



Businesswomen at IFC's *Women Get the Business Edge* Workshop (Cairo, May 2005)

## Gender Entrepreneurship Markets (GEM) International Finance Corporation (IFC) GEM Country Brief – EGYPT 2007

This Gender Entrepreneurship Markets (GEM) Country Brief series is intended to provide an overview of the status of women's entrepreneurship in countries of the Middle East and North Africa (MENA) region. The focus of IFC's PEP-MENA GEM Program is to expand women's participation in the private sector by providing support to growth-oriented small and medium enterprises and by expanding women's employment opportunities.

### Labor Force Participation

The female labor force participation rate in 2006 was 22.1 percent between ages 15 and 64.<sup>1</sup> Although strides have been made in women's economic participation, Egyptian women still lag far behind men in their participation in the labor market. A form of 'sectoral gender bias' exists in the Egyptian society where formal sector employment for females is concentrated in the government and to some extent the public sector.<sup>2</sup> However, compared to men female participation continues to be low in all sectors, and has particularly been declining in the public sector.<sup>3</sup> The ratio of male to female employee for every 100 workers is 72 to 28 in the government; 90 to 10 in public establishments; 85 to 15 in informal private establishments and formal private establishments and 89 to 21 in foreign cooperatives and other organizations.<sup>4</sup>

At the same time women have demonstrated their ability to occupy top management levels in the Egyptian corporate world. Though limited, the number of women in decision making positions in the private sector has increased from 7 percent in 1988 to 24 percent in 2003. This increase in top management levels has been particularly visible in media and tourism industries<sup>5</sup>.

Yet the unemployment rate for women continues to be three times that of men. <sup>6</sup>The highest unemployment rates are among the young and educated women in rural areas.<sup>7</sup> While women's desire and availability to participate has increased significantly, labor markets are slow in incorporating women within the economy.<sup>8</sup> Furthermore, the labor force distribution of women is segmented along marital lines and education,<sup>9</sup> with more married women dropping out of the labor force. <sup>10</sup> The absence of government employment opportunities has resulted in female technical secondary

---

<sup>1</sup> Discussion Forum 'The State of Women's Entrepreneurship in Egypt' December 5, 2006

<sup>2</sup> The American University in Cairo 'Research on the Economic Participation of Women in Egypt'  
[http://www.aucegypt.edu/src/wsite1/research/research\\_economicparticipation.htm](http://www.aucegypt.edu/src/wsite1/research/research_economicparticipation.htm)

<sup>3</sup> Population Council 'Women's Participation in Economic Activity in Egypt, A Reflection on the Arab Human Development Report.' Ragui Assaad 2005.

<sup>4</sup> *ibid*

<sup>5</sup> "Moving Women in to the Corporate Boardroom." presentation by Dr. Hala El Said, Egypt Global Women's Summit 2006.

<sup>6</sup> Discussion Forum 'The State of Women's Entrepreneurship in Egypt' December 5, 2006

<sup>7</sup> World Bank Egypt Gender Brief 2006

<sup>8</sup> Population Council 'Women's Participation in Economic Activity in Egypt, A Reflection on the Arab Human Development Report.' Ragui Assaad 2005.

<sup>9</sup> *ibid*

<sup>10</sup> Population Council 'Wage Work and Marriage: Perspectives of Egyptian Working Women.' Sajeda Amin and Nagah H. Al-Bassusi, Policy Research Division, No. 171, 2003.

and post-secondary graduates to withdraw from the labor force.<sup>11</sup> As a result, unemployment has further increased amongst both male and female university graduates. However, women have gradually been overcoming these barriers through delayed age at marriage, higher female education levels and lower fertility rates within marriage.<sup>12</sup> As more women enter the labor force, particularly the entrepreneurship sector, female labor force rates are likely to further increase as women employers are likely to hire more female employees, the 'female multiplier effect.'<sup>13</sup>

### **Women-owned Businesses in Egypt**

The estimated female participation rate of women in the micro, small and medium enterprises (MSME) sector<sup>14</sup> in Egypt is 18 percent of the total number of MSMEs. Women-owned and operated businesses are still overwhelmingly in the micro enterprise sector, with less than 3 percent in the SME sector. While women entrepreneurs are primarily found in trade (85 percent) and services (12 percent) with only 3 percent in manufacturing,<sup>15</sup> findings of the 2005 Egypt Investment Climate Assessment (ICA) indicate that female owned firms, though smaller, are now being found in new sectors and are active in more intensive non-traditional exports, with larger numbers of female employees—demonstrating higher performance.

