

Mona Zulficar
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Profile Summary

Areas of Expertise

Banking and Capital Markets
 Project Finance
 Credit
 Mergers & Acquisitions
 International Commercial Transactions

Current Position

June 1, 2009 to date	Zulficar & Partners Law Firm	Cairo, Egypt
	Founding Partner and Chairperson	

Zulficar & Partners is an international corporate law practice in Egypt offering a comprehensive range of legal services to a diverse array of commercial, industrial, and financial clients around the country and beyond. The Firm has been established in June 2009. However, its members have a long and outstanding track record as former partners and associates of Shalakany Law Office. The Firm consists of 8 partners and employs over 27 attorneys and a support staff of more than 15 people in the conduct of its operations. Existing on the principle of providing its customers with the personal attention of a specific partner serving as the designated client manager, the Firm offers services in a range of specialties that include banking and capital markets, project finance, M&A, PPP, tourism and services, manufacturing, industrial, anti-trust and intellectual property. Zulficar and Partners also deals with major litigation and arbitration concerns, corporate practices, taxation requirements, and labour and employment questions. The Firm serves domestic commercial customers throughout Egypt as well as State owned organizations and holding companies, and also offers its expertise to a host of multinational firms doing or seeking to do business in the country. Organized into specialized client service groups, the Practice counts such major multinationals as Citibank, Credit Agricole, Société Generale, Merrill Lynch, and the Bank of New York Mellon among its customers in addition to General Motors Corporation, EMethanex, Tanjong, Apache Corporation and Guardian Industries. On the other hand, the Firm also represents major local and regional clients, such as MobiNil, Citadel Capital, Orascom Construction Industries, Commercial International Bank, National Bank of Egypt, Banque Misr, Ahli United Bank, Audi Bank, Blom Bank and Suez Cement Group. This list of representative business assisted by Zulficar & Partners testifies to the diversity of the Firm's capabilities and attests to its deserving recognition among the elite legal practices throughout the Middle East region.

As Partner and Chairperson, Ms. Zulficar oversees the operations of its Banking and Capital Markets Groups and directly supervises the efforts and activities of 5 partners and 10 associates who specialize in assisting clients with banking and capital markets transactions, project finance, mergers and acquisitions, securities, and corporate restructuring activities. A practicing attorney for more than 30 years, she is a specialist in major financial, industrial, and commercial transactions and has negotiated, drafted, and concluded all the major contracts required by some of the most important joint venture businesses in Egypt. Ms. Zulficar is continuously involved in major restructuring of companies, Mergers and Acquisitions transactions, and is particularly recognized for handling ground breaking or precedent transactions, such as the first Egyptian BOOT Power Plant in Sidi Krir for InterGen (the Bechtel/Shell subsidiary), the first GSM Telecom Concession to MobiNil (the France Telecom, Motorola Orascom subsidiary), the first leverage buyout of Helwan Cement Company on behalf of ASEC Cement, some of the major Orascom Telecom acquisitions and its US\$2 billion acquisition finance, the US\$300 million Heineken acquisition of Al-Ahram Beverages, the Kraft acquisition of Family Foods, the acquisition of Egyptian Fertilizers Company, SAE by Citadel Capital for US\$740 million, its sale to Abraaj Capital for US\$1.4 billion, and then resale to OCI for US\$1.6 billion, some of the largest bond issues, such as the bond issue in excess of L.E. one billion by Egyptian Cement Company, the bond issue of MobiNil for L.E.1500 million and many other major international project finance and investment banking transactions including privatizations, IPO's, securitization and GDR/ADR issues for CIB, Mlbank, Suez Cement, PACHIN, Al Ahram Beverages, EFG Hermes, Lecico and others. In 2008 she handled on behalf of Orascom Construction Industries, SAE ("OCI") the largest transaction in the history of the Middle East relating to the sale of Orascom Building Materials Holding, SAE to Lafarge, for approximately US \$13 billion in addition to US \$2 billion of assumed debt.

She has also led the team that successfully drafted and negotiated the first PPP in Egypt, including the first Direct Agreement with the Ministry of Finance on behalf of NSGB and the lending banks in relation to the Cairo Wastewater Treatment Plant built by Orasqualia.

One of the latest successful achievements has been the restructuring and resolution of the EAgrium project crisis during 2008/2009 on behalf of the Egyptian State-owned shareholders, where she has successfully led the negotiations, restructuring and implementation of the acquisition by MOPCO of EAgrium through a swap and the US\$1050 million refinancing as well as the resolution of all the conflicts related to this project.

In October 2010, she led the Firm's team as Egyptian Counsel to Vimpelcom in the Sale Share and Exchange Agreement between Vimpelcom and Weather, the indirect majority shareholder of Orascom Telecom for approximately USD6.6 Billion and the carve out through the first demerger of its kind of MobiNil, ECMS and other assets which continue to be owned by the shareholders of Orascom Telecom.

