



**Global Fund for Widows**

# **Egypt WISALA Project**

**Post-Intervention Survey Report Cohort 2**

**August 2025**

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## 1. EXECUTIVE SUMMARY

When a woman becomes a widow, she often faces compounded marginalization—both as a woman and as a widow. In Egypt, widowhood can result in the loss of not just a spouse, but also identity, land rights, property, income, and in some cases, even custody of children (UN Egypt, 2021). Widows are subjected to various forms of inequality, including disinheritance, financial exclusion, and social discrimination, all of which contribute to deep and enduring socio-economic hardship. As a result, many widows are unable to meet their basic needs—such as food, healthcare, and education for their children—thus perpetuating a cycle of poverty that often spans generations.

In response to this urgent issue, HSBC, one of the world's leading financial institutions, awarded the Global Fund for Widows a grant to establish 40 new Widows' Savings and Loan Associations (WISALAs) across Egypt. This three-year initiative aims to economically empower 1,000 widows and female heads of households and benefit 3,000 of their children. The WISALA Project is a central component of the broader Amal Project, which is implemented by the Global Fund for Widows in collaboration with Alfanar and the Future Eve Foundation. As a result of demand for the WISALA project, GFW was able to exceed the program targets by opening 46 WISALAs for a total of 1,150 women.

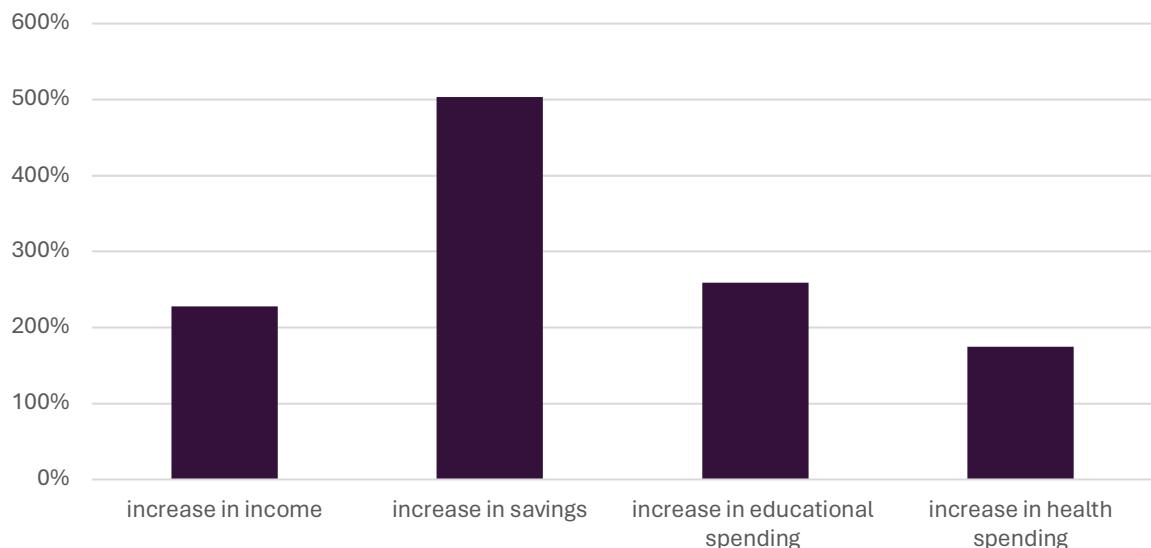
As part of the program's evaluation framework, a Baseline Survey of 500 widows from Cohort 2 was conducted in spring 2024. Following this, 26 WISALAs were co-capitalized, and participating widows and female heads of households received business and paralegal training. A Post-Intervention Survey was then administered to 100 of the originally surveyed widows to assess the impact of the program. This report presents a detailed analysis of key performance indicators (KPIs) for both Cohort 2 and the overall project, highlighting significant improvements in the social, economic, and psychological well-being of widows from the time of co-capitalization to the present.

## 2.SUCCESS

While the project budget and plan envisioned the establishment of 40 WISALAs for 1,000 women, GFW exceeded expectations by establishing 46 WISALAs, reaching 1,150 widows and female heads of households. Despite a challenging macro-economic environment during the course of the 3 year WISALA project, the project enjoyed impressive success, as measured by our key performance indicators.

Importantly, for the entire project, 70.5% of the participants experienced over a 100% increase in their income, with 91.4% of the participants achieving this milestone from Cohort 1, and 50% achieving this milestone in Cohort 2.

Overall, program participants achieved a weighted average increase in income of 228% within the first year of joining the WISALA. The participants experienced a 503% increase in savings also within the first year of participation. As expected, participants directed their increased incomes to supporting their children's education, as evidenced by a weighted average increase of 259% in educational spending for their families. Meanwhile, participants reported improved access to medical attention, as illustrated by their 175% increase in spending on healthcare.



*Table 1: Increase within the first year of WISALA – Cohort 1&2*

In 2024, nearly 71% of Cohort 2 was earning an income at or below the poverty line. One year after the WISALA intervention, 82% were earning incomes above the poverty line, with 26% of the Cohort earning over 100% over the poverty line, and some earning up to 5x over the poverty line.

The financial results of the program also exceeded expectations. Within their WISALAs, the project beneficiaries underwrote 1,905 loans to themselves, rotating an original investment of EGP 3.5 million to EGP 21.1 million, a velocity representing 6.11x, all while maintaining an impressive 100% repayment rate. The WISALAs generated EGP 3.11 million in interest income

for the beneficiaries. Overall, the WISALAs ended with a portfolio capital balance of EGP 11.3 million representing at 882% return on the beneficiaries' initial investment.

Qualitative indicators were also impressive. A total of 94.5% of the beneficiaries reported that they felt a high level of confidence, up from 0% in the baseline, while 100% reported strong feelings of being well respected in their communities, also a marked change of 0% having reported this in the baseline. Incredibly, 93.5% and 91% of beneficiaries reported feeling a strong sense of happiness and hopefulness respectively, up from 0% feeling the same in the baseline.

As an affirmation for a sustainable future, 81.9% said they feel that after only 1 year in the WISALA that they have control over decisions that impact their daily life, and 83.9% reported that they feel they have the ability to make plans for the future.

Beneficiaries receiving trainings particularly praised the paralegal trainings, citing that it gave them knowledge and understanding of their rights, as well as power and courage to pursue their inheritance with 31 cases referred to the courts.



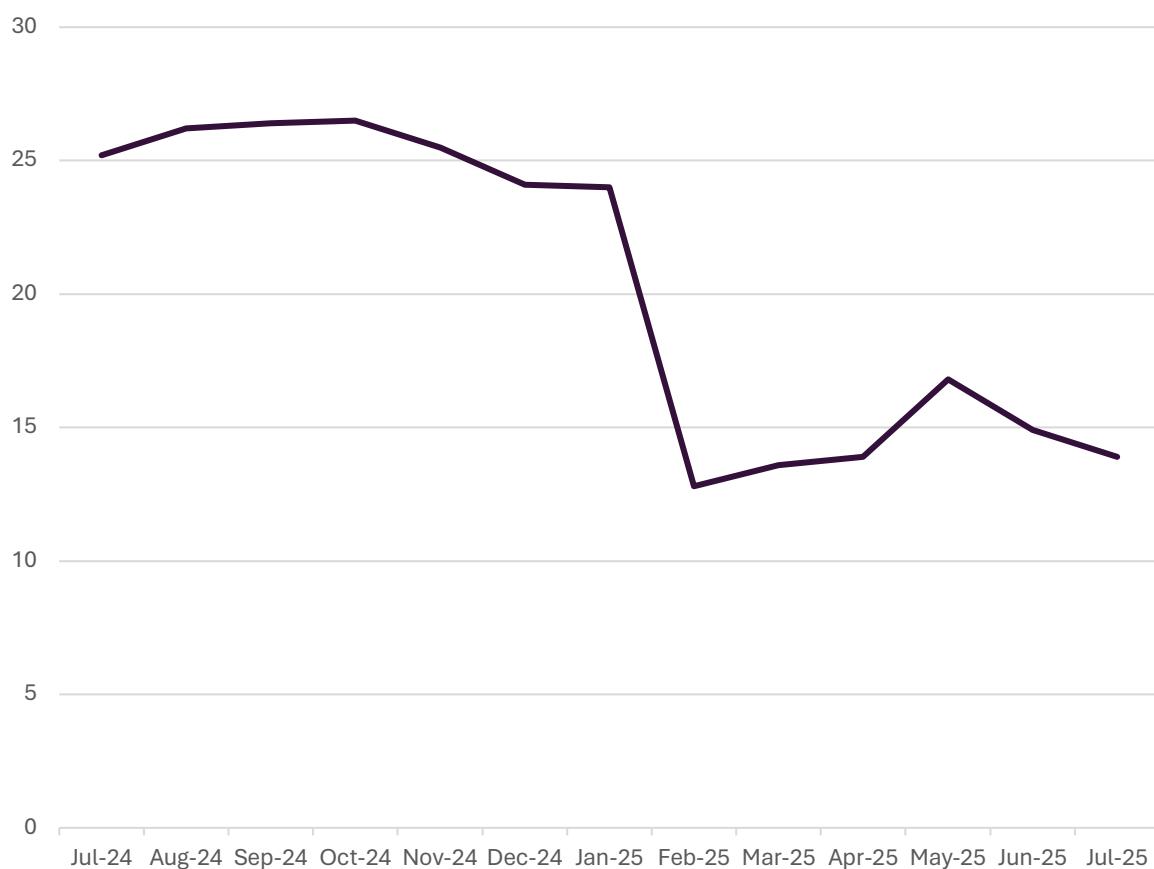
*Image 1: Wiam El Badri, GFW's Program Manager, and Awny Mikhael, Egypt's Country Director, at a weekly WISALA gathering.*