'Self-employment accounts for almost 2/3 of women's MSME activity,' while employers account for 1/3 as compared to 1/3 self-employment and 2/3 employers for men.<sup>16</sup> Regional distribution suggests that the highest percentage of female entrepreneurs is found in El Gharbeya (10 percent) while the lowest is in Alexandria (5 percent).<sup>17</sup> Furthermore, seven time more men than women are active in the entrepreneurial sector of Egypt.<sup>18</sup> While many, private companies are not registered, there is approximately 10-15 percent female ownership amongst Egypt's listed private companies. Yet, according to the ICA 71 percent of the female owned businesses, compared to 48 percent of male owned businesses, are partnerships where women have minority shares, indicating that not all women-owned businesses necessarily have women in control of all operations.<sup>19</sup>

### **Opportunities and Obstacles to Women's Enterprises and Business Expansion**

Small women-owned enterprises identify finance as the biggest constraint to their growth. Lack of assistance to product development, marketing and access to business information are considered the other main growth constraints facing women-owned and operated businesses in Egypt.<sup>20</sup> Large and small businesses alike cite tax rates, macro-economic as well as regulatory uncertainty and corruption as their top concerns about the business enabling environment. Both women and men identified regulatory and administrative barriers as another prohibitive factor to MSME growth. Although the laws pertaining to MSMEs are relevant to all owners, regardless of gender, the impacts of these requirements affect men differently than women because of the "traditional gender paradigm".<sup>21</sup>

---

<sup>11</sup> Population Council 'Women's Participation in Economic Activity in Egypt, A Reflection on the Arab Human Development Report.' Ragui Assaad 2005.

<sup>12</sup> ibid

<sup>13</sup> ibid

<sup>14</sup> Egypt's private sector is almost totally made up of micro, small, medium sized enterprises (MSMEs). MSMEs represent over 99.7 percent of private sector firms. In Egypt there is also no clear differentiation between micro, small and medium sized enterprises. The term MSMEs groups all of these categories. SMEs are defined in this paper as enterprises that employ between 5 and 100 employees, not considering the employer and the family. SMEs operate from business premises, which are distinct from the home environment, and keep financial records. They have a bank account from which business transactions are made. SMEs may or may not be registered. Micro-enterprises are the businesses that employ fewer than 5 employees and do not meet most of the above mentioned criteria.

<sup>15</sup> Discussion Forum 'The State of Women's Entrepreneurship in Egypt' December 5, 2006

<sup>16</sup> ibid

<sup>17</sup> ibid

<sup>18</sup> ibid

<sup>19</sup> World Bank Private Sector Financial Sector and Infrastructure Group Middle East and North Africa Region 'Egypt: Towards a Better Investment Climate for Growth and Employment Creation.' August 2, 2005.

<sup>20</sup> International Finance Corporation Egypt Gender Entrepreneurship Market Study June 2005.

<sup>21</sup> Women's primary role is that of 'care-giver' or the home-maker while the male is the breadwinner. The female is further restricted by the 'code of modesty' as dictated by society, limiting her movement in the public sphere. (Population Council 2005)

- a) **Access to Finance.** According to the Egypt GEM Assessment, women owned an estimated 10-17 percent of small businesses in 2003. Findings of the Egypt investment climate assessment (ICA) show that women have less access to finance than men, and the small number of the banks' businesswomen clients are typically micro-entrepreneurs. According to the ICA, women identified the lack of access to finance as a major constraint (50 percent of women vs. 38 percent of men). Only 5 percent of businesswomen had successfully accessed financial resources from commercial banks, compared to 17 percent of businessmen.