In 2011, she led the negotiations for the Sale and Purchase Agreement between Electrolux and Paradise Capital, SAE, whereby Electrolux acquired almost 100 % of the leading Egyptian major appliances manufacturer, Olympic Group through a mandatory Tender Offer. Total value of the transaction exceeds USD 450 million.

Ms. Zulficar is playing a key role in drafting new legislation and developing existing economic legislation as adviser to the Minister of Finance, the Capital Market Authority (currently EFSA), the Ministry of Housing and the Central Bank of Egypt and as member of the national drafting

committees on many important laws, such as the Telecom Law, the Capital Market Regulations, the Special Economic Zones Law and the Banking Law regulations. She has served as a member of the Board of Directors of the Central Bank of Egypt for two terms ending November 2011 and has been directly involved in the ambitious Egyptian institutional and regulatory reform program of the banking and finance sector.

Complementing her professional activities with a commitment to community activism, she has been an active advocate for human rights and women's rights in Egypt and internationally. She has been elected member and Vice Chair of the UN Human Rights Council Advisory Committee and served two terms ending September 2013, and she is also a member of the National Council for Human Rights in Egypt. More recently she has been elected Vice President of the Constitutional Committee of 50 and played a leading role in the drafting of the 2014 Egyptian Constitution. For more details of her human and women rights activities, please see supplement.

Pursuing a goal to maintain Zulficar & Partners among the region's best while improving its stature around the globe, Ms. Zulficar looks to the future with a commitment to building a strong second generation of lawyers in the Firm who will be qualified to take it through the third millennium.

Professional Experience

June 2009 to date	Zulficar and Partners Law Firm Founding Partner & Chairperson	Cairo, Egypt
January 1, 2006 - May 31, 2009	Shalakany Law Office Partner and Chair Executive Committee	Cairo, Egypt
May 2004 - January 2006	Shalakany Law Office <i>Managing Partner</i>	Cairo, Egypt
1995 - April 2004	Shalakany Law Office Senior Partner and Deputy Chair, Executive Committee	Cairo, Egypt
1987 - 1995	Shalakany Law Office <i>Senior Partner</i>	Cairo, Egypt
1978 - 1986	Shalakany Law Office <i>Partner</i>	Cairo, Egypt
1976 - 1978	Shalakany Law Office Economic Analyst and Office Manager	Cairo, Egypt
1970 - 1976	World Health Organization (WHO) United Nations Development Program (UNDP) Educational Technology Project at	Alexandria, Egypt

Cairo
 Administrative Assistant
 1969 - 1970 **Peoples' Assembly of Egypt (The Egyptian Parliament)** Cairo, Egypt
Research Specialist

Professional Memberships

- Sept. – Dec. 2013
 - Vice President of the Constitutional Committee of 50.
- 2011 - 2012
 - The Drafting Committee of Constitutional Principles.
- 2008 to date
 - Chairperson (non-executive) EFG Hermes Holding, SAE.
- 2003 - 2011
 - Board Member, the Central Bank of Egypt.
- 2000 -2006
 - Member, Council of Advisers of the World Bank for Middle East & North Africa Region.
- 1987 to date
 - International Bar Association.
- 1980 to date
 - Egyptian Bar Association.
- 2002 - 2008
 - Member US Egypt Business Council.
- 2006 - 2007
 - Board Member, Suez Cement Company, SAE.
- 2007
 - The National Drafting Committee of the new Takeover Regulations
- 2003 - 2005
 - The National Drafting Committee of the new Banking Regulations, 2003, the CBE Fast Track Mediation and Arbitration regarding non performing loans and the Merger Regulations, 2005.
- 2003 - 2004
 - Board Member, Egypt Kuwait Holding Co., SAE.
- 2004
 - The National Drafting Team of the Nationality Law amendments and the National Drafting Committee of the new Family Courts Law.
- 2002 - 2003
 - The National Drafting Committee of the new Telecom Law of Egypt.
- 2000 - 2003
 - Board Member, Banque du Caire, Cairo, Egypt.
- 2000 - 2003/2013
 - The National Drafting Committee, Amendments to the NGO Law 84 for 2002 and in 2013 a new draft NGO Law.

- 2002 - 2003
 - Head of the National Drafting Team of the new Special Economic Zones Law of Egypt.
- 2002 – 2003
 - The National Drafting Team of the new Capital Market Law and Regulations of Egypt, 2003
- 1998 - 2001
 - The National Drafting Committee of the New NGO Law.
- 1999 - 2000
 - The National Drafting Committee of Law 1 for 2000 (Equal Right to Divorce Law) and its regulations
- 1997 - 2000
 - Member of the National Committee on Social Legislation, Egypt.

