

## AN ANALYTICAL STUDY OF THE DIVERSITY OF EDUCATIONAL SERVICES PROVIDED TO BREADWINNING WOMEN BY CHARITABLE ASSOCIATIONS ACROSS THE GEOGRAPHICAL AREAS OF DAKAHLIA GOVERNORATE

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**Abstract:** Nations prioritize women due to their crucial role in societal growth, progress, and cohesion. Focusing on women and their community participation aids poverty reduction and well-being improvements. Community organizations, particularly charities, prioritize supporting breadwinning women (BWs) in their multifaceted roles. Societal progress and sustainability are linked to women's advancement and education. The study aimed to identify the most important educational services provided by Charitable Associations (CAs) to BWs in the various areas of Dakahlia Governorate and to determine whether these services differ based on the geographical areas of the governorate. A mixed-methods approach was used, a questionnaire was applied to 331 employees in CAs, 18 centers. A semi-structured interviews also were conducted with 20 BWs their ages range from 25-50 years, with an average age of 37.5 years, who benefit from the services of CAs in Dakahlia Governorate. The study finds that the most important educational services provided by charities to BWs are economic, health, educational, and psychological services, in sequence. Depending on the geographical region, the educational services that BWs need and receive from CAs vary. There is strict oversight of the performance of CAs in terms of revenue and expenses in urban areas, while the effectiveness of oversight methods is reduced in rural and marginalized areas. Regarding limitation, The study recommends conducting further studies in other geographic areas, particularly in Upper Egypt. Increase the number of participants in personal interviews, with a wider range of their categories. The interview results highlighted the importance of standardizing the minimum educational services provided by CAs to BWs across different geographical areas, particularly literacy programs and economic and psychological support. They recommended establishing mobile CAs centers to serve BWs in geographically dispersed areas.

**Keywords:** breadwinning women, charitable associations, educational services, geographical areas, society

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### INTRODUCTION

Countries, societies, and their diverse institutions pay great attention to women due to their vital role in the growth, progress, cohesion, and preservation of society, as they represent nearly half of the population. Focusing on women and their community participation contributes to reducing poverty at the individual, family, and societal levels and improving well-being (El-Turkey, 2021). Any society's progress and sustainability closely correlate with the extent of women's advancement and education. In some societies, women in general, and Breadwinning Women (BWs) in particular, suffer from unmet needs for financial resources, healthcare, education, social services, and political rights, which increases the life pressures they face. Supporting and assisting BWs in fulfilling their various roles is one of the top priorities of community activities and services provided by community organizations, especially charities (Mahmoud et al., 2018). The philosophy of charities is based on improving the quality of life in communities, helping individuals eliminate unwanted negative aspects, achieving social justice, reducing the gap between classes, listening to the voices of the marginalized, and encouraging democratic participation in decision-making (Ahmed et al., 2019). Charitable Associations (Cas) also contribute to achieving sustainable development that meets the needs of current generations without compromising the capabilities of future generations (Harangozó & Zilahy, 2015). The role of CAs in communities is increasing in importance due to their contribution to establishing mechanisms for empowering women to invest by providing simple financial loans and establishing small, productive projects that contribute to development processes (Abdelhalim, 2023).

Geographic and residential areas vary in different countries, and each has its material potential, characteristics, and specific conditions. The services provided by countries and institutions vary depending on the residential areas. Educational

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and cultural possibilities, social life, and administrative aspects vary in different regions. Services in rural areas are often of a lower standard compared to urban areas, particularly healthcare and population services, such as the provision of clean water and sanitation services. The services offered in mountainous areas also vary from those in desert and coastal regions. Furthermore, the financial support received by educational, health, and social institutions in urban areas may be significantly higher than in rural areas. The nature of the population composition varies depending on the geographical region in terms of density, interconnectedness, communication methods, customs, needs, personality, wage levels, and ambition levels. Unemployment rates and crime rates also differ between rural and urban areas (Pateman, 2011).

Some studies have recommended the necessity of working to facilitate administrative procedures, increase material, human, and technological capabilities for implementing programs offered to BWs (Muslim, 2017), raise their level of social awareness, and the necessity of CAs participating in supporting women and encouraging their community participation, as well as coordination and cooperation between CAs in the fields of health, education, and work (Yasri, 2019; Omar, 2020). CAs aim to involve individuals in solving societal problems and issues, invest in human capital, and provide services to diverse groups within society, including the poor, orphans, the elderly, and BWs, in collaboration with governments and other institutions (Ahmed et al., 2019; Hall & O'Dwyer, 2017). Ahmed's 2023 study emphasized the importance of CAs in communities benefiting from technological advancements and artificial intelligence applications to improve the efficiency of the services they provide to different segments of society in various regions.

It also contributes to achieving sustainability and increasing the societal impact of its service role (Holmes & Tuomi, 2022). Women's sense of belonging functions as a moderating factor, amplifying the positive outcomes of economic and environmental factors (Durrah et al., 2025). Tuan et al. (2024) identified factors affecting the implementation of socio-economic development policies in ethnic minority areas in rural areas. Rakočević et al. (2025) studied the women empowering because by engaging in tourism. Artificial intelligence programs and applications can be utilized in various aspects of life and in organizing shared services for women in remote locations (Mahmoud, 2020; Harry & Sayudin, 2023). Modern technology contributes to the speed of decision-making in an organized scientific manner and the quick and accurate resolution of complex problems (Karsenti, 2019).

