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CARE Egypt 2020 ANNUAL REPORT



In 2020, CARE Egypt reached nearly

867,000 people

in around 10 governorates in Lower
and Upper Egypt through 26 projects.

2020 was a challenging year where all of us had to face a once in a life-time global pandemic. A pandemic which exploited any existing deficiencies or injustice. I am proud that despite such trying times, my colleagues and our partners were able to continue our work and expand support to the most vulnerable groups and communities.

With the support of public and private stakeholders, CARE Egypt helps fight poverty, increase communities' resilience and meet development needs. And we are proud to be making a difference.

In 2020, we helped more than 357,537 girls, women, boys and men directly and more than 867,000 people girls, women, boys and men indirectly, to access economic opportunities, knowledge, and humanitarian aid in Egypt.

In 2020, many people were harshly affected by the current pandemic. People are losing their jobs, students are struggling with the new online schooling system, refugees in dire need for help to survive those tough times; and more.

To respond to the emerging challenges during the pandemic, CARE Egypt provided food, shelter, housing assistance to aid refugees and asylum-seekers registered by the UNHCR in Egypt. CARE exerts tremendous efforts to support school students in order not drop out from schools in local communities. We provided assistantships to their parents. We continue to support small-scale farmers to increase their productivity, we work with rural women through digital VSLA groups to increase their economic opportunities and generate income, and we attribute special attention to youth employability and acquiring skills needed for the job market.

It is my pleasure to share with you the year's work. In particular, we are proud of the stories of resilience and growth. We want to thank all our partners in both the government, private sector corporations or institutional donors. At the end, I would want to thank my colleagues at CARE Egypt for their dedication and hard work.



Best wishes,

Hazem Fahmy

25

PROJECTS

340K+

PEOPLE SEVERED

867K+

PEOPLE INDIRECTLY REACHED



83,340

Girls, women, boys and men and refugees reached through 7 projects during the COVID-19 pandemic response plan.



254,800

Children and youth reached with **inclusive quality education, life skills and with training for employment**, indirectly benefiting a further 716 thousand, through 3 projects.



17,794

People reached to support their **food and nutrition security** and resilience to climate change, indirectly benefiting a further 67 thousand through 8 projects.



51,366

Disaster/crisis-affected people provided with **life-saving humanitarian assistance**, indirectly benefiting a further 66 thousand, through 10 projects.



1,477

People reached to support **women's rights to sexual, reproductive and maternal health**, indirectly benefiting a further 5 thousand through 4 projects.



3,159

Citizens reached through social accountability activities indirectly benefiting a further 13 thousand through 4 projects.



3,895

Women and girls reached to promote their **access to and control of economic resources**, indirectly benefiting a further 16 thousand through 6 projects.



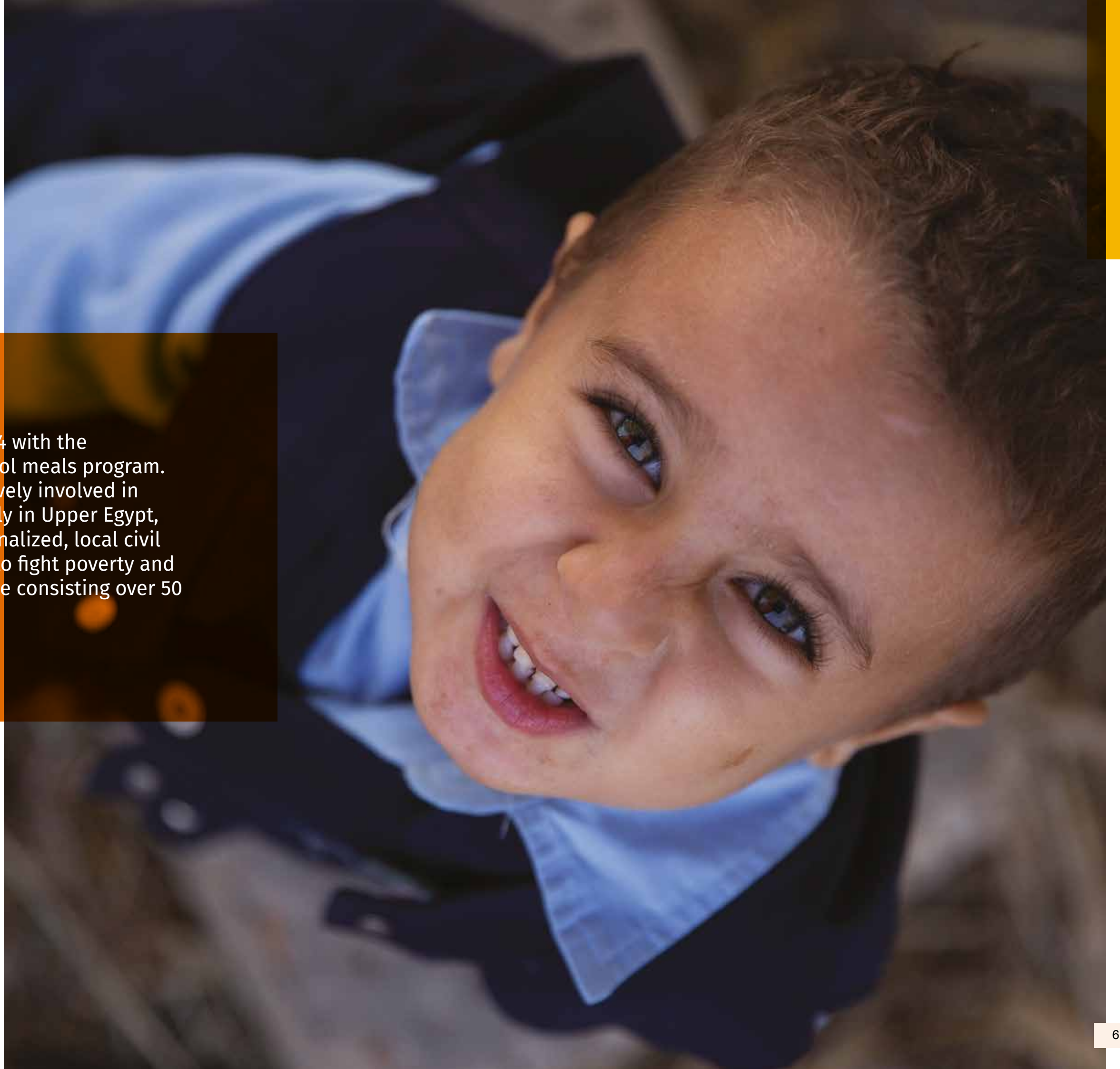
11,000

People reached to support **women and girls' rights to a life free from violence** (0.5% of all CARE), indirectly benefiting a further 37 thousand (7 projects/initiatives)



Chapter | **CARE in Egypt**

CARE's work in Egypt began in 1954 with the introduction of a nationwide school meals program. Since then, CARE has become actively involved in development programs particularly in Upper Egypt, and in partnership with the marginalized, local civil society and government entities, to fight poverty and improve livelihoods of poor people consisting over 50 per cent of its residents.





CARE global agenda for development has been set by the Northern countries for years, an agenda that does not necessarily reflect the needs of poor people in the global South. Within CARE international, there has been a recognition that we need to change as the world changes.

Today, there is more influence coming from Asia as well as Africa like CARE Raks Thai Foundation, CARE India and CARE Peru becoming local independent organizations and part of CARE global confederation.

CARE confederation will be more inclusive with larger number of confederation members. CARE will work as a network of peers with all members, country offices and other organizations in a more equitable relationship.

