3.4	3.9	7.3
18	8.4	3.9	12.3
19	16.1	4.3	20.4
<b>Urban/Rural Residence</b>			
Urban	3.9	1.5	5.3
Rural	7.3	3.6	1.9
<b>Education</b>			
No Education	11.7	5.3	16.9
Primary Incomplete	8.8	7.5	16.3
Primary Complete/Some Secondary	4.1	0.8	4.9
Secondary Complete/Higher	3.6	2.9	6.5

Source: El Zanaty and Way, 2001

### *Existing Efforts to Improve Girls' Education*

124. One of the key factors in stimulating better opportunities for girls in Egypt has been the serious political commitment of the Egyptian government. The GOE has declared that developing the country's human resources is a top national priority, and an integral part of the national effort to improve Egyptian competitiveness, and achieve greater integration with the global economy. Once priorities were defined, human resources and financing were allocated to support educational reform, thus providing increasing opportunities for girls to become educated.

125. Improving girls' enrollment became a central aim of the Ministry of Education's "Education Enhancement Program" (EEP) in 1996. Subsequent strategies for secondary and higher education were developed by 2000 and 2001. These strategies focus attention on the need to increase opportunities for girls and to improve enrollment of girls in primary education even more than what has already been achieved. In seeking to increase primary enrollments for girls in more deprived areas of Egypt, the EEP was designed to address three strategies simultaneously. Improved access for girls was to be accomplished through: increasing the supply of schools, thereby reducing the distance girls might have to travel to school; increasing parental demand for girls' education through community awareness campaigns, and support to disadvantaged children through a subsidized stipend program; and bringing education to girls that had left school, or were too old for school, through "second chance schooling."



126. A number of governmental and nongovernmental agencies have been involved in educational reform and monitoring educational achievements. These include the General Authority for Literacy and Adult Education (GALAE) and the National Council for Childhood and Motherhood (NCCM), which is sponsoring the Project for the Eradication of Female Illiteracy (MOE, 1998). Groups involved in monitoring girls' education include the NCW, which is placing increased emphasis on monitoring progress in female illiteracy eradication. The NCW has in fact launched a pilot program in El- Fayoum governorate to support and monitor existing efforts. At the level of civil society, the most important indigenous NGOs working in this field are the Association of Upper Egypt for Education and Development and The Coptic Evangelical Organization for Social Service (CEOSS).

127. The three most important interventions targeting girls are the "one classroom" project initiated by the MOE, the "community school" project initiated by UNICEF in collaboration with MOE, and the "home classes" project initiated by GALAE.

128. *The "One Classroom" Schools.* The "one classroom" project was initiated in 1993, by the MOE. The objective of this program is to encourage girls who have previously dropped out of school to reenroll in this special program. In particular, girls in disadvantaged and remote areas are targeted, with the aim of reducing the gender disparities which are particularly large in these areas (INP, EHDR, 1998/99). Girls entitled to admission in these schools are 8-15 years of age. The project provides free education and employs only female teachers. In addition to providing girls with a primary education, the curriculum also incorporates courses that provide marketable skills likely to increase girls' ability to earn incomes (INP, EHDR, 1998/99; MOE, 1994/95 and MOE, 1996). Flexibility is also a major characteristic of these schools, with girls being able to adjust the times and days when they attend school. In addition, the period of study can be cut down by two years for high performing girls.

129. *The Community School.* In 1992, UNICEF signed an agreement with the MOE to design, develop and co-ordinate a community school model to be targeted to poorer areas in rural Upper Egypt. As part of the "Education for All" initiative, this program concentrated on the least serviced and most remote areas of Egypt (Zaalouk, 1995). During the period 1992/93 – 1995/96 the number of classes taught through the community school project increased from 4 to 100, and the number of students enrolled increased from 121 to 3000, of which girls constituted the majority (89 in 1992/93 and 2000 in 1995/96).

130. *Home Classes.* GALAE is the sponsor of the home class program and is encouraging the expansion of this program into rural areas, to eradicate female illiteracy. Female university graduates are encouraged to establish these classes in their homes and GALAE provides the necessary tools and means of education. This type of education is likely one of the most suitable methods for eradicating rural female illiteracy (INP, EHDR, 1998/99).

#### *Additional Needs*

131. While the Egyptian government and in particular the MOE, has taken a number of steps to reform education and improve girls' access, a number of issues remain. In particular, quality concerns remain, both in terms of physical infrastructure, staff, and curriculum. In addition,

concerns about high non-enrollment and drop-out rates among some segments of the country still need to be addressed. As an example, even when space is made available for girls, 100 percent enrollment may not be guaranteed. A recent evaluation of a rural school construction program indicated that, in contrast to the 100 percent enrollment for boys in the new village school, only 74 percent enrollment was reached for girls, in spite of space availability. Additional recruitment efforts thus must address the remaining concerns of parents, who are not enrolling their daughters in school (Robinson, Makary and Rugh, 1987).

132. *Addressing Drop-out Rates.* No comprehensive educational policy exists in Egypt that addresses the continued problem of drop-outs. The MOE “one-classroom” project, instituted in 1993, though is one program that seeks to rectify the problem, after it has already occurred. Other programs need to be developed, that reach children before they have dropped out.

133. *Improving the Quality of Education.* Evidence suggests that parental perceptions of school quality affect girls’ educational participation to a greater degree than that of boys (Tietjen, 1991). Improving the physical conditions in schools, and reducing class size, for instance may help address parents’ concerns.

134. *Increasing the Quality of Teachers.* Many primary school teachers in Egypt are poorly qualified, in comparison with similar countries: In Egypt only 20 percent of teachers had tertiary qualifications in 1997, whereas in Jordan more than 40 percent had such qualifications. The low qualifications of primary school teachers in Egypt is reflected in their poor performance, and may be a factor contributing to the maltreatment of pupils. Improving the quality of teachers will not only improve educational quality, but increase parents’ confidence in the school system, thus increasing their willingness to send their daughters to school.

135. *Recruiting More Female Teachers.* It is difficult to establish causality between female teachers and female enrollment, but international cross-section data suggest a positive correlation between enrollment parity and the proportion of female teachers (Herz, *et al.*, 1991). In Egypt, female teachers constitute 46.6 percent of the total number of teachers. However, while female teachers account for 98.8 percent at the pre-school level, they account for 52.2 percent in primary, 42.8 percent in preparatory, 36.6 percent in general secondary, 34.4 percent in technical secondary, and 28.5 percent in agricultural secondary schools (Gholam, 2000).

136. *Reforming the Curriculum.* Many studies have stressed the low quality of curricula and textbooks in the Egyptian education system. At the secondary education level, particularly in technical education, the curriculum does not address labor market needs. Given the high unemployment rates among secondary school graduates, changes to the curriculum are needed to equip students with generic core competencies required by the workforce. Particularly in the case of poor girls, whose parents may not perceive girls’ education as valuable, increased productivity and earning capacity may be important.

137. *Increasing Gender-Sensitivity in the Curriculum and in the Classroom.* Books tend to be written in a style that addresses only boys (MOE, 1998). Egyptian educational curricula and instructional materials also tend to reinforce gender stereotypes, linking men to public life (e.g. working or reading) and women to traditional roles in the household (e.g. cooking or cleaning).

This tendency is changing now, with the project to develop the curricula so as to integrate a number of concepts related to contemporary global issues, among which is a gender approach. However, teachers still lack gender understanding. For example in the School Environment in Egypt Survey (El-Tawila *et al.*, 2000) it was observed that 39 percent of school heads and 52 percent of teachers still approve of the current policy of the MOE which dictates that home economics can be taught only to girls, while agriculture and industry can be taught only to boys. Given women's central role in agriculture and on-going attempts to increase female labor force participation, this has implications not only for girls' education and individual well being, but also for Egypt's overall economic performance.

138. *Creating a More Supportive Learning Environment.* A threatening and non-supportive learning environment can have an important influence on girls' decision to stay in school and reduce their parents' negative attitudes towards education. Punishment, denigration of students by staff, staff favoritism, harassment, and teasing are all problems that need to be addressed.

### CONCLUSIONS AND POLICY CONSIDERATIONS

139. In the past two decades, Egypt has made tremendous strides in providing increased access to education for all children. As a result, Egypt has succeeded in increasing girls' enrollment rates substantially. Since the mid-1990s, the education sector has focused on improving equity in access to education, with a particular focus on: increasing girls' enrollment; improving the quality of education; and increasing the efficiency of the education sector. Nevertheless, several constraints have limited the full realization of all the objectives of public policy. These include: non-universal application of gender-sensitive education policies; inefficient use of resources; inappropriate curricula; inadequate attention to preparedness for schooling; and complex procedures that hinder poor families from enrolling their daughters in formal schools. A number of more concrete policy suggestions follow:

140. First: Increase the resources available within the education budget for equity-enhancing interventions. Equity enhancing interventions, such as the community awareness and subsidy program under EEP, have proven to be a cost-effective way of raising girls' enrollments, especially for girls from poor families. The current program is limited to 15 governorates, but may be replicated in other governorates. Additional resources are required to eliminate the gender gap in primary education in all regions of the country, to ensure that investments can be made to improve the quality of learning in the classroom and to ensure the sustainability of the program.

141. Second: Introduce policies that address the complex ways that gender and poverty issues often interact by: (i) Providing nutrition in basic education classes. This would be a major step towards achieving several related objectives including: improving health conditions and school performance; (ii) Developing cash or in-kind transfer programs targeted towards poor households with children (and especially for girls) based on observable criteria, such as girls' age, attendance in schools, and class achievement. Those transfers could include vouchers, subsidies (cash or in-kind), child allowances, and fee waivers for basic services; (iii) Adjusting the school calendar and schedule to avoid peak periods of labor demand (during the day and/or year), thus lowering the opportunity cost of education.

142. Third: Develop programs to address negative gender images and stereotypes. The GOE can promote a new image of women to combat prevailing gender stereotypes, especially by using the media in a positive way. Public awareness campaigns developed in collaboration with the community have been extremely successful in raising parental demand for girls' education at the primary level. Similarly, positive campaigns can encourage informal education, as well as literacy training for both young adults who have missed out of the formal education system and who may not be adequately targeted through second chance schooling, as well as for older women. The government could launch public information campaigns to emphasize the value of education and to convince parents of the importance of education and of its benefits to the individual, the family and the society (as with the successful campaign undertaken by the Egyptian government to promote oral re-hydration) in order to influence attitudes and behavior.

143. Fourth: Improve the quality and relevance of education. Addressing the issue of quality in the Egyptian education system is a top priority. This issue is even more important for girls. This "quality education" for girls could contain elements including: (i) staffing schools with well-trained, motivated female teachers; (ii) changing the vocational education curriculum to equip students with more generic core competencies sought by employers; (iii) making existing schools more sensitive to community attitudes, for example by offering morning shifts for girls so that girls do not have to walk home after dark; (iv) improving pedagogy as well as encouraging the use of new technologies; (v) developing and adopting curricula and teacher training that are more gender sensitive; (vi) enforcing girl-friendly regulations and ensuring a girl-friendly environment: policies at the national level, regulations for an entire school, and teacher-made rules for a classroom can all contribute to a school friendly to girls (UNESCO, 2000 a); (vii) regulations might include providing adequate basic services, particularly sanitary services for girls in schools, also doctors or nurses, good ventilation, lighting and hygiene. They also might include addressing the problem of teachers and students who harass, denigrate or tease female students; and (viii) making curricula relevant to girls.

