Responses to Information Requests - Immigration and Refugee Board of Canada

Egypt: Situation and treatment of single women and women who head their own households, including availability of support services and ability to access housing and employment, including in Cairo and Alexandria (2017-September 2019)

1. Overview

A UN Women's report on social protection and access to public services in Egypt states that according to the 2017 census, 14 percent of Egyptian households were headed by women (UN Mar. 2019, 8). In a September 2018 academic article on the housing needs of female-headed households in Egypt, authors Hamad, et al. report that "female-headed households (FHH) of divorcees and widowers," representing 17.8 percent of households, are considered a "vulnerable" social group in Egypt (Hamad, et al. 17 Sept. 2018, 138). Citing data from the Central Agency for Public Mobilization and Statistics (CAPMAS), an Egyptian governmental agency whose mission is to "produce reliable and targeted statistics that meet the needs of state agencies, the business community, universities, research centers, researchers" (Egypt n.d.a), the same article states that the percentage of female-headed households in large cities like Cairo, Giza and Alexandria has "increased drastically," with the number of female-headed households doubling between 2006 and 2016, while noting that it has decreased in some other cities including Sharqia, Qaluibia, Beheria, Menia, and Souhag (Hamad, et al. 17 Sept. 2018, 139). According to the source, in 2016, 28.4 percent of all female-headed households were in Cairo, and approximately 14 percent and 12 percent were in Alexandria and Giza, respectively (Hamad, et al. 17 Sept. 2018, 139-140).

In a research paper on policies targeting female-headed households in Egypt, authors Abdellatif, et al. explain that calculating and studying the prevalence of female-headed households in Egypt is difficult because the National Household Income, Expenditure and Consumption Survey (HIECS) [1] does not collect data on individual earnings, so it is not known how many households have women as the majority wage earners, and in Egypt the oldest male member is generally identified as head of the household, even if he does not have the most important income (Abdellatif, et al. Aug. 2017, 6). The same source explains that, as a result, households identified as "female-headed" are only households with no adult males (thus excluding households with adult males but where a woman is the main breadwinner), and consequently, "data and studies on FHHs in Egypt may not provide the true picture of the FHH's level of well-being" (Abdellatif, et al. Aug. 2017, 6).

2. Attitudes Towards Women, Including Single Women and Women Who Head Their Own Households

In its country information report on Egypt, Australia's Department of Foreign Affairs and Trade (DFAT) states that "the majority of Egyptian women, regardless o[f] religion or socio-

economic status, face societal discrimination in that long-standing traditional values and gender roles continue to restrict their participation in the community and the workforce" (Australia 17 June 2019, para. 3.89).

According to the DFAT report, as per Article 11 of the Egyptian Constitution, the state is responsible for ensuring equality between women and men; however, the same source states that constitutional protections can be "unpredictable, and frequently dependent on the individual discretion of police, prosecutors, or judges" (Australia 17 June 2019, para. 3.75, 3.76). The same source reports that women living alone is a "social taboo" and that some single women have been targeted by police for "arrest or extortion under Law 10/1061, which prohibits prostitution" (Australia 17 June 2019, para. 3.76). Corroborating information could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

3. Social Services and Benefits

In correspondence with the Research Directorate, an assistant professor at the Faculty of Economics and Political Science of the University of Cairo stated that there are no specific social services that target female-headed households (Assistant Professor 1 Sept. 2019). Corroborating information and information on support programs and services specifically for single women and female-headed households could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

According to Abdellatif, et al., the following groups are eligible for social assistance pensions (also known as "cash transfers"): divorced, widowed, and abandoned women, women with no male provider, orphans, the elderly and households in which the male head is unable to work (Abdellatif, et al. Aug. 2017, 7). According to the Assistant Professor, the proportion of female-headed households who benefitted from non-contributory social assistance pensions (tax-financed as opposed to employment-related) has "declined substantially" from 24 percent in 2012 to 17 percent in 2018 (Assistant Professor 1 Sept. 2019). Regarding retirement pensions, 50-51 percent of all female-headed households were recipients between 2006 and 2012; this figure increased to 56 percent in 2018 (Assistant Professor 1 Sept. 2019).