### 3.CHALLENGES

The project's primary challenge has been Egypt's difficult macro-economic environment throughout 2024–2025. Average headline inflation in 2024 stood at approximately 28.3%, well above historical levels, and although it began to ease thereafter, both core and headline inflation remained firmly in double digits. The Consumer Price Index reached around 246.8 points by early 2025, vastly exceeding the long-term average of 23.1 points since 1957. CAPMAS attributes this sustained inflation to steep increases in essential categories such as

food and beverages, which surged over 30% in 2024. Despite stabilization efforts—such as currency liberalization, IMF-backed reforms, and monetary policy tightening—elevated living costs continue to disproportionately impact vulnerable populations.

Additionally, an unofficial survey conducted by the Global Fund for Widows estimated that the cost of a single pita of bread rose by 250% from January 2023 to January 2024. From January of 2024 through January 2025, the average price of single pita bread rose an additional 150%. GFW used this metric in its analysis of inflation, however project outcomes presented in this report for Cohort 2 are calculated on a nominal basis.



*Table 2: Value inflation rate change 2024-2025*

As mentioned in the Interim report, the project also experienced an additional unforeseen challenge. It had been previously contemplated that the WISALAs would use an online ledger called Dreamsave, which would record the borrowing, repayment, prepayment, and savings levels of the WISALA participants as individuals and as a group. The Dreamsave app also was expected to generate an individual credit score for each widow, enabling them to have a credit history with which they could leverage to open commercial bank accounts. Unfortunately, Dreamsave was never introduced to Egypt in 2023/2024, as a result of the conflict experienced in the Sudan, which caused Dreamsave's Middle East activities to be placed on indefinite hold. In lieu of Dreamsave, the widows have been recording their banking activities via Google spreadsheets for both Cohort 1 in 2023 and Cohort 2 in 2024.

## 4. PROJECT SUMMARY

The WISALA Project, a 3-year financial inclusion project for 1,150 widows in Egypt, consists of 2 cohorts, each supporting 20 WISALAs for a total of 46 WISALAs. Cohort 1, was executed in the El Minya governorate of Egypt while Cohort 2 included 16 WISALAs in El Minya, 5 WISALAs in the governorate of Luxor, and 5 WISALAs in the governorate of Qena.

### 4.1 Organization and Training of WISALAs

In Cohort 1, GFW organized 500 widows in El Minya region of Egypt into 20 groups of 25 widows each. The participants in these WISALAs hailed from the villages of Al Amoudiya, Bani Ahmed Alsharkiya, Abou Gheirer, Al Amoudein, Akaka, and Naslet Ebeid. In Cohort 2, GFW organized 325 widows in 6 villages in El Minya. Another 175 widows in Luxor were in the villages of Armant El Heit, Al Gazeera, and Al Mahameed, while the 175 in Qena were from Al Taweerat, Dishna, and Al Marshada.

During a three month training period prior to capitalization of the WISALAs, GFW's team engaged the beneficiaries with various forms of training and capacity building strategies. With their newly elected their Chairlady, Secretary and Treasurer, the beneficiaries were trained in the mechanics and understanding of the WISALA structure and its management, this included WISALA ownership, purchase and sale of ownership shares, loan underwriting, and the negotiation of a fair interest rate to charge themselves. They received business skills training and financial literacy training, including understanding of selling on credit, collection of receivables, and the cost advantages of purchasing wholesale. Widows also received paralegal training, where they received information about their rights and entitlements under the law.



Image 2: Egypt's Map



Image 3: WISALA Group

#### 4.2 Co-Capitalization of WISALAs

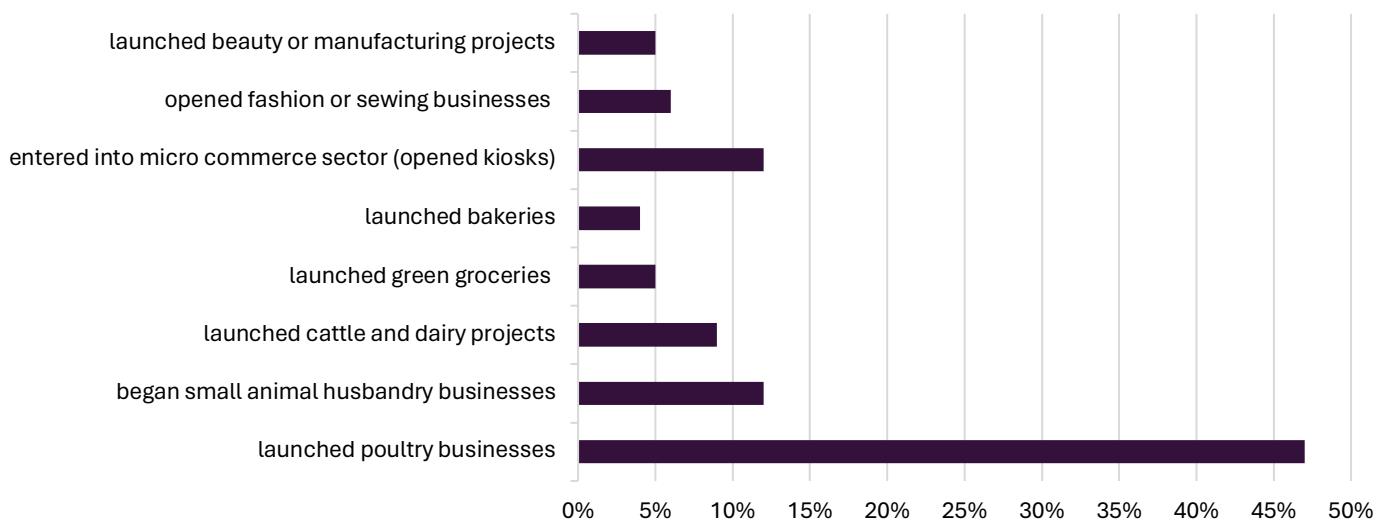
Once the training was completed, Cohort 2 beneficiaries received their WISALA co-capitalization. Similarly to Cohort 1, each of the 500 widows contributed approximately US \$33 to the WISALA. Each contribution was then matched 2:1 by GFW using HSBC grant monies equating to approximately US \$67.



*Image 4: GFW team and widows during co-capitalization*

#### 4.3 Micro-Enterprises Launched

Ninety percent of the beneficiaries of Cohort 2 indicated that they used borrowings from their WISALAs to launch or expand various income generating microenterprises, with 88% participating in the food or agribusiness sector. More specifically, with these borrowings, 47% of participants launched poultry businesses, 12% began small animal husbandry businesses, and 9% launched cattle and dairy projects. Some 5% launched green groceries while 4% were dedicated to bakeries. Roughly 12% entered into micro commerce sector, by opening small kiosks. Roughly 6% opened fashion or sewing businesses while the remaining started other projects in the beauty or manufacturing sectors.