144. Fifth: Improve poor students' preparedness for schooling. By the time poor children reach kindergarten age, they are already handicapped because they have not had an unequal chance to be ready for school, compared with children who are not poor. This is especially the case for poor girls. Evidence that interventions in early childhood particularly benefit poor and disadvantaged children and families is mounting. Early interventions not only have the greatest benefit for children who are from disadvantaged families, but also yield higher returns as a preventive measure early in life, compared with remedial services later in life. Well-targeted early childhood interventions are a powerful tool for addressing social inequity and for giving the poorest children a better start in life. The MOE has made the strategic decision to invest in early childhood education and build upon the lessons of EEP to target the poorest families.

## 4. LABOR

### INTRODUCTION

145. Higher female participation in the labor market is economically beneficial for a number of reasons. First, for individual women, access to employment is generally linked to greater control of income and thus to a reduced level of economic vulnerability. For the economy as a whole, increased participation of women in the labor market can be viewed as a more productive use of human resources and a large contributor to economic growth. Increasing women's labor force participation rates is an important goal, but policy makers also need to be aware of the importance of women's non-market work. Thus policies need to be designed that facilitate women's transition from non-market to market work, while also minimizing the extent of the double burden women often face when entering paid employment.

146. Statistics, such as labor force participation, unemployment and wage rates can provide information about women's engagement in and experiences with the labor market. Information can also be gained by examining the distribution of women, across various sectors of the economy. Measurement of women's labor contributions though is complicated by the fact that much of the work women do is unpaid, and thus is not counted in official statistics. This generally leads to women's contributions being underestimated, and policy makers having little information about the extent of the double burden facing women.

147. Although their participation has been growing in recent years, women in Egypt still have limited access to labor markets. Rapidly increasing literacy rates and declining fertility rates are likely though to lead to larger increases in labor force participation rates among women, in the upcoming period. Unfortunately absorbing the increasing number of women seeking paid employment is likely to be particularly difficult in the context of Egypt, and more generally throughout the MENA region, given high rates of youth unemployment.

148. Government policies can influence labor outcomes in a number of ways. Laws dictating labor conditions and employment practices may play a role in shaping labor markets. Egyptian law stipulates that women's access to employment opportunities should be equal to men's. In fact, in some areas Egyptian law provides better protection than is available in many developed countries. But laws alone cannot assure equal access, and in the case of Egypt as in most other countries, equality between men and women in the labor market, has yet to be achieved.

149. The government also influences labor outcomes through macroeconomic and employment policies. One component of recent efforts to reform Egypt's economy has involved attempting to reduce the size of the government sector. This policy change has affected working men and women differently. Since female employment in Egypt has historically hinged on job creation in the government sector, women have been particularly vulnerable to recent structural changes.

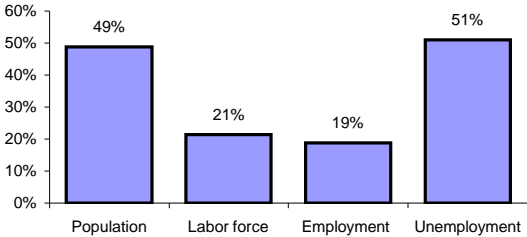
150. Core findings concerning Egyptian women's labor are as follows:

- Female participation in the labor market remains somewhat low, but is rising.
- The majority of women are still employed in low productivity activities outside the formal sector, primarily in agriculture, where income is low and uncertain and safety nets non-existent.
- Egypt also has a large public sector, which has historically employed a significant portion of female labor force participants, particularly in urban areas.
- Private sector employment for women has grown, but more slowly than employment in the public sector.
- Women, particularly educated ones, are overrepresented among the unemployed.
- Women generally earn less than men, particularly in the private sector.
- Women's education and skills are, in some cases, not geared toward the needs of the changing labor market.

**WOMEN'S PARTICIPATION IN THE LABOR MARKET**

151. In recent years female labor force participation has increased considerably. The period 1986-1996 saw some important dynamics in that: (i) the labor force grew faster in rural than in urban areas (3.5 vs. 2.4 percent per year), (ii) the female labor force grew much faster than the male labor force (6.5 vs. 2.4 percent per year) and (iii) female employment also increased at a faster pace (7.2 vs. 2.7 percent per year). This picture appears to some extent to have changed towards the end of the 1990s, however. Labor Force Survey data indicate that between 1995 and 1999 female employment growth slowed down markedly, to 1.6 percent per year, while male employment growth declined only slightly, to 2.3 percent per year.

**Figure 4.1 Women's Share of Total Population, Labor Force, Employment and Unemployment.**



Source: Calculated from CAPMAS, 1996 census (population), and LFSS 1999 (labor force, employment and unemployment)

152. Women still lag far behind men in terms of their participation in the labor market. In spite of rapid growth in the female labor force, by 1999, women still made up only 21.4 percent of the Egyptian labor force (20.26 in rural and 22.2 in urban areas). It is important to note, however, that Egyptian women's participation in economic activities is, as in many other developing countries, likely to be underestimated, due to problems of measurement and underreporting, particularly in agriculture and in other parts of the informal sector, where females are highly represented. If these activities are included, estimates of women's participation in the labor force are substantially higher, especially in rural areas (see Box 4.1).

#### **Box 4.1 Effective Participation Rates of Females in Egypt**

Attempts have been made to assess the effective participation rates of females in Egypt. They have all indicated much higher ratios if economic activity is redefined to include the informal sector, unpaid work, rural activities for one's own consumption, and if the approach of "allocation of time" is adopted.

The Egypt Labor Market Survey 1998 used extended labor force and employment definitions, rather than conventional definitions of market labor force. When using the extended definitions, all persons engaged in primary activities for the purpose of personal or household consumption are considered economically active. As a result, the rate of female participation in 1998 was estimated to be considerably higher (46 percent) than the rate usually calculated by the LFSS (21.2 percent). This was especially true in rural areas, where subsistence activities are common (56.6 percent according to the extended definition and 17.7 percent using the market definition). Women's participation rates also rose in urban areas, but by a lesser amount (33 percent as compared to 25.5 percent).

### **EMPLOYMENT BY ECONOMIC ACTIVITY**

153. Most urban women work in the public sector, while most rural women work in the private sector, primarily in agriculture (Table 4.1). As the data in Table 4.2 indicate, in 1999 the agricultural sector absorbs nearly 32 percent of employed females, mostly in rural areas. The education sector ranks second, absorbing 22 percent of female labor. In urban areas, almost 30 percent of women are employed in education, a percentage that is nearly double the corresponding one in rural areas. Health and social work, together with public administration, make up 20 percent of total employment as well. Manufacturing and trade are the only significant private sector activities which employ women in large numbers.

#### *Public Sector*

154. Data in Table 4.1 suggest that the public sector remains one of the largest employers of women, employing over 40 percent. Within the public sector, most women are employed in the government sector (e.g. administration and health and education services), as opposed to being in SOEs. In spite of structural reforms, employment in this sector grew rapidly for both males and females in the second half of the 1990s. Female employment in government grew more rapidly (at 2.6 percent, vs. 2.4 for men), with most of the growth being in rural areas. Overall, government was the fastest growing sector for women, while for men, private sector employment grew faster.

	Percentage Distribution of Employed (1999)						Average Annual Employment Growth Rates of (1995-99)					
	Public Gov.	Public SOEs	Private	Invst.	Others*	Total	Public Gov.	Public SOEs	Private	Invst.	Others*	Total
<b>Urban</b>												
<i>Males</i>	25.4	11.4	61.6	1.3	0.4	100.0	0.6	-6.7	3.3	2.5	4.0	1.4
<i>Females</i>	59.2	5.1	34.5	0.9	0.3	100.0	1.2	-9.1	13.8	1.1	4.7	3.7
<b>Rural</b>												
<i>Males</i>	22.2	4.4	72.7	0.5	0.3	100.0	4.1	-1.3	3.0	8.5	-8.9	2.9
<i>Females</i>	24.0	0.8	74.8	0.1	0.2	100.0	5.9	9.6	-1.5	-14.5	-22.5	-0.01
<b>Total</b>												
<i>Males</i>	<b>23.5</b>	<b>7.4</b>	<b>67.9</b>	<b>0.8</b>	<b>0.4</b>	<b>100.0</b>	<b>2.4</b>	<b>-3.9</b>	<b>3.1</b>	<b>4.3</b>	<b>-3.5</b>	<b>2.3</b>
<i>Females</i>	<b>40.0</b>	<b>2.8</b>	<b>56.5</b>	<b>0.5</b>	<b>0.2</b>	<b>100.0</b>	<b>2.6</b>	<b>-7.1</b>	<b>1.6</b>	<b>-1.4</b>	<b>-13.5</b>	<b>1.6</b>

\* Include Foreign and Cooperatives.

Sources: Calculated from CAPMAS, LFSS, 1995, Table (11) and LFSS, 1999, Table (11).

155. The government plays a particularly dominant role in total female employment in urban areas. In 1999 nearly 60 percent of all women working in urban areas were in this sector. Although in rural areas the corresponding ratio is considerably smaller, it is still very high, at 24 percent, and growing more rapidly than in urban areas. As a result, women make up 28 percent of public sector employees, compared to 19 percent of employed workers.

156. While women are highly represented in the administrative portion of the public sector, they are far less represented in the state owned enterprises (SOEs). Most women working in SOEs are employed in textiles and the food industry. Women also make up over 33 percent of public sector pharmaceutical workers.

Branches of Economic Activity	1999		Average Annual Rates of Growth (1995-1999)	
	Males	Females	Males	Females
<b>Agriculture</b>	<b>27.1</b>	<b>31.7</b>	<b>-0.033</b>	<b>-3.8</b>
<b>Fishing</b>	<b>0.9</b>	<b>0.2</b>		
Mining	0.3	0.0	3.9	-16.7
<b>Manufacturing</b>	<b>13.9</b>	<b>9.9</b>	<b>-0.13</b>	<b>5.7</b>
Electricity & Gas	1.4	0.6	4.2	6.1
Construction	9.5	0.6	6.6	5.5
<b>Trade</b>	<b>12.8</b>	<b>8.9</b>	<b>7.9</b>	<b>9.1</b>
<b>Hotels &amp; Restaurants</b>	1.9	1.4		
Transportation, Storage & Communications	7.5	1.3	3.5	-1.8
Finance	1.1	1.3	-9.6	-1.2
Real Estate	1.8	0.1		
Public Administration	9.5	10.8		
Education	7.8	22.4	2.5	4.2
Health & Social Work	1.9	8.8		
Social Services	2.5	0.7		
Household Services	0.2	0.3		
Others	0.0	0.0	-	-
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>2.3</b>	<b>1.6</b>

Source: Calculated from CAPMAS, LFSS 1995, Table 10, and LFSS, 1999, Table 10.

157. Male and female employment in SOEs has declined rapidly during the 1990s. The rate of decline has been larger for women than for men. Interestingly, while urban women (and rural and urban men) have lost jobs in this area, rural women have made substantial gains. In 1990, the number of women working in this sector amounted to approximately 164,000, accounting for only 11.5 percent of total public employment and 4.3 percent of total female employment. By 1999, after considerable privatization of SOEs had occurred, 76,000 female jobs had been lost, compared to 259,000 male jobs.

