



# ADVANCED MARKETING AND AGRIBUSINESS LOGISTICS (AMAL)

CA No. AID 263-A-15-00014

BASELINE REPORT



# **ADVANCED MARKETING AND AGRIBUSINESS LOGISTICS (AMAL)**

Global Development Alliance

**Cooperative Agreement No. AID-263-A-15-00014**

## **BASELINE REPORT**

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## TABLE OF CONTENTS

TABLE OF CONTENTS .....	5
LIST OF ACRONYMS .....	7
EXECUTIVE SUMMARY .....	9
INTRODUCTION .....	11
METHODOLOGY.....	13
DESCRIPTION OF DATA COLLECTION TOOLS .....	13
SELECTION OF TEAM MEMBERS .....	18
BASELINE BUDGET .....	22
BASELINE CHALLENGES.....	23
FINDINGS: PROCESSORS/EXPORTERS.....	24
INTERVIEWS WITH INDIVIDUAL FARMERS.....	28
ASSOCIATIONS.....	39
FARMERS’ FOCUS GROUPS .....	48
WOMEN’S FOCUS GROUPS.....	54
FINAL CONCLUSIONS .....	60
ASSOCIATIONS’ DETAILED PROFILES.....	63
EL MOSTAKBAL ASSOCIATION FOR COMMUNITY DEVELOPMENT IN EL SELSELA .....	63
COMMUNITY DEVELOPMENT ASSOCIATION IN EL FARSIA .....	68
RYAD EL SALEHIN ASSOCIATION FOR COMMUNITY DEVELOPMENT.....	74
MOSTAKBAL EL SAID ASSOCIATION FOR AGRICULTURAL COMMUNITY DEVELOPMENT .....	80
EL NESAYA ASSOCIATION FOR FUTURE AND DEVELOPMENT .....	87
AL ESLAH ASSOCIATION FOR DEVELOPMENT IN ASFUN .....	95
EL GHAD EL MOSHREK FOR COMMUNITY DEVELOPMENT ASSOCIATION IN GARAGOS.....	100
EL NEGU BAHARY FOR AGRICULTURAL COMMUNITY DEVELOPMENT .....	107
COMMUNITY DEVELOPMENT ASSOCIATION IN AL HEKMA .....	114
FARMING FAMILIES DEVELOPMENT ASSOCIATION IN EL TOOD .....	119
COMMUNITY DEVELOPMENT ASSOCIATION IN AL AMAL .....	125
COMMUNITY DEVELOPMENT ASSOCIATION IN NAGEA GADDAL.....	131
EL MATANA ASSOCIATION FOR AGRICULTURAL COMMUNITY DEVELOPMENT.....	137
AGRICULTURAL COMMUNITY DEVELOPMENT ASSOCIATION IN ASFUN .....	145
GANOUB AL WADY ASSOCIATION FOR AGRICULTURAL COMMUNITY DEVELOPMENT .....	148
AGRICULTURAL COMMUNITY DEVELOPMENT ASSOCIATION IN BEIT KHALLAF .....	155

## LIST OF ACRONYMS

AMAL	Advanced Marketing and Agribusiness Logistics
BOD	Board of Directors
CFI	Chamber of Food Industries
CoE	Center of Excellence
COP	Chief of Party
DCOP	Deputy Chief of Party
EGP	Egyptian Pound
GDA	Global Development Alliance
HEIA	Horticulture Export Improvement Association
M&E	Monitor & Evaluation
NGO	Non-governmental Organization
PR&C	Public Relations & Communications
USAID	United States Agency for International Development

## EXECUTIVE SUMMARY

The AMAL baseline study was conducted during the period May – July 2015. Upon receiving approval of the AMAL Monitoring and Evaluation (M&E) Plan from USAID in early May 2015, the AMAL project team developed the methodology for conducting the baseline. The baseline study engaged value chain actors and stakeholders who will be involved in AMAL project activities including farmers, associations, and exporters/processors. To capture and record baseline data the AMAL team employed focus group discussions, one-on-one interviews and self-completed survey instruments. In the early stages of implementing the baseline study, survey tools were tested for clarity and organization and were amended when necessary. As indicated in the AMAL M&E plan, the baseline study employed a participatory and cost-effective approach in its implementation; thus, the entire AMAL team was involved, as the quality of data requires input and work of not only the M&E team, but also the technical staff. In addition, AMAL hired part-time staff to implement field interviews and focus group discussions.

Findings of the baseline indicate that:

- More than 70 percent of the farmers in AMAL intervention areas primarily grow traditional crops in order to respond to their family needs. Farmers also base their crop selection decisions on the prevailing and inherited norms.
- Mobile phones are easily accessible in the communities. Direct person-to-person interaction is the main source of information through which knowledge is shared in the community. People of all education levels also access information through the internet but on a limited scale.
- While farmers are interested in changing their cropping patterns and growing high-value crops, they expressed concerns regarding the lack of trust in buyers, their lack of technical information required for the high-value markets, and the lack of cold transportation facilities.
- Only 13 percent of women who participated in focus group discussions own agricultural land. Women owners of agricultural land lack control over their lands. Almost all participating women are eager to receive training with AMAL project to enhance their capacity. While they were not always able to verbalize their training needs, women requested training in soft skills, managing small projects, first aid, safe use of pesticides, computer and internet.

Based on the findings of the baseline, AMAL will implement activities that strengthen the capacities of the various value chain actors in order to improve livelihoods and achieve the project goals. Training needs can be briefly summarized as following:

- Farmers: AMAL will implement training activities with farmers to educate them about integrating market information in their decision-making process. Additionally, farmers will receive technical hands-on and classroom training in all the stages of growing their crops starting from land preparation and seed selection all the way through harvest.

- Associations: associations' activities will focus on enhancing the institutional capacity of AMAL beneficiary associations. This includes providing training in soft skills, computer training, marketing and packhouse operations.
- Women: since women's integration is essential to the AMAL project and since women's involvement in agriculture is limited, AMAL will provide capacity building training to women to empower them as income-generating agents and entrepreneurs.
- Exporters: AMAL will work with exporters to link them to farmers' associations who supply quality horticulture products according to the standards of the high-value markets.

## INTRODUCTION

The United States Agency for International Development (USAID) awarded ACDI/VOCA the AMAL project on March 17, 2015. This three-year, \$11.4 million project improves the livelihoods of 4,300 households in Upper Egypt by: (i) improving access and use of market intelligence, (ii) improving value chain linkages, (iii) improving agricultural production practices for identified value chains and (iv) organizing and strengthening commercially oriented producers' organizations. The Horticulture Export Improvement Association (HEIA) is the private sector partner in the Global Global Development Alliance (GDA). HEIA is leveraging \$5.9 million of its investments in the construction of the Center of Excellence (CoE) and contributing in-kind assistance to farmers.

In concert with HEIA, ACDI/VOCA will employ a market-driven approach to sustainably increase smallholder productivity and income. The project will also improve the ability of value chain actors to interpret and respond to market signals. Better access to market information means greater efficiency to producers, input suppliers, processors, exporters, and other actors in the value chain.

The CoE in Upper Egypt will serve as a knowledge and service hub enabling exporters and farmers to compete more effectively in international markets. Decreasing the time-to-market costs will incentivize much-needed improvement of the supply chain infrastructure in the region. The construction of the CoE will ensure that the impact of the interventions far outlives the project.

To succeed in achieving its ultimate goal, the project implements activities across four components:

- (i) **Improving Access and Use of Market Intelligence:** The project works with smallholder farmers, exporters, and CoE staff to build their capacity to interpret and respond to market signals. Smallholder farmers will learn to integrate market signals into their production decisions, allowing them to increase profits and yields. The Center of Excellence will serve as a market information hub that provides market actors with information needed to make decisions.
- (ii) **Facilitating Value Chain Linkages:** AMAL helps broker sustainable commercial linkages among smallholder farmers, exporters, international markets, and high-end domestic markets. AMAL's capacity-building programs enable the Center of Excellence's staff to continue these activities after the project ends.
- (iii) **Catalyzing Market-Oriented Production Practices:** The project builds the capacity of smallholder producers and exporters to meet international market quality requirements and integrates new technologies and techniques into the production process. It also works with packhouse operators and staff at the perishable terminal to ensure operational compliance with international standards.
- (iv) **Organizing and Strengthening Producer Organizations:** Strong, commercially oriented producer organizations are critical for exporters to meet the quantity and quality requirements of the international market and to achieve economies of scale. The project uses proven tools to assess farmer association capacity and tailor

capacity-development plans to the unique characteristics of each farmer organization.

The geographic focus of the project is Upper Egypt governorates of Aswan, Luxor, Qena, and Sohag. According to the most recent policy brief released by the Egypt Network for Integrated Development, chronic poverty is predominant in rural Upper Egypt with 30percent of its population chronically poor; people living in chronic poverty in rural Upper Egypt represented 62.2percent of all the chronic poor in Egypt in 2011. The baseline quantitative and qualitative surveys were conducted as the initial stage of the project performance assessment. The findings of the survey are presented further in this report. They provide a concise picture of the current situation in the project areas of intervention.

This report begins with an overview of the methodology used for the survey followed by the findings from the study and detailed associations' profiles.

## METHODOLOGY

The baseline study is an early element of the project's monitoring plan and is critical to the success of the project and the assessment of its achievements. The study aims at:

- Gather data critical to refining or setting targets for project indicators.
- Analyze the current situation to identify the starting point of the project.
- Gain a clear understanding of the current practices and techniques employed by project beneficiaries in order to enhance the project implementation strategies as necessary. This includes adding, removing or amending training topics in a way that would better benefit the beneficiary groups in accordance with the project goals.
- Provide an information base against which to monitor results and serve as a comparison for the endline evaluation.

The baseline survey was conducted in all the governorates of intervention of the project, namely Aswan, Luxor, Qena, and Sohag. The assessment helps capture data on performance indicators, acts as a benchmark for comparison during the midterm assessment and the endline survey, and shall be used to measure the AMAL progress and impact.

## DESCRIPTION OF DATA COLLECTION TOOLS

In order to capture accurate baseline data, the AMAL team involved the various stakeholders and beneficiary groups, approached each differently, and utilized a variety of data collection tools to ensure precise information from each group. The survey utilized the following tools:

### 1. Farmers' One-on-One Interviews

The team selected a simple random sample of 10percent of AMAL potential farmers from the initially identified list of associations. In total, 305 farmers were surveyed. Each of the surveyors completed face-to-face interviews with individual farmers. Respondents were asked about:

- Basic and demographic information
- Land and crop information
- Labor and marketing information
- Training received
- Income data

Interviews primarily took place at the farmers' associations and a few times at the farm. Each interview lasted for 50 minutes on average; some interviews lasted for longer depending on the agricultural activity of each respondent. The farmers surveyed were randomly selected from 16 associations with an average of 19 farmers (respondents) per association.

### 2. Focus Groups with Farmers

Representatives from the associations were responsible for gathering groups of farmers for focus group discussions. Farmer focus groups lasted 105-190 minutes and averaged 160 minutes per group. A professional moderator helped the participants engage in discussions with each

other while ensuring the involvement of all participants in the discussion was in accordance with the topic. S/he monitored the discussion following the guide questions. Participants and association representatives were offered refreshments (juices and snacks), photos were taken, and the meetings were audio-recorded for record keeping purposes. The survey team also transcribed the recordings and the moderator's notes which were then used for analysis.

The questions focused on interaction with the association, farmers' access to credit, information channels, and engaging family members in the decision-making process. In addition, for the three most common crops in each association, farmers were asked about their technical practices, detailed production costs, labor information, and income data. There were also a few questions addressed to men to get their feedback on the involvement of women in the decision-making processes in the household. Male farmers preferred not to use nametags for the meeting.

### 3. Focus Groups with Female Family Members of the Farming Families

The AMAL team coordinated with the facilitators from the associations to gather the females for the focus group discussions. Meetings took place at local houses of community leaders, at the associations or at nearby gathering spots and they lasted 120 minutes on average. Focus groups with females aimed at arriving at a better understanding of the current situation regarding women's interaction with the society, involvement in the agricultural processes, the power of their decision-making, their access to information, training needs, etc. Two team members were responsible for conducting each focus group; one was responsible for addressing the questions and ensuring the engagement of all participants while the other one was responsible for taking notes at the meeting.

AMAL representatives started the meeting by introducing themselves, the project, and the purpose of the meeting. Given the cultural constraints, AMAL team also asked participants' permission at the beginning of the meeting to take pictures and to audio-record the meeting. In a few instances, participants objected to taking photos; however, there were no objections at all regarding audio recording the meetings.

Throughout the meeting, women were encouraged to share their points of view and to participate in the discussion. In order to increase the interaction in the group, the moderator made nametags at the beginning of the meeting and called on participants by name throughout the meeting. In addition, two exercises were completed per group:

- i. The first exercise took place 20 minutes after the beginning of the meeting and lasted for about 20 minutes to get details about the engagement of participants in the agricultural processes in their communities

- ii. The second exercise took place towards the end of the meeting (approximately 30 minutes prior to the conclusion of the meeting) and lasted for an average of 15 minutes. The purpose of the exercise was to identify the various information channels available to women and the utilization of each of the available channels.



مشروع التسويق ولوجستيات الأعمال الزراعية المتقدمة (أمل)  
مجموعة السيدات

التاريخ: ..... / ..... / ٢٠١٥

الجمعية: .....

مصدر المعلومات	الزراعة	الاخبار	حالة الطقس	الصحة والتغذية	الترفيه	الدورات التدريبية	تقنيات الانتاج	الاسواق والاسعار	النظافة الشخصية	الطبخ	اخرى (حدد)	الاجمالي
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*Second Exercise Used in Women's Focus Groups – Information Channels for Women*

Exercises were printed on poster-size paper and were hung on walls to facilitate inclusive participation.

4. Associations Assessments

A professional moderator held a two-hour meeting with the board members in each of the 16 associations to assess each association's organizational capacity and to identify its training needs. The moderator started the meeting by introducing himself and giving a brief overview of the project and the purpose of the meeting and then asked each of the attendees to introduce him/herself. Moderators used the ACDI/VOCA M4 tool to guide the meeting.

Prior to going to the field, the AMAL team reviewed, tailored and translated into Arabic the M4 tool. The tool was comprised of the M4 amended sections in addition to questions about training needs, attention paid to women in the community, resources available for the association, etc. The final survey instrument was comprised of six sections (two sections – one about gender and the other about training – in addition to the four main sections of the tool).

*Overview of ACDI/VOCA M4 Tool:* The M4 is a participatory survey instrument for assessing capacity and determining development priorities for associations and cooperatives. The four “M” sections of the tool aim at assessing the organizational structure of each association in terms of: *Membership, Marketing, Money, and Management*. Each of the four sections is comprised of multiple statements to assess the association in each of the four areas mentioned (membership, marketing, money and management). Each statement under each of the sections had four ratings (1, 2, 3, and 4) where ‘one’ indicates the lowest level of development and ‘four’ indicates the highest level of development. For instance, the membership section was comprised of nine statements:

1. Recruitment
2. Retention
3. Annual General Meetings (AGM)
4. AGM agenda
5. Member feedback
6. Member outreach
7. Member involvement
8. Membership fees
9. Services for members at risk

There are four levels for each of the mentioned statements. For example, the recruitment levels are:

- (1) There are no formal or informal efforts to attract new members (i.e., potential members approach the group to initiate joining).
- (2) There is no formal membership campaign, but members are encouraged to attract new members although there is no formal referral process.
- (3) There has been at least one attempt in the last two years to conduct a membership campaign.
- (4) There is a clearly articulated membership campaign with annual activities or promotional materials that target both men and women. Members receive recognition for bringing in new members.

For each statement, the moderator read the statement corresponding to each level and asked the participants to hold their voting cards to show which level he or she felt represented their association. Voting cards numbered 1 through 4 were distributed to each of the participants to use for the exercise and to ensure their interaction. The moderator counted the votes and recorded them for each level of each statement.



*Voting Cards Used for the Associations' Assessment Exercises*

Please refer to the association's assessment instrument in annex I of this report for further details on the levels of statements under the four sections.

#### 5. Interviews with Processors/Exporters of AMAL Potential Crops

After designing and reviewing the necessary survey tool, the AMAL COP coordinated with a representative from the Chamber of Food Industries (CFI) to disseminate the tool to processors and exporters of AMAL potential crops to get their feedback and gather necessary data. The questionnaire elicited data regarding current marketing patterns and the possibility of dealing with Upper Egypt producers. The survey team emailed the questionnaire to the exporters/processors who then emailed back their completed forms.

The questionnaire elicited data related to the following:

- I. Background and basic information: This section included questions about the processors' number of employees, membership in business associations, certificates, the crops they specialize in, and the markets they sell to (whether high-value local markets or export markets, the quantities sold, and months of supply).
- II. Operational information: Informants were then asked to provide data regarding the quality checks they perform, advances they offer to their suppliers, problems faced, rejection ratios and how they deal with the rejected crop, contracting with the suppliers' groups, how they receive their raw materials (fresh or prepared), costs of their operations, and the training (if any) that they offer to their laborers and/or suppliers (farmers).
- III. Partnering with Upper Egypt: The last part of the questionnaire aims at assessing the processors/ exporters needs and willingness to buy produce from Upper Egypt farmers, training requested in order to receive quality produce, anticipated quantities, and potential advances.

## SELECTION OF TEAM MEMBERS

In late May, the AMAL team, headed by the M&E/Gender Manager, interviewed the data entry operators, enumerators, and associations' facilitators. AMAL management hired the enumerators to conduct the one-on-one interviews with farmers. Facilitators were engaged to aid respondent participation in the baseline study. AMAL staff selected the baseline team members based on interviews.

*Interview process for field facilitators:* The Qena and Luxor associations nominated a list of recent graduates as potential candidates to work as field facilitators. In the panel interview that took place at the associations' premises, interviewers asked each of the interviewees about the ways in which s/he would encourage the beneficiaries to attend the various AMAL events. The committee selected candidates who described sound and detailed plans to get the beneficiaries to attend and who also had strong connections in the areas where they serve. The AMAL team interviewed 19 coordinators and selected three to facilitate the fieldwork in the Qena/Luxor region. In addition, AMAL also hired a 'Senior Field Coordinator' to facilitate the fieldwork in the governorate of Aswan. Four coordinators/facilitators were hired.

*Interview process for enumerators:* In a role-play panel interview that took place in the ACDI/VOCA office in Qena, interviewers acted as farmers and were asked to gather their specific income and yield data in order to fairly and objectively test the interviewees' capabilities of accurately recording data. Special focus was given to the transformation of measurement units from the locally used units (sacs, bags, erdab, etc.) to scientifically sound units (e.g. tons). Eleven interviews took place; seven candidates were initially identified and then filtered to six enumerators after the first two days of field implementation of the surveys.

*Composition of Baseline Team:* As indicated in the AMAL M&E plan, the M&E approach is participatory and involves the input and participation of all team members, not only the M&E team. Therefore, the baseline implementation involved a variety of team members from AMAL staff in addition to the hired personnel. The baseline team was comprised of 19 members, as follows:

- Four ACDI/VOCA full-time staff members
- Three part-time staff with experience on developmental projects in Upper Egypt
- Two specialists in agriculture from Cairo
- Four field coordinators (one of whom is the key person in Aswan governorate who facilitates communications with Aswan farmers and associations). Field coordinators were only responsible for beneficiary outreach. They did not help implement the surveys.
- Six enumerators (two of whom also worked as coordinators)

Each team member had a specific role to play. Specific roles are as follows:

- AMAL Deputy Chief of Party (DCOP) (based in Qena) - responsible for setting the agenda and coordinating with associations' representatives to organize all in-field meetings and

- gather candidates for the interviews. The DCOP was not counted among the 19 members since he did not take part in administering the baseline to respondents.
- AMAL M&E/Gender Manager (based in Cairo) – with guidance and oversight from the ACDI/VOCA Director of Monitoring and Evaluation, oversaw the whole baseline process, designed the instruments, interviewed and selected the team members, trained selected team members, ran the pretest, conducted women’s and farmers’ focus groups, and provided guidance and assistance to all team members throughout the whole process.
  - AMAL Procurement Manager (based in Cairo) - primarily responsible for conducting the women’s focus group.
  - AMAL Public Relations and Communications (PR&C) Officer (Cairo office) – responsible for conducting associations’ assessments, and assisting in one-on-one interviews when needed.
  - AMAL M&E Assistant (Qena office) – jointly responsible with the PR&C Officer for conducting the associations’ assessments in addition to completing the one-on-one interviews.
  - Two agriculture specialists – part-time hires (based in Cairo and joined the team in the field) - responsible for designing the database, supervising enumerators in the field, conducting one-on-one interviews when needed and entering the data into the database.
  - Master Trainer (based in Sohag) who previously worked with ACDI/VOCA on other USAID-funded projects – responsible for conducting the farmers’ focus groups in the Governorates of Luxor, Qena and Sohag.
  - Two part-time hires – note-takers for women’s focus groups.
  - Six enumerators (based in Qena and Luxor) - responsible for completing the one-on-one interviews with the farmers.
  - Four facilitators to gather beneficiaries for the various processes of the baseline (individual interviews, farmers’ focus groups, women’s focus groups, and associations’ assessment).

*Enumerators Training:* On Monday June 1, 2015, the M&E/Gender Manager trained 11 M&E team members on the proper completion of farmer surveys in the ACDI/VOCA Qena field office. The training commenced with an introduction and general instructions where the trainer gave the trainees a brief orientation on the project, and the purpose of conducting the baseline survey that should be communicated with the farmers prior to commencing the interviews. The training session was then divided into two parts:

- Theoretical: the trainer thoroughly reviewed the questionnaire and explained the questions in terms of rules, specifics, and procedures of face-to-face interviews. The trainer explained how to address the questions and how to record the answers for each question.

- Practical: after the theoretical session, the trainer brought two farmers from a nearby association into the office to demonstrate to the trainees how to address the questions to farmers in the field and how to record the answers. The M&E Manager interviewed them while the rest of the team members watched the process.

The training concluded with a discussion of the sample interviews, allowing trainees to ask questions, and agreeing on the workflow. Trainees were asked to study the questionnaire form and to rehearse it at home before going into the field.

*Pretesting Survey Instruments:* The teams conducted a pilot phase to test the questionnaire. During the piloting, the questionnaire was checked in accordance with the following parameters:

- Question formulation, organization, and clarity
- Overlap between questions and logic of the questions
- Problems with questions and answer choices

The practical part of the farmers' individual surveys was pretested during the practical part of the enumerators' training while the rest of the baseline instruments were pretested during the first two days of fieldwork. As a result of the pilot the questionnaire forms were amended.

*Initial Feedback Meeting with Enumerators:* After the first day of fieldwork, the two field supervisors and the M&E Manager sat with each of the enumerators to discuss the feedback and to answer specific questions related to asking the survey questions and recording the responses.



*Feedback Meeting with Enumerators after First Field Day - Qena Office, June 6, 2015*

*Baseline Meeting with AMAL COP:* Midway through the implementation of the baseline study, the AMAL COP went on a check-up visit to the field to check the workflow. In the evening of June 10, the team of 15 members gathered to meet with the COP in Luxor. The purpose of the meeting was to solicit feedback, clarify any confusion, agree on the workflow, and identify lessons learned. The COP listened to comments from each member on the team. Below is a summary of key comments:

- Farmers were irritated by questions pertaining to demographic information of family members and those related to other sources of income
- Enumerators faced difficulty asking farmers about their costs of production of their various crops. Since most farmers did not know their actual costs, this consumed a significant amount of time to gather the needed data
- Given their young age and limited experience, enumerators were not able to assess the validity of figures provided by farmers. They asked that, in the future, the project provide averages for costs and returns for the various crops against which they could verify farmers' responses.



*Baseline Meeting with the M&E team - June 10, 2015 Iberotel Luxor*

*Quality Control:* In order to ensure the delivery of accurate data, questionnaires were randomly selected to check the quality of data collected. Supervisors who carried out the quality control checked the completed surveys for accuracy, logic, and completion of data. In some instances, the supervisors made phone calls to respondents to verify and recheck pieces of information. For the sake of candid quality control, interviewers were asked to submit their draft forms as well as their transcribed forms to check them against each other. Submitted forms were reviewed together and necessary actions were taken.

## BASELINE CHALLENGES

- There were challenges due in converting from locally used units to standardized units while conducting the farmers' focus groups and individual interviews. This is time-consuming and subject to human error.
- The team faced a tight timeline and worked tirelessly to finalize most of the needed fieldwork before the Holy month of Ramadan.
- Given the sensitivity of income data especially in rural areas in Egypt, the team faced difficulty getting accurate and candid information about farmers' yields and income. There are two main reasons for this: 1) fear of the evil eye – according to the prevailing norms in such areas – especially because other farmers sometimes interrupted farmers' interviews, and 2) farmers might not really know their actual returns due to the lack of knowledge and record keeping practices.
- When conducting focus groups (and associations meetings, on a very limited scale), not all participants would stay until the end of sessions. In fact, it was common for people to regularly enter and exit meetings. This occurred because people usually go to pray and did not always return.
- The roads to the associations are not well paved; this makes the trip to the associations time-consuming.
- Coordination and supervision of the large team was challenging when the team was divided across several locations every day.
- Although the plan was to have two separate people enter the entire set of data into the database and to compare the two sets, this was not feasible given the time and effort put into entering the data, ensuring the conversions were completed correctly, and validating the data. However, samples of entered data were double-checked for errors. This was the case only with the farmers' individual surveys.

## FINDINGS: PROCESSORS/EXPORTERS

While the original plan was to meet once with a group of eight exporters/processors to gather their input, the AMAL team realized that because the companies specialize in different crops and that their responses would vary, it would be more practical to receive their individual input. The AMAL team then approached ten companies that specialize in processing and/or exporting AMAL potential. However, only six processors/exporters responded. The AMAL sample was comprised of six processors/exporters who specialize in green beans, green onions, grapes, strawberries, and cantaloupe. Please refer to annex II for further details on processor/ exporter responses.

This section presents the findings from the processors/exporters of AMAL potential crops. Responses from six participants showed the following:

- ✓ *Contracting*: Processors mostly buy their crops directly from traders. Only two out of the six respondents (one grape company and one green bean company) indicated that in some cases, they sign contracts at the beginning of the season with their suppliers.
- ✓ *Transportation*: When asked about transportation, two out of the six respondents said that the company bears all the transportation costs, three said that the supplier or the trader is responsible for the transportation while one said that the company facilitates the transportation but the supplier bears the cost.
- ✓ *Advances to Suppliers*: Four out of the six respondents indicated that they do not offer any kind of advances to their suppliers, while the other two offer seeds and packaging materials for their suppliers.
- ✓ *Laborers' Training*: All companies train their laborers in all post-harvest operations at the beginning of the season.
- ✓ *Needed Training for Farmers*: Respondents pointed out that farmers need training in all agricultural processes starting from land preparation through harvest. Respondents specifically highlighted the need to train farmers in Integrated Pest Management (IPM), fertilization, quality standards, harvesting practices, and post-harvest operations.
- ✓ *Sales Information*: Respondents were asked to provide their sales data for each of their crops. The table below summarizes exports/sales data of the six companies for the various crops.

Crop	Market	Months	Total Quantities Sold <sup>1</sup>
Green Beans – 3 companies	Germany	November – December	500 Tons
	Netherlands	November – December	400 Tons
	England	November	100 Tons
	Saudi Arabia	November – March	1000 Tons
	Kuwait	November – March	200 Tons
	Local High-Value Markets	November – March	1000 Tons

<sup>1</sup> Totals of responding companies for each crop

Crop	Market	Months	Total Quantities Sold <sup>1</sup>
<i>Green Onions – 2 companies</i>	England, Germany, France and the Netherlands	October – December	300 Tons
	Local High-Value Markets	October – December	500 Tons
<i>Cantaloupe – 2 companies</i>	England, Germany, the Netherlands and the Far East	November – April	400 Tons
<i>Grapes – one company</i>	Saudi Arabia	May – June	20 Tons
	Local High-Value Markets	Year round	10 Tons
<i>Strawberry – one company</i>	The Netherlands	March – April	500 Tons

- ✓ *Purchases Information:* Informants were asked to provide information pertaining to the governorates from which they buy their raw materials, quantities bought from each location, average rejection ratios, average buying prices and to rate the quality of the crop received on a scale from 1 to 10.

Crop	Supply Governorate	Annual Quantity <sup>2</sup>	Rejection Ratio <sup>3</sup>	Average Buying Price <sup>4</sup>		Quality (1-10 scale) <sup>5</sup>
				EGP/Ton	S/Ton	
<i>Green Beans – 3 companies</i>	Giza	2800 Tons	15.7%	3000	383.14	7.7
	Nubaria	2500 Tons	15.5%	3150	402.30	7.8
	Beni Suef	1600 Tons	30.6%	3750	478.93	7.3
	Menoufia	200 Tons	17.5%	3000	383.14	7
<i>Green Onions – 2 companies</i>	Sohag	200 Tons	45%	1000	127.71	8
	Fayoum	50 Tons	50%	1000	127.71	6.5
	Beni Suef	350 Tons	32%	950	121.33	7
<i>Cantaloupe – 2 companies</i>	Luxor	200 Tons	25%	980	125.16	8.5
	Qena	200 Tons	25%	950	121.33	8.5
	Beni Suef	400 Tons	23.75%	860	109.83	7
<i>Grapes – 1 company</i>	Nubaria	10 Tons	5%	3000	383.14	9
	Desert Road Farms	10 Tons	3%	3000	383.14	8

- ✓ *Willingness to Partner with Upper Egypt Producers:* Most of the respondents showed interest in partnering with Upper Egypt producers and buying their raw materials from the south. The following table summarizes the findings about processors/exporters' willingness to partner with AMAL beneficiaries.

<sup>2</sup> Column entries correspond to companies' total volume of purchases from the indicated governorate

<sup>3</sup> Column entries are weighted averages of rejection ratios from each governorate, weights are the quantities of purchases

<sup>4</sup> Calculated as weighted averages of purchasing prices, quantities are the weights

<sup>5</sup> Calculated as weighted average of quality rating using the quantities as the weights

Crop	Governorates	Willing to Partner		Total Annual Quantity Anticipated	Advances
		# Yes	# No		
<b>Green Beans</b>	Aswan, Sohag, Beni Suef	2	1	1100 Tons	<ul style="list-style-type: none"> <li>• Seeds</li> <li>• Transportation</li> </ul>
<b>Cantaloupe</b>	Aswan, Luxor, Qena, Sohag	2	0	400 Tons	<ul style="list-style-type: none"> <li>• Seeds</li> <li>• Packages</li> </ul>
<b>Green Onions</b>	Luxor, Qena, Sohag	2	0	400 Tons	<ul style="list-style-type: none"> <li>• Seeds</li> <li>• Packages</li> </ul>
<b>Grapes</b>	The Closest to Cairo	1	0	10 Tons	<ul style="list-style-type: none"> <li>• Seeds</li> <li>• Transportation</li> </ul>
<b>Strawberry</b>	Aswan, Sohag, Beni Suef	1	0	Up to 1000 Tons	<ul style="list-style-type: none"> <li>• Seeds</li> <li>• Transportation</li> </ul>

- ✓ *Farmers' Training:* Only Al Shark Company offers training to its suppliers. When asked about their readiness to provide technical assistance to farmers, two out the remaining three said they do not have the resources to provide technical assistance and/or training for farmers, while the remaining three said that they are willing to offer such services at no cost to farmers.
- ✓ *Receipt of Produce and Operations:* Two of the green bean companies require that farmers carry out preliminary preparations for the produce including sorting and grading. This results in lower rejection rates and lower costs for the company; operations carried out by the company afterwards (sorting, grading, cutting, packaging, and cooling) cost 180-200 EGP/Ton (23-25 \$/Ton). Whenever the buyer (Al Shark for instance) receives the produce fresh without any preparation from the farmers' side, this results in higher rejection ratios (up to 40percent) and translates into extra costs incurred by the company. Operational costs in this case amount to 750 EGP/Ton (95.8 \$/Ton). Green onions are usually received fresh from the producers; grapes are received after carrying out preliminary preparations. Cantaloupe is received either fresh or prepared. As is the case with the green beans, operational costs for the unprepared produce are higher. Reports indicating the reasons for rejecting the quantities of crops are filed and rejected quantities are either sold in the local market, returned back or bought at much lower prices (50-60percent discounted prices).
- ✓ *Quality Testing:* All companies do quality testing for the crops they receive to decide on the quantities accepted and the rejection ratios. Regular tests include testing for pesticide residues as well as infections. Below are more specific tests carried out:
  - Quality testing for green beans includes organic tests, color, size, weight and length, as well as tests for defects. Quality problems faced include infection, adherence to international standards and to maximum residue levels (MRLs), as well as problems with the color, size, and maturity of the produce.
  - Quality testing for strawberries includes additional tests at external labs.
  - Grapes are tested for the percentage of sugar, maturity levels, and infections. Quality problems faced are usually related to grapes falling off clusters in addition to rot and fungal infections.

- For green onions, the tests include organic testing, color, size, weight and *thrips* test (*Thrips* is a common serious disease that attacks onion). Quality problems encountered include maturity levels, adherence to international standards and residue levels.
- Quality tests for cantaloupe include organic testing as well testing for color, size, weight, and percentage of sugar. Problems with the supply include the diversity of sizes, colors and high pesticide residues.

## INTERVIEWS WITH INDIVIDUAL FARMERS

During the period June 6-24, 2015, 10 surveyors completed 305 individual interviews with farmers to gather baseline data. 98.7percent of the interviews took place at the affiliated farmer’s associations, while the remaining four interviews took place at the farm level. Interview duration ranged from 25 – 120 minutes depending on the agricultural information and practices and averaged 50 minutes.

Farmers were randomly selected from AMAL potential associations. The table below depicts the number of farmers interviewed per association:

Association	Number of farmers	Percentage of farmers
Riyad Al Saleheen Association in El Raghama West	11	3.6
Association for Agricultural Community Development in Asfun	12	3.9
El Nesa'eia Association for Future and Development	28	9.2
El Tood Association for Agricultural Development	24	7.9
Mostakbal El Said Association for Agricultural Development	22	7.2
Ganoub El Wady Association for Agricultural Community Development	22	7.2
El Ghad El Moshreq Association for Agricultural Community Development	18	5.9
Bait Khalaf Association for Agricultural Development	15	4.9
El Mostakbal Association for Community Development in El Selsela	14	4.6
El Hekma Association for Agricultural Community Development	19	6.2
El Amal Association for Agricultural Community Development	17	5.6
El Farsia Association for Community Development	17	5.6
El Eslah Association for Development	16	5.2
Naga' Gaddal – Tafnies Community Development Association	13	4.3
El Mataana Association for Agricultural Community Development	37	12.1
El Negu Bahary Association for Agricultural Community Development	20	6.6
<b>Total</b>	<b>305</b>	<b>100.0</b>

The mean age of the sample was 42 years old, with 73percent between the ages of 20 and 50 years old. The median age group is 40-50 years old. Only two members in the sample represented female farmers. 87.9percent of the surveyed farmers are their household heads; 93percent of the respondents are the farmers themselves while the remaining 7percent delegated their sons to respond to the questionnaire for them.