Today, CARE Egypt moves from a country office subordinate to CARE USA to a fully functioning thriving member of CARE confederation. This allows CARE Egypt to fully express local poor people interest and develop its own self- sustained economic model and to be reflective of what's changing in terms of Egyptian society, in terms of CARE International and changes in global politics.

Building on the legacy of CARE International in Egypt for the last few decades, we continue CARE's work as a national foundation representing a closer vision to the means of achieving local development of Egypt's marginalized communities.

Therefore, a new entity is born since 2018, named "CARE Egypt Foundation (CEF)", an Egyptian, non-governmental organization harnessing the legacy of CARE International in Egypt since 1954 to fight poverty and improve livelihoods of poor people.

CEF is registered at the Central Administration of Associations and Federations at the Ministry of Social Solidarity under number "833 / 2018". The organization is subject to the provisions of the law governing the work of the non-governmental organizations (NGOs) No. 149 of 2019.

Utilizing its expertise in development, its networks and partnerships, and innovative solutions, CARE Egypt introduces sustainable development solutions in consistency with the culture of local communities and national priorities.

CARE work in Egypt focuses on empowering women, providing quality education to those who are most in need and supporting small farmers by developing the agriculture sector while ensuring an efficient use of natural resources.

Our approach

CARE Egypt has defined an overarching approach for our programs: to tackle the underlying causes of poverty and social injustice and to bring lasting change to the lives of poor and vulnerable people. It means that the focus of our actions is determined from analyzing the underlying causes of poverty and drivers of change at all levels. This leads us to identify the most impactful level and course of action in line with CARE's vision and expertise, alongside our partners and allies. Within this framework, CARE prioritizes three ways of addressing the main underlying causes of poverty and social injustice: gender inequality; poor governance and unequal power relations; and humanitarian crises and climate change.



These three elements of the CARE approach are: Strengthening gender equality and women's voice; Promoting inclusive governance; and strengthening civil society. These apply to all CARE's work, in humanitarian and long-term programming in Egypt and globally.

Care approach is integrated into our humanitarian & development work across the programs. Guidance and tools are used by project teams and partners to operationalize gender equality in project design, implementation, research and learning.



Gender equality and women's voice (GEVV)

Based on CARE's commitment to the rights of all people to live free from poverty, we promote the empowerment of women and girls, and engage with men and boys, to transform unequal power relationships and address gender inequality. We have a particular emphasis on strengthening the voice of women and girls and enabling them to influence the decisions that affect their lives.



Inclusive governance

CARE and partners work to promote good governance in three areas of change: a) empowering poor and excluded people to know and act on their rights and interests; b) influencing those in power – such as governments, the private sector or traditional leaders – to be more responsible, responsive and accountable; and c) convening spaces and brokering linkages to enable inclusive and effective negotiations between the two.



Civil society strengthening

With our partners, CARE bypassed the traditional efforts in dealing with civil society and moved towards strengthening the role of civil society organizations in local communities, representing the interests and voice of citizens towards different powers and institutions. CARE has transformed its efforts from strengthening institutional capabilities only to community acceptance of civil society role as a voice for the people and agent of change in local communities.

Our programs at a glance



WOMEN'S RIGHTS

The program aims to promote the economic and social rights of marginalized and poor women and girls leading to equal access of these rights. The Women's Rights program works with the government, civil society to support their role to protect and uphold the rights of women and girls, address discriminatory attitudes and behavior towards women and girls and to increase their understanding and participation, leading to improved fulfilment of their rights.

The program has three themes, which are 1) tackling Gender-based Violence (GBV), 2) Women's Social and Economic Empowerment, and 3) advocacy for changing discriminatory laws and policies.



EDUCATION

CARE's education program aims to enhance opportunities for children, living in poverty in Egypt from 6-18 years old, to enjoy their right to quality education and become empowered citizens in their communities with increased opportunities to realize their full potential and rights. The program adopts a multi-dimensional strategy to improve the quality of education in public schools through building the capacity of schools' staff, improving school learning environment and building life and leadership skills among students in schools and households. The program works closely with the Ministry of Education and other civil society actors to promote policies and interventions to ensure quality education for all children.

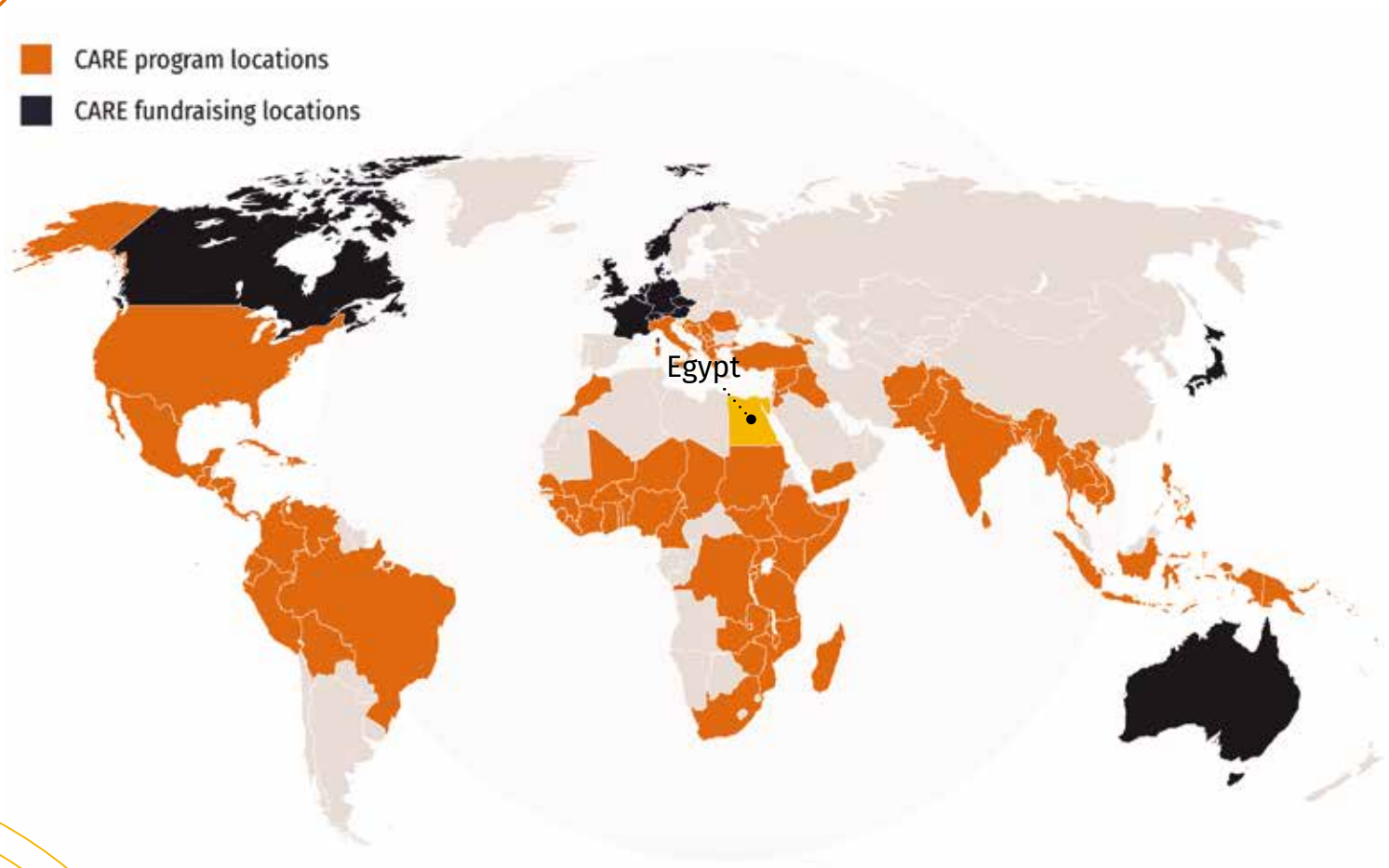


AGRICULTURE AND NATURAL RESOURCES MANAGEMENT

The program's goal is to contribute to increasing sustainable and equitable access of small farmers and women-headed farmers' households, to natural resources and services for rural families in Upper Egypt that depend on farming or agriculture-based industries as their main source of income. The agricultural and natural resources management program focuses on four main pillars: inclusive value chains, farming schools to diffuse good practices, local governance and access to agriculture services extension. The program links between its partners mainly from the private sector companies and local communities presenting the agriculture value chains in Egypt.