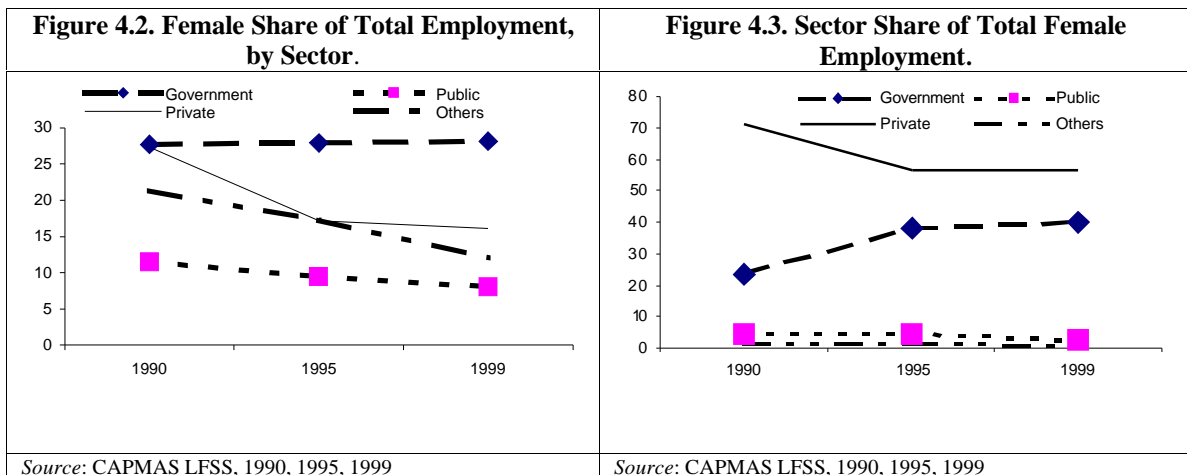


*Private Sector*

158. The importance of the private sector has risen substantially in recent years. Between 1990 and 2000 the private sector contributed 73 percent to gross domestic product growth, 65 percent to investment growth and 66 percent to employment growth. This was in part a result of ERSAP, which began in 1991 and included a plan to privatize SOEs. These reforms were aimed at increasing productivity and output, and reducing government expenditures.

159. Ideally, this kind of economic transition, involving an increasing role for the private sector, opens up opportunities for female workers. However, although female participation in the labor market has increased in Egypt, data suggest that women’s reliance on public sector employment has remained quite high, while their participation in the private sector has risen more slowly. Between 1995 and 1999 private sector growth for women was only 1.6 percent (compared to 2.6 percent in the public sector). Men, on the other hand, made smaller gains in the public sector (2.4 percent), but much larger gains in the private sector (3.1 percent). Women's participation in the private sector has remained well below that of men's, as well as being low compared to women’s participation in other countries at similar levels of development.

160. In 1999, women made up only 16 percent of total private sector employees. As can be seen in figures 4.2 and 4.3, this represents a reduction in the share of female private sector employment compared to earlier years. The total numbers also mask large regional extremes. While female private sector employment increased rapidly in urban areas between 1995-1999, it fell in rural areas in the same period. This is primarily due to the fact that women's employment in the agricultural sector declined by 3.8 percent during the period.



## INFORMAL SECTOR WORKERS

161. The informal sector still plays an important role in the Egyptian economy. Informal sector work is defined as work which remains unofficial and therefore is not regulated by the state.<sup>3</sup> This in turn means that work safety rules are not enforced and worker benefits are generally not provided.

162. As data reported in Table 4.3 suggest, the informal sector provides employment for almost 7 million Egyptians (compared to 4 million working in private establishments). Nearly 1.1 million of these workers are females, and 93 percent of them are in rural areas. Estimating the size of the informal sector though is very difficult, since it is comprised of unregistered businesses, which are not accounted for in many statistics. The definition of the informal sector, as well as the distinction between the formal and informal parts of the economy, is perhaps most problematic for women, as the three different forms of their work (formal/informal/household) often overlap. It is thus important to keep in mind that the official data sources may underestimate the extent of the informal sector in Egypt.

**Table 4.3 Distribution of Employed (15–64 years) in the Private Sector, by Sex and Region  
(Numbers in thousand)**

	1995				1999			
	In Establishments		Out of Establishments		In Establishments		Out of Establishments	
	No.	%	No.	%	No.	%	No.	%
<b>Urban</b>								
Males	1 860.6	60.6	1 208.2	39.4	2 221.5	61.6	1 386.7	38.4
Females	181.0	70.5	75.6	29.5	414.5	84.5	75.8	15.5
<b>Total</b>	<b>2 041.6</b>	<b>61.4</b>	<b>1 283.8</b>	<b>38.6</b>	<b>2 636.0</b>	<b>64.3</b>	<b>1 462.5</b>	<b>35.7</b>
<b>Rural</b>								
Males	765.8	15.8	4 090.7	84.2	1 156.8	20.5	4 477.3	79.5
Females	105.5	7.6	1 277.5	92.4	260.3	20.3	1 023.7	79.7
<b>Total</b>	<b>871.3</b>	<b>14.0</b>	<b>5 368.2</b>	<b>86.0</b>	<b>1 417.1</b>	<b>20.5</b>	<b>5 501.0</b>	<b>79.5</b>
<b>All</b>								
Males	2 626.4	33.1	5 298.9	66.9	3 378.3	36.6	5 864.0	63.4
Females	286.5	17.5	1 353.1	82.5	674.7	38.0	1 099.5	62.0
<b>Total</b>	<b>2 912.9</b>	<b>30.5</b>	<b>6 652.0</b>	<b>69.5</b>	<b>4 053.0</b>	<b>36.8</b>	<b>6 962.5</b>	<b>63.2</b>

*Source:* Calculated from CAPMAS, LFSS, 1995, Table 11 and LFSS, 1999, Table 11

163. Work in the informal sector increases vulnerability. The lack of formalized employment agreements, for instance, means that workers must bear the risk of business cycle shocks by themselves. Informal sector workers do not receive benefits, nor are they protected by other labor laws. This may be of particular concern for women who may face discrimination and have difficulty juggling their market and reproductive responsibilities. Although workers in the informal sector generally receive low pay and suffer from substandard work conditions, because of their status as informal sector workers, they do not have the right to organize around work issues (Lund and Srinivas, 2000).

<sup>3</sup> In the case of Egypt, employment is classified as informal if it takes place: (i) outside an establishment, (ii) in an establishment using fewer than five workers, or (iii) in the private agricultural sector.

164. Data reported in Table 4.4 illustrate how women's engagement in the informal sector differs from men's. Whereas most men in the informal sector are either wage workers or employers, women are primarily non-wage workers contributing in various ways to household production and family businesses. Also noteworthy is that women and men are almost equally likely to be self-employed, but men are far more likely to be employers. Substantial differences among women also exist, with rural women being more likely to be self-employed, while urban women are more likely to be engaged in non-wage family oriented labor.

**Table 4.4 Distribution of Employees Working out of Establishments (15–64 years) by Working Status and Sex 1999 (percent)**

	Wage worker	Employer	Self-Employed	Non-wage worker for families	Total
<b>Urban</b>					
<i>Males</i>	39.3	16.4	36.8	7.6	<b>100.0</b>
<i>Females</i>	15.5	12.1	34.1	38.2	<b>100.0</b>
<b>Rural</b>					
<i>Males</i>	31.8	32.9	14.9	20.4	<b>100.0</b>
<i>Females</i>	9.9	13.7	16.9	59.5	<b>100.0</b>
<b>Total</b>					
<i>Males</i>	<b>33.5</b>	<b>29.1</b>	<b>20.1</b>	<b>17.3</b>	<b>100.0</b>
<i>Females</i>	<b>10.3</b>	<b>13.6</b>	<b>18.1</b>	<b>58.0</b>	<b>100.0</b>

Source: Calculated from CAPMAS, LFSS, 1999, Table (12)

**Box 4.2 Female Employment in the Informal Sector (1988-1998)**

The ELMS-98 investigated the changing role of the informal sector in providing work opportunities between the years 1988 and 1998, a period when Egypt was experiencing considerable economic changes due to structural adjustment. Two criteria were used to define informal sector work: contract availability and social security coverage for employees. In 1998, among 3.4 million *non-agricultural* informal sector wage workers, 10 percent (340,000) were women. While it is generally assumed that workers in the informal sector have low levels of education, by the end of the 1990s the informal market actually provided work for a significantly higher percentage of female university graduates. Almost 88 percent of females working in the private sector are employed on an informal basis and are concentrated in services and manufacturing. Informal sector female workers generally earn lower wages than men with similar educational backgrounds and experience. A large segment of workers in the informal sector can be categorized as poor, particularly if dimensions other than wages are considered, including social, medical and industrial security coverage, work stability and educational background (El Mahdi, 1999). This is particularly true for women.

*Agricultural Workers*

165. Most women in the informal sector work in agriculture, with agriculture continuing to account for one third of all female employment. While women make important contributions to the rural economy, their productivity may be limited by a number of factors, including their lack of access to land, credit and information, as well as their heavy work load due to household responsibilities.

166. Although 20 percent of agricultural workers are women, only 5.7 percent of landholders are women. This percentage also varies somewhat across regions: Women represent 7.2 percent

of total landholders in Lower Egypt, 3.9 percent of landholders in Upper Egypt, and 4.6 percent of landholders in Border Governorates. Women's land holdings also tend to be small. Women hold no more than 6.1 percent of the cultivated area in Lower Egypt and 4.1 percent in Upper Egypt. Women's share of land also varies considerably across governorates. Disregarding Metropolitan governorates, their share varies in Lower Egypt from 9.4 percent in Gharbia to 3.9 percent Kafr-El- Sheikh and from 5.8 percent in Menia to 2.0 percent in Sohag in Upper Egypt.

167. Even when women own land, they often do not exert control over it. According to *Sharia* law, women have the right to inherit and control land, but norms and traditions discourage women from directly controlling their land. Most rural women, either voluntarily or reluctantly, surrender control over their inherited land. Inherited land is usually kept as part of larger family holdings and managed by an elder brother or another relative. Families also often encourage their daughter to marry a relative, which is another way of assuring that land stays within a particular family.

#### *Non-Agricultural Informal Sector Workers*

168. Women are involved in a broad range of informal sector activities, aside from agriculture. They often work as domestics, in retail trade (often as street vendors and/or working for a family business), or in household production. Sewing, shoe repair and food production are common jobs for women. The percent of females working on an informal basis in non-agricultural sectors, relative to the total female labor force, is small, but because these women are particularly vulnerable, different policies may be needed to address their needs.

### **FORMAL SECTOR EMPLOYMENT**

169. While the majority of women outside the public sector still work on an informal basis, women's employment in the private sector has become increasingly formalized. Data in Table 4.3 suggest that in 1995, one out of three men in private employment was in the formal sector, while less than one in five women working in the private sector was in the formal sector. But between 1995 and 1999, the male share in formal employment stayed constant, while the female share increased, so that by 1999 almost two out of five women worked in the formal sector. Put another way, the number of private, formal sector jobs for women more than doubled, both in rural and urban areas, between 1995 and 1999. This rapid change, seen in both urban and rural Egypt, suggests that women have had some success in entering the formal sector, although success rates have varied by region and sector.

170. Although the phenomenal growth in formal sector employment took place in both urban and rural regions, levels are still very different across Egypt. Urban women are overwhelmingly (85 percent) employed in the formal private sector, in fact, more so than urban men. In rural Egypt the situation is completely different, as only one fifth of females working in the private sector work in establishments. Importantly, although the share of female formal sector employment has increased drastically in rural areas, and with it the number of female wage workers, the net employment effect, because of a fall in informal job creation is still negative. There is no gender imbalance here, however, as the picture is similar for men. Thus, women's

share in the formal private sector in rural areas is low, but appears to reflect women's low participation in labor markets in general rather than in the formal private sector in particular.

