

The First Edition Of

WOMEN IN **ENTREPRENEURSHIP**

Report



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About Entlaq

Entlaq is a dynamic Cairo-based think tank dedicated to reshaping Egypt's entrepreneurial landscape through advisory and capacity-building programs. Our mission is to provide a unique perspective and innovative solutions to the challenges faced by governmental, investor, and entrepreneurial stakeholders across the ecosystem.

At Entlaq, we leverage our extensive network of governmental and ecosystem partners to deliver research-driven insights, strategic guidance, and policy recommendations that create a supportive environment for startups and promote sustainable economic growth. Our advisory arm is committed to fostering a data-driven ecosystem, ensuring that all stakeholders have access to critical information for informed decision-making.

Our capacity-building initiatives are crucial in nurturing early-stage businesses, enhancing entrepreneurial skills, and accelerating startup growth, thereby strengthening the overall ecosystem. Through these efforts, Entlaq plays a pivotal role in advancing Egypt's position as a regional innovation hub.

Our Mission

Curate talent, sustainable practices, and data driven solutions to cement entrepreneurial growth.

Our Vision

Catalyzing Egypt's positioning as the region's innovation hub through fostering an innovative, inclusive, and impactful ecosystem.

About **Entlaq**

Advisory



Policy and Legislative
Advisory



Market Access and
Expansion



Research-based
Products



Strategy Advisory

Programs



Investment
Readiness Programs



Accelerators &
Incubators



Corporate Innovation
Programs



Capacity Building &
Upskilling Programs

1.1 Executive Summary

This report provides a comprehensive analysis of the challenges and opportunities faced by women entrepreneurs in Egypt, with a focus on fostering a more inclusive and equitable entrepreneurial ecosystem. Despite significant progress in recent years, women remain underrepresented in entrepreneurship, particularly in high-growth sectors such as technology and finance. Key barriers include entrenched cultural norms, limited access to finance, inadequate digital literacy, and insufficient support infrastructure. Addressing these challenges is not only a matter of gender equity but also a critical driver of economic growth and innovation.

Key Findings

Cultural and Social Barriers: Deeply rooted gender stereotypes and societal expectations continue to limit women's entrepreneurial aspirations. Egypt ranks 135th out of 146 countries on the Global Gender Gap Index (2024), reflecting pervasive societal barriers (Global Gender Gap Report, 2024).

- **Access to Finance:** Women entrepreneurs face significant challenges in accessing capital, receiving only 1.2% of total venture capital funding in 2023 (Wamda, 2023). Microfinance dominates funding for women, with 72% of women-led MSMEs classified as micro-scale activities, confining them to low-growth, subsistence-level businesses (MSMEDA, 2023).
- **Digital Divide:** Rural women are 45% less likely than their urban counterparts to have regular internet access, severely limiting their ability to participate in the digital economy (UN Women, 2023). Only 30% of online course enrollments in Egypt are female, with women underrepresented in STEM fields (UNESCO, 2022).
- **Support Infrastructure:** Only 35% of women entrepreneurs have access to structured mentorship programs, and just 28% participate in capacity-building initiatives (MSMEDA, 2023). The lack of gender-inclusive incubators and accelerators further hinders women's ability to scale their businesses.

Strategic Recommendations

To address these challenges, this report proposes a multi-faceted approach:

- **Policy Reforms:** Introduce gender-sensitive lending policies, reduce collateral requirements, and implement quotas for women's representation in leadership roles.
- **Capacity Building:** Expand digital literacy programs and entrepreneurship training tailored to women's needs, particularly in rural areas.
- **Access to Markets:** Create e-commerce platforms and trade fairs specifically for women entrepreneurs, offering subsidies for participation in international exhibitions.
- **Community Engagement:** Partner with religious and community leaders to challenge cultural norms and promote women's entrepreneurship through media campaigns and storytelling.

SECTION ONE:

Gendered Landscape and Entrepreneurial Barriers



Strategic Recommendations

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- **Policy Reforms:** Introduce gender-sensitive lending policies, reduce collateral requirements, and implement quotas for women's representation in leadership roles.
- **Capacity Building:** Expand digital literacy programs and entrepreneurship training tailored to women's needs, particularly in rural areas.
- **Access to Markets:** Create e-commerce platforms and trade fairs specifically for women entrepreneurs, offering subsidies for participation in international exhibitions.
- **Community Engagement:** Partner with religious and community leaders to challenge cultural norms and promote women's entrepreneurship through media campaigns and

Economic Potential and Call to Action

Empowering women entrepreneurs has significant economic implications. Increasing women's labor force participation by just 10% could add 34% to Egypt's GDP by 2030 (World Bank, 2023). By addressing systemic barriers and implementing targeted interventions, Egypt can unlock the full potential of its women entrepreneurs, fostering a more inclusive and resilient economy. Achieving gender parity in entrepreneurship requires collaboration between government, private sector, and civil society. This report serves as a roadmap for stakeholders to create an enabling environment where women entrepreneurs can thrive, driving economic growth and social progress for future generations.

1.2 Gender Profile

While women's participation in entrepreneurship has improved slightly over the past decade, it remains heavily concentrated in low-growth sectors such as handicrafts, retail, and informal services. Data on sector-specific TEA rates reveal that women are significantly underrepresented in technology and finance, highlighting sectoral disparities. This imbalance reflects both structural barriers (such as limited access to finance) and societal biases that view certain industries as unsuitable for women.

This gender gap extends to the investment landscape, exemplified by the largest funding round secured by a female-founded startup in the MENA region in 2023, which amounted to \$5.25 million—substantially lower than the regional average funding round for male-founded startups, which stood at \$8.7 million (Wamda, 2023).

When compared to countries like the UAE, where women-led startups account for 21% of funded ventures, Egypt lags behind (MAGNITT, 2023). In the UAE, government-backed initiatives like the SheTrades program have played a significant role in bridging the gender funding gap. Egypt could benefit from adopting similar frameworks. A comparable initiative in Egypt could focus on creating investment readiness programs that train women entrepreneurs to navigate financial negotiations and pitch effectively.

Additionally, women's participation in Egypt's formal labor force remains low at 16.4% as of 2023. According to the Global Gender Gap Report (2024), Egypt ranks 135th out of 146 countries, reflecting significant gender disparities. Despite Egypt achieving near parity in educational attainment, this progress has not translated into equal economic participation, underscoring a critical disconnect between education and workforce integration. Nonetheless, research from the World Bank suggests that increasing women's labor force participation by just 10% could add 34% to Egypt's GDP by 2030 (World Bank, 2023), underscoring the economic potential of addressing this gap.



1.3 Cultural Norms and Social Beliefs

Cultural norms and societal beliefs significantly influence women's participation in entrepreneurship, particularly in regions like Egypt where traditional gender roles remain entrenched. Women are often expected to prioritize caregiving and domestic responsibilities over professional or entrepreneurial pursuits, limiting their ability to dedicate time and resources to their businesses. For instance, the Global Gender Gap Report (2024) highlights that deeply rooted cultural attitudes continue to undermine gender equality, with Egypt ranking 135th out of 146 countries. Women in rural areas face even greater challenges, as social restrictions often limit their mobility and access to networking opportunities. These cultural dynamics create a cycle of disempowerment that stifles women's entrepreneurial potential. Later in the report, we discuss how community engagement campaigns and educational initiatives can help shift societal perceptions to create a more supportive environment for women entrepreneurs.



1.4 Limited Access to Finance

Access to finance remains a critical barrier for women entrepreneurs, exacerbating gender disparities in Egypt's entrepreneurial ecosystem. Data from MSMEDA (2023) reveals that women entrepreneurs received 7.3 billion EGP in funding last year, with the majority allocated to microfinance rather than small and medium-sized enterprises (SMEs). This trend often confines women to low-growth, subsistence-level businesses, hindering their ability to scale. Furthermore, only 23% of women in Egypt have a financial institution account, compared to

29.1% of men, according to the World Bank's Findex (2021). This disparity reflects systemic challenges, such as restrictive property rights and societal perceptions that undervalue women-led ventures. Later sections of this report provide a deeper analysis of how innovative financial tools, gender-sensitive lending practices, and alternative funding models can bridge these gaps.



1.5 Insufficient Support Infrastructure

Although Egypt has over 120 incubators and accelerators, only 35% of women entrepreneurs report having access to adequate mentorship and support programs (MSMEDA, 2023). Many initiatives lack a gender-inclusive design, making them less effective for addressing the specific challenges women face, such as mobility restrictions, caregiving responsibilities, and cultural biases. Additionally, mentorship programs are often dominated by male mentors, creating an environment that may discourage women from fully engaging. Research shows that women with access to tailored support systems are significantly more likely to scale their businesses. Later in this report, we discuss innovative approaches to enhancing support infrastructure, including localized mentorship, inclusive coworking spaces, and childcare-integrated training programs.



1.6 Restricted Access to Digitalization

The digital divide presents another critical challenge, particularly for women entrepreneurs in rural areas. A UN Women study (2023) found that rural women in Egypt are 45% less likely to have regular internet access than their urban counterparts, severely restricting their ability to participate in the digital economy. Furthermore, only 23% of women engage in online training programs compared to 31% of men, according to World Bank (2021) data. This lack of digital access not only limits women's entrepreneurial potential but also reinforces existing economic disparities. In subsequent sections, we propose targeted solutions to address this divide, including digital literacy programs, mobile-based financial tools, and expanded internet infrastructure in underserved areas.

While the broader barriers faced by women entrepreneurs are well-documented, these challenges are exacerbated for women in rural and marginalized communities. The compounded effects of limited infrastructure, social restrictions, and restricted access to networks mean that women in these regions face a unique set of challenges that require tailored solutions. As we delve deeper into these issues, it is crucial to explore how intersectionality—the overlapping nature of these barriers—amplifies inequities and demands context-specific interventions.

For instance, women in rural Egypt often lack access to basic infrastructure such as reliable internet connectivity, banking services, and entrepreneurial networks, which significantly hinders their ability to start and grow businesses.

- **Digital Divide:** Only 23% of women in rural Egypt have a financial institution account compared to 29.1% of rural men, based on the World Bank's Findex 2021 data. Similarly, a UN Women study (2023) highlights that rural women in Egypt are 45% less likely to have regular internet access than their urban counterparts.
- **Socio-Cultural Constraints:** Traditional gender norms restrict women's mobility and social interaction, preventing access to resources such as networking events or training sessions often held in urban hubs. According to MSMEDA (2022), rural women own just 15% of microenterprises, underscoring their limited entrepreneurial presence.

To address these challenges, intersectional policies and programs must:

1. Expand Infrastructure Access: Partner with local governments to establish community hubs offering high-speed internet, banking kiosks, and coworking spaces accessible to women entrepreneurs.

2. Localize Mentorship and Training: Train trusted community leaders, especially women, as mentors and trainers who can operate within cultural norms.

3. Promote Mobile Solutions: Develop mobile apps in Arabic that provide women with access to financial literacy tools, e-marketplaces, and microcredit services.

4. Incentivize Participation: Offer subsidies for rural women to attend urban networking or training events, ensuring these events include childcare support and flexible schedules.

Addressing these challenges is critical to fostering an inclusive entrepreneurial ecosystem in Egypt. A comprehensive understanding of Egypt's gendered entrepreneurial ecosystem is essential for identifying the challenges and opportunities faced by women entrepreneurs. Women constitute more than half of Egypt's population, numbering 54.87 million, with a literacy rate of 86.2%, surpassing the global average of 82.7%.

However, progress in gender equity has been uneven. In 2024, Egypt achieved a 40.6% score on the economic participation and empowerment index, a decline of 1.4% from 2023 (Global Gender Gap Report, 2024). This disconnect highlights the need for bridging programs that help women transition from education to the workforce, particularly in STEM fields where women's representation remains low despite high graduation rates.

This score reflects the level of gender parity, with higher percentages indicating greater equity. Notably, Egypt has achieved 96.6% parity in educational attainment and 96.8% parity in health and survival, but political empowerment remains low at 17.6% parity (Global Gender Gap Report, 2024).

In 2023, only 6.3% of firms in Egypt had female top managers, and women held just 5.53% of leadership roles overall (Global Gender Gap Report, 2024). Increasing women's representation in senior leadership could help normalize their presence in decision-making roles and create a trickle-down effect for gender parity in entrepreneurship.

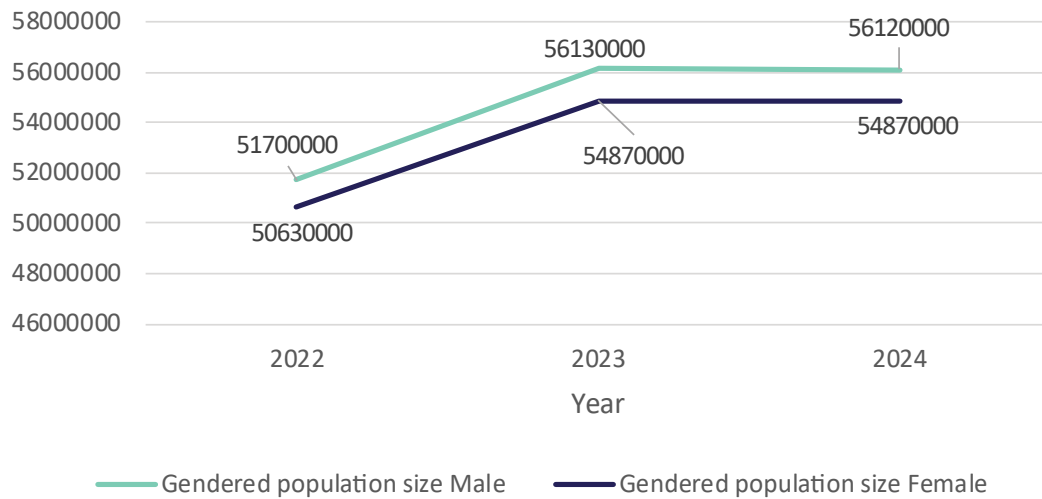
Political empowerment plays a critical role in supporting female entrepreneurship. Politically empowered women can influence policy-making processes, shaping regulations that benefit female entrepreneurs. Representation in political leadership also serves as a source of inspiration, challenging societal norms and encouraging more women to enter entrepreneurship. Politically active women foster social inclusion and equality, which are vital for a thriving entrepreneurial ecosystem. Despite some progress, wage disparities persist. Women in Egypt earn, on average, 74.1% of what men earn for similar work, as indicated by the wage equity for similar work index (GGG Report 2024). This highlights the need for wage transparency laws and robust enforcement mechanisms. Countries like Iceland, which require companies to obtain pay equality certifications, offer a model that Egypt could consider implementing.

Furthermore, according to the World Bank's Women, Business, and the Law Index (2023), Egypt scored 50.63, highlighting the need for legal reforms to enhance women's economic opportunities. This index evaluates factors such as workplace rights, pay equity, entrepreneurship, and access to assets, with 100 representing full parity. Egypt's score reflects challenges such as limited access to collateral for securing loans, restrictive property rights, and inadequate legal protections for female entrepreneurs. Reforms addressing these issues could significantly improve women's financial inclusion.

In 2023, women in Egypt received 7,391 million EGP in funding for MSMEs, with 1,035 million EGP allocated to small enterprises and 6,356 million EGP to micro-enterprises (MSMEDA). This allocation skews heavily toward microfinance, which often limits women to subsistence-level entrepreneurship rather than enabling them to scale their businesses. An improved funding model that focuses on small and medium-sized enterprises (SMEs) could provide a pathway for women to transition into higher-growth sectors.

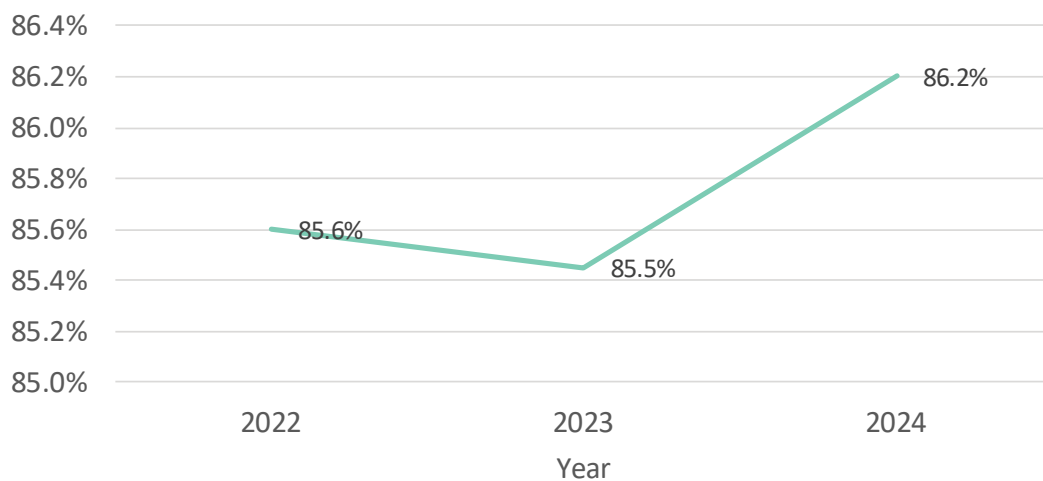
Addressing these disparities requires concerted efforts to improve access to financial resources, support infrastructure, and digital tools while fostering cultural and policy changes to create a more inclusive entrepreneurial ecosystem. Enhanced political empowerment, wage equity, and legal reforms are essential for unlocking the full potential of women entrepreneurs in Egypt.