Map of CARE worldwide

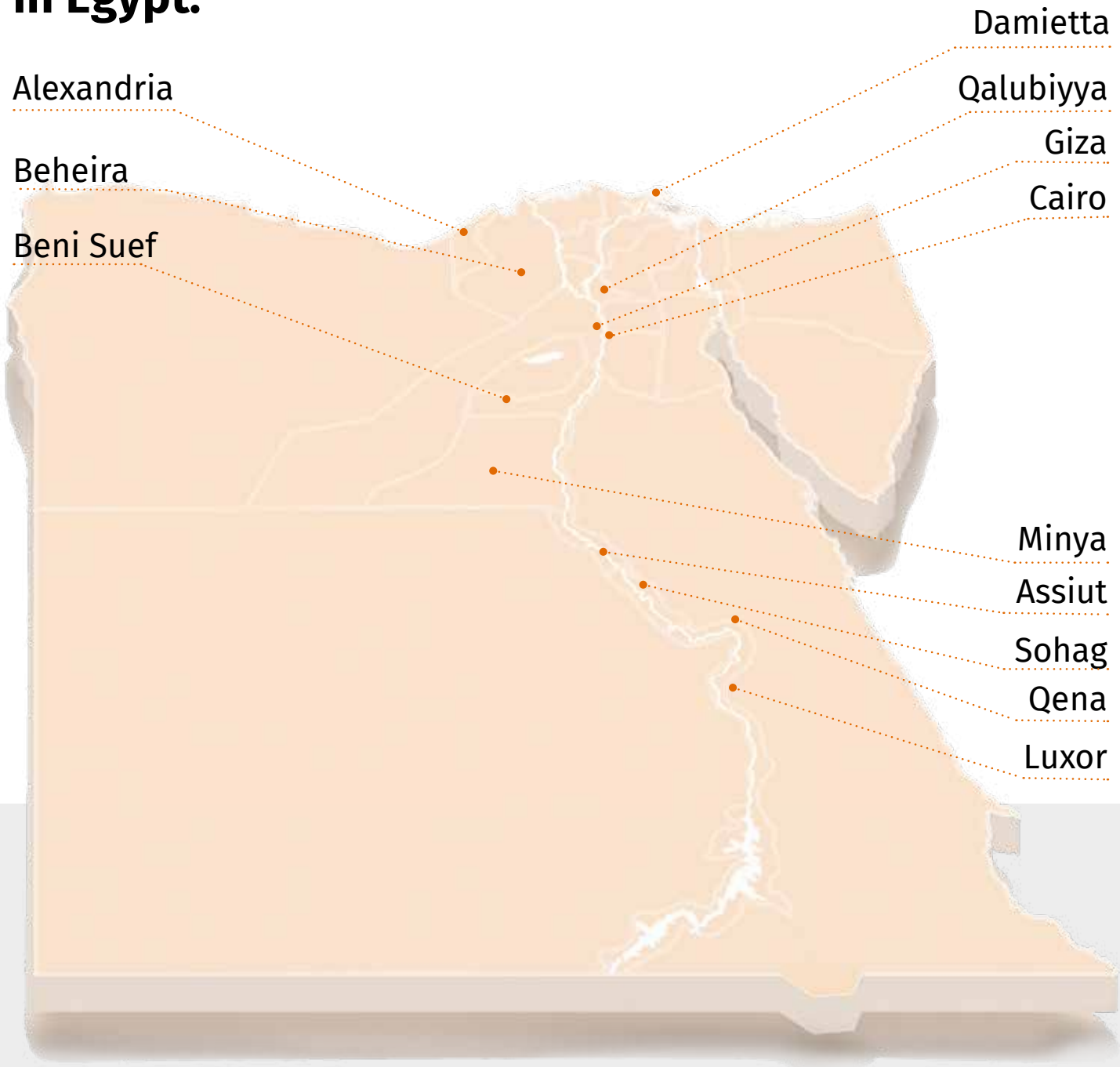
- CARE program locations
- CARE fundraising locations



CARE works in over 100 countries and reaches more than 90 million people around the world through poverty-fighting development and humanitarian aid programs.

CARE Egypt belongs to CARE global confederation consisting of 14 members and 6 candidates and 1 affiliate organizations working together to end poverty.

Map of CARE field work in Egypt:



Chapter II

CARE response to COVID-19 pandemic in Egypt

83,340



women, girls, men and boys
served during Egypt's COVID-19
response interventions.

At the beginning, stay-at-home restrictions
were very challenging.

Thanks to our established relationships and
existing networks in about 10 governorates,
we were able to share information and
resources even in the most isolated, hard-to-
reach areas.

Our targeted groups lack knowledge about
precautions measures to protect themselves
against the pandemic. Many of them lost
their jobs thus their incomes. **The national
education system required a different set of
arrangements during the COVID-19 lockdown
considered challenging for many students.**

**Women are one of the most vulnerable
groups during COVID-19 pandemic.** They bear
the burden of caring for the sick and out-
of-school children, higher risk of infection,
and susceptibility to the economic impact of
COVID-19. As a recognized leader in gender
in emergencies, CARE is also at the forefront
of addressing the elevated threat of gender-
based violence.

CARE's ongoing programs provide us with
a wealth of experience and resources in
community outreach – including networks
of community volunteers; relationships with
influential local community leaders; and
innovative communications channels.

We help local communities survive the
pandemic through solidarity, technology and
innovation and capacity building.

We support refugees, rural women, children
to stop the spread of the virus, alleviating
the psychological impact of the lockdown
on those vulnerable groups and provide
assistance due to nutritional deficiencies
related to income deductions.

**Humanitarian, development nexus to
increase resilience for vulnerable groups**

Supporting gender based violence survivors

While everyone around the world struggles to
cope with the devastating impacts of COVID-19,
the risks are heightened for the world's
refugees. CARE, which centers women and girls
in its humanitarian response, is continuing
to provide services and emergency support
to refugees. Many are no longer able to work
informally and face serious challenges without
proper access to healthcare or other services
due to their migratory status. In Egypt, CARE
is distributing cash, food, medicine and winter
supplies to marginalized groups including
refugees.



CARE serves around thousands of refugees
through its humanitarian, emergency response
and development programs yearly attaining
17,869 by 2020. CARE's humanitarian efforts
reached 10% of the total number of refugees
outreached. This includes housing assistance,
food vouchers and psychological support. This
number has routinely increased by 20% from
2018 to 2019 and above 30% from 2019 to 2020.

Food vouchers help maintain healthy
nutrition to refugees' families, in addition to
providing mattresses and blankets before the
winter season. CARE Egypt expanded housing
allowances from 1 month to 3 months to
support refugee women who do not have
incomes. CARE also recurs to hosting families
to ensure the safety of refugees.