The US Social Security Administration, in its *Social Security Programs Throughout the World* report, indicates that temporary, casual agricultural workers, small-scale artisans, household workers and self-employed persons are not eligible for sickness and maternity benefits (US Sept. 2017, 101). There is no minimum qualifying period for sickness benefits for public-sector employees, but private-sector employees must have "paid contributions for the last three months or for a total of six months, including the last two months," and all employees must have paid contributions for the last 10 months to access maternity benefits (US Sept. 2017, 101). The same source reports that as of July 2017, the minimum monthly benefit for sickness and maternity benefits was 500 Egyptian Pounds (LE) [C\$40] (US Sept. 2017, 101).

UN Women reports that women are "most likely to be 'trapped' in informality, with poor working conditions and limited access to social protection," and that, as a result, the majority of women workers are not protected in case of old age, sickness or maternity (UN Mar. 2019, 9).

The International Food Policy Research Institute (IFPRI), whose mission is "to provide research-based policy solutions that sustainably reduce poverty and end hunger and malnutrition" (IFPRI n.d.), indicates that Egypt introduced two cash transfer programs called

"Takaful" and "Karama" in 2015:

Takaful ("Solidarity") supports poor families with children under 18, while Karama ("Dignity") supports the elderly poor and people living with disabilities. The cash transfer program has enrolled 2.25 million families across all of Egypt's governorates. The amount of the Takaful cash transfer provided to households depends on the number of children and their school level. The Karama program provides a set amount per individual. In order to reach the poorest households, participants are selected using a proxy means test. In the Takaful program, 89 percent of recipients are women ... (IFPRI Oct. 2018, 1)

An evaluation of the Takaful and Karama programs by the IFPRI states that "about two thirds" of recipients had no problems registering, 93 percent of cash transfer recipients reported "no difficulties" in receiving the transfers, and 68 percent of recipients were "very satisfied" with the program (IFPRI Oct. 2018, 1-2). However, the same evaluation reports that only 20 percent of households in the poorest quintile are receiving Takaful transfers, and "Takaful coverage particularly needs improvement in urban areas, where only 9 percent of households in the poorest two quintiles are Takaful beneficiaries, compared with 18 percent for rural areas" (IFPRI Oct. 2018, 3). The UN Women's report on social protection in Egypt also states that "the most vulnerable women, who the [Takaful] programme targets, faced structural issues to access the programme as they were lacking IDs or official registration documents" (UN Mar. 2019, 11). Abdellatif, et al. report that social assistance programs do not "necessarily succeed" in addressing female poverty for a number of reasons including: female-headed households may not meet the eligibility requirements; those who are eligible may not receive funds because they do not have identification cards or because the application process is "long and cumbersome"; and the value of the cash transfer is too low to enable female headed-households to come out of poverty (Abdellatif, et al. Aug. 2017, 7).

4. Housing

According to the UN Special Rapporteur on adequate housing, in the report on her visit to Egypt, a lack of economic autonomy constrains women's access to affordable housing, and

[t]hough women have equal opportunity to apply for the social housing programme, women's poverty makes it difficult for them to access credit for mortgages, or to save for down payment required to access rental accommodation. (UN 28 Feb. 2018, para. 75)

Similarly, the article by Hamad, et al. states that private-sector offerings are not affordable or suitable for FHHs, and that women reported, without providing further details, that government offerings are not satisfying (Hamad, et al. 17 Sept. 2018, 144). The same source found that the housing problems that female heads face in the private sector housing is related to their marital status, as "the majority of the landlords fear to rent housing units to divorcees and widowers thinking that it might have a bad influence on the building reputation" (Hamad, et al. 17 Sept. 2018, 143). In their survey on housing demands and related problems faced by FHH [2], Hamad, et al. further states that

[t]he lack of social interaction and community support was the second rated housing problem the respondents mentioned, 20% reported that the lack of community support amplifies the hardship of the female heads' role. (Hamad, et al. 17 Sept. 2018, 143)

4.1 Housing Program

Hamad, et al. provide the following information about the public housing system:

The public sector is responsible for providing housing for the vulnerable groups in Egypt including female-headed households. The Ministry of Housing Utilities and Urban Development and other governmental entities work on establishing social housing units all over Egypt governorates, [and] each vulnerable group is given a share of the established social housing project. The average share of the female-headed households is 5% of the units (Hamad, et al. 17 Sept. 2018, 140)