Voluntary Memberships/Public Service

- 2011 to date
 - Member, ICJ, Geneva.
- 2012 to date
 - Member, High Level Task Force for the ICPD.
- 2013 to date
 - Member, the National Council for Human Rights.
- 2010 to 2012
 - Member of the Board of Trustees, Zewail City of Science and Technology
- 2009 to date
 - Founder and Chairperson, Al Tadamun Microfinance Foundation (previously Al Tadamun Microfinance Program of WHIA since 1996)
- 2008 - 2013
 - Elected expert member & VP, UN Human Rights Council's Advisory Committee.
- 2008 - 2012
 - Member, the National Council for Human Rights.
- 2007 to date
 - Member of the Board of Trustees, Economic Research Forum.
- 2006 to date
 - Chairperson, EFG Hermes Foundation, Egypt.
- 2000 to 2006
 - Member, the National Council for Women, 2000 - 2006 and Chair of Legislative Sub-Committee on Family Law.
- 2004 - 2011
 - Member, Telecom Users Rights Board, National Telecom Regulatory Authority, Cairo.
- 2004 - 2011
 - Member, Board of Trustees, EFTED (the Nile University in Egypt).

- 2001 to date
 - Member of the Board of Trustees, Sawiris Foundation for Social Development.
- 2000 to date
 - Chairperson, Women's Health Improvement Association, Cairo.
- 1996 to 1999
 - Gender Advisory Panel, WHO Special Research Project on Human Reproduction, WHO Geneva.
- 1996 to 1999
 - Member of the National Rural Women's Commission, Egypt.
- 1995 - 2008
 - Board Member of the New Civic Forum, Friends of Children with Cancer and the Association for Consumers Protection (Egypt).
- 1999 - 2006
 - Chairperson, External Gender Consultative Group of the World Bank, Washington D.C.
- 2005 - 2005
 - Member, Board of Trustees, the French University in Egypt.
- 1995 - 2000
 - Vice Chairperson, Egyptian Society for Population and Development.
- 1993 - 1997
 - Member, International Human Rights Council (Carter Centre of Emory University) presided by President J. Carter.
 - Vice Chairperson, National NGO Committee for Population and Development (1993-1996), and Member of International NGO Steering Committee for the UN International Conference on Population and Development, 1994, and coordinator/Editor of Egyptian NGO Platform Document to the ICPD, Cairo.
- 1996 - 2002
 - Board Member, Population Communications International, New York.

Publications, Conferences, Seminars and Lectures

- As a student in 1965, was chosen by the Egyptian Government as the Egyptian delegate to the Herald Tribune World Youth Forum, New York;
- Lecturer at the American University in Cairo and the Banking Institute of the Central Bank of Egypt on Legal Aspects of Finance, Banking and Securities;
- Speaker and participant at Harvard Law School Seminar on Investment in Egypt, 1978;
- Author of numerous circulars, articles in legal and economic journals on Egyptian laws, particularly on investment, banking, company and import/export laws, including

- Banking and the Law, Euromoney 1993, Privatization Laws in Egypt, Cahiers sur l'Egypte, 1998;
- Co-author of "Legal Rights of the Egyptian Women - in Theory and Practice" 1988, and Editor of the 1992 revised edition;
 - Speaker, National Center for Middle East Studies (1990) on Economic and Social Reform in Egypt;
 - Lecturer and Instructor on Gender Equity, UNICEF Legal Literacy Program – 1993;
 - Keynote speaker in the Regional Workshop on Women's Health and CEDAW (June 1993) by the Alliance of Arab Women;
 - Speaker at Harvard Law School Islamic Studies Workshop in 1996 and International Conference on the Islamic Marriage Contract in January 1999;
 - Author of "A Situation Analysis of the Egyptian Women under the International Convention for the Elimination of all Types of Discrimination against Women" UNICEF 1993. - "The Egyptian Woman in a Changing World", The New Civic Forum 1994 and UNDP 2000;
 - Speaker and author of paper on "From Human Rights to Program Reality: Vienna, Cairo and Beijing in Perspective", the International Conference on Reproductive Rights at the American University Washington D.C., November 1994;
 - Vice Chairperson and Program coordinator of the National NGO Steering Committee for the preparation for the International Conference on Population and Development, (ICPD) Cairo 1994, Member of International NGO Steering Committee for the ICPD, Cairo 1994, and Member of the Organizing Committee of the International Women's Health Coalition's Conference on Reproductive Health and Justice, Rio de Janeiro, January 1994;
 - Participant in the NGO Forum of the Vienna World Conference on Human Rights, as Legal Advisor representing Africa before the International Tribunal on Violence against Women and Panelist in the Reproductive Rights and Health Workshop;
 - Author of "Women in Development - A Legal Study" UNICEF, January 1995;
 - Keynote Speaker at the Civicus Second World Assembly inaugural plenary session - Budapest 1997 on the "Citizens in their Multiple Roles: State, Market and Civil Society".
 - Member of the Organizing Committee for the Second Regional Arab NGO Conference, Cairo, May 1997;
 - Author of "The Islamic Marriage Contract in Egypt" Harvard University, Islamic Studies Department - International Conference on the Islamic Marriage Contract, January 1999;
 - Panelist, World Bank Workshop on Dialogue across Cultures, Washington D.C., May 2002;
 - Speaker on Management of Credit Risks, Restructuring and Settlement of Disputes between Banks, Conference of the Cairo Regional Centre for International Commercial Arbitration, December 2003;
 - Co-author, Consultative Background Report for the Egypt Country Gender Assessment Report (Legal and Political Rights), World Bank, 2003;
 - Member of the Global Organizing Committee for Countdown 2015, ICPD at 10 and ensuing regional activities, and speaker at the inaugural session of the Global Roundtable, London Countdown 2015, convened by the International Planned Parenthood Federation ("IPPF") in London, August 2004;
 - Egyptian delegate to the First African Union Conference for African Human Rights Institutes, Addis Ababa, October 2004;
 - Speaker on Egypt's Role as Leader of the Arab World: How does it compare to the region

