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# Phenomenon of Indebted Women in Egypt.





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## **Introduction.**

Egyptian women are under a variety of pressures, perhaps most notably economic pressures, under which the phenomenon of indebted women or prisoners of poverty falls, and the phenomenon of indebted women has serious social dimensions, as it highlights the poverty rates among women, women who are the main breadwinners of their families, and the consequences of the phenomenon exacerbate the rates of family disintegration and child homelessness.

The situation of women has been affected by the conditions of the society in which they live in and the economic and political developments currently taking place in Egypt, where women suffer from poverty and their poor standard of living, perhaps this is due to the situation of women in the labour market, lack of educational opportunities, lack of resources and access to available services, i.e. the quality of life of women in the developing world is low compared to the quality of life of men.

Recently, the category of women supporting families has increased as a result of the absence of the husband for any reason, which makes women the main breadwinner for their families, according to the latest statistics of the Central Mobilization and Statistics Agency, the number of families headed by women reached 6 million families in the 2017 census.



The problem of indebted women is a social phenomenon that has spread in Egyptian society in recent years, where it is repeated daily within the Egyptian family after the withdrawal of the husband who is the breadwinner of the family for some reason;

The issues of "prisoners of poverty and indebted women", and have become a frightening phenomenon from which society suffers; it is an issue of social, economic and religious dimensions, and poverty and severe destitution are the women's reasons for signing cheques, and we find that social norms play a major role in exacerbating this problem, we must admit that fines - sometimes simple women under psychological and material pressure forces them to borrow more than their ability to pay; As mothers want to prepare their children in an exaggerated way compared to their real needs, because tradition has imposed these delusions more that prey on many women, and their fate ends up being imprisonment.

President Sisi's era has seen victories for women's rights and a renaissance for them in all locations, where he believed in their abilities and the importance of their engagement in construction and development. It is not only demonstrations that we must defend and forget about the rest of the freedoms, namely the right to education, living in peace and other rights.....

### **Definition of Indebted Women.**

The concept of indebted women: Women who have been imprisoned because of signing of a fiduciary receipt for traders as a result of the purchase of devices or the like in installments and were unable to pay on time and subsequently entered prison for long periods of time up to several years and they are unlike other prisoners who are imprisoned for murder, drugs, morals or theft.



The term indebted women is used for women who have drowned themselves in debt to help improve economic conditions for their families and overcome poverty, and have not been able to repay on time, causing them to go to prison for long periods.

### **The Causes of the Phenomenon of Indebted Women in Egyptian society.**

Women who are the breadwinners for their families are the ones who always take on the task of spending on family members and their social and economic care, and under this include widows, divorced and abandoned women, as well as the wives of sick, disabled, imprisoned, unemployed men or men who refuse to spend on their families, and a number of women have resorted to borrowing to meet their life needs, but some of them have not been able to pay off the debt, and are imprisoned as a result.

The main reasons for this phenomenon are: First, borrowing to buy marriage supplies for one of her children, and failing to repay the payment of those supplies, leading to imprisonment.

The high cost of marriage casts a dark shadow over Egyptian society, as it results not only the delay of marriage for millions of young Egyptian men and women, but it extends far beyond that.

One of the crises brought about by this is the "insane" rise in marriage requirements which has forced thousands of women to obtain unsafe loans to buy "exaggerated" and "unnecessary" consumer goods, which eventually lead them to prison.



Ignorance plays a central role in the indebted women crisis, as these women, are dominated by out-of-date societal customs and traditions, pushing them into blind imitation, so that their social standing is not diminished."

The second reason: burning the goods where a woman buys a commodity at a price that is often exaggerated for a monthly premium and immediately burns the item i.e., selling it cheaply to take advantage of the cash to spend on an urgent need and limits the stumble in the payment of installments.

The third reason is the so-called "guarantee", where the woman guarantees a relative in installments, and when the first party defaults, the guarantor becomes indebted and is prosecuted. This type often affects women.

The fourth reason is that the woman supports the family due to the husband's illness, which leads her to going in debt to buy the children's supplies from: food, clothing, drink, education.

Once in prison, they face many pressures, whether psychologically, or strains on their relationships within the prison, or pressures faced by the families of indebted women if they were the sole breadwinners of the family.

### **The Numbers of Indebted Women.**

There is no accurate statistic on the numbers of indebted women in Egypt, but according to official estimates, the number of imprisoned indebted women is 30,000 prisoners, representing between 20-25% of prisoners in Egypt.