## UNEMPLOYMENT

171. Unemployment rates for women are much higher than rates for men. The overall rate of unemployment reached 8.1 percent in 1999. However, while men's unemployment rate was 5.1 percent, women's was 19.4 percent. This pattern holds for urban and rural areas alike – female unemployment rates are 19.3 and 19.4 for urban and rural areas respectively (Table 4.5).

**Table 4.5 Distribution of Unemployed (15-64 years) by Sex and Region (1999)**

Unemployment	Males			Females			Total		
	Urban	Rural	Total	Urban	Rural	Total	Urban	Rural	Total
Number (thousand)	308.5	417.6	726.1	340.0	414.1	754.1	648.5	831.7	1480.2
Rate (percent)	5.0	5.1	5.1	19.3	19.4	19.4	8.2	8.1	8.1

Source: Calculated from CAPMAS, LFSS, 1999, Table 6

172. The discrepancy between women's and men's employment patterns in Egypt, compared to other lower middle income countries, is striking. The female share of the labor force is lower than in some other comparable MENA countries, and far below that of countries of comparable income levels outside the region, like Bulgaria or the Philippines (Table 4.6). Although Egyptian women suffer somewhat lower rates of unemployment than women in other parts of MENA, they face a much higher probability of ending up unemployed than in many comparable countries. In addition, the female to male unemployment ratio in Egypt is extremely high, with Egyptian women being almost four times as likely to suffer from unemployment, compared to countries such as Tunisia or Thailand, where male and female unemployment rates are quite similar. It should also be noted that high unemployment may be depressing labor force participation rates among women, since women may become discouraged and drop out of the labor force.

**Table 4.6 Labor Force and Unemployment Rates for Egypt and Other Lower Middle Income Countries (latest available year)**

	GDP per capita <sup>1</sup>	% of labor force	Unemployment rate		F/M ratio (%)
			Female	Male	
			<b>Egypt</b>	<b>1,243</b>	
Jordan	1,639	25.1	20.7	11.8	175
Morocco	1,436	34.8	27.6	20.3	136
Tunisia	2,574	33.4	15.9	15.1	105
Bulgaria	1,579	48.2	14.1	14	101
Philippines	1,185	37.7	9.2	9.5	97
Thailand	2,853	46.3	3.0	3	100
Turkey	2,902	37.3	6.6	7.6	87
<b>LMI median</b>	<b>1,582</b>	<b>37.8</b>	--	--	<b>127</b>

1. 1995 USD

Source: World Bank data, and CAPMAS LFSS

173. Unemployed workers in both urban and rural areas are predominantly young, educated, and first time job-seekers. In 1996, 95 percent of the unemployed were looking for their first job. However, while the growth rate for unemployed male first time job seekers has decreased and is lower than employment growth, that of women has remained high (Table 4.7). The majority of unemployed females (88 percent) are between the ages of 15 and 29 and have at least a secondary education.

174. The educational pattern among unemployed females holds true in rural as well as urban areas. This challenges the prevailing assumption that rural unemployed females are uneducated. In fact there is a large cohort of young, educated women in rural areas who are new entrants to the labor market, many of whom may be queuing for positions in the government. The main difference between urban and rural patterns is that the percentage of unemployed females with higher levels of education (university and above) is much higher in urban areas. It should also be noted that over half (58 percent) of all unemployed women are located in Lower Egypt, although only 43 percent of the population lives in there. This in turn is linked to higher educational attainment and a more formalized labor market in Lower Egypt.

175. A negligible portion of uneducated individuals are categorized as unemployed. Unemployment is a problem primarily for young, educated women (as well as young, educated men), in part due to the fact that these individuals are seeking positions in the formal economy, and in particular in the public sector. As such they are more likely to be clearly identifiable as unemployed. Egyptians with low or no education, on the other hand, are more likely to suffer underemployment. Particularly those in the agricultural and other informal sectors, may be categorized as 'employed' but may face uncertain employment fluctuations, or may be working fewer hours than they desire, and at very low returns.

**Table 4.7 Unemployed New Entrants**

	1976		1986		1996		Average rate of growth %	
	#	%	#	%	#	%	1976-86	1986-96
	549741	100	1156040	100	1459955	100	7.7	2.4
Urban	n.a	-	625011	54	639323	44	-	0.2
Rural	n.a	-	531029	46	820632	56	-	4.5
Males	389741	71	808963	70	930484	64	7.6	1.4
Females	160000	29	347077	30	529471	36	8.1	4.3

Source: Calculated from CAPMAS, General Population Censuses (1976, 1986 and 1996)

## WAGE RATES

176. The female-male wage gap persists in Egypt, although it varies by sector, type of economic activity, and location. Although Egyptian law emphasizes that women and men should be treated equally in the work place, gender-related wage differentials exist, particularly in the private sector. Data from the 1999 EWHW survey (Table 4.8) indicate that females on average earn less than 80 percent of what males earn, and the wage gap is larger in the private sector. On average, women are being paid 76 percent of men's wage in the private sector, as

compared to 86 percent in the public sector. The difference is more pronounced for less skilled women than for managers, technicians and clerical workers.

177. Regional differences also exist, with data suggesting that wage differentials are highest in Lower Egypt and the lowest in Cairo. With the exception of government jobs, wage gaps are highest in sectors with a high proportion of female workers. In private sector manufacturing, agriculture, and health care services, women's earnings are on average less than 75 percent of men's. While the data suggest that women earn a wage premium in a few sectors, these are all sectors which employ very few women. Thus the evidence of a wage premium may be due to the fact that the small number of women employed in these sectors are more skilled, relative to most male employees, and/or because the data are less reliable, given the small number of observations.

**Table 4.8 Average Nominal Wages by Economic Activity, Sector and Sex, 1999**  
(Wage:LE per week)

Economic Activity	Public Sector			Private Sector		
	Males	Females	F/M	Males	Females	F/M
<b>Agriculture &amp; Hunting</b>	<b>89</b>	<b>117</b>	<b>1.31</b>	<b>88</b>	<b>65</b>	<b>0.74</b>
Fisheries	101	93	0.92	86	91	1.06
Mining & Quarrying	148	175	1.18	370	347	0.94
<b>Manufacturing</b>	<b>142</b>	<b>128</b>	<b>0.90</b>	<b>103</b>	<b>70</b>	<b>0.68</b>
Electricity, Gas & Water	103	109	1.06	139	213	1.53
Construction	111	110	0.99	133	161	1.21
<b>Trade</b>	<b>149</b>	<b>136</b>	<b>0.91</b>	<b>114</b>	<b>93</b>	<b>0.82</b>
<b>Hotels &amp; Restaurants</b>	<b>148</b>	<b>155</b>	<b>1.05</b>	<b>93</b>	<b>96</b>	<b>1.03</b>
Transport & Communication	123	174	1.42	147	187	1.27
Finance & Insurance	154	157	1.02	347	369	1.06
Real Estate & Business Services	161	157	0.98	380	269	0.71
<b>Education</b>	-	-	-	<b>116</b>	<b>91</b>	<b>0.78</b>
<b>Health</b>	<b>51</b>	<b>47</b>	<b>0.92</b>	<b>87</b>	<b>62</b>	<b>0.71</b>
<b>Social &amp; Personal Services</b>	<b>99</b>	<b>96</b>	<b>0.97</b>	<b>87</b>	<b>72</b>	<b>0.83</b>
<b>All Activities</b>	<b>161</b>	<b>139</b>	<b>0.86</b>	<b>126</b>	<b>96</b>	<b>0.76</b>

Source: CAPMAS: Employment, Wages and Hours of Work (EHW), 1999

178. Differences in wages are exacerbated by other differences in *de facto* compensation. The most important of these is the tax allowance for male household heads. No equivalent tax allowance exists for woman income earners, even those with children and/or a husband to support.

179. Data on wages may also underestimate the wage gap, since most informal sector work is excluded. The data on wages and hours of work primarily include data from the formal sector of the economy. They may not account for work in small and micro enterprises, or in activities of the informal sector where females are believed to receive very low levels of pay and have no access to benefits. In addition it is worth noting that as in other parts of the world, Egyptian women are not compensated for the many hours of unpaid labor they perform in agriculture and in the household.

180. While some of the wage differential may be due to women's lower levels of education, shorter hours of work and lesser attachment to the labor market, it is also likely that a number of other factors are contributing to this gap. This is particularly true, given that there is a substantial gap between private and public sector wages, although there is no reason to assume that women in the private sector are less skilled or work shorter hours relative to women in the

public sector. Various assumptions about women's capabilities and proper roles may be leading to occupational segregation which may facilitate the wage gap. Employers may assume, rightly or wrongly, that women are less skilled, or less attached to the labor market.

### EXPLAINING WOMEN'S EMPLOYMENT PATTERNS

181. A number of factors may help explain Egyptian women's low but rising rates of labor force participation. Generally, education, social norms, the extent of women's non-market burden and the structure of laws are all factors that may affect women's ability to engage in market work. One of the factors contributing to rising rates of participation is rising education. At the same time, declines in fertility signal a reduction in women's non-market burden. Remaining factors that deserve some discussion are the role that social norms and laws may play in limiting or expanding women's economic choices.

182. *Social Norms.* Although norms are evolving in Egypt, women are still generally defined as dependents, and expected to be subordinate to men. Reproduction and childcare are generally seen as their primary responsibilities. Particularly during times of high unemployment, there is an implicit understanding that women should stay at home, ceding their places in the labor force to men, especially in the private sector. These tendencies have been increasing, during the last decade, not only because of rising unemployment, but because of the increasing influence of religious conservatism in Egypt.

183. The assumption of a gender division of labor also contributes to society's and employers' notions of what kind of work is considered socially acceptable for women. Public and government sector work is generally seen as more socially acceptable, while the private sector is defined as a male domain (Nassar, 1996). Employers may assume that female workers will have higher levels of absenteeism, for instance, and may thus be less willing to hire women.

184. *Laws.* Women are by law barred from certain types of work. The fact that women are not allowed to partake in certain jobs – e.g. in bakeries, bars and, restaurants – is obviously limiting their share of employment, particularly in the private sector. Women are also barred from working at night, except under certain circumstances and in certain sectors.

185. Other types of labor regulations may also affect women's employment opportunities. Egyptian women are currently entitled to up to three months of paid maternity leave and two years of unpaid maternity leave. Firms employing more than 100 women are also required to provide a nursery. Finally, employers may be expected to provide transportation for female workers who work at night. Although these laws were instituted to improve women's situation in the work place, and are likely to increase women's willingness to enter the labor market, when enforced, they also impose costs on employers and limit flexibility. Because private sector employees are particularly sensitive to such costs, they may prefer to hire male workers.

186. At the same time, a lack of regulation on the part of the state may contribute to women's hesitancy to enter the private sector. Many firms do not grant women the maternity leave to which they are entitled (Nassar, 1996). Firms may simply ignore regulations, or limit the size of their establishment, to avoid providing nurseries, or other benefits. More generally speaking, if



labor laws are not being strongly enforced in the private sector, women may experience more discrimination and other barriers, and thus prefer to obtain public sector jobs.