- and what are the risks, at Egypt Invest 2004, 24 -25 November 2004;
- Speaker, International Conference on Democracy and Human Rights in the Arab World, UNESCO, Cairo, December 2005, on “Political Parties and Women’s Participation; the case of Egypt”;
- Speaker, International Conference, Towards Peace and Prosperity, Women: Engines of Change, Cairo, January 2006, and author of paper on “Peace as a Human Right”;
- Speaker, Amnesty International Workshop on Diplomatic Assurances and the Challenge to Human Rights, Beirut, 18/19 January 2006;

- Speaker, World Bank Global Workshop on Promoting the Gender Equality MDG, the Implementation Challenge, Washington D.C., February 2006;
- Speaker, Workshop on Success of Women as Leaders of Change, convened by ABA in Bahrain, March 2006;
- Central Bank of Egypt delegate to the "Secondary Mortgage Markets: Institutions and Instruments", sponsored by JP Morgan, London, March 8-10, 2006;
- Speaker, Conference on the Role of the Judiciary in Political Reform in Egypt and the Arab World, Cairo 1 – 3 April, 2006;
- Speaker, World Economic Forum on the Middle East, Sharm El Sheikh, May 2006 on the Promise of a New Generation;
- Speaker at the “Philanthropy for Development in Egypt” Conference, February 28, 2007 on the role of Foundations and the concept of Waqf under Egyptian Law;
- Speaker at the Fourth Arab Reform Conference, Bibliotheca Alexandria, March 1-3, 2007 on Human Rights, Women and Development;
- Author of paper on “Reforming the NGO Law 84 for 2002”, March 2007, presented to the Conference on the Model Principles for NGO Laws in the Arab World, convened by the Arab Network for Non-Governmental Organizations;
- Speaker at Seminar on launch of Arabic version of report of UN Research Institute for Social Development, convened by MERIC, UNRISD and Arab Women Organization at the Cairo University, Faculty of Economics and Political Science on March 28, 2007;
- Speaker and author of concept paper “Towards a New Law on Equal Opportunity and Non Discrimination” presented to the International Conference on Citizenship Rights held by the National Council for Human Rights, Cairo, December 2007;
- Speaker, Second Ministerial Conference on Asia – Middle Eastern Delegation, 5 – 6 April 2008. Sharm El Sheikh on the role of civil society;
- Speaker, ICNL Workshop on model NGO laws, Cairo 24 – 25 May 2008;
- Speaker and Chair of NHCR Conference session with the Egyptian bloggers regarding the “Use of Internet and Freedom of Expression”, Cairo 23 June 2008;
- Speaker and Chair of panel on Citizenship Rights Conference, NCHR, Cairo Dec. 2008.
- Speaker on” Gender and the Law” presented to the Gender and the Law Conference, Radcliffe Institute, Harvard University, March 11-13, 2009;
- Speaker at “Who is she in Egypt” Ceremony, The Women & Memory Forum, Cairo, September 2010;
- Author of paper on “Women, Peace & Security” presented to Santiago Congress on the Human Right to Peace, Institute for Peace Studies & the Spanish Society for International Human Rights Law, Spain, December 2010;
- Author of paper in honor of Dr. Nasr Abuzeid presented to an International Conference, Utrecht University, Netherlands, April 2011;
- Speaker, International Roundtable: “Pathways for Women in Democratic Transitions