CARE provides the helpline service 24/7 to
answer refugees calls during working days,
weekends and official holidays.

Sewing masks for local communities

CARE takes new initiatives to empower the role of women refugees in COVID-19 prevention, in cooperation with the United Nations Population Fund (UNFPA). Syrian women refugees sew around eight thousand masks and bags that would help others protect themselves from the new disease risks. The bags sewn by refugee women are used in the distribution of hygiene kits and sewed masks, for the benefit of refugees and vulnerable Egyptians in Cairo, Alexandria, Minya and Beni-Suef. CARE encourages this form of win-win initiatives, since women participating in the project are compensated financially and the products are used to protect more people from the COVID-19 pandemic. The initiative comes as part of the UNFPA-supported Safe Spaces operated by CARE.

DO50

8K

Masks and hygiene kits were distributed to vulnerable groups in four governorates.



2.5 million
EGP cash
assistance
to parents of
school students



16K
school students
supported
to pass
to next grades



The project entitled Ana we Mdrasty (My school and I), funded by Dubai Cares along with HSBC bank, Sawiris Foundation, ADIB bank and others, distributed a 2.5 million EGP cash allowances to 1700 parents out of a total of 10 thousand parents approximately by the end of the year 2020. Specific parents' profiles were selected: individuals eligible for state support, suffering from extreme poverty, unable to pay school fees, seasonal labor force, women heading households and parents whose children attend readability classes. Dubai Cares provided participants with cash using digital transfer service in Beni Suef, Minya and Assiut governorates, Upper Egypt.

Due to schools suspension, students were required to submit final research papers. CARE Education program worked with Gerhard Center at the American University in Cairo and the Ministry of Education to provide advising service to school students during their research.

Approximately, 16 thousand students of primary education (4th, 5th and 6th grades) passed to the next school grades in Beni Suef, Minya and Assiut, thanks to Ana we Mdrasty support. CARE aimed to ensure that all students submit their research paper in order not to drop out of schools. We coordinated with social workers and school directors to submit final papers and make sure that the instructions of the Ministry of Education are being followed by the students, to avoid fabrication and plagiarism.

+18K
students
provided with
Hygiene kits bags



CARE Egypt, in partnership with Dubai Cares, worked on distributing hygiene kits bags to over 18 thousand school students in Minya, Assiut and Beni Suef, Upper Egypt, including hand gel, soaps, tooth brushes and pastes through Ana we Mdrasty in addition to educational hygiene messages disseminated to students to raise their awareness about social distancing and good hygiene practices.

Schools are at the center of this campaign. CARE Egypt works to promote handwashing and physical distancing in challenging environments like schools and local communities in rural Egypt. Messages about precautions measurements against COVID-19 were displayed. Banners and posters were hanged in schools and main public areas in villages. Teachers helped disseminating these messages among the students.

CARE Egypt and Danone

also distributed

3600 masks

and sanitary ware for

60 workers

in 6 dairy collection centers to ensure safety
of workers and milk production in Beni Suef.

The health, safety and security of projects' participants is a main priority to CARE Egypt and Danone especially in joint projects. 'Alban Baladna' project initiated the distribution of 3600 masks and sanitary ware for 60 workers in 6 dairy collection centers in Beni Suef governorate, to ensure the safety of workers in these centers, as a main priority, in addition to providing the necessary safety measurements in milk collection operations.

The project started in 2010 with the establishment of the first dairy collection center in Al-Halabiya village in Beni Suef governorate. Ten years later, 6 dairy collection centers are now established in Beni Suef, benefitting around 2000 families directly and nearly 8000 indirect beneficiaries. The project works to ensure the dairy quality and shelf life collected from small farmers and dairy producers as per Danone's health and safety requirements and deliver it to the company's factory for use in different products.





CARE Egypt and **UNICEF** distributed ten thousand hygiene kits, soaps, disinfectants, educational materials and books for Syrian school students in Cairo and Alexandria.



Supporting families with food supplies

CARE, in partnership with Pepsico and the Egyptian Food Bank, distributed food supply packages to 2000 Egyptian families among the most in need in rural areas of Giza, Minya, and Beni Suef governorates under the supervision of the Ministry of Social Solidarity and its directorates.

This step comes as part of CARE's response to the emerging economic crisis stemming from the pandemic.

She Feeds the World (SFW) project, funded by Pepsico Foundation, is implemented in 4 governorates: Giza, Minya, Beni Suef and Beheira with a total budget of US \$ 3.7 million for a period of three years, in partnership with the Ministry of Social Solidarity. The project aims to empower women economically by creating decent and sustainable job opportunities for women and their families through training, linking them to agricultural value chains and ensuring market accessibility for women's products.



Lametna podcast: refugees new space to get together

Due to the lockdown, refugees meet-ups in CARE's friendly spaces were stopped. **Lametna mesaha sadika podcast, 'Our gatherings, friendly spaces'** is an online friendly space created by CARE to bring together refugees nationwide as well as interested public audience from around the world.

The main focus of the episodes of season 1 which lasted from 13 April 2020 to 30 September 2020, was to ensure solidarity, provide psychological support and sharing experience between refugees during the lockdown related to the COVID-19 pandemic. 20 Syrian and non-Syrian women refugees volunteered to get training to host programs.

The hosts who record programs about interesting topics to their audience, share their experience and knowledge at home.

Within 6 months,
100 episodes and
7707 listeners
reached worldwide in
season 1

from Egypt, Saudi Arabia, Germany, France, the USA and Iraq.

Season 2 starts in November 2020 for eight months, with focus on educational programs for primary students, gender equality, fighting gender-based violence and so on. A new batch of hosts will be trained from CARE's seven friendly spaces in Alexandria and Cairo.

A safe space is a formal or informal place where women and girls feel physically and emotionally safe. The term 'safe' in the present context refers to the absence of trauma, excessive stress, violence or fear of violence, or abuse. It is a space where women and girls feel comfortable and enjoy the freedom to express themselves without the fear of judgment or harm.

These spaces provide women and girls with a safe entry point for services and a place to access information. Safe gathering points also offer them an opportunity to engage with each other, exchange information, and rebuild community networks and support. In this way, safe spaces can be a key way of building women and girls' social assets.

Building governance capacity for civil society cluster

Distances did not keep us apart... online activities kept us closer to our communities

Online trainings were conducted with community participants, for example: volunteers, Egyptian families and Syrians and Sundanese, school students and civil society organizations during the time of COVID-19 pandemic.

Eight online sessions on improving governance knowledge were organized with over 40 non-governmental organizations and civil society in Egypt and the Arab world.



Tawar w Ghayar project, meaning 'develop and change', aims to empower youth with the employability and soft skills to be ready for the job market. The Microsoft-funded project continues its outstanding online outreach to beneficiaries.