*Table 3: Businesses from borrowings*

## 5. POST – INTERVENTION ANALYSIS

The following analysis will highlight the Key Performance Metrics (KPI) as measured in our baseline survey followed up by a 1 year post-intervention survey.

Similar to Cohort 1, in Cohort 2, 100 widows were surveyed in the baseline. However only 93 widows are reflected in the Post-Intervention survey, due to the decision by 7 widows to delay their borrowings for approximately 6 months to 1 year from the WISALA launch. As such, GFW could not collect 1 year data from those 7 participants at the time of the Post-Intervention survey data collection.

### 5.1 KPI: Monthly Change in Income

Cohort 2 participants reported a weighted average increase of 174.4% increase in their monthly incomes, one year after joining the WISALA. More specifically, women who reported an average monthly income of \$40 per month in the baseline, ended the year earning \$82 per month.

Critically, 70.9% of Cohort 2 participants were earning incomes that were below Egypt's household poverty line of \$47 per month at baseline. After one year as members and owners in the WISALA, 81.7% were earning incomes well over the poverty line, with 26.8% earning more than 2x over the poverty line and 3 beneficiaries were earning incomes between 3x and 5x over the poverty line.

For the entire project, 70.5% of the participants experienced over a 100.0% increase in their income, with 91.4% of the participants achieving this milestone from Cohort 1, and 50.0% achieving this milestone in Cohort 2. Of critical importance is movement over the poverty line. Overall for the project, at baseline, 68.0% were earning incomes that were at or below Egypt's poverty line. One year after the WISALA intervention, 86.4% were earning over the poverty line. **We view this as the key success parameter of the WISALA program, and affirms the WISALA's ability to extricate beneficiaries out of poverty.**

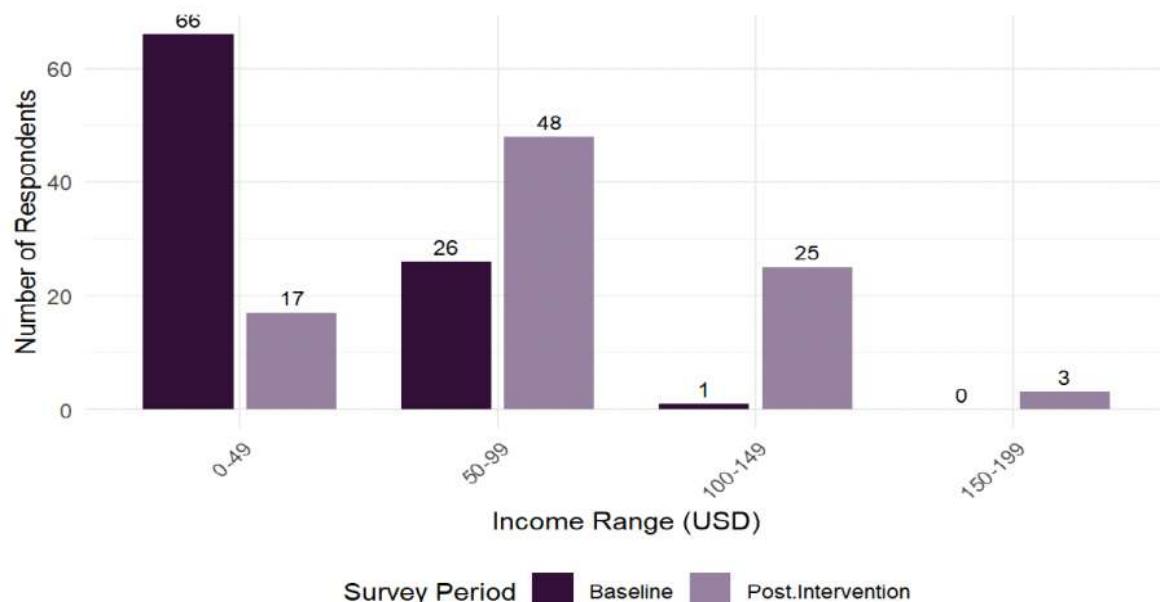
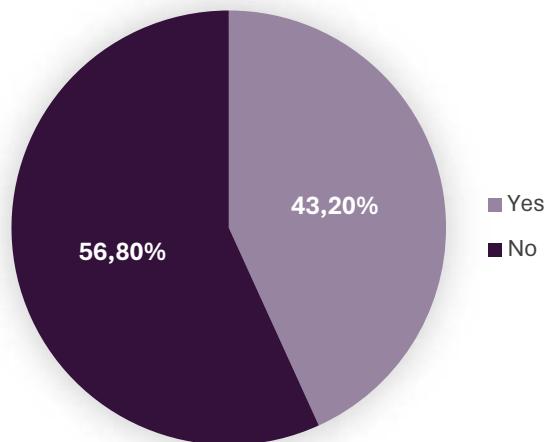


Table 4: Income Distribution Comparison, Baseline vs Post-Intervention

This development enables them to fulfill basic and essential needs of their families and themselves, such as providing for their children's education, healthcare, and food, while still saving for other expenses. Furthermore, 43.3% of project beneficiaries claimed that they had the ability to purchase assets for their households following the WISALA project, including white goods for the home, mobile phones and computers, and income generating livestock.



*Table 5: Ability to purchase assets*

## 5.2 KPI: Change in Personal Savings

In Cohort 2, WISALA participants achieved an impressive 196.2% growth in their personal savings. Through targeted training, beneficiaries learned the value of saving and budgeting—understanding not only the benefits of setting financial goals but also the importance of preparing for both regular expenses like monthly bills and unforeseen costs such as medical emergencies. Widows engaged in the program demonstrated exceptional commitment, attending weekly meetings consistently and embracing the habit of saving.



*Image 5: Widows recording their shares during the weekly WISALA gathering.*

This accomplishment is even more significant when viewed in its cultural context. In many parts of the region, beneficiaries are accustomed to receiving cash or in-kind incentives for attending civil society meetings. In contrast, the WISALA model requires participants to contribute funds during meetings rather than receive them—and yet, they are eager to do so. When asked why they continue to attend and make weekly contributions, the widows proudly responded, “Look how our lives are changing! Look how much we are accomplishing!”

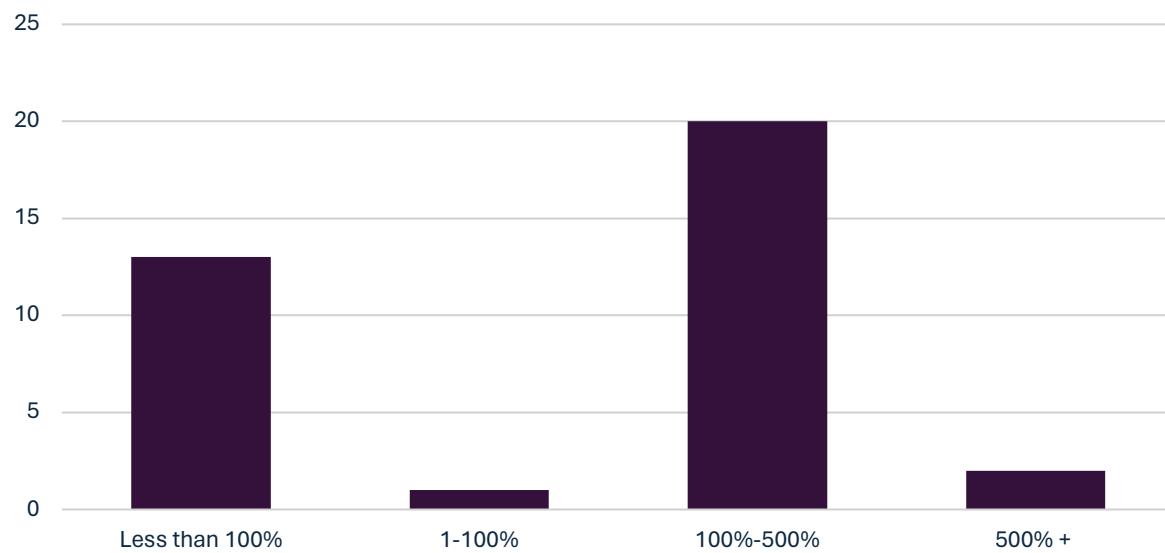


Table 6: Savings PCT Change

As noted in our Interim Report from Cohort 1, it is essential to understand the broader context in which these results were achieved—namely, Egypt’s chronic underfunding of education and the impact of hyperinflation. The *New York Times* reports that “public schools in Egypt remain highly underfunded,” with many teachers relying on private lessons for income, driving up the cost of private tutoring to exorbitant levels. Against this backdrop, Cohort 2 beneficiaries demonstrated remarkable progress, increasing their average annual education spending by 316.4% since joining WISALA. Previously, widows could allocate only EGP 515 toward education; today, they spend an average of EGP 2,113—the largest share of their monthly expenses. According to GFW’s Egypt Country Director, the widows proudly state that they now place their children’s education above all else.