- International Experiences and Lessons Learned, June 2011, Cairo, Egypt;
- Member of the first meeting of High-Level Task Force for International Conference on Population and Development, September 2012, New York;
- Speaker and Author of presentation on “Sovereign Sukuk and Development In Egypt” at Sukuk Conference organized by Citibank under the patronage of the Ministry of Finance, October 2012, Cairo, Egypt;
- Speaker on the role of Gender in Private Sector Development at the IFC Global Advisory Services Management Workshop, October 2012, Cairo, Egypt;
- Speaker at the Regional Consultation on Transitional Justice in the Middle East and North Africa organized by OHCHR and UNDP, November 2012, Cairo, Egypt;
- Speaker on Leadership for Change and Advocacy presented to AUC students, November 2012, Cairo, Egypt;
- Speaker and Author of paper on “Equal Opportunities” under the new draft Constitution presented to Faculty of Medicine, Cairo University, December 2012, Cairo, Egypt;
- Participant in the ICJ World Congress under the title: “Developing and strengthening International Justice Systems and mechanisms to remedy human rights violations” December 2012, Geneva;
- Speaker, Roundtable discussion: Rebuilding Egypt, the role of the Financial Sector moderated by the Economist, January 2013, Cairo, Egypt;
- Participant in Pepsico Female Leaders Roundtable: the Shifting Role of Women in Egyptian Society, January 2013, Cairo, Egypt;
- Keynote Speaker at “CARE Egypt’s second annual Conference: Engage beyond Charity, January, 2013, Cairo, Egypt;
- Participant in OECD-MENA Investment Programme Women’s Business Forum Consultation, April 2013, Cairo, Egypt;
- Panelist at Chatham House: Egypt and drafting the 2014 amended Constitution;
- Panelist in Tahrir Dialogues “A Constitution for a Modern state in Egypt” held by School of Global Affairs and Public Policy (GAPP), The American University in Cairo, November 2013, Cairo, Egypt;
- Speaker at the meeting with the Delegation of the EU to Egypt stating reflections on the Human Rights aspect of the new draft Constitution, November 2013, Cairo, Egypt;
- Speaker as a VP of the Constitutional Committee of 50, in the Seminar on Freedom of Belief under the 2014 Constitution organized by MARED, Cairo, December 2013;
- Speaker Special Event held by Chambre De Commerce Francaise en Egypte re-Egypt’s Constitution, December 2013, Cairo, Egypt.

Awards and Recognitions

- Selected in December 1994 by Time Magazine as one of the Global 100 young leaders of the 21st Century.
- Recognized by almost all international legal directories as the leading lawyer in Egypt, particularly in the areas of banking, securities, project finance and M&A.
- UNDP Award 1995 in for achievements in defending Human's rights, Cairo Governor Award 2000 for defending women’s rights, in addition to the Awards of Assiut Governor and the President of Assiut University, 1999 & 2000 for her key role in establishing the Cancer Hospital in Assiut University, awards of Guiza Governor, the Red Crescent Association and the Businessmen Association in Guiza for her role in establishing the Children’s Hospital in Guiza, The CEWLA Award 2003 for her unique role in the issue of

equal right to divorce law (Khul) by Law No. 1/2000, the General Organization for Culture Award 2004 for her social work in defending women's rights and human rights, NGO Network Award 2004 for her role in issuing the new Nationality Law giving equal rights to women in giving nationality to their children and defending the women's rights in general.

- The CEOSS National Award for Social Leadership, 2005.
- In 2009, La legion d'honneur by the President of France Nicola Sarkozy for her significant role in developing economic relations between Egypt and France and for her achievements in the field of human rights.
- Selected by World Finance Legal Awards as "Best Individual Lawyer Egypt 2010" and Zulficar & Partners was selected as "Best M & A Practice in Egypt - 2010".
- Global Finance Award as "Best M&A Team in Egypt", 2010
- In 2010, Honorary doctorate degree by the Law Faculty of the University of Zurich in recognition of exceptional achievements as a successful professional lawyer and an advocate of human rights and women's rights.
- In 2013, ranked as the only star ranked lawyer in Egypt by Chambers & Partners.

Education

- Mansoura University, Mansoura, Egypt
LLB, 1980
- Cairo University, Cairo, Egypt
B.Sc., Economics and Political Science, 1969
- American College for Girls, Cairo
General Superior Level Secondary School, 1965

Languages

- Arabic
- English
- French

Supplement on Human Rights Activities

Ms Zulficar has been a human rights and women's rights activist since the early 1980's. The following is a summary of some of her successful and ongoing campaigns:

1- The New Marriage Contract and Equal Rights to Divorce

Her first campaign was for a new form of Marriage Contract that would allow women the option to retain their right to unilateral termination of the Marriage Contract, by divorce or repudiation (khul) and to restrict the right of a husband to take a second wife. She argued that although such rights are consistent with Sharia, they are not permitted by Family Law. She published her first draft of the New Marriage Contract in 1985 in conjunction with a campaign to raise women's consciousness of their legal rights.

She also played a leading role in negotiating the re-issuance of the progressive amendment to the Family Law passed in June 1985, to replace that which was ruled unconstitutional by the Supreme Constitutional Court in May 1985.

Her campaign for a new Marriage Contract was subject to fierce attack and debates in the press, on radio and TV, including the highest religious establishment such as Al Azhar, and she bravely responded in writing and on TV to various accusations of being pro-West or pro-East or by intending to breach religions and social tradition.

She led the new Marriage Contract campaign with civil society organizations in Egypt and spoke in conferences and seminars in Egypt and internationally, including the International Conference on Population and Development NGO Forum in Cairo, 1994 and Beijing Fourth Women's Conference in 1995. Harvard Law School - Islamic Studies Department got interested in her project and organized an International Conference on the Islamic Marriage Contract in January 1999. They further published a book on the matter in which she wrote a chapter. She also helped establish the Youth Association for Population and Development in 1995 and assisted its young members to launch a similar campaign in ten Egyptian Universities, raising awareness of women's legal rights and advocating the new Marriage Contract.