### **Study problem**

The educational services needed by BWs vary depending on the problems they face in society. The challenges faced by BWs differ across various societies, particularly in Egypt. A study by Youssef (2021) indicated that the most significant social problems faced by BWs in Egyptian society are the community's low regard for them, the problem of family breakdown, their weak communication with others, and achieving social security. A study by Ezz (2003) found that weak financial support from supporting institutions, limited available government assistance, and the lack of fixed wages to meet their family needs were the most significant economic problems for BWs. One of the most significant educational and cultural problems is the weakness of educational and training capabilities. Most of them drop out of school due to their inability to afford education and turn to work to meet their personal needs, which has contributed to the rise in illiteracy rates in society (Mustafa, 2023). Ali et al. (2023) identified daily life pressures, exposure to deviant behaviors due to workplace harassment, isolation and depression, low self-esteem, and future anxiety as the most significant psychological issues. Among the health and environmental problems faced by BWs are poor environmental health conditions, lack of clean water and sanitation in housing, genetic disease problems, the spread of infectious and chronic diseases, and high treatment costs (Saadallah, 2011). One of the most significant legal problems is the lack of awareness of the rights and duties guaranteed to them by society, the marginalization of their legal rights, especially in the field of personal and family status, the difficulty of procedures for obtaining their financial rights, and the official documents that prove their rights (Saadallah, 2011).

Due to economic changes and social pressures in the technological age, the varying services needed by BWs in different geographical areas, and the disparities in material and cultural resources between rural and urban areas, the need for BWs to receive all necessary forms of support to activate their role in society has increased across different geographical and residential areas. Such assistance includes educational, economic, social, psychological, and legal support. The role of charities comes in helping to support those needs to assist them in fulfilling their sustainable role in society. Civil society organizations play a complementary role in the government and support various segments of society. Despite the diverse services provided by charities, they do not contribute sufficiently to alleviating the burdens for BWs related to living conditions in all geographical and residential areas.

To coordinate the efforts of CAs and unify the services they provide, it was necessary to rely on artificial intelligence applications such as chatbots, predictive analytics, image and video recognition, and decision support systems. The use of artificial intelligence applications contributes to enhancing transparency and effectiveness, improving the efficiency of operations, analyzing data, and achieving tangible results in better supporting educational services for BWs. The current research relies on classifying educational services as economic, health, educational, and psychological.

The study problem was defined by the following questions: (1) What educational services do CAs provide to BWs in Dakahlia Governorate? (2) Do the educational services provided by charities differ depending on the geographical regions of the governorate? The study aimed to identify the most important educational services provided by CAs to BWs in the various areas of Dakahlia Governorate and to determine whether these services differ based on the geographical areas of the governorate. The importance of the study lies in its examination of the services provided by CAs to BWs, which help them overcome their family and personal problems, enhance their participation in community development programs, and improve the services of CAs to achieve their social goals.

### Study Terms

Breadwinning woman: She is the one who represents the source of income for the family, and she benefits from the empowerment programs and initiatives offered by civil society organizations in the community (Rohaym & Abdelaziz, 2022). She is the woman who takes on the responsibility of bearing the family burdens of all kinds, due to the absence or inability of the family head (Al-Khouli & Ibrahim, 2022). Charitable Associations are non-governmental, non-profit organizations based on volunteer work in the community, contributing to improving the quality of family life through economic and social empowerment programs (Abdelhalim, 2023). The research tool was applied between 1/4/2025 and 27/2/2025 to a sample of employees in CAs in nine administrations in Dakahlia Governorate (Talkha, Minyat El-Nasr, West Mansoura, Senbellawein, Mit Ghamr, Balqas, Nabaruh, Sherbin, and El-Matareyah).

### LITERATURE

Some studies have addressed the problems of divorced women. For example, a study by Nasr (2017) addressed the problems faced by BWs in Egypt, and their relationship to psychological empowerment, emotional intelligence, and self-efficacy. A questionnaire was applied to a sample of women aged 25-40 years, and it was concluded that economic aspects are among the most important problems facing the BWs. Omar (2020) monitored the challenges that BWs face, which prevent them from benefiting from development programs offered by civil society organizations in the New Valley Governorate in Egypt. A study (Imbabi & Ghoneim, 2021) examined the factors leading to the phenomenon of BWs in Mansoura city, the most significant problems they face, and empowerment programs that contribute to addressing those problems. The study concluded that economic services are among the most important indicators of improving the quality of life for BWs. While other studies addressed the empowerment and support of BWs, with Atiya (2018) studying the level of social support provided to her and its role in achieving sustainable development for the family and society in Kafr El Sheik Governorate in Egypt. The study found a relationship between social support for women and family development. The study (El-Turkey, 2021) examined the main aspects of social and economic empowerment for BWs and the most important challenges they may face in Libya, and its role in reducing the gender gap. Khamis & Ayuso (2022) explored the primary drivers of the rise in BWs in society and their influence on family stability, it founded that they have fewer children and are better at managing their money than others. Al-Kathiri et al. (2025) examined the reality of empowering women who are breadwinners and identified the dimensions of economic, social, and psychological empowerment in the Makkah region.