With indebted women being admitted into prison on a daily basis, and the spread of this phenomenon in the poorest governorates is increasing on a daily basis.

The spread of the Corona Virus and the risk of many families losing their source of income, has led to the increase of the number of indebted women, statistics indicated that more than 90% of indebted women prisoners were guarantors of their husband, which means pushing children to homelessness and a life without a family, which has turned into a major crisis that will destroy the children and lead to their delinquency.

### **Duration of Detention and Places of Phenomenon of Indebted Women.**

The term of detention of indebted women ranges from three to 10 years, possibly for a small amount of a few thousand pounds.

The phenomenon of indebted women is widespread in the countryside and slums in all governorates of Egypt, and the governorates of Alexandria, Cairo and Fayoum are leading the numbers of indebted women.

### **Pressures on Indebted Women.**

Indebted Women suffer from many pressures by entering prison until their release and are as follows:

Life pressures to which indebted women are subjected to inside the prison: Indebted women face many problems since the signing of the fiduciary receipts and not paying those receipts until the time of sentencing, as well as other problems after the trial and the effect of the sentence, and these problems vary from female prisoner to female depending on the nature



of her personality and the duration of her prison and her family conditions and the community in which she lives.

Life pressures under which raids are subjected while in prison include:

Internal pressures suffered by the indebted women: (psychological pressures, special pressures on their relationships inside the prison, external pressures (outside the prison, pressures facing the families of the indebted women's families)

Pressure on indebted women after their release -

Social pressures: - Related to material problems which results in family problems faced by the released woman who may find that her family has disintegrated and dispersed. Divorce may occur as result or she may find that her children have become deviants, resulting in her loss of self-confidence.

There are manifestations that may lead to social pressures for released indebted women:

Feeling alienated: The first problem facing the released women is because of the economic, social and political changes that take place in society, and for their absence for a long time and their families have accustomed to their absence, which increases their sense of remorse for what they have done to their children and family

Family disintegration: - In some families of the indebted women, prisoners may break up or separate, and children may end up becoming deviants as a result of the lack of anyone to take care of them.





The society's negative view of the released indebted women: Society ostracizes and distrusts indebted women, especially in crimes of public funds, even if the debt is paid and she's acquitted. Society considers indebted women a disgrace that must be disposed of and avoided, which affects them and creates thoughts and actions against society.

Feeling isolated: released indebted women feel isolated from their family and society, this results in their inability to form relationships where people fear them, which leads them to escape psychologically or commit crimes against society.

Social adjustment: the stigma of criminality that is associated with the women, exposes the offenders and their families to a lot of social harassment, which is represented in harm and injuring their dignity, in addition to their social isolation, and the social pressures of the released female offenders are related to the relationships between them and their families and the community in which they live, which results in stress that may lead to poor social adjustment after their release from prison.

Economic pressures - these pressures are as follows:

The problem of unemployment and poverty: - Poverty is an obstacle in the way of the released indebted women, after they leave prison indebted women face the lack of income and loss of employment. Released indebted women are unable to be employed in government or civil work.

Satisfying material needs: as a result of their difficult material and economic conditions, they may therefore turn to cheques for money.



Psychological pressures: - The released indebted women may face a lack of self-confidence, where members of society view them as pariahs, and make it difficult for them to find work, perhaps the most prominent problems facing the released women are, anxiety, lack of self-confidence, and lack of security as a result of society's refusal to establish social relationships and friendships with them.

### **Cases.**

There are many cases, as in Egypt it has turned into a serious phenomenon that is difficult to count, given that it is constantly occurring.

One of the 63-year-old indebted woman, a widow with six children, is accused in a fiduciary receipts case and was sentenced to two years in prison.

As is the case of any Egyptian mother without a breadwinner and without a source of livelihood, she sought to prepare one of her daughters for marriage, so she signed fiduciary receipts, but with the poor living conditions, she stumbled in the payment of installments and debt accumulated on her, so the creditor filed a complaint against her and her son, and sentenced her to two years in prison, and the value of the debt was 5500 Egyptian pounds.

"I was sentenced to 16 years in prison for going into debt to pay for surgery on my son's eye," she said. But thanks to the intervention of the Association for the Welfare of The Children of Women Prisoners, she went out after only six months in prison.

Mrs. Nefisa Mohamed Ibrahim, her eldest daughter became a bride, and she began preparing her despite her difficult financial circumstances, and bought some electrical appliances for her paying in installments, and after a period she failed to pay, suddenly her circumstances faltered,



especially after her husband's illness and inability to continue his work, and her health condition was also deteriorated due to her age being over 60, and she accumulated debts and the receipt holder began to demand payment and threaten her with imprisonment.