Statistical tests of correlation (Kendall’s tau-b and Spearman Correlation) show a significant moderate negative relationship between farmers’ age and educational level. The following crosstab shows the relationship between both variables.

			Age Groups						Total
			<=20	20-30	30-40	40-50	50-60	60+	
Educational Attainment	Illiterate	Count	0	5	7	11	18	14	55
		% within Age Group	0.0%	8.8%	8.0%	13.9%	35.3%	48.3%	18.0%
	Literacy programs	Count	0	0	2	4	4	0	10
		% within Age Group	0.0%	0.0%	2.3%	5.1%	7.8%	0.0%	3.3%
	Incomplete school education	Count	1	1	2	1	1	1	7
		% within Age Group	50.0%	1.8%	2.3%	1.3%	2.0%	3.4%	2.3%
	Primary school	Count	0	3	1	6	4	8	22
		% within Age Group	0.0%	5.3%	1.1%	7.6%	7.8%	27.6%	7.2%
	Preparatory school	Count	0	2	6	9	1	0	18
		% within Age Group	0.0%	3.5%	6.9%	11.4%	2.0%	0.0%	5.9%
	Secondary school	Count	0	7	3	1	0	0	11
		% within Age Group	0.0%	12.3%	3.4%	1.3%	0.0%	0.0%	3.6%
	Incomplete technical education	Count	0	0	1	0	0	0	1
		% within Age Group	0.0%	0.0%	1.1%	0.0%	0.0%	0.0%	.3%
	Technical education	Count	1	23	43	29	11	4	111
		% within Age Group	50.0%	40.4%	49.4%	36.7%	21.6%	13.8%	36.4%
University degree	Count	0	16	22	18	11	2	69	
	% within Age Group	0.0%	28.1%	25.3%	22.8%	21.6%	6.9%	22.6%	
Post-graduate degree	Count	0	0	0	0	1	0	1	
	% within Age Group	0.0%	0.0%	0.0%	0.0%	2.0%	0.0%	.3%	
Total	Count	2	57	87	79	51	29	305	
	% within Age Group	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

The average household size is seven members (including the household head); females comprise approximately 46percent of household members.

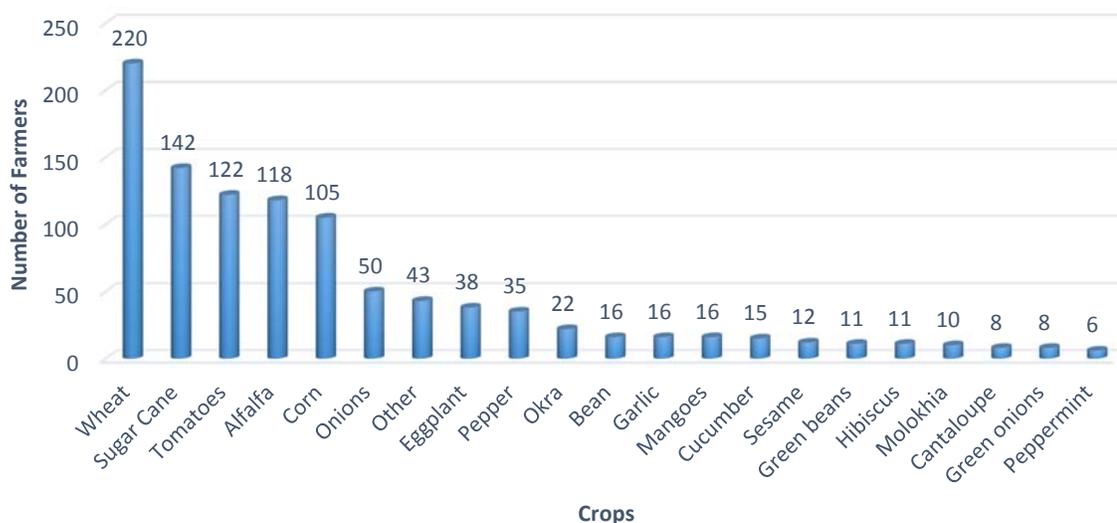
#### LAND AND CROP INFORMATION

Farmers’ average land size in the sample is 6.6 feddans (2.8 hectares); 85.6percent of the farmers hold small lands (less than 10 feddans – 4.2 hectares); 26percent of the lands managed by farmers are rented; 64percent is old land and 84percent of the land is under furrow irrigation system. The following table shows frequencies (number) of farmers’ land sizes:

Land Size (in Feddan)	Land Size (in Hectare)	Frequency	Percent
less than 1	less than 0.42	45	14.8%
1-3	0.42-1.26	101	33.1%
3-10	1.26-4.2	115	37.7%
10+	4.2+	44	14.4%
<b>Total</b>		<b>305</b>	<b>100.0</b>

Typical crops grown in AMAL's areas of intervention in Upper Egypt include wheat, sugar cane, tomatoes, alfalfa, corn, onions and a variety of other crops. Only a very small number of farmers had experience growing AMAL potential crops (green beans, green onions, cantaloupe, grapes, and pomegranates). The chart and table below respectively show the number and percentages of farmers growing the various crops

**Crops Grown by Farmers**



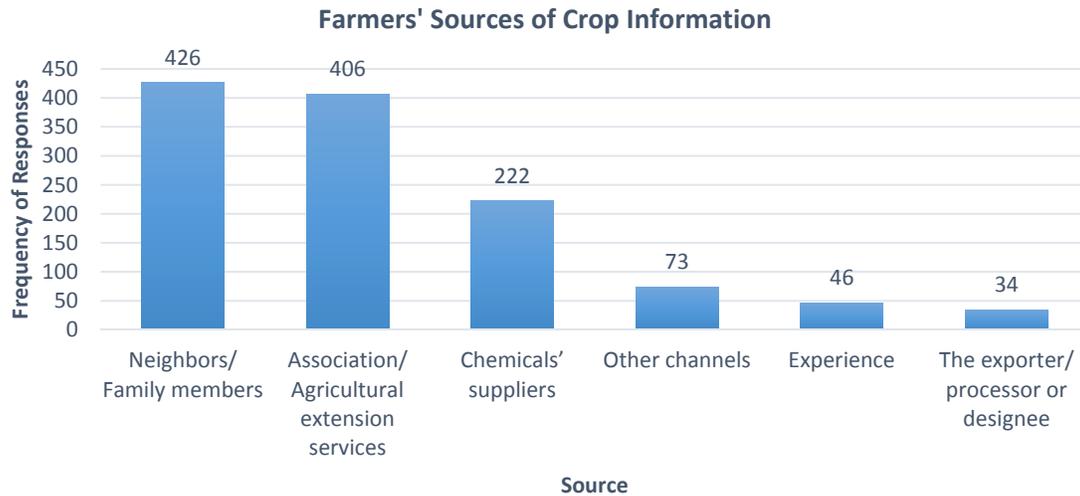
Crop	Percentage of Farmers	Crop	Percentage of Farmers
Wheat	72.13%	Garlic	5.25%
Sugar Cane	46.56%	Mangoes	5.25%
Tomatoes	40.00%	Cucumber	4.92%
Alfalfa	38.69%	Sesame	3.93%
Corn	34.43%	Green beans	3.61%
Onions	16.39%	Hibiscus	3.61%

Crop	Percentage of Farmers	Crop	Percentage of Farmers
Other <sup>6</sup>	14.10%	Molokhia	3.28%
Eggplant	12.46%	Cantaloupe	2.62%
Pepper	11.48%	Green onions	2.62%
Okra	7.21%	Peppermint	1.97%
Bean	5.25%		

Farmers were then asked about the crops that they traditionally grow. For each crop they mentioned, they were prompted to answer questions about:

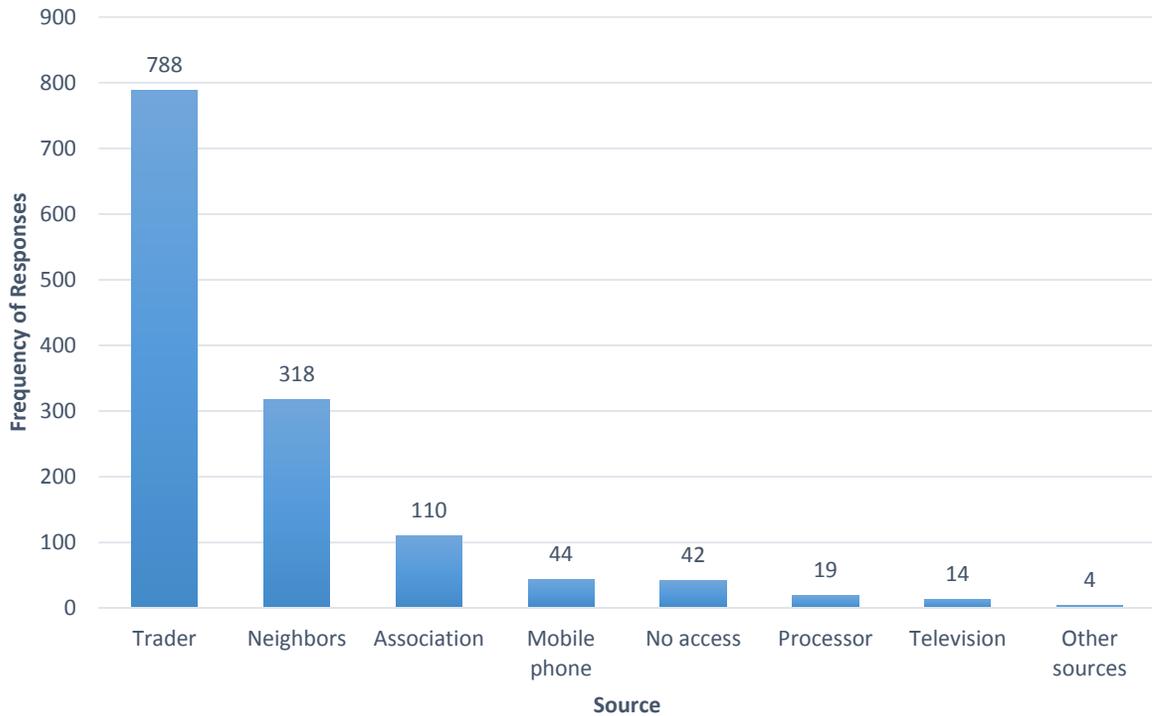
- The sources from which they acquire the crop information: the survey could accommodate up to three sources for each of the crops s/he grows
- The sources from which they acquire market information: similar to the crop information, farmers were allowed to mention up to three sources per crop
- Reasons why they grow each of the mentioned crops: again up to three reasons would be recorded per crop.

The figures below display frequencies for each of the above-mentioned prompts (frequencies displayed in a descending order for each prompt)

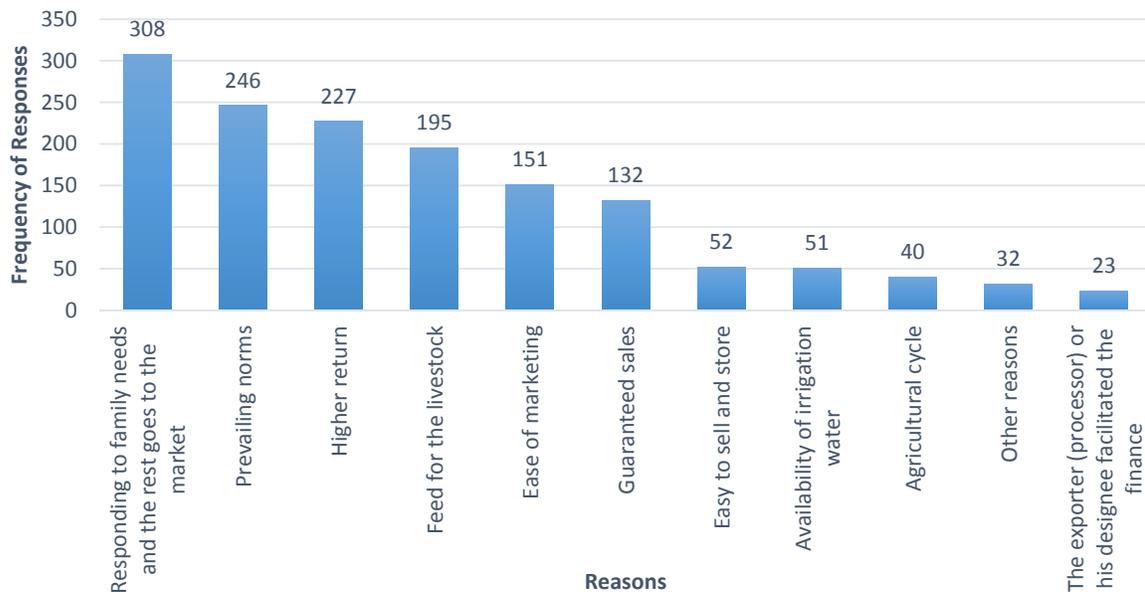


<sup>6</sup> Other crops mentioned by farmers include fenugreek, bananas, squash, lemon, barley, peanuts, melon, grapes, pomegranate, dates, coriander, mint, and spinach. Counts for each of these crops did not exceed five farmers.

### Farmers' Sources of Market Information



### Reasons for Growing Crops



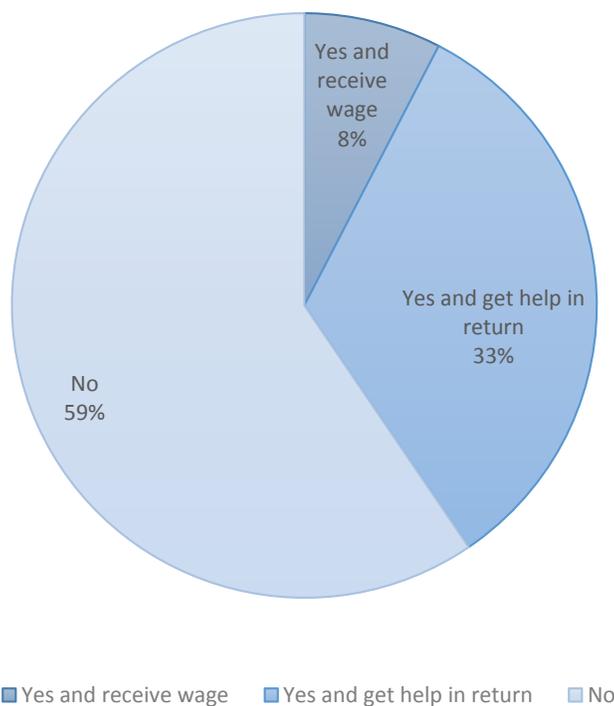
When asked if any of the crops grown were exported, only 13 out of the 305 farmers responded positively. Fifty one percent of respondents said that they would consult their family members in case they decide to grow new or untraditional crops.

Quality Certifications: Only 12 of the respondents previously acquired quality certificates.

Farmers were also asked about whether they help their neighbors with farm work and if so, what they get in return. Almost 60 percent of the responding farmers do not help their neighbors with fieldwork. Results are displayed in the table below:

Do you help your neighbors/family members in their lands?	
Response	Percentage of Farmers
Yes and I receive a daily wage (or any form of payment in return)	8
Yes and in return they help with my land whenever I need a hand	33
I do not help my neighbors with farm work	59

Farmers Help Neighbors with Farm Work



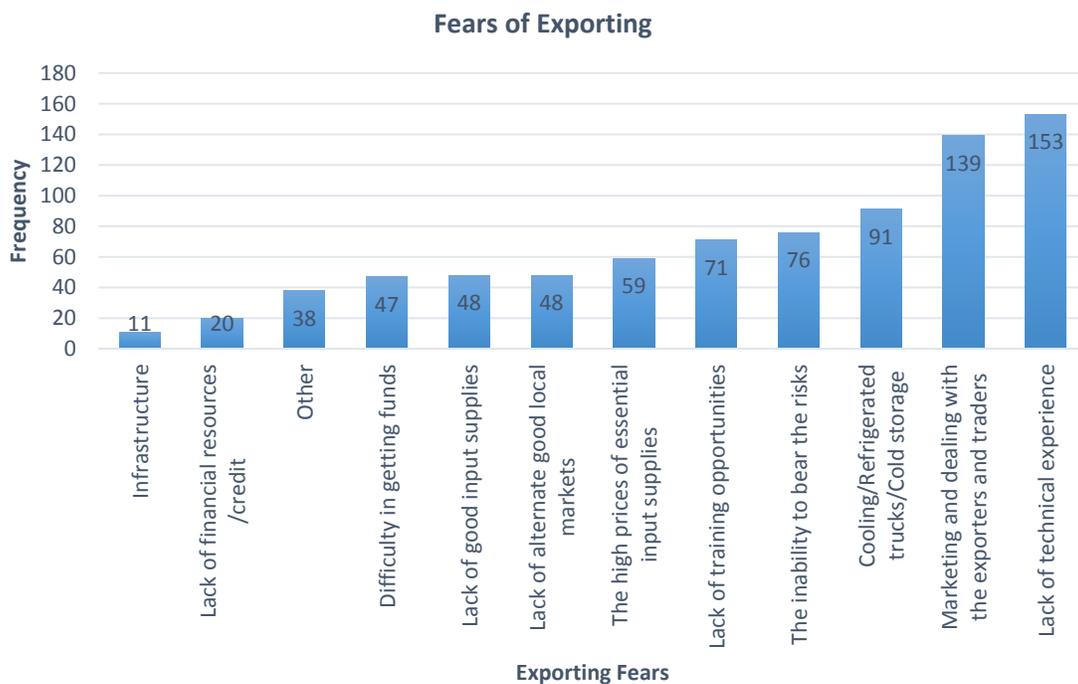
The survey could accommodate up three problems that farmers encounter while marketing their crops. Twenty six percent of farmers said they do not face any marketing problems; 45% said that the fresh market prices are below expectations and 18percent mentioned intermediaries control over prices. The table below displays the results:

Marketing Problem	Number of Responses	Percentage of Farmers
Price for produce in fresh markets is below expectations	136	45%
Middlemen undercut prices for goods in comparison with market prices	54	18%
Buyer is short of cash / not willing to pay immediate cash	42	14%
Lack of information regarding prevailing prices of products	41	13%
Difficult to find a buyer	37	12%
Difficulties with transportation of products to the place of sale	36	12%
Processors do not pay enough to earn a profit	29	10%
Other	19	6%
Middlemen hinder access to the market	16	5%
Lack of storage facilities for products	9	3%
There is no problem	80	26%

Approximately 45 percent of farmers (135 farmers) had grown under contracts before, primarily for sugar cane. The following table displays the number of contracts previously signed for the various crops:

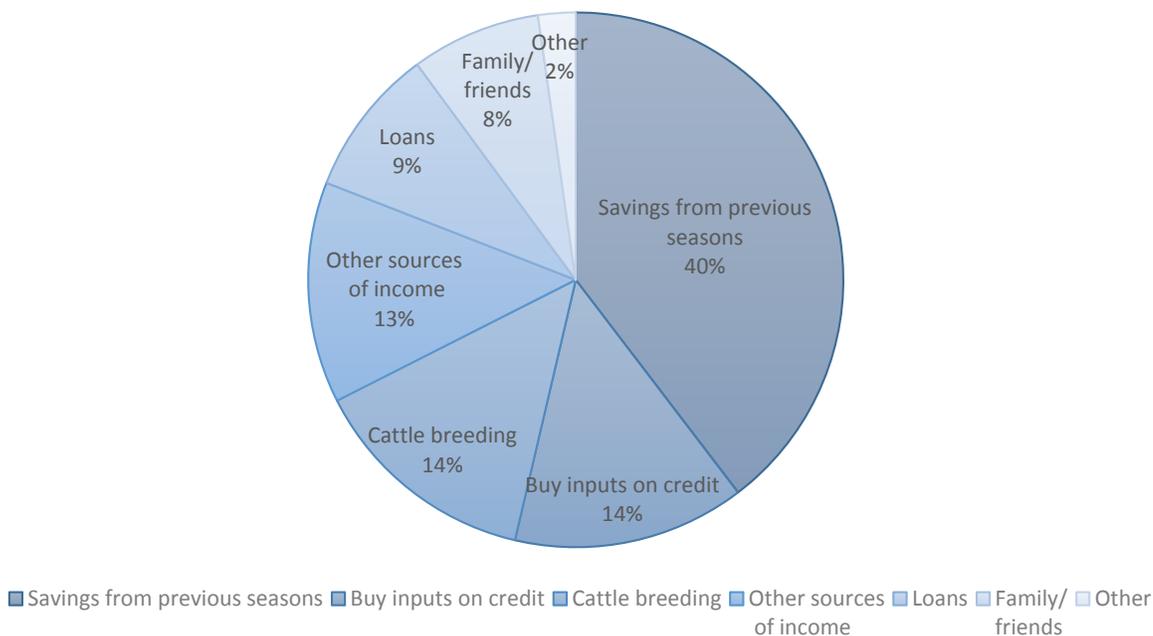
Contracted Crop	Number of Contracts (farmers)
<b>Sugar Cane</b>	134
<b>Green Beans</b>	2
<b>Tomatoes</b>	10
<b>Pepper</b>	2
<b>Onions</b>	2
<b>Cantaloupe</b>	1
<b>Peppermint</b>	1
<b>Beet</b>	1

Farmers were also allowed to select more than one response for why they were apprehensive of growing crops for export. The question prompt was “what do you think would be the biggest obstacle facing you in case you decide to grow crops for exporting.” Interviewers did not read out the options for the farmers to select from; farmers could speak freely and the interviewers selected the most appropriate answer choice or mentioned the other responses (in case the farmer’s response was not among the choices). The highest categories were the lack of technical experience, dealing with the exporters and traders and the lack of cooling facilities (cold storage, precooling, and cold trucks). The figure below shows the frequencies for each answer category:



Farmers finance 40 percent of their agricultural expenses from their savings from previous seasons, 14 percent from buying inputs on credit and 14 percent from cattle breeding. The following graph shows the distribution of the various sources from which farmers finance their agricultural expenses. Displayed percentages are averages for each category.

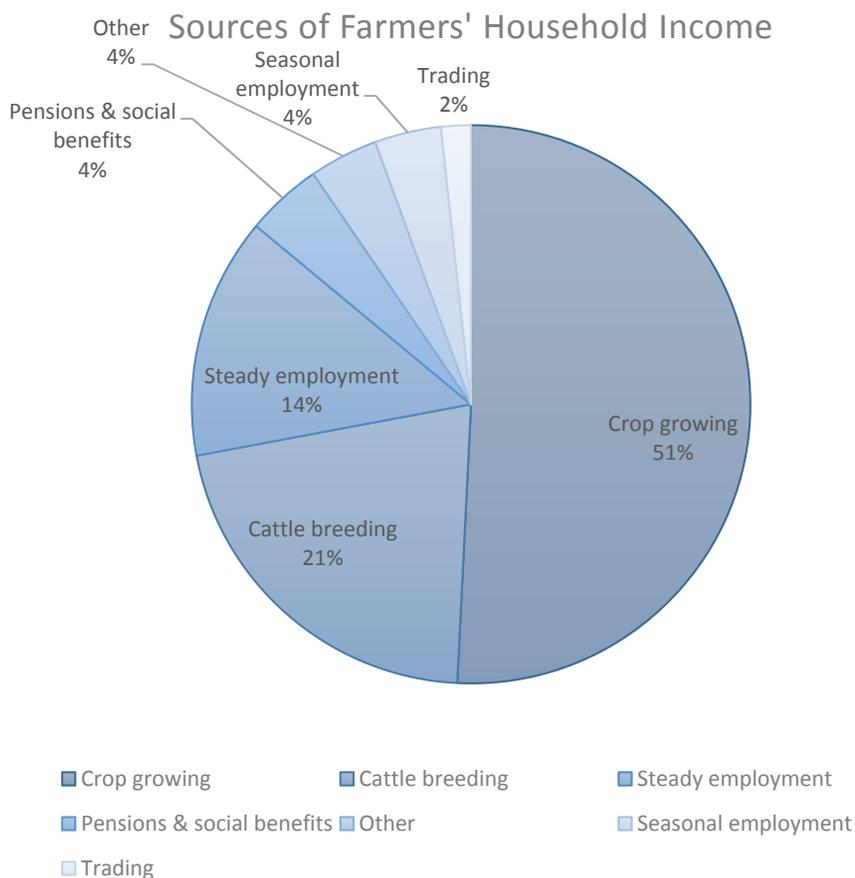
### Sources of Finance for Agriculture



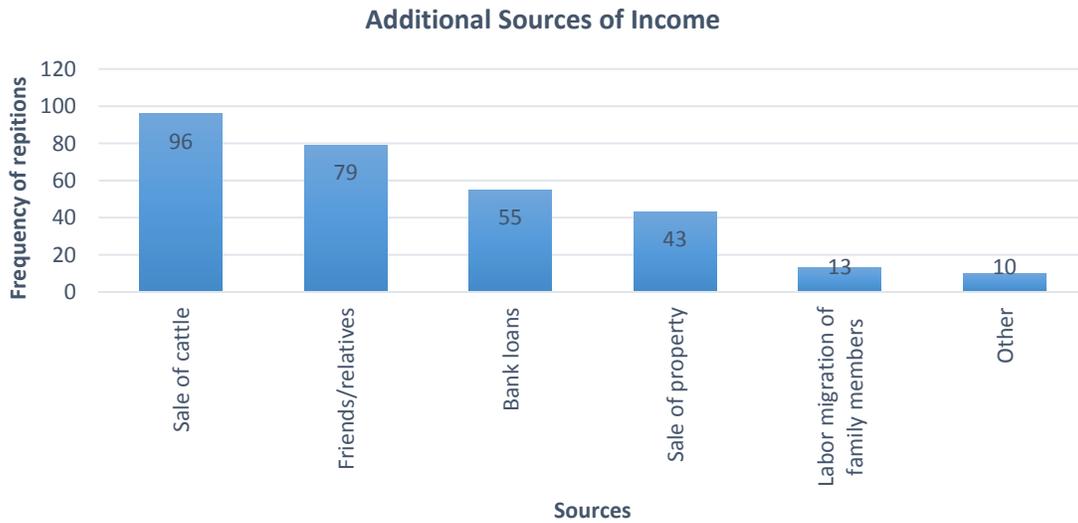
The three main sources of household income for farmers are:

1. Income from agriculture represents 51 percent of household income
2. 21 percent of household income comes from cattle breeding
3. 14 percent of income comes from employment

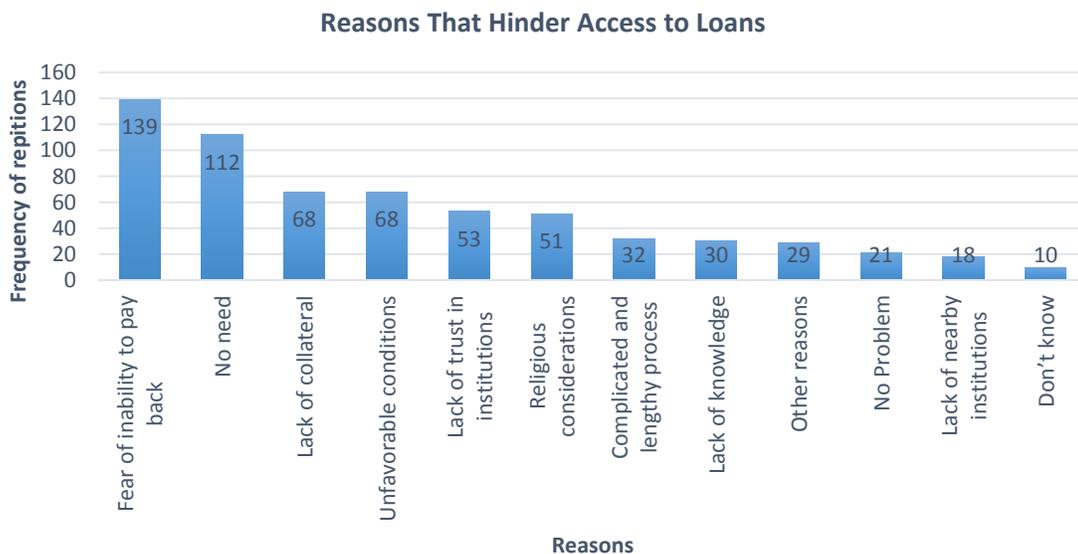
The remaining 14% of income comes from other sources of income generating activities including pensions and social benefits, income from renting out agricultural machinery, income from trading or other types of small business, etc. The pie chart below shows the distribution of sources of household income.



“Seventy percent of the responding farmers indicated that their income is sufficient to cover household expenses. In case the income is not sufficient, farmers handle the situation differently. Farmers were allowed to select more than one response when asked about how they handle the situation. The majority of farmers said they handle the situation through the sale of cattle, borrowing from family or friends or by taking out bank loans. The chart below shows farmers’ responses:



Followed by the above prompt, farmers were asked about reasons that impede their access to loans. Most commonly mentioned answers are the fear of not being able to pay a loan back, lack of need for loans, the lack of collateral, and the unfavorable conditions imposed on loans. Like other multiple response questions on the form, surveyors did not read out the choices to respondents; farmers were allowed to mention their reasons and the surveyor marked the selection on the form. The chart and table below display the number of responses for each answer choice.



Each farmer was asked to provide financial and usage data for each of his/her main crops. Usage of crops indicates the percentage of crop that is wasted, percentage used for family consumption or as animal feed, percentage sold through the trader, percentage sold to processor, percentage that goes to charity (zakat), etc. Seventy-three farmers had more than 10percent waste in one or more of his/her crops. Approximately 70percent of wheat growers

utilize at least 50percent of the wheat production for family use while only 4% use less than 10% of the wheat for family consumption.

#### INCOME INFORMATION

Median values of farmers’ raw data show that on average farmers spend approximately 6,500 EGP/feddan (\$1,980/Hectare) and make a profit of approximately 5,300 EGP/feddan (\$1,640/Hectare)<sup>7</sup>. While mean values indicate an average cost of 7,500 EGP/feddan (\$2,280/Hectare) and an average profit of 6,500 EGP/feddan (\$1,980/Hectare) – approximate values. The table below shows percentile distribution of costs and profits for farmers:

Contracted Crop	Average Cost (\$/ha)	Number of Contracts (farmers)
25 <sup>th</sup> percentile	1,250	960
50 <sup>th</sup> percentile (Median value)	1,980	1,640
75 <sup>th</sup> percentile	3,000	2,560

Statistical tests of correlation showed a significant direct but weak relationship between the per feddan costs and the percentage of land under drip irrigation. Results indicate that costs increase as the percentage of land under drip irrigation increases<sup>8</sup>.

Crops were further categorized as traditional and non-traditional. Traditional crops include low-value crops including wheat, sugar cane, alfalfa, corn, sesame, beans, and barley. Tests of correlation were again run between the type of crop (being traditional or high-value) and the per feddan costs and profits. Tests<sup>9</sup> indicated a statistically significant, moderate, positive relationship between the type of crop and the per feddan costs. Results show that as farmers’ change from growing traditional crops to growing high value crops, the per feddan costs increase.

The table below compares mean values of per feddan costs and profits for traditional and non-traditional crops:

Contracted Crop	Average Profit		Average Cost	
	EGP/feddan	\$/ha	EGP/Feddan	\$/ha
<b>Traditional Crops</b>	5,200	1,600	5,000	1,500
<b>Non-traditional crops</b>	7,900	2,400	11,100	3,400

<sup>7</sup> Median values exclude outliers from the calculation of average. Outliers are extremely high or extremely low values. Median values are midpoints in the distribution meaning that 50% of the sample is below the median value and 50% is above the median.

<sup>8</sup> Pearson Correlation Coefficient =0.285, correlation is significant at the 0.01 level

<sup>9</sup> Spearman’s Rho Correlation Coefficient was used in these two instances since one of the variables – type of crop – is categorical (traditional or high-value)

## ASSOCIATIONS

The survey team assessed seventeen<sup>10</sup> potential associations during baseline implementation in order to select the associations to work with on AMAL project. The AMAL team used the ACDI/VOCA M4 assessment tool with additional guiding questions in order to carry out the assessment. For selection purposes, the AMAL team used the Competitive Profile Matrix (CPM). This section provides background and explanation of the tool and means of applying it to AMAL potential pool of associations and the selection results.

*Background on the CPM:* This matrix was initiated by Michael Porter, 1990, Harvard Business Review – Harvard University at business level and applied by Fred R. David, Strategic Management, Concepts and Cases, seventh edition, 1999 at public sector and NGO's Levels

The Competitive Profile matrix is a tool that compares the firm/association and its rivals and reveals their relative strengths and weaknesses.

CPM is a powerful strategic analysis tool. CPM allows business owners, stockholders and other interested parties to see the strengths and weaknesses of all major competitors in an industry on a single page. This helps visualize and communicate the competitive landscape.

*Understanding the tool:* In order to better understand the external environment and the competition in a particular industry/field of work, firms/organizations often use CPM. The matrix identifies key competitors and compares them using industry's critical success factors. The analysis also reveals organizations' relative strengths, so organizations are aware of which areas they should improve and which areas to maintain.

*Critical Success Factors (CSF):* CSFs are the key areas, which must be performed at the highest possible level of excellence if organizations want to succeed in the particular industry. They vary between different industries or even strategic groups and include both internal and external factors. The more critical success factors are included, the more robust and accurate the analysis is.

*Weight:* Each CSF is assigned a weight ranging from 0.0 (low importance) to 1.0 (high importance). The number indicates how important the factor is in succeeding in the industry. If there were no weights assigned, all factors would be equally important, which is an impossible scenario in the real world. The sum of all the weights must equal 1.0. Separate factors should not be given too much emphasis (assigning a weight of 0.3 or more) because the success in an industry is rarely determined by one or few factors.

*Rating:* The ratings in CPM refer to how well organizations are doing in each area. They range from 4 to 1, where 4 means a major strength, 3 – minor strength, 2 – minor weakness and 1 – major weakness. Ratings, as well as weights, are assigned subjectively to each organization, but the process can be completed more easily through benchmarking. Benchmarking reveals how

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<sup>10</sup> Sixteen associations were assessed during the actual implementation of the baseline study. Then after discussions and negotiations with the exporters, an additional association was added to the list, Rural Woman Community Development Association in Shoraneya – Sohag. The same baseline assessment procedure was applied to Shoraneya association.

well organizations are doing compared to each other or industry’s average. It is important to mention that organizations can be assigned equal ratings for the same factor.

*Score & Total Score:* The score is the result of weight multiplied by rating. Each organization receives a score on each factor. Total score is simply the sum of all individual score for the organization. The organization that receives the highest total score is relatively stronger than its competitors.

*Benefits of the CPM:*

- The same factors are used to compare the organizations/firms. This makes the comparison more accurate
- The analysis displays the information on a matrix, which makes it easy to compare the organizations visually
- The results of the matrix facilitate decision-making. Organizations can easily decide which areas they should strengthen, protect or what strategies they should pursue
- Includes both internal and external factors as parameters

*Applying the CPM to AMAL Potential Associations:* After completing the baseline study, the AMAL team met together in order to identify the CSFs and assign the weights according to the importance of each of the factors. In order to objectively implement the methodology, CSFs were identified and weighted separately for new and old associations. Three team members comprised the assessment team. After agreeing on the CSFs, each member on the team independently assigned a weight for each of the CSFs. The team then discussed their weights together and came to a consensus on the agreed upon weights for the old as well as the new associations. The table below outlines the CSFs and the agreed upon weights for the new and the old associations.