Other studies have explored the role of charities and their services in empowering and assisting BWs. A study (Mahmoud et al., 2018) examined the differences in the role of CAs in empowering women in both rural and urban areas in both the Cairo Governorate and Kafr El-Sheikh region. Al-Harmil (2020) concluded that coordination among civil society organizations fosters development and enhances cooperation between governmental and civil efforts to meet the needs of BWs in Gharbia Governorate, Egypt, thereby promoting sustainable development and improving quality of life. A study (Rohaym & Abdelaziz, 2022) examined the most important roles played by CAs in the field of programs assisting BWs families in society. Abdelhalim (2023) identified the role of CAs in achieving economic empowerment for BWs. Sadiq (2022) reached a proposed vision for developing human resources in CAs through artificial intelligence applications to achieve their goals in society. Efthymiou et al. (2023) examined the role of AI applications in designing programs to develop charitable organization services, managing their human and material resources, and the ethical challenges of using these applications. Khafajy (2024) concluded that dimensions of social entrepreneurship, such as social marketing and risk management, contribute to the economic empowerment of BWs.

Abdulwahab (2025) recommended establishing an AI-powered e-training platform that allows workers and volunteers to practice charitable work in various training fields, aiming to achieve sustainable professional development for CAs. Abuyusuf (2025) concluded that entrepreneurship programs offered by NGOs contribute to the economic development of BWs. A study by Ali & Mohammed (2025) found a relationship between change management and the attitudes of BWs in Qalyubia Governorate toward financial crises, favoring those who live in urban areas. Lee (2025) found that BWs only achieve personal well-being when they disapprove of their role. Countries that exhibit a greater societal aversion to the role of BWs exacerbate these negative outcomes for health and well-being.

By reviewing previous studies, it becomes clear that they varied in the study population and sample, as well as in the study tools, with most of them applying questionnaires and some conducting personal interviews with the study sample. Most studies used the descriptive survey method, while some employed the qualitative method. The current study agreed with previous studies in the research field (Atiya, 2018; Mahmoud et al., 2018; Imbabi et al., 2020; 2021; Abdelhalim, 2023; Al-Kathiri et al., 2025), but it distinguished itself in the research topic that addressed the differences in educational services provided by CAs to BWs across different geographical areas in Dakahlia Governorate, Egypt, which had not been covered by any previous studies. The current study was also distinguished by its use of a mixed-methods approach, employing two tools for research: questionnaire and semi-structured personal interviews. The current study aimed to identify the most important educational services provided by CAs to BWs in the various areas of Dakahlia Governorate and to determine whether these services differ based on the geographical areas of the governorate.

### MATERIALS AND METHODS

The study was conducted in Dakahlia Governorate, which is one of the largest Egyptian governorates in terms of population. It is one of the governorates of Lower Egypt, with its capital city being Mansoura. The Damietta branch of the Nile River divides the governorate into two parts; one located to the east and the other to the west.

The governorate occupies the northeastern part of the Delta between latitudes 30.5° and 31.5° North and longitudes 30° and 32° East. The Arab Republic of Egypt's map is triangular, with the apex in the south and the base in the north. It is located between the Mediterranean Sea and Lake Manzala, bordered to the east by the Sharqia Governorate, to the west by the Gharbia and Kafr El-Sheikh Governorates, and to the south by the Qalyubyya Governorate. The governorate is administratively divided into 18 centers, 19 cities, and 499 villages, in addition to the new city of Mansoura.

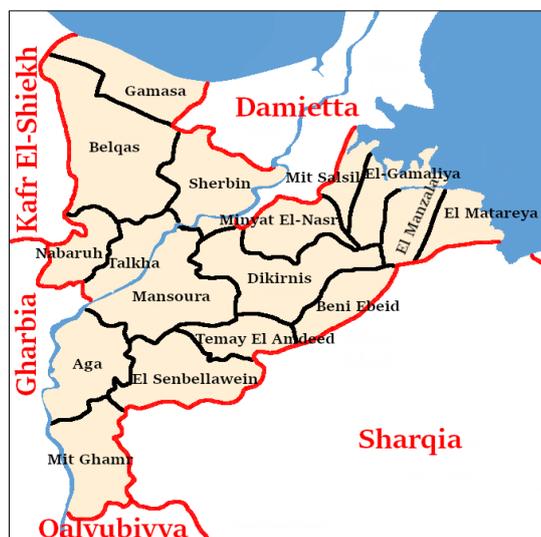


Figure 1. Geographic Areas of Dakahlia Governorate

The study employed a mixed-methods approach, using a descriptive methodology to identify the most important educational services provided by CAs to BWs. A questionnaire was applied to a research population consisting of all employees on the boards of directors of charitable associations in 18 districts of Dakahlia Governorate (West Mansoura, Mit Ghamr, Senbellawein, Balqas, East Mansoura, Sherbin, Mahalla Damanah, Aga, Talkha, Minyat El-Nasr, Dekernes, Al-Manzalah, Nabaruh, Tami Al-Amdeed, El-Matareyah, Bani Ubaid, Al-Jamaliyah, and Mit Salsil), totaling 2386 individuals, working in 281 associations (Statistics from the Dakahlia Social Solidarity Directorate, 2024). A random sample of 331 employees was selected according to Thompson (2012). The questionnaire was administered after confirming its psychometric properties. The questionnaire included an acknowledgment of the respondent's consent to participate in the application for scientific research purposes. The questionnaire consisted of four dimensions: economic, health, educational, and psychological services. The face validity of the questionnaire was calculated by presenting it to 11 judges from the faculties of education. To calculate the validity and reliability coefficients, the questionnaire was administered to 34 individuals outside the study sample. The correlation coefficients for the survey statements ranged from 0.612 to 0.834, which is significant at 0.01. Cronbach's alpha reliability coefficient is 0.859.