Some of the reasons why women face difficulties accessing finance are similar to those faced by men and are attributable to general SME issues. Yet, many issues affect business women disproportionately. There may be a cultural dimension to providing access to finance for women. For example, the Egypt ICA research showed that 100 percent of the women surveyed were asked to provide collateral when asking for a loan, while only about 80 percent of the men surveyed were asked to do so. Moreover, women's loan rejection rates were higher than those for men. This may be further impeded by the fact that there is limited research on the profitability on the women SME market in Egypt, and there is also a limited understanding by financial institutions regarding businesswomen's financial and non-financial services needs. Of the numerous banks in the Egyptian banking sector, a very small number offer services that targeting women MSME owners specifically. Banks estimate that women account for 10-25 percent of bank clients, most of whom are microfinance clients. Programs like the Women's Initiative Fund (WIF) have been instrumental in providing women MSME owners with access to finance. Set up in 1990 by the Canadian International Development Agency, the Foundation for International Training, and Egypt's Ministry of Social Affairs, 'WIF is dedicated to preparing low-income women entrepreneurs and their families for the business world.' This project has been taken over by the Egyptian Association for Community Initiatives and Development (EACID) in Aswan and the Association for Rural and Urban Women's Development in Qena.<sup>22</sup> In June 2005, the Global Banking Alliance for Women<sup>23</sup> (the Secretariat of which is housed at the IFC) accepted Egypt's Commercial and International Bank (CIB) as its first member from the Middle East and North Africa. In welcoming CIB, the Alliance recognized the bank's leadership in the women's retail market.

**b) Access to Markets.** Most women-owned SMEs in Egypt serve local and regional markets, and only a very small number are export-oriented. Access to markets is one of the key constraints identified by women business owners. Women interviewed identified product quality, export know-how, highly bureaucratic business registration processes<sup>24</sup> and export market procedures as impediments to accessing larger, more lucrative markets. The US Small Business Administration (SBA) has been working towards improving women's access to markets in Egypt, by expanding trade opportunities and strengthening small business ties between the U.S. and Egypt.<sup>25</sup> The International Labor Organization (ILO) has launched the Women's Entrepreneurship Development and Gender Equality" (WEDGE) project. 'Its objective is to facilitate the provision of practical assistance to help women start, formalize and expand their own enterprises,' through developing a knowledge base on women entrepreneurs, promoting their representation, advocacy and voice (including potential ones), along with developing innovative support.'<sup>26</sup> Furthermore, the Scientific Association for Egyptian Women's (SAEW) working in cooperation with the National Council for Women

---

<sup>22</sup> Canadian International Development Agency 'Sewing up their Future: Women Entrepreneurs in Egypt get Resourceful' 2006.

<sup>23</sup> The Global Banking Alliance for Women is a consortium of best practices banks that leverage the women's market for profit as well as social good. It was founded by a group of banks recognized by the Organization for Economic Cooperation and Development (OECD) for their role in advancing the growth of women in business worldwide. The goal of the Global Banking Alliance is to accelerate women's wealth creation, by sharing best practices among financial institutions worldwide. Since 2005, the Secretariat of the Global Banking Alliance for Women is housed at the IFC's headquarters, within its Gender Entrepreneurship Markets (GEM) unit.

<sup>24</sup> Regulatory and administrative barriers constitute another prohibitive factor to MSME growth. The business registration process, according to the World Bank Private Sector Development Unit, *Cost of Doing Business Report*, January 2004, Egypt takes 13 procedures and a minimum of 43 days. MSMEs must adhere, at least, to 18 different laws for registering and licensing their enterprises. For this reason, many MSMEs choose not to register as a business and stay outside of the legal framework.

<sup>25</sup> United States of America Embassy 'US Business Leader Meets with Egyptian Women Entrepreneurs in Cairo,' May 11, 2000

<sup>26</sup> International Labor Organization 'Engendering the Egyptian socio-economic context' 2006

(NCW) has established the E-Business Support Center for women entrepreneurs to allow them to market their products and services through a portal, showcasing their websites. 'The project's first accomplishment was constructing the Cleo Store Portal to display online catalogues of products made by Egyptian women entrepreneurs.'<sup>27</sup> The Development of Business Women Export Ability Association has been established to improve women's access to international markets.