Gendered Population Size



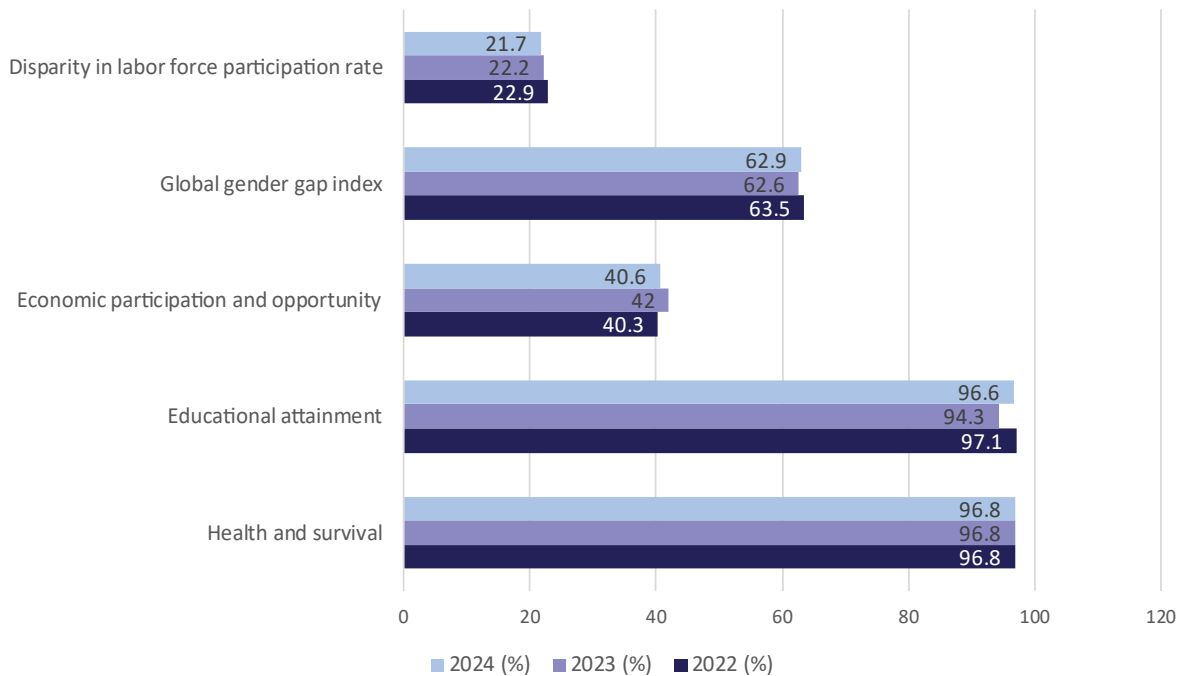
(Source Global Gender Gap report 2022, 2023, 2024)

Female Literacy Rates



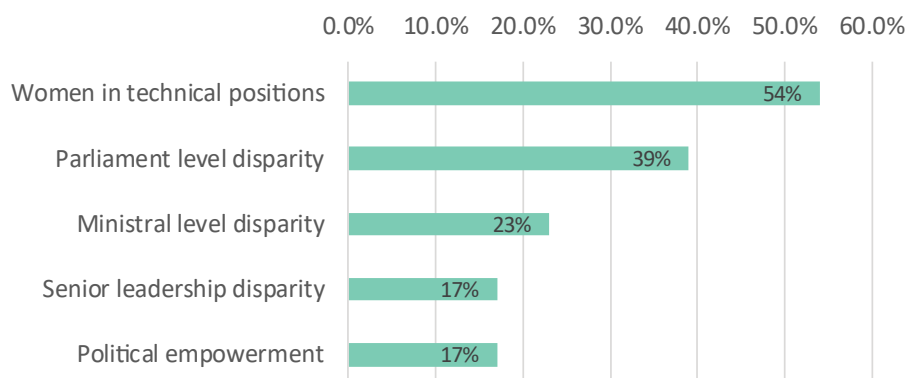
(Source Global Gender Gap report 2022, 2023, 2024)

Gender Profile

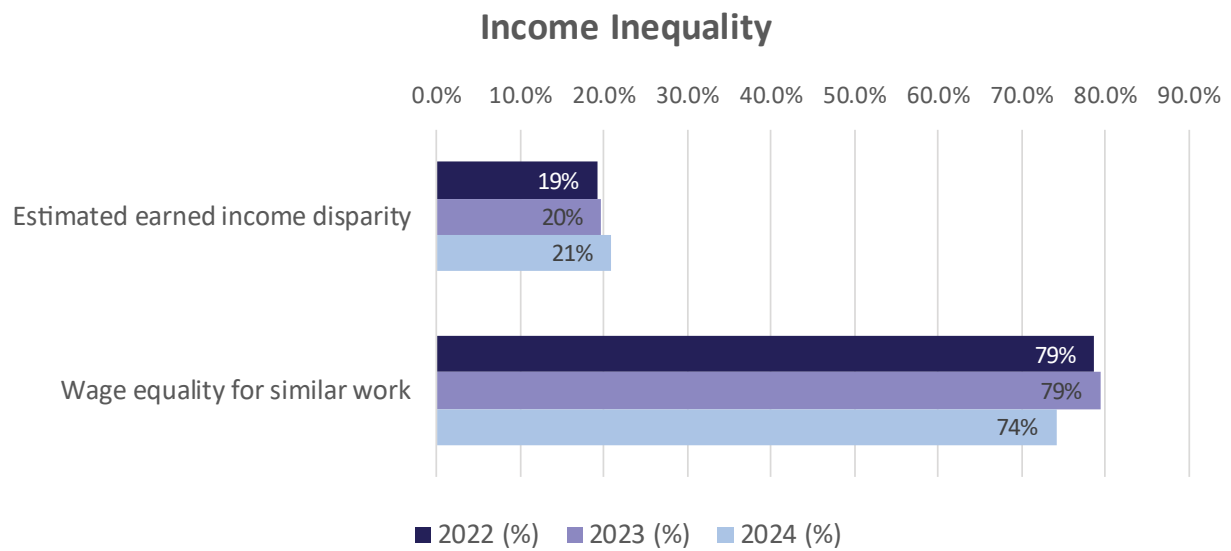


(Source Global Gender Gap report 2022, 2023, 2024)

Political and Economic Empowerment Indicators2024



(Source Global Gender Gap report 2024)



(Source Global Gender Gap report 2022, 2023, 2024)

Indicator	2024
Firms with female top managers	6.30%
Advancement of women to leadership roles	5.53%

(Source Global Gender Gap report 2024)

1.7 Factors Affecting Female Entrepreneurs

The barriers faced by women entrepreneurs in Egypt are multidimensional, rooted in cultural, financial, infrastructural, and digital divides. Each of these pillars represents a significant challenge, yet they are deeply interconnected, amplifying systemic inequities. This section examines each pillar, highlighting their impact, relevant data, and actionable solutions that will be explored further in this report.

1.8 Pillar I: Cultural & Social Norms

Gender stereotypes continue to define and limit women's entrepreneurial aspirations in Egypt, particularly in male-dominated fields such as technology and finance. These prejudices not only undermine women's credibility as leaders but also restrict their access to high-growth opportunities. Women are often viewed as secondary earners, with cultural expectations placing caregiving and domestic responsibilities above professional pursuits. This perception is exacerbated in rural areas, where social norms further constrain women's mobility and interaction in professional settings.

According to the Global Gender Gap (GGG) Report (2024), Egypt ranks 135th out of 146 countries in gender parity, and only 6.3% of firms in the country are led by female top managers. In senior leadership roles, women hold a mere 16.2% of positions, reinforcing the systemic barriers to their participation in decision-making and governance. Research also indicates that women who begin their entrepreneurial careers later in life—often after taking extended breaks for caregiving—face additional challenges due to age-related restrictions on funding or networking.

These social and cultural barriers are further perpetuated by the media, where women are underrepresented as experts or leaders, reinforcing stereotypes and discouraging young women from pursuing entrepreneurial paths. For instance, only 23% of women participate in professional networking events compared to 31% of men, underscoring the cultural norms that limit women's public engagement (World Bank, 2021).

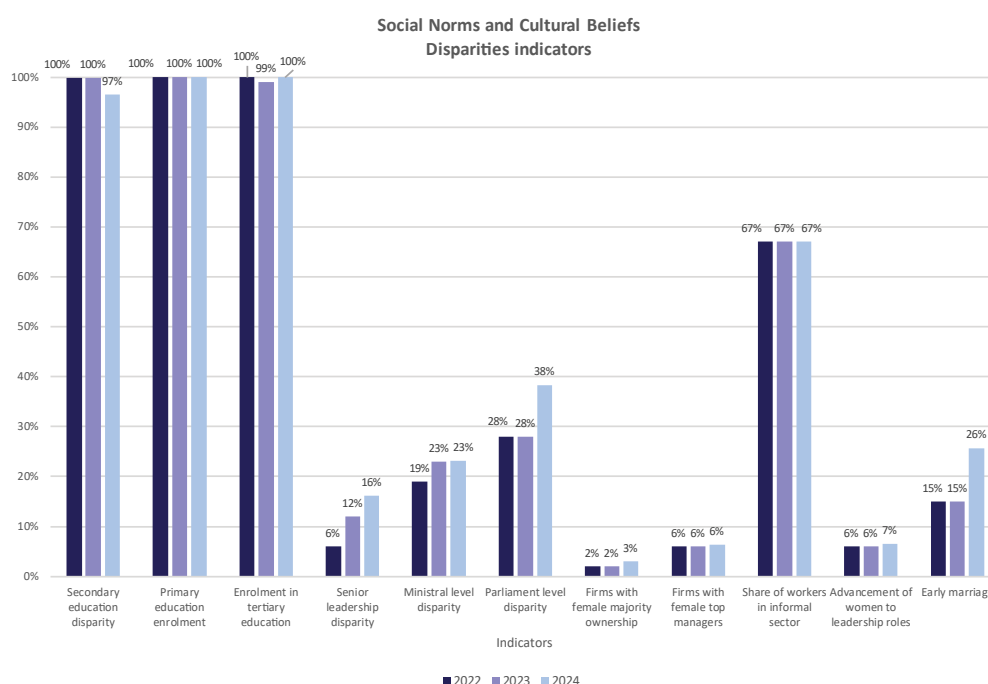
Additionally, women who begin their entrepreneurial careers later in life—often after taking job interruptions for family responsibilities—are disproportionately affected by age restrictions on funding. In the Mediterranean region and especially Egypt, traditional sociocultural norms encourage women to take on caregiving responsibilities, which further stifles their aspirations for leadership and business. Social mistrust of women's financial skills often makes it difficult for them to obtain loans and access financial services.

These prejudices are reinforced by the media's under-representation of women as experts,

which adds to structural obstacles that keep the gender gap alive. Often gender based stereotypes may prevent women in Egypt from accelerating in their careers and induce numerous barriers that disrupt the entrepreneurial ecosystem. These barriers may result in inequalities in senior leadership roles which are predominantly male occupied.

According to the GGG report, Egypt has a senior leadership disparity of 16.2%, which means that for every 100 senior leadership roles, only about 16 are held by women, while 84 are held by men. It highlights the underrepresentation of women in high-ranking decision-making roles, such as executives, directors, or senior managers. Egypt also reached a 2.3% parity in the firms with female majority ownership index and a 6.3% parity in the firms with female top managers index 2024. A higher disparity reflects systemic barriers that limit women's access to leadership positions, including societal norms, workplace discrimination, limited mentorship opportunities, and a lack of supportive policies such as flexible work arrangements. This discrepancy might be largely due to the prejudice that women cannot perform well in senior leadership positions that require extensive decision making and time consumption. Policies and action plans should focus on changing the mindsets of recruiters both directly and indirectly.

Directly could be achieved through training or information sessions, and indirectly through the media influence. Egypt also faces a 38.3% disparity in parliament level roles and 23.1% ministerial level disparity; this highlights a significant gender gap in high-ranking political leadership roles within the country. This discrepancy shows that women are underrepresented in positions of high political decision making, which limits their ability to influence important national policy concerns like social development and gender equality. Moreover, due to Egyptian cultural norms that women cannot become business owners and entrepreneurs, women do not have the necessary knowledge in registering, licensing, and running a business. Due to this reason, the share of women in the informal sector is quite high with a value of 67% in 2023 according to the GGG report.



(Source Global Gender Gap report 2022, 2023, 2024)

Actionable Recommendations:

1. Leverage media campaigns to promote diverse representations of women as entrepreneurs and leaders across sectors. Campaigns should target cultural stereotypes and showcase real-life success stories of women in high-growth industries such as technology and finance.
2. Incorporate gender-sensitive training for recruiters and leadership teams in both public and private organizations. These programs should aim to dismantle unconscious biases and promote equitable hiring practices.
3. Partner with community and religious leaders to advocate for cultural shifts that support shared domestic responsibilities and normalize women's professional aspirations.
4. Establish mentorship programs targeting women entrepreneurs at various career stages. These programs should emphasize leadership development, networking, and overcoming cultural biases.
5. Develop policies that incentivize flexible workplace arrangements, such as remote work options and caregiving support, to enable more women to balance professional and personal responsibilities.
6. Create outreach initiatives that educate women about the processes involved in registering and managing businesses, with a specific focus on transitioning informal ventures into formal enterprises.
7. Introduce gender-sensitive leadership development programs in schools and universities to prepare young women for future roles as business and political leaders.

1.9 Pillar II: Access to Finance

Women entrepreneurs in Egypt face substantial barriers in accessing financial resources, rooted in structural inequalities, cultural norms, and systemic biases. According to the Global Findex Database (2021), only 23% of women in Egypt have financial institution accounts, compared to 29.1% of men, reflecting a significant gap in financial inclusion. For rural women, these numbers are even lower, with only 18% of rural women engaging with formal banking services (CBE, 2023). This lack of financial inclusion creates a foundational challenge for women entrepreneurs, as access to financial tools is critical for starting and scaling businesses.

Disparities in Funding Allocation:

Despite efforts to improve financial inclusion, women entrepreneurs received only 7.3 billion EGP in funding from MSMEDA programs in 2023. Of this, 6.3 billion EGP was allocated to microloans, while just 1.03 billion EGP was directed toward small enterprises. This heavy reliance on microfinance underscores a systemic issue: women entrepreneurs are disproportionately confined to low-growth, subsistence-level enterprises in sectors like retail, handicrafts, and informal services. By contrast, industries with higher growth potential, such as technology and manufacturing, receive a minimal share of women's participation due to their limited access to capital.

Investment statistics also reveal stark gender disparities. According to Wamda's 2021 report, women-led startups in Egypt received only 1.2% of total venture capital funding, despite accounting for 12.5% of all founders. This gap is compounded by gender biases among investors, who often perceive women-led ventures as riskier. For example, the largest funding round secured by a female-founded startup in Egypt in 2023 was \$5.25 million, significantly below the regional average of \$8.7 million for male-led startups (GGG, 2024). This systemic undervaluation limits women's ability to scale their ventures and expand into high-growth markets.

Structural Barriers in Financial Systems:

Traditional banking institutions in Egypt often impose strict collateral requirements, which disproportionately disadvantage women. Only 5% of land titles in Egypt are held by women (MSMEDA, 2022), making it nearly impossible for them to meet collateral requirements for loans. Additionally, financial institutions often lack gender-sensitive lending policies, further marginalizing women entrepreneurs.