The study also used a qualitative approach and conducted semi-structured in-depth interviews with 20 breadwinning women who benefit from the services of CA. The interview aimed to determine whether the educational services provided by charities to support BWs differ based on their perspective, depending on the geographical areas within Dakahlia Governorate. Semi-structured in-depth interviews are a common method for collecting data in qualitative research (Kallio et al., 2016). The interview questions were constructed based on the study's objective and a review of previous studies. Before conducting the interview with the study sample, a pilot interview was conducted with 6 individuals outside the study sample to ensure the clarity of the questions, estimate the interview time, and modify any unclear words to make the most of the actual interview time. Interviews were conducted with a purposive sample of 20 BWs, aged 25–50 with a mean age of 37.5 years, from nine regions, covering the geographical diversity of the governorate.

This was done after obtaining their voluntary consent to participate and emphasizing their right to withdraw from completing the interview procedures at any time according to their personal preference. The interviews were conducted individually with each of them via calls from the official phone numbers of five charities. Each interview lasted 25 minutes. The interview time was divided into three sections. First: 3 minutes for introductions, clarifying the interview objectives, preparing for the interview questions, and building rapport to obtain honest answers. Second: 18 minutes to review the interview questions, deepen the answers, and review the sub-questions related to the interview questions to arrive at comprehensive and more accurate answers and to record the answers for use in qualitative analysis. Third: 4 minutes to summarize the interview answers and conclude, offer thanks, and listen to development suggestions. To maintain data confidentiality, everyone interviewed was assigned a code consisting of a number and a letter (C1:C20).

## RESULTS AND DISCUSSION

The first question examines what educational services CAs provide to BWs in the Dakahlia Governorate. To answer the question, a six-axis questionnaire was administered to the sample of employees in CA. A three-point Likert scale was used to interpret the results. Response values: (3) strongly agree, (2) moderately agree, and (1) slightly agree. To interpret the

results, the following scale was adopted: low score (1.00-1.66), medium score (1.66-2.33), and high score (2.33-3.00). Table 1 presents the overall results of the questionnaire analysis at the macro level, focusing on the four axes that pertain to the most important educational services offered by CAs to BWs. Table 1 reveals that 89.1% of BWs from CAs prioritize economic services as their most important educational needs. Health services, educational services, and psychological services follow, accounting for 83.7% of the total. All services were significant, with an average score ranging from 2.51 to 2.67. The following are the detailed results of the analysis of each dimension of the questionnaire.

Table 1. Most Important Educational Services Provided by CAs to BWs (N=331)

Dimensions	Importance		
	Mean	% Importance	Rank
Economic Services	2.67	89.1	1
Educational Services	2.56	85.1	3
Psychological Services	2.51	83.7	4
Health Services	2.58	86.1	2

### First Dimension Results: Economic Services

The first dimension addresses the most important economic services provided by charities to BWs.

Table 2 shows that the most important economic services provided by charities to BWs, from the perspective of the sample members, varied between a high and a medium degree. The seventh statement ranked first with an average of 2.93 and a standard deviation of 0.676, followed by the first statement with an average of 2.88 and a standard deviation of 0.398.

Table 2. First Dimension, Economic Services (n=331)

N.	Phrases	Importance			
		Mean	St.	Ranking	Importance Level
1	The company offers affordable housing supplies and furniture at a discounted price.	2.88	0.398	2	High
2	She is receiving training in business management and planning skills.	2.49	0.569	9	High
3	We are assisting her in locating suitable job opportunities to boost her earnings.	2.7	0.589	5	High
4	She is receiving training on methods and techniques to enhance their products.	2.31	0.665	10	Medium
5	We encourage community organizations to offer their services to BWs at reduced prices.	2.77	0.579	4	High
6	We provide instruction on e-marketing techniques.	2.61	0.561	7	High
7	Allocate monthly financial hours according to the needs of each case.	2.93	0.676	1	High
8	Offer appropriate loans to initiate small enterprises.	2.79	0.429	3	High
9	Please share with her the information on organizations that support funding for small businesses owned by women.	2.68	0.387	6	High
10	They are establishing permanent exhibitions to sell their products and handicrafts.	2.58	0.442	8	High
Total		2.67	-	-	High

### Second Dimension Results: Educational Services

The second dimension addresses the most important educational services provided by charities to BWs.

Table 3 shows that the most important educational services provided by charities to BWs, from the perspective of the sample members, ranged between a high and a medium degree. The second statement ranked first with an average of 2.90 and a standard deviation of 0.223, followed by the seventh statement with an average of 2.88 and a standard deviation of 0.390.