Through her exceptional bridge building skills, this campaign merged in 1992 with a project of the Ministry of Justice to introduce formal modifications to the then existing Marriage Contract Certificate, which is issued by a Ministerial decree, intended to include photographs of the wife and husband and other information. This joint project developed into a campaign to issue a new law on procedures in family law disputes which was issued eight years later after a long struggle, as Law No. 1 for 2000. This law represented a revolutionary step in modernizing procedures in the family law disputes. It also provided for women's right to unilaterally terminate the marriage contract by repudiation (khul), providing for equality between men and women in this respect. This equality could only be achieved through using an indigenous language of human rights to advocate and in fact achieve this change which was intensively resisted by the

prevailing patriarchal culture. In this case, she advocated the Islamic concept of “khul”, as basis for such equality.

In addition, this law provided for a new family insurance scheme, facilitated execution of alimony and financial maintenance judgments, and secularized the procedural family law completely, by making the ultimate reference, in case the law is silent, to the Code of Procedures, and not to any Sharia doctrine or school of thought, as was the case under the old law.

In 2000, the new Marriage Contract form was reissued, in implementation of Law 1 of 2000, allowing women to include conditions in their marriage contracts restricting the husband’s right to take a second wife and permitting women to terminate marriage unilaterally by divorce. The condition re termination by repudiation (khul) was no longer required in the new Marriage Contract, as she had succeeded to provide for this right in Article (20) Law 1 of 2000. This right was subject to 60 challenges for unconstitutionality during the first three months of application and was confirmed to be constitutional by the Supreme Constitutional Court.

2- Equal Rights under the Nationality Law

She joined this campaign in the early 1980’s and played a leading role in advocating the change of the Nationality Law issued in the 1970’s to provide for the equal rights of women married to foreigners to give Egyptian nationality to their children. While men gave Egyptian nationality to their children automatically and unconditionally, women married to foreigners did not have this right.

A campaign was started in the 1980’s and she led and backed specific activities intended to mobilize public opinion and put pressure for change. This included seminars, conferences, TV programs, producing films and video tapes of real life cases of Egyptian mothers and children suffering due to deprivation from Egyptian nationality. She also started and supported pro bono cases before the courts, aiming at reaching the Supreme Constitutional Court to rule that the relevant Nationality Law provisions were unconstitutional and in breach of Article 40 of the 1971 Constitution on equality before the law, without discrimination based on race, colour, sex, religion or creed.

She participated intensively in all the Women’s national conferences in the 1990’s and campaigned for women’s rights to equality under the Nationality Law and Family Law. In 2000, she was appointed as member of the National Council for Women (NCW). As such, her campaign developed and she wrote memoranda supporting this case within this instrumental institution to help rally political support for it. The NCW support, in addition to the NGO activities were successful in obtaining political support.

As a member of the drafting committee established by the Minister of Justice, she helped achieve a successful end to this 19 years struggle and an amendment to the Nationality Law was issued in June 2004 giving equal rights to women in giving nationality to their children automatically and unconditionally. For children born to an Egyptian mother prior to the effective date of the new amendment, nationality had to be granted within a maximum of one year, upon filing an application with the Minister of Interior.

3- The Family Courts Campaign

In addition to Law 1 of 2000, she joined and led a campaign in the late 1990's for establishing new specialized family courts that would provide a family friendly environment and alternative dispute resolution mechanisms in family law disputes. The Ministry of Justice announced a draft law that did not achieve the social objectives intended by the campaign. She drafted memoranda and spoke in conferences and meetings criticizing this draft law aggressively and providing alternatives and arguments. As a result, many changes were introduced to the draft law and she was appointed by the Minister of Justice as a member of the drafting committee in early 2004. The new law was successfully passed in June 2004. At the same time, one of her old struggles was also successfully resolved through establishment of a fund by law, to provide resources to Nasser Social Bank to enforce and pay alimony and financial maintenance judgments to women and children out of this fund, and then take recovery action against defaulting husbands.

From June 2004 until her second term in NCW expired in early 2006, she coordinated, as a member of NCW Family Courts Committee, efforts to monitor implementation of the law and train all human resources working in the alternative dispute resolution offices of the Family Courts. She also co-drafted an amendment to the Family Courts Law, as a member of NCW Legislative Committee, to remedy certain deficiencies recognized through implementation of the Law.

4- A New Family Law

Although much progress has been achieved (Law 1 of 2000 and the Family Courts Law 10 of 2004 and Family Insurance Law 11 of 2004), the substantive rules of Family Law passed in the 1920's and substantively amended only once in 1985, require, in her opinion, another revolution. Mona Zulficar has been working and writing during the last few years on a campaign for a new Family Law that would modernize the legal environment, take stock of the social changes in women's status during the last century and provide for a more open and liberal vision for the future.