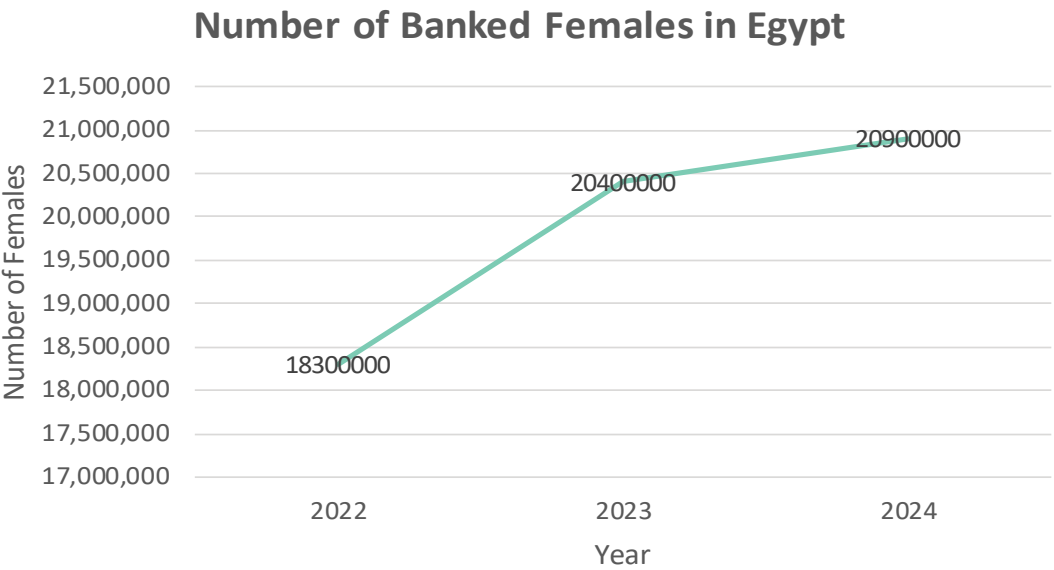
A study by the International Finance Corporation (IFC, 2022) found that women-owned SMEs in Egypt face a \$2.2 billion financing gap, accounting for 38% of the total SME financing gap in the country. This gap highlights the structural and cultural barriers that limit women's access to capital. For instance, women entrepreneurs are often asked to provide male guarantors for loans, reflecting a lack of trust in their financial independence.

The Rural-Urban Divide in Financial Access:

Rural women face compounded challenges due to limited infrastructure and restrictive cultural norms. According to MSMEDA (2023), only 15% of microenterprises in rural Egypt are owned by women, and many rely on informal savings groups or family loans to finance their businesses. These informal mechanisms lack scalability, leaving rural women trapped in subsistence-level entrepreneurship. Furthermore, UN Women (2023) reports that rural women in Egypt are 45% less likely than urban women to access formal credit or financial training programs.

Gendered Perceptions and Financial Literacy:

Financial literacy remains a critical barrier. According to MSMEDA (2022), only 19% of women in Egypt are included in the formal financial system, largely due to a lack of financial education and outreach tailored to women. A survey by the Egyptian Women Entrepreneurs Network (2022) revealed that 67% of women entrepreneurs felt unprepared to approach financial institutions due to insufficient knowledge of business planning and loan application processes. This lack of preparedness creates a cycle of exclusion, as women are less likely to access financial resources without targeted support.



(Source: CBE 2022, 2023, 2024)

Indicator	2023
Number of banked females	20300000
percentage of females included in the financial system	19%
percentage of loans dedicated to women	44%

(Source: MSMEDA 2023)

Despite these barriers, several initiatives have made strides toward improving financial access for women:

1. Central Bank of Egypt's Financial Inclusion Strategy (2022-2024):

- This program has introduced mobile banking services digit rural women and partnered with local NGOs to deliver financial literacy workshops. As of 2023, the program has reached 1.5 million women nationwide.

2. UNDP and National Bank of Egypt (NBE):

- This partnership has piloted gender-sensitive lending models, offering loans with reduced collateral requirements and flexible repayment terms. The initiative has supported 25,000 women-led SMEs since its inception in 2021.

3. MSMEDA's "Tamkeen" Program:

- Focused on empowering women in underserved regions, this program provides low-interest loans specifically for women-led ventures. In 2023, it disbursed 400 million EGP to rural women entrepreneurs, helping to bridge the rural-urban divide.

4. IFC's Capacity-Building Programs:

- The IFC has launched workshops to train women entrepreneurs in financial literacy, business planning, and investment readiness. These programs have directly benefited 12,000 women entrepreneurs in Egypt over the past three years.

Actionable Recommendations

1. Gender-Sensitive Financial Policies:

- Encourage banks to adopt reduced collateral requirements for women entrepreneurs and provide guarantee-free loans.
- Introduce mandatory gender training for loan officers to address unconscious biases.

2. Expand Financial Literacy Programs:

- Scale up financial education campaigns through partnerships with local NGOs, focusing on rural areas.
- Develop mobile applications in Arabic that provide financial planning tools and step-by-step guides for loan applications.

3. Promote Alternative Financing Models:

- Support crowdfunding platforms tailored for women-led businesses, allowing them to bypass traditional financial institutions.
- Establish public-private venture capital funds specifically for women in high-growth sectors like technology and manufacturing.

4. Enhance Rural Financial Infrastructure:

- Partner with telecom companies to expand mobile banking networks in rural areas.
- Introduce community-based lending hubs where rural women can access microloans and savings accounts.

5. Monitor and Evaluate Progress:

- Set KPIs such as the percentage of loans directed to women, the number of women with formal financial accounts, and annual growth in women-led SMEs.
- Conduct regular assessments to identify gaps and improve program effectiveness.

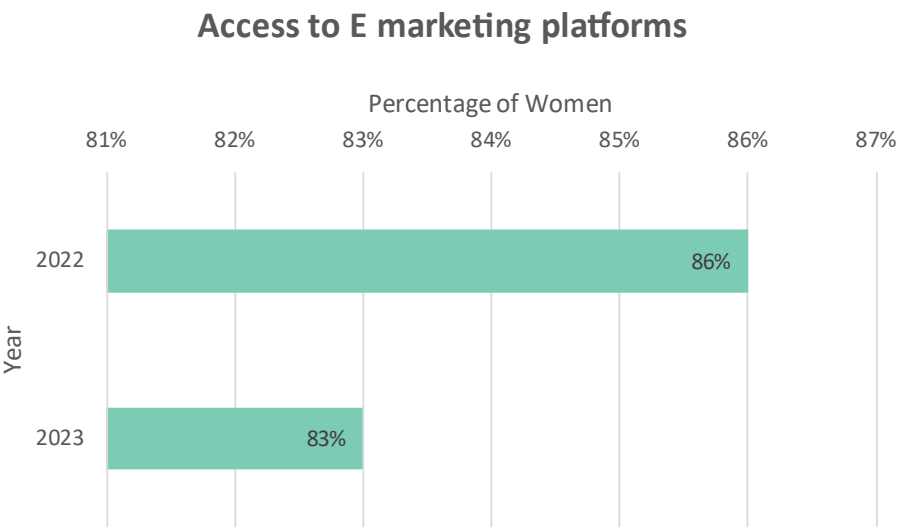
1.10 Pillar III: Access to Digital Literacy

Women in Egypt face significant challenges in accessing digital tools and technologies, which are essential for participation in modern economic activities. The digital divide not only reinforces existing gender disparities but also limits women’s ability to innovate and scale their businesses. According to UN Women (2023), only 45% of women in rural Egypt have regular internet access compared to 65% of rural men, highlighting significant geographic and gendered disparities. Additionally, only 30% of online course enrollments in Egypt are female, with women underrepresented in courses related to emerging technologies such as AI, programming, and cybersecurity (UNESCO, 2022). This lack of digital literacy limits women’s ability to compete in tech-driven industries and participate fully in the entrepreneurial ecosystem.

Gender Inequalities in STEM and Digital Skills:

Despite steady growth since 2016, women represent only 28.2% of STEM occupations in Egypt (World Bank, 2023), and their numbers are even lower in leadership roles. Cultural biases often discourage women from pursuing careers in tech or acquiring advanced digital skills. According to the World Economic Forum (2022), women are 35% less likely than men to believe that digital and analytical skills are critical for career advancement. This perception is further influenced by a lack of support from employers, limited mentorship opportunities, and the absence of gender-sensitive upskilling programs.

Women entrepreneurs also face systemic barriers in accessing e-commerce platforms and digital marketing tools. Data from MSMEDA (2023) reveals that only 18% of women entrepreneurs in Egypt use online platforms to sell their products or services, compared to 32% of men. This gap is particularly pronounced in rural areas, where limited internet infrastructure and digital literacy programs exacerbate the divide.



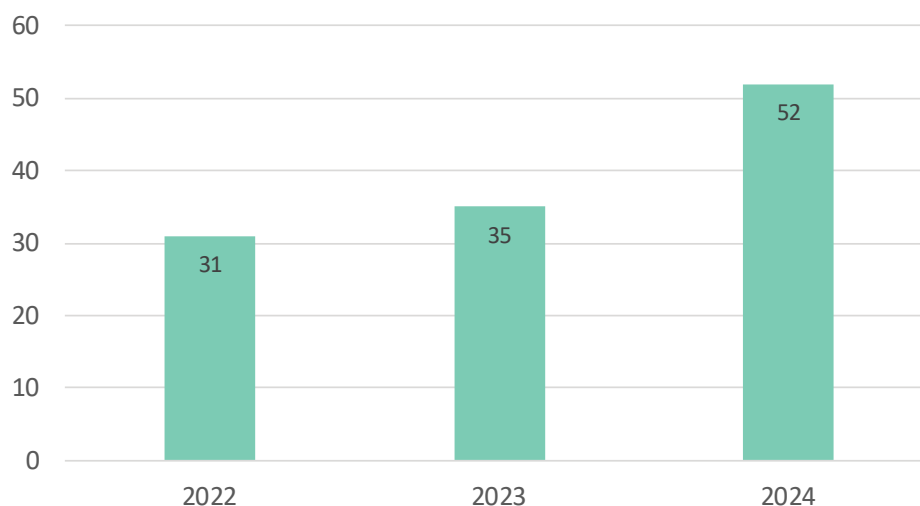
(Source: MSMEDA, 2023, 2022)

The Role of Digital Infrastructure in Economic Participation:

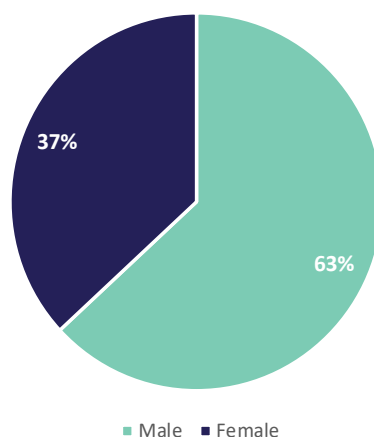
Digital infrastructure is critical for enabling women's entrepreneurial activities. The Ministry of Communications and Information Technology (MCIT, 2023) reports that only 25% of rural communities in Egypt have access to reliable high-speed internet, which disproportionately affects women, as they are more likely to work and operate businesses from home. In urban areas, women are more likely to access coworking spaces with digital resources, but their participation is hindered by mobility restrictions and caregiving responsibilities.

Furthermore, the lack of tailored digital literacy programs presents a significant challenge. Only 22% of digital literacy initiatives in Egypt are targeted explicitly at women, and most programs fail to address the unique challenges faced by women entrepreneurs, such as balancing household responsibilities with professional development.

Women in Technical Positions



Percentage of STEM Graduates in Egypt 2024



(Source: GGG Report 2024)

Several programs and initiatives are working to bridge the gendered digital divide in Egypt:

o UN Women's "Women in Digital Economy" Program (2021-2024):

- This initiative provides women entrepreneurs with training in e-commerce, social media marketing, and online payment systems. It has reached 15,000 women entrepreneurs across Egypt, focusing on rural areas.

o MCIT's Digital Egypt Initiative (2022):

- Through partnerships with private-sector tech companies, this program offers free digital literacy courses for women, covering topics such as coding, website development, and cybersecurity. It has enrolled 8,000 women since 2022.

o Google's "Maharat min Google" (Skills from Google):

- This program focuses on building digital marketing and business skills for women entrepreneurs. Since its launch in Egypt, it has trained 12,000 women, with a significant portion of participants being rural entrepreneurs.

o IFC and Flat6Labs Partnership:

- A collaboration aimed at empowering women-led startups in the tech sector by providing mentorship, funding, and access to online platforms. To date, it has supported 120 women-led startups in Egypt.

Actionable Recommendations

1. Expand Access to Digital Infrastructure:

- Collaborate with telecom providers to expand high-speed internet access in rural and underserved areas.
- Establish community-based digital hubs equipped with Wi-Fi, training facilities, and digital tools specifically for women entrepreneurs.

2. Create Tailored Digital Literacy Programs:

- Develop flexible online courses in Arabic focused on digital marketing, e-commerce, and AI applications for women.
- Introduce mentorship programs pairing women entrepreneurs with tech experts to build confidence and skills.

3. Promote Gender-Sensitive E-Commerce Solutions:

- Launch government-backed platforms offering reduced fees for women entrepreneurs to access e-commerce markets.
- Provide subsidies for women to purchase hardware and software needed for their businesses.

4. Leverage Mobile-Based Solutions:

- Develop mobile apps that offer bite-sized training in digital skills, financial literacy, and marketing strategies.
- Integrate microcredit services within these apps to facilitate access to financing for women entrepreneurs.

5.Measure and Monitor Digital Inclusion Progress:

- Set KPIs to track the percentage of women participating in online training, using e-commerce platforms, and accessing digital financial tools.
- Conduct annual assessments to evaluate the effectiveness of digital inclusion programs and identify gaps.

1.11 Pillar IV: Access to Resource Infrastructure

Women-led enterprises in Egypt face critical challenges stemming from inadequate infrastructure and support networks. Both public and private sector initiatives often lack the tailored focus needed to meet the specific needs of female entrepreneurs, particularly in areas such as mentorship, training, and capacity-building. A report by MSMEDA (2023) highlights that only 35% of women entrepreneurs in Egypt have access to structured mentorship programs, while just 28% participate in capacity-building initiatives. These gaps significantly hinder women's ability to scale their businesses and remain competitive within the entrepreneurial ecosystem.

The Role of Mentorship and Training:

to mentors who can provide industry-specific guidance and support. Data from the International Labour Organization (ILO, 2023) shows that women in Egypt are 40% less likely than men to have access to professional mentors. This disparity is compounded by cultural biases that discourage women from seeking external support and by the male-dominated nature of many business networks. Moreover, mentorship programs that do exist often fail to address the unique challenges faced by women, such as balancing business development with caregiving responsibilities or navigating male-dominated industries.

Women also face significant barriers in accessing technical and entrepreneurship training. According to MSMEDA (2022), only 21% of women entrepreneurs in Egypt have completed formal entrepreneurship training, compared to 42% of their male counterparts. The limited availability of localized training programs further exacerbates this issue, particularly in rural and underserved areas. Additionally, language barriers and cultural restrictions often deter women from participating in training programs conducted in urban hubs or by international organizations.

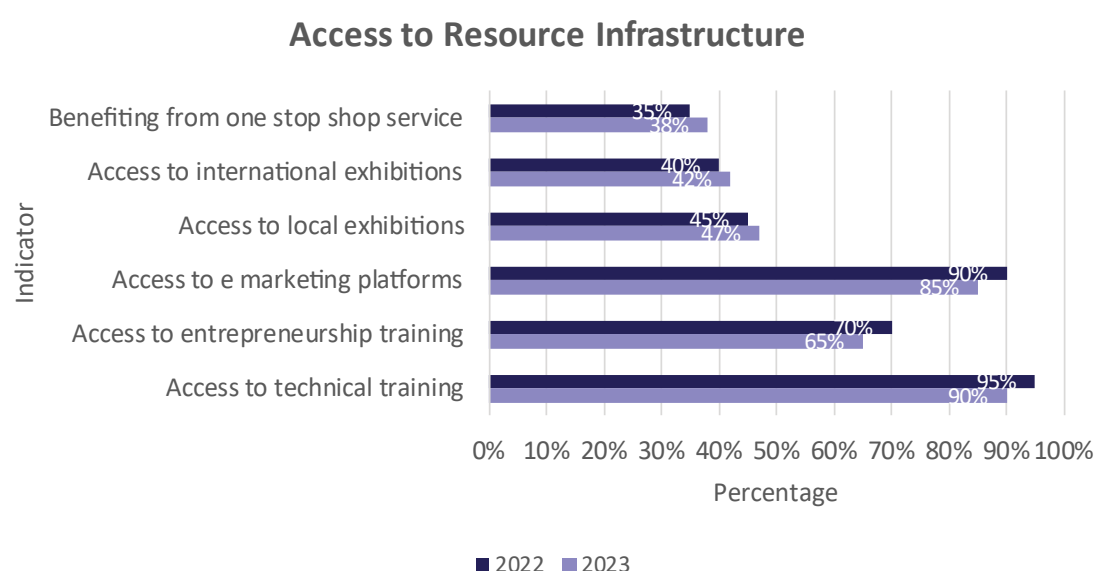
Access to Market Opportunities:

Women entrepreneurs frequently lack access to critical market resources such as e-commerce platforms, exhibitions, and trade fairs. Data from the Ministry of Trade and Industry (2023) indicates that only 14% of women entrepreneurs in Egypt have participated in local trade exhibitions, while just 8% have showcased their products at international fairs. This limited exposure restricts their ability to network, attract investment, and expand into new markets. Furthermore, women are underrepresented in cooperative structures and producer organizations, which are key channels for market access in sectors such as agriculture and handicrafts.