Table 3. Second Dimension: Educational Services (N=331)

N.	Phrases	Importance			
		Mean	St.	Ranking	Importance Level
1	We are collaborating with educational institutions to offer electronic literacy programs.	2.40	0.517	7	High
2	We offer educational programs designed to enhance reading and writing skills.	2.90	0.223	1	High
3	We offer guidance programs to help individuals access educational opportunities.	2.16	0.619	8	Medium
4	Providing religious educational programs to answer their inquiries.	2.14	0.343	10	Medium
5	Providing educational activities that promote adaptation to society.	2.74	0.372	4	High
6	Providing training courses that develop thinking skills.	2.17	0.564	9	Medium
7	We offer educational services tailored to meet the time constraints of BWs.	2.88	0.390	3	High
8	We organize training courses that focus on developing technological skills.	2.58	0.482	6	High
9	I am assisting her in acquiring digital marketing skills.	2.69	0.361	5	High
10	They also provide free educational lessons for their children at various stages of their education.	2.89	0.413	2	High
Total		2.56	-	-	High

### Third Dimension Results: Psychological Services

The third dimension discusses the most important psychological services provided by charities to BWs.

Table 4 shows that the most important psychological services provided by charities to BWs, from the perspective of the sample members, varied between a high and a medium degree. The fifth statement ranked first with an average of 2.79 and a standard deviation of 0.512, followed by the second statement with an average of 2.71 and a standard deviation of 0.479.

Table 4. Third Dimension: Psychological Services (N=331)

N.	Phrases	Importance			
		Mean	St.	Ranking	Importance Level
1	We provide awareness programs that contribute to improving the quality of life.	2.33	0.529	8	High
2	We offer personalized psychological counseling sessions.	2.71	0.479	2	High
3	Providing programs that boost their self-confidence.	2.29	0.592	9	Medium
4	Organize time management programs.	2.59	0.463	5	High
5	Providing psychological support programs for her and her family.	2.79	0.512	1	High
6	Implementing educational programs to help cope with psychological stress.	2.48	0.752	6	High
7	Providing awareness programs for dealing with special groups such as the elderly.	2.66	0.489	3	High
8	Organizing recreational trips to cope with psychological stress.	2.65	0.482	4	High
9	Providing psychological support contributes to achieving emotional stability.	2.35	0.634	7	High
10	Providing her with opportunities to vent her negative feelings.	2.21	0.564	10	Medium
Total		2.51	-	-	High

#### Fourth Dimension Results: Healthcare Services

The fourth dimension addresses the most important health services provided by charities to BWs.

Table 5 shows that all the most important health services provided by charities to BWs are of a high degree by the sample members. The ninth statement ranked first with an average of 2.91 and a standard deviation of 0.361, followed by the second statement with an average of 2.88 and a standard deviation of 0.402. Results of the Second Question: Do the educational services provided by charities differ depending on the geographical regions of the governorate?

Table 5. Fourth Dimension: Health Services (N=331)

N.	Phrases	Importance			
		Mean	St.	Ranking	Importance Level
1	I have received training in first aid and emergency situations.	2.63	0.541	4	High
2	We are organizing medical convoys of various specialties to provide free medical services.	2.88	0.402	2	High
3	Offering health awareness programs related to food.	2.42	0.579	8	High
4	We provide her with health vouchers that allow her to purchase medications and medical.	2.56	0.581	5	High
5	Raising awareness about reproductive health, motherhood, and childhood.	2.36	0.542	10	High
6	Facilitating regular follow-up at healthcare centers.	2.51	0.549	6	High
7	Health awareness against diseases to protect themselves and their children from infection.	2.46	0.681	7	High
8	Providing free periodic medical check-up services for her and her family.	2.71	0.569	3	High
9	Working to provide her with clean water and sanitation in housing.	2.91	0.361	1	High
10	Providing her with the dates of early disease detection campaigns.	2.39	0.498	9	High
Total		2.58	-	-	High

We conducted personal interviews with 20 BWs who benefit from the services of CAs to answer the second research question. They were selected intentionally after obtaining their explicit verbal consent. Four sub-questions branched off from the main interview question, each with an open-ended format. (1) Do you think the educational services provided by charities differ across the geographical areas of Dakahlia Governorate? (2) If there are differences, what are the points of disagreement between the educational services provided by charities in different geographical areas of the governorate? (3) What are the reasons for the difference in educational services provided by charities across different geographical areas of the governorate? (4) What are your suggestions for bridging the gap in the services provided by charities to BWs across the different geographical areas of Dakahlia Governorate?

The answers provided by the interview sample participants were coded, and they were transcribed into tables 6 - 9 that included grouping similar answers together and organizing the data according to the interview questions.

The interview data was transcribed into a table containing the sub-dimensions of the respondents' answers and statements. Tables 6 - 9 illustrate the main and sub-dimensions of the interview results, showing that 70% of the interview sample reported significant differences in the educational services provided by charities across different geographical areas, as well as various reasons for these discrepancies.