More than
20,739
youth attended

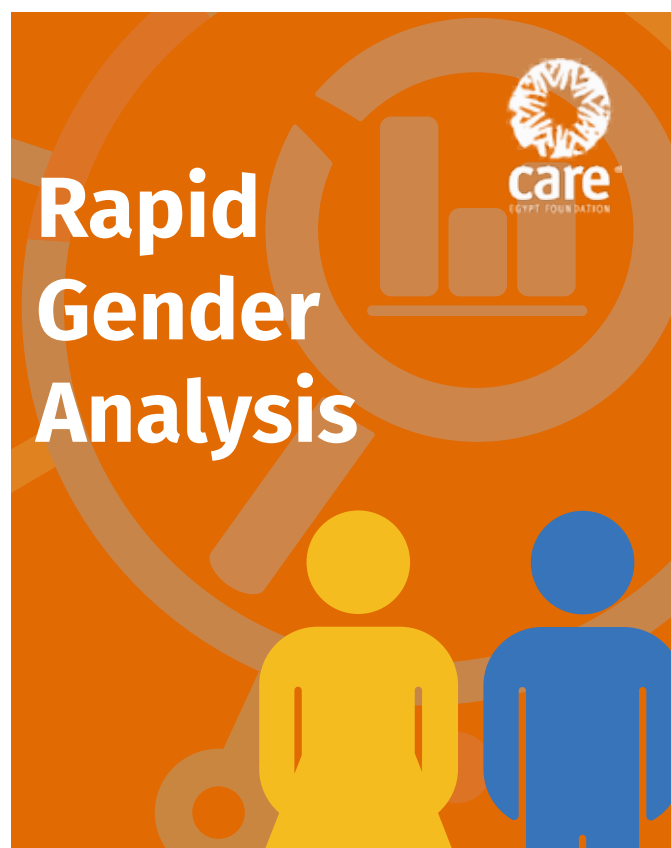


18 virtual webinars
on digital and employability
skills carried out by the project.

Over 12,000 youth attended digital, business and employability skills trainings. 2471 youth have attended career planning workshops and 1476 were provided with one-to-one career counselling services. 685 young men and women have been recruited in decent jobs. 13 in-company open days for employment as well as nine virtual open days were carried out.

Under
SHE-CODES Campaign,
7500 young women

aging between 18 and 30 have acquired three levels of App Lab and coding. They have made their own apps and the best ten received rewards.



Rapid Gender Analysis

The RGA study informs about the response to COVID-19 based on the different needs of diverse genders and ages with a particular focus on employment and the labor market, gender-based violence, access to health and public services, and education, while raising societal recommendations. The purpose is to understand gender roles and relations and how they may change during the crisis in order to better design our interventions. **The study is not statistically representative. It only represents the groups we work with and cannot be generalized beyond our projects.**

The COVID-19 outbreak in Egypt could disproportionately affect women, girls, and other marginalized groups in a number of ways, including adverse impacts on paid and unpaid care work, increased gender based violence and decreased access to health and public services.

Egyptian women are the primary caregivers in the family. They are also critical frontline responders in the health care system, placing them at increased risk and exposure to infection. COVID-19 risks increase the workload of this already over-burdened sector; caring for children unable to attend school as schools' doors were shut down, and caring for the sick both at home and as workers within the healthcare system. Additionally, as with all crises, there is the potential for an increase in family violence.

COVID-19 poses a serious threat to women's engagement in economic activities, especially in informal sectors, and gender gaps can be increased in livelihoods.

40.9% of females' total non-agricultural employment is in informal employment and 33.9% of females' employment is vulnerable employment.

Limited access to goods and services including but not limited to food security and nutrition support, health and medical assistance and basic personal and housing rental, education services are among the most significant impacts of the pandemic and lockdown on refugees.

Many refugees have reported not having enough cash fluidity to cover their basic needs during the lockdown. Moreover, the lack of employment opportunities for refugees resulted in negative coping mechanisms including reducing meals and selling personal items.

The RGA report recommends to ensure availability of sex and age disaggregated data to inform COVID-19 response and recovery.

COVID-19 impacts not only health but also economic and social wellbeing, and therefore data should be collected on impacts on livelihoods, physical and mental wellbeing, gender-based violence, and child protection. This will enable better monitoring of these key issues and supports a holistic response to COVID-19. It is recommended to ensure public health messages appropriately target women, including those most marginalized.

Key recommendations:

- The existing unequal division of labor in the household will be exacerbated as COVID-19 stretches healthcare systems. As a result, CARE responsibilities will fall to women and girls, who usually bear responsibility for caring for family members who are ill and elderly.
- Following global trends in other countries affected by COVID-19, the Egyptian Women Council has warned of a possible spike in family violence cases as an increasing number of people self-isolate at home. Evidence from previous public health crises indicates that there can be increased rates of child exploitation and abuse.
- All stakeholders should collaborate to ensure essential health services are provided to women and girls, including sexual and reproductive health services and provide priority support to diverse women on the frontlines of the response, for instance, by improving access to appropriate personal protective equipment and menstrual hygiene products for healthcare workers and caregivers, and flexible working arrangements for women with increased unpaid care workloads.
- Measurements to prioritize services for prevention and response to gender-based violence in communities affected by COVID-19 should be taken. The government must support frontline agencies to resource and plan for maintaining continuity of care and scaling of service delivery.

Village Savings and Loan Associations (VSLAs) are a central part of the ethos of supporting women both financially and socially. In Egypt, savings and loans combined with literacy and business development skills have been shown to increase women's confidence to engage in individual business ventures, as well as confidence to engage in meetings and other community events.

Despite being a successful model, VSLA groups are still informal. Now, the question is how to incorporate VSLA in the formal economy? CARE Egypt is working on turning these groups into formal financial institutions with access to formal banking services. This step comes in alignment with Egypt government's priority related to financial inclusion of the informal segments of the national economy.

CARE has the buy-in of private and banking sectors. CARE, together with ALEXBANK, started the first digital VSLA pilot project in Beni Suef and Suhag. The project is benefitting 200 women. It is the first of its kind in North Africa and the Middle East region.

E-wallets are fast, user-friendly and do not require smartphones. Women need minimum digital literacy to be able to deal with their e-wallets.



“CARE Egypt is now determined to work on this new banking model not only in rural areas but on the national level”, Sandra Azmi, Director of Women Rights program at CARE Egypt says.

Creating bank accounts for VSLA groups is very unlikely due to the lack of legal character of the members and remoteness separating rural communities from banks in central cities. However, digitization of VSLA operations, if done in a contextually relevant manner, can result in rapid acceleration of financial inclusion in developing countries.

E-wallets are fast, user-friendly and do not require smartphones. Women need minimum digital literacy to be able to deal with their e-wallet accounts. Rural women can easily access their accounts, transfer and/or receive cash at the nearest grocery store.

The solution, currently being piloted by CARE Egypt, puts the process of lending money onto a phone and using blockchain to trace

the transactions. The e-wallet provides a track-record for the group and for each woman showing that they are reliable and can be trusted. A digital VSLA will empower women and give them more opportunities to access financial resources to grow their business and further reduce poverty.

This “trust score” based on credit history and other records such as meeting attendance can be used to request a loan from a micro finance institution and give the VSLAs members the possibility to scale their business even further. Because lending is to the group, the community carries the risk, making them an attractive prospect for lenders.

Their potential for scale improves the user experience, offering a greater transparency and time efficiency for members; and enhances impact, expanding access to financial and non-financial services in underserved markets. For example, CARE-

sponsored Village Savings and Loan Associations (VSLAs) are a quick, safe and effective way of spreading the word about precautions against the coronavirus.

Since its inception in 1991, VSLAs revolutionized how low-income rural women achieve financial independence. CARE’s VSLA initiative provides 7 million members, 81% of whom are women, with a simple and secured financing system to save money, receive loans without recurring to formal financial institutions and secure emergency insurance.

VSLAs model empowered women to develop financial skills, reclaim access and control over resources and generate income. Most women in VSLAs have acquired the resources to pay for healthcare services and education for their children, buy nutritious food for their families and start or expand businesses.

The COVID-19 pandemic has put the digital VSLA model to the test. Despite the distances, VSLA members continued the saving process.