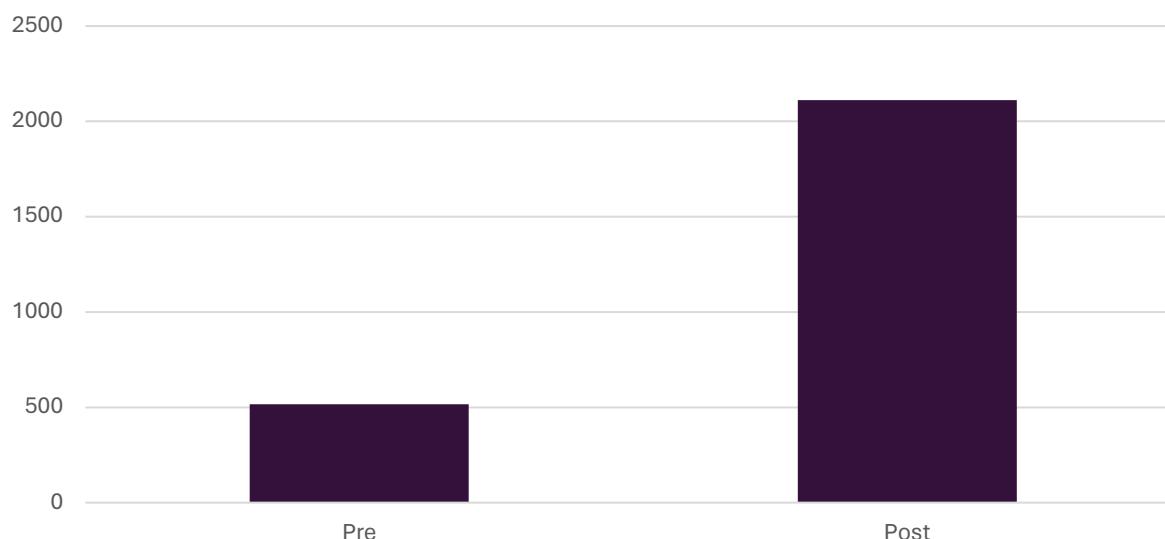


Table 7: Average educational spending, Baseline vs Post-Intervention

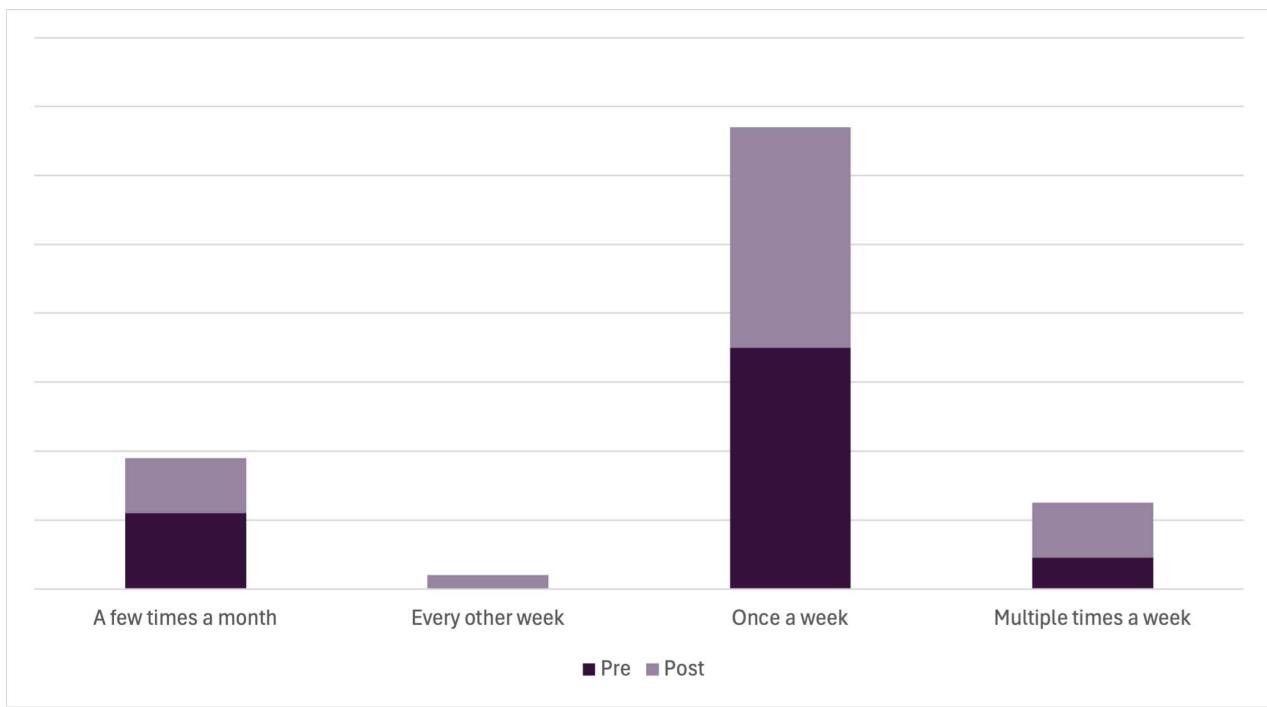
### 5.3 KPI: Change in Food Spending

While widows in Cohort 2 reported only a modest 23.4% increase in food-related expense, it is important to note that 88% had launched agribusinesses in the poultry, cattle, livestock, or green grocery segments, meaning their nutritional intake actually increased at a very low cost.



*Image 6: Widow engaged in baking as part of her income-generating activities.*

The improvement in nutrition can be measured through the widows' capacity to consume meat. At the baseline, when asked "How many times per month do you eat meat?" only 8.6% of the beneficiaries reported being able to afford eating meat multiple times per week. After one year in the WISALA, 16% of beneficiaries reported consuming meat multiple times per week.



*Table 8: Meat eating frequency.*

### 5.4 KPI: Change in Health Related Spending

Cohort 2 reported an increase in medical related spending during the period of a weighted average of 110%, suggesting that they had the ability to address the medical and healthcare needs of their households.

### 5.5 Qualitative Indicators

GFW tested qualitative factors, including indicators revealing the emotional and psychological status of widows before and after the joining the WISALA. Beneficiaries reported a marked increase in self-confidence levels surged from an initial average of 2.0 to 4.1 post-intervention, marking a remarkable 120.5% improvement. Similarly, feelings of belongingness within the community experienced a significant lift from 1.7 to 4.4, representing an 151% increase. Participants also reported feeling more respected within their communities, and happiness levels saw a substantial boost of 144%, as scores rose from 1.9 to 4.5. Widows' sense of hopefulness also increased significantly by 84.2%. Participants' feelings of loneliness decreased by 33.7% as women reported finding a sisterhood within their WISALAs, while feelings of worry declined be 25.7%.

As an affirmation for a sustainable future, 81.9% said they feel that after only 1 year in the WISALA that they have control over decisions that impact their daily life, and 83.9% reported that they feel they have the ability to make plans for the future.