Infrastructure Barriers:

Infrastructure gaps are another significant impediment. Women entrepreneurs, especially in rural areas, face challenges in accessing basic resources such as, non-land assets, and coworking spaces. The Global Gender Gap (GGG) Report (2024) reveals that while women now have near-equal rights to land assets in theory, only 19% of female entrepreneurs report actually owning or leasing business-related property. This disconnect reflects both awareness issues and systemic barriers, such as cumbersome bureaucratic processes and restrictive cultural norms.

Inadequate access to coworking spaces further isolates women entrepreneurs. Research by the Global Entrepreneurship Monitor (GEM, 2023) shows that only 11% of coworking spaces in Egypt have women-focused initiatives or provide amenities such as childcare facilities. This lack of infrastructure disproportionately affects women who are juggling professional and domestic responsibilities.



(Source: GGG Report 2024)

Index	2022	2023	2024
Access to land assets	Restricted rights	restricted rights	near equal rights
Access to non-land assets	Restricted rights	restricted rights	Near equal rights

(Source: GGG Report 2022, 2023, 2024)

Several initiatives and programs are working to address the infrastructure and support gaps for women entrepreneurs in Egypt:

1.MSMEDA's Women Entrepreneurs Program (2021-2024):

- This initiative provides targeted capacity-building workshops, access to finance, and market linkages for women-led MSMEs. It has supported over 18,000 women entrepreneurs since its inception.

2Egyptian Ministry of Trade and Industry's Export Promotion Initiative (2023):

- A program designed to provide subsidies for women entrepreneurs to participate in international trade fairs and exhibitions. Approximately 4,000 women have benefited from this initiative to date.

3.Flat6Labs Women Entrepreneurs Accelerator:

- A specialized accelerator program that offers mentorship, funding, and networking opportunities for women-led startups in Egypt. The program has supported 120 women-founded startups since 2019.

4.UNIDO's Inclusive Value Chains Initiative:

- Focused on improving women's participation in value chains across sectors such as agriculture and manufacturing, this program provides technical training, access to cooperatives, and market linkages.

Actionable Recommendations

1. Expand Mentorship Programs:

- Develop gender-sensitive mentorship programs that pair women entrepreneurs with industry leaders who understand the specific challenges they face.
- Introduce group mentorship models and peer-to-peer learning platforms to foster collaboration and community among women entrepreneurs.
- Increase Accessibility of Training Programs:
- Localize training initiatives by partnering with community organizations to offer programs in rural and underserved areas.
- Provide entrepreneurship training in Arabic and include modules on navigating cultural and systemic barriers.

2. Enhance Market Access Opportunities:

- Create subsidized programs to enable women entrepreneurs to participate in local and international trade fairs.
- Develop digital platforms that connect women entrepreneurs with buyers, suppliers, and investors.

3. Improve Access to Coworking Spaces:

- Encourage public-private partnerships to establish women-friendly coworking spaces equipped with childcare facilities and digital resources.
- Provide subsidies for women entrepreneurs to access existing coworking spaces.

4. Streamline Bureaucratic Processes:

- Simplify business registration, licensing, and property leasing processes to make them more accessible for women.
- Develop one-stop-shop services specifically tailored to the needs of women entrepreneurs.

5. Monitor and Evaluate Support Programs:

- Introduce KPIs to measure the effectiveness of mentorship and training programs, such as the number of women entrepreneurs scaling their businesses or entering new markets.
- Conduct annual surveys to assess women's awareness and satisfaction with available support infrastructure.

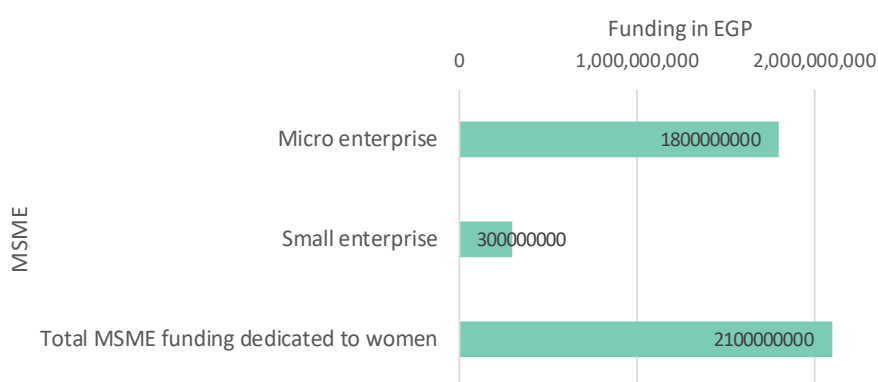
1.12 Gendered Ecosystem Profile

Demographic insights further illustrate the disparities faced by women entrepreneurs. Women are more likely to operate younger and smaller businesses than their male counterparts. According to MSMEDA (2023), 41% of women-led businesses are less than three years old, compared to 27% of male-led businesses, reflecting the precarious nature of female entrepreneurship in its early stages.

Prevalence of Female-Led MSMEs

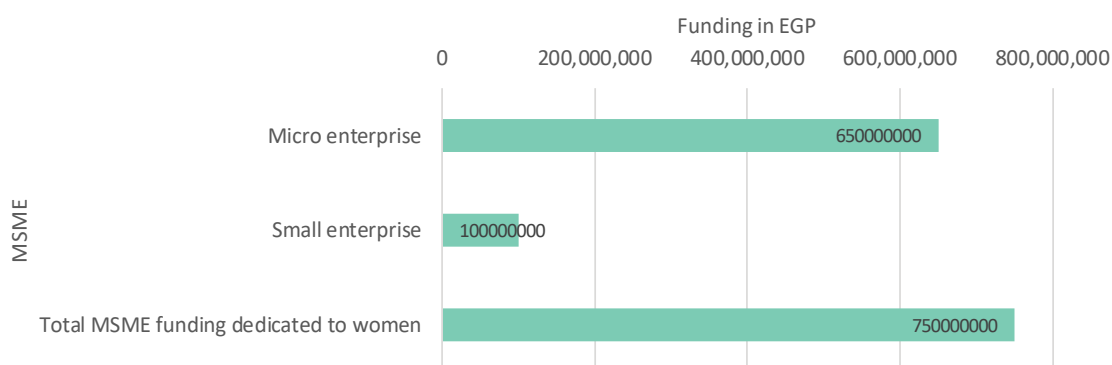
Women constitute a considerable portion of micro, small, and medium enterprises (MSMEs) in Egypt, yet their businesses are often concentrated in low-growth and informal sectors. According to MSMEDA (2023), women own 22% of MSMEs in Egypt, with 72% of these enterprises classified as micro-scale activities. This concentration reflects the systemic challenges faced by female entrepreneurs, including limited access to capital and support services that could help them scale their operations.

Total MSME Funding Dedicated to Women in Egypt 2022



(Source MSMEDA 2023)

Total MSME Funding Dedicated to Women in Egypt 2023



(Source: MSMEDA 2022)

Furthermore, the sectoral distribution of women-led MSMEs reveals a skew toward industries such as handicrafts, retail, and informal services. A UN Women (2022) report highlights that only 8% of female-led businesses operate in high-growth industries such as technology, finance, or energy. This disparity underscores the need to address the societal norms and structural barriers that limit women's participation in high-growth sectors.

Despite the dominance of women in micro-enterprises, there is evidence that women-led businesses have a higher survival rate compared to those led by men. According to a World Bank (2022) study, women-owned businesses in Egypt are 15% more likely to remain operational after five years, largely due to their focus on low-risk, community-based ventures. However, this survival advantage comes at the cost of limited scalability. For instance, while women excel in sectors like handicrafts and retail, their businesses often lack the capital and networks to expand into high-growth industries. Addressing this imbalance requires targeted interventions, such as sector-specific training programs and access to growth-oriented financing, to help women transition from subsistence-level entrepreneurship to scalable ventures.

Informal Sector and Economic Vulnerability

The informal sector represents a significant portion of female entrepreneurship in Egypt, with 67% of women-led enterprises classified as informal (GGG Report, 2023). This reliance on the informal economy stems from challenges in registering businesses, navigating bureaucratic processes, and accessing formal financial services. Consequently, women entrepreneurs in the informal sector face limited opportunities for growth, perpetuating their economic vulnerability. Addressing these barriers is crucial for integrating women into the formal economy and unlocking their full entrepreneurial potential.

The informal sector's prevalence among women entrepreneurs is not just a symptom of systemic barriers but also a reflection of cultural norms that discourage women from formalizing their businesses. A UN Women (2023) survey found that 62% of informal women entrepreneurs cited fear of harassment or discrimination as a key reason for avoiding formal registration. Additionally, the lack of awareness about legal requirements and the high cost of compliance further deter women from entering the formal economy. To address this, Egypt could adopt simplified registration processes and offer incentives, such as tax breaks or subsidized licensing fees, for women transitioning from informal to formal businesses. Such measures would not only empower women entrepreneurs but also contribute to the country's economic growth by increasing tax revenues and reducing the shadow economy.

Demographic Insights

Additionally, only 13% of women entrepreneurs operate medium-sized enterprises, compared to 31% of male entrepreneurs (World Bank, 2021). This gap highlights the systemic obstacles women face in scaling their businesses, including limited access to mentorship, funding, and market opportunities.

The demographic profile of women entrepreneurs also reveals a significant generational divide. Younger women (aged 18–35) are more likely to pursue entrepreneurship in tech-driven sectors, while older women (aged 36–55) tend to focus on traditional industries like retail and handicrafts. According to a Flat6Labs (2023) report, 65% of female founders in tech startups are under 35, reflecting a growing interest in innovation among younger women. However, these younger entrepreneurs face unique challenges, such as limited access to venture capital and a lack of female role models in leadership positions. Bridging this generational gap requires targeted support for young women, including access to seed funding, mentorship from successful female entrepreneurs, and exposure to global markets through international trade fairs and digital platforms.

Access to Funding

Access to funding remains a critical challenge for female entrepreneurs in Egypt, further exacerbating gender disparities within the entrepreneurial ecosystem. Despite representing 31.3% of Total Early-Stage Entrepreneurial Activity (TEA) (World Bank, 2023), women entrepreneurs received only 11% of total startup funding in 2023. The average funding round for women-led startups was 27% lower than that of male-led startups, underscoring the biases that persist in Egypt's investment landscape.

In terms of credit and loans, MSMEDA (2023) data reveals that women received 44% of microfinance loans but only 22% of loans targeted at small and medium enterprises (SMEs). This trend skews heavily toward microfinance, often confining women to subsistence-level entrepreneurship and limiting their ability to scale their businesses. Moreover, only 19% of women in Egypt are financially included, compared to 29.1% of men, reflecting systemic challenges such as restrictive property rights, lack of collateral, and societal perceptions that undervalue women-led ventures.

The gender funding gap is further compounded by the lack of female representation among investors. According to Wamda (2023), only 12% of venture capital investors in the MENA region are women, which contributes to the undervaluation of women-led startups. Studies show that female investors are 67% more likely to fund women-led businesses, highlighting the importance of increasing gender diversity in investment decision-making. To address this, Egypt could establish gender-focused venture capital funds and incentivize private investors to support women-led startups through tax breaks or matching grants. Additionally, fostering networks of female angel investors and creating platforms that connect women entrepreneurs with potential funders could help bridge the funding gap and unlock the untapped potential of women-led ventures.

Index	2021
Number of deals female	52
Funding percentage dedicated to women	1.20%

(Source: WAMDA 2021)

Leadership Representation

Leadership representation within Egypt’s entrepreneurial and corporate ecosystems remains alarmingly low, further highlighting the systemic barriers women face. According to AUC (2023), only 19.7% of corporate board seats are held by women, reflecting a slow but steady increase from 16.7% in 2021. While some progress has been made, the representation of women in leadership roles remains inadequate. The GGG Report (2024) indicates that only 6.3% of firms in Egypt have female top managers, and women hold just 5.53% of leadership roles overall. These figures emphasize the urgent need for targeted interventions to increase female representation in decision-making roles. Without greater visibility of women in leadership positions, aspiring female entrepreneurs lack role models and mentors, further perpetuating gender disparities in the ecosystem.

Index	2021	2022
Women on boards	16.7	19.7

(Source: AUC 2022)

The underrepresentation of women in leadership roles is not just a reflection of cultural biases but also a result of systemic barriers in career progression. A McKinsey & Company (2023) report found that women in Egypt face a "broken rung" at the first step up to managerial positions, with only 18% of entry-level managerial roles held by women. This bottleneck limits the pipeline of female talent reaching senior leadership positions. To address this, companies could implement gender-neutral promotion policies, establish leadership development programs for women, and set measurable diversity targets. Additionally, public-private partnerships could create mentorship initiatives that pair aspiring female leaders with experienced executives, providing the guidance and networks needed to break through the glass ceiling.

Access to Markets and Networks

The barriers faced by women entrepreneurs extend beyond funding and leadership to include limited access to markets and networks. Women are often excluded from trade exhibitions, e-commerce platforms, and professional networking events, which are critical for scaling their businesses and reaching larger markets. This exclusion is particularly pronounced for women in rural and underserved regions, where mobility restrictions and cultural norms further hinder their participation in entrepreneurial activities. Without access to these critical resources, women entrepreneurs struggle to compete on equal footing with their male counterparts, limiting their potential for growth and success.

The digital economy offers a unique opportunity to bridge this gap, but women in Egypt face significant barriers to accessing digital platforms. According to a GSMA (2023) report, 45% of women in rural Egypt lack access to smartphones, and only 23% of women entrepreneurs use e-commerce platforms to sell their products. This digital divide is exacerbated by low digital literacy rates, with 62% of rural women reporting limited knowledge of online tools. To address this, Egypt could launch nationwide digital literacy programs tailored to women, particularly in rural areas. These programs could include training on e-commerce platforms, digital marketing, and online payment systems. Additionally, partnerships with telecom companies could provide subsidized internet access and affordable smartphones to women entrepreneurs, enabling them to tap into the growing digital economy.

Addressing Systemic Barriers

Addressing these challenges requires a multifaceted approach that combines targeted policies, funding programs, and capacity-building initiatives. First, increasing funding for women-owned enterprises is essential. Establishing dedicated funding programs for female entrepreneurs, particularly in high-growth sectors, can help bridge the gender funding gap. Additionally, developing collateral-free loan programs tailored to the needs of women in rural and underserved areas can enhance financial inclusion. Second, promoting sectoral diversity is crucial for expanding women's participation in high-growth industries. Technical training and mentorship programs that encourage women to enter male-dominated fields such as technology and finance can help break down systemic barriers. Subsidizing participation in industry-specific accelerators and incubators can further support women entrepreneurs in these sectors.

Enhancing leadership representation is another critical step toward creating a more inclusive entrepreneurial ecosystem. Introducing mandatory quotas for female representation on corporate boards and in leadership positions can accelerate progress toward gender parity. National campaigns highlighting the achievements of women leaders can also inspire broader participation and challenge societal norms that limit women's aspirations. Finally, strengthening market access for women entrepreneurs is essential for ensuring their long-term success.

Partnerships with local and international organizations can create e-commerce platforms that connect women entrepreneurs to global markets, while subsidies for participation in trade exhibitions and professional networks can expand their market opportunities.

By addressing these systemic barriers and implementing targeted interventions, Egypt can create a more inclusive and equitable entrepreneurial ecosystem. Unlocking the full potential of women entrepreneurs will not only drive economic growth but also contribute to greater social cohesion and gender equality, ultimately fostering a more resilient and innovative economy.

Conclusion

By addressing these systemic barriers and implementing targeted interventions, Egypt can create a more inclusive and equitable entrepreneurial ecosystem. Unlocking the full potential of women entrepreneurs will not only drive economic growth but also contribute to greater social cohesion and gender equality, ultimately fostering a more resilient and innovative economy.

The economic benefits of empowering women entrepreneurs are well-documented. According to the World Bank (2023), closing the gender gap in entrepreneurship could increase Egypt's GDP by up to 34% by 2030. This growth would be driven by higher productivity, increased innovation, and the expansion of women-led businesses into high-growth sectors such as technology, renewable energy, and agribusiness. However, achieving this potential requires a holistic approach that addresses both the structural and cultural barriers women face.

One critical area for intervention is the legal and regulatory framework. While Egypt has made progress in recent years, such as the introduction of the Micro, Small, and Medium Enterprises Development Act (2021), gaps remain in enforcement and accessibility. For instance, many women entrepreneurs are unaware of their rights or lack the resources to navigate complex legal processes. Simplifying business registration, reducing bureaucratic hurdles, and providing free legal consultations for women could significantly lower the barriers to formalization. Additionally, introducing gender-sensitive policies, such as mandatory gender impact assessments for new regulations, would ensure that the needs of women entrepreneurs are systematically addressed.

Another key area is the role of the private sector in driving change. While government initiatives are crucial, the private sector has a unique ability to influence cultural norms and provide scalable solutions. For example, corporations could partner with NGOs to launch mentorship programs that connect women entrepreneurs with industry leaders. Similarly, financial institutions could develop innovative products, such as gender-sensitive microloans or crowdfunding platforms, tailored to the needs of women-led businesses. By leveraging their resources and networks, private sector actors can play a pivotal role in creating an enabling environment for women entrepreneurs.