**c) Access to Networks.** The trend towards business networks where women-owned enterprises can collaborate on knowledge sharing, exchange of goods & services, and joint-ventures is as important for the performance of women's businesses as it is for men's. The IFC GEM Egypt research found that women typically had much weaker access to networks than men because of their limited social mobility. Women identified a lack of networks as a hurdle to their businesses growth. The SAEW project aims to eventually serve women nationwide, expecting to have more than 5,000 visitors to the portal. The Internet therefore is seen as a potential source for women to strengthen networks all over the country.<sup>28</sup> Business associations also need to develop business relationships and expand the capabilities of women-owned enterprises by facilitating access to networking, training and business-to-business linkages. In 2006 the 'Global Summit of Women' took place in Cairo.<sup>29</sup>

### **Country Policy and the Promotion of Women-owned Businesses**

Egypt has embarked on a comprehensive economic reform agenda to stimulate investments and create jobs and views the MSME sector as an important contributor to the economy. To this end, the government has been undergoing some important reforms that boost women's competitiveness as demonstrated by recent key changes to Egypt's tax code (including rules regarding family allowance transfers and inheritance). The Government of Egypt (Ministry of Investments) with the World Bank's support designed a gender component for its ICA to ensure that women's business needs are taken into consideration – such as the accessibility to land, finance and other resources. In addition, the draft national strategy for microfinance includes a special gender focus for the first time.

There are a number of government bodies that have a focus on economic empowerment and MSME sector development.<sup>30</sup> The National Council for Women (NCW), which is the official government body responsible for empowering women economically, socially and politically, established the Women's Business Center. This Center focuses specifically on women's economic development and functions as a "one-stop-shop" by providing businesswomen with tools and skills to start small businesses, training, mentoring, and business information services. The NCW initiated the small grants project implemented in the governorates of Fayoum, Minia, Giza and Qaliyoubia and supports individual income-generating projects along with developing centers for training women in non-traditional jobs.<sup>31</sup>

### **Businesswomen's Associations**

The number of businesswomen associations has grown over the years. The Business Women Association for Development was established in 1999, with a focus on economic reform and women's issues. It provides advocacy, consultancy and technical assistance to businesswomen in Egypt. The Business Women of Egypt 21 established in 1998, has been providing economic and business services along with advisory sessions to business women, and necessary information for business expansion. They have also been giving technical support and developing awareness campaigns regarding their social and legal rights.

---

<sup>27</sup> Information and Communication Technology Program 'Award Grants that Lead to Increased Development and Adoption of ICT in Egypt' 2006

<sup>28</sup> Information and Communication Technology Program 'Award Grants that Lead to Increased Development and Adoption of ICT in Egypt' 2006

<sup>29</sup> Global Summit of Women 2006. Cairo, Egypt. Record 89 Economies Represented at Historic Cairo Summit.

<sup>30</sup> Though not exclusively focused on gender issues, the following government bodies are important for addressing the needs of SMEs: The Social Fund of Development (SFD) is responsible for addressing the needs of MSMEs. SDF allocates about 50 percent of its funds to its Small Enterprise Development Organization (SEDO). This Organization develops and implements various funding mechanisms and interventions to upgrade technical support systems in Egypt.

<sup>31</sup> The National Council for Women 2005

The Development of Business Women Export Ability Association established in 2000 aims 'to increase business-women export capabilities' strengthening their access to markets and networks through international trade. The Egyptian Business Women Association (EBWA)/Business and Professional Women-Egypt established in 1997 has been providing training to women entrepreneurs, along with organizing conferences, networking events, seminars and workshops. The Alexandria Business Women Association (ABWA) established in 1998 has 'developed an Alexandria Network of associations, a program for youth training, especially women and a business incubator's program for IT business start ups.'<sup>32</sup> The Women in Business Committee – American Chamber of Commerce established in 1993 has also provided advocacy and awareness with the aim of further empowering women entrepreneurs in Egypt. The Egyptian based regional Arab Women Investors Union created in 2005 has been working towards improving women's access to market and networks within the Arab region, while promoting intra-Arab trade and investments.<sup>33</sup>