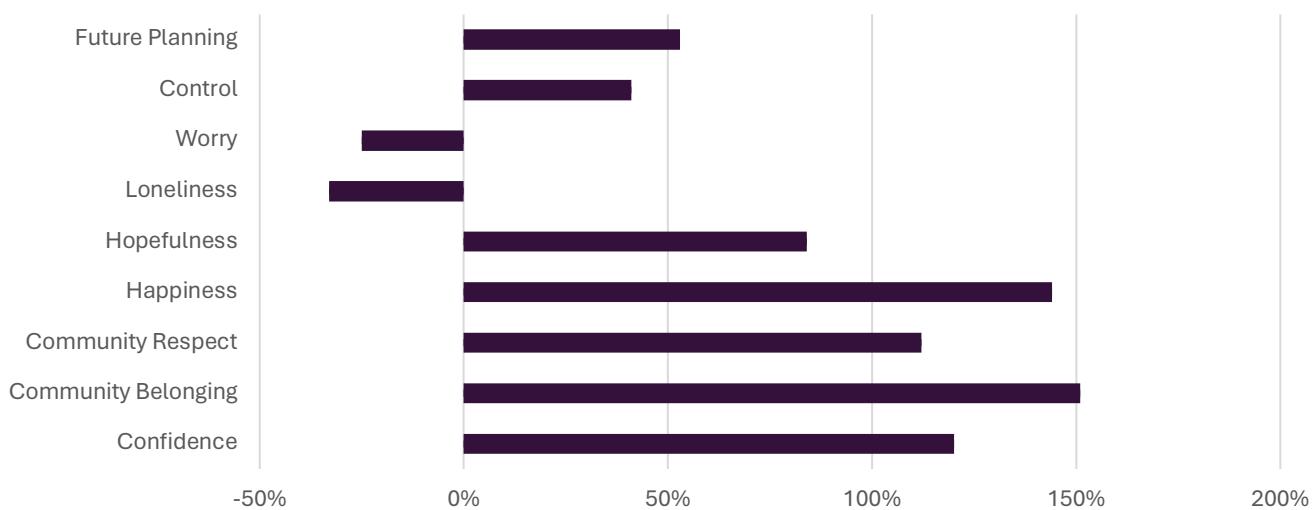


Table 9: Psychological status in their first year of WISALA

## 6. PORTFOLIO SUMMARY

The financial results of the program exceeded expectations. In HSBCs Cohort 2, 26 WISALAs were established, exceeding the targeted 20 WISALAs and reaching 650 direct beneficiaries, ahead of the planned 500 beneficiaries. These groups began with EGP 650,000 in savings, matched by a co-capitalization of EGP 1,300,000 from HSBC, resulting in a total starting capital of EGP 1.95 million. Over the course of the year, Cohort 2 participants issued 755 loans totaling EGP 7.66 million, while achieving a 100%



Figure 7: Widow receiving funds during co-capitalization

repayment rate. Throughout the year, members contributed an additional EGP 1.2 million in savings, growing the portfolio's capital to EGP 5.0 million in just the first year.

For the project as a whole, beneficiaries underwrote 1,905 loans to themselves, rotating an original investment of EGP 3.5 million to EGP 21.1 million, a velocity representing 6.11x, all while maintaining an impressive 100% repayment rate. Over the 2 years of the project, WISALAs generated EGP 3.11 million in interest income for the beneficiaries. Overall, the WISALAs ended with a portfolio capital balance of EGP 11.3 million representing a 882% return on the beneficiaries' initial investment.

	HSBC Cohort 1 2022-2025		HSBC Cohort 2 2024-2025		HSBC COHORT 1&2 Total	
		Change		Change		Change
Number of WISALAs	20		26		46	
# members	500		650		1,150	
<b>Initial Capitalization</b>						
Wisala Starting Balance	500,000		650,000		1,150,000	
HSBC Contribution	1,000,000		1,300,000		2,300,000	
<b>Total Initial Capitalization</b>	<b>1,500,000</b>		<b>1,950,000</b>		<b>3,450,000</b>	
<b>Savings</b>						
Incremental Savings	2,379,515		1,208,265		3,587,780	
<b>Total Savings</b>	<b>2,879,515</b>	<b>576%</b>	<b>1,858,265</b>	<b>286%</b>	<b>4,737,780</b>	<b>412%</b>
<b>Lending Activity</b>						
# loans	1,150		755		1,905	
Value of Loans	13,407,500		7,668,600		21,076,100	
<i>Portfolio Rotation (multiples)</i>	<i>8.94</i>		<i>3.93</i>		<i>6.11</i>	
Interest 12% pa advanced	1,286,190		794,000		2,080,190	
Installment Payments	10,527,190		4,651,820		15,179,010	
Interest owed to members	435,430		356,507		791,937	
Interest paid to members	196,001		41,965		237,966	
<b>Total Interest Earned</b>	<b>1,917,621</b>		<b>1,192,472</b>		<b>3,110,093</b>	
<b>Total Portfolio Capital</b>	<b>6,297,136</b>	<b>420%</b>	<b>5,000,737</b>	<b>256%</b>	<b>11,297,873</b>	<b>327%</b>
<i>Return on women's initial investment</i>	<i>1159%</i>		<i>669%</i>			<i>882%</i>

Table 10: Portfolio results as of June 2025, in EGY currency

## 6.1 Legal Empowerment

In partnership with Egypt's National Council of Women, Cohort 2's 500 beneficiaries received training in their rights and entitlements under Egypt's law. Women were trained in the following 6 modules.

1. Egypt's Constitution and the rights of women therein.
2. Entitlements of widows and female heads of households within Egypt's Ministry of Social Solidarity and National Women's Council, including how to access pensions
3. Inheritance rights of women under the law
4. Practical processes of inheritance – including family court processes to secure widows' inheritance
5. Rights against violence against women
6. How to bring cases to protective services police

Cohort 2 beneficiaries also received referrals to lawyers to help them with their cases, resulting in 31 inheritance cases being pursued in courts.

## 6.2 Climate Resilience & Sustainability Training – “Green WISALAs”

In 2023, GFW and its implementing partners Alfanar and Future Eve Foundation partnered with LifeVision, an Egyptian nonprofit dedicated to training women in sustainable and environmentally resilient farming and livestock methods. With this partnership, 125 Cohort 1 beneficiaries and all 500 of Cohort 2 beneficiaries received training in sustainable and climate resilient livestock methodologies.



*Image 9: Widow with her livestock*

## 7. CONCLUSION

Despite facing some of the most daunting macroeconomic challenges in recent history, HSBC’s WISALA Project has delivered extraordinary success. WISALAs go far beyond economic empowerment—transforming the lives of widows across economic, social, and legal dimensions. Today, 1,150 widows and female heads of households in Egypt have the tools, knowledge, and resources to not only support themselves, but to uplift their families and communities. As this report demonstrates, WISALA membership has broken the barriers that once denied these women access to food, healthcare, and education for their children. No longer trapped in the inequalities that perpetuated poverty, these widows are now on a clear path to social and financial inclusion—ensuring a future free from the multigenerational cycle of deprivation.



*Image 10: Widow with her livestock and children*

The Global Fund for Widows, together with its implementing partners Alfanar and the Future Eve Foundation, extends its deepest gratitude to HSBC for making this transformative impact possible.



Image 11: Widow in her sewing business with her children happy



Image 12: Awny Mikhaeel, GFW's Egypt country director, with widows in their shop



Image 13: Widows with their cattle businesses



Image 14: Widow with her cow business and child



Image 15: Widow with her chicken business and child



Image 16: Widow with her bakery



Image 17: Widow with her perfume business

## 8. APPENDICES

### TESTIMONY

Egypt Testimony of a widow: <https://youtu.be/pry-Gt-aktM?si=auWLiPa028TCS9Gn>

### EXECUTIVE SUMMARY OF COHORT 2 BASELINE REPORT

When a woman becomes a widow, she becomes subject to a dual form of marginalization, both as a woman and a widow. For many women in Egypt, “losing their husband also means losing identity, land rights, property, income, and occasionally their children” (UN Egypt, 2021). They are subject to disinheritance, financial exclusion, and discrimination, which lead to socio- economic deprivation. As a consequence, such widows are unable to pay for their basic needs such as food, health, or education for their children, which then leads to multi-generational poverty cycles.

In response, HSBC offered Global Fund for Widows a grant to build 40 new Widows Savings and Loan Associations (WISALAs) in Egypt. The objective of this support is to economically empower 1,000 widows and 3,000 of their children over a 3 year-long project. The WISALA Project is part of a larger Amal Project, executed by GFW and its implementing partners in Egypt, Alfanar and Future Eve Foundation.