Finally, fostering a culture of inclusivity and empowerment is essential for long-term change. This requires not only policy reforms but also a shift in societal attitudes toward women's roles in the economy. Media campaigns, community dialogues, and educational programs can challenge stereotypes and highlight the contributions of women entrepreneurs. For instance, showcasing success stories of women who have overcome barriers to build thriving businesses can inspire others and normalize women's participation in entrepreneurship. Additionally, integrating entrepreneurship education into school curricula, particularly for girls, can equip the next generation with the skills and confidence to pursue their entrepreneurial aspirations.

In conclusion, empowering women entrepreneurs in Egypt is not just a matter of equity but a strategic imperative for economic growth and innovation. By addressing systemic barriers, fostering collaboration between public and private sectors, and promoting cultural change, Egypt can unlock the untapped potential of its women entrepreneurs. This, in turn, will create a more inclusive and dynamic economy that benefits all Egyptians.



Nelly Mahmoud

Chief Officer Marketing, Youth Segment Services
& Financial Inclusion, EGBANK

Advancing Financial Inclusion for Women Entrepreneurs

As Chief Officer of Marketing, Youth Segment Services, and Financial Inclusion at EGBANK, Nelly Mahmoud is driving a shift in how financial institutions engage with women entrepreneurs in Egypt. Under her leadership, EGBANK has expanded its approach beyond traditional banking—creating tailored financial and non-financial solutions that support women not just as clients, but as builders of the economy.

The bank's mission is rooted in the belief that youth and entrepreneurship are key drivers of sustainable economic growth. Over the years, this commitment has evolved with a sharp focus on empowering women in business, especially those traditionally underrepresented in the financial sector.

From Access to Empowerment: EGBANK's Holistic Approach

EGBANK's support model for women entrepreneurs goes far beyond access to finance. Recognizing that capital alone isn't enough to close the gap, the bank has developed a suite of integrated programs designed to address both structural and practical challenges faced by women in business.

This includes initiatives like Zaha Bouquet, Zahra Program, and femmelancers, which specifically target the needs of female entrepreneurs and freelancers. These programs complement the bank's MINT incubator, which has successfully graduated a number of women-led ventures.

Crucially, the bank embeds non-financial services into these offerings—pairing funding with mentorship, hands-on training, and business development support. Women receive targeted guidance in areas such as financial literacy, marketing, and strategic planning. Networking opportunities connect them with suppliers, customers, and fellow entrepreneurs, creating space for collaboration and ecosystem growth.

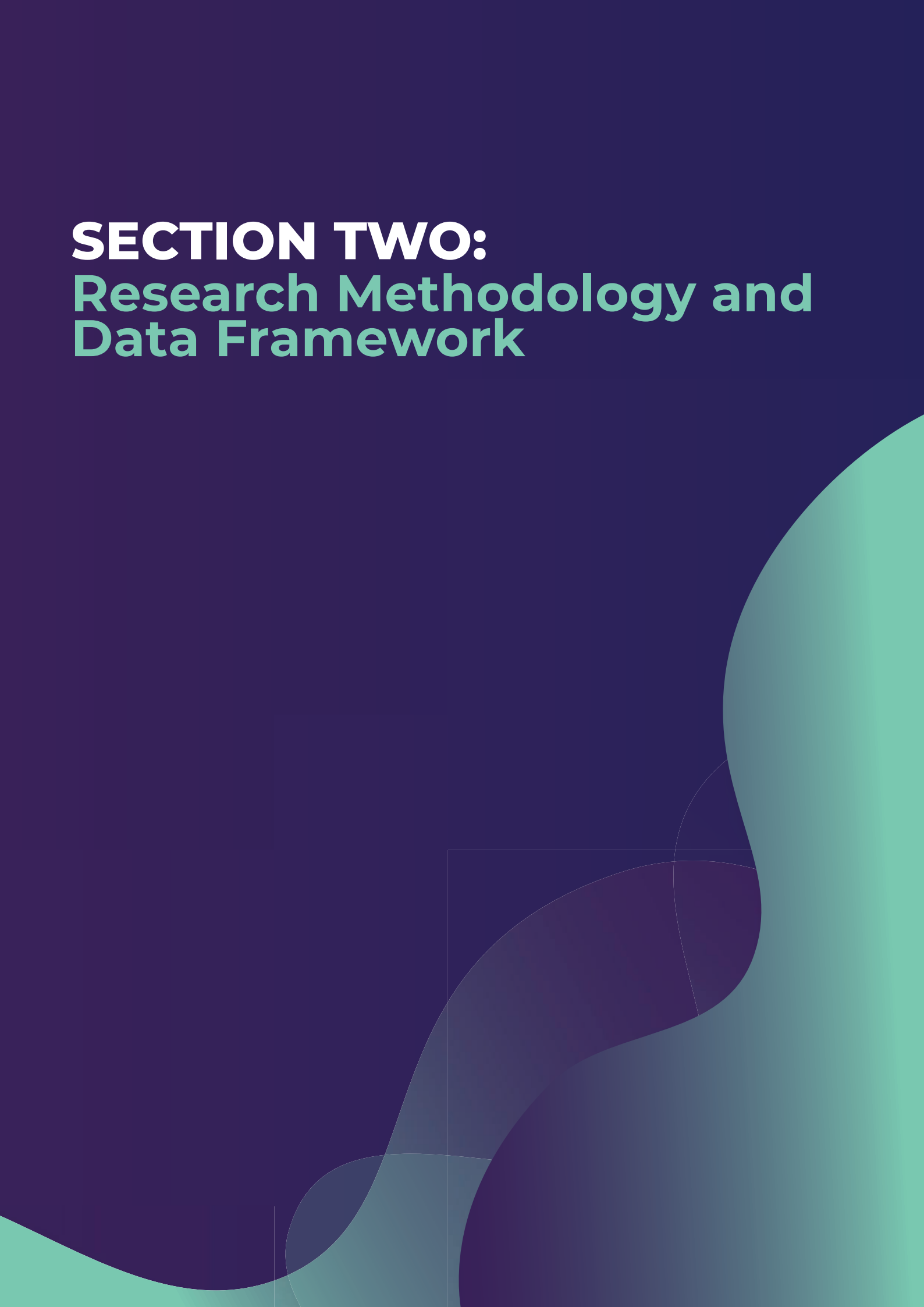
Advancing Financial Inclusion for Women Entrepreneurs

This model reflects a deeper philosophy: that real financial inclusion requires enabling women to grow and sustain their ventures over time—not just open an account or receive a loan. Under Mahmoud's leadership, EGBANK is working to build a more inclusive entrepreneurial environment where women are equipped with the knowledge, networks, and confidence to lead.

The integration of customized programs for female entrepreneurs signals a shift in how the bank views its role in the economy—not simply as a lender, but as a long-term partner in growth. By prioritizing inclusivity and tailoring its services to real needs on the ground, EGBANK is helping to unlock the potential of a demographic too often left out of the formal financial system

SECTION TWO:

Research Methodology and Data Framework

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2.1 Overview of Research Design

This report adopts a mixed-methods research design that integrates both qualitative and quantitative approaches to provide a comprehensive understanding of the challenges, barriers, and opportunities facing women entrepreneurs in Egypt. The use of a mixed-methods framework was intentional and strategic, reflecting the complex, intersectional nature of gendered entrepreneurial ecosystems—where statistical indicators alone fail to capture the socio-cultural, institutional, and behavioral nuances shaping women's participation.

The research design was structured around two core components:

Extensive Secondary Data Analysis:

The first layer of analysis drew from a wide array of global, regional, and national datasets, including publicly available indicators from the Global Gender Gap Report (2022–2024), World Bank Gender Data Portal, MSMEDA sectoral statistics, Wamda and MAGNiTT deal flow data, UN Women reports, ILO gender dashboards, and Egypt's national development and planning reports, among others. This quantitative backbone provided a strong statistical foundation for identifying key patterns, disparities, and macro-level trends in women's entrepreneurship, financial inclusion, leadership representation, and digital access across Egypt.

Primary Qualitative Diagnostics:

To complement and interrogate the quantitative trends, the research team designed and implemented a qualitative diagnostic framework built on three core diagnostic tools: stakeholder roundtables, targeted expert interviews, and internal ecosystem mapping workshops. These methods captured the lived experiences, constraints, and perspectives of women entrepreneurs, ecosystem enablers, policymakers, and private sector actors in real-time. The primary focus was not just on what the barriers are, but on how they are experienced and negotiated in practice, with a special emphasis on intersectionality, geographic variation, and sectoral specificity.

By weaving together these two research strands—large-scale data analysis and deep contextual inquiry—the report is able to provide both breadth and depth. This approach allowed the research team to generate evidence-based and context-sensitive recommendations that are grounded in real-world constraints while being aligned with national development frameworks, including Egypt Vision 2030 and the National Strategy for the Empowerment of Egyptian Women (2030).

The design of this research also aimed to challenge traditional top-down models of gender analysis by deliberately centering the voices of women entrepreneurs, particularly those in underrepresented sectors (e.g., tech, finance, energy) and marginalized geographies (e.g., Upper Egypt, rural Delta). The emphasis on practitioner insight, policy relevance, and intersectional grounding defines the report's methodological contribution and its alignment with feminist research principles in the field of development and public policy.

The methodology employed in this report draws from both secondary and primary data sources, intentionally curated and triangulated to ensure robustness, relevance, and representativeness across different dimensions of Egypt's entrepreneurial ecosystem. The sampling strategy emphasized sectoral diversity, geographic spread, gender representation, and stakeholder plurality, ensuring that findings are not only reflective of national patterns but also sensitive to localized and intersectional realities.

2.2 Introduction to Findings

The Gendered Ecosystem Sector Diagnostics Report serves as a comprehensive evaluation of the entrepreneurial landscape for women in Egypt, focusing on key barriers and opportunities identified through a series of three roundtable discussions.

These discussions brought together diverse stakeholders, including policymakers, investors, enablers, and successful female entrepreneurs, to identify actionable strategies that can foster inclusivity and equity within Egypt's entrepreneurial ecosystem.

To provide a clear overview of systemic challenges, the following table presents key indicators on women's representation, funding, and leadership within Egypt's entrepreneurial ecosystem:

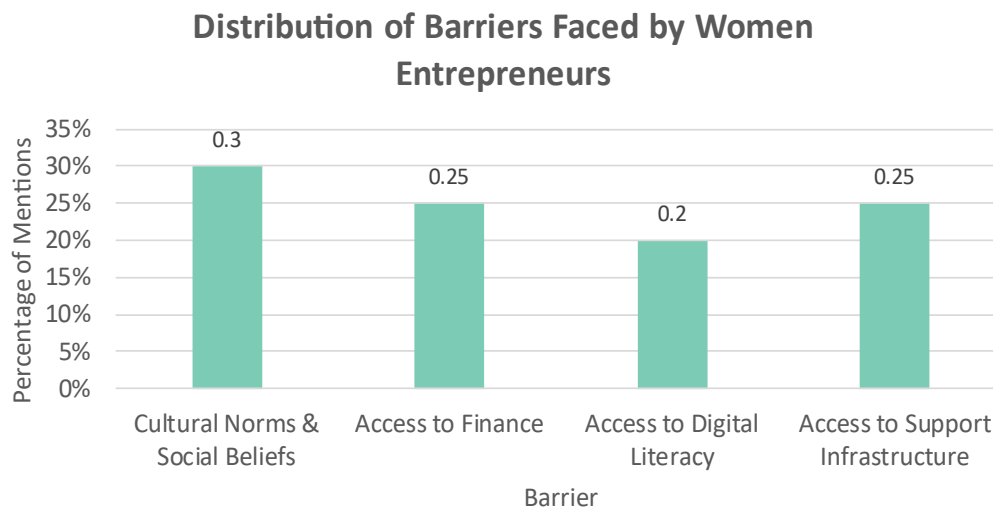
Disclaimer:

The figures marked as "estimates" in this table are educated approximations based on available data and observed trends in previous years. While every effort has been made to ensure these estimates are reasonable, they are not precise figures and should not be used as official statistics. Future research and data collection are recommended to validate these numbers.

The findings are presented under four primary themes: Addressing Cultural and Social Barriers, Enhancing Financial Inclusion, Expanding Digital Access, and Strengthening Support Infrastructure. This report consolidates qualitative insights, data-driven analysis, and proposed interventions to bridge gender gaps and promote the growth of women-led enterprises.

Index	2020	2021	2022	2023	Source
Women business and the law index score	45	50.63	50.63	50.63	World Bank
Women on boards	N/A	16.7%	19.7%	23%	Women on Boards Observatory (AUC), Fact Sheet 2024
MSMEs in Egypt founded by females	38%	40%	42% (estimate)	46%	MSMEDA, Fact Sheet 2024
Number of Startups founded by females (by sector)	N/A	N/A	~12% of all startups (estimate)	~15% (estimate)	Based on overall MSME trends and Wamda insights

Female-owned business by size	Micro-enterprises dominate the landscape, receiving the majority of funding. Estimate: 80% micro-enterprises, 15% small enterprises, and 5% medium enterprises.	Similar trends expected	Similar trends expected	Similar trends expected	MSMEDA
Female-owned business by age	50% younger than 5 years; 35% between 5-15 years; 15% older than 15 years	Similar trends expected			Educated estimate based on typical MSME lifecycles and qualitative insights
Female representation in leadership roles (Females on board of entrepreneurship associations)	19.7%	20.5%	22% (estimate)	23%	AUC, Fact Sheet 2024
MSME funding dedicated to women	1.8 billion	2.3 billion	2.5 billion (estimate)	2.8 billion (estimate)	MSMEDA
Small enterprise	405 million	450 million (estimate)	500 million (estimate)	550 million (estimate)	MSMEDA
Micro enterprise	1.8 billion	2 billion (estimate)	2.2 billion (estimate)	2.4 billion (estimate)	MSMEDA

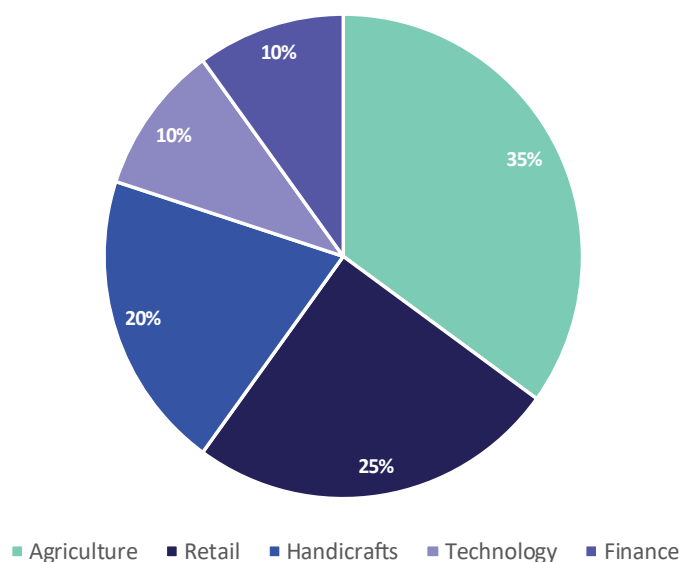


2.3 Key Findings from the Roundtables

Cultural Norms and Social Beliefs

- The roundtables revealed that deeply entrenched cultural norms continue to limit women's participation in entrepreneurial activities.
- These norms perpetuate stereotypes about women's roles, particularly in rural areas, where mobility restrictions and societal expectations constrain women's ability to access resources and networks.
- Participants emphasized the need for targeted community-based initiatives to challenge these narratives and create an enabling environment for women entrepreneurs.
- Notable Insight: Egypt ranks 135th out of 146 countries on the Global Gender Gap Index, underscoring the pervasive societal barriers faced by women.

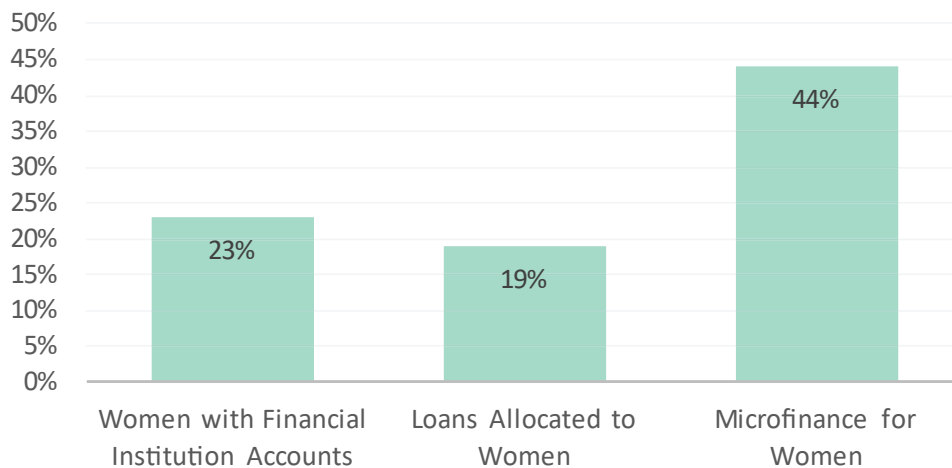
Sectoral Representation of Female Entrepreneurs



Access to Finance

- Financial inclusion remains a critical challenge, with women receiving a disproportionately small fraction of startup funding.
- Despite some advancements in microfinance, larger loans for scaling businesses remain elusive due to stringent collateral requirements and biases in lending practices.
- Innovative financial instruments and gender-sensitive lending policies were highlighted as potential solutions.
- Key Statistic: Only 23% of women in Egypt have a financial institution account, compared to 29.1% of men (World Bank, 2021).