Ahram Online, an English-language online news source in Egypt (Ahram Online n.d.), states that the units were 60 square meters, but are now 90 square meters, with three bedrooms, a living area and are fully furnished (Ahram Online 16 Feb. 2018). The same source quotes the spokesman of the Ministry of Housing, Utilities and Urban Development as stating that the units are sold via a mortgage system, with a down payment of 11,000 LE [C\$883], and monthly installments between 400 LE [C\$32] and 900 LE [C\$72] for a maximum of 20 years (Ahram Online 16 Feb. 2018). The source adds that those with an income of less than 1,500 LE [C\$120] have the option of renting a unit (Ahram Online 16 Feb. 2018). Corroborating information could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

In their survey on housing demands and related problems faced by FHH, Hamad, et al. found that 49 percent of the respondents complained about the limited access to social housing units (Hamad, et al. 17 Sept. 2018, 142). Respondents complained about the lack of awareness regarding the program and eligibility criteria (Hamad, et al. 17 Sept. 2018, 142). Furthermore, 14 percent of respondents who tried to apply for a unit had problems with the applications terms and conditions, such as the condition of being divorced for a minimum of seven years, and the limited number of units dedicated to FHH (Hamad, et al. 17 Sept. 2018, 142-143). According to the same study, 10 percent of female heads considered proximity and quality of services available to them in the unit to be a problem, stating that the units' location "resulted in accessibility and transportation problems" (Hamad, et al. 17 Sept. 2018, 143). Citing six Egyptian experts who work in the field of housing and planning in Egypt, the authors further state that

[t]he housing units provided for vulnerable groups including female-headed households are built in new communities usually with no proper accessibility or public transportation which encourages the informal transportation solutions like (micro-buses and tuk-tuk). Moreover, the new cities and service facilities in most cases are built together as planned but the residents start living in the units with no facilities for a while as the service facilities take a long time to function due to the lack of manpower. (Hamad, et al. 17 Sept. 2018, 147-148)

Corroborating information could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

5. Employment

5.1 Statistics

According to Australia's DFAT report, referencing information from the World Bank, in 2017, for Egyptians aged 15 and older, labour force participation was 22.2 percent for women, compared to 73.7 percent for men (Australia 17 June 2019, para. 2.11). In a report on the education and employment gender gap published by the Egyptian Women's Observatory, citing data provided by the World Bank, the researcher reports that the unemployment rate for women in 2017 was 24.66 percent, compared to 8.3 percent among men (Ramadan May 2019, 6). According to a 2017 report on the long form census prepared by CAPMAS, women in

Cairo represent 14.4 percent of the labour force, with 68.3 percent of those employed as "permanent," and in Alexandria, women represent 14 percent of the labour force, and 62.9 percent of those employed are "permanent"; workers in these cities who were not employed as "permanent" were either occasional, seasonal, or temporary workers (Egypt Sept. 2017, Table 9).

5.2 Access to Employment

According to UN Women, one of the pillars of the National Strategy for the Empowerment of Egyptian Women 2030 [3] is economic empowerment, and the strategy recognizes that "[t]he burden of unpaid work [care and domestic work] compromises women's opportunities to secure decent jobs" and "the absence of mechanisms and services that support working women (such as care services for children and the elderly) leaves a considerable number of women with no choice but to refrain from working" (UN Mar. 2019, 5, 7). The US Department of State's Country Reports on Human Rights Practices for 2018 indicates that "[e]ducated women had employment opportunities, but social pressure against women pursuing a career was strong" (US 13 Mar. 2019, 44). A public opinion survey conducted in October 2018 with 1,515 randomly-selected participants by the Egyptian Center for Public Opinion Research (Baseera), "an independent and nonpartisan organization [that] aims to conduct public opinion research impartially and professionally" (Baseera n.d.), states that 59 percent of respondents think that "women have the right to work" while 32 percent think that "they don't have the right to work" (Baseera May 2019, 3). The same source states that among those who believe a woman has the right to work, 37 percent mentioned that women should not work if they have children (Baseera May 2019, 4).