GFW has undertaken a baseline survey to inform the project’s implementation. A survey was conducted during the project’s second year in the spring of 2024, targeting a sample of 100 widows from Cohort 2, which consists of 500 widows in total. The survey outlines their main reasons for joining the WISALAs in Egypt.

The following analysis will highlight KPIs as measured in our baseline survey.

## BASELINE ANALYSIS

### Demographics: Age of Widowhood

The baseline survey was composed of 100 widows. At the time of widowhood, 45% of these women were below the age of 50, 2% below the age of 29, 10% between the ages of 30-39, 33% between the ages of 40-49 and 37% between the ages of 50-59.

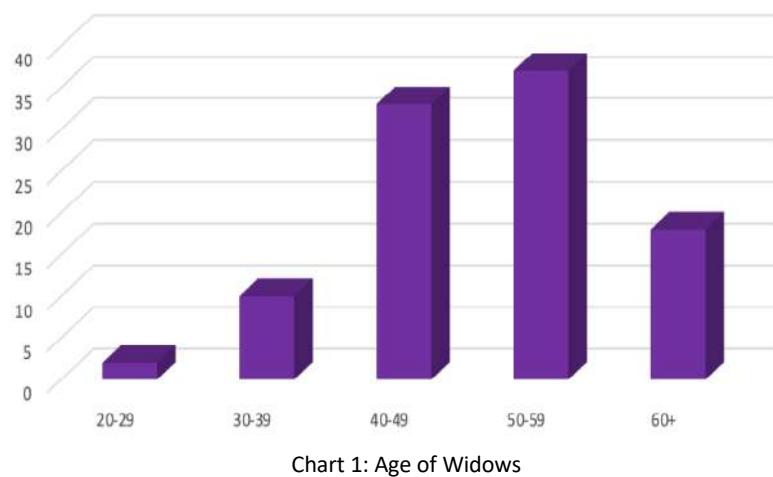


Chart 1: Age of Widows

The results confirm that women in Egypt are still marrying at a young age which contributes to their early widowhood. As a matter of fact, **67% of the women interviewed became widows before the age of 39, and 31% before the age of 29**. That is to say that 15% of the widows lost their husbands before the age of 29 and 82% before 49 and 97% before the age of 60.

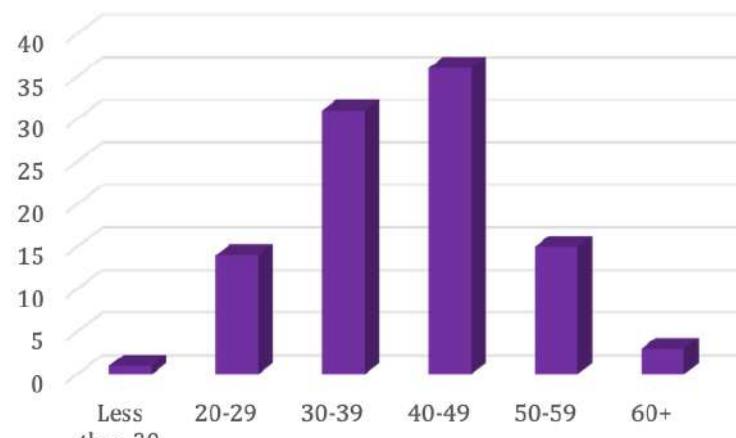


Chart 2: Age Widowed

Furthermore, at their time of widowhood:

- 28% had 5 or more children,
- 20% had 4 children,
- 25% had 3 children,
- 15% had 2 children,
- 8% had 1 child

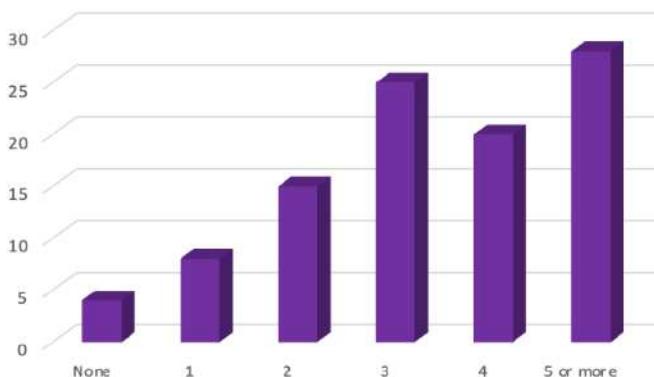


Chart 3: Children per Woman

Among the 100 widows surveyed, the cumulative total of 333 dependent children highlights a high ratio of dependents to income earners which creates significant financial challenges. Prior to the implementation of the WISALA program, many of these widows, as heads of households, lacked sufficient income, making it difficult to provide for essentials such as their children's education, healthcare, reliable food sources, and other necessary services. We recorded this in their ability to provide their children with an education.

- 51% of the widows were unable to afford school enrollment for any of their children before joining WISALA.
- Only 20% could afford the education of one child,
- 14% could afford the education of two children,
- 11% could afford the education of three children,
- 3% could afford the education of four children,
- and just 1% could support five or more children.

#### Causes of Widowhood:

As presented in the graph, out of a total of 100 widows surveyed, 71% reported losing their husbands to an illness, highlighting the health challenges faced within these communities and the lack of access to healthcare.

Additionally, 21% of the widows attributed their husbands' deaths to road accidents, emphasizing the critical need for improved infrastructure, road safety measures and healthcare access to address these preventable tragedies.

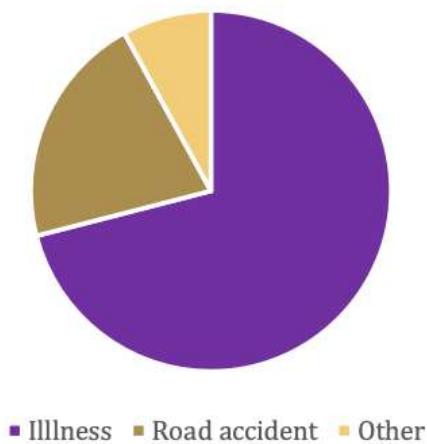


Chart 4: Causes of Widowhood

After joining the WISALA program, widows reported investing part of their consistent income towards improving local infrastructure, including wells for potable water, sanitary toilets, and better housing conditions. These advancements have significantly enhanced the quality of life and improved public health within their communities.

#### Inheritance:

Of those surveyed, only **10% inherited their husband's estate**. 82% of the women surveyed reported that their rightful inheritance was seized by their husband's families. Moreover, 32% lost their homes along with their husband's deaths and 56% lost other property.

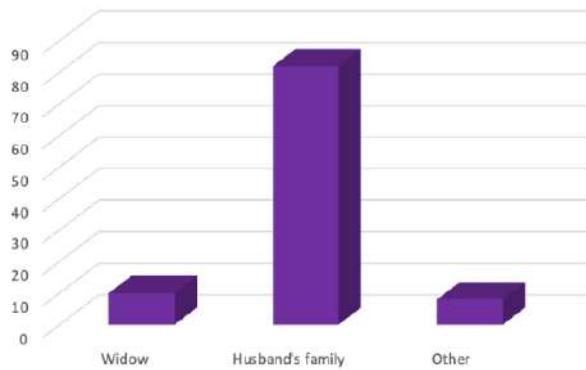


Chart 5: Inheritance

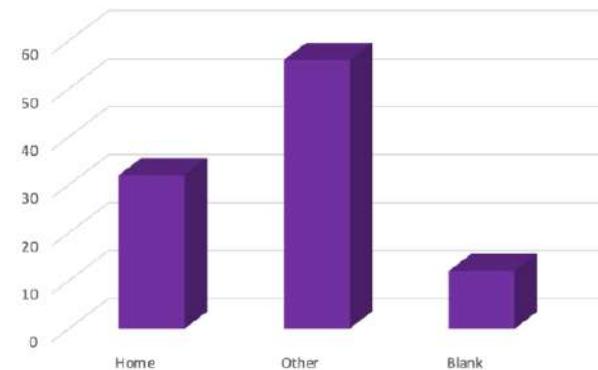


Chart 6: Property Taken

#### Literacy:

Simultaneously their access to inheritance may be linked to their literacy levels. The lack of access to education perpetuates cycles of illiteracy that further leads to multi-generational cycles of poverty and socioeconomic disparities. Out of the 100 widows interviewed, 61% were illiterate.