The sixty-year-old woman was forced to sell her house to pay for the amount that the owner of the receipts put in the paper before submitting it to the prosecution: «The receipt was for 10 thousand pounds suddenly I found it 70 thousand pounds, to pay I sold the house that I inherited from my father and paid the amount and my husband and I went to a new city and we worked as security guards", after sometime the creditor asked for the repayment of another receipt worth 30 thousand pounds instead of the original amount which was not more than 8 thousand pounds and was I unable to pay, My son went and guaranteed me for repayment but he could not pay, so the court sentenced me to three years and my son to a year and a half and we started executing the sentence.

### **President Sisi and the phenomenon of Indebted Women.**

President Abdel Fattah El Sisi plays an important and effective role in eliminating the phenomenon of indebted women, and we find the presidential initiative "Prisons without indebted women", which aimed to release indebted women and payoff their debts, through 42 million pounds allocated from the funds of the Tahya Masr fund in support of the initiative and to preserve the entity of family.

In his speech at a ceremony honoring Egyptian women and the perfect mother in 2021, President Abdel Fattah al-Sisi also directed the Ministry of Finance to study and take the



necessary measures to eliminate the phenomenon of indebted women and take the necessary initiatives in this regard in coordination with the relevant authorities.

<b>Date and occasion</b>	<b>Number of Indebted Women</b>	<b>Responsible</b>	<b>Payment</b>
August 2013	48 Cases	Armed Forces	3 million pounds
February 2015	1100 cases	"Egypt without Indebted Women" initiative	12 million pounds
2016	1400 (Men included)	"Tahya Masr" fund	12 million pounds
June 2018,	960 (Men Included)	Egypt without Indebted men & women	30 million pounds.
July 23, 2019 Anniversary of the July 23 revolution	683 (Men Included)	"Tahya Masr " fund	18 million pounds
March 21, 2019 Mother's Day Event	Repayment of 70 debts	"Tahya Masr" fund	11 million pounds



March 2021	Repayment of "Tahya Masr" fund	42 million pounds
Honoring Egyptian Women	1450 debts	

The president's initiative reflects, among other things, the depth of the head of state's relationship with his people and his sense of the crises that the citizen is going through. Which confirms the respect of society for women and their appreciation for their role and the importance of their presence among their families to raise their children and on the state's quest to achieve social solidarity among members of society and that the state has social protection programs. Moreover, the state works in all ways to eliminate this phenomenon, whether by studying it or by supporting women economically and socially and protecting them from falling into the clutches of debt. To be able to establish the system, all state institutions must confront this phenomenon, particularly the media, with regard to refuting the cultural dimension, which is to over-prepare girls for marriage, especially in the countryside and Upper Egypt, in addition to the availability of the legislative umbrella through the speedy passage of the law on **alternative penalties for punishments that deny freedoms for minor crimes and debtors**, which was submitted to Parliament in 2017 and is considered as a legislative solution to the issues of indebted women.

**State efforts to combat the phenomenon of indebted women.**

The state has made many efforts to resolve this crisis:



Cooperation programs with the National Council of Women to employ women through the project (Mastura), in which production tools are provided to the family so that they have a source of income, and do not have to borrow.

The Ministry of Solidarity seeks to achieve the slogan (Egypt without debtors) and the government, civil society, the private sector and the media work to achieve this goal.

The state decided to stand behind indebted women to restore hope to them and their families, where the president launched the initiative "Prisons without debtors", to return debtors to their families and preserve the entity of the Egyptian family, and to guide their integration and economic empowerment through small and micro projects, so that the debtors become productive individuals in their society, with legal awareness.

The National Debtors Welfare Commission has succeeded in releasing more than 6,000 debtors<sup>1</sup>.

By 2015, an alternative plan and a radical treatment of the debtors' problem appeared on the horizon, and the state worked in three integrated directions:

The first is the continued amnesty for indebted women and their departure at official events, in order to reduce the phenomenon and reduce the number of debtors, and in this direction, there

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<sup>1</sup> National Debtors Welfare Committee. Its members include representatives from the Ministry of Solidarity, the Ministry of Interior, Justice, Endowments, Communications, Information Technology, the Ministry of Local Development, the Ministry of Information, Education and Technical Education, Higher Education, the Representative of Al-Azhar al-Sharif, the Tahya Masr Fund, Nasser Social Bank and the Social Fund for Development in addition to representatives of a number of NGOs.



have been many presidential initiatives, the first of which was the "Egypt Without debtors Initiative" in 2015, which served to shed light for some other institutions to pay attention to the phenomenon. In 2018, the "Prisons without debtors" initiative was launched under the guidance of President Abdel Fattah al-Sisi, and the "Tahya Masr" fund paid special attention to this issue, where it worked on the implementation of several key themes include social support, health care, economic empowerment and education and training support for those most in need. Nearly 30 million pounds have been allocated to implement the initiative, in addition to releasing 6,400 debtors from various prisons by 2019.