### **SOME STEPS TO IMPROVE WOMEN'S ECONOMIC OPPORTUNITIES**

#### *Increase Women's Access to Training and Technology*

187. In general, as was discussed in the chapter on education, women have lower levels of education and fewer opportunities to upgrade their skills. Women's lower levels of education can in part explain the low levels of labor force participation among women. In addition, for women who do enter the labor market, lower education generally leads to women being hired at lower wages. Increasing formal education for women thus will help facilitate their access to labor markets and higher paying jobs.

188. While formal education is more important among women trying to enter the formal sector, access to information and technology is also very important for the large portion of women working in agriculture. Those working in the agricultural sector generally rely on the Ministry of Agriculture and Land Reclamation (MALR) for information about agricultural advances. In particular, Agricultural Extension Agents (AEAs) play a key role in improving agricultural productivity. Unfortunately women's access to information is limited, which in turn affects their productivity.

189. The MALR's focus has traditionally been on male dominated agricultural production. AEAs have generally considered home economics information and skills as the core of extension activities directed towards women. Hence programs tend to concentrate on providing women with skills and information on sewing, jam and pickle making, and poultry production, ignoring other tasks related to farming and animal production performed by women. AEAs are also predominantly male. Currently, female extension workers make up less than four percent of all AEAs (Table A.21). Also problematic is the fact that the share of female AEAs is lowest in areas where the most female land owners are. For example, 55 percent of all female land owners are in Dakahlia, Behera and Sharkia, but only 15 percent of all female AEAs are there, and female AEAs make up less than three percent of all AEAs in these governorates. Instead they are concentrated in metropolitan areas. This is unfortunate because in Egypt, as in many developing countries, personal contacts are the most appropriate method to transmit skills, information and attitudes.

190. The data suggest not only that women's access to agricultural information and technology is limited, but also that women have trouble becoming employed as AEAs. Women who might otherwise become AEAs may be limited by available training, as well as in their mobility. They may lack transportation, and experience an unfavorable work environment and limited incentives, contributing to the low number of female AEAs in rural areas.

#### *Increase Women's Access to Credit*

191. With limited access to land for collateral, and with limited holdings of other assets, credit markets are also generally less accessible to women. Informal sector workers, whether working

in agriculture or some other area, are among those most in need of credit. As an example, credit can be an essential means for those in agriculture to cope with weather shocks and seasonal swings in income flows, as well as to finance investment to increase production and productivity. Unfortunately, detailed information on women's access to credit from various sources is not available.

192. Data on access to formal agricultural credit markets though are available. The Principal Bank for Agricultural Credit (PBDAC) is the main provider of agricultural credit in Egypt and publishes financial information on four types of loans (short, medium and long term and investment). Table 4.9 provides information on loans provided during the last six months of 2001, disaggregated by sex. These data are incomplete for two reasons. First, they only cover six governorates, but perhaps more importantly, they include no information on informal credit markets, which are likely to be very important both in rural and urban areas, and which may work in a very different way from formal credit institutions.

193. The limited available data suggest that women receive far fewer loans than men and that the loans they receive are generally small. In addition women's access seems to vary considerably by region. Figures available from PBDAC suggest that women receive over 20 percent of loans, although this pattern masks considerable regional disparity, within Lower Egypt. While in Menufia and Qaliubia women received more than 20 percent of loans, in other governorates the number was generally zero or very low.

194. Women's access to credit is more limited in governorates where agriculture is important and where there are more female landowners. Female farmers in governorates surrounding Cairo have much higher access to credit, although these governorates account for less of the agricultural land and have a lower relative share of female land owners. Thus, female farmers in Qaliubia represent more than 1/3 of the total number of borrowers of short-term loans, followed by female farmers of Menufia (23.4 percent). In Gharbia, Behera and Damietta, which together account for 35 percent of all land and 32 percent of all female held land area, there is not a single women among borrowers.

**Table 4.9 Number of Borrowers for Six Governorate, by Loan Type and Sex, for the 2nd half of 2001**

PBDAC Branches	Short	%	Medium	%	Long	%	Investment	%	All	%
	No. loans	Female	No. loans	Female	No. loans	Female	No. loans	Female	No. loans	Female
Behera	1789	0.0	790	0.0	0	n.a.	2579	0.0	5158	0.0
Gharbia	5557	0.0	2683	0.0	0	n.a.	8240	0.0	16480	0.0
Dakahlia	7817	1.4	969	2.9	0	n.a.	8786	1.6	17572	1.6
Damietta	1339	0.0	410	0.0	0	n.a.	1749	0.0	3498	0.0
Menufia	12618	23.6	11269	23.9	23	0.0	23910	23.7	47820	23.7
Qaliubia	35066	34.0	31756	19.1	3	33.3	66825	26.9	133650	26.9
Total	64186	23.4	47877	18.3	26	3.8	112089	21.2	224178	21.2

Source: Adapted and calculated from PBDAC unpublished data, January 2002

195. Women also have less access to medium and longer term loans, which are generally larger than the small loans for which most women qualify. Less credit is also given to those working in agricultural products which are traditionally considered to be female. In a few areas though the share of female borrowers is quite high. For instance, women receive 28 and 14

percent of short and medium term loans given to protected (green houses) production project. Women's access to credit may also be improving, since data on youth loans indicate that young women are about half as likely as young men to receive short term loans, suggesting an improvement, but not parity. At the same time, the data on medium term loans to youths is far less encouraging.

## CONCLUSION AND POLICY CONSIDERATIONS

196. Women's participation in the labor market remains low, but is rising. At the same time, women's contributions to the economy are underestimated. Unfortunately, data to measure the extent of women's contributions to the non-market economy in Egypt are sparse. Government censuses and surveys are currently not capable of filling these gaps.

197. Agriculture remains the largest sector employing women. Educated women are primarily employed in the public sector. Women who enter the paid labor market face extremely high levels of unemployment, and this is particularly true of educated women, in both rural and urban areas. The private sector, while expanding, lags behind the public sector in terms of absorbing women workers. Egyptian women generally earn lower wages than men, and this is particularly true in the private sector.

198. A combination of economic factors and cultural norms likely contribute to women's low participation and high unemployment rates. Women's non-market work burden may preclude many from taking part in the paid labor market. But to date little research has been done to unmask the ways either economic factors or gender norms may be contributing women's employment patterns in the context of Egypt.

199. In terms of improving women's position in the labor market the following issues can be highlighted:

- High unemployment rates, particularly among educated women, need to be addressed.
- Women's dependence on public sector employment also needs to be reduced.
- Social protection of women in the informal economy is needed.
- The income earning possibilities for women working in agriculture need to be improved.
- More generally, strategies are needed that will help decrease risks in the lives of women workers.
- In particular, policies that can help smooth informal sector workers' income flows, and policies to enhance their real income are key.

200. A number of concrete steps can be taken to facilitate women's employment:

First: Devise programs to increase women's income earning capabilities. Since a substantial portion of Egyptian women continue to work in the agricultural sector, attention needs to focus on improving their productivity. This can be achieved by:

- a. Improving women's access to land. In rural Egypt, women's contribution to the agricultural sector is high but they face several obstacles to income and productivity

growth. Among other things, they could benefit from information on their legal rights to land ownership and control. Media campaigns can target both women and men, and they can be designed in a way to increase women's awareness of their legal rights concerning land ownership and control. Village leaders could also be targeted since they are influential in mediating land conflicts at the village level. Finally, training programs can be designed to inform women farmers of their legal rights to land. Increasing women's access to legal counseling would also help facilitate women's claims to family land, and provides assistance to women interested in buying and selling land.

- b. Improving women's access to credit and information. Women's poor access to collateral and their smaller operations often limits their access to credit – which in turn limits their access to land in the first place. This constrains women's participation in farming and non-farming activities in both the formal and informal sectors. Special credit programs using non-traditional forms of collateral could thus be helpful. It could be useful to look at the experience of other countries where microcredit schemes for women have proven successful. Similarly women's access to information – particularly in the area of agriculture - would be greatly enhanced by an increase of the number of extension workers, especially female ones, in rural areas. Enhancing their access to credit and training is highly desirable also because it will help women establish income generating projects in the non-agricultural sector.

Second: Reexamine laws and regulations that may limit women's employment options.

- a. Labor laws. While many provisions were designed to protect women, the way they are currently designed may actually limit women's access to certain types of employment. These include laws limiting the types of employment in which women can engage and existing maternity laws. Concerning the latter, international experience shows that there are advantages to transferring the cost of social protection away from the firm in order to reduce the perverse incentives that may result. In many countries the central government, instead of individual enterprises, provides various forms of social protection. Thus, safety nets can be preserved without discouraging private sector formal employers from hiring women. Separating social protection from formal sector employment not only reduces disincentives to private employers, it also provides better protection to women in the informal sector, who remain among the most vulnerable.
- b. Tax Laws. Certain tax laws also discriminate against women. Of particular concern are laws that treat working female heads of households differently than males.

Third: Design macroeconomic policies that are likely to stimulate employment in sectors that are more likely to hire women. Given women's high unemployment rates, attempts to draw women into the paid labor market are more likely to succeed, if unemployment rates for women can be reduced. In the past, policies focused on public sector employment to address this problem, but future macroeconomic policies should focus more on developing policies that provide private sector opportunities for women.

## 5. POVERTY

### INTRODUCTION

201. Reducing poverty is a primary goal of policy makers. Poverty not only causes hardship and suffering, but also results in lost economic opportunities at the macroeconomic level, as well as requiring costly government programs, to address poverty related problems. Measuring poverty though is not easy and poverty estimates may be controversial. Researchers have debated the various merits of income and consumption based measures of poverty, as well as suggesting the need for other measures of economic well-being. Questions about the distribution of resources within households have also been raised. Statistics that directly measure such differences though are often difficult to obtain.

202. While poverty *per se* is not a gender concern, studies suggest that women, along with their children, tend to be more vulnerable to poverty than men. Poor women often face a triple disadvantage. Women's heavy reproductive burden and their important nonmarket contributions are often not recognized by society or policy makers, thus leading both to the undervaluing of women's contributions, and difficulties for women who wish to enter paid employment. Social constraints may also limit women's access to labor markets, and the types of jobs from which they can choose. Finally, women generally have lower educational achievements and are likely to face discrimination, thus reducing their earning ability.

203. Poverty it should be noted though, is not unequivocally female. Poverty statistics for the MENA region in general, and in Egypt in particular, in fact suggest some good news. While a feminization of poverty is in evidence in some of the developing and most of the developed world, poverty rates, and more generally female headship rates, have remained low in Egypt. Still, low rates of official female headship, as well as low rates of poverty among female-headed households, may mask women's economic vulnerability for a number of reasons. While statistics in Egypt suggest that poverty is not particularly feminized, it is important to keep in mind that among the poor, certain female-headed households are particularly vulnerable, and among children in poor households, girls are generally more vulnerable than boys. Furthermore, as the Egyptian economy evolves and urbanization and changes in social norms occur, the relative vulnerability of women and their children may increase.

204. The Egyptian government has instituted a number of programs which reach the poor with varying degrees of success. A universal food subsidy program, various cash transfer programs, the Social Fund for Development (SFD), and various micro-credit programs, such as the Productive Family Program of the Ministry of Social Affairs, affect the well being of both the poor and the non-poor in Egypt.