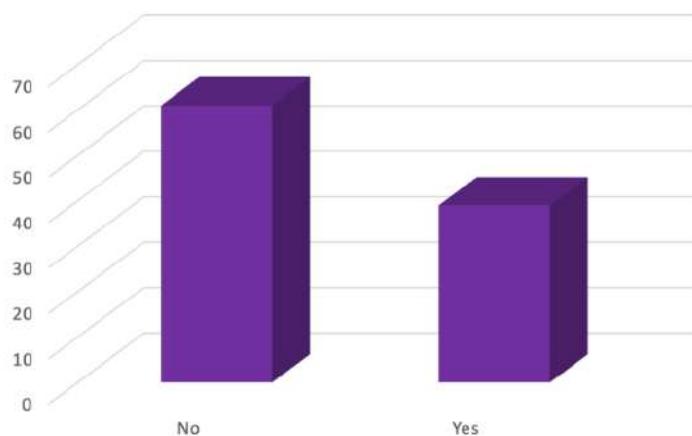


Chart 7: Literacy

The survey also found that only 17% had complete understanding of their legal claims to their husband's estate. As a consequence, 76% had some understanding and 7% had no understanding whatsoever, leaving most of them in vulnerable positions, heightening both their economic and social insecurity.

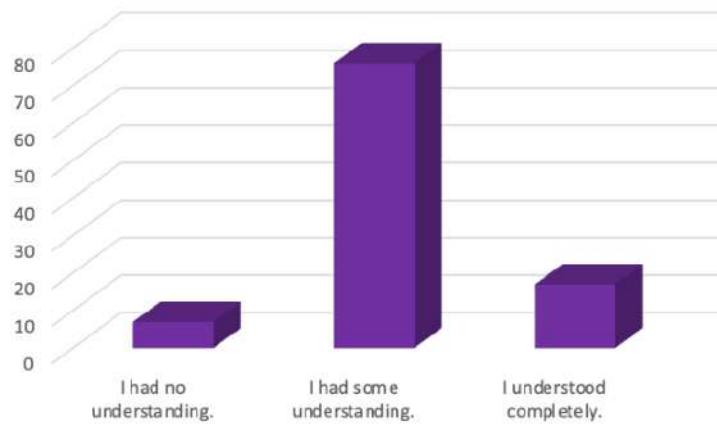


Chart 8: Legal Understanding

#### Income Analysis:

When polled, widows reported earning an average of EGP 2,079 per month, which translates to approximately \$42.70 per month based on the prevailing FX currency rate of EGP/USD 48.67 at the time of this report. This directly translates into a total daily income of \$1.34, significantly below the World Banks' LDC poverty line of \$3.65.

Overall, widows reported a total income per month of EGP 3,990, which translates to approximately \$82.22 per month. This is a difference of EGP 1,911. It is important to recognize that this difference in income includes pension payments and food subsidies, as well irregular assistance from families or other social support mechanisms, rather than consistent or reliable earnings. This irregularity poses a significant risk to stability, as reliance on unpredictable sources of support can leave individuals vulnerable to financial insecurity. Such a precarious foundation makes it difficult to plan for long-term needs, address emergencies, or achieve sustainable economic independence. Therefore, strategies aimed at fostering stability must prioritize consistent income sources to mitigate these risks and promote resilience.

If considering a total income per month for the widows of an average of EGP 3,990, widows will have earned an average of \$2.74 per day, which is also significantly below the World Bank's LDC poverty line.

As presented in the graph,

- 10% of the widows had no income whatsoever,
- 21% were earning EGP 50,
- 8% between EGP 75 and EGP 400,
- 13% between EGP 500 and EGP 1000,
- and 48% over EGP 1000.

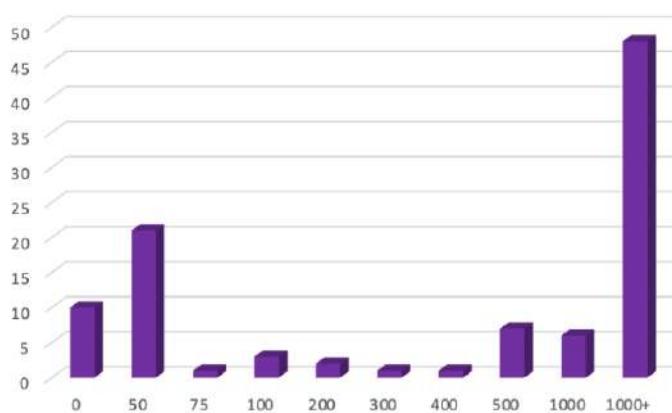


Chart 9: Combined Income

The income of each widow was spent on food, health and education expenses for their households. The average expenditure on food was EGP 1,657 (\$34.17). For healthcare, the average expense was EGP 261 (\$5.38). In terms of education, the average expenditure was EGP 143 (\$2.95).

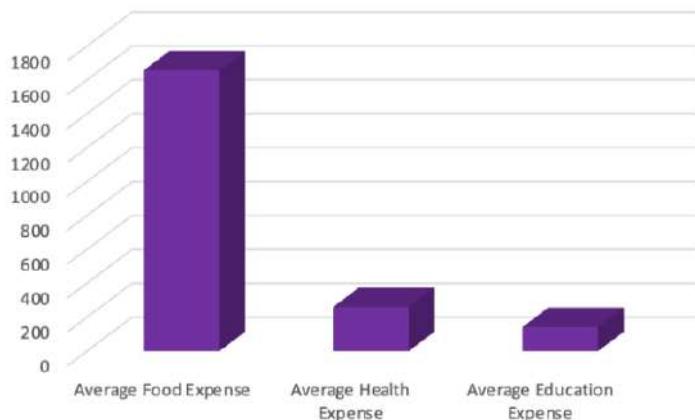


Chart 10: Categories of Expenditure

The findings indicate that, as a consequence of disinheritance, low income and limited economic opportunities, many widows struggle to afford essential expenses such as food, education and healthcare. This financial strain significantly impacts their ability to meet their own needs and those of their dependents, nurturing the ever-growing multigenerational poverty cycles.

Furthermore, even though food and nutrition accounted for 41% of the widows' spending, only 9% of the widows were able to afford meat more than once a week, 70% of the widows could only afford meat once a week, and 21% a few times a month.

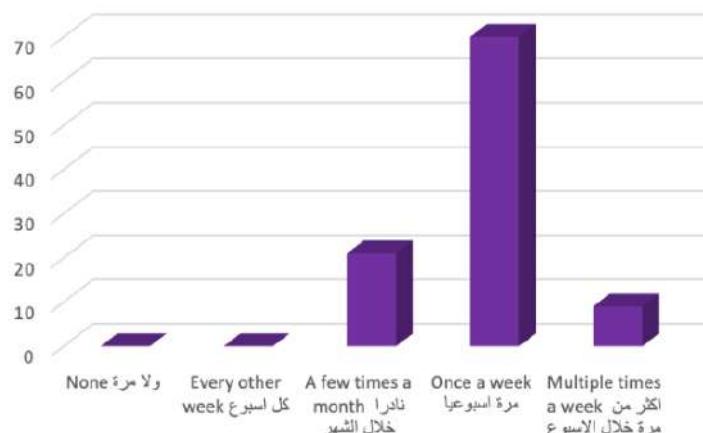


Chart 11: Meat Consumption Patterns

In Egypt, meat is used as a proxy for protein intake, and is culturally acceptable and preferable source of protein. Therefore, the lack of protein adversely impacts the immune defenses of widows and the growth development of their children, increasing their susceptibility to infections and illness, thereby placing them in vulnerable position.

Approximately 51.65% of the widows' monthly incomes was allocated to address reliable food, healthcare, and education. This does not leave sufficient income available to address other basic needs such as shelter, utilities, transportation, and emergencies among others. One of the consequences of this is that the widows had very little left over each month resulting in average monthly savings of only EGP 202 (\$4.17).