She has advocated, in this campaign, raising the age of maternal custody of children to 15 years equally for both boys and girls, to be extended by the court in the best interest of the children, which was in fact passed as an amendment to the Law in 2006, and also advocated making polygamy subject to a prior court permission, as a further step in the right direction, following the right already gained to put a restrictive condition in the Marriage Contract. She is also advocating making this law a unified law for all Egyptians, Moslems and Christians, while providing for two exceptional provisions for Christian citizens in relation to divorce and polygamy.

She had been advocating this campaign vigorously through the NGO Community since 2008. In 2012 and 2013, she was appointed by the Minister of Justice as a member of the drafting committee of the new family law.

5- Women as Judges

This is a sixty years struggle started by Professor Dr. Aisha Rateb in 1950's who sued to claim this right, being top of her class in Cairo University Faculty of Law. In a landmark judgement, the Conseil d'Etat confirmed in the early 1950's that there was no constitutional, legal or Sharia law basis for denying women their right to be appointed judges, but that the right time has not come yet. Mona Zulficar led the struggle and campaigned during the 1990's to appoint women as judges with Egyptian civil society in the press and on TV. She lobbied intensively during her membership of NCW (2000 – 2006) and this resulted in the appointment of the first woman judge in the Supreme Constitutional Court in 2003, and 42 women judges in 2006 in the various economic, civil and criminal courts. She is currently heavily involved in the struggle to appoint women judges in the Conseil d'Etat, i.e. the administrative courts, where the judiciary are still resisting change. However, she succeeded in including a provision confirming this right in the 2014 Constitution.

6- Microfinance – An Instrument of Empowering Poor Women

As a member of the board of directors and then Chairperson of Women's Health Improvement Association since the late 1988, she recognized that improving the quality of health for women and their families was dependent on fighting poverty and women's empowerment. She initiated a program (Al Tadamun) with Save the Children to build capacity on microfinance to poor women in 1996. This program developed into one of the largest and most successful microfinance programs for poor women in Egypt and she succeeded to spin it off as an independent foundation in 1999, under the name Al Tadamun Microfinance Foundation www.altadamun.org. She has been Chairperson of the program and the Foundation since its inception. In 2010 Al Tadamun succeeded in providing microfinance amounting to LE 72 million to around 100 thousand women in 5 governorates around Cairo through more than 20 branches, while maintaining its culture of a 100% repayment. Al Tadamun has received many international, regional and local awards and has been ranked in 2009 in the top tier by the MIX Global 100 Composite Ranking of Microfinance Institutions.

7- Human Rights

7.1 Probono Cases

Mona Zulficar has volunteered to initiate court action and defend human rights cases on a pro-bono basis during the last 30 years.

Some of her successful cases include:

a) **Banning female genital cutting:**

This was a challenge before the Administrative Courts brought by a group of religious extremist doctors against the 1996 decree by the Ministry of Health banning female genital cutting, on grounds that such decree was a violation of Sharia Law. She took the defense of this decree on behalf of three NGO's,

including Women's Health Improvement Association which she currently chairs, and succeeded to help obtain a final court judgment upholding the decree in 1998 which banned this traditional practice in public hospitals. As such, female genital cutting continued to be banned by Ministerial Decree and the relevant decree became immune to any challenges. In 2007, in response to the death of a girl child while undergoing circumcision, the Minister of Health issued a further decree prohibiting this practice in absolute terms and the Government started a media campaign to raise awareness. Mona Zulficar volunteered to represent the family of the deceased girl child before the courts. At the present time, the Child Law prohibits female genital cutting and provides that it is a criminal offence, but the struggle continues to change this traditional practice that has been resisting change for thousands of years.

b) **Defense of Professor Nasr Abu Zeid:**

This was the case filed by a religious extremist group against Prof. Abu Zeid requesting the Court to divorce him from his wife on grounds of apostasy, as allegedly demonstrated by his research and books, including his books on "The Understanding of the Text" and "A Critique of the Religious Discourse".

Upon issue of a disastrous final judgment divorcing Prof. Abu Zeid from his wife, Professor Ibtihal Younes, against their will, Mona decided to interfere in this case and founded a coalition of prominent lawyers and professors of law to take the case to the Supreme Court. She coordinated the coalition and the defense. Moreover, she also advocated a change in procedural law to close a loophole allowing for such cases to be admitted. This amendment was in fact introduced to the Procedural Law in May 1995. However, unfortunately, the Supreme Court did not recognize it and upheld the divorce judgment in August 1995.

Mona Zulficar continued the struggle and succeeded with her coalition to suspend the divorce judgment permanently. She has since then been fighting in the courts to obtain substantive judgments condemning or effectively canceling the divorce judgment, not only to defend the stability of the Abu Zeid's marriage, but also to establish human rights principles of freedom to marry and form a family, freedom of opinion, of expression and research. She continued the struggle in courts and only stopped when Professor Abu Zeid passed away in 2010. However, in 2013, she played a leading role in drafting the 2014 Constitution which upheld the freedom of thought, belief and expression.