Critical Success Factors	Weight for Old Associations	Weight for New Associations
Distance	0.10	0.20
Potential Crops	0.15	0.30
Number of Members	0.15	0.10
Women Activities	0.20	0.10
Past Experience	0.20	NA
Leader	0.20	0.30

*Explanation of CSFs:*

- Distance is the association’s distance from the Luxor airport
- Potential crops measures the association’s readiness to grow AMAL potential crops based on their past experiences
- Number of members is the number of farmers registered in each of the associations
- Women activities: this factor looks at the association’s willingness to engage women in their activities
- Past experience: this factor applied only to old associations and it is an assessment of their level of cooperation with the project

- Leader: this measures the strength of the leader in each association and it is one of the very important factors to look at



**Association's Assessment in El Ghad El Moshrek Association – June 6, 2015**

The following tables show the assessment results based on the CSFs, weights, weighted scores and total scores for old as well as new associations.

The first two tables display the ratings and assessment results for old associations.

CSF	Weight	El Mataana		El Nesa'eia		El Negu Bahary		Asfun		Bait Khallaf		El Mostakbal -El Selsela	
		Rating	Weighted Score	Rating	Weighted Score	Rating	Weighted Score	Rating	Weighted Score	Rating	Weighted Score	Rating	Weighted Score
Distance	0.10	3	0.30	4	0.40	3	0.30	3	0.30	1	0.10	1	0.10
Potential Crops	0.15	4	0.60	2	0.30	4	0.60	2	0.30	4	0.60	1	0.15
# of members	0.15	4	0.60	3	0.45	3	0.45	4	0.60	3	0.45	2	0.30
Women Activities	0.20	3	0.60	4	0.80	3	0.60	3	0.60	1	0.20	3	0.60
Past Experience	0.20	4	0.80	4	0.80	4	0.80	4	0.80	4	0.80	3	0.60
Leader	0.20	4	0.80	4	0.80	4	0.80	4	0.80	4	0.80	3	0.60
<b>Total/Score</b>	<b>1.00</b>	<b>3.70</b>		<b>3.55</b>		<b>3.55</b>		<b>3.40</b>		<b>2.95</b>		<b>2.35</b>	

CSF	Weight	Al Amal		Ganoub Al Wady		Ryad El Salehin		Al Hekma		Mostakbal El Said	
		Rating	Weighted Score	Rating	Weighted Score	Rating	Weighted Score	Rating	Weighted Score	Rating	Weighted Score
Distance	0.10	1	0.10	2	0.20	1	0.10	1	0.10	3	0.30
Potential Crops	0.15	1	0.15	2	0.30	1	0.15	1	0.15	3	0.45
# of members	0.15	3	0.45	1	0.15	1	0.15	4	0.60	1	0.15
Women Activities	0.20	1	0.20	3	0.60	1	0.20	3	0.60	3	0.60
Past Experience	0.20	3	0.60	3	0.60	2	0.40	2	0.40	2	0.40
Leader	0.20	3	0.60	3	0.60	2	0.40	2	0.40	1	0.20
<b>Total/ Score</b>	<b>1.00</b>	<b>2.10</b>		<b>2.45</b>		<b>1.40</b>		<b>2.25</b>		<b>2.10</b>	

The table below displays ratings and assessment results for new associations:

Association \ CPM	CSF	Distance	Potential Crops	# Members	Women Activities	Leader	Total Score
	Weight of CSF	0.20	0.30	0.10	0.10	0.30	1.0
<b>El Tood</b>	Rating	4	4	3	4	4	<b>3.90</b>
	Weighted Score	0.8	1.2	0.3	0.4	1.2	
<b>El Ghad El Moshreq</b>	Rating	3	2	2	4	4	<b>3.00</b>
	Weighted Score	0.6	0.6	0.2	0.4	1.2	
<b>Nagea Gaddal</b>	Rating	2	2	1	4	3	<b>2.40</b>
	Weighted Score	0.4	0.6	0.1	0.4	0.9	
<b>El Farsia</b>	Rating	1	4	4	2	2	<b>2.60</b>
	Weighted Score	0.2	1.2	0.4	0.2	0.6	
<b>Al Eslah</b>	Rating	2	3	1	1	1	<b>1.80</b>
	Weighted Score	0.4	0.9	0.1	0.1	0.3	
<b>Shoraneya</b>	Rating	1	3	2	3	4	<b>2.80</b>
	Weighted Score	0.2	0.9	0.2	0.3	1.2	

Based on the goals and objectives of the AMAL project, the team selected twelve associations to work with. Since the project will be implemented over three years, nine of the associations will be selected from the old associations and three will be selected from the pool of new associations. However, for outreach and sustainability purposes, associations that are not selected will be invited to attend relevant training programs implemented by the project. Below is the list of selected associations:

- I. Old Associations
  1. El Mataana Association for Agricultural Community Development
  2. El Nesa'eia Association for Future and Development
  3. El Negu Bahary Association for Agricultural Community Development
  4. Association for Agricultural Community Development in Asfun
  5. Bait Khallaf Association for Agricultural Development
  6. El Mostakbal Association for Community Development in El Selsela
  7. Ganoub El Wady Association for Agricultural Community Development
  8. Community Development Association in Al Hekma<sup>11</sup>
  9. Community Development Association in Al Amal

<sup>11</sup> Al Hekma and Al Amal – were excluded in the beginning because of their relatively low CPM scores (2.25 and 2.1 respectively). However, exporters specifically requested to work with associations located in Wadi Nukra Aswan that can provide green beans during the months of January and February since green beans sold at this time of the year are more profitable to the exporter and bridges a gap in responding to international market needs. Therefore, the AMAL team decided to add these two associations to the list of beneficiary associations with the project. Throughout the implementation of the AMAL project and its efforts in building the institutional capacity of associations, particular attention will be paid to these two associations to promote their competitiveness.

## II. New Associations

1. El Ghad El Moshreq Association for Agricultural Community Development
2. El Tood Association for Agricultural Development
3. Rural Woman Community Development Association in Shoraneya in Sohag<sup>12</sup>

Applying the Pearson's test of correlation between the CPM score and each of the M4 scores shows a statistically significant relationship between the CPM and management scores. Pearson's correlation coefficient demonstrates a fairly strong correlation between CPM and management score –  $R^2 = 0.6$  (approximately). The table below shows the M4 and CPM scores for associations

#	Association	Membership score	Marketing score	Money score	Management score	CPM Score
1	El Mostakbal Association for Community Development in El Selsela	2.85	2.00	3.48	3.44	2.35
2	El Nesa'eia Association for Future and Development	3.97	1.00	3.50	3.67	3.55
3	Community Development Association in El Farsia	3.87	1.00	3.29	2.22	2.60
4	Ryad El Salehin Association for Community Development	2.92	2.50	3.50	2.94	1.40
5	Mostakbal El Said Association for Agricultural Community Development	2.54	2.53	3.29	3.00	2.10
6	Al Eslah Association for Development in Asfun	2.36	1.00	2.43	1.87	1.80
7	Community Development Association in Al Hekma	2.88	1.15	3.14	3.22	2.25
8	Community Development Association in Al Amal	2.62	1.00	3.50	2.56	2.10
9	Community Development Association in Nagea Gaddal	3.22	1.40	3.14	3.00	2.40
10	El Ghad El Moshreq Association for Agricultural Community Development	2.62	1.92	3.43	3.11	3.00
11	El Negu Bahary Association for Agricultural Community Development	3.07	2.80	3.43	3.44	3.55
12	Association for Agricultural Community Development in Asfun	3.63	2.77	2.90	3.63	3.40
13	El Tood Association for Agricultural Development	3.44	2.35	3.29	3.31	3.90

<sup>12</sup> The Rural Woman Community Development Association in Shoraneya in Sohag was not incorporated in the baseline study but because exporters requested buying produce from this area, the association received an assessment on September 21, 2014. As was the case with the other associations throughout the baseline implementation, the association was assessed for its practices in the areas of marketing, management, money, membership (using the M4 tool) as well as its gender activities. The association demonstrated willingness to participate with the project and showed potential to work on high value crops.

<b>14</b>	El Mataana Association for Agricultural Community Development	2.39	3.20	3.43	3.44	3.70
<b>15</b>	Bait Khallaf Association for Agricultural Development	2.96	2.80	3.17	3.00	2.95
<b>16</b>	Ganoub El Wady Association for Agricultural Community Development	2.56	2.35	3.29	3.11	2.45
<b>17</b>	Rural Woman Community Development Association in Shoraneya	3.78	3.45	4	4	2.8

The area most in need of improvement in almost all associations is marketing. Almost all associations scored lowest on marketing compared to other sections on the M4. The following table displays the highest and lowest M-score for each of the 16 associations. Eight out of the 16 associations scored highest on money, five scored highest on membership, and four scored highest on management. The table below shows associations' lowest and highest M-scores

#	Association	Highest M Score	Lowest M Score
<b>1</b>	Agricultural Community Development Association in Asfun	Money	Marketing
<b>2</b>	El Mostakbal Association for Community Development in El Selsela	Membership	Marketing
<b>3</b>	Community Development Association in El Farsia	Money	Marketing
<b>4</b>	Ryad El Salehin Association for Community Development	Money	Marketing
<b>5</b>	Mostakbal El Said Association for Agricultural Community Development	Membership	Marketing
<b>6</b>	El Nesaya for Future and Development	Money	Marketing
<b>7</b>	Al Eslah Association for Development in Asfun	Money	Marketing
<b>8</b>	El Ghad El Moshrek for Community Development in Garagos	Management	Marketing
<b>9</b>	El Negu Bahry for Agricultural community Development	Management	Marketing
<b>10</b>	Community Development Association in Al Hekma	Membership & Management	Marketing
<b>11</b>	Farming Families Development Association in El Tood	Membership	Marketing
<b>12</b>	Community Development Association in Al Amal	Money	Marketing
<b>13</b>	Community Development Association in Nagea Gaddal	Membership	Marketing
<b>14</b>	El Matana Association for Agricultural Community Development	Management	Membership
<b>15</b>	Agricultural Community Development Association in Beit Khallaf	Money	Marketing

#	Association	Highest M Score	Lowest M Score
16	Ganoub Al Wady Association for Agricultural Community Development	Money	Marketing
17	Rural Woman Community Development Association in Shoraneya	Money and Management	Marketing

Associations' Training: The following training topics were the most commonly repeated by associations:

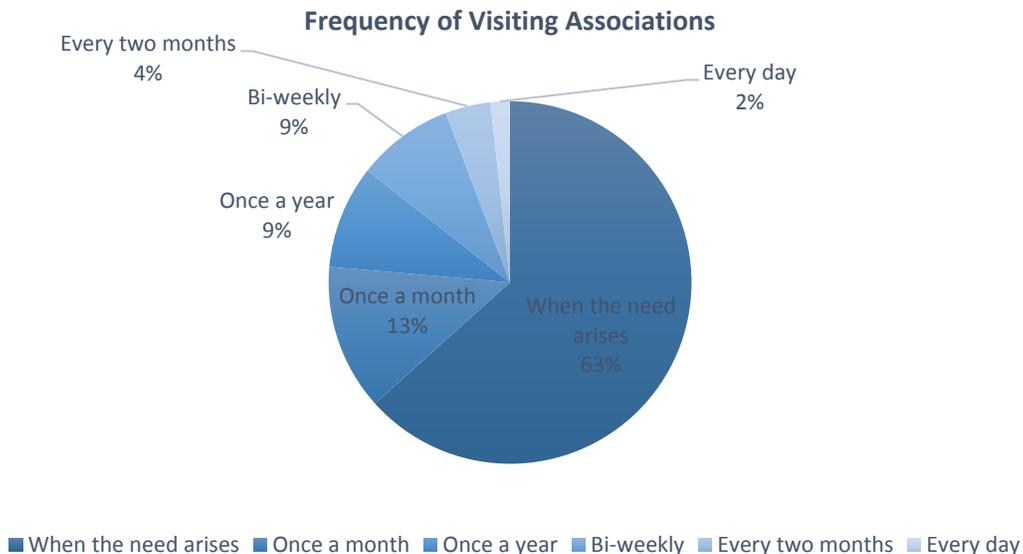
- Computer and internet Training
- Marketing
- Packhouse operations (sorting, grading and packaging)
- Good Agricultural Practices (for Extension Agents and farmers)
- Financial Management
- Contracting and negotiation skills
- NGOs management skills

Other topics – repeated less frequently or mentioned at least once – included:

- Quality management
- Feasibility study
- Fundraising and resources mobilization
- Proposal writing
- Record keeping
- Designing networks and websites
- Designing and maintaining a database
- Extension services
- Food safety
- Greenhouses improved technologies
- Law 84
- Organic farming
- Breeding livestock and manufacturing dairy products
- Report writing
- Safe use of pesticides
- Managing small projects (for women)
- Strategic planning
- Training of Trainers

## FARMERS' FOCUS GROUPS

One hundred seventy four farmers representing 16<sup>13</sup> associations took part in all focus group discussions. This section presents the general findings from all focus groups while association specific information is included in the associations' detailed profiles section. Sixty four percent of informants visit their associations occasionally when the need arises to receive updates and to follow up on their specific cases/issues handled through the association.



*Access to Credit:* 20 percent of farmers participate in local savings and borrowing groups and 30 percent access loans through formal institutions.

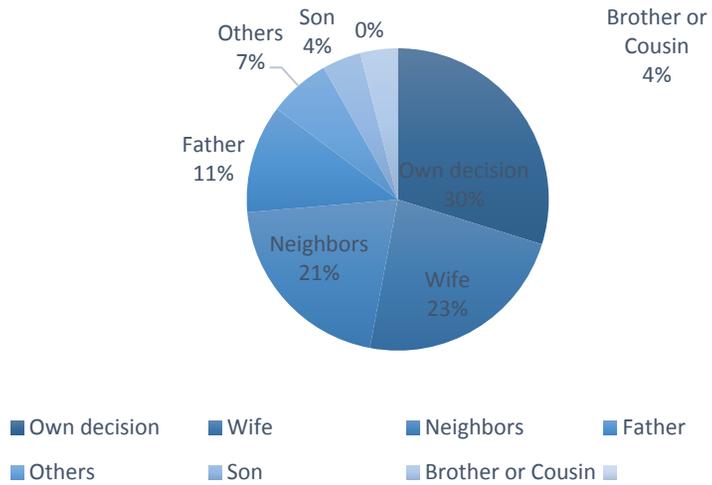
The most common reasons that limit farmers' access to loans are:

- High interest rates
- Fear of not being able to repay
- Lack of collateral

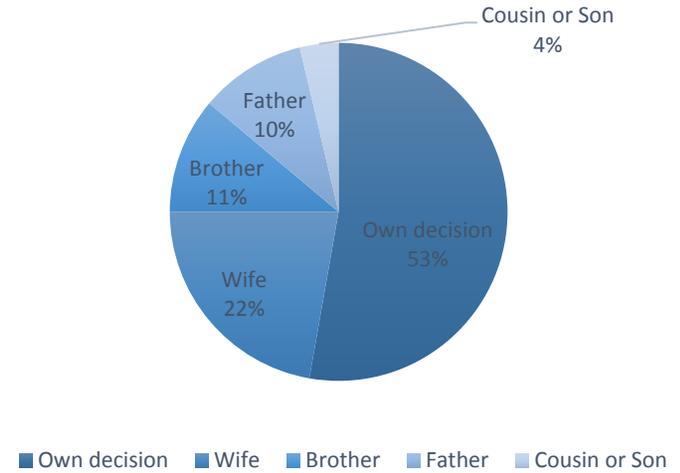
As shown in the figure below, most farmers claim that they make their own decisions when accessing formal or informal credit and when utilizing borrowed money. Almost a quarter of the farmers say that they share decisions with their wives when accessing credit. Due to societal norms, farmers are hesitant to claim that they share decisions with their wives; however, farmers in Upper Egypt consult and share their wives' decisions when accessing credit. It is also common in these areas to consult other family members when making credit decisions; younger age groups consult their father and older farmers consult their sons, etc.

<sup>13</sup> Shoraneya excluded because it was not part of the initial plan

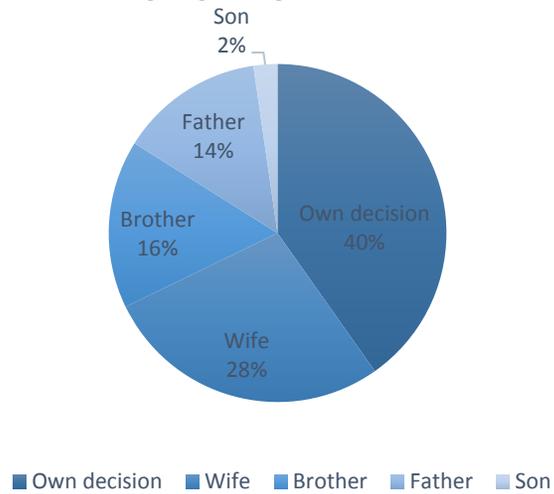
**Decision Making Regarding Access to Formal Credit**



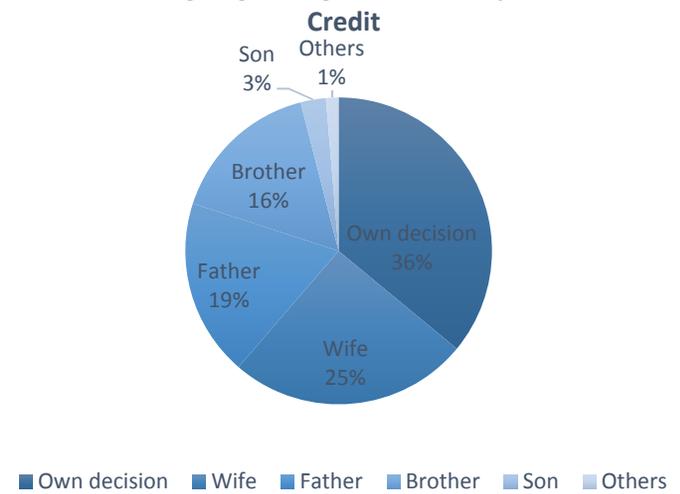
**Decision Making Regarding Use of Money From Formal Credit**



**Decision Making Regarding Access to Informal Credit**

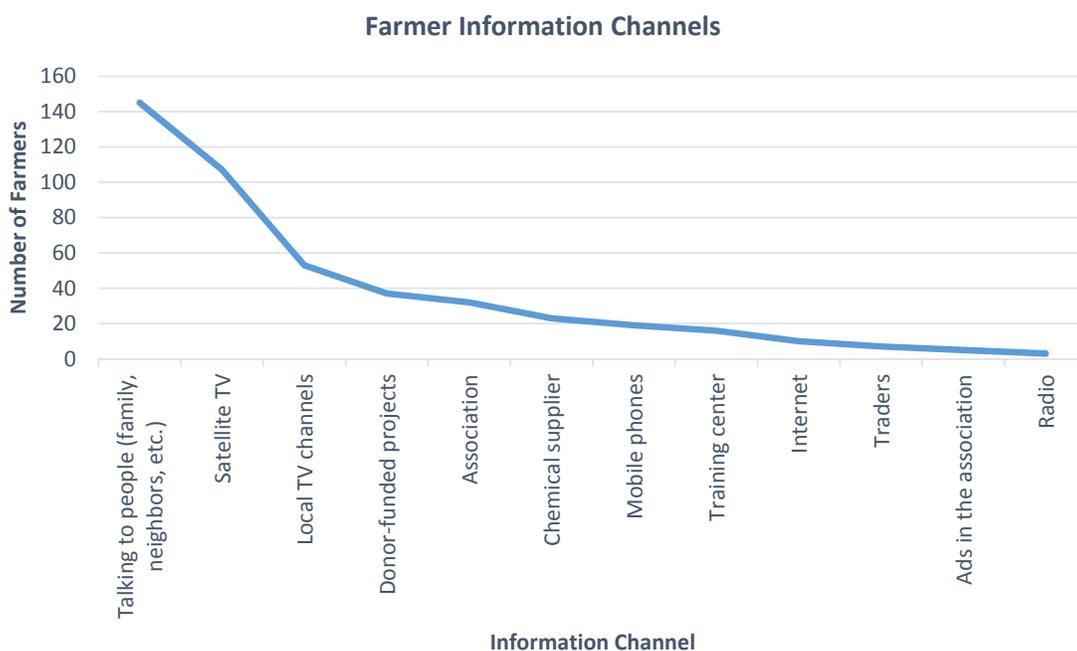


**Decision Making Regarding Use of Money From Informal Credit**



Informants highly resisted answering questions on their means of saving money. More than 68 percent of farmers started by answering that there is not enough income to allow them to save money. When prompted further, farmers said that they mostly utilize the extra income to make further investments that could include investing in livestock or buying gold.

*Information Channels:* When asked about information channels, farmers were allowed to mention more than one channel. Interviewers did not start by reading out answer choices for the farmers but farmers were allowed to spontaneously mention the channels they usually utilize. The most commonly used channels are talking to neighbors and other people, satellite TV, and local TV channels. Interestingly, few farmers access the internet and utilize it more for leisure than to acquire information. The chart below shows the utilized information channels in a descending order.

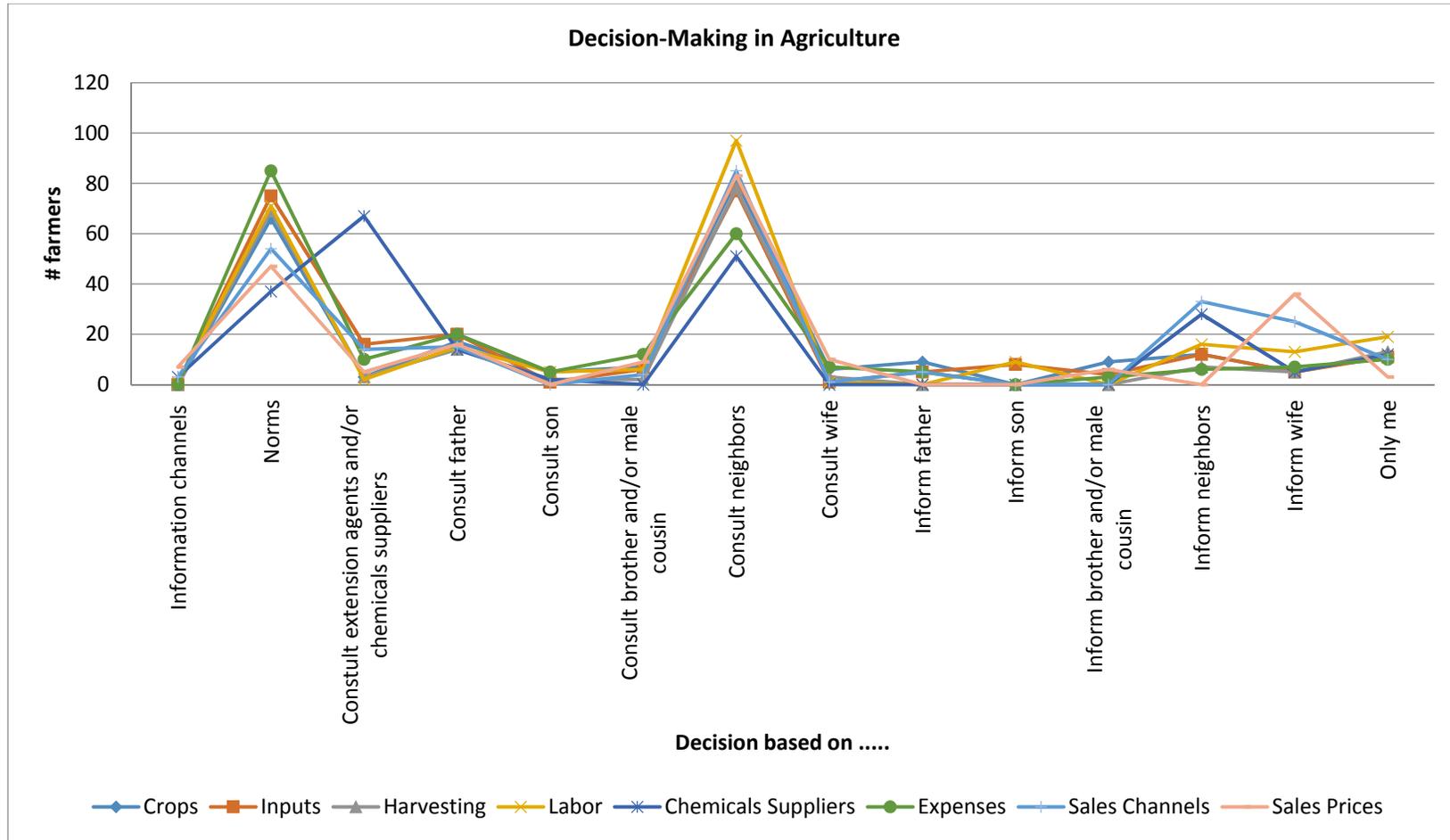


*Training Requested:* Farmers requested a variety of training topics. The most commonly requested trainings included:

- Applying improved agricultural technologies
- Growing high-value crops that generate higher incomes for farmers
- Pest management
- Dealing with soil problems

In general, farmers acquire their agricultural information for free. When asked about their willingness to pay in order to acquire the information needed, only 20 percent expressed their willingness to pay, provided that the amount requested was affordable to them and based on the importance of the information needed. Very few grape farmers pay to receive extension services in cases of emergency.

*Decision-Making in Agriculture:* Farmers were asked about decision-making regarding various agricultural processes. As shown in the figure on the following page, farmers primarily make decisions based on prevailing norms and consult with their neighbors. Farmers consult with extension agents in the region about chemical suppliers to deal with. Wives are mostly informed of the sales channels and prices.



*Other Income-Generating Activities:* Farmers engage in a variety of income-generating activities to generate additional income for their families. These activities include breeding poultry and/or livestock, jobs or pension payments, small businesses (butcher, chemical shop, etc.), and in a few instances selling gold from their wives' dowry. More than 75percent of farmers breed livestock and/or poultry, 12percent engage in other agricultural activities and a few own small businesses or make money from their side jobs. 40percent of the informants said that they consult with their wives about spending the extra money generated, while 36percent make their own decisions. Between 5-10percent said that they make their decisions in consultation with their fathers, brothers or other male members.

*Technical Information:* Farmers' technical and practical knowledge is average; farmers' practices need to be improved, scheduled, and amended especially with regard to using chemicals including the quantities required and the timing of application. Farmers rely on prevailing norms and inherited knowledge when spending on their agricultural land and costs and profits vary from one location to another based on the prevailing traditions in each location.

Generally, farmers expressed their interest in growing AMAL potential high-value crops provided that marketing of the produce is guaranteed and that they get the needed technical assistance to help them grow the crops according to the processors/exporters' standards in order to guarantee maximum yields.

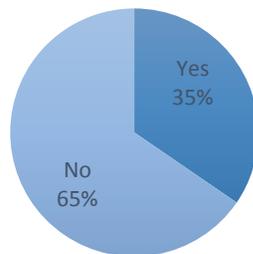
WOMEN’S FOCUS GROUPS

Women’s focus groups were completed with 15 associations in Upper Egypt. One hundred sixty six participants engaged in various focus groups. Only 22 out of the 166 attendees own agricultural land (13.25percent). Female owners were asked about reasons that limit their control over their own lands and they were allowed to mention a variety of reasons. Out of the 22 owners:

- 15 mentioned the lack of technical knowledge
- 14 said that they are not interested in managing the land
- 10 said that family and society support stand in their way
- 9 said that they lack the resources that enable them to manage the land

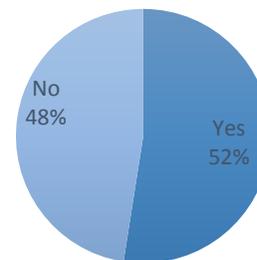
*Training:* 65percent of informants said that it does not have to be women who deliver the training activities; 52percent said that they can attend training with men – see figure below. Females with relatively high educational levels have no problem in attending training events in mixed groups; while those from relatively conservative backgrounds and with relatively moderate to low educational levels resisted the idea.

Women to Deliver Training



■ Yes ■ No

Can Attend Training with Men



■ Yes ■ No

When asked about their training needs, females repeatedly mentioned the following topics:

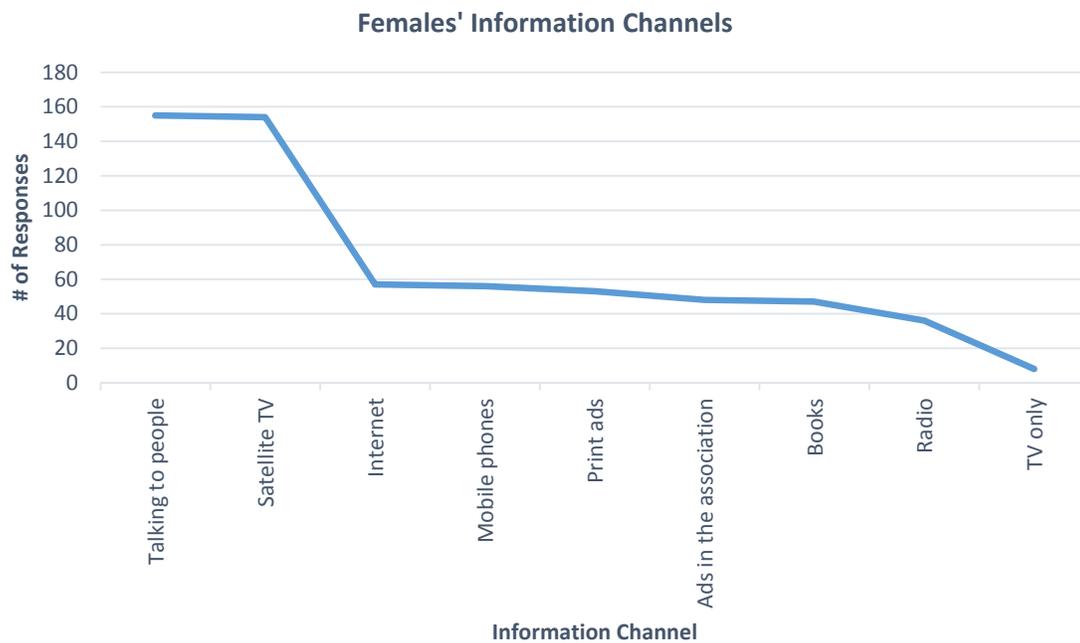
- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Health care and personal sanitation</li> <li>• Safe use of pesticides</li> <li>• First aid</li> <li>• Sewing and embroidery</li> <li>• Managing small projects</li> <li>• Human resources soft skills</li> </ul> | <ul style="list-style-type: none"> <li>• Computer and the internet</li> <li>• Languages</li> <li>• Breeding livestock and making dairy products</li> <li>• Improved agricultural technologies to maximize yields and profits</li> </ul> |
|---|---|

Other topics mentioned include:

- Dealing with animals’ waste
- Kids’ nutrition

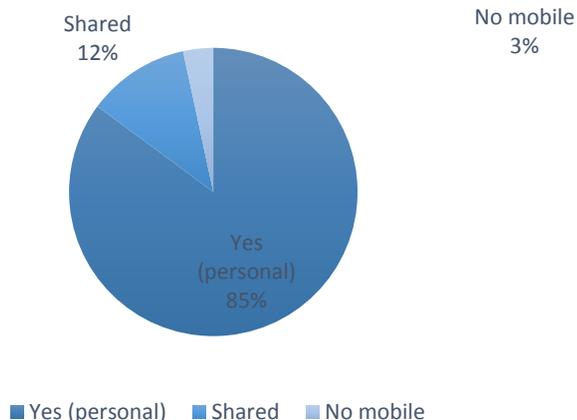
- Dealing with children at home and students at schools
- Proper storage
- Making jams
- Preparing, cooling and packing vegetables
- Pickling
- Making paste and means of storing it for extended period of time
- Weed control
- Breeding pigeons

*Information Channels:* Females' exposure to various information channels is fairly good. Females access information through satellite TV, talking to other people, the internet, reading books, advertisements, etc. The figure below organizes females' information channels in a descending order.

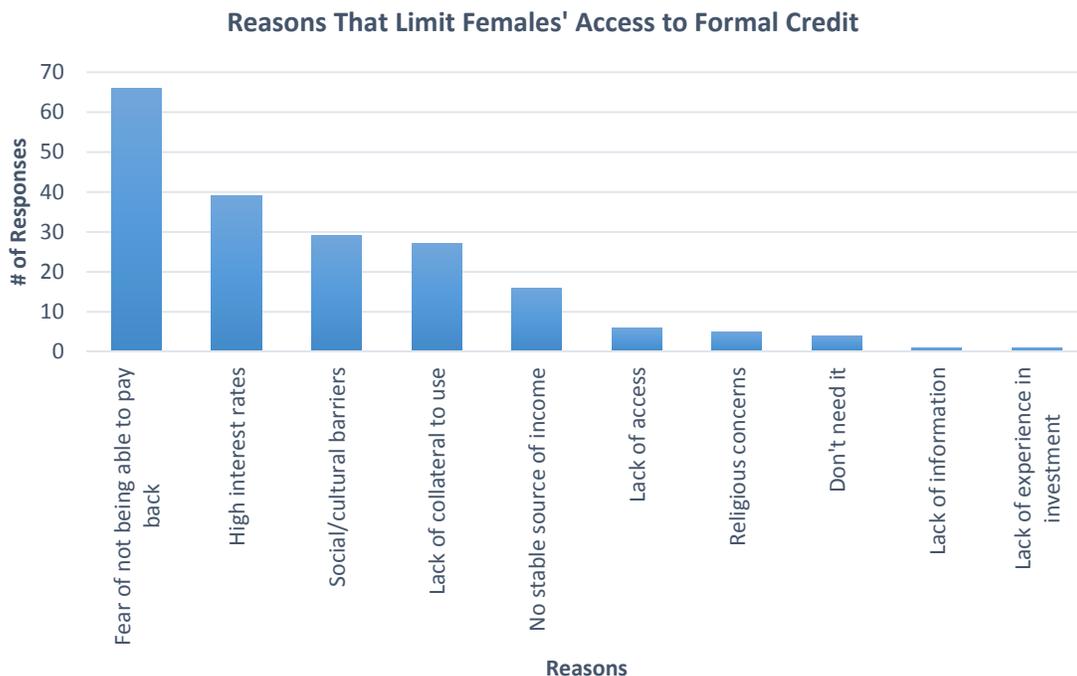


85percent of females own their personal mobile phones. The majority of those who share it among other family members or who do not own one are older women.