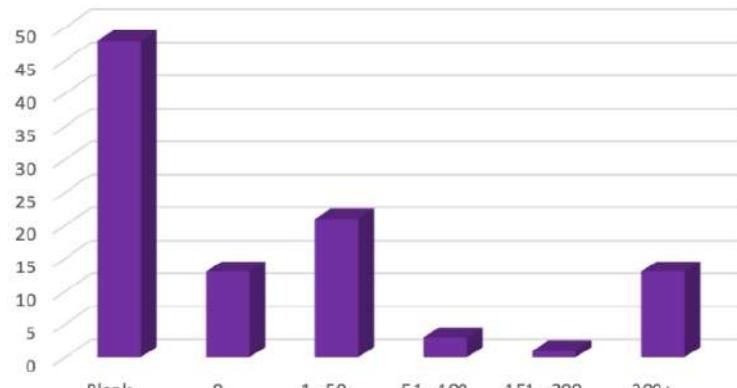


Chart 12: Savings

### Social Factors

As a result of economic deprivation, widows and their dependents were left in vulnerable situations, facing heightened risks such as human rights violations, gender-based violence, extremist recruitment, child marriage, exposure to illnesses and mental health issues.

Roughly 99% of the widows experienced some sort of pressure from their communities and 100% have undergone significant changes following widowhood. For instance:

- 90% reported changes in their dietary habits,
- 11% were forced to change how they dress and
- 6% experienced alterations in freedom of movement, discrimination, or shifts in community behavior towards them, often driven by traditional customs or stigmatization.

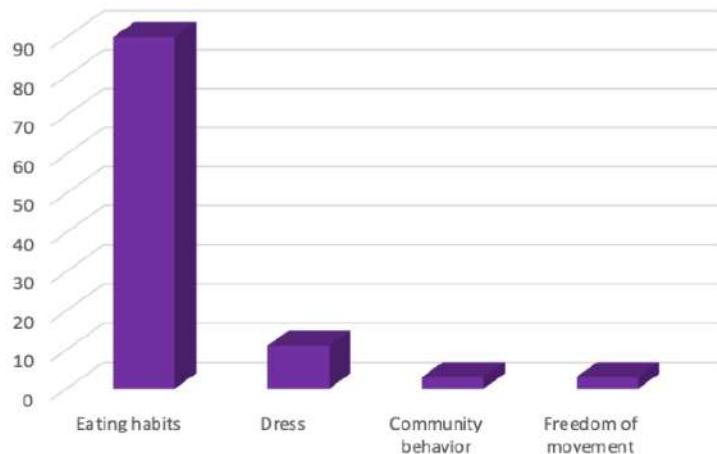


Chart 13: Changes

This further entrenches widows in cycles of hardship and insecurity. Earning a reliable source of income plays a crucial role in reducing violence and mitigating these risks, as it provides widows with the financial stability and autonomy needed to break free from oppressive, dependency cycles.

### **A Hopeful Perspective – Reasons for Joining WISALAs?**

As of July 2024, the Global Fund for Widows has worked with over 30,493 widows worldwide, legally and economically empowering over 24,814 widows in Egypt and 74,815 of their children.

This Baseline Survey of Cohort 2 shows that

- 85% of the females interviewed joined the WISALA in order to access capital to either establish or expand an income generating project.
- 55% of the widows seek legal knowledge of their rights and entitlements to pursue justice.
- 52% aim to build savings, accumulate wealth, and secure ownership to meet basic needs and protect their property.
- 26% wanted to participate in the WISALA to gain friendship and social interactions, fostering supportive and inclusive communities.

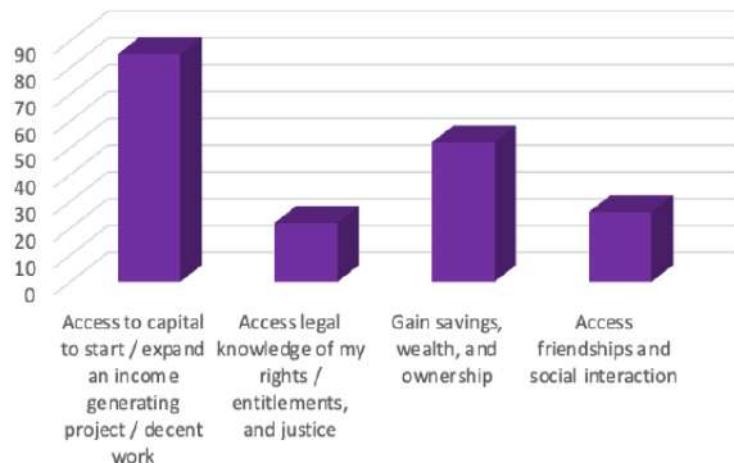


Chart 14: Reasons for joining WISALA

When considering future prospects and income-generating activities, a significant 60% of the widows expressed interest in ventures within the agribusiness sector, including poultry farming (37%), cattle farming (16%), and goat or sheep farming (4%), alongside green groceries for vegetable production or sales (3%). Additionally, 56% of the widows' preferences fall within the broader food sector, encompassing agribusiness activities and kiosks or small supermarkets (16%).

Additionally, 9% preferred sewing and textile work, 3% aimed to start fashion businesses, and 15% explored other activities. These preferences underscore a strong inclination toward agriculture and food-related enterprises, complemented by creative and retail ventures.

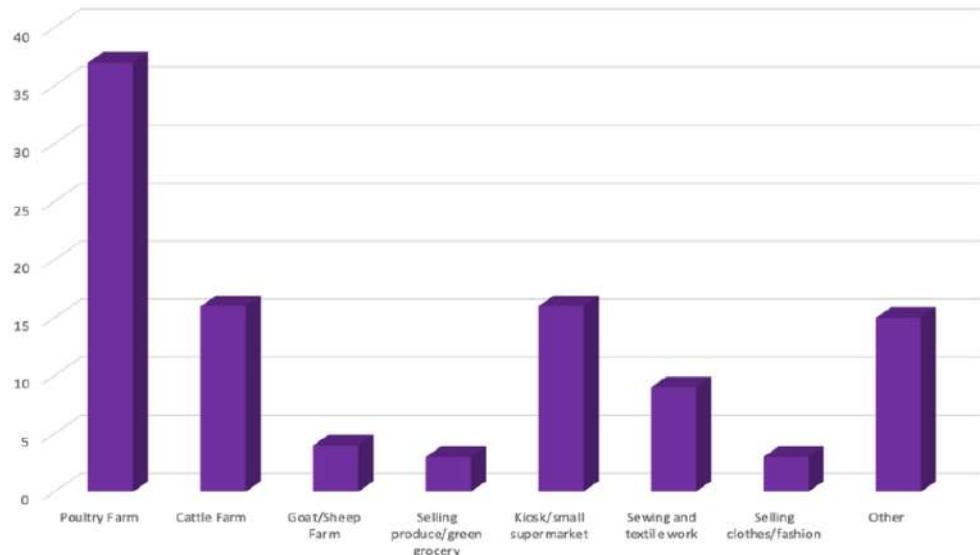


Chart 15: Business Plans

Investing in income-generating activities has a direct and positive impact on the growth of the national GDP per capita, thoroughly contributing to the overall economic development of the country itself. Additionally, it further equips the female labor force participation rate, that in 2019 remained as low as 15.83%.

### Appendices:

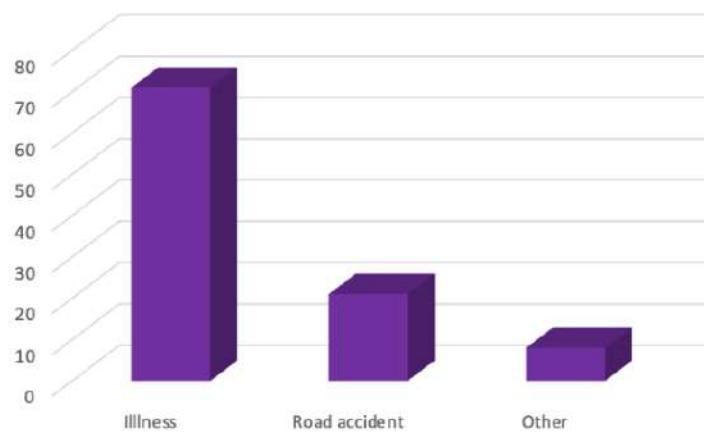


Chart 16: Husband's Cause of Death

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