205. Since poverty may result from a variety of reasons, including low earnings, unemployment, and disabilities which preclude entrance into the labor market, a broad range of programs may be needed to effectively address the different reasons why households are poor. For example the poor who are self-employed and/or receive small, unsteady incomes, may benefit most from micro-credit programs aimed at increasing their income earning capabilities. Reaching those facing difficulties in entering the paid labor market, including the elderly,

widows, single mothers with dependent children, and the disabled may require an alternative policy, such as a cash transfer program. Finally, the unemployed may benefit most from public works projects, such as those sponsored by the SFD. Given women's different circumstances (higher rates of widowhood, more difficulties in entering the paid labor market, particularly when they have young children, lower earnings, etc.) the types of programs that can help women may differ somewhat from those that can assist men.

#### **Box 5.1 Female Headship and Poverty**

Two recent papers by Lampietti *et al.*, (2000) and Quisumbing *et al.* (2001) assessed the relationship between gender and poverty. The first paper reviewed poverty assessments for 70 developing countries. The authors concluded that “while women appear to be at a disadvantage over the range of welfare indicators, this disadvantage is not clearly amplified for those below the poverty line or in low-income countries. Moreover, when indicators and poverty lines are drawn in a consistent manner across different data sets, evidence suggests that female-headed households are worse off than male-headed households in only a limited number of countries. The review of poverty assessments suggests that in 43 percent (25 of 58) of the countries reviewed, the incidence of poverty is higher among female than male-headed households. In another 17 percent (10 of 58) of countries this disadvantage only applies for certain categories of female-headed households. In twenty-six percent (15 to 58) of countries there does not appear to be a difference in the incidence of female and male-headed households in poverty. Interestingly, in 14 percent (8 of 58) of countries there appear to be less female – than male-headed households in poverty.

As far as the Middle East and North Africa region is concerned, there is no evidence from poverty assessments that female-headed households have a higher incidence of poverty than male-headed households. In Jordan and Morocco, female-headed households appear to have a lower incidence of poverty than male-headed households. In Egypt, Datt *et al.* (1997) found that while female-headed households have a higher incidence of poverty, the results are not statistically significant.”

The second study addressed poverty in 10 developing countries. Similar to the previous study on gender and poverty, the results show weak evidence that females, as well as households headed by females, are over-represented among the poor. While female-headed households are worse off in terms of a number of poverty measures, these differences are statistically significant in one-fifth to one-half of the data sets, depending on the poverty measure used. Furthermore, stochastic dominance analysis reveals that differences between male- and female-headed households (and between males and females) are insufficiently large to generalize that females are unambiguously worse off in the entire sample of 10 developing countries.

206. The core findings with respect to the relationship between gender and poverty in Egypt are as follows:

- Poverty in general remains a problem in Egypt. Over sixteen percent of households were defined as poor in 1999/2000.
- Poverty rates across male and female-headed households are fairly similar, with a few exceptions.
- In urban areas female-headed households experience greater poverty rates than male-headed households. In rural areas, where the bulk of poverty exists, the opposite is true.
- Female-headed households make up a small portion of all households, and in some cases have different characteristics than male-headed households. Women heading households are older than males, are less likely to participate in the labor force, and are more heavily dependent on income transfers from pensions and remittances.

- Most women heading households are widowed.
- Households containing children are the most disadvantaged in terms of the incidence, depth and severity of poverty.
- Most women heading households are illiterate and children in these households are more likely to be illiterate and more likely to work.

### POVERTY MEASUREMENT IN 1999/2000

207. In 1999/2000, overall poverty in Egypt stood at 16.7 percent, with approximately 10.7 million persons being defined as unable to obtain their basic food and non-food needs. Data available from household-level surveys do not allow reliable estimates of poverty by sex, at the individual level. However, the poverty status of households headed by females (FHH) can be compared with those headed by males (MHH). The data suggest that about 15 percent of all households are identified as female headed in Egypt. About 30 percent of all FHHs are located in the four Metropolitan cities of Cairo, Alexandria, Port Said and Suez (Table 5.1).

**Table 5.1 Sex of Household Head by Region (percent)**

	Distribution within regions (→)			Distribution across regions (↓)		
	Male	Female	Total	Male	Female	Total
Metropolitan	84.1	15.9	100	29.0	30.9	29.3
Lower Egypt: Urban	84.4	15.6	100	15.1	15.6	15.2
Lower Egypt: Rural	86.4	13.6	100	22.9	20.2	22.5
Upper Egypt: Urban	85.1	14.9	100	14.7	14.4	14.7
Upper Egypt: Rural	83.6	16.3	100	16.4	18.0	16.7
Border Urban	94.0	6.0	100	0.9	0.3	0.8
Border Rural	91.0	9.0	100	0.9	0.5	0.8
Total	84.9	15.1	100	100	100	100

*Source: Calculated from the 1999/2000 HIECS, CAPMAS*

208. Assuming that a definitive answer about levels of female poverty can be attained by comparing MHHs and FHHs is necessary because of data limitations, but is somewhat problematic, for a number of reasons. First, while these data provide insights into income at the household level, they cannot be used to determine how economic resources are distributed within a household. Secondly, because of a social preference for males to be identified as titular household heads, even if they are not the primary breadwinner, the number of FHHs may be underestimated. Some households identified as poor MHHs may in fact be households in which a female is the primary earner, but because a male is present, the household is not categorized in that way. It should also be noted that available data may be somewhat unreliable. For certain governorates the poverty estimates seem extremely low, with poverty rates among female-headed households in some cases being estimated at or near zero. These caveats concerning the data aside, some general points can be made about poverty patterns in Egypt.

209. Male and female-headed households experienced slightly different levels of poverty. Data in Table 5.2 suggest that the percentage of FHHs in poverty is slightly lower than the percentage of MHHs (17.0 percent for MHHs versus 14.6 percent for FHHs). The poverty gap

and severity of poverty are also somewhat lower for FHHs than for MHHs. At the same time, in metropolitan and border areas, FHHs have a somewhat higher poverty rate (6 versus 5 percent).

210. An examination of the aggregate data thus suggests that FHHs may be faring slightly better than MHHs. It is important though to ask whether examining FHHs as a group is an effective way of determining differences in the risk of poverty by sex. FHHs in fact comprise a heterogeneous group, including: elderly widows residing in small households, supported by pensions; households supported by remittances from a male breadwinner working away from home; and female breadwinners supporting families through their own earnings, rather than income transfers. The first two groups of households are relatively well-off, while the third are often among the poorest of the poor. And, as was noted earlier, some households that are classified as male-headed rely primarily on earnings from women. Female breadwinners, and the families they support, may also form hidden subunits within either MHHs or FHHs. These problems of over-inclusion and exclusion tend to conceal gender gaps in income poverty (El-Zeini, 2002).

**Table 5.2. Poverty Measures by Gender of Head of Household and Region (1999/2000) (percent)**

REGION	P0 Poverty headcount index			P1 Poverty gap index (as % of poverty line)			P2 Poverty severity gap (x 100)		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Metropolitan	4.9	5.97	5.06	0.90	0.99	0.91	0.26	0.25	0.26
LowerUrban	6.1	6.76	6.17	0.90	1.09	0.93	0.22	0.29	0.23
Lower Rural	11.96	10.58	11.83	1.58	1.51	1.57	0.32	0.36	0.33
Upper Urban	19.49	17.29	19.27	3.90	3.92	3.90	1.17	1.23	1.18
Upper Rural	34.99	27.38	34.15	6.78	4.85	6.56	1.90	1.24	1.82
Total	16.98	14.63	16.74	3.02	2.56	2.97	0.81	0.67	0.80

*Note: P0 = Gives the share of poor people, below the poverty line, as a portion of the total population*

*P1 = Denotes the depth of poverty: How far below the poverty line are the poor?*

*P2 = Measures the degree of inequality among the poor: Are the poor very far below the poverty line?*

*Source: Calculated from the 1999/2000 HIECS, CAPMAS*

## EVOLUTION OF POVERTY

211. At the national level, MHHs experienced declines in poverty during the period 1995/96 and 1999/2000. The incidence of poverty decreased from 20 percent in 1995/96, to around 17 percent in 1999/2000. The poverty gap and severity indices also declined over the period 1995/96 to 1999/2000. Regional poverty change for MHHs showed declines in Metropolitan and Lower Egypt, while poverty increased substantially in Upper Egypt.

212. FHHs experienced different trends. The incidence of poverty increased slightly over the period 1995/1996-1999/2000, but the change was not significant. As in the case of MHHs, changes in poverty levels were not uniform across regions. The poverty incidence declined substantially in Metropolitan areas and slightly in Lower rural Egypt, while a large increase in



poverty levels was observed among FHHs in areas of Upper Egypt. The other two regions, namely urban Lower and rural Upper Egypt, showed slight increases in poverty levels among FHHs.

213. A further disaggregation of households by location, size, marital status and structure can shed additional light on poverty patterns in Egypt. Other features of households can also be analyzed to assess the relative well-being of FHHs compared to MHHs.

### **REGIONAL POVERTY IN EGYPT IN 1999/2000**

214. Statistics on overall poverty mask differences in welfare among regions and among governorates within regions. The incidence of poverty is highest in Upper Egypt, particularly in rural areas, followed by urban areas, and is lowest in the Metropolitan region. Poverty, particularly extreme poverty, is relatively low in urban areas where 41.2 percent of MHHs and 44.3 FHHs reside, yet only 22.4 percent and 27.1 percent of the poor are located. In rural areas, poverty is mostly located in Upper Egypt, where poverty rates are highest, at almost 35 percent for MHHs and just over 27 percent for FHHs. Differences in poverty measures across regions are statistically significant. The ranking of regions remains unchanged using various measures of poverty (expenditures or income), indicating not only that poor households in Upper Egypt represent a large proportion of the total number of poor households, but that their expenditure levels are far below the poverty line. In general, rural areas have higher poverty rates. These poverty figures suggest that location is a more important factor than the sex of the household head.

215. While overall poverty rates tend to be lower in metropolitan and urban areas, it should be noted that in these areas FHHs have a higher poverty incidence than in MHHs. Moreover, the poverty gap and severity of poverty indices in urban areas are generally higher among FHHs. Thus, in regions where the FHHs are more likely to be poor, they also appear to make up a higher portion of the poorest of the poor.

216. Regional poverty measures also mask significant differences across governorates. The incidence, depth and severity of poverty vary considerably within each region. Irrespective of the poverty index or the poverty line used, poverty levels in all governorates in Upper Egypt, except among FHHs in Menia, exceed the corresponding levels at the national level. The poverty incidence is highest in the governorate of Assiut, followed by Sohag and Beni-Suef. The same pattern holds for the poverty gap and severity indices. Poverty measures are lower for FHHs compared to males except for Assiut and Giza. In Lower Egypt, male-headed households in Menofia and female-headed households in Sharkia and Behera show higher poverty measures than the national level.

217. As for the Metropolitan governorates, Alexandria has the largest poverty rate. The poverty rates in all governorates in this region, for both males and females, are below the national level. However, within each governorate, MHHs are better off, and the largest gender gap is observed in Suez. Similar to their urban counterparts, poverty measures in rural Upper Egypt governorates are above the national average, except for Giza and Aswan. Assiut has the largest poverty rate, followed by Beni-Suef and Sohag.