### Female Ownership of Personal Mobile Phone

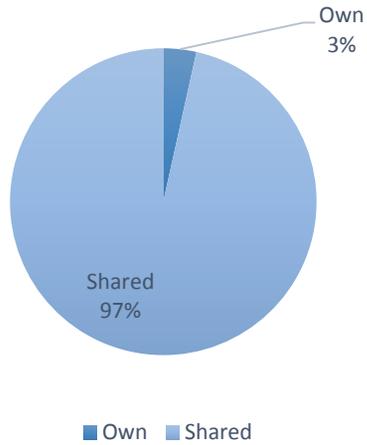


Access to Credit: 71percent of females engage in local savings and borrowing groups while only 18percent previously applied for and received loans. Reasons that impede females’ access to formal credit are the fear of not being able to repay and high interest rates, social and cultural constraints, lack of collateral, lack of a stable source of income, etc. The chart below shows frequencies of each response:

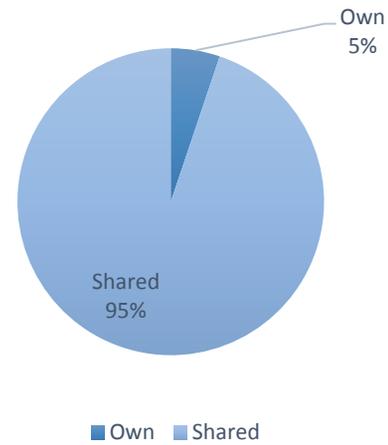


In general, females share decisions with their families about accessing credit and utilizing the money acquired through formal and informal borrowing. Females have more control over decision-making for informal credit and utilizing money borrowed informally.

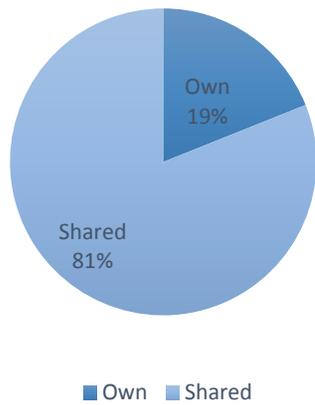
**Females' Decision Making Regarding Access to Formal Credit**



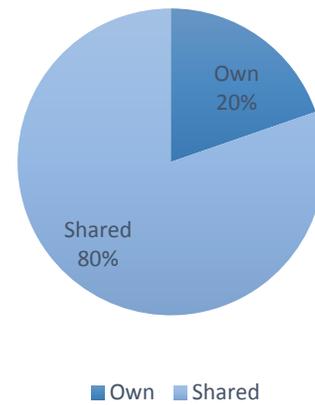
**Females' Decision Making Regarding Utilization of Money from Formal Credit**



**Females' Decision Making Regarding Access to Informal Credit**



**Females' Decision Making Regarding Utilization of Money from Informal Credit**



Females in rural communities are faced with problems including:

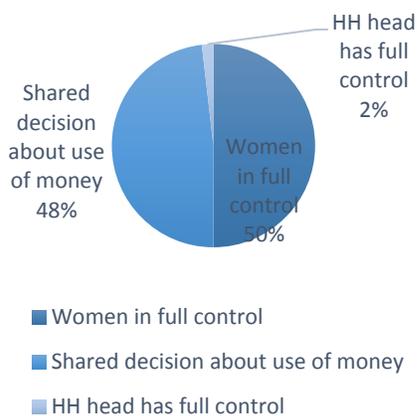
- Cultural norms and societal constraints
- Lack of resources
- Lack of experience
- Lack of knowledge
- Low educational level
- Marketing problems
- Water problems
- High costs
- Lack of labor
- Transportation
- Unemployment

When asked about their dream projects, females repeatedly mentioned the following:

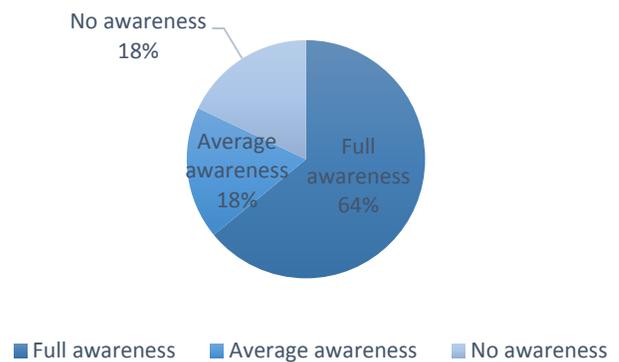
- Sewing Workshop
- Clothes shop
- Poultry Project
- Super Market
- Kids' Nursery
- Classes for eradicating illiteracy
- Hair salon
- Job
- Livestock project
- Own agricultural land
- Catering project
- Computer and Languages Center
- Dairy project
- Medical laboratory
- Restaurant

*Females' Engagement in Income-generating Activities:* The two main activities from which females make money are poultry and dairy activities. A few females also engage in other income-generating activities including making compost, running a village market (or other small projects), tutoring, employment, semi-processing and sewing. 50percent of the females have full control over the income that they generate; 48percent share the decisions with their household members and only 2percent transfer the money to the household head. When asked about whether or not the family members are aware of the income generated by females, 18percent said that the family is not aware at all; 18percent said that families are aware of the average amounts and the remaining 64percent said that the families are fully aware of females' earnings. The following charts present the results.

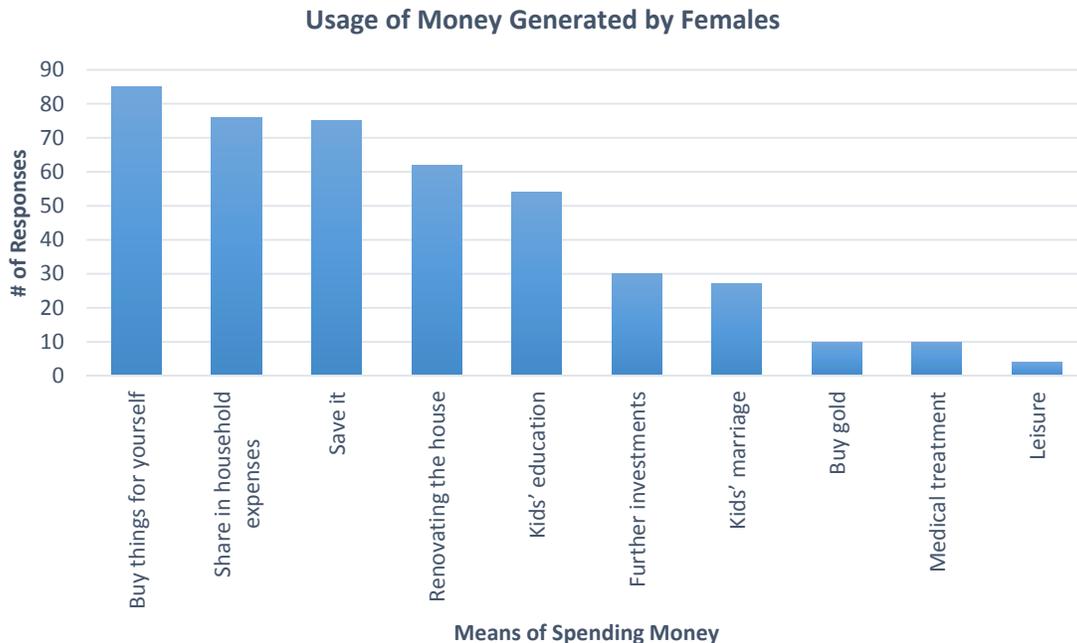
**Females' Control Over Their Earnings**



**Family members' Awareness of Money Generated by Females**



Money generated by females is used to buy things for themselves, shared in the household, saved, used for renovating the house or for their children’s education.



When saving money, females primarily put their savings in a safe lock box since the amounts generated are tiny. When the amounts generated are big enough, females save in the post office savings fund, engage in informal credit groups, or put it in a bank account.

## FINAL CONCLUSIONS

This section of the report aims at aggregating and summarizing the results of the baseline study with the various groups – farmers, women, associations, and buyers. It also provides recommendations and ideas for moving forward with the implementation of the training and technical assistance activities throughout the project.

*Access to Information:* Male farmers acquire information pertaining to the crops they grow mainly from their neighbors, family members, and extension agents; market information is accessed through traders and neighboring farmers. Farmers select the crops to grow depending on their family needs and the prevailing norms in the areas. They thus grow primarily traditional crops. Similar to men, women’s primary sources of information are talking to other people in the community and satellite TV; other information channels accessed by educated women is the internet. Mobile phones are also easily accessible to men and women in the agricultural community – only 15percent of women interviewed share mobile phones among other family members (these are particularly the older women in the groups).

*Marketing:* The main marketing problems that farmers face are the low prices that do not meet their expectations, the availability of local and international markets, quality conditions, delivery dates, and intermediaries’ control over prices. By establishing the Center of Excellence as a service and knowledge hub, AMAL will directly address those issues. Qualified marketing agents at the Center of Excellence will train farmers in means of interpreting and integrating marketing data into their production decisions.

*Contracting and Dealing with Exporters:* The only crop that farmers grow under contract and/or sell to processors is sugar cane because this goes directly to the sugar cane company that manufactures the sugar. Farmers are interested in changing their traditional patterns and growing produce for exporting. However, when asked about fears of exporting, farmers expressed their concerns related to lack of technical experience, marketing, dealing with exporters and traders, and the lack of cooling transportation facilities. Based on these results AMAL has potential to work in the following areas:

- Building trust between associations and exporters
- Enhancing marketing skills for farmers
- Establishing linkages and marketing channels
- Making available cold storage transportation facilities
- Establishing win-win relationships between farmers and exporters/processors

*Access to Finance:* Farmers rely on agriculture as the primary source of their household income. 50percent of household income comes from agriculture. People in rural communities – particularly women – typically engage in informal borrowing, while only a small percentage of those surveyed apply to and receive loans. Common reasons that impede access to finance did not vary much between men and women groups; these included the high interest rates, fear of not being able to repay due to the unavailability of a stable source of income, and the lack of collateral to use. In general, females share decisions with their families about accessing credit and utilizing the money acquired through formal and informal borrowing. Females have more

control over decision-making for informal credit and utilizing money borrowed informally. The two main activities from which females make money are poultry and dairy activities. A few females also engage in other income-generating activities including making compost, running a village market (or other small projects), tutoring, employment, semi-processing, and sewing.

Buyers prefer buying semi-processed produce from the farmers because this cuts down operational costs. Thus, this necessitates the need to train farmers and/or laborers in proper post-harvest operations in accordance with buyers' quality standards for export markets.

While farmers primarily make decisions based on prevailing norms and through consultation with their neighbors, farmers also consult extension agents in the region about chemical suppliers with which to deal. Concerning females' involvement in decision-making related to agriculture, wives are mostly informed of the sales channels and prices.

Farmers' technical and practical knowledge is average; farmers' practices need to be improved, scheduled, and amended especially with regard to using chemicals including the quantities required and the timing of application. Farmers rely on prevailing norms and inherited knowledge when spending on their agricultural land and costs and profits vary from one location to another based on the prevailing traditions in each location. One major problem that farmers face is the lack of access to quality inputs including seeds, seedlings, fertilizers, pesticides, etc.

Generally, farmers expressed their interest in growing AMAL potential high-value crops provided that marketing of the produce is guaranteed and that they get the needed technical assistance to help them grow the crops according to the processors/exporters' standards in order to guarantee maximum yields.

Only 13percent of women in focus groups own agricultural lands and their control over their lands is limited due to a variety of reasons including lack of technical knowledge, cultural constraints and the lack of resources.

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#### TRAINING

Male farmers requested training in applying improved agricultural technologies, growing high-value crops that generate higher incomes, pest management, and treating soil problems.

*Requested farmers' training from exporters:* Respondents indicated that farmers need training in all agricultural processes, from land preparation through harvesting. Respondents specifically highlighted the need to train farmers in Integrated Pest Management (IPM), fertilization, quality standards, harvesting practices, and post-harvest operations.

It is also essential to develop the interpersonal and communications skills for farmers so that they learn how to deal with problems and to communicate honestly and openly with the extension agents.

Essential training topics for women include:

1. Health care and personal sanitation
2. IPM and safe use of pesticides
3. First aid

4. Sewing and embroidery
5. Managing small projects
6. Human resources soft skills
7. Computer and the internet
8. Languages
9. Breeding livestock and making dairy products
10. Improved agricultural technologies to maximize yields and profits

Women's training can extend to cover other income generating activities carried out by females, thereby enhancing the income generated from such activities and improving their livelihoods.

Associations' Training: Recommended training topics for associations are:

- Computer and internet Training
- Marketing
- Packhouse operations (sorting, grading and packaging)
- Good Agricultural Practices (for Extension Agents and farmers)
- Financial Management
- Contracting and negotiation skills
- NGOs management skills
- Skill GAP analysis
- GAP option II

Other topics – repeated less frequently or mentioned at least once – included:

- Quality management
- Feasibility study
- Fundraising and resources mobilization
- Proposal writing
- Record keeping
- Designing networks and websites
- Designing and maintaining a database
- Extension services
- Food safety
- Greenhouses improved technologies
- Law 84
- Organic farming
- Breeding livestock and manufacturing dairy products
- Report writing
- Safe use of pesticides
- Managing small projects (for women)
- Strategic planning
- Training of Trainers
- Farming as a Business

## ASSOCIATIONS' DETAILED PROFILES

This section presents a detailed profile for each of the 16 association included in the study. For each association, it provides a closer look at the outcome from:

- 1) The meeting with the board of directors of the association – who completed the association's assessment
- 2) The focus group discussion with the women representing the associaiton
- 3) The focus group discussion with the association's farmers

### EL MOSTAKBAL ASSOCIATION FOR COMMUNITY DEVELOPMENT IN EL SELSELA

<b>Distance to airport:</b>	175 KM to Luxor airport 65 KM to Aswan airport		
<b>Governorate:</b>	Aswan	<b>District:</b>	Kom Ombo
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	USAID-funded Heinz GDA Project Greenhouse Grant		

#### I. Meeting with the Association's BOD

Three male members on the association's BOD attended the 90-minute meeting that took place on June 15, 2015 at the association's premises.

*Background:* The association was established in 2004, started with 21 members and has now reached 122 members, of whom 18percent are female. The association has had good experience with ACDI/VOCA since they received a greenhouse grant in 2013 in addition to the in-kind grants distributed to the farmers. The association offers free services in the community including extension services for farmers, charity, health care services for women, garbage collection, and religious education. The sources of income for the association include membership fees, returns from the greenhouse and the annual aid from the Ministry of Social Solidarity.

*Training:* Board members requested training in computers, marketing, packhouse operations (sorting and packaging), financial management, proposal writing, and record keeping. The association can share training rooms. The association previously received training in financial management from ACDI/VOCA in 2012, which enhanced their capacity to managing their financial records. The association addresses women's needs in the community and previously offered training to women in reproductive health, pickling and dairy production. Schedules are set to fit women's needs in the community.

*Association's Resources:* The association has a location that can be used to deliver training services. In addition, the association owns a computer, a 3-in-1 printer, a photocopier, and a greenhouse (through the ACDI/VOCA grant). As assessed by the association BOD, the resources are in good working conditions.

*M4 Ratings and Other Comments:* When doing the M4 assessment, participants generally came to an agreement regarding the scores for each statement. According to the M4 scoring, the association scored least on marketing (2 out of 4) since the association makes only modest efforts in marketing. The association scored highest on money (3.48 out of 4). When scoring money, the three respondents voted 4 out of 4 for El Selsela for accounting procedures, profit and loss statement, profitability, bank account, and the balance sheet<sup>14</sup>.

The association received the last audit in April 2015. El Selsela has not previously facilitated farmers' sales to buyers.

## II. Women's Meeting

*Women's Profile:* A women's focus group was completed with El Mostakbal association on June 14, 2015. The 135 minute long meeting started with seven women whose ages ranged from 17-30 years old. Only five out of the seven participants stayed until the end. Attendees' education level was average – they had only completed their secondary education – and they did not work. Six of the attendees were single and only one was married.

*Women's Ownership of Agricultural Land:* Out of the seven attendees, two women owned their own land. While one of them rents the land and gets a steady income, the other one is single; she inherited a piece of land after the passing away of her father and she farms her land but her brother manages the agricultural process. When prompted about stories of women who own their land in the area, the group told stories of five women who own their land. Female owners of agricultural lands are mostly widows who inherit their husbands' lands; they either rent out the land or grow it themselves with the help of male family members, mostly the brother.

The attending women owners said that their control over their lands is hindered by the following:

- Lack of technical knowledge
- Limited access to resources including credit and inputs
- Lack of familial/community support
- Lack of interest in managing the land and undergoing the risk

*Women's Involvement in Agriculture:* In general, women do not get involved in the agricultural processes in the field; their roles are limited to the post-harvest processes that are carried out at home. This includes:

- Preparing the storage areas
- Cleaning the wheat of the stones and storing it for household use and to use the seeds for the following season
- Drying the molokhia and okra and packaging them in specially designed packs

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<sup>14</sup> Please refer to the M4 scoring in annex I of this report for a detailed explanation of the score on each statement.

Since most attendees were single and living with their families, they were not involved in the decision making process for deciding the quantities to be used for the household and those that go to the market.

Attendees' responses are not representative of the whole village. Other women in the same community engage in agricultural activities. The group mentioned that some girls received on-the-job training before and worked for a greenhouse for a daily wage. The greenhouse produced seedlings of tomatoes, cabbage, cucumber, hot pepper, cauliflower, and molokhia.

*Involvement with Community Associations:* Only three of the attendees were involved with the association when there are relevant activities or when the association representatives ask for their help.

*Training:* Over the past five years, women in El Mostakbal received training from the association, the USAID-funded Heinz GDA project, and Misr El Kheir Foundation. Training topics included personal sanitation, first aid, safe use of pesticides, and street children. Useful information that they applied included:

- Wearing protective clothing while applying pesticides – Heinz GDA
- Proper disposal of pesticides' packages – Heinz GDA
- Ant control – Heinz GDA
- Treating burns and wounds – Heinz GDA
- Giving an injection – Heinz GDA
- Fast and immediate treatment of poisoning – Heinz GDA
- Gathering data about street children and sending them back to their parents – El Mostakbal association
- Going to schools and training kids in personal hygiene – Misr El Kheir Foundation

Owners of land requested training in pest management, safe use of pesticides, and means of increasing crops' yield and quality. The rest of the group requested training in sewing, first aid, health care and personal sanitation, raising poultry, familial relationships, and safe usage of pesticides.

Women can only attend training events conducted at nearby locations in the village. Preferred timings are 1 PM – 4 PM in the winter and 3 PM – 6 PM in the summer. While four out of five respondents said that they cannot attend training events in mixed groups, the group agreed that it does not necessarily need to be women who deliver the training services.

*Information Channels:* The three main sources from which respondents acquire their information are satellite TV, talking to people, and print ads. Agricultural information is accessible through the satellite TV, internet, and training events. El Mostakbal is one of the few associations where a few women (2 out of 5) do not own their own personal mobile phone and share the mobile phones with other family members.

*Access to Finance:* three out of five women engage in informal borrowing; payments are made monthly over the term of 10-24 months. Money from informal sources of credit are generally used to buy gold, to help with marriage and agricultural expenses, or spent in the household.

Only one out of the five previously applied to and received formal loans from a local credit company, using only ID as collateral and using the money borrowed to buy a new house and for marriage expenses. Those who had not applied to loans either lacked the collateral to use or feared the high interest rates. Most respondents do share decisions with their families regarding accessing credit, whether formally or informally (through local borrowing groups), and utilizing the money.

*Community Perception of Women's Activities:* According to the attendees, both men and women in the community accept the engagement of women in activities and businesses. However, women are faced with societal problems related to lack of resources, cultural constraints, and their lack of knowledge in managing and running businesses.

*Income-generating Activities:* Only two of the five participants engage in income-generating activities – namely: running a village market and sewing. One of them has full control over the money generated and the family only knows of the average amount of money that she makes. The other one makes shared decisions with the family and they are aware of the exact amount of money that she generates. All attending women do engage in activities for household usage including pickling, making jams, dairy activities, and making compost.

The majority of attendees agreed that whenever the female generates money, she uses it for buying gold or things for herself, saves it, or shares in renovation costs.

### **III. Meeting with Farmers**

*Farmers' Profile:* The farmers' focus group with farmers in El Mostakbal association took place on June 16, 2015. Seven farmers attended the meeting that lasted 105 minutes. Five of the attendees are married and household heads while two are single. Age of attendees ranged from 20 – 60; and the educational level varied from illiterate to university degrees with the majority achieving mid-level education. Crops grown in the area are tomatoes, pepper, sugar cane, corn, and alfalfa. Attending farmers' average holding is four feddans (1.68 Hectare). Participants' main occupation is growing their own agricultural lands (that are either rented or owned), in addition to raising livestock.

Farmers visit their farmers' associations on average once every two weeks to get technical assistance regarding their agricultural practices and raising livestock. Farmers are not engaged with any other associations in the community other than their farmers' association.

*Access to credit:* Four out of the seven attendees previously received loans through formal institutions. They received their loans either from the association or from banks; borrowed amounts ranged from EGP 3,000 – EGP 20,000 (approximately \$ 383 - \$ 2554). Their agricultural land is the collateral they use when applying for loans and borrowed money is spent on agriculture and livestock. Three of the four recipients reported that the experience was pleasant. Factors that hinder them from accessing credit include lack of collateral to use and the unavailability of a stable source of income. When applying for credit and spending the money, farmers consult their wives or their father (if they are not married). As for the money they generate, farmers save their money by investing in buying livestock.

*Information Channels:* El Mostakbal farmers access agricultural information through the farmers' association, satellite TV, mobile phones, talking to people, and donor-funded projects. They also acquire information about the markets through traders. All information channels are free but farmers are willing to pay in order to acquire the information they need provided that the costs are affordable.

*Training:* Farmers requested training in means of extending the calendar year by changing planting dates, new varieties of crops that are suitable for the weather conditions, dealing with soil and irrigation problems, pest management, and sugar cane diseases.

*Decision-making:* When making decisions related to the agricultural processes, farmers consult their neighbors and their father (for the younger farmers). In addition, they also inform their female family members, primarily their wife, of their agricultural processes.

*Crops and technical information:* Farmers were asked about their detailed production practices and costs for tomatoes as their main crop. Farmer's net return from tomatoes averages EGP 3,870 per feddan (1176 \$/Hectare). As for technical practices, farmers do not usually use suitable pesticides for combating tomato diseases; additionally, the planting distances, irrigation and fertilization practices need to be improved. The per ton selling price is underestimated.

COMMUNITY DEVELOPMENT ASSOCIATION IN EL FARSIA

<b>Distance to airport:</b>	60 KM to Luxor airport		
<b>Governorate:</b>	Luxor	<b>District:</b>	Esna
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	None		

**I. Meeting with the Association’s BOD**

Five male members on the association’s BOD attended the 110-minute meeting that took place on June 11, 2015. Respondents represented the association’s chairman, secretariat, treasurer and two other members.

*Background:* The association was established in 2003, started with 30 male members, and has now reached 350 members, of whom 14percent are female. The association has no previous experience with ACDI/VOCA. The association offers free services in the community including extension services for farmers, charity, health care services, activities for divorced and widowed women, help with infrastructure, and offering loans. The sources of income for the association include membership fees, and the income generated from running the association’s nursery.

*Training:* The association has not received any training over the past three years and is requesting training in computers, marketing, packhouse operations (sorting and packaging), financial management, Law 84, organic farming, negotiation skills, Good Agricultural Practices (GAP) for extension agents, and managing small projects for women. The association can share training rooms. The association offers help to women by facilitating loans to them and offering services to widows and divorcees.

*Association’s Resources:* The association has a location that can be used to deliver training services. In addition, the association owns simple resources (3 sewing machines, a refrigerator, a water cooler, and a cassette machine) which are in moderate to poor working condition – rated 2.5 out of 5.

*Challenges Facing the Association:* The problems that the association faces include problems related to the traditional way of thinking of farmers, the lack of funds, and the lack of resources. The resources needed include a printer, a computer, a fax machine, and furniture.

*M4 Ratings and Other Comments:* According to the M4 scoring, the association scored least on marketing (1 out of 4) because the association does not pursue any efforts in marketing. El Farsia scored 2.2 out of 4 in management. The relatively low management score resulted from the lack of: 1) Supervisory committee, 2) Standard operating procedures and 3) records. The association scored highest on membership - 3.87 out of 4. When scoring membership, all five

respondents voted 4 out of 4 for El Farsia for retention<sup>15</sup>, AGM meeting, member feedback, member outreach, and services for members at risk.

The association received the last audit in March 2015. El Farsia has not previously facilitated farmers' sales to buyers.

## II. Women's Meeting

*Women's Profile:* A women's focus group was completed with El Farsia association on June 8, 2015. The 170 minute long meeting started with 10 women whose ages ranged from 24-31 years old. One participant had to leave the meeting before its completion. Attendees' education level was high – six hold university degrees and one holds a post-graduate degree. Four of the participants work at the association. All attendees were single. Given the modest condition of women in this community (fairly moderate economic standing and high education level), women are not involved with agricultural processes.

*Women's Ownership of Agricultural Land:* None of the attendees owns agricultural land. According to the prevailing norms and constraints of El Farsia community, it is shameful for families to send their female members to the land. In cases where the land is located near the house, the wife or female family members will occasionally go to the field to harvest the crops needed for the household. In general, women only help their families in agriculture until they reach the age of 15. Women owners are usually faced with special needs – being widows or divorced – in which case, they rent out their lands (especially if they do not have a male family member who can take care of the land for her). Thus, female owners of agricultural land in this community have no control over the agricultural processes.

*Women's Involvement in Agriculture:* Five of the attendees come from farming families. They only perform post-harvest and processing operations on crops that their fathers bring home. This includes:

- Preparing the storage areas
- Peeling and drying the hibiscus
- Drying the corn and molokhia
- Bundling garlic and cutting off the onions' leaves
- Making tomato paste
- Making jams – crops are carrots, strawberry, dates and fig
- Pickling pepper, carrots and turnip

All these processes are carried out for household usage and none of the produce is sold.

*Involvement with Community Associations:* Four of the attendees were employees of the association. They visit the association on a daily basis to follow up on the implementation of projects, to attend training events and workshops, and to deliver their services at the

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<sup>15</sup> Please refer to the M4 scoring in annex I of this report for a detailed explanation of the score on each statement.

community school. They also help the association disseminate its services to association beneficiaries (including grants and health care services).

5 of the attendees also engage in activities with another community association – Sonaa' Al Mostakbal – which is a newly established community association that offers a variety of services including awareness sessions and training events.



Women's Focus Group, Community Development Association in El Farsia, June 8, 2015

*Training:* Eight of the respondents participated in several training workshops and received training in a variety of topics from various providers including Sonaa' Al Mostakbal association, the National Council for Women, the drug control center, and Misr El Kheir Foundation. Training topics included awareness on breast cancer, harmful effects of smoking and addiction, making accessories, computer skills, active learning, human resources skills, teaching techniques, and others. Useful information that they applied included:

- Accepting one another
- Dealing with men
- Building healthy familial relationships
- Wearing protective clothing while applying pesticides – Heinz GDA
- Giving an injection and basic first aid skills
- How to know if a person is an addict and how to deal with and help him/her
- Team work and dividing tasks

Although none of them owns land, participants suggested training female owners of land in safe use of pesticides, means of increasing crops' yield and quality, fertilization, and using improved agricultural techniques. Participants requested training in developing human resources skills, dealing with students (since some of them work as teachers), languages, and doing research.

Women can attend training events with other associations in the area; their preferred timings are early morning until 3 PM. It does not necessarily need to be women who deliver the training services to women and none of the participants have constraints regarding attending training events in mixed groups.

*Information Channels:* Women of this group are relatively advanced in accessing information compared to other groups in Upper Egypt. They utilize different information channels to educate themselves and to widen their horizons. The group is highly interested in attending training events and exploring various tools to learn about new events. They check the print ads, ads in the association, and talk with each other to know about new events. They also use satellite TV, check the internet, listen to the radio, use their mobile phones, and talk with one another to update themselves about the news and weather conditions (and of course for leisure too). Their top sources of information are satellite TV, mobile phones, relationships with other people, and the internet. They acquire their knowledge on agriculture mainly through their families. Every attending woman owned her own personal mobile phone.

*Access to Finance:* Four of the respondents engage in informal borrowing. There are two types of savings group in this village:

- I. Smaller groups where payments are made every 10 days over 10 months on average. Small payments are put into these groups and the total amount is only enough to buy personal stuff and small things
- II. Bigger groups where participants make monthly payments over a period of time that ranges from one up to three years. Generated amounts from these groups can be used for bigger purposes like helping with house renovations, building a house, buying gold, marriage expenses, etc.

None of the participants applied for formal loans before due to lack of collateral to use, religious concerns regarding the interest rate, and unavailability of a stable source of income.

Respondents do engage their family members in making decisions regarding accessing informal credit and spending the money, not to ask for their permission, but to seek their assistance if they are short on the money to make their periodic payments to such groups. Participants enjoy a fairly high degree of freedom regarding accessing informal credit and utilizing the money.

*Community Perception of Women's Activities:* As mentioned earlier, this group enjoys a relatively high degree of flexibility and openness – as witnessed by the participants' education level, engagement in activities, and control over finances. Therefore, men and women in their society accept the engagement of women in activities and businesses, especially if a woman is single. The group made a note that the situation is different for married women; the society encourages advancing her skills but the priority goes to the kids and the housework.

This group repeatedly mentioned the lack of stable job opportunities as the main obstacle facing women in their society. They mentioned other reasons like brothers' control over women's lives, but particular focus was paid to the lack of jobs.

*Income-generating Activities:* Participants get income for delivering services at the association and at the community school. They are in full control of the money they make and their family members are aware of the average amount of money that they make. They use the money to buy things for themselves and invest part of it in the local savings and borrowing groups. Attending women engaged in activities for household usage including pickling, making jams, dairy activities, and poultry.

*Comment:* This group of women shares a few things in common with urban Egyptian women including the relatively high education level and the search for satisfactory job opportunities. Women in Upper Egypt usually get married at a young age. However, the situation is different with this group of women since they are all single. This can be explained by their high degree of education, their willingness to develop their skills, and the community's acceptance of promoting women.

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in El Farsia association took place on June 13, 2015. Eleven farmers attended the meeting that lasted 140 minutes. The 11 attending farmers were married and are thus household heads. Age of attendees ranged from 36 – 60. Three of the attendees hold university degrees, five completed their secondary education and three are illiterate. Farmers in the area only grow traditional crops including sugar cane, wheat, corn and alfalfa. Farmers also have experience growing cantaloupe, onions and green beans. Attending farmers' average holding was four feddans (1.68 Hectares). Participants' main occupation was growing their own agricultural lands (that is either rented or owned) besides a few who are employed.

Farmers visit their farmers' associations whenever there is an event or a need to visit the association. Three of the attendees are also members in other community associations, namely El Negu Bahry for Agricultural Community Development, El Matana Association for Agricultural Community Development, and the Community Development Association in Al Nawasser. Farmers previously engaged with the other associations to get loans and to sell their produce to exporters (green beans, grapes, and sun-dried tomatoes).

*Access to credit:* Five out of the 11 attendees participate in local savings and loans groups; payments are made on a monthly basis over a 10-month period and borrowed money is used for household expenses and to spend on agriculture. Only one member of the group previously received loans through the Agricultural Development Bank using his land as the collateral and it was not a pleasant experience for him. Factors that hinder the attendees from accessing credit include the lack of collateral to use, the high interest rate, the fear of not being able to repay the loan, and the unavailability of a stable source of income. When applying for formal credit and spending the borrowed money, farmers make decisions on their own. However, when applying for informal credit, some farmers consult their family members (either their wife or their brother).

*Information Channels:* El Farsia farmers access agricultural information through the extension services, satellite TV, local TV channels, talking to people, and donor-funded projects. All information channels are free and farmers are not willing to pay money in return for information.

*Training:* Farmers requested training in new varieties of high-value crops.

*Decision-making:* When making decisions related to agricultural processes, out of the 11 attending farmers:

- Four farmers said that they make their own decision based on inherited and prevailing norms regarding the crops to grow, inputs to use, labor, chemicals' suppliers, expenses, sales channels, and prices.
- Four consult their neighbors about inputs and sales channels; six get their neighbors' consultation regarding crops, harvesting, and sales prices
- Only three of the attending farmers said that they get their wives' consultation regarding agricultural expenses.

*Crops and technical information:* Looking into farmers' technical production practices and costs demonstrate that:

- Onions: Planting and irrigation practices need to be improved. Farmers either overspend or overestimate their land preparation expenses. Yield is either underestimated or a bit below average. One feddan of onions costs EGP 9,400 and makes a net profit of EGP 4,600 – approximate cost is 2858 \$/Hectare and approximate net profit is 1398 \$/Hectare.
- Sugar cane: Farmers are quite experienced in growing sugar cane; costs and yields are estimated to be within acceptable range as reported by farmers. One feddan of sugar cane costs EGP 10,700 and yields a net return of EGP 7,280– approximate cost is 3253 \$/Hectare and approximate net profit is 2213 \$/Hectare.

RYAD EL SALEHIN ASSOCIATION FOR COMMUNITY DEVELOPMENT

<b>Distance to airport:</b>	165 KM to Luxor airport 65 KM to Aswan airport		
<b>Governorate:</b>	Aswan	<b>District:</b>	Kom Ombo
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	USAID-funded Heinz GDA Project Computer Center Grant		

**I. Meeting with the Association’s BOD**

Four male members on the association’s BOD attended the 95-minute meeting that took place on June 16, 2015 at the association’s premises.

*Background:* The association was established in 2010, started with 15 members, and has now reached 50 members, of whom 54percent are female. The association has good experience with ACDI/VOCA since they received a computer center grant in 2014 (funded through the New Zealand Embassy and facilitated by ACDI/VOCA) in addition to the in-kind grants distributed to the association’s farmers under the Heinz GDA project. The association offers free services in the community including extension services for farmers, charity, health care services for women, training activities, veterinary services, and educational, cultural, and religious services. The sources of income for the association include membership fees and the returns from services offered by the association including computer services as well as business services (photocopying, binding, etc.).

*Training:* Board members requested training in NGO management skills and in creating networks and websites. The association can share training rooms and training tools (e.g. screens). The association previously received technical agricultural training with ACDI/VOCA about building greenhouses, safe transportation of seedlings from the greenhouse to the farm, how to deliver good extension services to farmers, proper fertilization, etc. After receiving the computer center grant, the association also received training in computer basics including Microsoft office, the internet, etc. The association does not implement any women-related activities. However, the association tried to engage the village women in the association’s services by engaging them in charity services and in conducting surveys for widowed and divorced women in the village.

*Association’s Resources:* The association is considered fairly resourceful in terms of the material resources owned/accessed by the association. The association has a location that can be used to deliver training services and another location used for storage. In addition, the association owns eight computers, a printer, a photocopier, and a binding machine. As assessed by the association BOD, the resources are in very good working conditions (working condition rated five out of five for almost all resources).

*M4 Ratings and Other Comments:* When doing the M4 assessment, participants generally came to an agreement regarding the scores for each statement. The only exception was the voting

count for the first statement in the exercise about the association's efforts to recruit new members. Two of the attending four members raised their voting cards for level 1 – meaning that there are no formal or informal efforts to attract new members – and the other two members raised their voting cards for the highest level, level 4 – meaning that there is a clearly articulated campaign for attracting new male and female members and that members receive recognition for bringing in new members.