However, there is a need for businesswomen associations to further increase their member outreach, particularly in the area of more affordable business development services. According to interviews conducted as part of the IFC Egypt GEM assessment, men seemed to enjoy higher satisfaction and exposure to the services provided by existing business associations. To this end, support to improve the functioning of businesswomen's associations can have a significant impact in helping large numbers of SMEs to access skills, networks and markets. In addition, businesswomen's associations can be supported to play a stronger advocacy role as a vehicle for making business environments responsive to the needs of their women entrepreneurs.

#### **Donor Activities for Assistance to Women Entrepreneurs**

There is considerable donor intervention in the MENA region to bolster gender equality, including at the entrepreneurship level. The United Nations Development Programme has been lending technical support to the National Council for Women (NCW) and the National Council for Childhood and Motherhood (NCCM).<sup>34</sup> The International Labor Organization has been providing assistance to women entrepreneurs in Egypt through programs like WEDGE, strengthening their access to markets and networks. The United States Agency for International Development has also been active in the region. Under its Micro-enterprise Development Umbrella, the Assiut Business Association signed an agreement with the Credit Guarantee Company (CGC) to manage a micro-enterprise program in Fayoum providing finance to poor women in particular. 'By the end of 2007, more than 50,000 female heads of household operating in Fayoum villages are expected to benefit from this program.'<sup>35</sup> The Canadian International Development Agency (CIDA) has been targeting women entrepreneurship in Egypt with the aim of promoting gender equality. CIDA has been organizing the 'Discussion Forum on Women's Entrepreneurship in Egypt,' that convenes regularly with aim of assisting business expansion of women entrepreneurs in the country.

The International Finance Corporation's PEP MENA Gender Entrepreneurship Markets program seeks to engender ongoing PEP-MENA technical assistance initiatives and programs. In May 2005, the IFC's "Women Get the Business Edge" held a marketing and management workshop in partnership with the Egyptian Business Women Association, where 50 local women entrepreneurs participated. The IFC has also been providing investment and technical assistance through the Siwa Oasis Sustainable Development Initiative. The women artisanship component of Siwa has provided Siwan women with marketable skills while fostering entrepreneurship within the culture. The women learn by on-the-job apprenticeship with experts as well as more formal training with trainers. To date, about 300 women have been trained and their products are being sold internationally by the haute couture. The World Bank's Institutional Capacity Development Fund has been supporting the National Council for Women (NCW) in institutional capacity building to 'promote an enabling institutional, legal, and regulatory environment for women's socio-economic empowerment.'

---

<sup>32</sup> Global Project Partner 'Business Women Partnership Program'

<sup>33</sup> The Saudi Internet Edition Gazette 'Arab Women to bring Economic Integration' by Sabria S. Jawhar, November 6, 2006.

<sup>34</sup> United Nations Development Programme 'Empowering Egyptian Women'

<sup>35</sup> United States Agency for International Development 'USAID Assistance Program Extends Micro-credit to Low Income Women in Fayoum. December 1, 2004.

### **IFC PEP MENA GEM Program**

GEM aims to bring a gender dimension to IFC's investment projects, address gender barriers in the business environment, provide advisory services to financial intermediaries, and deliver training for women entrepreneurs. Along with sub-Saharan Africa, the Middle East and North Africa is one of the program's priority regions.

The IFC's Private Enterprise Partnership for the Middle East and North Africa (PEP-MENA) launched a regional technical assistance and advisory program for women entrepreneurs called Gender Entrepreneurship Markets (PEP-MENA GEM). The Program's goal is to maximize women's contribution to private sector development. The PEP-MENA GEM Program aims to improve women's access in PEP-MENA's four areas of activity: SME and financial market development, business environment improvements, privatization advisory services, and public-private partnerships. The Program targets growth-oriented women-owned SMEs with solutions that facilitate and promote fast track growth.