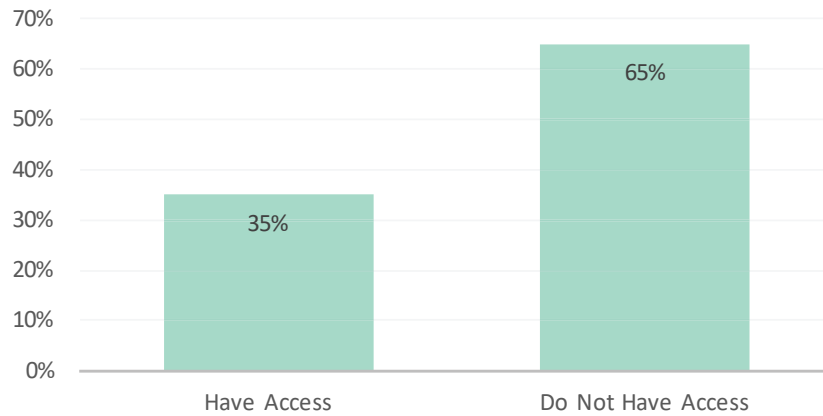
Access to Finance for Women Entrepreneurs



Support Infrastructure

- Women entrepreneurs frequently lack access to mentorship and capacity-building programs tailored to their unique needs.
- The absence of gender-inclusive incubators and accelerators often hinders the growth potential of women-led businesses.
- Participants called for mentorship models that incorporate cultural sensitivities and address caregiving responsibilities.
- Highlight: Only 35% of women entrepreneurs report having access to adequate mentorship programs (MSMEDA, 2023).

Access to Mentorship Programs for Women Entrepreneurs

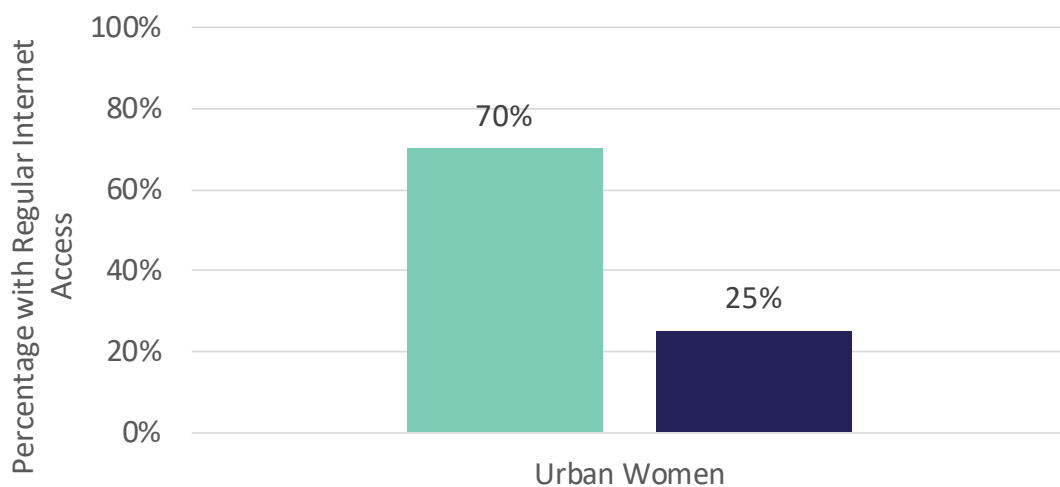


Digital Literacy and Technological Access

- The digital divide disproportionately affects women, particularly in rural areas, where limited access to digital tools and internet connectivity hinders participation in the digital economy.
- Programs to enhance digital skills and expand internet infrastructure were identified as crucial steps to empower women entrepreneurs.

Insight: Rural women in Egypt are 45% less likely to have regular internet access than their urban counterparts (UN Women, 2023).

Digital Divide Insights



2.4 Addressing Cultural and Social Barriers

Action: Launch multi-tiered campaigns and initiatives designed to dismantle cultural and societal barriers that hinder women's entrepreneurial participation. These efforts should integrate cultural norms rather than directly challenge them, focusing on demonstrating how women's entrepreneurship benefits families, communities, and national economic growth.

Implementation Details:

Community-Led Dialogues and Storytelling:

- Collaborate with local NGOs and community-based organizations (CBOs) in Egypt's rural governorates, such as Assiut, Sohag, and Minya, to host interactive workshops.
 - These events can feature panels of successful women entrepreneurs from similar socio-cultural contexts, highlighting how entrepreneurship has helped their families improve education, healthcare, and household stability.
- A campaign titled "Entrepreneurs in Every Family" could be launched to build community pride around local female entrepreneurs.

Religious and Cultural Framing:

- Partner with prominent religious leaders, imams, and clergy to emphasize women's entrepreneurial contributions as aligned with Islamic values, such as the principle of financial stewardship and resourcefulness.
 - In Bangladesh, a similar initiative successfully integrated Quranic teachings to encourage women's access to microfinance, which could be adapted in Egypt by working with Al-Azhar University to develop gender-positive religious narratives.

Media Representation Campaigns:

- Collaborate with Egyptian media outlets to create TV shows, social media campaigns, and online series that showcase the journey of female entrepreneurs across diverse industries.
- Programs could include reality-TV style mentorship competitions or documentaries focusing on women overcoming cultural challenges.
 - An example from Nigeria, the "Womenpreneur Pitch-a-ton," illustrates how media can engage a national audience while providing valuable exposure to participants.

Family Awareness Workshops:

- Develop training programs targeting families, particularly male members (husbands, fathers, and brothers), to help them understand how supporting women's entrepreneurship benefits the entire household.
 - These sessions should include economic simulations showing how increased household income can improve quality of life and reduce financial stress.

Outcome: Through tailored messaging and engaging community leaders, these efforts can create a cultural shift, increasing social acceptance of women's entrepreneurship. For instance, by normalizing women's participation in business as an asset rather than a threat, these campaigns can lead to tangible outcomes such as higher female participation rates in local markets and formal business sectors.

2.5 Enhancing Financial Inclusion

Action: Address financial access disparities by implementing policies and programs tailored to the unique challenges faced by women entrepreneurs. This involves the development of alternative funding mechanisms, financial literacy programs, and partnerships with private sector stakeholders to expand access to capital.

Implementation Details:

Gender-Sensitive Lending Practices:

- Partner with banks and microfinance institutions to design financial products that do not rely on traditional collateral requirements, such as land ownership, which disproportionately excludes women.
 - For example, programs could use group guarantees, a method used in Kenya's Women Enterprise Fund, which allows women to co-guarantee each other's loans.

Expand Equity-Based Crowdfunding Platforms:

- Launch platforms tailored to women entrepreneurs, modeled after platforms like iFundWomen in the U.S.
 - This could provide accessible, low-risk funding opportunities for female-led startups in Egypt's growing e-commerce and agritech sectors.
- Incentivize participation through tax breaks for investors who back women-led ventures.

Financial Literacy and Digital Tools:

- Conduct localized training programs on basic financial management, investment strategies, and digital tools for accounting and budgeting.
 - Programs like "She Counts," which have been successful in South Africa, could be replicated with modules tailored to rural and underserved regions in Egypt, focusing on topics such as how to apply for loans, calculate interest rates, and track revenue.

Government-Backed Grants and Subsidies:

- Expand MSMEDA's existing microfinance program to include a specific quota for women-owned SMEs. Offer subsidies and grants for women-led businesses in emerging sectors like renewable energy, waste management, and tech-enabled agriculture.
 - Lessons could be drawn from India's "Mudra Yojana," which provides interest-free loans for women entrepreneurs.

E-Marketplace Partnerships:

- Partner with online platforms such as Amazon Egypt and Jumia to create exclusive categories for women entrepreneurs, offering subsidized seller fees and marketing assistance.
 - A similar approach has been implemented in Indonesia's "Go-Jek" initiative, which promoted women-led small businesses through app-based visibility

Outcome: Increased access to capital will allow women entrepreneurs to scale beyond micro-level businesses and enter higher-growth sectors. A measurable increase in the percentage of women accessing formal financial systems, from the current 19% (World Bank, 2023) to at least 30% by 2026, can serve as a benchmark for success.

2.6 Expanding Digital Access

Action: Reduce the digital divide by establishing inclusive digital literacy programs and expanding technological infrastructure in underserved areas. This will enable women to access e-commerce opportunities, online training programs, and other digital tools essential for modern entrepreneurship.

Implementation Details:

Digital Literacy Hubs:

- Collaborate with tech companies such as Vodafone Egypt and government entities like ITIDA to establish community-based digital literacy hubs in governorates like Dakahlia and Beheira.

-These hubs should offer training on basic digital tools (e.g., email, e-commerce platforms) and advanced skills like digital marketing, coding, and cybersecurity.

-To enhance the operational feasibility of this pillar, Egypt can draw from Rwanda's "Digital Ambassadors Program," which trained rural youth to act as local digital trainers. By localizing this model, Egypt could create job opportunities while bridging digital divides in underserved areas. Additionally, partnerships with private-sector leaders like Vodafone Egypt can subsidize devices and internet packages for women entrepreneurs, ensuring the affordability of digital tools. Annual surveys by the Ministry of Communications and Information Technology (MCIT) can monitor participation rates to ensure that the 2027 goal of a 50% increase is met.

Mobile-Based Financial Tools:

- Develop apps and SMS-based services in Arabic that provide access to microcredit, savings programs, and financial literacy content.

-Examples such as "M-Pesa" in Kenya demonstrate the potential of mobile technology in empowering women entrepreneurs without requiring extensive internet connectivity.

Access to Online Marketplaces:

- Train women entrepreneurs to sell their products through digital platforms like Jumia and Souq, with specific programs focused on marketing handicrafts and other local products internationally.

-Subsidized onboarding fees and reduced platform commissions could encourage participation.

Digital Mentorship Platforms:

- Create virtual mentorship programs where women can connect with industry experts via platforms like Zoom or WhatsApp.

-Such initiatives can be informed by Pakistan's "SheMeansBusiness" program, which partnered with Facebook to offer free digital marketing training to women entrepreneurs.

Infrastructure Expansion in Rural Areas:

- Partner with government-led initiatives, such as Egypt's Digital Transformation Strategy, to expand broadband connectivity and establish tech centers in rural villages.
- Offer free public Wi-Fi in key community hubs, such as libraries and coworking spaces.

Outcome: These initiatives will reduce barriers to entry for women in the digital economy, increasing their representation in e-commerce and STEM-related fields. Targets such as doubling the participation of rural women in online marketplaces by 2027 can help monitor progress.

2.7 Strengthening Support Infrastructure

Action: : Develop inclusive mentorship, capacity-building, and support programs tailored to the unique challenges faced by women entrepreneurs, such as caregiving responsibilities and mobility constraints.

Implementation Details:

Flexible Mentorship Programs:

- Design mentorship initiatives with hybrid formats (online and in-person) to accommodate women's schedules. For instance, mentorship workshops could occur bi-weekly in the evenings, allowing participants to balance caregiving responsibilities.
 - This approach has been effective in Malaysia's "Women Entrepreneur Network," which combines peer-to-peer learning with expert mentorship.

Localized Business Development Centers:

- Establish one-stop centers offering support for business registration, licensing, and funding applications.
 - These centers should prioritize women and operate within existing Creativa Hubs across Egypt's governorates.

Childcare-Integrated Training:

- Provide free or subsidized childcare facilities at training centers and coworking spaces, drawing inspiration from Sweden's workplace-integrated childcare programs.
 - This will remove one of the primary barriers preventing women from attending in-person training sessions.

Networking Opportunities:

- Create sector-specific networking groups for women entrepreneurs, focusing on high-growth industries such as fintech, health tech, and agritech.
 - These groups can offer tailored workshops, pitch events, and access to industry-specific mentors.

Annual Women's Entrepreneurship Summit:

- Host a yearly event bringing together women entrepreneurs, investors, policymakers, and enablers.
 - The summit could feature pitch competitions, panel discussions, and awards recognizing female business leaders.

Outcome: These initiatives will strengthen the entrepreneurial ecosystem, reducing barriers to growth for women-led enterprises. Success metrics could include a 25% increase in women accessing mentorship programs by 2025 and measurable improvements in the scalability of women-owned businesses.



Aurora Tech Award by InDrive

Fueling a New Era of Women-Led Innovation

Technology as a Catalyst for Equality

The Aurora Tech Award, launched by inDrive, was created to tackle a persistent issue in the tech world: women are building powerful, innovative ventures, but they often lack access to the funding, networks, and visibility needed to truly scale. As a company born in one of the most overlooked places in the world, inDrive understood the power of giving underrepresented talent a platform. Aurora is an extension of that belief—backing women in tech not just with recognition, but with real, strategic support.

The award is grounded in the idea that technology is a transformative tool for women, particularly in underserved communities. Thanks to AI, no-code platforms, and digital marketplaces, it's now possible to build a company from your bedroom and scale it globally. This access to scalable tools is radically empowering—allowing women to bypass many of the traditional gatekeepers. But Aurora doesn't stop at enabling participation. It focuses on helping women founders grow fast, reach wider audiences, and challenge the status quo in industries where they've historically been excluded.

The program's support is deeply personalized. Participants are given more than capital—they're given access to strategic mentors, global networks, and a collaborative peer group. Aurora recognizes that access alone isn't enough. What really makes a difference is the people along the journey—the supporters who provide insight, push new thinking, and build real community. Aurora gives women both business resources and the emotional infrastructure to grow with confidence.

This approach has resulted in clear, measurable outcomes. One example is Folake Owodunni, founder of Emergency Response Africa (ERA). Since receiving the award, ERA's visibility has grown significantly, leading to a 15% increase in emergency service requests, partnerships with four Nigerian state governments, and increased engagement with health-tech accelerators and investors. The company now operates in nine cities, has trained over 200 community-based first responders, deployed 180 vehicles, and responded to over 6,000 medical emergencies. It also trained more than 1,800 individuals in first aid and CPR. Aurora's recognition played a direct role in increasing ERA's funding prospects, partnerships, and brand credibility—proving how meaningful award-driven exposure can be.

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Building Sustainable Momentum for Women in Tech

Aurora's impact doesn't stop at the award stage. The team follows through by asking each finalist a simple but powerful question: "If there's one thing we could do for you, what would it be?" From there, inDrive leverages its global reach to connect women with the right investors, experts, and growth opportunities. The goal is not a one-time win, but long-term momentum. Recognizing the importance of regional relevance, Aurora is also expanding into high-potential areas like the MENA region. With strong entrepreneurial energy and growing government support, countries across the Middle East and North Africa are well-positioned for deeper engagement. Aurora is adapting its model to fit local ecosystems by introducing regional tracks, country-specific programs, and spotlights like its upcoming event in Cairo.

SECTION THREE: **Diagnostic Insights and Sector Index**



3.1 Gendered Ecosystem Sector Diagnostics Index

To address the systemic challenges highlighted in the roundtable discussions, this report introduces the Gendered Ecosystem Sector Diagnostics Index. This dynamic tool offers a performance-driven framework designed to systematically monitor and address barriers that hinder women's participation in Egypt's entrepreneurial ecosystem. Centered on four key pillars—Access to Digital Literacy, Access to Finance, Support Infrastructure, and Cultural Norms and Social Inclusion—the Index provides actionable metrics that empower stakeholders to track progress and refine strategies as needed.

Each pillar reflects critical barriers identified in the roundtables, such as the digital divide faced by rural women, biases in financial systems, and limited access to mentorship opportunities. By aligning these insights with measurable performance indicators, the Index serves as a roadmap for fostering a more inclusive entrepreneurial ecosystem for women in Egypt.

By aligning the index with actionable metrics and performance indicators, stakeholders can track progress, identify gaps, and implement targeted interventions to create a more equitable entrepreneurial ecosystem for women in Egypt.

3.1.1 Pillar 1: Access to Digital Literacy

- **Metric Examples:** Percentage of women completing digital literacy training; Number of female STEM graduates; Participation in digital skill-building programs (e.g., AI, cybersecurity, data analytics).
- **Target Outcome:** A measurable increase in the representation of women in STEM-related fields and e-commerce platforms, particularly in rural areas.
- **Rationale:** Findings from the roundtables emphasized the persistent digital divide, particularly among rural women, hindering their ability to participate in the digital economy. Targeted programs like digital literacy hubs and mobile-based financial tools can address these disparities.