Evaluation of each of the four sections in the M4 tool shows that the association scored least on marketing (2.5 out of 4). In fact, participants said that most of the statements did not apply to their association. This obviously means that no significant efforts are made in marketing with the exception of keeping and maintaining a storage facility that is adequate and able to hold produce long term without loss of quality or theft. All attending members agreed on a 4 out of 4 rating for Ryad El Salehin in this regard. The association scored highest on money (3.5 out of 4). When scoring money, the four respondents voted 4 out of 4 for Ryad El Salehin for accounting procedures, profit and loss statement, profitability, bank account, and the balance sheet<sup>16</sup>.

The association received the last audit in December 2014. Ryad El Salehin has not previously facilitated farmers' sales to buyers.

Association's BOD specifically requested copies of all licenses and agreements of AMAL project in order to avoid conflicts with the Ministry of Social Solidarity as the supervisory authority or any other governmental institution.



Association's Assessment – Ryad El Salehin Association for Community Development, June 16, 2015 – M4 Exercise

## II. Women's Meeting

*Women's Profile:* A women's focus group was completed with Ryad El Salehin association on June 13, 2015. The 120 minute long meeting started with 15 women whose ages ranged from 16-45 years old. Attendees' education level varied among the group: three of the attendees were illiterate, two were university graduates, three completed their technical secondary education, and the majority (7 out of 16) completed their preparatory education. Twelve out of

<sup>16</sup> Please refer to the M4 scoring in annex I of this report for a detailed explanation of the score on each statement.

the 15 respondents do not work. Seven of the attendees are single, five are married, one is divorced, and two are widows. Women in Ryad El Salehin are not involved in the agricultural process due to the prevailing cultural and societal norms.

*Women's Ownership of Agricultural Land:* Only one of the attendees owns a piece of land, which she inherited from her father. Her brother manages and grows the land and she is not interested and not involved at all in the agricultural process.

When asked about stories of women who own land in the village, respondents said that even if a divorced or widowed woman owns land, she either rents it out or assigns a male family member to take care of it, mostly the brother or the eldest son.

25percent of the women in the village grow a tiny piece of land adjacent to their houses where they grow the basic vegetables they need for their households.

*Women's Involvement in Agriculture:* As mentioned above, women only grow tiny pieces of land adjacent to their houses for their households use. Only one of the participating women helps her brother when needed in irrigating the land since the land is very close to her house and she also prepares the compost to use for the land. According to the group of respondents, women's only involvement in agriculture is preparing the food for the laborers.

*Involvement with Community Associations:* seven of the attendees get involved in activities with the association when there are relevant activities or when the association representatives ask for their help. The frequency of visiting the association is once a month and as needed. Women visit the association once a month to take care of cleaning the premises and to follow up and check for new activities. Those seven members are members on the general assembly; they always attend the meetings and usually contributes to discussions. Four out of the seven members have been previously elected onto the supervisory board.

Two of the attending members are members of other associations in the community namely: Resala and Al Orman. They help with implementing and disseminating services offered by the other associations including running the pharmacy affiliated with Resala, eradicating illiteracy, charity services, etc.

*Training:* Over the past five years, women in Ryad El Salehin received training from the USAID-funded Heinz GDA project, Afaq program, and Resala Foundation. Training topics included first aid, safe use of pesticides, conversational skills for dealing with autism, and solar energy. Useful information that they applied included:

- Wearing protective clothing while applying pesticides – Heinz GDA
- Proper disposal of pesticides' packages – Heinz GDA
- Ant control – Heinz GDA
- Treating burns and wounds – Heinz GDA
- Giving an injection – Heinz GDA
- Fast and immediate treatment of poisoning – Heinz GDA
- Nutritional and sanitation information for children – Afaq
- Communicating with people with autism – Resala

Attending women mentioned that women owners of agricultural land will be interested in attending training in means of growing tomatoes and other vegetables and grains, ways to increase crop yield, and technical training in the various agricultural processes. The rest of the group requested training in sewing, embroidery, cooking, first aid, health care and personal sanitation, raising rabbits, and safe usage of pesticides.

Women can only attend training events conducted at the association or at nearby locations in the village. Preferred timings are 9 AM – 12 PM in the winter and 4 PM – 8 PM in the summer. While, all 15 attendees said that they cannot attend training events in mixed groups, the group agreed that it does not necessarily need to be women who deliver the training services to them.

*Information Channels:* The three main sources from which respondents acquire their information are satellite TV, talking to people, and print ads. Four women in Ryad El Salehin said that they do not own their own personal mobile phone and share the mobile phone with other family members.

*Access to Finance:* eight out of 15 women engage in informal borrowing; payments are made monthly over the term of 10-20 months for bigger groups and on a biweekly basis for five months for smaller groups. Money from informal sources of credit are generally used to renovate the house, buy kids' clothes, buy an AC, or spent otherwise in the household. Only three out of the 15 previously applied to and received formal loans from the social fund using their ID and their electricity or water receipt as collateral. Borrowed amounts ranged from EGP 2000 – EGP 5000 (\$ 255 – \$ 638), and were used to add to savings, to buy a house, fix the sewage system, or renovate the house. Two of the three said the experience was pleasant while the third one was not happy with it. Factors that hinder women from applying to loans are the lack the collateral to use, the high interest rates, fear of not being able to repay, and the cultural norms since people underestimate those who borrow money from outside the village. Most respondents share the decisions with their families regarding accessing credit whether formally or informally (through local borrowing groups) and utilizing the money. While respondents might do this willingly for the informal borrowing, they have to do it for the formal borrowing.

*Community Perception of Women's Activities:* According to the attendees, women in the community accept the engagement of women in activities and businesses but the priority goes to kids and housework for married women. Men, however, do not accept the engagement of women in activities or businesses.

Women in Ryad El Salehin are faced with societal problems related to lack of resources, cultural constraints, and their lack of knowledge in managing and running businesses. When asked about their dream project, their answers varied between opening a village market, a catering project, starting a kids' nursery, a poultry project, sewing workshops, and a small shop for selling fruits and vegetables.

*Income-generating Activities:* five of the participants engage in income-generating activities – namely: producing poultry products, dairy products, running a village market, and sewing. Women in business are in full control over the money generated. Out of 11 responses, six said that the family knows the exact amount of money generated by women and five said that the

family is aware only of the average amount of money that women make. Attendees engage in activities for the household usage including pickling, making jams, dairy activities, poultry activities, and making compost for the family farm.

The majority of attendees agreed that whenever the woman generates money, she uses it for buying things for herself, house renovation costs, or sharing in the household expenses. When women save money, they keep it in a safe lock box.



Women's Focus Group, Ryad El Salehin Association for Community Development – June 16, 2015

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in Ryad El Salehin association took place on June 15, 2015. Ten farmers attended the meeting that lasted 120 minutes. Five of the attendees are married and are household heads while the rest are single. Seven of the attendees averaged 25 years old with mid-level education (technical education). Only three were aged 60+ and they had little to no education (primary education at the most). Traditional crops are usually grown in the area including wheat, beans, alfalfa, and tomatoes on a small case. Attending farmers' average holding was two feddans (0.84 Hectare). Participants' main occupation is growing their own agricultural lands or raising livestock for a few of the participants. Only six of the participants actively engaged in the conversation.

Farmers visit their farmers' associations on average once monthly to get technical assistance regarding their agricultural practices, receive charity and health care services, and business or internet services. Farmers are not engaged with any other associations in the community other than their farmers' association.

*Access to credit:* All six respondents participate in the local savings and loans groups; payments are made on a monthly basis over a period of 1-2 years and they use the money to renovate the house, to spend on agriculture, or buy equipment, gold, or livestock. As for formal credit, four out of the six active attendees previously received loans through formal institutions. They received their loans either from the association or from banks; borrowed amounts ranged from EGP 4,800 – EGP 20,000 (\$ 613 – \$ 2554). The insurance company or another person are used as collateral when applying for loans; borrowed money is spent to buy land/residential unit, buy a car, or for their children's marriage. Three of the four recipients reported that the experience was pleasant. As for the reasons that hinder them from accessing credit, farmers mentioned the lack of collateral to use, the high interest rates, and the unavailability of a stable source of income. When applying for credit and spending the money, farmers usually consult their wives. As for the money they generate, farmers save their money by investing in buying livestock or buying gold.

*Information Channels:* Ryad El Salehin farmers access agricultural information through the farmers' association, satellite TV, talking to people, ads in the association, and the internet. They also acquire information about the markets through the traders. All information channels are free and farmers are not willing to pay in order to acquire the information.

*Training:* Farmers requested training in pest management, high-value crops rather than traditional crops, improving the soil, and increasing yields.

*Decision-making:* When making decisions related to agricultural processes, farmers consult their neighbors regarding the crops to grow, inputs to use, harvesting, and sales channels. They also inform their wives of the money they make and consult on how to spend it.

*Crops and technical information:* Farmers were asked about their detailed production practices and costs for sugar cane. Farmer's net return from sugar cane averages EGP 6,258 per feddan (1902 \$/Hectare). Proper kinds of pesticides are used for sugar cane diseases but farmers either overspend or exaggerate their fertilization expenses.

## MOSTAKBAL EL SAID ASSOCIATION FOR AGRICULTURAL COMMUNITY DEVELOPMENT

<b>Distance to airport:</b>	75 KM to Luxor airport		
<b>Governorate:</b>	Qena	<b>District:</b>	Dandara
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	USAID-funded Heinz GDA Project		

### I. Meeting with the Association's BOD

Six members (five men and one woman) on the association's BOD attended the 95-minute meeting that took place on June 7, 2015 at the association's premises.

*Background:* The association was established in July 2004, started with 16 members, and has now reached 80 members, of whom 54percent are female. The association previously engaged with ACDI/VOCA under the Heinz GDA project. In-kind grants were distributed to the association's farmers under this project. The association offers free services in the community including extension services for farmers, environmental services, educational, scientific, and religious services, services for women and children, etc. The sources of income for the association include membership fees, donations, and the returns on services offered by the association. These include:

- Operating the packhouse owned by the association

*Training:* Board members requested training in financial management and technical training for extension agents. Regarding gender related activities, the association nominates women to attend relevant trainings like training in post-harvest practices for grapes. In addition, the association creates seasonal job opportunities for women for two months each year at the packhouse.

*Association's Resources:* The association's resources include:

- A packhouse that is in fairly good working condition. The association carries out an annual maintenance check to maintain the good quality of the packhouse. When not operational, the packhouse is used for storage purposes
- 3 computers; two of which are in moderate condition and one in very poor condition
- 2 printers and a 3-in-1 (fax, scanner and photocopier), all of which are in moderate conditions

*Challenges Facing the Association:* A problem that the association faces is the inability to optimize the use of the association's packhouse due to the exporters' lack of interest in the crops currently grown by the farmers. Furthermore, given the status of the soil, the weather, and the irrigation system, the farmers are tied to growing their traditional crops, especially since transitioning from these crops to the higher value crops would incur huge costs that small farmers cannot afford.

*M4 Ratings and Other Comments:* Reference to the M4 scoring, Mostakbal El Said scored almost equally on membership and marketing (2.54 and 2.53 respectively). Although the association has exerted effort to improve its marketing by putting in place a detailed marketing plan specifying the buyers, targets for sales value and volume, there remains a lot to be done in order to improve the association's marketing capacity. By looking at the ratings for the individual statement, initial areas of improvement could be hiring marketing personnel dedicated to buyer outreach and quality control and raising the quality inspection standards. As for membership, the association can start by enhancing its recruitment services, as well as its retention and services to the members at risk. Surprisingly, voters had a fairly huge disagreement when assessing the association regarding soliciting members' feedback; three respondents held their voting cards for the lowest level<sup>17</sup> and the other three held their voting cards for the highest level 4<sup>18</sup>.

Like several other associations, Mostakbal El Said scored highest on money with the weaknesses being the lack of a dedicated and well-trained accountant and the weak cash flow process (the association is routinely short on operating costs and is unable to pay members for product until it is sold to buyer). Had it not been for these two weaknesses, Mostakbal El Said would have scored a 4 in money.

The association received the last audit in March 2015 from the Ministry of Social Solidarity. Mostakbal El Said previously facilitated farmers' sales to buyers/exporters through its packhouse. Produce sold to buyers included cantaloupe, sun-dried tomatoes, frozen tomatoes, and green beans.

## II. Women's Meeting

*Women's Profile:* A women's focus group was completed with Mostakbal El Said association on June 6, 2015. Twenty-one women with ages ranging between 17 and 60 years old attended the meeting. The education level of attendees was low; nine are illiterate, five completed their primary education, four completed their primary education, two completed technical education and one holds a post-graduate degree. It was very hard for the team to manage the meeting with such a large number of attendees so the group was divided into two groups: one group comprising of the younger age participants and the other one for the older group. Eighteen attendees are married, one is single, and two are divorced. Due to the high rate of illiteracy, the older aged women were not able to tell their exact age. Women in this village get married at a young age and the priority is on housework. Women brought their kids to the meeting so this made it even harder to manage the meeting. The meeting lasted 65 minutes with the older age group and 95 minutes with the younger group.

*Women's Ownership of Agricultural Land:* None of the attendees owns her own piece of land. Participants added that women in the village who own their land inherited the land from either their fathers or husbands. In this case, the brother or any other male family member manages

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<sup>17</sup> There is no formal process for collecting member feedback

<sup>18</sup> There is a formal process that allows members to give open-ended feedback either at the AGM or through the Board of Directors; the group actively solicits member feedback through the Board of Directors, or the supervisory committee

and grows the land and gives the woman her share of the profits at the end of season. She does not get involved at all in any of the processes. Her brother manages and grows the land and she is not interested and not involved at all in the agricultural land.

*Females' Involvement in Agriculture:* Older Age Group: Women get involved mainly in the post-harvest preparations after the husband (or male family member) brings the crop to the house. For the wheat, tomatoes, chili pepper, eggplant, alfalfa, okra, onions, garlic and hibiscus, women prepare the storage area, peel and dry the crops as needed, properly package them in bags, save some for household needs and leave the rest of the crop for the husband to deal with (sell). Women rely on the experience that they acquire through their families in performing their tasks (drying, cleaning, etc.). Another four women indicated that they do work seasonally in greenhouses to plant the seeds in the trays for tomatoes, chili pepper, eggplant, wheat, hibiscus, etc. They learned how to do their jobs in the greenhouse. When the labor cost is high, farmers get help with their land from their family members.

Younger Group: Females get involved in a variety of agricultural processes including greenhouses, seeding/seedling transplantation, and weed control. They rely on the knowledge passed to them through their families to perform their tasks on the crops grown in the area including tomatoes, chili pepper, wheat, alfalfa, eggplant, corn, and hibiscus. Respondents clarified that the younger women participate to a greater extent in farming the family's land than the older women.

*Involvement with Community Associations:* None of the attendees is a member of the association. Participants are not members in Mostakbal El Said association or in any other community association.

*Training:* Only the younger group of attendees previously engaged in training with the associations and with the Heinz GDA project. They received training in sewing, packaging the grapes for exports, first aid, and the safe use of pesticides. Among the useful information passed to them through these programs are:

- Making clothes for family members – Mostakbal El Said association
- Properly packaging grapes for export purposes at the packhouse – Mostakbal El Said association
- Wearing protective clothing while applying pesticides – Heinz GDA
- Proper disposal of pesticides' packages – Heinz GDA
- Ant control – Heinz GDA
- Treating burns and wounds – Heinz GDA
- Giving an injection – Heinz GDA
- Fast and immediate treatment of poisoning – Heinz GDA

Training requested did not vary much between the two groups. The older age group requested training in making jams, making paste and means of properly saving it for extended periods of time, managing small projects, raising pigeons, raising livestock, preparing and cooling (freezing) vegetables, and healthcare programs. The younger group requested training in sewing, kids' health and nutrition, greenhouse training, and technical training in agriculture.

Women's preferred timing for attending training events are early morning until 1 PM (with the exception of market days, Fridays, the national holidays and the holy month of Ramadan). They prefer to have women deliver the training unless the male members of the community approve otherwise. They might attend training with males if they are family members and if their male household heads approve this.

*Information Channels:* The main sources from which respondents acquire their information are satellite TV and talking to people. Two respondents of the younger age group said that they also use the internet and books to acquire information.

Eight out of the nine attending women in the older group said that they do not own a personal mobile phone and share mobile phones with other family members. For the younger age group, six respondents own a personal mobile phone and five do not have access to mobile phones.

*Access to Finance:* eight out of nine women in the older group engage in informal borrowing and payments are made monthly over a term of 12-14 months. Money from informal sources of credit is generally used to help with agricultural expenses and to help in children's marriages. Seven out of nine respondents in the younger group said they engage in local savings groups where payments are either on a weekly basis for four months or monthly over a period of 12-14 months. Money generated from small groups is used to buy personal things (e.g. clothes) and the bigger investments are used to buy gold or livestock or to spend on agricultural land. Four respondents from the two groups previously applied to and received formal loans from formal institutions. Collateral used to apply for loans includes ID, a family car, utilities' receipts, etc. Formal money borrowed is utilized by the husband to help with reclaiming a new piece of land, to buy a new car, etc. This seems to be a male dominated society where the men (or other family members) control women's access to and utilization of borrowed money. In general, the husband must get involved in decisions pertaining to applying for formal credit and utilizing the formally borrowed money.

*Community Perception of Women's Activities:* This varies between the two age groups. For the older group of women, men and women in the community are not very much in favor of women's involvement in businesses and training events. Women's main roles are tied to doing the housework and taking care of the family. The situation is less restrictive with the younger group since the community accepts their involvement in training and business. Women in the community, however, see that the priority is on the kids and housework.

Women in Mostakbal El Said are faced with societal problems related to lack of resources, low education level, lack of laborers, lack of nearby schools, hospitals and nurseries, difficulty in transportation, and the water problems in the area – the same problems were mentioned by both groups. Women's dream projects included sewing and selling clothes, starting a pickling business, and starting a restaurant. Women in the younger group added starting a hair salon and managing agricultural land to their dream projects.

*Income-generating Activities:* Women engage in pickling, raising chickens, and manufacturing dairy products mainly for the household and a small percentage of the produce is sold in the market (the excess). Some respondents also said that they make the compost for the husband

to use for the family owned piece of land. Ten respondents from both groups said that women are in full control of the money they generate from such activities; however, the husband (or the household head) is fully aware of the exact amount of money they make. Generated income is used for further investments, to renovate the house, to pay for kids' education, and the rest is saved. Women in this village keep their savings in a safe lock box at the house. However, if the amount of money is big enough, they prefer putting it in a bank account in order to get advantage of the interest rate.

*Comment:* This group of respondents is not representative of the whole group of women in Dandara. Dandara is a big city and the demographics of women differ from one village to another. In other locations, women are active, work at the packhouse, and attend trainings.



Women's Focus Group (younger group), Mostakbal El Said Association for Agricultural Community Development – June 6, 2015

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in Mostakbal El Said association took place on June 9, 2015. Fourteen farmers attended the meeting that lasted 160 minutes. Twelve of the attendees were married and two were single; one was a household head. The majority of participants completed their primary education, a few completed their secondary education, one is illiterate, and one completed his post-graduate studies. Ages of the group ranged between 25 and 55 years old. Crops grown in the area include wheat, alfalfa, corn, and tomatoes. A few farmers grew cantaloupe, grapes, onions and mangoes at least once before.

Attending farmers' average holding was three feddans (1.26 Hectare). Participants' main occupation was growing their own agricultural lands, or raising livestock for a few of the participants; a few others have other sources of income from businesses (butcher shop and a fruits/vegetables trader).

Farmers visit their farmers' associations as needed – on average four times a year to get updates on the association's activities and to discuss emergency issues. Twelve of the farmers are also members of another agricultural community association that distributes subsidized fertilizers.

*Access to credit:* One farmer previously applied for and received a loan through the development and agricultural credit bank to invest in reclaiming a new piece of land and was not happy with his experience. Factors that hinder farmers from accessing credit include fear of not being able to repay, the lack of collateral to use, and the high interest rates. When applying for credit, seven of the farmers make their own decision while another seven said they consult their wives. When spending borrowed money, 10 farmers would decide on their own while the remaining four said they would share the decision with their wives.

*Information Channels:* Mostakbal El Said farmers access agricultural information through the chemicals' suppliers, satellite TV, talking to people, and project funded projects (CARE). All information channels are free and farmers are not willing to pay in order to acquire the information.

*Training:* Farmers requested training on means of maximizing profits through applying improved agricultural techniques and growing high-value crops rather than traditional crops.

*Decision-making:* When making decisions related to the agricultural processes, farmers primarily make their own decisions based on the inherited norms regarding the crops to grow, inputs to use, harvesting, labor, expense, sales prices, and channels. Some of the farmers (four to six) consult their neighbors, brothers, and/or male cousins. Wives are not involved at all in the decision-making for agriculture.

Farmers also generate income from raising livestock and from their small businesses (a butcher shop and a fruits/vegetables shop). Farmers consult their brothers, fathers, and neighbors regarding spending the money generated from these activities. Only one of the respondents said that he would consult his wife regarding the extra money generated.

*Crops and technical information:* Farmers require technical assistance in growing cantaloupe, especially regarding the irrigation and fertilization practices. Currently, farmers estimate their yield and net return from cantaloupe at 12 tons/feddan (28.5 Tons/Hectare) and 18,700 EGP/feddan (5686 \$/Hectare) respectively.



Enumerators completing One-on-One Interviews with farmers of Mostakbal El Said Association for Agricultural Community Development – June 6, 2015

## EL NESAYA ASSOCIATION FOR FUTURE AND DEVELOPMENT

<b>Distance to airport:</b>	30 KM to Luxor airport		
<b>Governorate:</b>	Luxor	<b>District:</b>	Esna
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	Heinz GDA project Computer Center Grant		

### I. Meeting with the Association's BOD

Seven members – four women and three men – on the association's BOD attended the 115-minute meeting that took place on June 11, 2015.

*Background:* The association was established in March 2006, started with 15 members, and has now reached 160 members, of whom 62.5percent are female. The association has good experience with ACDI/VOCA since it received the computer center grant in 2014 (funded through the New Zealand Embassy) as well as in-kind grants to its farmers through the Heinz GDA project. The association is very active and strong in the community and offers a variety of services including:

- Extension services for small farmers including pest management and introducing new varieties and crops
- Charity services for female headed households and families in need
- Computer training for students and community members
- Conversational classes for kids with special needs
- Partnerships with other associations (e.g. Misr El Kheir Foundation, Al Orman, the Egyptian Food Bank, etc.)
- Medical services (wheel chairs and open-heart operations)
- Protocol between the association and the National Women's Council to offer free legal services to women and to facilitate issuing IDs for them
- Infrastructure services for families in need
- Charity services in special occasions (e.g. blankets for the winter)
- Employment opportunities for the youth through the partnership with Misr El Kheir Foundation

El Nesaya is a member of the Egyptian Union for Development and Social Protection Policies and is also a member in the Regional Union for Associations. [REDACTED] (the treasurer) is also a member of the Egyptian Union for Development and Social Protection Policies.

Supervisory authorities of the association include the Ministry of Social Solidarity, the Accountability State Authority and the Public Funds Investigations.

The sources of income for the association include membership fees, donations received and the income generated from delivering the association's services (children's nursery and the computer center).

*Training:* The association received training from ACDI/VOCA on strategic planning and financial management. BOD are requesting training on establishing a database, proposal writing, reporting, marketing skills, Training of Trainers, and growing export quality crops. El Nesaya can share the training room and other tools available at the computer center for training purposes.

Women's integration is critical to El Nesaya association. El Nesaya delivers activities and training topics relevant to women. Training topics for women include maintaining electrical equipment, sewing, and first aid. El Nesaya makes efforts to implement activities engaging women such as designing small projects for women, job opportunities for women in partnership with other civil society associations, nominating women to Al Orman association to receive livestock income-generating grants, and charity services for women in need.

*Association's Resources:* In addition to the association's premises, the association owns resources including eight computers, three printers, a binding machine, a scanner, a white board, a photocopying machine, a data show, and an AC. Most of the resources are in good working conditions (rated 4 out of 5). Exceptions are one computer, one printer, and the photocopying machine, which are in poor working condition.

*Challenges Facing the Association:* The problems that the association faces include the lack of resources and the lack of fruitful cooperation with the governmental agricultural authorities.

*M4 Ratings and Other Comments:* According to the M4 scoring, the association scored least on marketing (1 out of 4) because the association does not pursue any efforts in marketing since this is not within the association's scope. El Nesaya scored highest on membership - 3.97 out of 4. In fact, all members came to a consensus of assigning a score of 4 out of 4 when voting for each of the membership statements. In one instance, however – retention of membership – two of the participants raised their voting cards with the three point score while the other five voted raised their 4-point scorecards.

The association received the last audit in May 2015 through the Ministry of Social Solidarity. El Nesaya does not facilitate farmers' sales to buyers – this is not in the scope of the association.



Association's Assessment with El Nesaya for Future and Development Association  
Representatives – June 11, 2015

## II. Women's Meeting

*Women's Profile:* A women's focus group was completed with El Nesaya association on June 10, 2015. Fourteen women whose ages range between 23 and 60 years old attended the 135 minute long meeting. Four out of the seven women in the age group between 23-28 hold post-graduate degrees and the other three completed their secondary education. The two older women aged 50+ are illiterate. The educational level for the rest of the group varies slightly between preparatory, secondary, and technical education. Only one member of the group is employed. Of the attending women, five are married, six are single, one is divorced, and two are widows. Widows are also their household heads.

*Women's Ownership of Agricultural Land:* Five of the attending women own their agricultural land out of which one rents the land, two grow the land themselves, and the other two have someone else (their brother) manage their lands. Among the women owners, one primarily makes all the decisions herself regarding the different stages of the agricultural process, two consult others and share in the decision-making, one is aware of the decision but does not participate in the decision-making, and the last one is not involved at all in the decision-making since she rents the land.

One of the attendees, [REDACTED], a 45-year old widow, owns a 50-feddan (21 Hectares) piece of land, which she inherited after the passing away of her husband. [REDACTED] has five children; the older two (continuing their university studies) help her in growing the land. Although she has brothers, they do not help her in growing the land. On her land, [REDACTED] grows grapes, wheat, tomatoes, sugar cane, and eggplant.

When growing their land, female owners get consultation from their brothers, brothers-in-law, or partners. Women owners face difficulties in managing their land for the following reasons:

- Lack the technical knowledge needed – five responses
- Lack access to credit and inputs – five responses
- Face cultural and societal norms – five responses
- Lack family support –one response

*Women’s Involvement in Agriculture:* seven members of the group are involved in the various agricultural processes as outlined in the table below:

Production stage	# responses	Crops	Specific role	Learned about it through .....	Involved in the decision-making
Land preparation	7	Vegetables <sup>19</sup> , corn, tomatoes, okra, wheat	Supervising the laborers while performing their jobs	Inherited norms and practice	Yes
Seeding/ seedling transplantation	7	Vegetables, corn, tomatoes, okra, wheat	One supervises the laborers and the rest plant seeds/seedlings in the land	Family	Yes
Planting (fertilization, replacing plants)	4	Vegetables, corn, okra and wheat	One supervises the laborers and the rest apply the sodium and the compost	Family	Yes: 1 No: 3
Irrigation	2	Vegetables, corn, tomatoes, okra, wheat	Operating the irrigation motor and moving the waters from one basin to another	Family	Yes
Weed control	5	Vegetables, corn, okra, wheat	Manually removing the weeds and getting consultation when there are pests	Family Extension agent	Yes
Harvesting	8	Vegetables, corn, okra and wheat	Harvesting the produce and bundling the wheat	Family	Yes: 1 No: 7
Post harvesting	7	Corn, wheat	Storing the crop	Family	Yes: 1 No: 6

<sup>19</sup> Watercress, parsley, radish, and coriander

			Supervising the laborers		
Processing	7	Okra, molokhia, hibiscus, green beans	Drying the okra, molokhia and hibiscus Packaging the green beans for export	Family	Yes
Land cleaning	7	Vegetables, corn, okra, wheat	Oversee the laborers while performing their jobs	Family	Yes: 1 No: 6

Many women in the village work in preparing, sorting, grading, and packaging the green beans for exports. Many women also are skilled in performing greenhouse operations for tomatoes.

*Involvement with Community Associations:* Four of the attendees are members of the association; two serve on the board of directors, one is the assistant for the executive director and one is a member in the general assembly. These members perform the following tasks:

- Two always participate in members’ meetings and the other two do that occasionally
- Two have been elected onto the supervisory board
- Two contribute to discussions at the association’s meetings while the other two occasionally do that
- Two always take part in decisions about internal statutes while the other two never do that

Given their tasks at the association, three of the members visit the association on a daily basis to prepare for meetings, prepare attendance/beneficiaries’ lists, do research, and assist with implementing association’s charity activities. The fourth member visits the association as needed depending on the activities being carried out.

Six of the attendees are also members in other community associations, namely Shabab El Kheir Association, Al Farqan Association, Red Crescent Association, and Community and Women’s Development Association in Baqala. These associations offer services including financial assistance for those in need (especially orphans and widows), religious services, and health care literacy programs.

*Training:* Participants engaged in a variety of training events before, including training with ACDI/VOCA under the Heinz GDA project, training with the association, training with Misr El Kheir Foundation, and other projects. They received training in planting jojoba, safe use of pesticides, first aid, eradicating illiteracy, personal sanitation, and sexual harassment. Useful information that they acquired include:

- Wearing protective clothing while applying pesticides – Heinz GDA
- Proper disposal of pesticides’ packages – Heinz GDA
- Ant control – Heinz GDA
- Treating burns and wounds – Heinz GDA

- Giving an injection – Heinz GDA
- Fast and immediate treatment of poisoning – Heinz GDA
- Educating eight illiterate women
- How to act in cases of sexual harassment – Ahla El Belad Project

Participants are flexible attending training in locations outside the village, the trainer does not need to be female, and they can attend training with males.

Owners of agricultural lands requested training in:

- Means of increasing crop yield and improving crop quality
- Using improved technologies in agriculture
- Raising and fattening livestock
- Pest management
- Raising bees

The rest of the group requested training in:

- Sewing/Embroidery
- Health care and personal sanitation
- Kids' nutrition
- Raising kids
- Human resources skills

*Information Channels:* Women of this group are advanced in their utilization of information compared to other groups in Upper Egypt. They utilize the different information channels to educate themselves and to broaden their scope. When asked about the sources from which they acquire their knowledge, women mentioned satellite TV, talking to people, the radio, books, ads in the association, the internet, and print ads. They utilize all of the sources to get agricultural information, to learn about the news, to acquire healthcare information, and for leisure. Every participant owns a personal mobile phone.

*Access to Finance:* 13 of the respondents engage in two types of informal borrowing:

- a) Smaller groups where payments are made every 10 days over six months on average. Small payments are put into these groups and the total amount is only enough to buy personal stuff, share in household expenses, and buy medicines
- b) Bigger groups where participants make monthly payments over 1-2 years. Generated amounts are used for education, marriage expenses, to buy gold, or share in building a house

Two of the participants had previously applied for formal loans; one got an EGP 100,000 (\$ 12,771) loan (using agricultural land as the collateral) through the development and agricultural credit bank, which she invested to reclaim a piece of land. She said the experience was not pleasant due to the high interest rate; she repaid EGP 300,000 (\$ 38,314) to pay off the loan. The other participant got EGP 5000 (\$ 638) from the sugar cane factory using the land as the collateral. She said the experience was pleasant as the pay-off was deducted from sales to the

factory. Respondents mentioned the high interest rates and the fear of not being able to repay as the reasons behind their fear of loans.

Respondents consult their family members when applying for credit (whether formally or informally). Most of the group members also agreed about consulting the family about spending the money from formal credit. However, almost half of the group said that they can make their own decisions regarding money borrowed informally.

*Community Perception of Women's Activities:* Women in the community encourage and welcome other women's engagement in training and activities. However, five out of 12 respondents said that men in the community resist women's engagement in activities and businesses.

As mentioned by the group, problems facing women in El Nesaya include the lack of resources, cultural and societal norms and constraints, raising kids as the women's priority, and the difficulty in accessing credit. The group's dream projects include poultry project, kids' nursery, super market, sewing workshop, clothes shop, livestock project, improving yield from agriculture, and reclaiming new land in the mountain.

*Income-generating Activities:* Group participants generate income from poultry, dairy, sewing, and livestock. Women are in full control of the income they generate. Eight respondents said that the family members are aware of the average amounts of money that they make and another five said that the family members are not aware of the income the women generate. Generated money can be used to share in household expenses, renovate the house, for medical treatment, to make further investments, for education, etc. The group also indicated that the money generated can be used to travel for leisure in the summer. Respondents mentioned that they either save money in the form of buying gold, in a safe lock box for small amounts, or in the bank or the post office saving fund for the larger amounts. Attending women also engage in activities for household usage including pickling, making jams, dairy activities, poultry, and making compost for the family owned land.

### **III. Meeting with Farmers**

*Farmers' Profile:* The farmers' focus group with farmers in El Nesaya association took place on June 7, 2015. Thirteen farmers, including three women, attended the meeting that lasted 180 minutes. Seven of the male farmers are married and thus are household heads and only one among the three single men is the household head. Age of male attendees ranged between 28 and 48 years old. The men's educational level was fairly high; none of them is illiterate, four hold university degrees, one completed his post-graduate studies, four completed their secondary education, and only one of the older attendees completed just his primary education. Besides agriculture as a main job, seven of the men are employed. The men's average land size was 3.5 feddans (1.47 Hectare).

Farmers in the area usually grow traditional crops of wheat, sugar cane, tomatoes, and alfalfa. Some of the participating farmers had previous experience growing hibiscus, green beans, mangoes, and grapes. Attending farmers were small farmers whose average holding was three

feddans (1.26 Hectare); however, one of the participants is a big farmer who owns a 20-feddan (8.4 Hectares) piece of land. Participants' main occupation is growing their own agricultural lands.

Farmers visit their farmers' associations whenever there is an event or a need to visit the association. Twelve of the attendees are also members in other community associations that offer subsidized fertilizers and societal and charity services.

*Access to credit:* None of the attendees participates in local savings and loans groups. Only one member of the group previously applied to and received an EGP 20,000 (\$ 2,554) loan through the Agricultural Development Bank using the land as the collateral and it was not a pleasant experience. Reasons that impede the farmers from accessing credit include high interest rates, the fear of not being able to repay the loan, lack of IDs for five of the participants, the lack of collateral to use, and the high administrative fees of loans. When applying for credit, three of the attendees said that they consult their wives and four said that they consult their fathers. When spending the money borrowed, farmers primarily make their own decision (without any consultation) regarding spending the money.

*Information Channels:* El Nesaya farmers access agricultural information through the extension services, the chemicals' suppliers, the satellite TV, and by talking to other people. All information channels are free and farmers are not willing to pay money in return for information.

*Training:* Farmers requested training in various agricultural processes, new varieties, high-value crops, and using improved technologies.