## HOUSING CONDITIONS

218. While income or expenditures are usually examined to determine poverty, housing conditions are another important measure of welfare. Access to basic services, such as water or sanitation, is an indicator not only of economic well-being, but also is a factor contributing to health conditions of the poor. At the national level, 85 percent of dwellings have some form of access to drinking water. In-door access to drinking water is almost 1.5 greater in urban than in rural areas. At the regional level, 2 percent of urban residences do not have access to piped water sources, compared to 24 percent in rural areas. In urban areas, the difference in access between the poor and the non-poor was about 5 percentage points, with a wider gap between the poor and non-poor among FHHs. The gender gap is also significant, with the percentage of poor individuals living in houses not connected to potable water being two percentage points lower for poor male-headed than female-headed households. This suggests that poor FHHs are more likely to live in slums, and thus subject to substandard and often deteriorating housing conditions.

219. Access to sanitation is an even more sensitive indicator of poverty, since sanitation coverage has not kept pace with that of water. Sewerage network coverage is predominantly in urban regions, and quite uncommon in rural regions. Overall, 81.5 percent of the surveyed population in urban areas lives in houses connected to the sewage network, while the corresponding figure for rural areas is only 19 percent. However, differences by sex of head of household are not significant and do not persistently disfavor FHHs.

## CHARACTERISTICS OF THE POOR

220. Characteristics of poor households not only differ from non-poor households, but poor households headed by women have different characteristics than those headed by men. Relevant characteristics may include marital status and education level of the household head, size of the household, number of children, and more generally the number of dependents in the household, as well as other factors. The data for Egypt suggest that poverty rates differ greatly depending on various household characteristics, and that the sex of the household head alone is not a good indicator of poverty, but must instead be examined in conjunction with other characteristics, such as marital status, location, and household size. In addition to providing information about the factors linked to poverty, an understanding of the characteristics of the poor is also needed in order to design programs that target different types of poor households.

221. *Marital Status.* Most females who head families, whether poor nor not, are widows, while most of male heads are married. There is no difference in the marital status of male heads between urban and rural areas, but for women, widows constitute 82 percent of heads in urban areas, while in rural areas they represent 72 percent. Being widowed and female *per se* does not increase the chance of being poor, but being widowed certainly may increase a woman's, and her children's vulnerability.

222. *Size and Dependency Structure.* In Egypt, as in many other countries, larger families are more likely to be poor. Even though some goods may be shared among household members, in absolute terms larger families usually have fewer resources per capita. The poor also tend to support a proportionally higher number of the young population than the non-poor. Households

with children are generally worse off than households without children, with the incidence of poverty rising with the number of children. The age distribution of poverty highlights the extent to which poverty strikes the very young. Because families with large numbers of dependents, and particularly children, are more likely to be poor, children themselves are more likely to live in poor households. Rural residences also contain more children among their members, compared to their urban counterparts. FHHs are generally smaller than MHHs.

**Table 5.3 Poverty Measures by Household Structure, Marital Status and Gender of Head of Household (1999/2000) (percent)**

Region	Married with no children	Married with 1-3 children	Married with more than 3 children	Widowed with no children	Widowed with 1-3 children	Widowed with more than 3 children	Other	Total
<i>Urban Males</i>								
P0	3.12	8.33	27.58	3.36	8.03	20.65	6.06	9.25
P1	0.49	1.42	5.99	0.52	1.51	6.13	1.20	1.72
P2	0.13	0.38	1.91	0.11	0.47	2.44	0.32	0.50
No individuals	19014	53351	9686	936	680	73	1956	85696
<i>Urban Females</i>								
P0	1.90	8.55	12.83	2.75	14.54	37.54	9.53	8.94
P1	0.81	1.31	2.69	0.45	2.73	9.91	1.77	1.73
P2	0.35	0.28	0.75	0.12	0.71	3.79	0.56	0.50
No individuals	231	856	149	4720	3613	344	831	10744
<i>Rural Males</i>								
P0	7.01	16.67	39.80	10.81	17.67	31.48	13.56	22.39
P1	0.89	2.69	7.61	1.12	3.52	4.73	1.97	3.93
P2	0.19	0.66	2.12	0.14	0.91	0.96	0.50	1.03
No individuals	13585	69092	35941	601	1036	555	1654	122464
<i>Rural Females</i>								
P0	1.43	10.40	32.04	5.95	23.55	44.33	16.18	19.17
P1	0.25	1.23	4.74	0.85	4.18	8.55	2.95	3.22
P2	0.04	0.24	0.99	0.19	1.11	2.29	0.92	0.81
No individuals	219	2318	1370	3406	4313	1359	507	13492
<i>All Egypt</i>								
P0	4.70	12.96	36.98	4.44	18.45	39.53	10.19	16.74
P1	0.66	2.11	7.18	0.64	3.38	7.76	1.73	2.97
P2	0.15	0.53	2.04	0.14	0.89	2.20	0.48	0.80
No individuals	33049	125617	47146	9663	9642	2331	4948	232396

223. An important implication of the size and age structure is its effect on the dependency ratio. Poor households generally have larger dependency ratios than the non-poor, and households in rural areas carry a larger dependency burden than in urban areas. Differences between MHHs and FHHs, with respect to the dependency ratio, are smaller than differences between the poor and non-poor, and between urban and rural residences. Large numbers of children and small numbers of working household members may provide at least a partial explanation of why particular households are poor. Higher dependency is linked to poverty in as much as it implies a high consumer/earner ratio. Having more children is likely to increase the chances that a household will be poor. At the same time, poor parents may feel the necessity to have more children, since infant mortality rates are higher among poor households and because children may be considered as an additional source of income.

224. FHHs are generally smaller than MHHs. In urban areas, the majority of poor MHHs contain two parents and one to three children (56 percent), followed by two parent families with more than three children (34 percent). Among women, a similar number contain one to three children, although the mothers are generally widowed. Far fewer contain over three children (13 percent), with the remaining poor women being widows living with no children or in the 'other' category. In rural areas both MHHs and FHHs are likely to be larger, with married couples in households with more than three children making up over 52 percent of MHHs, and 23 percent of FHHs.

225. *Education.* Educational attainment of the household head is strongly negatively correlated with income. Over 61.1 percent of the poor live in households whose head is illiterate, compared to only 1.14 percent of poor households whose head attained a university education. The great majority of the poor in both urban or rural areas have little or no education, and this finding is more pronounced among females than males. The incidence of illiteracy among female household heads is 85 percent and 57 percent in rural and urban areas respectively. The corresponding figures for males heading households are 43 and 20 percent (see Table A-33).

226. A related finding is that a strong relationship exists between the education status of the head of household and that of other household members. At the national level, 70.9 percent of illiterate individuals belong to households whose head is illiterate. On the other hand, 57 percent of individuals living in households with illiterate heads are illiterate. Among FHHs, these two figures are larger, and also for the poor compared to the non-poor, reflecting a greater effect of educational status of the female head of household on the education levels of its members. The link between the education of the household head and the education of the children is particularly strong among FHHs, as shown in Table 5.4, where 95.5 percent of individuals in urban households with illiterate female heads are illiterate. The corresponding figure for illiterate male heads is 72.3 percent. These percentages fall dramatically to 36.0 percent in FHHs and to 41.2 percent in MHHs, when the household head is literate. This emphasizes the importance of female education and its positive impact on the educational attainment of all household members. This observation is true for urban and rural regions alike. The gender gap in this respect outweighs differences in poverty status as well as urban/rural differences.

**Table 5.4 Relation between Literacy Status of the Head and Members of the Household (1999/2000) (percent)**

% of illiterate individuals in households with	Male- headed households		Female- headed households	
	Urban	Rural	Urban	Rural
illiterate heads	72.3	77.0	95.5	98.4
literate heads	41.2	45.0	36.0	38.8

Source: Calculated from the 1999/2000 HIECS, CAPMAS

### SOURCES OF INCOME FOR THE POOR

227. Generally, poor households contain fewer income earners. Urban residents have higher shares of income-earners to household members than rural residences. Since FHHs are smaller in size, have an older age structure and contain a higher percentage of working children, the share of income earners among FHHs is higher than among MHHs, for both urban and rural

areas (40.5 versus 34 percent in urban and rural areas respectively for FHHs, compared to 29.5 percent and 27 percent, for poor MHHs).

228. Large differences in sources of income between MHHs and FHHs, poor and non-poor households, and urban and rural households are observed (see Table A-44). Although wages are the main source of income for the poor, accounting for 42.9 percent of total income, wages make up 44 percent of income for poor MHHs, but only 32 percent for FHHs. Farm income is the second most important source for the poor, accounting for 28.9 percent of total income, but this is also a more important source for MHHs. Income from transfers provides around 10 percent of income of the poor, but is far more important to FHHs, making up 33.7 percent of their total income (versus 7.6 percent for MHHs).

229. Differences also exist between urban and rural areas. While income from wages represents the most important source of income for poor and non-poor MHHs, in both urban and rural areas, farm income continues to be almost as important as wage income in rural areas. It should also be noted that in urban areas, wages are more important for poor MHHs than non-poor, since non-poor MHHs rely on non-farm income to a larger degree than poor MHHs.

230. Transfers are far more important to FHHs than to MHHs, although poor FHHs rely almost equally on wages and transfers, while among non-poor FHHs, transfer income is more important. For poor FHHs, transfers make up 35.8 percent of income in urban areas and 32.9 percent in rural areas, while among non-poor FHHs transfers provide 46.1 and 41.6 percent of their total income, in urban and rural areas respectively. Income from transfers represents only 11.5 percent of poor MHHs' income in urban areas and 6 percent in rural areas.

231. Transfers come from both government (in the form of pensions or other transfers) and private sources (pensions, charities, and remittances from individuals). Remittances are the most important source of income transfers for both poor and non-poor FHHs. In rural areas they represent 11.8 and 16.7 percent of income for poor and non-poor FHHs respectively. FHHs in rural areas primarily receive transfers from husbands living in urban areas or from private charities. This suggests that FHHs, particularly in rural areas, are particularly vulnerable, since a large proportion of their income comes from irregular and insecure sources.

232. Income from government pensions is the second most important source of transfer income, accounting for 19.7 and 6.8 percent of income received by poor urban and rural FHHs respectively. While FHHs are highly dependent on government pensions, they do not benefit in proportion to their numbers. Although they are highly dependent on this source of income, poor FHHs only collect 1 percent of all pension funds dispersed by the government. Government pensions are unequally distributed for two reasons. First, men, because of their higher labor force participation rates, are twice as likely to receive government pensions. While women are less likely to have access to government pensions because of their own labor history, they do qualify for pension funds as widows, if their husbands were eligible. But survivor benefits tend to be smaller than the benefits going directly to the pensioner. In addition, since the poor are less likely to be employed in the public sector, they are not generally eligible for government pensions. As a result, the non-poor, who represent 83.3 percent of the population, receive almost 96.6 percent of government pension funds, whereas the poor receive only 3.4 percent. Sadat

pension funds are more likely to target the poor, and yet these are also unequally distributed. Only 13.9 percent of Sadat pensions and 16.1 percent of social security benefits are received by the poor. More generally it should be noted that government transfers such as Sadat and Social Security pensions have a negligible impact on household income, making up less than 2 percent of all income.

## CONSEQUENCES OF POVERTY

### *Education*

233. A strong negative relationship between poverty and children's educational attainment is observed. In addition, educational patterns differ by sex and location. As was also discussed in the chapter on education, the illiteracy rate for females in the 12-15 years age group is almost twice that of males (15.5 percent and 8.1 percent). Among poor individuals, 16.1 percent of males of age 12-15 years and 32.3 percent of females are illiterate. In looking at adolescent children aged 15-19 years, there is also a clear link between poverty and poor educational attainment. This is especially the case in rural areas, for MHHs and FHHs alike. Female children in poor households living in rural areas have the highest probability of being illiterate, regardless of the sex of the head of household.