The report on the education and employment gender gap states that

employed women are mainly concentrated in the informal sector in vulnerable jobs with poor conditions without access to social protection. Egyptian employed women are mainly concentrated in [the] agriculture and services sectors. (Ramadan May 2019, 7)

Furthermore, citing data provided by the World Bank, the same source states "[w]omen are less likely to be in top managerial positions or own enterprises. In 2016[,] only 18% of firms ha[d] female participation in ownership and only 5% of firms ha[d] [women] as top managers" (Ramadan May 2019, 7).

The author of the same report on the gender gap in education and employment states that "non-traditional" employment opportunities in the private sector may be considered "inappropriate" or make women more exposed to sexual harassment, while public sector employment is seen as more "family friendly" with lower exposure to sexual harassment (Ramadan May 2019, 4). The International Labour Organization (ILO)'s Global Wage Report 2018/19, which "provides a detailed examination of gender pay inequalities" and "information on recent global and regional wage trends," states that nearly 74 percent of women employed in Egypt work in the public sector, and 58.5 percent of them have a university education or above, while in the private sector, 36 percent of women's level of education was "university and above," 27.3 percent was "secondary/vocational" and 36.8 percent was "below secondary" (UN 26 Nov. 2018, vi, 37-38). Australia's DFAT report states that the government's efforts to cut the public sector wage bill has had a "disproportionate impact" on women, especially since 2014, because the public sector was a major source of formal employment for women (Australia 17 June 2019, 29). The same source indicates that local sources reported a "considerable rise in women being forced into prostitution for economic reasons" (Australia 17 June 2019, 29).

5.3 Employment Programs

According to Abdellatif, et al., the Ministry of Social Solidarity manages the Productive Families and Vocational Formation project, which "aims to turn families into productive units" by providing monetary and in-kind loans, vocational training, and technical and marketing assistance (Abdellatif, et al. Aug. 2017, 8). The same source indicates that the project gives priority to housewives and FHH, and that it focuses on the production of handicrafts (Abdellatif, et al. Aug. 2017, 8). Further and corroborating information could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

Abdellatif, et al. also report that the Social Fund for Development specifically targets female-headed households, providing recipients small and micro loans to finance projects, and providing training to female entrepreneurs to develop their skills (Abdellatif, et al. Aug. 2017, 9). According to the UN Development Programme (UNDP), the Social Fund for Development changed its name to the Micro, Small and Medium Enterprise (MSME) Development Agency, and of the 180,000 enterprises to which it has "extended financial services" since 2014, 49 percent were women-owned (UN 29 July 2018, 4). Further and corroborating information could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

6. Access to Transportation Services

UN Women states that difficulties in access to transportation in Cairo have a "direct impact on women's access to numerous services and significantly restrict their socio-economic opportunities" (UN Mar. 2019, 13). The source explains that Cairo's public transportation system is designed to accommodate the commuting patterns of men, from peripheries to the centre during peak hours, while women more generally engage in multi-purpose trips within peripheral neighborhoods (UN Mar. 2019, 13). The report notes that women are reliant on the public system as they have limited access to private transportation, and fear of being harassed or assaulted "hinder women's use of public transports" (UN Mar. 2019, 13). Corroborating information could not be found among the sources consulted by the Research Directorate within the time constraints of this Response.

7. Rights of Divorced and Widowed Women

Musawah, a "global movement for equality and justice in the Muslim family" (Musawah n.d.), provides the following information in their *Overview of Muslim Family Laws & Practices* in Egypt, in the section regarding the rights of divorced women: "There is no legal concept of matrimonial assets. A woman's contribution as wife and mother is not recognised even after long married life and having taken care of the marital home and raised [the couple's] children" (Musawah 31 May 2017, 31). The same source adds that, "[a]ccording to official and civil society reports as well as academic research[,] [j]oint ownership of property between husbands and wives is ... very rare" (Musawah 31 May 2017, 31). The same source provides the following information on financial maintenance for women following a divorce:

Under Egyptian law, a woman may be entitled to financial maintenance during the waiting period after the divorce (*iddah*). The maintenance amount is dependent on the husband's financial capacity. The *iddah* period may not exceed one year.