*Decision-making:* When making decisions related to the agricultural processes, out of the 13 attending farmers:

- 8-10 farmers rely heavily on inherited and prevailing norms regarding the crops to grow, inputs to use, harvesting, labor, chemicals' suppliers, expenses, sales channels, and prices.
- 7-11 farmers consult their neighbors regarding the various processes; some of them just inform their neighbors about labor, chemicals' suppliers, and sales channels
- Four consult their chemical suppliers regarding the expenses; five inform their father of the crops they grow.

*Crops and technical information:* Farmers were asked about their detailed production practices and costs for wheat and green beans. Farmer's yields, net return, and technical/economic assessment are detailed below:

- 2.25 tons per feddan (5.35 Tons/Hectare) average yield from wheat and the net return is 3,500 EGP/feddan (1,064 \$/Hectare)
- 5 tons per feddan (11.9 Tons/Hectare) average yield from green beans and the net return is 2,240 EGP/feddan (681 \$/Hectare). Prices are suitable for local market sales. Fertilization practices need to be improved.

## AL ESLAH ASSOCIATION FOR DEVELOPMENT IN ASFUN

<b>Distance to airport:</b>	55 KM to Luxor airport		
<b>Governorate:</b>	Luxor	<b>District:</b>	Esna
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	None		

### I. Meeting with the Association's BOD

Eight male members on the association's BOD attended the 76-minute meeting that took place on June 8, 2015. Respondents represented the association's treasurer, chairman, and members on the BOD.

*Background:* The association was recently established in 2012, started with 32 members, and has now reached 61 members, of whom 27percent are female. The association has no previous experience with ACDI/VOCA. The association offers free services in the community including extension services for farmers and activities to help women in the community. Membership fees are the only source of income for the association.

*Training:* The association has not received any training since its inception in 2012. The training requested by the association's BOD include computer and internet, contracting, negotiation skills, NGOs management skills, financial management, strategic planning, marketing, growing crops for exports, fundraising, and resource mobilization. Although Al Eslah previously offered services to women, the association does not currently offer any such services .

*Association's Resources:* The association does not own locations other than its premises.

*Challenges Facing the Association:* The problems that the association faces are a lack of resources and a shortage in training opportunities for the members and the BOD. The resources needed include a computer, printer (or a 3-in-1 machine), fax machine, and furniture.

*M4 Ratings and Other Comments:* According to the M4 scoring, the association scored least on marketing (1 out of 4). All seven members came to a consensus when voting for each of the marketing statements. The association consistently got a score of 1 out of 4 for each of the statements. El Eslah scored highest on money - 2.43 out of 4. In the money section, attendees came to a consensus when assigning the scores for the various statements. According to the attendees, the association scored 1 out of 4 on the profitability, accountant, and cash flow statements<sup>20</sup> - the association can improve its money score by improving its performance in the mentioned points.

The association received the last audit in February 2014 from the Ministry of Social Solidarity. El Eslah has not previously facilitated farmers' sales to buyers.

<sup>20</sup> Please refer to the M4 scoring in annex I of this report for a detailed explanation of the score on each statement.

## II. Women's Meeting

*Women's Profile:* A women's focus group was completed with El Eslah association on June 8, 2015. The 85 minute long meeting started with 12 women whose age ranged from 17- 42 years old. One participant left the meeting before its completion. Attendees' education level was fairly good as there were no illiterate participants, three of them completed their secondary education, another three completed technical education, two of them completed their preparatory education, and the last two are completing their university studies. Half the attendees are single and the other half are married.

*Women's Ownership of Agricultural Land:* From this group of women, only one owns agricultural land; she is also a board member of the association and she hosted this meeting at her house. Her husband and sons manage the land for her.

The group agreed that it is forbidden for women to go to the land or to be involved with agricultural processes. These are men's activities per the prevailing norms and constraints of El Eslah community. Women only go to the fields on vacations and holidays with their families for fun.

In general, female owners of agricultural land delegate one of their male family members to manage the land for them, usually the brother for single women, and the son for widows and divorcees. If no male family member can perform the job, the woman would rent out her land and get an annual fee.

█ – not among the group of the attendees but very famous in the village – is the only exception to this general rule. Lawahez is single, lives with her brother, and manages her two-feddan (0.84 Hectare) piece of land herself. She is responsible for making all agricultural decisions, she breeds livestock; and she is considered the head of the household.

*Women's Involvement in Agriculture:* Women in general in this community do not participate in the decision-making of the agricultural processes. Nine of the women did not know anything about the cost and the expenses of agriculture, two of them were aware of the generic expenses of land and agriculture but they do not know exactly the expenses of each stage. Only one knew the decisions, but she is not involved in decision-making.

*Involvement with Community Associations:* Four of the attendees are employees of the association and two of these four are board members and members of the women's committee. These two women visit the association every two weeks to attend the board meetings and to attend the training course for the packing and drying of vegetables and fruits. They also visit the greenhouse of the association regularly. They attend meetings at the associations to discuss the tablecloth embroidery workshop. The other 10 women go to the association when there are training events and workshops. None of the attendees engages in activities with other community associations.

*Training:* Participants engaged in a variety of topics from various training providers including Al Eslah association with Salasel project, Heinz GDA project, and Mataana association. Training topics included packaging fruits and vegetables, packing for export purposes, greenhouses, safe

use of pesticide, first aid, and technical training in agriculture and selecting high quality of crops for household consumption. Useful information that they applied included:

- The proper method of packing fruits and vegetables
- Proper disposal of pesticides' packages – Heinz GDA
- Ant control – Heinz GDA
- Wearing protective clothing while applying pesticides – Heinz GDA
- Giving an injection and basic first aid skills – Heinz GDA
- Treating burns and wounds – Heinz GDA
- Giving an injection – Heinz GDA
- Fast and immediate treatment of poisoning – Heinz GDA

The owner of land requested training in means of increasing crops' yield and quality, fertilization, and using improved agricultural techniques, safe use of chemicals, and growing high-value crops (the respondent specifically mentioned AMAL potential crops: grapes, green beans, and onions, in addition to potatoes and squash). The rest of the group requested training in testing for the differences between good quality and lower quality vegetables, health care, first aid, personal and home hygiene.

Seven of the attendees can attend training events with men and the other five refused. Their preferred timings are early morning until 3 PM on any days except Thursdays (as it is the village market day) and Fridays. They prefer to attend training conducted in nearby locations like Asfun or El Mataana. It does not necessarily need to be women who deliver the training services to women.

*Information Channels:* The top sources of information for this group are satellite TV and talking with each other to update themselves about the news, weather conditions, health care, cooking and of course for leisure too. In addition, they also check the print ads, ads in the association, the internet (5 responses), and listen to the radio.

*Access to Finance:* 10 of the respondents engage in informal borrowing. There are three types of savings group in this village:

- I. Smaller groups where payments are made every 10 days over a period of seven months on average. Small payments are put into these groups and the total amount is only enough to buy simple clothes.
- II. Medium groups where payments are made on a bi-weekly basis over 12 months. Generated amounts are used to buy personal stuff or gold.
- III. Bigger groups where participants make monthly payments over 20 months. Generated amounts of these groups can be used for bigger purposes like helping with house renovations, building a house, buying gold, marriage expenses, etc.

Two of the participants applied for formal loans, the first one took her EGP 25,000 (\$ 3,192) loan from the Agricultural Development Bank using her salary as the collateral; the money was used to help with her son's marriage expenses. The other one took her EGP 1,000 (\$ 127) loan from

the Social Fund; she signed checks as collateral. She put the borrowed money into a grocery shop (as a kind of further investment).

The rest of the participants never applied for formal loans before due to the lack of collateral to use, the interest rate, and unavailability of a stable source of income. Respondents engage their family members in making decisions regarding accessing informal credit and spending the money. Participants do so because they do not have a stable source of income and could probably seek their families' assistance to repay. For the small amounts of money, participants enjoy a fairly high degree of freedom regarding accessing informal credit and utilizing money.

*Community Perception of Women's Activities:* Although men in this society do not accept the engagement of women in activities and businesses, women in the community encourage each other to lead activities and businesses, seeing Lawahez as a role model. They are faced however with the prevailing norms and constraints of their community that stand in their way. Dream projects of the group include continuing their education, having stable jobs, and running sewing workshops and accessory shops.

*Income-generating Activities:* Participants generate income from selling dairy products, poultry, and operating a rabbits' project (which they received as a grant from the Rural Development Association). Four of the women share the decisions with their families about spending the money generated while the other six have full control over the money they generate. They use the money to buy things for themselves, their kids, or share it in the household. All participants save the extra money in a safe lock box at their home because the amounts generated are usually small and because they do not have access to other savings channels like banks and post offices.

Women also engage in activities for household usage including pickling, making jams, poultry, dairy products, and making compost for the family owned land.

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in El Eslah association took place on June 15, 2015. 13 farmers attended the meeting that lasted 180 minutes. Eight of the attending farmers were married and were thus household heads; while the rest of the group members were single. Married farmers' ages range from 28 – 53; single farmers' ages range from 24 - 31 years old. Farmers of this group were well-educated; eight farmers completed their university studies, three completed their secondary education, while only three either completed their primary education or went to classes for eradicating illiteracy. Farmers in the area traditionally grow sugar cane, wheat, tomatoes, corn and alfalfa. Attending farmers' average holding is 2.3 feddans (0.96 Hectare). In addition to growing the agricultural land, five of the participants are employed.

Farmers visit their farmers' associations whenever there is an event or a need to visit the association. None of the attendees is member in other community associations.

*Access to credit:* While none of the attendees participate in local savings groups, three farmers previously applied to and received loans from the sugar cane factory to help with the

cultivation. Reasons that the group mentioned why farmers do not apply for credit include the high interest rates, some of them do not have IDs, and some disregard loans for religious reasons. Farmers do not engage their wives or female family members in the decision-making when applying for credit or spending the borrowed money. They either make the decisions on their own or consult their fathers (and their brother in a few instances).

*Information Channels:* El Eslah farmers acquire their agricultural information mainly by talking to their neighbors and older family members who are also farmers. El Eslah farmers are not willing to pay money in return for agricultural information.

*Training:* Farmers requested training to learn about new techniques in agriculture rather than utilizing their inherited information. They also seek training in pest management. Farmers wish to grow AMAL potential high-value crops: cantaloupe, grapes, pomegranate, green beans, green onions, strawberry.

*Decision-making:* When making decisions related to the agricultural process, farmers agreed that they either make their decisions based on their inherited norms, or consult their fathers or neighbors. Only one of the farmers said that he gets his wife's consultation regarding the crops, inputs, harvesting, labor, and sales channels. When farmers generate income from other sources (livestock or small business), they primarily make their own decisions about spending the additional money generated without consulting their wives or any other family member.

*Crops and technical information:* Farmers were asked about their detailed production practices and costs for tomatoes and wheat as their main crops. Farmer's data show that:

- Net return from tomatoes averages EGP 4,950 per feddan (1,505 \$/Hectare), yield averages 20 tons per feddan (47.6 Tons/Hectare) while costs are estimated at approximately 13,000 EGP per feddan (3,953 \$/Hectare). Farmers use the proper pesticides for tomatoes, but irrigation and fertilization practices need to be enhanced. Farmers also either overspend or overestimate their expenses on fertilization, pest management, weed control and harvesting. In addition, farmers underestimate their tomato yields.
- Net return from wheat averages EGP 5,000 per feddan (1,520 \$/Hectare), yield averages 2.7 tons per feddan (6.4 Tons/Hectare) while costs are estimated at approximately 5,000 EGP per feddan (1,520 \$/Hectare). With the exception of overestimating (or overspending) on wheat fertilizers, all production practices and prices are within average ranges and are suitable.

## EL GHAD EL MOSHREK FOR COMMUNITY DEVELOPMENT ASSOCIATION IN GARAGOS

<b>Distance to airport:</b>	40 KM to Luxor airport		
<b>Governorate:</b>	Qena	<b>District:</b>	Qous
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	None		

### I. Meeting with the Association's BOD

Five male members on the association's BOD attended the 165 minute meeting that took place on June 6, 2015. Respondents represented the association's chairman, vice chairman, secretary and two other members.

*Background:* The association was established in 2004, started with 23 male members (of which only two were female) and has now reached 123 members, of whom 43percent are female. The association's services include developing small farmers with the objective of improving their livelihoods as well as increasing the production of exportable crop. The association has no previous experience with ACDI/VOCA. The sources of income for the association include membership fees, donations, as well as income generated from renting out a 5-ton cold truck that the association received as a grant from a past project. Prior to 2007, the association used to also generate money from a ducks' project that then ceased because of the bird flu.

*Training:* The association has not received any training over the past three years, but had received a variety of training before that. The BOD is currently requesting training in marketing, preparing a marketing plan, feasibility studies, growing high-value crops for export, maximizing dairy productivity , packhouse operations (sorting, grading and packaging), contracting and negotiation skills. The association can share training rooms.

The association used to offer training to women in breeding ducks, growing mushrooms and harvesting green beans. However, the association's activities in mushrooms and ducks have stopped.

*Association's Resources:* The association has a location that can be used to deliver training services. The association owns one 5-ton refrigerated truck in excellent working condition, as well as a computer, 3-in-1 printer, and 500 plastic boxes (for harvesting) in moderate working condition.

*Challenges Facing the Association:* The problems that the association faces include lack of access to finance, lack of efficient extension services for the small farmers, and the inability to make linkages with serious exporters.

*M4 Ratings and Other Comments:* According to the M4 scoring, El Ghad El Moshrek association scored least on marketing (1.9 out of 4). While participants' voting scores varied on the association's efforts in engaging its members in marketing, they all came to a consensus when scoring the rest of the marketing statements. El Ghad El Moshreq scored highest on quality

inspection for marketing and lowest on everything else related to marketing (storage, marketing plan and personnel). However, the association had previous good experience in marketing green beans and pepper but the activity stopped when the exporters did not fulfill their part of the contract and the association had to deal with the small growers. An alternate solution that the association pursued was finding local channels to absorb the unsold crops. The association scored highest on money, 3.43 out of 4, since the BOD is well trained and capable of keeping financial records accurately in accordance with the governing laws. The association scored 2.62 out of 4 in membership due to the frustrations faced by the association in failing to fulfill the terms of contract with the green beans exporters. The association scored moderately higher on management; 3.11 out of 4 due to the high experience of the BOD and the extensive training they received in the past through other development projects (more than three years ago). The association received the last audit in January 2015 from the social solidarity.



Association's Assessment, Al Ghad Al Moshrek for Community Development in Garagos – June 6, 2015

## II. Women's Meeting

*Women's Profile:* A women's focus group was completed with El Ghad El Moshrek association on June 7, 2015. The 110 minute long meeting started with 12 women whose ages ranged from 16 to 65 years old, with the majority of the group below 30 years old, two in their forties and only one aged 65. 10 out of the 12 participants stayed till the end. Attendees' education attainment ranged from illiterate to technical education: two are illiterate (the two older women), four had a primary education, one had a secondary education, and five completed their technical education. Six of the attendees are single, five are married, and the 65 years old woman is divorced. Attendees represent family members of the association leader so their answers are not representative of the whole village. Their families are conservative compared to other families in the village. The socioeconomic level for the group is intermediate (good compared to other groups). The meeting took place at the house of one of the village leaders. The place was clean and suitable for the meeting. Women refused to take pictures. Women in the group do not perform any activities outside the house.

*Women's Ownership of Agricultural Land:* Out of the 12 attendees, three women own their own land. Mrs. Nadia uses the land as collateral – she borrows money using the land as the collateral,

the lender grows the land, manages the agricultural processes and gets all the income. She gets her land back when she repays him. [REDACTED] owns a piece of land and her husband grows part of it while they rent the other part. [REDACTED], 65-years old and divorced, grows her own piece of land and manages all the agricultural processes. When prompted about stories of women who own their lands in the area, the group indicated that 50percent of the women in the village own land that they inherited; most of those owners, however, either rent the land or leave it for the husband (or other male family member) to manage. Women who grow their own land are either divorced, widowed, or have no one to manage their lands for them. The group also mentioned that other women from other families grow their land with their husbands. When women manage their own land, they are fully aware of all the details pertaining to growing the agricultural land. In addition, when they grow the land with their husbands, they are aware of the process, the costs and income. It is acceptable in this community for women to help with the agricultural processes in the family farm. However women in the group complained that their voices are not heard whenever they make recommendations or present advice to their husbands. As indicated by [REDACTED], this is not the case across the village; some men listen to their wives and consult them.

The attending female land owners said that they lack control over their land because of cultural constraints and because they lack the technical knowledge required.

*Women's Involvement in Agriculture:* All participating women get involved in the post-harvest processes at the house after their husband and/or male family member brings home the produce. Their responsibilities at the house include preparing the storage area, peeling and drying the hibiscus, corn, molokhia and okra. [REDACTED] also clarified that women make their kids help them with the post-harvest processes in order to pass on the information to them while the mothers watch. Half the attendees said that they also get involved in the field in the processes of weed control and harvesting. They acquired their agricultural knowledge through their parents. A few of the attendees (only two) said that they also take part in the land preparation, seeding/seedling, and irrigation.

Attendees' responses are not representative of the whole village. Other women in the same community engage in more agricultural activities.

*Involvement with Community Associations:* Attendees are not members of El Ghad El Moshrek association or of any other community association. Nevertheless, they attend the various training activities organized by the association since they are family members of the association leader.

*Training:* Four of the attending group previously received training in preparing the green beans for exporting. The rest of the group mentioned training in eradicating illiteracy, raising kids, as well as the environmental awareness sessions in which they paid 5EGP/month (0.63 \$/Month) for every house.

Owners of land requested technical training in agriculture including using improved technologies and means of increasing crops' yield and quality. The whole team (including owners) wish to

learn about sewing, preparing and cooling crops to use it in the off-season, managing small projects, breeding livestock and pigeons, making jams, making paste and means of storing it for extended periods of time and drying and freezing vegetables to use them in their off-seasons.

Women prefer early morning training on any days except the market days. Women also requested that the AMAL team (or any other training provider) shall schedule the training with the group ahead of time. It is preferable that women should deliver the training; the women can attend training with male family members but not with other men.

*Information Channels:* Respondents mainly acquire information through talking to each other and through the satellite TV. Respondents specifically highlighted Ser El Ard program as one of the main channels through which they acquired agricultural information. All attendees own a personal mobile phone.

*Access to Finance:* Almost all attendees engage in local savings and borrowings groups where payments are made on a monthly basis over the span of 12-15 months. Young girls use the borrowed money to buy gold or things for themselves while older women use the money to help their husbands in building a new house, renovating their house or to help in their kids' marriage. Only 1 out of the 10 women previously applied to and received an EGP 10,000 (\$ 1,277) formal loan from the association which she used to renovate the house and for her daughter's marriage expenses; a personal guarantor was the collateral used. Cultural and societal norms limit women's access to formal loans in El Ghad El Moshrek community. When applying to and sending money from formal sources of credit, women make the decisions in consultation with their family members. It can be the women's own decision to engage in informal borrowing. The group clarified that women who have stable sources of income can make credit decisions on their own; however, if the woman does not have a stable source of income, she has to get her family's consultation and approval as she will need their help in paying the installments.

*Community Perception of Women's Activities:* Women in the community accept the engagement of women in activities and businesses but the priority goes to housework and raising the kids. Five of the respondents said that community men do not accept women's participation in such activities and the other five said that their male family members have the same perception as women (they accept women's participation in activities and businesses but the priority goes to the kids and the housework). Women are faced with cultural and societal problems in their community and their voices are not heard. Participants' dreams include good schools for their kids, running small businesses of their own (mini-market or small clothes shop), and owning their own agricultural lands.

*Income-generating Activities:* Participating women engage in income-generating activities including poultry and dairy activities; women have full control over the money generated and their families do not know how much money they make. All attending women do engage in activities for household usage including pickling, dairy activities, poultry and making compost. Money generated is used to buy things for themselves, saved in a safe lock box, or shared in the household expenses.

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in El Ghad El Moshrek association took place on June 6, 2015. 10 farmers attended the meeting that lasted 160 minutes. All attendees are married and are thus household heads. Age of attendees was between 28 and 55 years old; eight of the attendees completed their technical education while one only completed his primary education and one completed his post-graduate studies. Crops grown in the area included sugar cane and wheat. Farmers also have previous experience growing green beans. Attending farmers' average holding is 1.67 feddan (0.7 Hectare) while only one farmer grows a 14-feddan (5.88 Hectare) piece of land. Participants' main occupation is growing their own agricultural lands, in addition to having a job (for only four of the 10 attendees).

Farmers visit their farmers' associations on average once a year or as needed to discuss issues and plans related to exporting the green beans and means of dealing with the exporter. Two of the attending farmers said that they visit the association once a month to follow up on the same issue more regularly. All 10 farmers are also engaged with the agricultural cooperative in the region which gives them subsidized fertilizers.

*Access to credit:* None of the attendees applied to or received credit before whether formally or informally. However, they get advances through the agricultural development bank for growing sugar cane only. Reasons that stop them from applying to and getting loans are the high interest rates charged on loans and the fear of not being able to repay since farmers do not have a stable source of income. If farmers were to apply to credit, they would consult either their wives or brothers before applying. Regarding means of spending the money received through borrowing, farmers would consult their brothers or fathers.

*Information Channels:* El Ghad El Moshrek farmers access agricultural information primarily through talking to each other and to other people. They also mentioned that a few of them traveled abroad and brought back information with them. Farmers are not willing to pay in order to acquire information.

*Training:* Farmers requested training in new varieties and crops, and in using improved agricultural technologies.

*Decision-making:* When making decisions related to the agricultural processes, farmers mostly make their own decisions based on the prevailing norms and inherited traditions; farmers share such information with their neighbors. A few farmers inform other people of their decisions including their son, their brother and/or their male cousin and their wife on a very small scale.

*Crops and technical information:* Given their exporting experience, farmers were asked about their detailed production costs for green beans. Farmers' production average seven tons per feddan (16.67 Tons/Hectare) and their net return averages 3,240 EGP/feddan (985 \$/Hectare). Cultivation costs are low in this area because the land is fertile and free of weeds. Productivity is high but the price is low because green beans are sold locally in Upper Egypt.



Farmers' Focus Group, Al Ghad Al Moshrek for Community Development in Garagos – June 6, 2015



One-On-One Interviews with farmers of Al Ghad Al Moshrek for Community Development Association in Garagos – June 7, 2015

EL NEGU BAHARY FOR AGRICULTURAL COMMUNITY DEVELOPMENT

<b>Distance to airport:</b>	75 KM to Luxor airport		
<b>Governorate:</b>	Luxor	<b>District:</b>	Esna
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	USAID-funded Heinz GDA Project Collection Center, Cold Storage, Pre-cooling Room and Two Cold Trucks (in partnership with another two associations)		

**I. Meeting with the Association’s BOD**

Six members – one female and five male – serving on the association’s BOD attended the 150 minutes meeting that took place on June 10, 2015. Respondents represented the association’s chairman, vice chairman, secretary, treasurer and two other members.

*Background:* The association was established in 2002, started with 11 members and has now reached 130 members, of whom 15percent are female. The association’s services include developing small farmers with the objective of improving their livelihoods, opening new markets for agricultural produce, religious and cultural services, environmental protection programs, training women on post-harvest practices and educating women. The association has good experience with ACDI/VOCA; in 2013, the association received a grant through the USAID-funded Heinz GDA program comprising of a collection center, cold storage, precooling area and two cold trucks. The sources of income for the association include membership fees and income generated from the association’s services. These include the packhouse, agricultural machinery, and a loans project.

*Training:* The association’s employees received training in first aid with Bluemoon in 2013. The BOD is currently requesting training in computer and marketing skills in order to attract new exporters to the region. The association is also interested in attending the variety of training programs that will be offered by ACDI/VOCA through AMAL project. The association can share training rooms for the various training events.

The association used to offer training to women in breeding ducks by exchanging visits with other associations. El Negu Bahary helps women issue their IDs and makes employment opportunities available to them through the packhouse and the loans project.

*Association’s Resources:* The association has a location that can be used to deliver training services. The association is a partner (with other two associations) in the packhouse, cold storage and precooling area, and two cold trucks. All of these are in very good working condition. In addition, the association owns computers, printers and a fax machine but these are in poor working conditions.

*Challenges Facing the Association:* One problem that the association faces include lack of access to a clean source of water at the packhouse; this interrupts the operations at the packhouse and threatens the health of packhouse employees. Other problems that the association faces include difficulty in transportation, and lack of access to finance which results in the inability to support

small farmers, carry out the needed maintenance for the association's resources, and the inability to provide inputs to farmers.

*M4 Ratings and Other Comments:* El Negu Bahary association ranked moderate to high on almost all M4 sections. In marketing, the association hit a score of 2.8 out of 4. The association can improve on the participation of members in marketing activities and hiring marketing personnel (recorded scores of one and two respectively). While members agreed on the scores for most of the M4 sections, votes were scattered among the different levels of marketing giving El Negu a score of 3.07 out of 4. Per the participants' assessment, El Negu achieved almost equal scores on each of the money and the management sections (3.43 and 3.44 respectively). Like many other associations, El Negu's money score was pulled back because of its low scores on the statements related to the accountant and the cash flow. With regards to management, the association can improve by electing board of directors, setting a business plan and standard operating procedures, and hiring a manager.

El Negu has previously facilitated farmers' sales of green beans (to Sphinx), cantaloupe (to Tiba Land and Blue Skies) and tomatoes. The association received the last audit in April 2014 from the Ministry of Social Solidarity.

## **II. Women's Meeting**

*Women's Profile:* A women's focus group was completed with El Negu Bahary association on June 9, 2015. 10 women aged from 19-35 attended the 150 minute long meeting. 10 out of the 12 participants stayed till the end. Attendees' education attainment ranged from secondary education to university degree: only one had completed her secondary education, five completed their technical education, and the other four are university graduates. All attendees are single. Seven of the attendees either work at the association or have other jobs outside the association.

*Women's Ownership of Agricultural Land:* four out of the 10 attendees own their own land. Owners of land share in some decisions related to the crops, agricultural inputs (given their education and knowledge of agriculture), costs, and sales. Owners do have influence in making decisions related to selling their own lands; the group mentioned stories about how they influenced the sales processes of their lands. Three of the owners among the group rent their lands to their uncles and/or cousins. Attendees said that women owners of agricultural land make decisions related to agriculture in consultation with their male family members (father, brother, sons, etc). Some low-income families send their daughters (up to 15 years old) to work in greenhouses to help with the household expenses.

Given their relatively high education level, women in the group are not interested in managing their lands.

*Women's Involvement in Agriculture:* All participating women get involved in the post-harvest processes at the house after the male family members bring home the produce. Their responsibilities at the house include: preparing the storage area, peeling and drying the hibiscus, corn, molokhia and okra, bundling the garlic and taking off the onions' leaves. Females also make paste, pickles, and jams using tomatoes, carrots, turnip, etc. They are also responsible for

properly disposing of the pesticides and chemicals packages. Women learned all these things through their families. Three of the attendees who got their degrees in agriculture help diagnose diseases in infected plants and advise about remedies.

*Involvement with Community Associations:* Attendees are members of El Negu Bahary association. Also one of the attendees serves on the board of directors of the association; she usually attends meetings and always engages actively in the discussions. Given their responsibilities/jobs at the association, four of the participants visit the association on a daily basis. In addition to their work at the association, they organize and attend events, they network with other people, follow up on the projects being implemented by the association, and follow up on the charity services offered through the association.

Four of the group are also members in other associations (El Farsia association, Naga Abu Hmeid Association for Rural Women Development, Sonaa El Mostakbal association, and Mataana Association for Rural Women Development). Through these different associations, attendees received awareness training in a variety of areas.

*Training:* Previous training topics included breast cancer awareness, addiction and its effects, managing small projects, etc. Attendees learned about how to organize for a meeting, team work and the division of tasks, electronic education, ICDL and computer and electronic education. Through these training events, participants learned new teaching technologies, simple protective maintenance, computer skills, etc. Training providers were Misr El Kheir, Misr El Mahrousa Association, and Wadi El Nil association.

Owners of land requested technical training in pest management, safe use of pesticides, fattening livestock, and disposing of their waste. The rest of the group requested training in health care, computer and languages, first aid, HR skills, managing small projects, dealing with students, etc.

Women prefer early morning training events till 3 PM. They are flexible regarding the place of the meeting and are available all weekdays. Seven out of 10 respondents said that they can attend training events in mixed groups.

*Information Channels:* Respondents mainly acquire information through satellite TV, talking to each other and the internet. They use their channels to acquire information related to agriculture, update themselves on the news and weather conditions, information on health and nutrition, sanitation, cooking, etc. All attendees own a personal mobile phones.

*Access to Finance:* six of the attendees engage in local savings and borrowings groups. There are two types of savings group in this village:

- a) Smaller groups where payments are made every 10 days over a period of 12 months on average. Small payments are put into these groups and the total amount is only enough to buy personal stuff, or to combine with bigger amounts

- b) Bigger groups where participants make monthly payments over 12-months period. Generated amounts from these groups can be used for bigger purposes like helping with house renovations, building a house, marriage expenses, etc.

Only two out of the 10 respondents previously applied to and received formal loans from the association. A member of the family presented his/her employment documents as the collateral to use. Loan amounts were approximately EGP 1,000 (\$ 127) and were used for further investments (to open a mini-market). Respondents were pleased with their experience. Religious concerns are their main obstacle to applying for and receiving loans. Four of the respondents also indicated that they do not need to apply for loans. Respondents agreed that they willingly consult family members when applying to formal/informal credit and when spending the money generated, especially so that they could ask their family's support to pay the installments.

*Community Perception of Women's Activities:* Women and men in the community accept the engagement of women in activities and businesses but the priority goes to helping in the housework and raising the younger kids in the family. Challenges facing women in this community are the lack of a kids' nursery where women can put their kids while they run their businesses or engage in activities, difficulty in transportation since the roads are not well constructed, and cultural constraints. Cultural/societal constraints are not that families do not accept their daughters' work but that families want to protect their daughters. Another cultural constraint is that it is not acceptable in the community for women who hold degrees to work for someone else. Participants' dreams include small projects like opening a clothes shop, hair salon, poultry project and a medical laboratory.

*Income-generating Activities:* Participating women generate income from their small businesses and their jobs. Most of the participants explained that they willingly inform their families of the exact amounts of money that they make; while only two said that the families only know of the average amounts generated. Most women (8 out of 10) said that they willingly consult their parents about means of spending the money generated. Generated amounts are usually used to buy personal things and to help with household and other family expense. Whenever they save money, women put their savings either in the post office savings fund (mostly) or in a bank account (rarely). All attending women engage in activities for household usage including pickling, dairy activities, poultry and making jams.

*Comment:* This group of women has similarities with urban Egyptian women including the relatively high educational level and the search for satisfactory job opportunities. Women in Upper Egypt usually get married at young ages. However, the situation is different with this group of women since they are all single despite the fact that some of them are above 30 years old. This could probably be explained by their high degree of education, their willingness to develop their skills, and the community acceptance of promoting women.



Women's Focus Group, El Negu Bahary for Agricultural Community Development – June 9, 2015

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in El Negu Bahary association took place on June 8, 2015. 12 farmers attended the meeting that lasted 170 minutes. Nine of the attendees are married and are thus household heads while three are single. Age of attendees was between 17 and 51 years old; most attendees completed their secondary education (7 out of 12), two completed their primary education, one completed his preparatory education, and one is illiterate. Crops regularly grown in the area are tomatoes, sugar cane and wheat. Farmers also have previous experience growing green beans and onions (for seed production). Attending farmers' average holding is 2.5 feddans (1.05 Hectare). Participants' main occupation is primarily agriculture. Only one of the attendees said that he also has a job.

Farmers visit their farmers' associations when the need arises to discuss issues, in cases of emergency, and to learn about what's new. Four of the attending farmers are also members in another agricultural cooperative that introduces subsidized fertilizers to farmers.

*Access to credit:* Attendees do not participate in local savings and borrowings groups. Only one of the group previously applied to and received an EGP 15,000 (\$ 1,915) loan before through the agricultural development bank to buy livestock. The farmer used agricultural land as the collateral and was pleased with the experience. Reasons that stop these farmers from applying to and getting loans are the lack of collateral to use, the high interest rates charged on loans, the fear of not being able to repay, and five of the farmers said that they do not have IDs. If the farmers were to apply to credit, they would make their own decision. A few farmers said that they would consult their sons or brothers.

*Information Channels:* El Negu Bahary farmers access agricultural information primarily through talking to each other. Farmers are not willing to pay in order to acquire information.

*Training:* Farmers requested training in new varieties and crops, and in using improved agricultural technologies.

*Decision-making:* When making decisions related to agricultural processes, farmers mostly make their own decisions based on the prevailing norms and inherited traditions regarding sales channels, expenses, and chemicals' suppliers; the majority of the farmers indicated that they consult their neighbors regarding the labor, expenses, sales channels, and prices. Farmers also mentioned that they inform each other and their brothers of the crops, chemicals' suppliers, expenses, and sales channels. Farmers inform other family members (father, son and wife) of their various agricultural practices.

*Crops and technical information:* Farmers in El Negu Bahary farmers were asked to provide their detailed yield and production costs for their most commonly grown crops. A few farmers have some experience in growing beans and onions. Farmers' responses revealed that:

Tomatoes and pepper: regarding tomatoes, farmers apply the proper pesticides for the diseases that infect their crops. Their fertilization practices need to be revisited. They also seem to overspend on pesticides. Farmers' average productivity is estimated at 25 tons per feddan (59.5

Tons/Hectare) and their net return is approximately 23,000 EGP/feddan (6,993 \$/Hectare). As for pepper, farmers make an average net return of 2,300 EGP/feddan (699 \$/Hectare) of pepper.

*Sugar cane and wheat:* Farmers' agricultural practices and costs are acceptable. They make 50 tons/feddan (119 Tons/Hectare) and earn 4,600 EGP/feddan (1,398 \$/Hectare) for sugar cane. They also produce 2.25 tons/feddan (5.35 Tons/Hectare) and make a profit of approximately 4,000 EGP/feddan (1,216 \$/Hectare) for wheat.

Given their limited experience in growing onions and green beans, farmers' agricultural practices need to be improved for these two crops.



One-On-One Interviews with farmers in El Negu Bahary Association for Agricultural Community Development – June 10, 2015

## COMMUNITY DEVELOPMENT ASSOCIATION IN AL HEKMA

<b>Distance to airport:</b>	110 KM to Aswan airport		
<b>Governorate:</b>	Aswan	<b>District:</b>	Wadi Nukra
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	USAID-funded Heinz GDA Project		

### I. Meeting with the Association's BOD

Five male members on the association's BOD attended the 70 minutes meeting that took place on June 14, 2015. Respondents represented the association's secretary and four other BOD members.