The Fund has also had an earlier experience, with EGP 12 million allocated in 2016 to release nearly 1,400 debtors. The Fund is also working to support small businesses and launch several initiatives that enables families to create a suitable income and protect them from falling into debt. Such as the "Joy Shop Initiative" to sponsor the preparation of girls for marriage and lift the burden on their mothers, especially since many cases of indebted women are the result of the mother's borrowing to prepare her daughter for marriage. The president has tasked the fund with equipping 2,000 girls as part of the initiative.

The second part is to study the phenomenon and address it, and to identify its causes, especially since it has cultural, social and economic dimensions. In this regard, a committee was formed on the order of President Abdel Fattah Al-Sisi, due to the presidential interest in this issue, stressing the need to regulate debt repayment to debtors and taking preventive measures to protect citizens who are unable to borrow.



The first meetings of the Committee were held in July 2020, with representatives from ministries and stakeholders on the issues of the debtors, and the committee aims to take care of the debtors, in addition to defining the definition of debtors, developing their own national strategy and policy plans and making the necessary amendments to legislation for that category, and will establish a unified database to accurately account for those eligible to ensure that the debt is not duplicated from more than one side, and link it to the relevant authorities.

The committee also aims to unite the efforts of NGOs and civil and religious institutions working to pay off the debts of debtors, prepare awareness campaigns to promote a culture of rational consumption, and raise awareness of the harms of resorting to unsafe borrowing, especially in poorer villages.

The third part is to support indebted women after they are released and return to normal life so that they do not return to prison again, as well as support the breadwinners for women families so that they do not have to experience it.

On the economic side, the Egyptian state has made many efforts on SMEs, with Law 152 of 2020 on the development of SMEs giving incentives, exemptions and tax concessions that have benefited women greatly. Accordingly, according to the General Authority for Financial Control, women accounted for the largest share of microfinance, with 1.97 million female beneficiaries at the end of the second quarter of 2020, with 63.74% of the beneficiaries, and funding balances of EGP 8.19 billion, which contributed significantly to promoting women's economic growth and reducing poverty, which exposes a wide range of them to debt and thus imprisonment.





The "Mastura" program was launched through Nasser Social Bank, where women's financing programs were provided, with the aim of transforming women from recipients of support to an effective component and productive asset, and 320 million pounds were disbursed to more than 19,000 beneficiaries, in addition to allocating 3,000 loans from "Mastura" to women with special needs to integrate them into economic life.

In terms of social welfare, women benefit from 89% of social protection programs, and social insurance covered about 426,000 Egyptian pounds by March 2020.

For the neediest women, the number of families registered on the databases "Takaful and Karama" and the Ministry of Social Solidarity was about 6.5 million families, in addition to the disbursement of 65 million Egyptian pounds as expenses to 389 thousand Egyptian women.

### **The role of associations and civil society institutions in solving the problems of indebted women.**

The state's interest in the debtors issue recently served as an incentive for NGOs and associations to help them get out of their crises, by paying off their debts through civil efforts, which was a prelude to forming a database regarding their numbers in some provinces to guide and help people to aid them.

Between 2007 and 2020, the 'Prisoner's Children Association' contributed to the dismantling of 1,500 debtors.

In 2020, the 'Masr El-Kheir Foundation' dismantled the families of 80,000 people.



The "Khalwes Lesa" campaign, launched by the Foundation, aims to help 2,000 mothers, with the participation of artists, athletes and media, and the campaign was very popular, and will support indebted women after they leave prison for family reunification.

The Egyptian House of Zakat and Charity, for its part, announced an agreement with the public prosecutor on a mechanism that will seek to release the 200 debtors, and to monitor the amounts needed for their release, estimated at 3.5 million pounds, as a down payment.

### **The contribution of police officers to the elimination of the phenomenon.**

Despite the great burdens and challenges of the security forces and their efforts facing risks and eliminating terrorism, the Ministry of Interior has not forgotten its social and humanitarian role to help Egyptians, by adopting many humanitarian and social campaigns and initiatives.