Table 6. Participants' Responses to the Sub-Questions One of Interview (N=20)

Sub-question 1	Sub-dimensions	Testimonials
Do you believe that the educational services offered by charities vary across different geographical areas of Dakahlia Governorate?	Yes, there are significant differences in the services provided by associations depending on geographical regions.	<ul style="list-style-type: none"> <li>- 14 individuals, accounting for 70% of the interview sample, reported notable variations in the educational services offered by CAs in various geographical regions.</li> <li>- 12 individuals, representing 60%, reported that it is natural for services to vary depending on the region, because the needs of the population differ according to the geographical area and its type, whether rural or urban, coastal or desert, as each has its own requirements and priorities. <ul style="list-style-type: none"> <li>- 6 individuals, representing 30% of the interview sample, reported that there are slight differences between the services provided by charities, as the purpose of establishing charities is to meet the basic needs of the population, which are similar.</li> </ul> </li> <li>- 8 individuals, representing 40%, reported that the differences might be in the quality-of-service performance that meets the required needs.</li> </ul>

Table 7. Participants' Responses to the Sub-Questions Two of Interview (N=20)

Sub-question 2	Sub-dimensions	Testimonials
What are the variations in educational services offered by charities in the governorate's various geographical areas?	The financial and human capabilities of associations.	- Each association has its own financial capabilities and independent account, which vary depending on geographical areas, population density, and the percentage of poor people in the population. Educational services vary depending on the available financial support. The human capabilities of workers in associations vary. Employees in rural associations are often less experienced and recent graduates compared to those in urban areas, which affects the mechanism for implementing services and programs.
	Target Groups	- The target groups vary according to geographical regions. Educational services for BWs in rural areas differ from their needs in urban areas. Donation needs vary depending on educational level, social status, age group, and financial income. Target groups vary depending on gender, age group, type of need, social status, and health condition.
	Local community participation	- The educational services provided by charities vary depending on the quantity, number, and type of community participation. Service delivery in rural and Bedouin areas is often influenced by personal relationships and the degree of kinship. In urban areas, community participation is richer, more abundant, and more continuous than in rural areas, where it is poor, limited, and infrequent.
	Technologies Uses	- CAs in rural and marginalized areas often suffer from a severe lack of technical resources and poor internet connectivity, which makes providing their services in a traditional and sometimes unfair manner. Associations in rural areas suffer from a lack of regular and accurate monitoring and follow-up mechanisms, which may result in services not being provided to those who are entitled to them.

Table 8. Participants' Responses to the Sub-Questions Three of Interview (N=20)

Sub-question 3	Sub-dimensions	Testimonials
What are the reasons for the difference in educational services provided by charities across different geographical areas of the governorate?	Differences in Educational Services	- Educational services vary depending on the geographical areas of the population. The amount and type of need depend on the aspirations of the population in geographical areas. The most important educational services in rural and Bedouin areas are income, health, and education.
	Economic disparities between regions	- The economic level of the population varies depending on the geographical region and the nature of life there, whether rural or urban. The level of spending and the amount of financial support for BWs in urban areas are higher than in rural areas. Financial support for charities in urban areas varies, ranging from internal sources (government, local community, wealthy individuals, businessmen) to external sources (international organizations, international aid programs).
	Diversity in the field of CA	- CA' activities cover areas such as social services, health, education, financial expenses, relief, religious awareness, women and children, people with special needs, the elderly, orphans, food banks, urban development, community development, and others. In urban areas, activity and service sectors diversify, the number of charities increases due to the higher population density, the number of employees grows, and their professional efficiency improves.
	Strategic Priorities for Associations	- The most important strategic priorities are small projects, food and water, health, donations to debtors, the homeless, addiction, treating diseases such as cancer, heart disease, kidney dialysis, and tumors, equipping hospitals, blood banks, facilitating marriage, orphans, the elderly, children of unknown parentage, education, women and children, widows, the environment, suitable housing, people with disabilities, mental health, the blind, maintaining mosques, floods and disasters, and animal welfare.

Table 9. Participants' Responses to the Sub-Questions Four of Interview (N=20)

Sub-question 4	Testimonials
What are your suggestions for improving the efficiency of the services provided by CAs to BWs in different geographical areas of Dakahlia Governorate?	- The participants presented several proposals that benefited from improving the efficiency of the services provided by CAs to BWs in the different geographical areas of Dakahlia Governorate. The proposals varied to include programs, target groups, infrastructure, funding and donors, the health and education sectors, specific groups within society, and service development. The participants' statements and suggestions were discussed in detail when discussing the results of the personal interviews

## DISCUSSION

### First: Discussion of the Survey Results

The results of the questionnaire axes in Table 1 showed that economic services ranked first among those needed by BWs in the geographical areas of Dakahlia Governorate. They turn to CAs to meet their economic needs due to low financial income and increased personal requirements for themselves and their families. Breadwinning woman seeks financial support and opportunities to purchase her needs at discounted prices. They are also looking for charities that can facilitate access to easy loans and provide them with enough financial support to start a productive project. This result aligns with Al-Shakhebi, 2020; Abdelhalim, 2023; Imbabi & Ghoneim, 2021, which concluded that economic needs are the most important for BWs and assisting them in managing small businesses to improve their financial income.

The researchers explain that psychological needs are considered the least important for married women, this may be due to the nature of women in Egyptian society, their emphasis on preserving personal and family privacy, and their perception of psychological needs as a luxury rather than essential, especially considering rising prices and their impact on economic life in Egyptian society. This result aligns with (Al-Sayed et al., 2021; Mahmoud et al., 2018) affirms the value of CAs in mitigating psychological stress and promoting emotional well-being among this demographic. The results of Table 2 showed that the most

important role of charities is the provision of economic services, the most significant of which are allocating monthly financial assistance and providing household necessities and furniture at discounted prices. Such behavior is explained by their lack of financial resources and insufficient financial income to meet their family expenses. *In Egyptian society, some wealthy individuals allocate monthly financial allowances to fund CA, while some families donate used household appliances and furniture to these organizations for repair and distribution to those in need* (C9, C13). This result aligns with El-Turkey (2021) and Abdelhalim (2023), which focused on the role of CAs in achieving economic empowerment for BWs. The fourth statement ranked last with a moderate level of importance, perhaps because only a few BWs engage in small-scale production projects, and most lack the ability to manage any production project, possibly due to old age, lack of experience, and being occupied with family responsibilities. This aligns with Omar (2020), which concluded that programs for developing the skills of BWs require financial support from government and non-governmental organizations, in addition to specialized training programs.