The regional GEM Program has the following main objectives:

- Demonstrate the potential contribution female entrepreneurship offers to MENA's economic growth.
- Improve female access to private sector jobs, business opportunities, business resources and skills.
- Help increase outreach and impact of Women Business Associations in the public and private sectors.

These general objectives are based on findings from regional studies of issues affecting women SME owners in the Middle East and North Africa and on the PEP-MENA GEM-commissioned country studies.

## Sources

---

Canadian International Development Agency 'Sewing up their Future: Women Entrepreneurs in Egypt get Resourceful' 2006.

<http://www.acdi-cida.gc.ca/CIDAWEB/acdicida.nsf/En/EMA-21812036-NFC>

Discussion Forum 'The State of Women's Entrepreneurship in Egypt' December 5, 2006.

Global Summit of Women Record 89 Economies Represented at Historic Cairo Summit. 2006.

Global Project Partner 'Business Women Partnership Program'.

[http://www.globewomen.com/summit/2006/Speeches/36 percent20Bassant percent20Helmi percent20business\\_women\\_partnership\\_progr.htm](http://www.globewomen.com/summit/2006/Speeches/36%20percent%20Bassant%20percent%20Helmi%20business_women_partnership_progr.htm)

Information and Communication Technology Program 'Award Grants that Lead to Increased Development and Adoption of ICT in Egypt' 2006.

<http://www.gd-ns-ict.com/Auto/Auto/objectives/ob4>

International Finance Corporation Egypt Gender Entrepreneurship Market Study June 2005.

International Labor Organization 'Engendering the Egyptian socio-economic context' 2006.

<http://www.ilo.org/public/english/region/afpro/cairo/countries/socio-economic.htm>

"Moving Women in to the Corporate Boardroom." presentation by Dr. Hala El Said, Egypt Global Women's Summit 2006.

Population Council 'Wage Work and Marriage: Perspectives of Egyptian Working Women.' Sajeda Amin and Nagah H. Al-Bassusi, Policy Research Division, No. 171, 2003.

Population Council 'Women's Participation in Economic Activity in Egypt, A Reflection on the Arab Human Development Report.' Ragui Assaad 2005.

The American University in Cairo 'Research on the Economic Participation of Women in Egypt'.

[http://www.aucegypt.edu/src/wsite1/research/research\\_economicparticipation.htm](http://www.aucegypt.edu/src/wsite1/research/research_economicparticipation.htm)

The National Council for Women 2005.

<http://www.ncwegypt.com/english/index.jsp>

The Saudi Internet Edition Gazette 'Arab Women to bring Economic Integration' by Sabria S. Jawhar, November 6, 2006. [http://www.saudigazette.com.sa/index.php?option=com\\_content&task=view&id=18924&Itemid=116](http://www.saudigazette.com.sa/index.php?option=com_content&task=view&id=18924&Itemid=116)

United Nations Development Programme 'Empowering Egyptian Women'.

<http://www.undp.org/eg/focus/gov/Gender.htm>

United States Agency for International Development 'USAID Assistance Program Extends Micro-credit to Low Income Women in Fayoum. December 1, 2004.

United States of America Embassy 'US Business Leader Meets with Egyptian Women Entrepreneurs in Cairo,' May 11, 2000.

World Bank Private Sector Financial Sector and Infrastructure Group Middle East and North Africa Region 'Egypt: Towards a Better Investment Climate for Growth and Employment Creation. August 2, 2005.

World Bank Egypt Gender Brief 2006.