*Background:* The association was established in 2008, started with 36 male members and has now reached 400 members, of which 25percent represents female members. The association's services include providing good quality agricultural inputs and machinery to local farmers, offering free illiteracy eradication classes to locals, as well as improving the local community on the economic and social levels. Moreover, the association is working now on registering a separate NGO for medical and aromatic plants to help and support local farmers to export their produce. The association has previous experience with ACDI/VOCA through USAID-funded Agribusiness Linkages GDA Project. Under this project also, the association received in-kind agricultural inputs for its members in 2012 through the emergency grants program as well as a greenhouse grant in 2013 .

The sources of income for the association include membership fees, and some income generating activities including: profits from managing the granted greenhouse, kids' nursery, and service fees generated from bread distribution activity (which is currently inactive).

*Training:* The association received a variety of training over the past three years, provided by Care and ILO, such as: marketing, technical extension services, and value chain for medical and aromatic plants. The BOD is currently requesting training in IT, computer skills, packhouse operations (sorting, grading and packaging), marketing plans, food safety contracting, negotiation skills, and field visits for packhouses. The association can share training rooms.

Concerning women activities, the association facilitated training program for poultry breeding earlier this year. The BOD intends to organize training events for women in mint post-harvest practices. Through the Agribusiness Linkages GDA, the association facilitated women training.

*Association's Resources:* The association has one computer in a very bad working condition, a printer in a very bad working condition, a storage facility with a moderate capacity, and a greenhouse in a very good working condition.

*Challenges Facing the Association:* The main challenges that the association is facing include:

- Lack of marketing skills and experience.
- Lack of effective transportation services for both crops and inhabitants.

- Lack of extension services in the area.
- Limited resources.
- Lack of technical experience, especially with IPM.
- Lack of good input supplies.
- Lack of lab facilities and lab agents in the area.

*M4 Ratings and Other Comments:* Al Hekma scored highest on management (a score of 3.22 out of 4) and can even improve the score further by hiring a manager and improving its standard operating procedures. The association's lowest score is marketing (a score of 1.15) indicating the need to focus efforts in this particular area in order to improve the association.

The association received the last audit in Dec 2014 through the ministry of social solidarity.

## II. Women's Meeting

*Women's Profile:* Women's focus group was completed with El Hekma association on June 15, 2015. The 110 minutes long meeting started with 10 females whose range from 19 to 42 years old. Attendees' educational level is poor: five are illiterate; two completed primary preparatory education; school, two completed their secondary education and only one holds a university degree. Nine of the attendees are married and one is single. Attendees come from different parts of the country primarily Minya and Beni Suef in middle Egypt. Each family received a piece of land from the government when they arrived to Wadi Nukra almost 10 years ago.

*Women's Ownership of Agricultural Land:* Although none of them owns her own piece of land, they all help their families in their lands since this is acceptable in their background. Lands in this area are considerably new.

*Females' Involvement in Agriculture:* It is a common practice in this area for women to help their families in the various agricultural processes especially those that are labor intensive. Almost all females take part in land preparation, transplanting seedling, weed control, harvesting and land cleaning. Females perform these tasks on the crops traditionally grown in this area including wheat, mint, vegetables, tomatoes, beans and sesame. Some females also mentioned that they help their male partners in the stage of spraying pesticides.

*Involvement with Community Associations:* two of the attendees are employees of the association. one of them is the head of the committee of the woman and child, the other one is a member in the procurement committee. Both of them participate in the board meetings, contribute to discussions at association meetings and take part in decisions about internal issues. They visit the association when there is a meeting or an event.

None of the attendees engages in activities with any other community association as Al Hekma is a poor community with not a lot of functioning development associations.

*Training:* Some of the respondents participated in several training workshops and received training in a variety of topics from two training providers including International Labor Organization (ILO) and the USAID-funded Agribusiness Linkages GDA project. Training topics

included: agriculture and marketing, safe use of pesticide and first aid. Useful information that they applied included:

- Wearing protective clothing while applying pesticides – Heinz GDA
- Proper disposal of pesticides' packages – Heinz GDA
- Ants' control – Heinz GDA
- Giving an injection and basic first aid skills – Heinz GDA
- Treating burns and wounds – Heinz GDA
- Fast and immediate treatment of poisoning – Heinz GDA

The attendees requested training in planting flowers at homes, drying some crops like molokhia, okra, coriander and mint, making dairy products, cooling and packing vegetables, safe use of pesticides, sewing, health care, first aid, personal and home hygiene.

None of the attendees can attend training events with men. Their preferred timings for training are in the morning, from 10 AM till 1 PM in the winter and till noon in the summer. Most of the attendees agreed that it does not necessarily need to be women who deliver the training services to women.

*Information Channels:* The top sources of information for this group are satellite TV, mobile phones and talking to each other to update themselves about the news, weather conditions, health care, cooking and of course for leisure too. In addition, three of them check the print ads, read books and one of them uses the internet.

*Access to Finance:* All the respondents engage in informal borrowing. There are two types of savings group in this village:

- A. Medium groups where payments are made every month over 12 months. Generated amounts are used to buy gold or for the agriculture land.
- B. Bigger groups where participants make monthly payments over 24 months. Generated grand amounts of these groups can be used for bigger purposes like buying livestock or investing in a new project.

None of the participants applied for formal loans before due to the lack of information, the lack of the collateral to use, the high interest rates, the unavailability of a stable source of income and for religious considerations. Respondents engage their family members in making decisions regarding access to credit and means of spending the money. Participants do so because they do not have a stable source of income and could probably seek their families' assistance to repay.

*Community Perception of Women's Activities:* Although men in this society are not very ,much in favor of females' engagement in activities and businesses, women in the community encourage each other to lead activities and businesses, but priority goes to housework and raising the kids. Women in Al Hekma are faced with challenges including the prevailing norms and constraints, being located in a remote area, the lack of funds and the difficulty in marketing. Dream projects of the group include running sewing workshops, dairy products, selling cosmetics, a medical lab and a poultry project.

*Income-generating Activities:* Participants generate income from selling dairy and poultry products. Eight of the participants share the decisions with their families about spending the money generated while only one has full control over the money she generates. Money generated is usually shared in the household, used for marriage expenses, for kids' education, to renovate the house, or is used by females to buy things for themselves.

When they save money, women save it in a safe lock box at their homes because the amounts generated are usually small and because they do not have access to other savings channels like banks and post offices. Women could also use the savings for further investments.

Females also engage in activities for the household usage including pickling, poultry, dairy products, and making compost for the family owned land.

Comments: This is a poor community that needs a variety of services such as medical center, pharmacy, school, etc.



Women's Focus Group, Community Development Association  
in El Hekma, June 15, 2015

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in Al Hekma association took place on June 13, 2015. 10 farmers attended the meeting that lasted 162 minutes. All of the attendees are married and are thus household heads. Average age of attendees is 38 years old. Six of attendees completed their secondary education, two completed their preparatory education, one holds a university degree, one completed illiteracy eradication program. Crops regularly grown in the area are wheat, corn, tomatoes, beans, herbs and spices, mint and green onions. Few farmers also have previous experience growing peanuts, molokhia, and guava. Attending farmers' average holding is six feddans (2.52 Hectares). Participants' main occupation is primarily agriculture.

Eight of the attending farmers visit their farmers' associations every two weeks to receive fertilizers, discuss farmers' pressing issues, get machinery services from the association, and follow up with any activities in the association. While two farmers are association's staff members who report to the association on a daily basis, three of the attending farmers are also members in another agricultural cooperative that introduces subsidized fertilizers to farmers.

*Access to credit:* Five of the attendees participate in local savings and borrowings groups and only one of the group previously applied to and received EGP 5,000 (\$ 638) loan before through National Bank of Egypt to buy livestock. The farmer used his residence as the collateral and was not pleased with the experience. Reasons that stop them from applying to and getting loans are mainly the high interest rates, and the lack of knowledge and access to lending institutions. Farmers mainly make their own decisions when applying to credit.

*Information Channels:* Al Hekma farmers access agricultural information primarily through talking to each other, mobile phones or through their farmers' association; while a few indicated that they access information through internet. Most of the farmers are willing to pay in order to acquire information.

*Training:* Farmers requested training in pest management, irrigation and weed control.

*Decision-making:* When making agricultural decisions, farmers mostly consult their neighbors regarding selecting the crops, inputs, expenses, labor, and sales channels. Farmers also make their own decision regarding harvesting according to norms and traditions; moreover, farmers indicated that they inform their wives regarding sales channels and prices.

*Crops and technical information:* Farmers in El Hekma were asked to provide their detailed yield and production costs for their most commonly grown crops. Farmers' responses revealed that:

**Green Onions:** Farmers' IPM and fertilization practices need to be improved. Farmers' average productivity is 8 tons per feddan (19.04 Tons/Hectare) and their net return is approximately 3,010 EGP/feddan (915 \$/Hectare).

**Wheat:** Farmers' agricultural practices are acceptable. Average productivity is 2.28 tons per feddan (5.43 Tons/Hectare) and net return is approximately 2,795 EGP/feddan (849 \$/Hectare).

## FARMING FAMILIES DEVELOPMENT ASSOCIATION IN EL TOOD

<b>Distance to airport:</b>	18 KM to Luxor airport		
<b>Governorate:</b>	Luxor	<b>District:</b>	El Tood
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	None		

### I. Meeting with the Association's BOD

Five members (4 males and one female) on the association's BOD attended the 140 minutes meeting that took place on June 9, 2015. Respondents represented the association's chairman, secretary, treasurer, and two other members.

*Background:* The association was established in 2002, started with 21 members (of which only two are females) and has now reached 231 members, of which 27percent represents female members. The association's services include developing small farmers with the objective of improving their livelihoods, protecting the environment, introducing income generating activities, training in community development, and charity services . The association has no previous experience with ACDI/VOCA; however, it has humungous experience with different development projects and donors.

The sources of income for the association include membership fees, donations, as well as income generated from renting out a cold truck, small packhouse, machines for making silage, and peeling machines. Most of the equipment are granted from different donors, primarily USAID and they are in good working condition.

*Training:* The association received a variety of training over the past three years mainly provided by Salasel project such as ToT in 2013, Managing Development Projects, problem-solving skills, preparing work plans, and making documentary movies in 2012 provided by Misr Al Youm. The BOD is currently requesting training in IT and computer skills, internet research, new greenhouse farming technologies, contracting, marketing intelligence, quality control, NGO financial management, proposal writing, fundraising and resources mobilization, safe use of pesticides, and packhouse operations (sorting, grading and packaging. The association can share training room, data show and screen.

Concerning women support activities, the association provides a variety of activities for women including:

- Giving livestock grants to women in need and training them in proper breeding practices.
- Issuing IDs for 500 local women.
- Charity services including distributing basic household commodities (oil, meat, sugar, etc.) to women in need.
- Training women in growing mushrooms. This includes providing free seeds and helping women with marketing their production.

- Training women in growing flowers which can be a great business in touristic city like Luxor but the idea is no longer valid in the current time because of the recent turndown in tourism.

*Association's Resources:* The association has good resources compared to other associations including: a packhouse,, one cold truck in moderate condition, two machines for making silage in excellent working condition, one peeling machine in excellent working condition, three computers (1 in bad working condition & two in excellent working condition), two printers (1 is not working and the other one is in an excellent condition), and one copier which is in a very bad working condition.

*Challenges Facing the Association:* The problems that the association faces include:

- Need for a car to monitor farmers' land in remote areas.
- Lack of trust in exporters.
- Lack of storing facilities.
- Lack of trusted agricultural inputs.
- Need for a truck to handle sales at the packhouse.
- Need for more cold trucks.

*M4 Ratings and Other Comments:* El Tood scored highest on membership (3.44 out of 4) but has room to improve its efforts in recruiting new members and its outreach to existing members. Like many other associations, the association's lowest score is marketing. El Tood needs to work extensively on improving its marketing efforts. This includes planning for marketing, hiring personnel for marketing and having a storage facility.

The association received the last audit in Dec 2014 by the ministry of social solidarity.

## **II. Women's Meeting**

*Women's Profile:* Women's focus group was completed with Al Tood women on June 11, 2015. The 100 minutes long meeting started with 13 females whose ages vary between 21 and 43 years old. Most of the attendees completed their secondary education (9 females), two of them hold university degrees and two are illiterate. Nine of the attendees are single, three are married and one is divorced.

*Women's Ownership of Agricultural Land:* three of the attendees own agricultural lands. Two of them rent their lands and the other one who owns eight karrats leaves the management of the land to her brother. She typically grows wheat, garlic, onion, corn and beans in her land.

One of the land owners participates in making decisions during the production cycle especially those related to the selection of crops, inputs, harvesting and labor; she is only aware of decisions related to dealing with the chemicals' suppliers, expenses , sales channels and prices but she does not participate in the decision making process. The other two owners are not involved at all in the decision making.

According to the prevailing norms and constraints of Al Tood community, it is shameful for families to send their females to the land. Even if the land is located near the house, female are still not allowed to go to the land.

The group agreed that, the females who own their agricultural land delegate their male family members to manage the land for them – usually the brother and/or the elder son. Otherwise, women rent out their lands. Although, women do not manage their land themselves but they requested agricultural training for their male family members.

*Females' Involvement in Agriculture:* Females get involved in some of agricultural processes: four of the participants get engaged in seeding/seedling transplantation, three in weed control and post harvesting. Females perform these tasks on typical crops grown in the area including onion, garlic, corn, beans, hibiscus, peanuts, molokhia and okra; they rely on the knowledge passed on to them through their families to carry out their jobs. Some of the respondents participate in the decision making. Roles of females in the post-harvest stage include: peeling the corn, hibiscus and peanuts, and drying the molokhia and okra. Respondents sell the dried molokhia and okra against good prices.

*Involvement with Community Associations:* two of the attendees are employees of the association (they serve on the women's committee). They visit the association on a monthly basis to attend the board member meetings and they usually contribute to discussions at association meetings but they never take part in decisions related to internal issues. 11 of the females visit the association occasionally when there is a seminar or training event.

6 of the attendees also engaged in activities with another community association – Association of livestock development in Al Tood – that offers a variety of services including: livestock development, breeding sheep to sell in Bairam, fattening livestock, women development projects, training in accounting and keeping financial records. They also engaged with another association called the women's club that offers many services such as: awareness seminars about the constitution and training in knitting and making loom.

*Training:* Most of the respondents participated in several training workshops in a variety of topics from various training providers including ILO, Salasel project, Al Ro'ya Al Gadedda association and the farmers' association. Training topics included: Nondiscrimination, TOT, management, fattening livestock and training in drying tomatoes. Useful information passed through the training included:

- Running small project
- Healthy food for livestock as well as treating and preventing livestock diseases.
- Sorting, drying and pickling tomatoes.

Training needs: Land owners requested training in pest management, safe use of pesticides, breeding poultry, fattening livestock, dairy processing, pickling, proper storage and means of increasing crops' yield and quality. The rest of the group requested training in sewing, human development, health care, first aid, packing, marketing, drying tomatoes, potato pickling, training in financial management and small project management.

Women can only attend training events conducted at nearby locations in the village like the youth center in Al Tood. Preferred timings could be in the morning, all the days except Thursdays, Fridays and holidays. It does not necessarily need to be women who deliver the training services to them. All the participants could attend training events in mixed groups.

*Information Channels:* The main sources of information for this group are satellite TV and talking with each other to update themselves about the news, weather conditions, health care, cooking and of course for leisure too. Other sources utilized by the group include ads in the association, mobile phone, books, print ads, the internet and the radio. They acquire their knowledge on agriculture mainly through their families and some of them indicated that they access such information from the Satellite TV and the ads in the association.

*Access to Finance:* eight of the respondents engage in informal borrowing. There are three types of savings group in this village:

- A. Smaller groups where payments are made every ten days over a period of 10 months average. Small payments are put into these groups and the total amount is only enough to buy personal stuff, clothes and mobile phones.
- B. Medium groups where payments are made every 15 days over 11 month. Generated amounts are used to buy school uniform and pay the school fees.
- C. Bigger groups where payments are made monthly over 12 months. Generated grand amounts can be used for bigger purposes like contributing in agriculture expenses, buying gold, buying some electrical devices, etc.

5 of the attendees previously applied for formal loans. One of them took her EGP 5000 (\$ 638) loan from the PBDAC using her lease contract of the grocery shop and her ID as the collateral; the loan was used to make further investment for her grocery shop. Another one took her EGP 3000 loan from agriculture development association in Luxor using the ID as the collateral; the money was used to repay debts. Another one took EGP 1500 (\$ 191) from CARE organization, the collateral used was her job; loan amount was used for medical treatment.

Reasons that stop participants from applying to loans are the unavailability of a stable source of income, the high interest and the lack of information about places that offer loans.

Respondents agreed that they engage their family members in making decisions regarding accessing credit. All the attendees own their personal mobile phones.

*Community Perception of Women's Activities:* Although all the participants agreed that men do not accept women's involvement in agricultural activities or business, women in the community encourage each other to lead activities and businesses.

The main challenges facing women in their community are the prevailing norms and constraints, the lack of technical information about agriculture, lack of markets, lack of financial resources or funds.

Dream projects of the group include having stable jobs, running sewing workshops, poultry farm, supermarket, dovecote, greenhouse for flowers, and a women's gymnasium.

*Income-generating Activities:* All the participants generate income mainly from selling poultry and dairy products. In addition, all of them engage in activities for the household usage only including pickling, making jams, dairy activities, poultry, and making compost.

Women have full control over the money they generate when the amounts generated are small; however, the family shares the decision about spending bigger amounts of money. They use the money to buy things for themselves, save some of the money, share in the household expenses, home renovation, kids' educational expenses and for marriage expenses.

7 of the participants save the extra money in a safe lock box at home, five of them save the money in the post office, while only two save the money in bank accounts.

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in El Tood association took place on June 11, 2015. 12 farmers attended the meeting that lasted 140 minutes. All attendees are married and are thus household heads. Ages of attendees between 49 and 78 years old; Attendees' education varied significantly; four attendees completed their primary education, four of attendees completed their secondary education, two are illiterate, and two attendees hold university degrees. Crops regularly grown in the area are wheat and corn. Farmers also have previous experience growing sugar cane, tomatoes and grapes. Attending farmers' average holding is 1.5 feddans (0.63 Hectare). Participants' main occupation varied considerably; five are retired, five have a governmental job, and two work mainly in agriculture.

Farmers visit their farmers' associations when the need arises to discuss issues, in cases of emergency and to learn about what's new. All of the attending farmers are also members in another NGO that introduces subsidized fertilizers to farmers, facilitates loans, and provides services to women and children.

*Access to credit:* Only two of the attendees participate in local savings and borrowings groups. The rest of the attendees indicated that they do not participate in such groups because they don't have a stable monthly income. Four of the group previously applied loan through PBDAC and other NGOs to fund different activities including: breeding livestock and poultry, growing land, and running a mini market. One of the farmers used the agricultural land as the collateral and the others got their loans through a guarantor. Three of the group claimed that they were pleased with their loans' experience. Reasons that stop farmers from applying to and getting loans are the high interest rates charged on loans, the fear of not being able to repay and the lack of IDs (for only two of the farmers). When applying to credit, half the farmers their own decision while the other half said that they consult either their wives or their sons.

*Information Channels:* El Tood farmers access agricultural information primarily through talking to each other and satellite. Most of the farmers (10 out of 12) are not willing to pay in order to acquire information while the other two are willing to pay according to the importance of the topic.

*Training:* Farmers requested training in new varieties and crops especially in growing high-value crops.

*Decision-making:* When making decisions related to agriculture, farmers mostly consult their neighbors regarding selecting crops for growing, inputs, chemicals' suppliers, labor, harvesting, sales channels and sales prices. Also most of the farmers indicated that they make their own decision concerning expenses. Some of farmers indicated that they consult their sons regarding the crops and extension agents regarding sales channels.

*Crops and technical information:* Farmers in El Tood were asked to provide their detailed yield and production costs for their most commonly grown crops. Farmers' responses revealed that:

**Green Beans:** farmers apply proper pesticides and fertilizers for their green beans. Farmers' average productivity is estimated at eight tons per feddan (19 Tons/Hectare) and their net return is approximately 3,800 EGP/feddan (1,155 \$/Hectare).

**Wheat:** Farmers' agricultural practices and costs are acceptable. They produce on average 2.25 tons/feddan (5.35 Tons/Hectare) and make a profit of approximately 5,350 EGP/feddan for wheat (1,626 \$/Hectare).

COMMUNITY DEVELOPMENT ASSOCIATION IN AL AMAL

<b>Distance to airport:</b>	90 KM to Aswan airport		
<b>Governorate:</b>	Aswan	<b>District:</b>	Wadi Nukra
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	USAID-funded Heinz GDA Project		

**I. Meeting with the Association’s BOD**

Seven members (6 males & one female) on the association’s BOD attended the 130 minutes meeting that took place on June 13, 2015. Respondents represented the association’s vice chairman, secretary, treasurer, and four other members.

*Background:* The association was established in 2006, started with 30 male members and has now reached 150 members, of which 20percent represents female members. The association’s services include providing good quality agricultural inputs to local farmers, empowering women’s role in society, helping distributing bread and gas cylinders to farmers in the area, and acting as dispute resolution committee between local farmers. The association has previous experience with ACDI/VOCA through USAID-funded Agribusiness Linkages GDA Project. In 2013, Al Amal association received a greenhouse grant through USAID funds. Also in 2012, the association received in-kind agricultural inputs for its members through the emergency grants program funded by USAID and implemented by ACDI/VOCA.

The sources of income for the association include membership fees, and donations.

*Training:* The association received one training over the past three years, fundraising and proposal writing in 2013 by ACDI/VOCA. The BOD is currently requesting training in IT and computer skills, and NGO management skills. The association can share training rooms.

The association does not facilitate any women supporting activities.

*Association’s Resources:* The association has only one computer in a moderate working condition, a 3-in-1 printer in a moderate working condition, and a scale in a very bad condition.

*Challenges Facing the Association:* The main problem that the association faces revolves around the very limited resources.

*M4 Ratings and Other Comments:* Al Amal scored relatively high on money (a score of 3.5 out of 4) and can improve even further by hiring an accountant, the lowest M4 score for Al Amal was its marketing score (a score of 1 out 4) indicating that the association needs to improve all its efforts in marketing.

Al Amal received the last audit in 2013 from the ministry of social solidarity.



Association's Assessment – Community Development Association in Al Amal, June 13, 2015  
– M4 Exercise

## II. Women's Meeting

*Women's Profile:* Women's focus group was completed with Al Amal association on June 16, 2015. The 115 minutes long meeting started with 10 females whose ages range from 19 to 40 years old. Three of the attendees are illiterate, five completed their technical education, one is a university graduate, and the last one completed her preparatory education. Nine out of the 10 respondents do not work. Nine of attendees are married and one is single.

*Women's Ownership of Agricultural Land:* Only one woman of the group owns her agricultural land; she is also a board member of the association. The female owner's father manages the land for her. She participates in making decisions during the production cycle related to crops, inputs, agricultural expenses and sales. She also sometimes gets consultation from the extension agent in the stage of spraying pesticides.

The attendees shared with AMAL representatives Attiat's story – a female owner of agricultural land who was not among the attendees. Attiat is a widow who owns a 5-feddan (2.1 Hectares) piece of land which she manages herself with the help of her father and her 15 years old kid.

Reasons that stop women from managing their lands are the lack of technical knowledge, family/community support, and help with other responsibilities (kids, housework, etc.). Two members of the group indicated that women owners might not be interested in managing the land.

*Females' Involvement in Agriculture:* Females get involved primarily in the labor-intensive stages of agriculture in Al Amal village. These stages include the land cleaning, harvesting and weed

control; in addition a few participate in other processes like the land preparation, seeding/seedling transplantation, and irrigation. They rely on the knowledge passed to them through their families to perform their tasks on the crops grown in the area including wheat, bean, onion, garlic, molokhia and okra. Also some of them participate in the decision making in some stages like seeding, weed control and at the harvesting stage.

*Involvement with Community Associations:* one of the attendees is a board member of Al Amal association. She visits the association occasionally, when there is a meeting or an event that requires her attendance. She sometimes attends the board meetings and contributes to discussions at the association meetings. She is also responsible for gathering women in the village to attend the various events (including AMAL's focus group discussion). There are no other associations in the area with which females get involved.

*Training:* The attendees participated in several training workshops and received training in a variety of topics from various training providers including Al Amal association with Ministry of Health and the Agribusiness Linkages GDA project. Training topics included: bird flu, safe use of pesticide and first aid. Useful information that they applied included:

- Preventing the kids of getting in contact with birds
- The importance of changing the clothes after getting in contact with the birds
- Symptoms of bird flu
- Proper disposal of pesticides' packages – Heinz GDA
- Ants' control – Heinz GDA
- Wearing protective clothing while applying pesticides – Heinz GDA
- Giving an injection and basic first aid skills – Heinz GDA
- Treating burns and wounds – Heinz GDA
- Fast and immediate treatment of poisoning – Heinz GDA

The land owner requested training in dealing with soil salinity (a major problem in the area). The whole group requested training in health care, first aid and making handicrafts in addition to technical training in agriculture for the processes they perform in the field like weed control, pest management, means of increasing crops' yield and quality, using improved agricultural techniques, and growing high-value crops.

None of the attendees can attend training events with men. Their preferred timings are in the morning from 10 AM till 12 Noon in summer and could be from 12 Noon till 2 PM in winter. They prefer to attend training conducted in nearby locations like Al Amal association. It needs to be women who deliver the training services to women.

*Information Channels:* The top sources of information for this group are satellite TV and talking with each other to update themselves about the news, weather conditions, health care, cooking and of course for leisure too. In addition, two of them check the print ads, one check ads in the association and one of them searches the internet.

*Access to Finance:* four of the respondents engage in informal borrowing. The participants make monthly payments over 10 months. Generated grand amounts of these groups can be used for

purchasing electric devices, to help the husband with further investments and for medical treatment.

Two of the participants previously applied to and received formal loans. Loan was received through the association; loan amount was EGP 6,000 (\$ 766); the national ID was the used collateral; the money was used to help in agriculture expenses. The rest of the participants never applied for formal loans before due to the insufficiency of information, the lack of collateral to use, the high interest rates and the unavailability of a stable source of income. In general, respondents consult their family members when making decisions regarding accessing credit. Participants do so willingly since they do not have a stable source of income and could probably seek their families' assistance to repay.

9 out of 10 of the respondents own mobile cell phone; while only one shares it with other family members.

*Community Perception of Women's Activities:* Men as well as women in this society accept women's engagement in activities and businesses and encourage such initiatives. Obstacles facing females in this community include:

- Lack of information to manage the land
- Financial resources
- Lack of experience in managing small project
- Lack of family support

Dream projects of the group include running sewing workshops, beauty center, supermarket, electrical tools shop, and an illiteracy class.

*Income-generating Activities:* Participants generate income from selling dairy products and poultry. Eight of the women share the decisions with their families about spending the money generated while the other two have full control over the money they generate. They use the money for house renovation, marriage expenses, education expenses, to buy things for themselves, their kids or share it in the household, and for other projects. When saving money, participants put the savings in a safe lock box at their homes as there are neither banks nor a post office savings fund in their village.

Females also engage in activities for the household usage including pickling, making jams, poultry, dairy products, and making compost for the family owned land.

### **III. Meeting with Farmers**

*Farmers' Profile:* The farmers' focus group with farmers in Al Amal association took place on June 14, 2015. 15 farmers attended the meeting that lasted 140 minutes. 14 of the attendees are married and are thus household heads in addition to a single farmer who is also the household head. Ages of attendees range between 27 and 70 years old. As for their educational attainment, 12 of the attendees completed their secondary education, two are illiterate, and one holds a university degree. Crops regularly grown in the area are wheat, sesame, green beans, onion, corn and alfalfa. Few farmers also have previous experience growing pepper, and

peanuts. Attending farmers' average holding is five feddans (2.1 Hectares). Participants' main occupation is primarily agriculture.

Farmers visit their farmers' associations to discuss farmers' pressing issues, and to follow up on any activities in the association. Regarding the frequency of their visits, seven indicated their visits are monthly, while the other seven's frequency is bimonthly. Only one farmer indicated that he visits the association every day. Only two of the attending farmers are also members in another agricultural NGO.

*Access to credit:* Two of the attendees participate in local savings and borrowings groups. Five of the group previously applied to and received loans, amounts averaged EGP 8,800 (\$ 1,123). Lending institutions included the Social Fund for Development, Businessmen Association, and other NGOs. Farmers utilized the loans for various purposes including buying livestock, building a house, and repaying debts. All farmers used guarantors as the collateral and were pleased with the experience. Reasons that hinder their access to loans are the lack of collateral to use and the lack of access to financial institutions. When applying to credit, three indicated that they make their own decision while one said that he makes the decision in consultation with his brother. Concerning the use of loan money, two of the attendees indicated that they make their own decision, one consults his brother and one consults his wife.

*Information Channels:* Al Amal farmers access agricultural information primarily through talking to each other and mobile phones; while three indicated that they access information through internet. Most of farmers (9 out of 15) are willing to pay in order to acquire information while six farmers are not willing to.

*Training:* Farmers requested training in new varieties and crops, pest management and fertilization.

*Decision-making:* When making decisions related to the various agricultural processes, farmers mostly make their own decision regarding the crops to grow, inputs, and expenses; also, they consult their neighbors regarding harvesting and labor. In addition, farmers indicated that they inform their wives regarding sales' channels prices.

*Crops and technical information:* Farmers in El Amal were asked to provide their detailed yield and production costs for their most commonly grown crops. Farmers' responses showed that:

**Green Beans:** While farmers' fertilization practices are acceptable, their IPM practices need to be improved. Farmers' average productivity is 4.8 tons per feddan (11.43 Tons/Hectare) and their net return is approximately 7,625 EGP/feddan (2,318 \$/Hectare).

**Sesame:** Farmers' agricultural practices are acceptable, but their costs seem to be underestimated. Feddan average productivity is estimated at 0.462 tons (1.1 Ton/Hectare) and net return is approximately 3,430 EGP/feddan (1,042 \$/Hectare).



One-On-One Interview, Community Development Association in Al Amal, June 13, 2015

COMMUNITY DEVELOPMENT ASSOCIATION IN NAGEA GADDAL

<b>Distance to airport:</b>	50 KM to Luxor airport		
<b>Governorate:</b>	Luxor	<b>District:</b>	Esna
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	None		

**I. Meeting with the Association’s BOD**

Five male members on the association’s BOD attended the 140 minutes meeting that took place on June 8, 2015. Respondents represented the association’s chairman and four other BOD members.

*Background:* The association was established in 2007, started with 25 male members and has now reached 35 members with no female representation . The association’s services include medical care for the poor, developing rural women, medical care to the people with disabilities, establishing local medical centers, and a kids’ nursery. The association has no previous experience with ACDI/VOCA. The sources of income for the association include membership fees, as well as income generated from a nursery run by the association.

*Training:* The association has not received any training over the past three years. The BOD is currently requesting training in Good Agricultural Practices in different crops to increase small farmers’ incomes. The association can share training rooms.

Concerning women support activities, the association provides awareness sessions in reproductive health in addition to income generating activities such as linking women in need to Misr El Mahrousa and Al Orman associations to provide breeding animals (sheep, goats, cows) preceded by intensive training in breeding skills.

*Association’s Resources:* The association has very limited resources: only a computer and a printer.

*Challenges Facing the Association:* The main problem facing the association is the extremely limited funds and resources.

*M4 Ratings and Other Comments:* Members came to a consensus when assigning all M4 ratings to the association. According to the attendees, the association scored highest on membership and lowest on marketing. The association needs a lot of work in order to develop its skills in almost all areas.

The association received the last audit in May 2012 by the ministry of social solidarity.



Association's Assessment – Community Development Association in El Nagea Gaddel, June 8, 2015 – M4 Exercise

## II. Women's Meeting

*Women's Profile:* Women's focus group was completed with Nagea Gadal association on June 11, 2015. The 90 minutes long meeting was conducted with seven females from the age group 22-28 years old. Attendees' educational level is fairly good as none of them is illiterate, four of them have university degrees, one completed her secondary education, one completed her preparatory education and the last one completed her primary education. Six of the attendees are single but engaged and only one is married.

*Women's Ownership of Agricultural Land:* None of the attendees owns her agricultural land. According to the prevailing norms and constraints of Nagea Gadal community, it is shameful for families to send their females to the land. Even if the land is located near the house, female are still not allowed to go to the land.

The group agreed that, the females who own their agricultural land delegate their male family members to manage the land for them – usually the brother and/or the elder son. Otherwise, women rent out their lands. Although, women do not manage their lands themselves but they asked for agricultural trainings for the male members of the family.

*Females' Involvement in Agriculture:* Females in general in this community do not participate in the decision making in agriculture. Even some of them does not know anything about the cost and the expenses of the agriculture. But some of them are aware of the average expenses of the

land but they do not know the exact breakdown. Females do not participate in any of the agriculture stages but five of them perform post-harvest on some crops that their families bring to home such as:

- Preparing the storage areas
- Peeling and drying the hibiscus
- Drying the corn and molokhia
- Bundling garlic and cutting off the onions' leaves
- Making tomato paste
- Making jams from carrots, strawberry, dates and fig
- Pickling turnip, cucumber, carrots and pepper
- Making dates' paste to be used in making local bakeriea

All these processes are carried out for the house usage and none of the produce is sold.

*Involvement with Community Associations:* Because of moving the location of the association, this meeting was at Tafnees El Matanna association. All the attendees are new members in Nagea Gadal association, so they have not yet participated in any of the associations' activities, but three of the attendees engaged in activities with other community associations – Misr Al Mahrousa association, Wadi El Nil association, and Misr El Kheir foundation – that offer a variety of services including literacy classes, kindergarten classes and online education courses.

*Training:* Most of the respondents participated in several training workshops and received training in a variety of topics from various training providers including Misr Al Mahrousa association, Misr El Kheir foundation and Wadi El Nil University. Training topics included: computer course (ICDL), kindergarten classes, online, education techniques, basic computer maintenance and typing. Useful information that they applied included:

- Better use of computer
- Sending e-mails
- Dealing with kids
- Modern ways of teaching and simple ways to deliver information
- Interactive learning
- Computer maintenance
- Enhanced typing skills

*Training needs:* Participants suggested training in safe use of pesticides, awareness about the bird flu, computer courses and learning foreign languages, human development, small enterprises management, first aid and giving injection, health care, religious courses and training in how to deal with kids.

Female can attend training events all week days except Thursdays as this is the village market day and Fridays because of the holiday; their preferred timings are early morning till 3 PM, the training should be in a near area such as Nagea Gadal association or Al Matana association. It does not necessarily need to be women who deliver the training services. Five of the attendees have no constraints regarding attending training events in mixed group and two of them refused that.

*Information Channels:* The main sources of information for this group are satellite TV and talking with each other to update themselves about the news, weather conditions, health care, cooking and of course for leisure too. In addition, six of them use the internet to search for information, and one of them also listens to the radio.

*Access to Finance:* six of the respondents engage in informal borrowing. There are three types of savings group in this village:

- A. Smaller groups where payments are made daily over a period of one month average. Small payments are put into these groups and the total amount is only enough to buy sweets. This type of informal borrowing is mainly for kids.
- B. Medium groups where payments are made on a weekly basis over one month. Generated amounts are used to buy personal stuff, clothes and sometimes small pieces of gold.
- C. Bigger groups where participants make monthly payments over 12 to 24 months. Generated grand amounts of these groups can be used for bigger purposes like helping with house renovations, building a house, buying gold, marriage expenses, etc.

