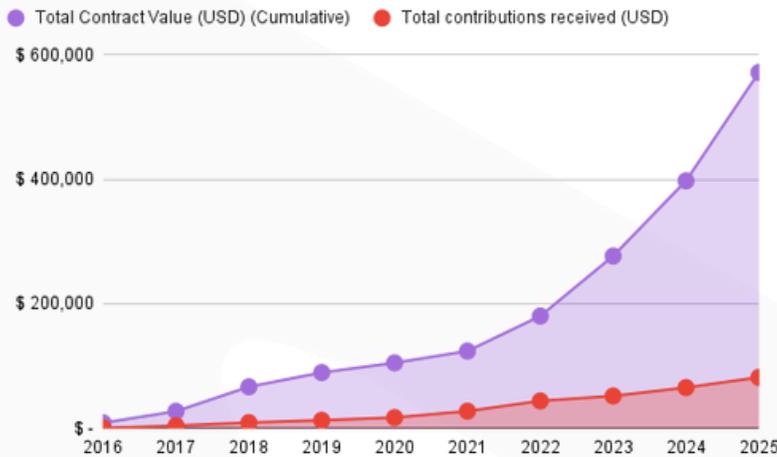


INVESTING IN WOMEN'S EDUCATION QUARTERLY REPORT | Q3 2025



Total Cumulative Contract Value and Contributions Received in US\$

To date, we have disbursed US\$ 571,693 and received **US\$ 81,728 in pay-it-forward contributions.**

We have funded the education goals of **24 more women** with these contributions.

Top 5 Fields of Study

- 1 Business, Economics, and Finance
- 2 STEM
- 3 Social Sciences
- 4 Medicine and Health studies
- 5 Humanities

ISA Portfolio At A Glance

- 93%** Education Completion Rate
- 90%** Employment within six months of graduation
- 12%** disbursed funds support climate related studies
- 7%** Likely to default rate (our target is <10%)

Home Country Portfolio Distribution

Country	Q2 2025		Q3 2025	
	No. of ISA Members	Contracts Value (US\$)	No. of ISA Members	Contracts Value (US\$)
Myanmar	52	\$ 200,730	58	\$ 228,200
Nepal	26	\$ 69,401	26	\$ 69,401
Philippines	26	\$ 99,265	33	\$ 132,272
Cambodia	16	\$ 41,480	16	\$ 41,480
Bangladesh	11	\$ 27,780	11	\$ 27,780
Indonesia	3	\$ 9,851	3	\$ 9,851
India	3	\$ 6,790	3	\$ 6,790
Thailand	2	\$ 13,500	2	\$ 13,500
Vietnam	1	\$ 2,650	1	\$ 2,650
Other SA countries*	9	\$22,284	11	\$27,984
Other SEA countries**	2	\$ 6,785	2	\$ 6,785
Other EA countries***	1	\$ 5,000	1	\$ 5,000
TOTAL	152	\$ 505, 516	167	\$ 571, 693

*Other South Asian countries: Bhutan, Afghanistan, Pakistan, Timor Leste
 **Other Southeast Asian countries: Malaysia, Brunei
 ***Other East Asian countries: China

Based on the findings of a 2022 Bain & Company study, in 2025 Wedu will focus on countries with high market attractiveness and 'winnability,' including Bangladesh, India, Indonesia, the Philippines, Thailand, and Vietnam.

Current Status

	Q2 2025		Q3 2025	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Job-seeking	22	\$ 66,898	19	\$ 67,261
Working	58	\$ 168,926	69	\$ 208,090
Studying	72	\$ 269,692	79	\$ 296,342
TOTAL	152	\$ 505,516	167	\$ 571, 693

Contribution Status

	Q2 2025		Q3 2025	
	No. of ISA Members	Contract Value (US\$)	No. of ISA Members	Contract Value (US\$)
Active contributions	109	\$ 388,882	121	\$ 434,210
Paused & committed contributions	10	\$ 28,105	13	\$ 44,270
Delayed contributions (> 3 mos late)	9	\$ 26,154	7	\$ 27,579
Likely to default (> 6 mos late with no contact)	9	\$ 30,265	11	\$ 33,524
Fulfilled contracts	15	\$ 32, 110	15	\$ 32, 110
Defaulted contracts (written-off obligation)	0	\$ 0	0	\$ 0
TOTAL	152	\$ 505, 516	167	\$ 571, 693



16
Countries in Portfolio



167
Cumulative ISA Members



7.6 yrs
Average Contract Duration



\$3,423
Average Contract Size



9%
Ave. Monthly Income Contribution %

ISA MEMBER FEATURE | 2025 Q3 Update

Awaisha Inayat is a mental health advocate and organisational development professional from Pakistan, currently pursuing an **MSc in Societal and Environmental Psychology** at the **London School of Economics and Political Science (LSE)**. She envisions a world where mental health, leadership, and equity are not afterthoughts, but integral to how communities and workplaces thrive.

Growing up in Balochistan, Awaisha learned early on what it meant to move through male-dominated spaces – from tech to sports. Today, she’s reshaping those very spaces: launching Pakistan’s first returnship programme for women in tech and managing a men’s cricket team in a national league. Through her work, she continues to redefine who leads and belongs.

When she earned a 100% tuition scholarship to LSE, Awaisha still faced a financial gap for her living expenses in London. With her family unable to provide support and limited access to traditional funding, **Wedu’s Income Sharing Agreement (ISA)** became a bridge to opportunity. Through the ISA, she receives essential support to pursue her studies while committing to pay it forward once she begins earning. The model reflects her belief in community, shared responsibility, and sustainable support.

As part of her ISA journey, Awaisha also joined **Introduction to Leadership (ITL)**, Wedu’s foundational leadership development programme. The experience reinforced her leadership aspirations and inspired her to support others with the same encouragement and guidance she once received.

At LSE, Awaisha is deepening her understanding of behavioural science, systems thinking, and policy design. She aims to translate this learning into community-led interventions and evidence-based strategies that promote mental well-being, especially for women and young people from underrepresented communities.

Awaisha’s journey is a reminder that when women are supported to pursue their goals, they don’t just transform their own lives. They reshape the systems around them.

Wedu’s ISA offers an education funding model that sees women as future leaders and invests in their potential.



I chose the ISA because it offers more than financial support. It recognises women as changemakers. With this support, I can pursue my ambitions and, in turn, model resilience and agency for other women leaders.

Awaisha Inayat

Pakistan, MSc Societal and Environmental Psychology
London School of Economics and Political Science (LSE)