## List of Useful Resources

---

### **The International Finance Corporation's Gender Entrepreneurship Markets (IFC GEM) Initiative**

Private Enterprise Partnership - Middle East and North Africa (PEP-MENA)

International Finance Corporation (IFC), World Bank Group

Nile City Towers - North Tower, 2005 C, 24th Floor

Corniche El Nil, Ramlet Boulac, Cairo, Egypt

Phone: +20 2 461 9140 and +20 2 461 9150

Fax: +20 2 461 9130 and +20 2 461 9160

Website: [www.ifc.org](http://www.ifc.org) and [www.ifc.org/menagem](http://www.ifc.org/menagem)

Email: [mena-gem@ifc.org](mailto:mena-gem@ifc.org)

For more information on the IFC corporate-wide and regional GEM initiative and a global businesswomen association directory see: <http://www.ifc.org/menagem>

### **Gender Entrepreneurship Markets (GEM) Manual**

The IFC GEM qualitative mapping methodology has been codified into a practical manual "The Gender Entrepreneurship Markets Study." The manual, available in print and CD-ROM, provides a systematic framework, tools and guidelines to conduct gender entrepreneurship country assessments. The manual is designed to help program developers design targeted technical assistance to promote gender equality. Copies are available for internal IFC distribution through the GEM Program.

### **Alexandria Business Women Association**

Address: 60 Ismael Daery St. Fl. 1, App. 108, Smouha

Alexandria, Egypt

Phone: +20 3 4947919

Fax: +20 3 4947919

Email: [info@abwa-egypt.com](mailto:info@abwa-egypt.com)

Website: [www.abwa-egypt.com](http://www.abwa-egypt.com)

Contact: Ms. Bothaina Ahmed Ahmed El Taweel, President

### **Businesswomen Association for Development**

Address: 15 Ahmed Orabi St. 6<sup>th</sup> Floor, Mohandessin, Giza, Egypt

Tel: (202) 344 3607/08/09

Fax: +20 2 344 3864

E-mail: [info@bwdegypt.org](mailto:info@bwdegypt.org)

Website: [www.bwdegypt.org](http://www.bwdegypt.org)

Contact: Ms. Heba Toma- [hebatoma777@hotmail.com](mailto:hebatoma777@hotmail.com)

### **Business Women 21**

Address: 5 Zaki Osman St., El Dokki Cairo, Egypt

Tel: (202) 3389934 – 7619831

Email: [sfiyom@sfi-egypt.com](mailto:sfiyom@sfi-egypt.com)

Contact: Dr. Yomna El Sheridi, President

### **Development of Businesswomen Export Ability Association**

Address: 6 Naguib El Rihany Street, Alexandria, Egypt.

Tel: +20 3 487 2244

E-mail: [dbweaa@hotmail.com](mailto:dbweaa@hotmail.com)

**Egyptian Business Women Association**

Address: 14 Syria Street, Mohandeseen, Cairo, Egypt

Tel: (202) 336 8304 or (202) 749 5670

Email: [asfour2712@yahoo.com](mailto:asfour2712@yahoo.com)

Contact: Dr. Amany Asfour, President

**Women Business Development Center (WBDC)**

Address: Technical Committees' Building, 1113 Corniche El Nil St., 1<sup>st</sup> Floor, El-Tahrir, Cairo Egypt.

Tel: +20 2 574 8194

Fax: +20 2 579 4548

Email: [wbdc@ncwegypt.com](mailto:wbdc@ncwegypt.com)

Website: [www.ncwwbdc.org](http://www.ncwwbdc.org)

**Women in Business Committee, American Chamber of Commerce**

Address: 33 Soliman Abaza street, Dokki 12311, Cairo Egypt.

Tel: +20 2 3381050

Fax : +20 2 338 1060

Email: [abchala@egyptonline.com](mailto:abchala@egyptonline.com)

Website: <http://www.amcham.org.eg>

Contact: Ms. Hala El Barkouky

**Arab Women Investors Union**

Address: 15 Ahmed Orabi st., 6<sup>th</sup> Floor Mohandeseen, Cairo Egypt.

Tel: +20 2 3443607/8/9

Email: [info@unionai.org](mailto:info@unionai.org)

Contact: Ms. Hoda Galal Yassa

**The National Council for Women – Cleo Store**

Address: [www.cleostore.com](http://www.cleostore.com)

Tel: +20 2 5747980/ 5748494

Fax: +20 2 5759364/ 5759472

Email: [amal\\_a@ncwegypt.com](mailto:amal_a@ncwegypt.com)

Contact : Eng. Amal Amin

Mobile : +20 123445230

---

*Updated March 2007*