3.1.2 Pillar 2: Access to Finance

- **Metric Examples:** Percentage of loans allocated to women entrepreneurs; Number of funding rounds closed by women-led startups; Average loan sizes disbursed to women.
- **Target Outcome:** Achieve parity in funding allocation between men- and women-led ventures within a decade.
- **Rationale:** Roundtable participants identified gendered biases in traditional lending practices as a critical barrier. The introduction of equity-based crowdfunding and community-guarantee models can facilitate access to capital for women entrepreneurs.

3.1.3 Pillar 3: Support Infrastructure

- **Metric Examples:** Proportion of women benefiting from mentorship programs; Accessibility of coworking spaces and incubators; Number of women participating in networking events.
- **Target Outcome:** Increase access to gender-sensitive support systems, including mentorship and capacity-building programs, by at least 30% within five years.
- **Rationale:** Limited mentorship opportunities and lack of tailored infrastructure were highlighted as recurring issues. Flexible mentorship models and childcare-integrated training centers can address these gaps.

3.1.4 Pillar 4: Cultural Norms and Social Inclusion

- **Metric Examples:** Percentage of women in leadership roles; Proportion of women attending entrepreneurial networking events; Community perceptions of women's roles in entrepreneurship.
- **Target Outcome:** Shift societal perceptions to increase community acceptance of women's entrepreneurship by 20% within three years.
- **Rationale:** Entrenched cultural norms and biases continue to impede women's participation. Community-based storytelling campaigns and religious framing can drive incremental cultural change.

The proposed Gendered Ecosystem Sector Diagnostics Index will act as a dynamic tool for stakeholders, enabling them to assess the effectiveness of ongoing initiatives and refine strategies as needed. By leveraging data collected from public institutions, private sector stakeholders, and entrepreneurial support organizations, the index will offer a transparent and actionable blueprint for fostering inclusivity in Egypt's entrepreneurial ecosystem.

The table below outlines the proposed performance indicators for the Gendered Ecosystem Sector Diagnostics Index. These indicators are designed to track progress and evaluate outcomes across the four key pillars: Access to Digital Literacy, Access to Finance, Support Infrastructure, and Cultural Norms and Social Inclusion. By integrating these metrics into policy and practice, stakeholders can identify gaps, measure impact, and ensure sustained progress toward gender equity in Egypt's entrepreneurial ecosystem.

Pillar	Indicator	Baseline	Target (2027)
Access to Digital Literacy	Percentage of women with digital literacy training	30%	50%
	Number of female STEM graduates	28.2%	40%
Access to Finance	Proportion of loans allocated to women entrepreneurs	19%	30%
	Average funding secured by women-led startups	\$5.25 million	\$8 million
Support Infrastructure	Availability of gender-inclusive mentorship programs	35% of women	50% of women
	Women benefiting from incubator/accelerator support	25%	40%
Cultural Norms and Social Inclusion	Percentage of women in leadership roles across sectors	16.2% (Senior roles)	30%
	Proportion of women attending networking events	23%	40%



Dr. Dalia Ibrahim

CEO of Edventures and Nahdet
Misr Publishing House

Shaping the Future for Women and Girls: Dr. Dalia Ibrahim's Path of Purpose and Action

The Aurora Tech Award, launched by inDrive, was created to tackle a persistent issue in the tech world: women are building powerful, innovative ventures, but they often lack access to the funding, networks, and visibility needed to truly scale. As a company born in one of the most overlooked places in the world, inDrive understood the power of giving underrepresented talent a platform. Aurora is an extension of that belief—backing women in tech not just with recognition, but with real, strategic support.

Leadership in Education and Women's Empowerment

When I took on the leadership role at Nahdet Misr, I knew I was carrying forward a powerful legacy—one that had helped shape Egypt's educational landscape for generations. But I also felt a deep responsibility to build on that legacy in a way that was more inclusive, especially for women and girls.

Over the years, I've worked closely with our teams to create solutions that don't just deliver education, but open real doors of opportunity. Whether it's developing gender-responsive content, launching digital platforms that reach girls in underserved areas, or designing programs that equip women with future-ready skills, we've always aimed for impact that is meaningful and far-reaching.

Internally, we walk the talk when it comes to women's empowerment—over 40% of our top management positions are held by women. For us, it's never about gender—it's about talent, capability, and the belief that leadership should reflect the diversity of the society we serve.

EdVentures and Women-Led Startups in EdTech

“Launching EdVentures was a deeply personal journey for me. It started back in 2014, during my early experiences as a mentor. I was genuinely inspired by the passion, creativity, and drive I saw in young entrepreneurs—and I felt a growing responsibility to do more. That’s when the idea of establishing a corporate venture began to take shape—one that would empower youth and drive innovation in the education sector, where Nahdet Misr has decades of experience and meaningful impact.”

“Over the years, I’ve met countless brilliant women with bold, transformative ideas. Yet many of them face additional challenges—limited access to funding, mentorship, and networks. At EdVentures, we’ve had the privilege of supporting many exceptional women-led startups, and I’m especially proud of the ripple effect they’re creating—opening doors for future generations of female founders.”

“Today, I’m proud to share that 40% of the founders across EdVentures’ portfolio are women, and our startups collectively serve over 5 million users—50% of whom are female. Even more inspiring, these companies have created more than 3,000 direct job opportunities, with 60% of those jobs filled by women. These numbers matter, and we’re incredibly proud of the impact they represent—not just in business, but in lives changed and futures shaped.”

EdVentures and Women-Led Startups in EdTech

Advocacy through Board Memberships Endeavor Egypt

“At Endeavor Egypt, I’ve had the chance to work with incredible entrepreneurs—many of them women—who just needed that extra push to scale their businesses. I’ve always made it a point to advocate for programs that support women founders, not just as a box to tick, but because they bring such value and innovation. The real challenge is access—so I focus on helping open doors.”

Women Entrepreneurs Network (WEN)

“WEN is more than just a network—it’s a community. I see it as a safe space for women to share their journeys, challenges, and wins. What I love most is the solidarity. We lift each other up, whether through advice, collaboration, or simply being present. That kind of ecosystem is essential, especially in a culture where women still face many unspoken barriers.”

Tiye Angels and INJAZ Egypt

“Through my work with Tiye Angels, I’ve seen firsthand how powerful it is when women invest in women. It’s not just about providing capital—it’s about offering belief, support, and shared

experience. As an angel investor, I've invested in several women-led startups across diverse sectors, and complemented that with mentorship and training programs to help women entrepreneurs grow with confidence."

"At INJAZ, mentorship has been at the heart of my involvement. I've met so many brilliant young women with promising ideas, but often held back by self-doubt. Sometimes, what they need most is someone who's been there to say, 'I believe in you. Keep going.' That simple encouragement can be the spark that changes everything."

Policy and National Initiatives

National Council for Women (NCW)

"Being part of the National Council for Women—and leading its Education Committee—gives me the opportunity to turn years of experience into real, impactful policy. One of my main priorities is supporting girls and women through education, from foundational learning to lifelong skill development. We're working on strategies that make entrepreneurship more accessible to women—whether through targeted training, greater access to financing, or educational programs that meet their realities. We're also focused on ensuring that digital literacy isn't a privilege—it's a fundamental right for every woman and girl in Egypt."

Advisory Committee for Digital Economy and Entrepreneurship

"This committee gives us the opportunity to reimagine what digital inclusion means for women in Egypt. I'm especially focused on building digital pipelines—so that girls in schools today can become the tech leaders and startup founders of tomorrow. The digital economy is growing fast, and we can't afford to leave women behind."

Personal Insights and Vision

On Balancing Leadership Roles

"People often ask me how I juggle so many hats, and the honest answer is: I don't do it alone. I have an amazing team and an even stronger sense of purpose. For me, women's empowerment isn't a department or a side goal—it's in everything I do. Whether I'm launching a startup program or developing a new curriculum, I always ask: how are we serving women and girls?"

Vision for 2030

"By 2030, I want to see Egyptian women not just participating in the economy—but leading it. I hope to see more women running businesses, writing books, designing curricula, and shaping policies. I want girls growing up now to see leadership as normal—not exceptional."

Advice to Aspiring Female Leaders

"My advice to aspiring female leaders is this: lead with intention and never stop learning. Don't wait for permission to take the next step—own your voice, your ideas, and your growth. Embrace a lifelong learning mindset and stay curious. The world is evolving fast, and those who continue to learn are the ones who lead."

"Be bold in taking risks, and don't fear failure—it's part of the journey. Surround yourself with people who challenge you to grow, and if possible, find a mentor who can help you navigate both opportunities and obstacles."

"Develop the skills that matter—whether it's digital literacy, strategic thinking, or communication. These are not just technical capabilities—they're enablers of confidence and credibility. And always remember: your voice has the power to change conversations, open doors, and shape the future."

PublisHer Excellence Award 2025 – Lifetime Achievement

"Receiving this award is a deeply humbling moment and a meaningful milestone in a journey shaped by purpose, resilience, and a belief in the transformative power of publishing. It's more than a personal honor—it's a recognition of the collective progress of women in this field, and a tribute to every woman who chooses to lead with vision and impact. My own path began with a simple but powerful goal: to make knowledge accessible and to ensure Arab women are true

SECTION FOUR: **Policy and Strategic Path Forward**

The background of the page is a solid dark blue. On the right side, there is a large, abstract graphic composed of several overlapping, semi-transparent shapes in various shades of teal and light blue. These shapes include a large circle at the top right, a smaller circle below it, and several elongated, organic forms that overlap each other and the circles. The overall effect is a modern, layered design.

4.1 Policy Recommendations and Implementation Framework

The Gendered Ecosystem Sector Diagnostics Index requires policy interventions that are actionable, backed by data, and contextualized to Egypt's unique economic, cultural, and institutional realities. Below, we outline targeted recommendations across the four key pillars, supported by concrete evidence, stakeholder engagement strategies, and frameworks for accountability.

4.2 Access to Digital Literacy

Recommendation: Establish a nationwide network of women-focused digital literacy hubs in underserved areas, integrated with scalable mobile-based tools.

Justification: Only 28.2% of STEM graduates in Egypt are women (Ministry of Education, 2022), yet rural women often lack access to basic digital infrastructure. The International Telecommunication Union (ITU) has shown that digital literacy programs tailored to women increase economic participation by over 25% in similar contexts like Rwanda's "Digital Ambassadors Program."

Proposed Implementation:

- **Partnerships:** Engage technology providers (e.g., Vodafone Egypt, ITIDA) and NGOs (e.g., Injaz Egypt) to co-develop localized training centers equipped with devices and internet connectivity.
- **Execution Matrix:** The Ministry of Communications and Information Technology (MCIT) can oversee implementation, while local government offices facilitate outreach.
- **Metrics:** Monitor the percentage of rural women completing digital skills training annually (baseline: 30%; target: 50% by 2027).
- **Example of Success:** India's "Digital India" initiative significantly boosted rural women's participation in tech-enabled services by combining digital access with grassroots-level training.

4.3 Access to Finance

Recommendation: Develop gender-sensitive financing mechanisms, including guarantee-free microloans and equity-based crowdfunding platforms tailored to women entrepreneurs.

Justification: Only 19% of loans in Egypt are allocated to women entrepreneurs (MSMEDA, 2022). Evidence from Kenya's Women Enterprise Fund shows that community-guarantee lending models increase loan repayment rates by 95% while expanding women's access to credit.

Proposed Implementation:

- **Partnerships:** Proposed Implementation: Collaborate with Egypt's Central Bank and private banks like Banque Misr to design microloan schemes tailored to women's entrepreneurial needs, leveraging the successful "TARA" financial products by BRAC Bank in Bangladesh. These schemes should eliminate traditional collateral requirements by introducing community-based guarantees or group lending models. To scale the program, fintech platforms like Paymob can facilitate loan disbursement and repayment, using AI to track default risks and ensure accountability.
- **Execution Matrix:** MSMEDA, in collaboration with financial institutions, can pilot community-based guarantee mechanisms in rural areas.
- **Metrics:** Measure the proportion of loans disbursed to women annually (target: increase from 19% to 30% by 2027) and track the average loan size (baseline: \$5.25M; target: \$8M).
- **Example of Success:** In Bangladesh, BRAC Bank's "TARA" program tailored financial products for women, achieving a 30% increase in loan uptake among female entrepreneurs.
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Stakeholder Engagement and Accountability

Matrix for Engagement:

- Government: Ministries (e.g., MSMEDA, MCIT, Social Solidarity) oversee program design, funding allocation, and regulatory frameworks.
- Private Sector: Corporations like Vodafone and Jumia provide technical expertise, funding, and program scalability.
- Civil Society: NGOs like Entreprenelle lead grassroots implementation, mentoring, and outreach.
- Academia: Universities monitor progress, evaluate outcomes, and offer iterative policy recommendations.

Accountability Framework:

- Annual Reporting: Publish a Gender Equity Report Card tracking metrics for each pillar, with visual dashboards for transparency.
- Feedback Loops: Conduct quarterly focus groups with women entrepreneurs to refine programs based on real-world challenges.
- Independent Audits: Engage third-party evaluators to ensure program integrity and alignment with goals.

4.4 Ensuring Long-Term Impact and Agility

For the Gendered Ecosystem Sector Diagnostics Index to achieve its intended outcomes, it must be designed as an adaptive mechanism, capable of evolving alongside Egypt's rapidly changing entrepreneurial landscape. Stakeholders must commit to embedding flexibility into the Index, enabling it to address emergent challenges and capitalize on new opportunities. A cornerstone of this adaptability is the creation of a multi-stakeholder steering committee tasked with continuously assessing program efficacy and ensuring alignment with Egypt's broader economic goals.

This steering committee should be composed of representatives from government bodies like MSMEDA, private sector leaders such as Flat6Labs and Algebra Ventures, and civil society actors like Entreprenelle. By incorporating voices from multiple sectors, the committee can ensure that the Index reflects the lived realities of women entrepreneurs, particularly those in marginalized or rural communities. Moreover, the inclusion of independent academic institutions, such as the American University in Cairo (AUC), will enhance the Index's credibility by integrating rigorous research methodologies and evidence-based recommendations.

Innovating Through Public-Private Partnerships

Public-private partnerships (PPPs) are critical for bridging funding gaps and scaling interventions. For example, corporations like Vodafone Egypt can partner with the Ministry of Communications and Information Technology (MCIT) to deploy digital literacy hubs, while local banks such as Banque Misr can pilot guarantee-free loans for women entrepreneurs. These partnerships must be structured to provide mutual benefits: the government gains access to private sector expertise and funding, while businesses benefit from enhanced corporate social responsibility (CSR) outcomes and improved consumer trust.

The Index can also leverage global best practices to enhance Egypt's entrepreneurial ecosystem. Programs such as Rwanda's "Digital Ambassadors Program" or Bangladesh's BRAC Bank's "TARA" initiative have demonstrated that innovative financial models, combined with digital access, significantly boost women's participation in economic activities. Egypt can adopt and localize these strategies to address its unique barriers, such as urban-rural divides and gendered access to financial services.

Integrating a Lifecycle Approach to Women's Entrepreneurship

The Index should adopt a lifecycle approach, recognizing that women entrepreneurs face different barriers at various stages of their business journeys. Early-stage entrepreneurs require access to mentorship, training, and seed funding, while established businesses benefit more from growth capital, advanced digital tools, and networking opportunities. Tailoring interventions based on the lifecycle of a business will maximize the impact of the Index and ensure resources are allocated effectively.

For instance, the creation of mentorship hubs within Creativa Hubs can focus on addressing the specific challenges faced by early-stage women entrepreneurs, such as navigating market entry or securing initial funding. Meanwhile, partnerships with accelerators like Flat6Labs can offer scaling opportunities for mid-stage businesses, including access to venture capital and sector-specific mentorship. By aligning programs with the unique needs of women at each stage, the Index can foster sustainable growth and long-term impact.

Prioritizing Inclusion for Marginalized Groups

While the Index seeks to address systemic gender disparities, it must also account for the intersectional challenges faced by marginalized groups, including women in rural areas, those with disabilities, and young entrepreneurs. Programs must be explicitly designed to meet the unique needs of these groups, such as by providing localized training programs, accessible digital tools, and tailored financial products.

To achieve this, the Index could integrate geo-targeted funding initiatives. For example, rural governorates like Upper Egypt could benefit from increased allocations for microloans and mobile-based training platforms. Similarly, digital literacy programs should incorporate accessible technologies to support women with disabilities, ensuring that no group is excluded from participating in Egypt's entrepreneurial ecosystem.

Embedding Agility Through Technology and Data

Agility must be embedded into the Index by leveraging technology and real-time data. Developing a centralized digital platform to monitor progress across all four pillars can enhance transparency and accountability while enabling data-driven decision-making. This platform could feature interactive dashboards, allowing stakeholders to track key performance indicators (KPIs) such as the percentage of women completing digital literacy programs or the proportion of loans allocated to women entrepreneurs.