The saving groups have become a crucial part of the members lives as many of those who lost their jobs, thus their incomes have relied on their savings from the VSLA groups to survive the lockdown.

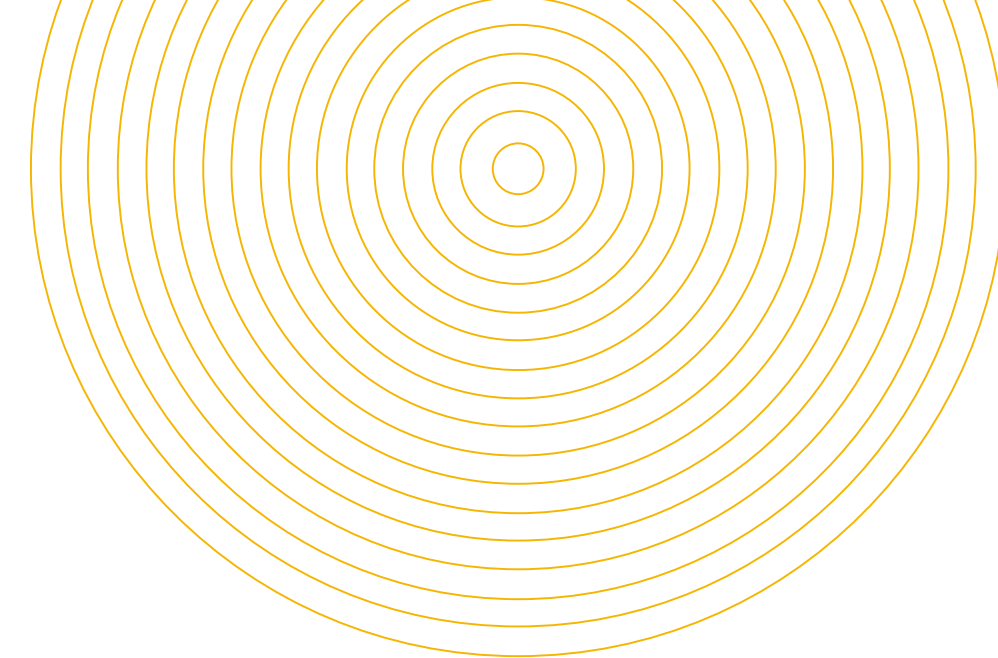
Few years ago, it was thought that digitization is limited to literate people in the cities. Today, our limit is the sky. Poor illiterate rural women overcame their digital illiteracy and took part at digital saving groups. With the successful model of the digital VSLA, CARE keeps developing the model into something more efficient and secured.

From a housewife to a mobile phone technician, Iman tells her story with digital savings groups

Thanks to the digital saving group, Iman took a loan of 300 pounds to start a new business of phone maintenance services. A mother of two children, Mohamed six years old and Janna 8 years old, Iman tells her story with El-Basma, “the smile” digital saving group in **Beni Ghaleb village, Assiut.**

According to her, privacy and accuracy are the most important features of digital saving groups.

“Going digital ensures the accuracy of money count. Moreover, no one has access to my e-wallet except me”, Iman says.



At the beginning, her husband was against the saving groups. During their discussions, Iman explained to him that the saving groups allow more flexibility to its members to lend money from the common e-wallet of the group at double or even triple her savings at any time, unlike the rotation system where the member has to wait for his/ her turn to retrieve the savings.

Being a strong advocate of digital saving groups, Iman works with Samar, saving groups facilitator, to ask women to join the groups. So far, five groups consisting of 15 to 25 members have been established out of 155 targeted groups in Assiut. 3100 women participants will take part at the groups by the end of the project.

The amount of shares is added weekly to the e-wallet. The group member gets a confirmation message on the phone, goes to the weekly meetings of her group and transfer the value of her shares to the main group wallet.

“We meet every Wednesday at the local community development association, “Beni Ghazy Islamic Culture association”, to follow-up on our shares with the facilitator and discuss requests for loans”, she says.

Today, although she does not have the education nor the access to a decent job in her area, her responsibilities pushed her to find a way to generate income.

Despite the pandemic, and the lack of knowledge and funds, Iman starts a business with some help of her husband. He taught her a lot about the needed skills for this new business and describes her as a fast learner.

“My profits range from 80 to 90 pounds per week. I save money, pay my loan installments and buy new products to expand my business”, she adds.

“My dream is to live in a new small piece of land that I bought with my husband’s family at Farafra oasis in the New Valley. I am dedicating all my savings, profits and income to invest in the cultivation of this land. The saving group is my way out to reach this dream”, she says.



The dilemma of milk production

“Selling milk is considered a shameful act in rural areas of Upper Egypt. For locals, selling milk means that households are in need. Despite the shame, Nadia Mahmoud walked out to sell milk to the milk collection center (MCC) ten years ago in Halabeya village, Beni Suef, Upper Egypt. Day after day, selling milk has transformed Beni Suef to a leading governorate in the milk production business.

In her seventies, Nadia was not satisfied with the trader she used to deal with. The prices were too low. She used the surplus of milk that was not sold to make cheese for her household consumption. Although her sons work as milk traders, she prefers to sell milk to the local MCC. “I am one of the pioneers who started selling milk to the MCC and have been loyal to it since ever established ten years ago”, she says.

Today, Beni Suef produces

30 tons
milk per day



with the beginning of
the project and

200KG

before “Alban Baladna”
CARE- Danone partnership.

instead of
5 tons



Traders control prices. “With the trader, I am not sure what and when will I get my money. If the price of milk drops down on the day he pays me, he would pay me less than the price set when I sold him. If the price increases, I get paid the same amount on the day I sold him. It was so unfair. That’s why, I prefer the MCC”, Fawzya El-Sayed explains.

“With the MCC, I feel that I am an employee who gets paid a stable salary by the end of the month. With this monthly payment, I am entitled to get financial advances from the MCC whenever I need guaranteed by the milk I provide”, Fawzya adds.

Smallholding dairy farmers in Egypt produce around 80% of the milk available in the market. Yet, many milk producers are still in a weak position due to low milk prices, and lack of price transparency.

The informal sector of milk production lacks quality control allowing only limited access of small dairy producers to the formal market, which restricts the potential of the dairy sector and its contribution to the national economy despite the quantity of milk produced.

The total informal milk supply in the year 2016 was estimated at

2.163 million tons



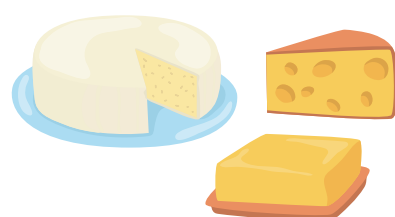
divided into two marketing channels-



22%

cent goes into liquid milk, which is sold to milk shops (street milk) in urban areas or big cities, and the other

78%



cent is sold to small and medium enterprises (SMEs) such as cheese dairies.

Bad practices and seasonality of milk production, lack of organizational structures in the farmer community, the behavior of middlemen and prevalent price fixing mechanisms are the main reasons behind the slowdown of dairy production in Egypt.

Recently, milk collection centers emerged as a gateway to the control of milk distribution monopolized by wholesalers and traders, thus acting as the direct link between the informal market and the formal dairy supply chain by adding value through chilling, transport and some quality control.



MCC role grows day after day

Sabra tells us that the role of the milk collection center has been growing during the last ten years. Lately, its role has grown to more than just a milk collection center, it has become a center for integrated services for farmers and milk producers. Sabra received services of artificial insemination, vaccination and feeds. The MCC, through CARE- Danone project, provides subsidized or even free services. There has been coordination between the local MCC and veterinary services unit to offer the service with the sole guarantee of being a milk provider to the unit. The milk producer shows his/ her milk production card to the veterinary unit and gets the service for free, then the veterinary unit gets paid by the MCC.