The results in Table 3 showed that the most important educational services are improving literacy for BWs and offering free educational classes for their children at various educational levels. This finding might be explained by the BWs's eagerness to eradicate illiteracy according to their educational level and available free time. She also encourages her children to excel in their studies and enroll in free educational classes that contribute to their academic success, especially given the high fees charged by teachers who provide private lessons to students. This result aligns with Abdumoneim (2022), which recommended the necessity of increasing educational services for BWs and providing a suitable environment for this, and Rohaym & Abdelaziz (2022), which addressed education as one of the most important roles of CAs in society. While the fourth statement, ranking last, is logical, as religious awareness programs are available on various traditional and new media channels, making it easier for them to find sufficient answers to their religious inquiries.

The results in Table 4 showed that the most important psychological services are psychological support for themselves and counseling sessions with specialists. This may be due to the psychological pressures they face, the many burdens they bear alone, fear of the future, and the daily challenges they encounter while searching for solutions to their family problems. This aligns with Al-Shakhebi (2020) and Atiya (2018), which emphasized the role of civil society organizations in providing psychological support to BWs to help them achieve self-realization and overcome their problems, and Al-Sayed et al. (2021), which addressed environmental psychological adaptation methods for BWs. While the results of Table 5 showed that the most important health services are providing clean water and sanitation in homes and organizing medical convoys to provide free medical services. Perhaps this is because many families in rural and Bedouin areas suffer from a lack of clean water and sanitation services in their homes, which is a basic priority for quality of life that countries and community institutions strive for. Increasing awareness is also necessary to prevent the spread of diseases. *Health education campaigns and early disease detection, particularly for breast cancer, often receive less attention than in urban areas* (C8, C15). Such an initiative is a health priority with positive impacts on overall health. This result agrees with the studies by Saadallah (2011) and Al-Harmil (2020), which found poor healthy housing conditions in some rural areas of Egypt, a lack of clean water, the spread of diseases, and a limited role for CAs in supporting family housing units in poor areas. It also aligns with the study by Ahmed et al. (2019), which emphasized the role of CAs in supporting educational services.

## **Second: Discussing the Interviews Results**

The interview covered four open-ended sub questions. The answer to the first question showed that 70% of the interview sample agreed that there were significant differences in the services provided by charities depending on the geographical areas in which they operate, while 30% reported only minor differences. Some sample members said diversity and difference align with the associations' goals, as each has its own strategic goals, field of service, and interests. This difference enhances the integration of services that meet community needs. The results of the second interview question revealed four areas of disagreement regarding the services provided by charities in Egypt, as follows:

First: Financial and Human Capacity Domain: Participants emphasized that educational services vary among charities due to differences in financial and human capacity based on geographical location, according to their experiences. From the participants' statements: *CAs in urban areas have many financial donors and receive a lot of used electrical appliances from residents* (C1-C4, C11). *CAs in rural areas rarely receive support from the wealthy, and if they do, it is very little and not enough to meet the needs* (C6, C15-17). *Although the percentage of poor people is higher in rural areas than in urban areas, the percentage and amount of financial support in rural areas is much less than in urban areas* (C14, C20). *Charity workers in rural areas are often recent graduates who lack sufficient experience in managing charities* (C3, C7, C13). *In rural areas, we suffer from delayed and slowed procedures for the services provided by charities, we often must visit officials more than three times a month and speak with them to follow up on the arrival of financial donations and to help us obtain some used appliances like refrigerators* (C5, C19).

Second: Target Group Area: Target groups vary depending on geographical regions, and consequently, educational services for BWs also vary depending on geographical regions, educational level, social status, age group, financial income, and health condition. Participants reported that *the primary needs of BWs in rural areas are food, water, and healthcare, while their needs in urban areas are focused on education, clothing, housing rent, and household appliances* (C12, C15). There are some charities that focus on healthcare, providing medication at discounted prices. *Some charities focus on providing services only to people with disabilities and the elderly and do not offer their services to BWs* (C7). Some associations are concerned with cases of orphaned girls marrying and cases of girls of unknown parentage.

Third: The community participation: Educational services vary based on the number and extent of participation by community members and institutions. Participation is abundant in urban areas due to their higher economic level compared to rural or remote areas, and that the services of associations in rural and remote areas are not subject to strict oversight

regulations and are influenced by personal relationships. *The city's charities employ a large and highly experienced workforce (C12, C14). They have good relationships with wealthy donors and investors who provide continuous annual support to those in need (C17).* The economic standard of living in the city is much, much higher than in the village.