Furthermore, the use of artificial intelligence (AI) and predictive analytics can enable policymakers to identify emerging trends and adapt interventions proactively. For instance, AI could analyze patterns in funding allocation to highlight geographic or sectoral disparities, enabling targeted corrective actions. By integrating these technologies, the Index can remain a forward-looking tool that evolves with Egypt's entrepreneurial ecosystem.

The Path Forward

The Gendered Ecosystem Sector Diagnostics Index is not just a tool for measurement but a blueprint for action. Its success hinges on the collective efforts of government, private sector actors, civil society, and academia. Together, these stakeholders can drive transformative change, creating an entrepreneurial ecosystem where women thrive as innovators, leaders, and drivers of economic growth.

However, this vision requires sustained commitment, both in terms of resources and accountability. The recommendations outlined in this report are not end goals but the starting point for an ongoing process of learning, iteration, and collaboration. By implementing these strategies with agility and a focus on equity, Egypt can position itself as a leader in fostering gender-inclusive entrepreneurship, paving the way for a more prosperous and inclusive future.

4.5 Empowering Female Entrepreneurs in Egypt: A Strategic Approach

Empowering female entrepreneurs is not only an ethical imperative but also an economic strategy critical to Egypt's sustainable development. Research demonstrates that integrating women into entrepreneurial ecosystems has transformative effects on economic growth, innovation, and societal equity. This section leverages behavioral economics, aligns with Egypt's Vision 2030, and advocates for resilience-building and perception shifts to strategically empower women as key economic drivers. Through these initiatives, Egypt can reduce gender disparities, bolster its entrepreneurial ecosystem, and position itself as a leader in inclusive development.

1. Behavioral Economics and Strategic Empowerment

Behavioral economics provides innovative solutions for addressing both micro- and macro-level barriers faced by women entrepreneurs in Egypt. By applying principles like nudge theory and framing, decision-making frameworks can be redesigned to encourage participation, reshape perceptions, and minimize gender bias in entrepreneurship programs.

Nudge Theory in Action:

Nudges are subtle changes in how options are presented to encourage positive behaviors. For example, "opt-in" defaults for government-funded entrepreneurship programs could automatically enroll grant recipients in mentorship networks or peer learning initiatives, increasing engagement and retention rates without additional effort from participants. In Kenya, initiatives led by Equity Bank and supported by the International Finance Corporation (IFC) demonstrated how behavioral nudges—such as defaulting women borrowers into financial literacy workshops when applying for agricultural loans—enhanced their access to credit and retention in training programs. These programs reportedly increased female participation in financial education sessions by 32% over a two-year period, improving loan repayment rates and entrepreneurial outcomes. Applying such nudging mechanisms within MSMEDA programs could encourage higher engagement in networking opportunities and capacity-building workshops for women entrepreneurs in Egypt. By embedding automatic enrollment for mentorship and networking opportunities into grant or loan programs, MSMEDA can create low-effort, high-impact solutions to improve participation.

Research from Saudi Arabia's "Raqam-e" initiative, which introduced digital nudges to improve women's participation in digital training programs, shows that embedding automatic notifications and reminders increased course completion rates by 40%. MSMEDA could replicate this success by embedding SMS-based nudges in Arabic, targeting women in rural areas, encouraging them to attend networking events and mentorship sessions. This culturally sensitive approach ensures that nudges resonate with participants while addressing structural barriers like digital illiteracy or lack of information.

Framing Economic Contributions:

Framing plays a critical role in reshaping societal perceptions of women's entrepreneurship. A media campaign that highlights women as drivers of economic growth—through testimonials, industry-specific achievements, and role model visibility—can inspire wider societal acceptance. For instance, the UK's #ThisGirlCan campaign reframed women's participation in sports as integral to national health. Similarly, Egypt can normalize women's leadership roles by promoting women-led STEM startups as economic success stories, showcasing their impact on tech and e-commerce sectors.

Expanding Behavioral Economics Applications:

Behavioral economics can further address systemic biases by redesigning institutional processes. Loan application forms, for example, can be restructured to eliminate gendered language while emphasizing skill-based qualifications over traditional collateral requirements. In Bangladesh, such interventions enabled a 40% increase in women entrepreneurs accessing microloans. Egypt could replicate this success by using behavioral insights to design microloan schemes tailored to rural women.

2. Alignment with Egypt's Vision 2030

Egypt's Vision 2030 outlines gender equality and inclusive economic growth as core pillars for national development. By empowering female entrepreneurs, the nation can not only meet these goals but also position itself as a regional leader in gender-inclusive policy frameworks.

Linking Empowerment to Development Goals:

According to the World Economic Forum, closing the gender gap in labor force participation could add up to \$28 trillion to global GDP by 2025. For Egypt, increasing female participation in entrepreneurship by 10 percentage points could boost GDP by \$82 billion annually, as estimated by the World Bank. Empowering women entrepreneurs also supports Egypt's Sustainable Development Goals (SDGs), particularly SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth), creating a multiplier effect that strengthens local economies.

Forecasting Economic Impact:

Allocating 30% of startup funding to women could generate EGP 20 billion (\$645 million) in additional economic activity annually by 2027. This forecast is based on extrapolated data from Nigeria's success with targeted investments in women-led enterprises, which increased small business productivity by 22% over five years. Furthermore, using Egypt's current GDP composition and the average contribution of startups to economic growth, this figure reflects a conservative estimate of potential gains if gender equity in funding is achieved. Data from MSMEDA's reports and regional comparisons underpin these projections, providing a robust basis for targeted policy action. In Nigeria, similar investments led to a 22% increase in women-led small business productivity within five years. Egypt's MSMEDA could replicate this model by incentivizing private venture capital (VC) firms, like Algebra Ventures, to prioritize women-led startups.

These gains could align with the African Development Bank's regional data, which indicates that a 1% increase in women-owned businesses contributes to a 0.6% GDP boost in low- and middle-income countries. If similar patterns hold, Egypt could unlock up to \$1.2 billion annually in additional economic growth if women entrepreneurs receive equitable funding opportunities. Collaborating with organizations like UN Women and regional investment bodies could provide the framework and benchmarking necessary to achieve this milestone.

Sector-Specific Opportunities for Women Entrepreneurs:

High-growth industries such as renewable energy, agritech, and e-commerce present untapped opportunities for women. For example, Egypt's Benban Solar Park could allocate gender-sensitive microgrants to rural women as solar operators, modeled after India's solar cooperatives, which reduced rural electricity costs by 40% and created over 25,000 jobs.

In Morocco's Noor Ouarzazate Solar Plant, gender-inclusive hiring practices led to the training and employment of over 300 women as technicians, resulting in increased household incomes by 35% in participating communities. These targeted efforts would not only promote gender equity but also bolster energy efficiency and rural economic development. Similarly, allocating small grants to women operators in Egypt's energy initiatives could support not only rural women's economic empowerment but also the national agenda for renewable energy transition under Vision 2030.

3. Resilience and Mindset Shifts

Resilience is critical for sustaining women's participation in entrepreneurship, particularly in environments shaped by systemic gender bias and socio-cultural challenges. For instance, Malaysia's Women Entrepreneur Network demonstrated how combining mentorship with financial and emotional resilience training increased business survival rates by 25% over three years. Similarly, in India's Self-Employed Women's Association (SEWA), integrated programs focusing on leadership training and community-based support systems led to enhanced adaptability during economic downturns, with 80% of participants reporting improved decision-making confidence. These global examples illustrate how targeted resilience-building programs can enable women to navigate adversity effectively. Resilience-building programs equip women with tools to navigate adversity while fostering supportive net

Resilience-Building Initiatives:

Programs combining mentorship with emotional resilience training have proven effective in Malaysia's Women Entrepreneur Network, improving survival rates of women-led businesses by 25%. Egypt can replicate this by embedding resilience training modules into Creativa Hubs, focusing on financial risk management, market adaptation strategies, and self-confidence building. By 2027, these initiatives could increase the success rate of women-led businesses by 15%.

Ripple Effects of Societal Mindset Shifts:

Mindset shifts often begin within the family unit. For example, Jordan's "Women as Breadwinners" campaign reduced resistance to women's workforce participation by over 30%, highlighting the positive impact of women's income on household well-being. Egypt could adopt similar campaigns, reframing women's entrepreneurial success as a shared family and community achievement. Leveraging religious frameworks, as seen in Indonesia's "Women as Custodians of Prosperity" initiative, can be pivotal. Collaborating with institutions like Al-Azhar University to integrate Islamic teachings on entrepreneurship and financial stewardship into public campaigns could increase acceptance of women entrepreneurs in rural and conservative communities. By framing women's success as aligned with family and religious values, this approach minimizes resistance while amplifying community-wide support.

Institutionalizing Resilience Programs:

To sustain resilience, Egypt should institutionalize peer-support networks and stress-management resources within existing mentorship programs.

Evidence shows that peer learning reduces entrepreneurial dropout rates by 20%, particularly in rural communities. For example, Tunisia's "Women Mentoring Women" initiative paired seasoned business leaders with aspiring female entrepreneurs, fostering a collaborative environment that increased business survival rates by 18%. Egypt can integrate this model into existing Creativa Hubs, offering tailored guidance while building resilient peer-to-peer networks. By building these frameworks into national initiatives, Egypt can ensure long-term participation and success.

4. Framing and Changing Perceptions

Framing entrepreneurship as a key lever for national progress is essential to normalizing women's economic contributions. Media, public policy, and education must work in tandem to reshape societal narratives.

Media Campaigns for Economic Framing:

Egyptian media can showcase success stories of women entrepreneurs across industries like technology and agriculture. Outlets such as Al-Ahram, CBC, and ONTV could collaborate with initiatives like Entreprenelle to feature documentaries, interviews, and panel discussions highlighting successful women entrepreneurs. By leveraging these platforms, relatable narratives can reach a broad audience, inspiring cultural acceptance and participation in entrepreneurship. Nigeria's "She Leads Africa" campaign increased public acceptance of women-led businesses by 25%. Egypt's Ministry of Media could collaborate with leading outlets to create a similar series, reaching rural and urban audiences with relatable examples. Engaging popular figures, such as Egyptian actresses or athletes, to endorse these campaigns could further amplify their reach. Qatar's "Women of Change" campaign used high-profile female leaders to showcase success stories, resulting in a 20% increase in women registering for entrepreneurial workshops. Replicating this model in Egypt could bridge urban-rural divides and normalize women's economic contributions.

Educational Interventions:

Embedding entrepreneurship education in school curricula can challenge gender stereotypes early. For instance, Finland's integration of entrepreneurial case studies into textbooks increased female entrepreneurial ambition by 30%. Egypt could pilot this model in upper-secondary schools, focusing on practical activities like business competitions, particularly in underserved governorates. In Jordan, entrepreneurship education integrated into public school curricula emphasized project-based learning, with students developing micro-business plans. Within two years, the initiative increased female students' entrepreneurial ambition by 28%. Egypt could partner with its Ministry of Education to adopt similar programs, integrating modules on gender equity and entrepreneurship in underprivileged governorates.

Shifting Public Policy Narratives:

Policymakers can emphasize the economic necessity of women's entrepreneurship by framing budgetary allocations for women-led businesses as "national economic investments." For example, publicly linking these allocations to Vision 2030 goals could encourage institutional buy-in while signaling to stakeholders that women's entrepreneurship is integral to Egypt's competitiveness.

5. Catalyzing Societal Change through Women Entrepreneurs

Empowering women entrepreneurs has the potential to catalyze societal shifts, reducing income inequality and fostering innovation while addressing sustainable development challenges.

Reducing Income Inequality and Fostering Innovation:

In South Africa, incentives for women in fintech halved the gender pay gap in the sector within five years. Egypt could prioritize tax breaks for women entrepreneurs in high-value industries like fintech and artificial intelligence, contributing to its goal of reducing income inequality by 20% by 2030. Additionally, women-led businesses often innovate in sectors that address underserved community needs. For example, in Kenya, women entrepreneurs developed mobile apps for small-scale farmers, improving agricultural productivity by 15%. Egypt's agritech sector could replicate such innovation, empowering women entrepreneurs to introduce tech-driven solutions while creating jobs in rural areas.

Achieving Sustainable Development Goals:

Empowering women entrepreneurs contributes directly to SDGs, fostering economic inclusivity and resilience. This aligns with Egypt's commitments under the United Nations' 2030 Agenda for Sustainable Development, particularly SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth). Government reports, such as the Ministry of Planning's annual development updates, highlight the strategic importance of integrating women into high-growth sectors to achieve inclusive economic progress. Additionally, international benchmarks from countries like Rwanda show how investments in women-led initiatives reduced rural poverty by 40%, offering a replicable model for Egypt to advance its SDG goals. Egypt could achieve similar outcomes by integrating women into agritech supply chains, increasing rural household incomes by 15%.

Furthermore, Egypt's renewable energy sector, including projects like the Benban Solar Park, could offer small-scale grants to women entrepreneurs for solar panel operations, mirroring India's solar cooperatives that reduced electricity costs and created thousands of jobs for rural women.

Community-Driven Societal Shifts:

Mentorship programs pairing successful women entrepreneurs with younger aspirants have shown significant impact in driving intergenerational change. By expanding Entreprenelle's mentorship network, Egypt could create a ripple effect of success stories, normalizing women's entrepreneurial leadership at both the community and national levels. Implementing mentorship programs that involve both male and female stakeholders can foster allyship and reduce resistance in conservative communities. For instance, Sudan's "Families in Business" initiative successfully paired entrepreneurial families with mentors, integrating sons, fathers, and husbands into the process. This led to a 15% increase in male support for women entrepreneurs, highlighting the importance of familial involvement in driving societal change.

Additionally, mentorship programs could be expanded to incorporate resilience-building components. Inspired by Jordan's "My Family, My Team" initiative, Egypt could design family-oriented entrepreneurial workshops that emphasize shared economic benefits. By framing women's success as a collective achievement, these programs would encourage familial support, particularly in conservative regions like Upper Egypt. Religious framing could also play a pivotal role: collaboration with institutions such as Al-Azhar University could emphasize entrepreneurship as a form of stewardship and community welfare, aligning women's economic contributions with Islamic values.

Finally, community-driven entrepreneurship projects, such as Tunisia's rural women-led cooperatives, highlight the collective benefits of integrating women into local economies. These initiatives increased local employment rates by 40% while enhancing community resilience. Egypt could adopt a similar approach by fostering women-led agribusiness or handicraft cooperatives that simultaneously preserve cultural heritage and create economic opportunities.



Rania Ayman

Founder &
CEO of Entreprenelle

She Can, So She Did: How SHE CAN by Entreprenelle Transformed the Lives of 100,000+ Women in Egypt

When we launched SHE CAN by Entreprenelle in 2015, we didn't just want to host another event—we set out to create a national platform that would give real access, opportunities, and visibility to women across Egypt. A decade later, SHE CAN has grown into the largest women-focused entrepreneurship event in the MENA region, and the impact speaks for itself.

Over the past ten years, we've hosted 18 editions of SHE CAN across Cairo, the Delta, and Upper Egypt, welcoming more than 60,000 women and girls to our events. But the real change happened beyond the stages and panels. Through our programs, we've directly supported over 100,000 women—entrepreneurs, freelancers, job seekers, and women returning to the workforce. Another 500,000 women have been impacted indirectly through job-readiness programs, recruitment initiatives, and integration into businesses run by fellow women founders.

Our model was built on a simple but powerful idea: women don't need to be told they're capable—they need to be supported with real tools, guidance, and access. That's why we launched five sector-specific accelerators targeting the fields where women can grow and lead.

In Fashion, we've helped 5,000+ women launch or develop their own brands. In Food, another 5,000+ women have taken hands-on steps to build successful culinary businesses. For those in technology, AI, and general services, we created dedicated tracks offering both foundational and advanced business knowledge. And in the booming freelance economy, we've worked with

over 10,000 women freelancers across various governorates, giving them pathways to sustainable income through training, connection, and visibility.

We knew early on that support can't be seasonal or one-off. That's why we built the Entreprenelle Hub—a digital community that today includes more than 100,000 active members: entrepreneurs, freelancers, suppliers, mentors, and corporations who collaborate, exchange resources, and support each other daily. It's become a 24/7 ecosystem where women grow businesses, find opportunities, and show up for each other—with or without our direct facilitation.

In 2025, we introduced our most ambitious edition yet, reflecting the evolving needs of the economy and the skills women want to develop. This version featured new content tracks on AI, sustainability, and digital transformation, along with an expanded career and job fair to connect women to real employment opportunities.

The results of these efforts are measurable and meaningful. The economic value generated from the startups, projects, and collaborations born through SHE CAN now exceeds 100 million EGP—a figure that represents income, employment, services, and impact created directly by women for their communities.

This journey hasn't been easy. It's taken years of work, experimentation, failure, and growth. But our mission has never changed. We exist to make sure that every woman—no matter where she starts—has the chance to build something meaningful. Something hers.

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