Sabra starts her micro-farm of livestock and increase her milk production in Halabya

With the unprecedented success of this model, more farmers were encouraged to deliver milk to MCCs. Wife and mother of 3 children, Sabra took a bank loan to start her own farm. Starting with seven cows, Sabra pays three thousand Egyptian pounds to repay the loan monthly.

"I could not take the loan if I did not know that I will have a fixed income to pay the installments for my farm loan", Sabra says.

Ten years on MCCs

The milk collection centers (MCCs) have been established by CARE International and Danone International ten years ago. The first MCC was established in Halabya village, Beni Suef, Upper Egypt in 2010.

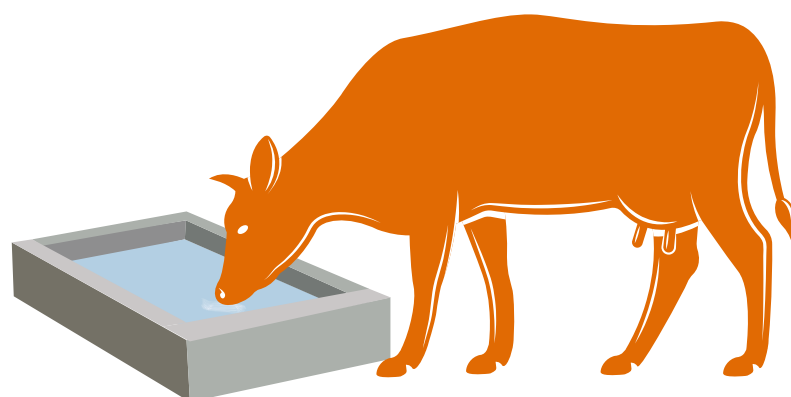
Phase I was meant to introduce high tech and advanced equipment that ensure high quality milk indispensable for the dairy business in Egypt. In the first ten months of project implementation, the MCCs have gone from providing 200KG of healthy, high quality milk to an average of 5 tons daily, thus exceeding the project's original target of 3 tons per day per MCC.

Phase II and III focused on increasing production and improving quality of milk through improving feeding system and veterinary services, breeds improvement and diffusing good milking practices.

The lack of sustainable source of water leave the livestock dehydrated, thus affecting milk production levels. Many women farmers had to transport water from the river back to their houses, several times a day, to provide water to their livestock. Others who have sustainable source of water, serve water in cement containers. The problem with these containers is that bacteria get stuck at the cemented containers, causing livestock to get infected easily. Because milk is essentially composed of liquid, a sustainable source of clean water to maintain high levels of milk production is highly important. For this reason, the project replaced the cemented water containers with ceramic-made water troughs.



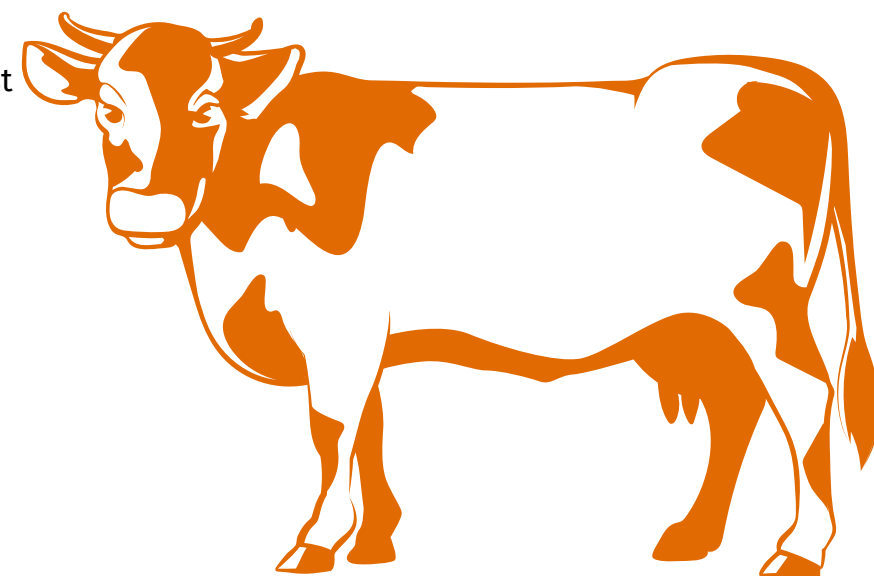
So far, **100** farmers benefited from installing water troughs.



Foot and mouth disease is among the most propagated diseases that could lead to animal death.

Between

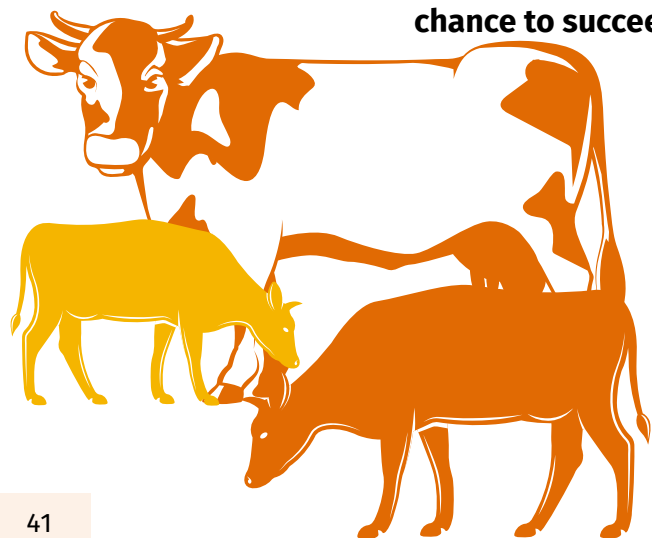
4 thousand and **4500 cattle**, registered by the project, received proper vaccination for free.



Natural reproduction usually results in weaker generations thus reducing quality and quantity of milk produced. Although local farmers are eager to undertake artificial insemination for their cattle, however, the high expenses of each operation prevent many farmers from proceeding with this matter.

To increase livestock number in Beni Suef, the project provided

400 artificial insemination operations with **90%** chance to succeed.



Cattle feed should include at least 16% protein to ensure higher quality and quantity of milk production. However, manufactured feeds, including essential vitamins and proteins, are somehow expensive for farmers.

Overall, the project has reached out more than 2300 farmers, supporting them with vaccination campaigns, veterinary care, artificial insemination, feeding and cow drinking solution.

The project team also managed to connect the MCCs with fodder suppliers, and were able to apply



Barely surviving COVID-19, refugees urge for help in midnight calls!

Sudan and South Sudan's conflict and political upheaval, like many parts of Africa, have led thousands of refugees to flee their homelands, hoping to find better and safer lives for them and their families elsewhere. They leave behind them bad memories of rape, disappearing or killed relatives, religious persecution, tribal conflicts or imprisonment due to political reasons. After a long journey of fleeing tainted with human trafficking risks, Sudanese and South Sudanese refugees head to Egypt just to get a chance to live.

Working as domestic workers, a large number of Sudanese and South Sudanese belong to the informal sector lacking any form of social insurance. This work is among the jobs that are hit hardest by the COVID-19 pandemic.

Despite the lockdown, CARE in Egypt continues to provide support services to sexual and gender-based violence (SGBV) survivors, including: housing allowances and psychological counselling by phone.