Fourth: Field of Technology Use: There is a severe shortage of technical devices in rural areas, weak internet connectivity, poor methods for monitoring and following up on the activities of CAs in rural areas, and a lack of employee expertise, which leads to poor quality of services provided. The employees of the charitable associations in our village do not use computers to manage incoming accounts and expenses. Instead, they manually record the accounts in paper ledgers using traditional methods. The internet network does not cover villages far from the city, and it is difficult to use modern technical applications to communicate with employees. *There is oversight and monitoring of the activities of CAs in the city by individuals and the state to ensure that expenses and revenues are recorded and used to help the truly needy without personal favors (C1, C6).*

The results of the third question in the interview revealed four reasons for the difference in educational services provided by charities across different geographical areas:

First: Differences in Educational Needs: Educational services for BWs vary depending on the geographical region, which differs in educational, health, and social services, and the availability of basic needs such as clean water, sanitation, and electricity. The participants emphasized the diversity and difference in educational services depending on the geographical regions. In rural areas, diseases spread, infrastructure weakens, the need for clean drinking water, sanitation, and medical supplies increase. In urban areas, there is an increased need for financial support, coping with psychological stress, treating mental illnesses, and psychological counseling sessions, they need to address family separation, street children, the spread of theft.

Second: Economic Level Disparity in Regions: The economic level varies depending on the geographical region and the income level of individuals within it and according to the nature of life, whether rural or urban, tourist or agricultural. Participants reported economic disparities across geographical regions. In urban areas, the financial income of charities varies between internal support from individuals or the government and external support from international bodies and programs dedicated to specific groups, such as BWs, disabilities, and the elderly, kidney failure, polio, and cancer. The number of charities in the city is increasing compared to the countryside due to the growing population, the diversity of their problems and needs, and the rapid changes in individual values. This reasoning justifies the great support for charities in the city. The economic needs of BWs in the city are greater than those in the village due to increased expenses, a higher cost of living, greater aspirations, and higher housing rents.

Third: The diversity of charitable association fields: Each type of charitable association has its own goals, activities, and priorities that are carried out based on the needs of the population in specific geographical areas. To view examples of CAs in Egypt and their fields of activity, visit <https://www.megakheir.com/ngos>. Participants reported that the diversity of CA' fields of work is natural in society, as activities vary to meet needs. The diversity of CAs' fields of work enhances their survival and presence in society by meeting the diverse needs of special and marginalized population groups such as BWs, people with disabilities, those with medical conditions, and food banks. The diversity of services contributes to meeting the needs of marginalized individuals of all types in the educational, health, and social fields.

Fourth: Strategic Priorities of Charities: Each charitable organization has specific strategic priorities designed to achieve its goals. Depending on their founding purpose, some organizations prioritize medical, educational, social, or economic issues. Participants reported that "some associations focus on caring for BWs, some on homeless children, some on treating addiction cases, and others on caring for people with disabilities, while there are also associations that focus on animal welfare. Some participants reported that each association has its primary goals, but all of them support basic needs like food and drink to varying degrees. The services provided by CAs complement each other to meet the needs of individuals and groups within society.

The results of the fourth interview question revealed realistic suggestions that contribute to improving the efficiency of services provided by CA. These suggestions include conducting a comprehensive survey of the educational needs of BWs in all geographical areas and coordinating efforts among CAs to ensure the exchange of resources and expertise. Standardize the minimum educational services for BWs across different regions, including literacy programs, life skills, and psychological support. Major associations should be encouraged to establish branches in remote and marginalized areas, leveraging technology to reach these groups. Establish a unified database to assess the needs of BWs in the governorate, implement a strict monitoring mechanism to ensure fair distribution of services across different geographical areas, and actively involve BWs in identifying their needs. Establish mobile centers across geographical areas to provide educational services in marginalized areas. Charities should exchange visits to integrate employee expertise and enhance their efforts. These proposals align with the findings of several studies (Mahmoud, 2020; Al-Bashar, 2020; Sadiq, 2022; Harry & Sayudin, 2023; Ahmed, 2023; Abdulwahab, 2025) that the educational services provided by CAs vary across different geographical areas in Dakahlia Governorate. The participants' desire to work on coordinating organizations services in society in rural and marginalized areas.

## CONCLUSION

Civil society organizations play a significant role in supporting the educational services needed by BWs in Egyptian society. The most important educational services needed by BWs are economic, health, educational, and psychological services, in that order. The educational services vary depending on the geographical region, and the quantity of charities from donors also varies depending on the geographical region. The type and quality of educational services provided by charities depend on the experience of the staff and the amount of support they receive from local and foreign entities, as well as individual donors. There is strict oversight of the performance of CAs in terms of revenue and expenses in urban areas, while the effectiveness of oversight methods is reduced in rural and marginalized areas.

### Limitations

Although reliable results were obtained, these findings cannot be generalized to all governorates in Egypt, as the study was conducted in the geographical areas of Dakahlia Governorate only. The study also examined four types of educational services for female breadwinners: educational, health, economic, and psychological. Future studies require further research on social, sports, recreational, and cultural training services. Future studies also require research on educational services for other segments of society, such as the elderly, people with disabilities, homeless children, detainees, and criminals.

### Recommendations

The study recommends conducting further studies in other geographic areas, particularly in southern Egypt. A comparative study should be conducted between charitable association services in the northern governorates, the southern governorates, and the capital. Increase the number of participants in personal interviews, with a wider range of their categories.

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