Captain Ahmed Shaker, an officer in the Al-Basateen Police Department, immediately after learning of the case of a woman, who was sentenced in absentia to three years' imprisonment for not being able to pay the debt, collected 5,000 pounds from the officers of the department for facilitate her release.

Captain Tarek Antar, Deputy Detective of the Abbottig Police Department of Assiut Security Directorate.

The story began by appealing to his friends in public prisons, to contact him about helping the most severe cases of indebted women to release them, and to get them out of prison because of the debts before Eid al-Fitr, so that they could spend Eid among their children, in the launch of the initiative to release indebted women, which was announced by a police officer in 2015 to help the financially distressed who were put behind bars because of their difficult economic



conditions and false calculations, where a police officer with the rank of captain named Mohammed Jamal Sahib called for the initiative, and most of the members of the security sector responded to it.

In the middle of last year, a number of police officers in the sectors of the Ministry of Interior donated part of their salaries to pay off the debts of indebted women in Egyptian prisons, and the ministry in coordination with the foundation "Aman al-Khair" and charities paid off the debts of a large number of debtors imprisoned after working on their cases, and these associations have already paid off their debts.

Jurists appreciated the movements of interior ministry officers, seeing it as a new step in increasing popular cohesion, and new noble positions that officers in the honor register of the Egyptian police service are writing.

### **How to eliminate the phenomenon of indebted women.**

- Organizing a course for female applicants on borrowing, in which all procedures are explained, and informs borrowers of all the problems that may result from their failure to repay the loan, and to develop some solutions for those who are stuck in repaying loans.
- New legislation based on humanitarian principles and control of the informal credit market. A law that sets a maximum limit on small borrowing, with ways to prevent exploitation through fiduciary receipts or cheques, and to provide civil security for payment (through NGOs).
- The Criminal and Social Research Center of the Ministry of Social Solidarity demanded alternative prison sentences in debtor cases, as well as the allocation of punitive



institutions to debtors instead of prisons where the debtor can learn crafts and utilize them in work to pay off their debts.

- Media should have an active role in raising awareness of the lack of drift behind consumer patterns to ease the material burden on the family, and study the psychological, social and economic characteristics of debtors, especially the most vulnerable groups such as: women in slums.
- Replacing imprisonment for debtors, with the penalty of fines being symbolically paid social service, performed by the debtors for a specified period, so that the wage is divided into parts to pay the debt and another to the state treasury, considering that this punishment will contribute to erasing the shame of imprisonment for the debtors, and their families, who suffer from the usual legal penalties that worsen their situation.

### **Conclusion.**

The issue of the indebted women prisoners is a priority community issue as this issue is one of the chronic problems that disturb the security of prisoners and society.

The phenomenon of debtors has become a social phenomenon that disturbs society, and reveals a serious imbalance in its structure, and highlights the financial illiteracy of Egyptian women, the lack of awareness of the legal papers signed, as well as the exaggeration of the demands of marriage, which pressures the family to borrow, and figures and statistics circulated by government officials about the reality of women's failure to pay personal loans, have raised fears of the continuation of the phenomenon, and its negative effects on family, economic and social stability, and this has effects on most women and their children.



The escalation of the crisis and the rise in the numbers of "indebted women" to unusual levels, prompted the Egyptian government to move, finally, on the guidance issued by Egyptian President Abdel Fattah El-Sisi, during the ceremony honoring Egyptian women and the ideal mother, and accompanied by the government, parliamentary and community efforts to address this crisis.

The years of president Abdel Fattah El-Sisi's rule saw a great deal of interest in the indebted women crisis, who have lost their freedom due to the poor living conditions, and launched the initiative "Egypt without debtors", through the "Tahya Masr " fund, which allocated 30 million pounds to remedy the problem, and managed to repay the debts of many debtors.

President Abdel Fattah El Sisi's initiative for debtors is an achievement that confirms the social and human dimension of the June 30 revolution and the Tahya Masr in its interest in the most painful citizens. President Sisi's decision showed great awareness of the extent of suffering for the Egyptian family, which is supported by women, especially since some of these women may be imprisoned for small amounts of money that do not exceed thousands of pounds.

President Abdel Fattah El-Sisi's initiative to release the debtors is an important milestone in the lives of many Egyptian families who returned to their families after an absence inside prison walls.

Legislation and laws relating to this type of offence must be reviewed and the bill to abolish the prison sentence should be adopted in cases of debtors on the basis of the judge's clemency and appreciation, and replaced by employment in public goods work, far from prison.

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