To support female survivors of gender-based violence among refugees, CARE in Egypt provides housing assistance, food vouchers and psychological support services. Three helplines are available during the regular working hours of CARE team. For emergencies, one emergency hotline is dedicated to answer refugees calls after working hours, weekends and official days off.

CARE aims to serve around 800 SGBV survivors per year. The number of beneficiaries have routinely increased in comparison with some 600 in 2019 and 500 in 2018.

Aya Safwat, Youssef Anas and Noha El-Dessouky, case workers and psychologists at CARE in Egypt, tell stories they encountered on their mission of protecting refugees.



Youssef Anas encounters midnight calls and praises solidarity spirit among refugees

“I work as a case worker at CARE in Egypt since a year now. People used to ask us for housing assistance. Now, they ask for food, medications and more help that we did not use to provide before COVID-19”, Youssef says.

“I have not received midnight calls asking for food and cash assistance before the COVID-19 pandemic. Midnight calls are usually made by refugee women in emergencies, seeking immediate shelter. With more refugee women losing their jobs and sources of livelihood nowadays, food and cash have become a pressing matter more than ever before”, Youssef adds.

During these times, most families send the domestic workers away. A few accept keeping them employed on that condition that they live in with them. “Being single mothers and sole caregivers to their children, the majority of refugees cannot accept these conditions. Suddenly, they find themselves unable of paying rent and feeding their children. Soon, they risk to being evicted from their homes too”, he says.

Aya Safwat, case management supervisor at CARE highlights: “others have complied with the new conditions. Amina Mohamed, one of the Sudanese refugee women in her 30s, separated from her husband with four children, accepted to stay at the house of the family she was working for. But, she is not allowed to visit her family. She is locked down in the house. She did not visit her children for over a month now”.

Refugee families are at risk of leaving their places: they cannot afford paying rents anymore after they lost their incomes. Besides housing allowances that now expanded from 1 month to 3 months, CARE recurs to hosting families to ensure the safety of refugees. Hosting families are part of the refugees’ communities in Egypt who might have lived the same risk of losing their places once before. However, their response towards hosting requests has been controversial.

Some hosting families, although gaining money from the service they render, are concerned about social distancing issues and adding more financial burdens by hosting guests at their places. Other families, due to the current economic crisis resulting from the COVID-19, are eager to gain any sort of income, even by risking being in direct contact with house guests.

Regardless of the social distancing issue, many hosting families showed great sympathy and solidarity and agreed to host refugees despite the attaining risks. When he asked her to host a refugee family at her house, Youssef says “Wessam Mohamed, a 34-year old refugee Sudanese woman working as house maid and married with 2 children who hosts refugees at her house, told me we are all brothers and sisters. We all risk to be in the same situation”. Wessam with little resources is willing to host refugees at her place despite knowing that the coming persons might not have necessarily the means to support themselves.



The psychological toll of COVID-19 has been apparent among African refugee women, mostly Sudanese and South Sudanese. Aware of such situation, CARE in Egypt provides psychological counselling to its beneficiaries.

“As one of the psychologists and technical advisors on CARE’s team, I undertake phone calls with refugees daily to offer them the psychological support needed at times of crisis,” Noha El- Dessouky says.

With many jobless refugees, most women live under continuous threat and constant fear of not being able to feed themselves and their families. “The lack of cash money and loneliness, lead many to retrieve violence related memories and allow more negative thoughts to infiltrate to their minds like taking their own lives,” Noha adds.

Noha explains: “When I asked Eman, a 25-year old Sudanese refugee who was once imprisoned in her country before coming to Egypt, about her feelings, she simply said that Loneliness is worse than imprisonment. Many women are looking desperately for an exit to the current situation, but in vain. We are trapped. There is no turn back. Yet, we cannot survive the current crisis. So, she started to consider committing suicide”.

According to Noha, Eman says: “I am lonely. I have no one to support me; no family, no friends, nothing at all. I was a victim of human trafficking. I was at risk of selling my organs. Under this threat, I risked my life as well”. “As a refugee in Egypt, I depend on donations to survive”.

To help them overcome stressful moments, Noha explains her approach:

“First, I validate their painful emotions to calm their frustration. Then, I advise them to do a daily routine, starting with waking up at a certain hour, talking to a relative, friend, neighbor and recalling good memories, etc”.

“I wish people do not forget that there are refugees living amongst us and that through donations, we could help out many of them, during those difficult times,” Noha adds.

Nevertheless, Noha and other psychologists and case workers are in a challenging situation. While phone calls are a perfect solution to the current lockdown situation

and to ensure the safety of beneficiaries as well as case workers, many refugees live in areas with poor phone networks, which makes communicating with refugees an even bigger challenge.

During those trying times, many people have lost their jobs and are feeling a heightened

sense of insecurity. However, others show great sympathy and solidarity towards their community members. Through this crisis, CARE is committed towards protecting, supporting and empowering vulnerable people, including women and children.



Fatma, an 11-year old student leads the way in school students' union

At CARE, we believe in educating motivated young women to become compassionate leaders in their communities. We are committed to teaching leadership skills to every student in public schools in areas where we work. Girls participation in extra-curricular activities, like sports and students' unions (SU) are limited especially in joint schools. Fatma Safwat, an 11-year-old girl shares her experience as a member of students union of Qasr Hor primary school in Malawi district, Minya governorate.

Fatma, one of the few girls in her school students' union, is very enthusiastic about her role in the union. "Eyeglasses for students with short sight" is her first initiative. It all started when Fatma saw some of her colleagues are bullied for suffering from short sight issues. They were hesitant to share their problem with their teachers. Fatma communicated the matter with the school management team that was not aware of the issue. She delivered a list of names of students who needed medical examination

and followed-up on the action taken by the management until students were medically examined and got their eyeglasses. Fatma says: "I feel proud of myself when I see my colleagues happy and able to catch up with their studies". She also helped raise the awareness of students against bullying.

'Ana we Madrasty' or 'My school and I' project, funded by Dubai Cares, aims to improve the quality of education for children in a safe and attractive educational environment. It provides students with leadership trainings and support social workers to empower SUs role in schools. Elham Zakaria, project field supervisor at CARE Egypt explains: "The Student Union is one of the school's most important solid bodies. Our goal is to build the students' as well as school staff's capacities to encourage and support them in their initiatives".

Cleaning the school sidewalk" is her second initiative. Fatma headed the SU delegation meeting the city council to discuss the problem of garbage dispersed in front of the



school gate. "It is our role to speak up about this matter bothering everyone", she explains. The school management in collaboration with CARE team worked with the city council to remove all garbage.

The roles of the Student Union are endless. Schools are not just about classrooms and textbooks, the Student Union gives the students the discovery they need to create a living, evolving culture for student growth and success.

OUR VALUES

CARE Egypt is built on the following values:

Learning

Always improving our capacities while transferring newly acquired knowledge and experience across the organization. Also ensuring that we are continuously introducing new developmental approaches.

Integrity

Being honest, transparent and always considering ethics before doing any actions or decisions, ensuring the best interest of your colleagues, beneficiaries, stakeholders and organization.

Equality

Giving all people fair and equal opportunity to grow, express, learn, and contribute to the organizational growth and societal change irrespective to any factors (i.e. religion, age, gender, race, managerial level). We are ensuring the transparency of our actions and decisions both internally and externally.

Diversity

Exerting all efforts to enrich our work environment both internally and externally with all people regardless of religions, age, gender, backgrounds.

Excellence

Doing your work at your best and supporting others to do the same; while being innovative, ahead of the market and accountable for our actions.