7.2 Campaign for the New NGO Law:

In addition, Mona Zulficar has played an instrumental role in advocating the issue of a new liberal NGO law since the early 1990's, spearheaded the NGO campaign and initiated negotiations with the Government, which physically started in her office in 1998 and which culminated in the issue of the new NGO Law passed in 1999. This law was reissued in 2002 with a few setbacks, after it was ruled unconstitutional by the Supreme Constitutional Court because it ignored the jurisdiction of the Administrative Courts. Mona Zulficar has since 2002 been campaigning and has written extensively

advocating further legal reform to eliminate certain restrictive provisions and empower the NGO community. She has been a member of the National Drafting Committee working on amending the NGO Law in 2009.

More recently she has been heavily involved in drafting the new NGO Law as a member of the National Drafting Committee and is also involved in the National NGO Advisory Committee on transitional justice, both initiated by the new government to engage and partner with leaders of civil society.

7.3 Campaign for the Establishment of the National Council for Human Rights:

Since the late 1990's, Mona Zulficar started advocating the establishment of a national council for human rights based on the Paris Principles. In 2002, she convened meetings with a large group of human rights NGO's and built consensus over demands by the NGO community to establish the council. She was delegated by the group to write to the former President Mubarak and present their case. She wrote to the President and negotiated with the Government. As a result, a law establishing the National Council for Human Rights was passed in 2003, consistent with the Paris Principles.

Further, she has advocated and succeeded in helping establish an Ombudswoman's office at the National Council of Women since 2001 where she chaired the steering committee during the initial stages and an Ombudsman's office at the National Council for Human Rights in 2005, where she also led the efforts for establishment and funding.

7.4 A New Law on Equal Opportunity and Non Discrimination:

Mona Zulficar has advocated the principle of citizenship as the core basis of the relationship between Egyptian citizens and the State. This was included in Article (1) of the Constitution pursuant to the 2007 amendments.

She also spearheaded the activities of the National Council for Human Rights to eliminate the data on "religion" of citizens from identification documents and actively led drafting the proposed unified law on building and repair of places of worship or prayers, such as churches and mosques or otherwise.

Recently in the context of NCHR's international conference on the Rights of Citizenship in December 2007, she has drafted and presented a concept paper on the need for a new law on "Equal Opportunity and Non Discrimination". She has been campaigning for the issue of this Law since 2008. In 2011 after the 25 January revolution, a provision was added to the Penal Code making discrimination against citizens based on sex, race, religion, social standing or otherwise a criminal offence. Although this was a positive step in the right direction, the campaign for a comprehensive law on equal opportunity and non-discrimination still continues, aiming at establishing a commission with a specific mandate to combat the culture of discrimination and induce positive change. In 2013, she succeeded in including provisions to this effect in the 2014 Constitution.

7.5 Fact Finding Commissions after the 25 January Revolution

Mona participated as an active member in most of the fact finding commissions appointed by the National Council for Human Rights regarding tragic human rights violations involving deaths and injuries of peaceful demonstrators during the 25 January Revolution and the ensuing incidents. In particular she chaired the fact finding commission on the Maspuro incidents of 9 October 2011, which involved the death of 28 Christian citizens and hundreds of injuries, and took responsibility for a comprehensive and brave report under extremely difficult conditions and lack of official data from the competent authorities. In response to the recommendations made in the Maspuro report, the investigation was transferred by the Military Prosecutors to a judicial panel and a decision has been passed to recognize the victims of Maspuro as martyrs with full rights to the relevant remedies and to bear all financial and other responsibility for treatment of all those injured during the Maspuro events. Also, the soldiers responsible for the death of 13 citizens were prosecuted and punished. Other recommendations to pass the new law on building and repair of places of worship and the law on equal opportunity and non-discrimination have not been passed yet, and the campaign continues.

7.6 Constitutional Principles and 2014 Constitution

Mona has been actively involved in drafting and building consensus over Constitutional Principles following the 25 January Revolution, in various fora including the National Council for Human Rights, the National Council (an alliance of political parties, political movements and NGO's), the National Consensus Conference (a conference convened by the Egyptian Government). Following this conference, she formed, coordinated and managed a technical committee and a consultative process to build consensus led by the former Deputy PM for Political Development and Democratization. This process has culminated in building consensus between a wide range of political powers but has not been successfully approved as binding document.

On the other hand, Mona has participated in advocating and drafting several legislative reform initiatives relating to Constitutional amendments, political reform and election related laws.

In January 2012, she led a campaign against the 2012 Constitution for breach of basic human rights and fundamental freedoms. In this connection, she issued several revised versions of the 2012 draft Constitution, several critical studies and articles and has formed an expert Committee that proposed a new amended draft of the 2012 Constitution to the formal expert committee preparing the new draft amended Constitution eventually issued in 2014.

In 2013 she has been elected Vice President of the Constitution Committee of 50, which drafted the new amended Egyptian Constitution following the revolutions of June 30, 2013 and January 2011, in which she played a leading role to build consensus over basic human rights and fundamental freedoms, particularly citizenship, equal opportunity and non-discrimination, women's rights and children's rights.