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Following a divorce, the father is responsible for the financial maintenance of his children if the children do not have funds of their own. If the mother is the custodian, the father is obligated to house both the mother and his children either in the marital home or in a rented accommodation and pay the mother maintenance to cover the expenses of his children. (Musawah 31 May 2017, 31-32)

However, the same source indicates that there are issues in receiving the maintenance payments:

Article 71 of Law No. 1/2000 established a family insurance fund to be administered by the Nasser Social Bank (Fund). The Fund is tasked to pay the courtordered maintenance due by husbands/fathers to their former wives/children and also to collect the maintenance payments from husbands/fathers. (Musawah 31 May 2017, 33)

The same source adds that

[n]o effective workable solution has been found yet to the problem of nonpayment of maintenance and by husbands/fathers as a result of enforcement problems that the Fund faces. (Musawah 31 May 2017, 32)

The Organisation for Economic Co-operation and Development (OECD)'s Social Institutions and Gender Index (SIGI) for Egypt for 2019 states the following:

Men are *de facto* the head of the household and are responsible for providing maintenance for their children (Law No. 100 of 1985: Article 18b). A woman is also required by law to obey her husband (Law No. 100 of 1985: Article 11b). In cases where she does not do so and deserts the marital home, the law permits a husband to file an obedience (*ta'a*) complaint and may subsequently entitle him to withdraw maintenance payments to his wife (Law No. 100 of 1985: Article 11b; Farah, 2009: 139). (OECD 7 Dec. 2018, 3, parenthetical references in original)

An article on the website of the World Economic Forum, an independent international organization promoting public-private cooperation to drive positive change (World Economic Forum n.d.), also reports the following in an article on female-headed households living in subsidized housing:

Egypt's Personal Status Law is supposed to protect the rights of wives after they lose or divorce their husbands, but activists say the law has too many loopholes that can be manipulated by ex-husbands or the families of deceased husbands to claim assets for themselves. (World Economic Forum with News Deeply 6 Oct. 2017)

This Response was prepared after researching publicly accessible information currently available to the Research Directorate within time constraints. This Response is not, and does not purport to be, conclusive as to the merit of any particular claim for refugee protection. Please find below the list of sources consulted in researching this Information Request.

Notes

[1] The Household Income, Expenditure and Consumption Survey (HIECS) is a multi-topic survey utilized by the Egyptian Central Agency for Public Mobilization and Statistics (CAPMAS) that covers demographic characteristics, education status, employment status, disability, access to basic amenities, ownership of assets, consumption, and food security (Egypt n.d.b, 11, 14).

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- [2] The survey included focus group interviews with 520 Egyptian women at the head of their household, more specifically women from Cairo, Giza and "[o]ther governorates" (Hamad, et al. 17 Sept. 2018, 141-142).
- [3] The National Strategy for the Empowerment of Egyptian Women 2030 is a working document of plans, programs and projects developed by the National Council of Women (Egypt Mar. 2017, Preface). The stated goal is "to emphasize and fulfill Egypt's commitment to women's rights as set forth in the Egyptian Constitution 2014, as well as in binding international conventions, covenants and declarations to which Egypt is a party. Moreover, the Strategy aims to respond to the real needs of Egyptian women—particularly those living in rural areas in Upper Egypt, the poor, female-headed households, the elderly and disabled women" (Egypt Mar. 2017, 21).

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Additional Sources Consulted

Oral sources: Egypt – National Council for Childhood and Motherhood; Egyptian Centre for Women's Rights; Nazra for Feminist Studies; researcher who specializes in women and employment in Egypt; subject matter specialist on children and family rights in Egypt; subject matter specialist on the situation of Egyptian women.

Internet sites, including: Adjudicating Family Law in Muslim Courts; Al-Monitor; The American University in Cairo; Amnesty International; Australian Broadcasting Corporation; Brookings Institution; Egypt – National Council for Childhood and Motherhood, National Council of Human Rights; Egypt Independent; Egypt Today; Egyptian Centre for Women's Rights; Egyptian Commission for Rights and Freedom; The Egyptian Journal of Community Medicine; EU – Directorate-General for External Policies; The Guardian; Human Rights Watch; The International Journal for Critical Geographies; Islamic Law and Society; Japan – Japan International Cooperation Agency; The Jerusalem Post; The New Yorker; The Tahrir Institute for Middle East Policy; UK – Home Office; The Wilson Centre.