### *Child Labor*

234. Children in poor households are more likely to work. Substantial differences exist between girls and boys, as well as by location. The sex of the head of household head also affects the probability of children working, with the percentage of working children in FHHs in urban areas being more than twice as high as in MHHs, and 1.3 times higher, in rural areas. Among adolescent children in poor, rural FHHs, 51 percent work. Regardless of the household's poverty status, girls are less likely than boys to be categorized as working. Given the fact that the illiteracy rate among girls aged 12-15 years is higher than boys, it is likely that girls in poor households are kept at home to do domestic work, while boys go into paid work to help their poor families. This pattern is more in evidence in FHHs than in MHHs, which in turn could be linked to the fact that in many FHHs fewer adults may be present, and children's labor may be more important to the functioning of the household.

**Table 5.5 Percentage of Working Children Aged 6-15 Years  
By Sex and Poverty Status (1999/2000)**

	Urban		Rural	
	Male	Female	Male	Female
<i>Male-headed</i>				
non-poor	2.340	0.333	4.636	1.505
poor	7.067	0.684	9.374	3.097
total	2.968	0.379	6.001	1.952
<i>Female-headed</i>				
non-poor	4.881	1.271	6.444	2.752
poor	12.667	0.763	11.885	3.378
total	6.228	1.198	7.914	2.921

*Source:* Calculated from the 1999/2000 HIECS, CAPMAS

## POLICY CONCLUSIONS AND CONSIDERATIONS

235. Poverty remains a problem in Egypt. Aggregate data suggest that MHHs and FHHs suffer similar rates of poverty, with MHHs being somewhat more likely to be poor in rural areas, while the reverse is true in urban areas. Regional differences also exist, with poverty rates in upper Egypt and in rural areas being considerably higher than in other parts of the country. Finally, having a large number of dependents, particularly children, increases the likelihood that a family will be in poverty. Female heads of households are generally widows with children, while male heads of households tend to be married with children.

236. Targeted poverty programs in Egypt have to date been limited. The largest program is the food subsidy program which results in a real income transfer to the poor and non-poor alike. Government sponsored cash transfer programs have not generally targeted the poor, although the Sadat Pension Fund has targeted some poor female-headed households, as they fall into the category of the “unemployable.” These programs also make up only a small portion of the total income of the poor. The Social Fund is oriented primarily toward unemployed graduates. Small micro-credit programs have also been put into place, although more can be done to target self-employed women, in order to improve their income earning capacity.

237. In outlining future policy directions for enhancing the gender-sensitivity of the safety net, two points should be kept in mind. First, an effective poverty alleviation program provides broad coverage, reaching a large portion of the poor, and the resulting income transfer raises households closer to an acceptable minimum living standard. Second, in order to establish a successful anti-poverty program, targeting mechanisms must be employed which direct resources to the poor, while reducing leakage to the non-poor.

238. Given the different types of poor in Egypt, a combination of strategies may work best in targeting the poor. For instance, in order to address higher poverty rates in certain regions, geographic targeting may be warranted. The analysis indicates that Upper Egypt is the best candidate for geographical targeting.

239. More generally, successful poverty alleviation programs would entail improving women's access to safety net programs. In order to strengthen existing programs, future policy dialogue should consider the following approaches:

- First: Design a variety of poverty programs that can address the various reasons why families and individuals are poor. Existing programs to some degree address this issue, but further changes might help. As an example, geographical targeting may be necessary to address high poverty rates in Upper Egypt.
- Second: Ensure women's physical, legal, and bureaucratic access to existing and future poverty alleviation programs. This may involve reorienting individual safety net programs to ensure that design features (such as eligibility criteria) do not discriminate against poor women. For example, do micro-credit programs have a literacy requirement which is unlikely to be met by poor female heads of household?
- Third: Revisit the level of income transfer amounts to take into consideration the needs of different types of poor households. For example, many cash transfer

programs provide little additional assistance for children, which may go counter to the reality of high out-of-pocket expenditures associated with children's education and health care needs (e.g., school uniforms and vaccinations). Also, income transfer programs need to take into account the potentially unique needs of FHHs, given that these households contain one, rather than two parents, which is the norm among MHHs. As an example, programs need to recognize that children in FHHs are more likely to drop out, because of those households' increased need to utilize child labor in order to survive, and design poverty programs accordingly.

- Fourth: Anticipate how poverty patterns are likely to change and design programs which can address these changes as they occur. For instance, given existing poverty trends, with FHHs suffering greater poverty rates in urban areas, and given the likelihood that urbanization in Egypt will continue, policies need to anticipate how increasing urbanization is likely to increase women's vulnerability and design poverty programs accordingly.
- Fifth: Institute a monitoring and evaluation system to assess the success of safety net programs. More and better data are clearly needed, in order not only to assess the success of various programs, but also to determine how resources are allocated within households.



## 6. CONCLUSION AND POLICY DIRECTIONS

### *Conclusions*

240. While many gender-related indicators in Egypt have witnessed marked improvements over the past two decades and the Government of Egypt has taken important steps to enhance the status of women, gender gaps in certain areas persist. Women and girls have improved their educational, health and employment status, but differences between men and women, as well as between women, by location, age, and socio-economic status, still exist.

241. A number of factors contribute to on-going gender biases. Although in general Egyptian laws promote gender equality, certain laws, either in their wording or their enforcement, contribute to compromising women's ability to participate fully in the public sphere. In addition, traditions and attitudinal barriers also act as impediments to enhancing the status of women in Egypt. Finally, poverty remains a major factor contributing to gender inequality. Although there appear to be few differences in the poverty rates of male and female-headed households, significant evidence suggests that girls in poor households are more likely to be disadvantaged than boys in poor and non-poor households and girls in non-poor ones.

242. A number of improvements have been achieved in the area of women's health. Maternal mortality rates have been cut in half in the past decade. Pregnant women's access to health care services has improved as a result of Egypt's adoption of the safe motherhood strategy. Still, further progress can be made, particularly in serving poor and/or rural communities. Gains have also been made in reducing infant mortality, although the fact that girls' survival rates are similar to boys' suggests somewhat of a gender bias, given girls' biological advantage. Particularly among poor households, with fewer available resources, there is evidence of a gender bias in terms of girls' access to health care.

243. Advances have also been made in the area of education. The GOE remains committed to the goal of universal education, and consequently, beginning of the nineties, launched a series of reforms. In particular, the GOE has focused on increasing enrollment rates at the primary level in recent years and has been successful in doing so. Girls' access to secondary and post-secondary schooling has also improved. The largest remaining questions concerning education are how to accommodate boys and girls who do not have birth certificates, how to change the attitudes of parents who have negative attitudes about girls' schooling, as well as some remaining quality issues, particularly concerning the quality of teachers, the physical infrastructure, and the contents of the curriculum.

244. Continued investments in education will benefit not only girls themselves, but society more generally. In the context of Egypt, as well as in many other countries, increasing girls' education can be linked to reductions in fertility, improvements in child survival rates, and the creation of a more productive labor force. Education is particularly key in the context of gender bias in Egypt, since there is some evidence that in households where female adults' educational level is low, girls are more likely to suffer from gender bias.

245. Although education has been a factor contributing to the recent increase in women's labor market participation in Egypt, female participation remains relatively low. A combination of economic, social and cultural factors contribute to this low rate. For instance, women's heavy non-market work burden, as well as societal and possibly employer attitudes are contributing factors. Another issue that is likely reducing female participation is the high unemployment rate among youths, and particularly for young educated females. In fact, it is rather noteworthy that young women are persisting in entering the labor market, despite high unemployment rates.

246. When women do find work it is generally in the informal sector, in agriculture and services, where income is low and uncertain and safety nets are non-existent. Those who work in the formal sector are more likely to be educated and live in urban areas. Women who do find work in the formal sector do so mostly in the government sector. On-going efforts to reduce the government sector thus are likely to have a greater impact on female workers.

247. Measuring whether women are more likely to suffer from poverty is difficult, but two ways of discerning how women are impacted by poverty include examining the situation facing female-headed households, and how girls and women in poor households are faring in terms of their access to health care and education. While evidence suggests that households headed by women are actually slightly less likely to be poor, there is also evidence that women's position may be more vulnerable in a number of ways. Female-headed households are more likely to depend on remittance income, which may be uncertain. Women also face wage and employment discrimination when they enter the paid labor market. The most vulnerable households are those with high dependency ratios, suggesting increased risks to children, and girls tend to be most at risk in households where resources are scarce. Finally evidence suggests that FHHs are more likely to rely on child labor, which generally is linked to reduced educational achievements for children, thus perpetuating a cycle of poverty.

248. Given the fact that a number of recurring factors seem to contribute to women's precarious position, including poverty, social norms and the structure of the legal system, a multi-pronged approach is needed to further reduce gender biases in Egypt. A major effort on the part of both governmental and non-governmental organizations is needed in order to change the behavioral patterns and the value system which contribute to the on-going gender bias in Egypt. Interventions must target both men and women and need to focus on changing the perception of women's role in society from a marginal to an essential one, while at the same time reinforcing the image of the cooperative and supportive husband, father and brother. This is a difficult task that has to be led by the government, as it will involve a comprehensive campaign targeting the education system, the media, community and religious leaders; and the family. Reducing poverty is also a step likely to reduce gender bias, since girls in poor households with scarce resources at their disposal are more likely to experience gender bias.

249. As for specific policy areas, based on the findings in this report, a number of recommendations emerge including the need for:

- Continued legal reforms, with specific attention to family law and the labor code. In particular, there is a need for a new family law that would govern all substantive

aspects of family relations in a more progressive and comprehensive manner. At the same time, labor laws need to be revised to remove disincentives to hiring women.

- Further efforts to incorporate women into the political process. Recent declines in women's participation in the People's Assembly, following the end of the quota system, are disappointing. Either the reinstatement of some kind of quota, or some other efforts to increase women's participation are clearly needed. While an increase in women's participation in the national government is needed, there also must be an emphasis on building women's leadership abilities at all levels.
- A continued effort to address the problem of unregistered children. Estimates of the magnitude of this problem are not available, but even if it is small, for children who are affected, the effect can be great, since those without birth certificates are unable to participate in many aspects of economic and political life. Access to education, health care, and poverty programs is generally linked to being registered. Later in life, the possibility of participating in the political process, particularly through voting, is curtailed.
- Increased efforts to provide reproductive health services. Evidence of unmet family planning demand, as well as high infant and maternal mortality rates among certain sub-populations, suggest that efforts to increase access to these services must continue.
- Enforcement of laws forbidding female genital mutilation. Efforts to end FGM though must address the underlying social norms that continue to influence parents.
- Continued investments in education with particular emphasis on: a) increasing the resources available within the budget for equity-enhancing interventions; b) gender sensitive education policies targeting the poor which would include the provision of nutrition in basic education classes and targeted cash or in-kind transfers; c) improving the relevance and quality of education by developing and adopting curricula and teacher training that are more gender sensitive.
- Tailoring of macro and micro economic policies to better address women's employment problems. This should not be done through continued public sector employment, but by encouraging growth in private sector employment and ensuring that women benefit from this employment growth.
- Reorienting of safety net programs to ensure that design features address the needs of various segments of the poor and do not discriminate against poor women. Economic opportunities, including transfers, employment and micro-enterprise programs, must reach both men and women. At the same time, the unique economic vulnerability of certain segments of the population, particularly poor girls, needs to be acknowledged and more systematically addressed.