None of the participants applied for formal loans before due to the lack of the collateral to use and the unavailability of a stable source of income.

4 of the respondents engage their family members in making decisions regarding accessing credit and spending the money. They willingly do so because they do not have a stable source of income and could probably seek their families' assistance to repay. The group of attendees indicated that participants enjoy a fairly high degree of freedom regarding accessing informal credit and utilizing the money, if they have a job or a fixed income.

*Community Perception of Women's Activities:* Although Nagea Gadal is a closed society, but most participants agreed that men could accept the engagement of females in activities and businesses, while two indicated that men in their families refuse involving women in activities or business outside the house. Women, however, encourage each other to lead activities and businesses.

The main challenges facing women in this community is the prevailing norms and constraints, and the lack of a stable job opportunity.

Dream projects of the group include having stable jobs, having computer center in their village, a kids' nursery, literacy classes, open centers to improve reading and writing skills for the kids and running sewing workshops.

*Income-generating Activities:* None of the participants generate income as all of them engage in activities for the household usage only including pickling, making jams, dairy activities and poultry. Some women outside this group generate income by selling bran, they use the money to buy things for the household.

The only member of the group who has a job has full control over the money she generates from her job. She uses the money to buy things for herself or saves the extra money by engaging in informal borrowing.



Women's Focus Group, Community Development Association in Nagea Gaddel – June 11, 2015

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in Nagea Gaddal association took place on June 10, 2015. 14 farmers attended the meeting that lasted 190 minutes. 10 of the attendees are married and are thus household heads in addition to two singles who are also household heads while the remaining two are single and are not household heads. Ages of attendees between 28 and 64 years old. Attendees' education varied significantly; six of attendees completed their secondary education, four are illiterate, two attendees hold a university degree, one completed his primary education, and one completed his preparatory education. Crops regularly grown in the area are wheat, tomatoes, sugar cane, pepper, and cantaloupe. Attending farmers' average holding is 3.8 feddans (1.6 Hectare). Participants' main occupation is primarily agriculture. Three of the attendees said that they also have a job and one is an untrained laborer.

Eleven of the attending farmers visit their farmers' associations when the need arises to discuss issues, and in cases of emergency. All of the attending farmers are also members in another agricultural cooperative and land reclamation association that introduces other services including subsidized fertilizers.

*Access to credit:* Attendees do not participate in local savings and borrowings groups. Only one of the group previously applied to and received EGP 20,000 (\$ 2,554) loan before through PBDAC to buy livestock. The farmer used the agricultural land as the collateral and was not pleased with the experience. Reasons that stop farmers from applying to and getting loans are mainly the high interest rates charged on loans, the fear of not being able to repay and the high administrative rates charged on loans. When farmers apply to credit, they primarily consult other farmers who previously applied for loans and only a few said that they make their own decision. Concerning the use of loan money, farmers consult either their brothers, fathers, wives or cousins.

*Information Channels:* Naga Gaddal farmers access agricultural information primarily through talking to each other and a few indicated that they access information through TV. Most of the farmers are not willing to pay in order to acquire information while only two are willing to pay according to the importance of the topic.

*Training:* Farmers requested training in using improved agricultural technologies.

*Decision-making:* When making agricultural decisions, farmers mostly make their own decision regarding labor and sales channels; they also consult their neighbors regarding harvesting, chemicals' suppliers, inputs, labor, and sales channels. In addition, farmers inform their neighbors of the sales' channels and chemicals' suppliers.

*Crops and technical information:* Farmers in Nagaa Gaddal were asked to provide their detailed yield and production costs for their most commonly grown crops. Farmers' responses revealed that:

*Wheat and sugar cane:* Farmers' agricultural practices are acceptable. Their average productivity is 2.25 tons per feddan (5.35 Tons/Hectare) and their net return is approximately 5,040 EGP/feddan (1,532 \$/Hectare). Net return from sugar cane is approximately 8,500 EGP/feddan (2,584 \$/Hectare).

*Tomatoes:* Farmers' pest management practices are acceptable while their fertilization practices need to be improved. They overspend on pest management. Average productivity is 30 tons per feddan (71.43 Tons/Hectare) and net return is 8,600 EGP/feddan (2,615 \$/Hectare).

EL MATANA ASSOCIATION FOR AGRICULTURAL COMMUNITY DEVELOPMENT

<b>Distance to airport:</b>	70 KM to Luxor airport		
<b>Governorate:</b>	Luxor	<b>District:</b>	Esna
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	USAID-funded Heinz GDA Project Crop Collection Center Grant		

**I. Meeting with the Association’s BOD**

Six male members on the association’s BOD attended the 145 minutes meeting that took place on June 9, 2015. Respondents represented the association’s chairman, vice chairman, and four other members.

*Background:* The association was established in 2004, started with 33 members (of which only 10 are females) and has now reached 250 members, of which 30percent represents female members. The association’s services include developing small farmers with the objective of improving their livelihoods, finding new marketing channels for them, introducing new technologies in agriculture as well as empowering women in the rural community. The association has excellent experience with ACDI/VOCA through USAID-funded Heinz GDA Project. In 2013, the association, with two other associations, received a crop collection center grant to to facilitate the bulk sales for the association members and all the farmers in the area. In 2014, through another USAID fund, the collection center was turned to a packhouse. Also in 2012, the association received in-kind agricultural inputs for its members through the Agribusiness Linkages GDA – emergency grants program funded by USAID and implemented by ACDI/VOCA.

The sources of income for the association include membership fees, as well as income generated from renting out a soil laser leveler, granted crop collection center, sun-drying center for tomatoes, and two 5-ton cold trucks.

*Training:* The association received a variety of training over the past three years, including proposal writing in 2012 by ACDI/VOCA, Global GAP quality standards in 2014 by Blue Moon Co., and Monitoring and Evaluation in 2015 by the World Bank. The BOD is currently requesting training in IT and computer skills, internet research, Good Agricultural Practices (GAP) for grapes and cantaloupe, and packhouse operations (sorting, grading and packaging). The association can share training rooms.

Concerning women support activities, the association provides a variety of entrepreneurial activities to the women in the area like: awareness sessions about women’s positive role in the community, first aid training programs, signing an MOU with Al Roya Al Gadida association for supporting women through the cooperatives, and registering a women’s NGO for producing and marketing seedlings. In addition, the association trains and provides job opportunities for women through the crop collection center which the association is managing.

*Association’s Resources:* With other two associations, El Mataana Association was granted a crop collection center in 2013 which was turned later to a packhouse through a project implemented by Blue Moon Company and funded by USAID. Moreover, the association has one

laser leveler, one tractor, a training room , a tomatoes' drying center and a restaurant for employees of the packhouse.

*Challenges Facing the Association:* The problems that the association faces include difficulty of transporting the packhouse employees from the association and neighboring villages to the packhouse, lack of clean water for the packhouse which drastically affects employees' health, product quality and packhouse equipment.

*M4 Ratings and Other Comments:* The association's major two areas of strength are money and management (scores of 3.43 and 3.44 respectively, out of 4). BOD members agreed that the association is strong in almost everything related to these two aspects. The association can still improve its capacity by hiring an accountant and a paid manager. According to the M4 ratings, the area most in need of development for El Mataana association is its efforts in increasing its membership and attracting new members.

The association received the last audit in April 2015 by the ministry of social solidarity.



Association's Assessment – El Matana Association for Agricultural Community Development, June 9, 2015 – M4 Exercise

## II. Women's Meeting

*Women's Profile:* Women's focus group was completed with Al Mataana association on June 9, 2015. The 110 minutes long meeting started with eight females whose ages range from 20 to 38 years old. Attendees' educational level is relatively high: four hold university degrees, two completed their technical education and the remaining two completed their secondary education. Five of the attendees are single and three are married; none of the attendees works.

*Women's Ownership of Agricultural Land:* two of the attendees own their agricultural lands. One inherited the land after the passing away of her father, her husband and kids manage the land for her. As for the other owner, she received her land as a grant from her father who manages the land for her. Both owners are aware of all the decisions related to the production cycle – crops, inputs, agricultural expenses, sales, etc., but they do take part in the decision-making process.

Since prevailing norms and traditions in the area prevent women from taking care of their lands, female owners usually delegate the brother and/or elder son to manage the lands for them; otherwise, females rent their lands. Females are allowed to work from home and to have jobs.

The group mentioned the story of [REDACTED] who is a widow with two kids, owns two feddan (0.84 Hectare) and manages the land herself. Soad cultivates sugar cane and sells it to the sugar company, she also grows wheat and vegetables, sells half of the produce and keeps the rest for the household use. Soad visits the association to receive her quota of subsidized inputs. Given her special circumstances, Soad is highly regarded by men in the community.

The group mentioned the following reasons when asked about needed support to manage agricultural land:

- Technical knowledge
- Access to resources like inputs or credit
- Family/society support
- Help with the other responsibilities (kids, housework, etc.)

*Females' Involvement in Agriculture:* Females get involved in the agricultural processes including cleaning the seeds as well as post-harvest preparations for the wheat, tomatoes and corn. Females clean the corn and pack it for home use or for sale. Some also grind the corn to use it as feed for the animals. One of the informants participates in the greenhouses operations for tomato and vegetables. This involves preparing the peat moss, arranging the trays and transplanting the seedlings. She learned such processes through her university and studies and through training received from the association. Another one also participates in harvesting the wheat.

Females generally do their tasks from home and they rely on the knowledge passed to them through their families to perform these tasks. In spite of the high level education of the females in this community but the prevailing norms and constraints prevent them from working in the field. Families allow their women to work from home in the post-harvesting and processing stages. Even the only female who works at the greenhouse, who is an active member of the association and an agriculture graduate, is faced with the societal constraints.

*Involvement with Community Associations:* eight of the attendees are employees of the association and three of them are board members, the eight participants visit the association occasionally, when there is a seminar or training event. The three board members attend all the meetings at the association; they have been elected onto the women's committee and they sometimes, in the discussions at the association meeting but never take part in making decisions.

All the attendees also engaged in activities with other community associations. The three board members provide services with the Agricultural Cooperative Association for Seedling Production and Marketing and while the other eight members are also members of Misr Al Mahrousa association. The Agricultural Cooperative Association for Seedling Production and Marketing offers a variety of services to women including:

- Building greenhouses that produce good quality seedlings
- Training services for females on seedlings transplantation and marketing
- Income-generating activities for women

- Health care training for women
- Board members training

Misr Al Mahrousa association offers health care services for women in need as well as health care training for women.

*Training:* Most of the respondents participated in several free training workshops before in a variety of topics offered by various training providers including Al Mataana association, Blue Moon, Ro'ya association, and ACDI/VOCA – through the USAID-funded Agribusiness Linkages GDA project. Training topics included: bird flu, first aid, financial training, cutting and drying tomatoes, and safe use of pesticide. Useful information that they applied included:

- Wearing mask when dealing with the birds – Al Mataana association
- Sterilization after dealing with the birds – Al Mataana association
- Cleaning the water pots for the birds – Al Mataana association
- Drying tomatoes at home – Blue Moon
- Wearing protective clothing while applying pesticides – Heinz GDA
- Proper disposal of pesticides' packages – Heinz GDA
- Ants' control – Heinz GDA
- Treating burns and wounds – Heinz GDA
- Giving an injection – Heinz GDA
- Fast and immediate treatment of poisoning – Heinz GDA

*Training needs:* Owners of land requested training in breeding poultry, pest management, safe use of pesticides, means of increasing crops' yield and quality, land preparation, and soil analysis. The rest of the group requested training in feasibility studies, human development, health care, first aid, financial training, health and beauty, computer and languages, embroidery and sewing and dealing with the kids.

Women can only attend training events conducted at nearby locations in the village like Al Mataana association. Preferred timings could be in the morning, all the days except Thursdays, Fridays and holidays. It does not necessarily need to be women who deliver the training services. All the participants could attend training events in mixed groups.

*Information Channels:* The main sources of information for this group are satellite TV, print ads, reading books and talking with each other to update themselves about the news, weather conditions, health care, cooking and of course for leisure too. In addition, six of them check the ads in the association and get information through the mobile phone, five of them surf the Internet and two listen to the radio. The females in this group also indicated that they keep training materials and refer to them when needed.

*Access to Finance:* six of the respondents engage in informal borrowing. There are two types of savings group in this village:

- A. Medium-term groups where payments are made every month over 10 months. Generated amounts are used to buy clothes for kids and to pay the school fees for them.

- B. Longer-term groups where payment are made monthly over 20 months. Generated grand amounts of these groups can be used for bigger purposes like buying gold, buying some electrical devices and for personal stuff.

Only one of the attendees previously received a formal loan from the association for society development; the collateral used was the ID; and the money was used to help with her marriage expenses.

The rest of the participants never applied to formal loans before. Reasons that impede their access to loans include the unavailability of a stable source of income, the high interest, religious concerns and the lack of the collateral to use. All of the respondents do engage their family members in making decisions regarding accessing credit. All attendees own their personal mobile phones.

*Community Perception of Women's Activities:* five of the participants agreed that men do not accept women's involvement in activities or business but three of them thought that men would accept the idea but the priority goes to housework and raising the kids. Women in the community encourage each other to lead activities and businesses.

The main challenges facing women in their community are the prevailing norms and constraints, the lack of technical information about agriculture and the lack of financial resources or funds.

Dream projects of the group include running a sewing workshop (specialized in making wedding dresses), chemicals' shop, rabbits' project, women clothes shop, furniture store, photos art gallery, owning an agricultural land, and owning a sugar cane machine,.

*Income-generating Activities:* All the participants generate income mainly from selling poultry and dairy products, only one owns a mini-market. Participants also engage in activities for the household usage including pickling, making jams, dairy activities, poultry, and making compost.

Only the business owner has full control over the money generated, while the others share the decision with the family members. They use the money to buy things for themselves, save some, share in the household expenses, home renovation and kids' education.

Participants save money in a safe lock box at home, in the post office saving fund, or put in local savings groups.



Women's Focus Group, El Matana Association for Agricultural Community Development –  
June 9, 2015

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in El Mataana association took place on June 14, 2015. 11 farmers attended the meeting that lasted 140 minutes. 10 of the attendees are married and are thus household heads while one is single. Ages of attendees vary between 28 and 65 years old. Attendees' education varied significantly; three attendees completed their primary education, five completed their secondary education, one is illiterate, one completed

his preparatory education, and three hold university degrees. Crops regularly grown in the area are tomatoes, sugar cane and wheat. Farmers also have previous experience growing eggplant, corn, and squash. Attending farmers' average holding is 4.6 feddans (1.93 Hectare). Participants' main occupation is primarily agriculture; two of the attendees are retired and three are also employed.

Farmers visit their farmers' associations when the need arises to discuss issues, in cases of emergency and to learn about what's new. Only one of the attending farmers is also a member in another NGO that offers loans to farmers.

*Access to credit:* Only three of the attendees participate in local savings and borrowings groups. Only one of the group previously applied to and received EGP 25,000 (\$ 3,192) loan before through the PBDAC to grow his land. The farmer used the agricultural land as the collateral and was pleased with the experience. Reasons that stop them from applying to and getting loans are the lack of collateral to use and the lack of IDs. Farmers make their own decisions when applying to credit, While only a few farmers said that they consult their wives.

*Information Channels:* El Mataana farmers access agricultural information primarily through talking to each other and TV. Only two farmers indicated that they access information through donor-funded projects. Most of farmers are not willing to pay in order to acquire information while only three are willing to pay according to the importance of the topic.

*Training:* Farmers requested training in new varieties and crops, and in using improved agricultural technologies.

*Decision-making:* When making decisions related to agriculture, farmers mostly consult their neighbors regarding the selection of crops, inputs, harvesting, sales' channels, expenses, and sales' prices; while some farmers indicated that they make their own decisions based on the prevailing norms and inherited traditions and eight of the attendees said that they consult the extension agents regarding chemical suppliers.

*Crops and technical information:* Farmers in El Mataana were asked to provide their detailed yield and production costs for their most commonly grown crops. Farmers' responses revealed that:

Farmers' fertilization practices for cantaloupe need to be revisited. Also, their costs are either overestimated or exaggerated.

Green Beans: Farmers' fertilization practices need to be revisited and their costs are overestimated. Their average productivity is estimated at six tons per feddan (14.3 Tons/Hectare) and their net return is approximately 1,725 EGP/feddan (524 \$/Hectare).

Tomatoes: Farmers' agricultural practices are acceptable. They seem to overspend on pest management. Average productivity is 24 tons per feddan (57.14 Tons/Hectare) and their net return is approximately 11,900 EGP/feddan (3,618 \$/Hectare).

Grapes: Farmers' agricultural practices are acceptable. They either overspend or overestimate their costs. Average productivity is eight tons per feddan (19 Tons/Hectare) and net return is approximately 13,690 EGP/feddan (4,162 \$/Hectare).

AGRICULTURAL COMMUNITY DEVELOPMENT ASSOCIATION IN ASFUN

<b>Distance to airport:</b>	65 KM to Luxor Airport		
<b>Governorate:</b>	Luxor	<b>District:</b>	Esna
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACDI/VOCA</b>	USAID-funded Heinz GDA Project Crop Collection Center Grant		

**I. Meeting with the Association’s BOD**

Six male members on the association’s BOD attended the 105 minutes meeting that took place on June 10, 2015. Respondents represented the association’s BOD members.

*Background:* The association was established in 2008, started with 32 members (22 males & 10 females) and has now reached 211 members, of which 15percent represents female members. The association’s services include developing small farmers with the objective of improving their livelihoods, environmental services, providing technical assistance to small farmers to qualify their crops for exporting, providing good quality input supplies, supporting poor and widowed women, and supporting the development projects that work in the field of health and education. The association has very good previous experience with ACDI/VOCA through USAID-funded Agribusiness Linkages GDA Project. In 2013, the association, with two other associations, received a crop collection center grant, to facilitate the bulk sales for the association members and all the farmers in the area. In 2014, through the USAID-funded Premium Project, the collection center was turned to a packhouse. In 2012, the association received in-kind agricultural inputs for its members through the USAID-funded emergency grants program implemented by ACDI/VOCA (through the Agribusiness Linkages GDA project).

The sources of income for the association include membership fees, as well as income generated from operating the granted packhouse, kids’ nursery, and a greenhouse.

*Training:* The association received a variety of training over the past three years, such as Global GAP quality standards in 2012 by USAID, data collection and data entry in 2014 by Blue Moon, and marketing by Care in 2013. The BOD is currently requesting training in IT, computer skills, Good Agricultural Practices, and packhouse operations (sorting, grading and packaging). The association can share training rooms and packhouse as a venue for practical training in sorting, grading and packaging.

Concerning women activities, the association provided a variety of training in the past for women such as, handicrafts, growing mushrooms, and awareness sessions in women hygiene. Currently, the association does not provide any services for women.

*Association’s Resources:* With other two associations, Asfun Association was granted a crop collection center in 2013 which was turned to a packhouse by Blue Moon Company though USAID funds. Moreover, the association has one cold truck, one greenhouse (five tunnels), three computers ranging from very bad to very good working condition, a printer in moderate working condition and a 3-in-1 scanner in a bad working condition.

Challenges Facing the Association: The problems that the association faces include the need for more professional technical assistance to small farmers, and a car for transporting association technical staff to monitor quality for farmers' crops.

*M4 Ratings and Other Comments:* Asfun association scored highest on membership (a score of 3.63 out of 4) and lowest on marketing (a score of 2.77). The association can improve on marketing by hiring a marketing personnel and having a storage facility.

The association received the last audit in February 2014 through the ministry of social solidarity.

## II. Women's Meeting

*Women's Profile:* Women's focus group was completed with Asfun association on June 10, 2015. The 100 minutes long meeting started with seven females whose ages range between 16 and 42 years old. Attendees' educational level is fairly good: two of them hold university degrees, one of them completed her technical education, one completed her secondary school, two of them completed their preparatory school and the last one is still completing her secondary education. four of the attendees are married and three are single but are engaged.

*Women's Ownership of Agricultural Land:* None of the attendees owns her own piece of land. Participants added that women in the village who own their lands inherited the land from either their fathers or husbands. In this case, the brother or any other male family member manages and grows the land and gives her her share of the profits at the end of season and she does not get involved at all in any of the processes.

*Females' Involvement in Agriculture:* Females get involved mainly in the post-harvest preparations after the husband (or male family member) brings the crop to the house. For the hibiscus, corn, molokhia and okra, females prepare the storage area, peels and dries the crops as needed, properly packages them in bags, saves the household needs and leaves the rest of the crop for the husband to deal with (sell). Females rely on the experience that they acquire through their families in performing their tasks (drying, cleaning, etc.).

*Involvement with Community Associations:* All the attendees get involved in activities with the association when there are relevant activities except two of them, as they recently joined the association. Only one of the participants is a board member, she visits the association on a monthly basis to attend the board member's meetings, contribute to discussions at association meetings and take part in decisions about internal issues. She was never elected to head any committee. None of the attendees engages in activities with other community associations.

*Training:* Women in Asfun received training from the association through the USAID-funded Agribusiness Linkages GDA and FALLAH projects. Training topics included first aid, tomato drying, proper disposal of pesticides' packages, and some agriculture seminars. All these training events were for free. Useful information that they applied included:

- Treating burns and wounds
- Giving an injection and basic first aid skills
- Proper disposal of pesticides' packages – FALLAH project

- Proper technique of sun-drying tomatoes for exports

The attendees requested training in learning languages and computer, decoration, painting, embroidery, dealing with kids, managing small enterprises and combating insects and rodents.

Females can attend training events with men. Their preferred timings for training are in the morning, during the week except the market village days and it should be announced two days before the event. It does not necessarily need to be women who deliver the training services to women.

*Information Channels:* The top sources of information for this group are satellite TV and talking with each other to update themselves about the news, weather conditions, health care, cooking and of course for leisure too. In addition, four of them check the print ads, search the internet and two of them listen to the radio and get information through mobile phones.

*Access to Finance:* five of the respondents engage in informal borrowing. There are two types of savings group in this village:

- A. Small groups, where payments are made every day over a month or more depends on the number of participants. Mothers usually encourage their children to participate in such groups in order to teach them the concept of saving money. Generated amounts are used to buy sweets.
- B. Bigger groups where participants make monthly payments over 12 to 24 months. Generated grand amounts of these groups can be used for bigger purposes like kids' education, marriage expenses, helping with house renovations, buying gold and sometimes for purchasing lands.

None of the participants applied for formal loans due to unavailability of a stable source of income. Respondents do engage their family members in making decisions regarding accessing credit and spending the money. Participants do so because they do not have a stable source of income and could probably seek their families' assistance to repay.

*Community Perception of Women's Activities:* four of the respondents agreed that men accept women's engagement in activities and businesses as long as they generate money; two participants see that men refuse women's involvement in business. On the other hand, women encourage each other to lead activities and businesses but the priority goes to housework and raising the kids. The group mentioned that the lack of stable job opportunities is the main obstacle facing females in their society. They mentioned other reasons facing the whole village like the sanitation problem and shortage of the clean fresh water.

Dream projects of the group include running sewing workshops, dairy activities, nursery for the kids, clothes shop, catering project to provide meals in wedding parties as this services is not available in their village.

*Income-generating Activities:* five of the attendees generated income before from participating in the tomato drying project and one from selling the compost. Four of the participants share the decisions with their families about spending the money generated while two turn the money to the household head. Four of the attendees inform their family members of the exact amount

of money they make and two of them inform their family members of the average amount they make. Attendees save money either in a bank account or in the post office saving fund.

Females also engage in activities for the household usage including pickling, jam, tomato paste and making compost for the family owned land.

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in Asfun association took place on June 16, 2015. Ten farmers attended the meeting that lasted 170 minutes. Nine of the attendees are married and only three of them are household heads while one is single. Average age of the attendees is 27 years old; most attendees completed their secondary education (6 out of 10), and four hold university degrees. Crops regularly grown in the area are tomatoes, wheat, squash and cucumbers. Attending farmers' average holding is three feddans (1.26 Hectare). Participants' main occupation is primarily agriculture. Only two of the attendees said that they also have a job.

Five out of 10 farmers visit their farmers' association when the need arises to discuss issues, in cases of emergency and to learn about what's new; while the other half visit the association once a month. None of the attending farmers is a member in any other NGOs.

*Access to credit:* Attendees do not participate in local savings and borrowings groups. Nine of the group previously applied to loans for the sugar cane crop from the Principal Bank for Development and Agricultural Credit (PBDAC). They used the agricultural land as the collateral and were pleased with the experience. Seven of the attending group indicated that the main reason that stops them from applying to and getting loans is that they don't have IDs, while one attendee's main reason was the high interest rates charged on loans. Farmers consult their fathers when applying to credit. All of the attendees indicated that they do not save any money.

*Information Channels:* Asfun farmers access agricultural information primarily through talking to each other. Farmers are not willing to pay in order to acquire information.

*Training:* Farmers requested training in new varieties and crops especially the high value crops.

*Decision-making:* When making decisions related to the agricultural processes, farmers mostly consult their fathers regarding sales channels, expenses, chemicals' suppliers, labor, and prices.

#### GANOUB AL WADY ASSOCIATION FOR AGRICULTURAL COMMUNITY DEVELOPMENT

<b>Distance to airport:</b>	95 KM to Luxor airport		
<b>Governorate:</b>	Qena	<b>District:</b>	El Waqf
<b>Supervisory Authority:</b>	Ministry of Social Solidarity Social Fund for Development (SFD) supervising loans program		
<b>Experience with ACDI/VOCA</b>	USAID-funded Heinz GDA Project USAID-funded FALLAH Project		

### I. Meeting with the Association's BOD

Four male members on the association's BOD attended the 130 minutes meeting that took place on June 25, 2015. Respondents represented the association's secretary, treasurer, and two other members.

*Background:* The association was established in 2002, started with 15 members (of which only one was a female) and has now reached 45 members, of which 2percent represents female members. The association's services include developing small farmers by introducing new marketing channels to small farmers, training farmers in new farming technologies, qualifying farmers' production for exporting, participating in "producing family exhibitions" to market small farmers' products, facilitating small loans to farmers, and field visits to other successful development projects. The association has previous experience with ACDI/VOCA through the USAID-funded Agribusiness Linkages GDA Project.

The sources of income for the association include membership fees, donations, as well as income generated from the loans program which is managed by the association.

*Training:* The association has not received any training over the past three years. The BOD is currently requesting training in internet and computer skills. The association can share training rooms.

Concerning women support activities, the association provides a variety of activities such as facilitating loans to women in need, as well as awareness sessions on agricultural production through USAID-funded projects.

*Association's Resources:* The association has two computers (1 in bad working condition while the other is in a very good working condition), and one printer in a very good working condition.

*Challenges Facing the Association:* The problems that the association faces mainly revolve around the lack of trust in exporters who never fulfil their part of any contracts with farmers.

*M4 Ratings and Other Comments:* According to M4 ratings, Ganoub El Wady scored highest on money (a score of 3.29 out of 4) and lowest on marketing (a score of 2.35 out of 4). The association can improve on money mainly by hiring an accountant and has a lot to do on marketing including hiring a personnel, having a storage facility and increasing members' engagement in marketing activities through the association.

The association received the last audit in May 2015 through the ministry of social solidarity.

## II. Women's Meeting

*Women's Profile:* Women's focus group was completed with Ganoub Al Wady association on June 24, 2015. The 180 minutes long meeting started with 10 females whose ages vary from 20 to 60 years old. Three of the attendees are illiterate, six of them completed their technical education and one of them hold a university degree. Seven of the attendees are married, one is single, one is widow and the last one is divorced. All the women in this group are relatives or neighbors with the exception of [REDACTED] who comes from Al Marashda – a nearby village within the same district. Two of the participants are working and the rest are housewives.

*Women's Ownership of Agricultural Land: None of the attendees owns her agricultural land. The respondents informed us that most of all the women who own agricultural land delegate their male family members to manage the land for them – usually the brother, husband and/or elder son. Otherwise, women rent out their lands. In a few instances, women manage their own lands, or participate in managing the land with her husband or kids.*

██████████ mentioned that on average 50percent of the women in her village “Al Marashda” manage their own lands themselves or with the assistance of the husbands and/or the male elder kids.

Although none of the attendees owns her own agriculture land but they shared stories of some women owners in the area – none of which are among the attendees:

- One of the attendees named Iman shared her aunt's story who has five sons and a daughter. Iman's aunt inherited her 15-feddan (6.3 Hectares) piece of land (located outside the village) from her husband and she manages the land herself with the help of her sons. She learned the various agricultural processes from her husband as she used to help him in the land. She grows alfalfa, wheat, chili-pepper, eggplant and tomatoes.
- ██████████ is a 30-years old with three kids, the elder of which is in prep school. She manages her husband's 1-feddan (0.42 Hectare) piece of land herself, as her husband works abroad. The main crop is sugar cane and surrounded by other crops such as, molokhia, wheat, corn, and onion. This lady also breeds poultry and livestock.
- ██████████ – a 25-years old wife with five is also responsible for growing her husband's one feddan (0.42 Hectare) piece of land since her husband works in Cairo. Her kids also help her in taking care of the land.
- ██████████, one of the participants, told us about her mother who used to help her father in managing his 1.5 feddan (0.63 Hectare) piece of land. When the father got sick and became unable to do his job, the mother started to be responsible for all the stages of the agriculture. She grows onion, garlic, alfalfa, and vegetables. Her elder son is helping her, she does everything by herself. The father or the son deals with the association.

Women who manage or help in managing lands are highly regarded by the group.

*Females' Involvement in Agriculture: Al Waqf community accepts females' engagement in agriculture. As long as the woman manages the land herself or helps her husband in the land, then she knows everything about the whole process. Due to the seasonal nature of agriculture, women's work in the land is also seasonal. Main crops grown in the area are sugar cane, wheat, corn, tomatoes, onions, garlic, chili-pepper, eggplant, molokhia and okra.*

Females work in the weed control stage, harvesting and post harvesting, and also in the greenhouses for crops traditionally grown in the area including wheat, corn, eggplant, tomato, onion, garlic and chili-pepper. Females do everything in the greenhouses nursery except the irrigation and spraying the pesticides. When the seedlings are transferred to the land, females making the holes to put the seedlings in. The attendees learned all these processes from their families and by observing the workers while they are doing their jobs. Some of the attending informants shared more specific stories about their roles in agriculture. ██████████ and her cousin

■■■■■, 27 and 33 years old respectively are illiterate females. They used to work in greenhouses to help their families financially; they did everything in the greenhouse except the irrigation and spraying the pesticides. They also helped in the families' lands by adding fertilizer as advised by the male land owners, making holes for the seedlings, removing the weed from the surrounded area of the tomato and the eggplant, as well as harvesting, drying and packing the wheat which they learned from other workers. Their families stopped them from doing these tasks as they grew older due to the prevailing norms. ■■■■■ is married and she is the household head since her husband remarried and moved. She runs small business activities like selling pop-corn for students in front of schools, preparing the ropes needed for sugar cane, and selling eggs in the market.

■■■■■, is divorced, 34 years old, with a son and a daughter; she completed her technical education and is involved in a lot of social activities and is also a member in many development associations. She has received the mother's award in her district this year. When she was young, she used to do a lot of agriculture activities in her family land which she learned from workers who worked for them in their land.

In addition to the previously mentioned tasks, females also do postharvest preparation at their homes including preparing the storage area for the different crops such as hibiscus, corn, molokhia, okra, onion and garlic. They peel and dry the crops (corn, hibiscus, okra and molokhia) and then pack it to either sell it or to use it for the household.

*Involvement with Community Associations:* two of the attendees are employees of the association, one is a Loans' Specialist, she visits the association every day; while the other one is a founding member of the association, she visits the association when there is an event or a meeting.

Only one of the attendees is also engaged with other four associations in the area. She is the Executive Director of one association (Ana El Masry) and she is a member in three other associations which offer a variety of services to women including:

- Awareness seminars
- Issuing IDs for women
- Holding conferences. One of the significant conference help before was called "against divorce"

*Training:* Some of the respondents participated in several training workshops and received training in a variety of topics from various training providers including UNICEF, the Social Funf, Ganoub Misr Association as well as other associations that offer services in the area. Training topics included: afforestation, fresh water supply, literacy classes, birth control, women health care, learning and dealing with old people and women political empowerment. Highlights of the training received included:

- Fresh water has been supplied in Al Marashda and Qalmena villages
- 82 classes have been opened for eradicating illiteracy
- 800 visits for women in their homes for health care awareness

The attendees requested training in sewing and embroidery, breeding poultry, fattening livestock to increase income, and managing small projects.

8 of the attendees prefer woman to deliver the training services to them. Events should be announced early enough to ensure women's attendance. All of them prefer to attend training events only with other women. Their preferred timings are in the morning from 10 AM till 1 PM on any days except Mondays and Fridays (as it is the village market days).

*Information Channels:* The top source of information for this group is talking with each other to update themselves about the news, weather conditions, health care, markets and prices, hygiene, cooking and for leisure too. In addition, nine of them gain information through mobile phones, eight from the satellite TV, seven of them read books and magazines, also five of them check the print ads and the internet, only three listen to the radio and they mainly listen to Qur'an.

*Access to Finance:* five of the respondents engage in informal borrowing. There are two types of savings groups in this village:

- A. Smaller groups where payments are made every day over a period of four months average. Small payments are put into these groups and the total amount is only enough to buy clothes or small gifts to others.
- B. Bigger groups where participants make monthly payments over 12 months. Generated grand amounts of these groups can be used for bigger purposes like helping with house renovations, building a house, marriage expenses, etc.

The participants mentioned that the women who participate in the first type of credit groups make their decision alone without getting back to the family; while those who participate in the bigger groups have to consult their families. One of the participants shared an interesting stor regarding involving family members in decision making when accessing credit. She once participated in a group to buy gold for her daughter but she had to help her husband since he needed finance to buy a new piece of land so she gave him the generated amount of the group.

Five of the participants previously applied for formal loans. Loan amounts ranged from EGP 2000 – 8000 (\$ 255 – \$ 1,021)and averaged EGP 4500 (\$ 574). Participants got their loans either through Al Ber and Al Taqwa association or Ganoub El Wadi association; collateral used is either a government job or the participant's ID. Generated amounts have been used for a variety of purposes including building/buying family house, buying gold for daughters, or helping with agricultural expenses.

Reasons that hinder participants' access t credit include the lack of the collateral to use, the unavailability of a stable source of income and for religious considerations. One of the participants also mentioned that she does not know what to do with the loan and means of investing it.

3 of the respondents engage their family members in making decisions regarding accessing formal credit and spending the money, while the other two made their own decisions. Four of the respondents engage their family member in making decisions regarding accessing informal

credit and spending the money. Participants willingly engage their family member because they do not have a stable source of income and could probably seek their families' assistance to repay. For the small amounts of money, participants enjoy a fairly high degree of freedom regarding accessing informal credit and utilizing the money.

All the attendees have their personal mobile phones.

*Community Perception of Women's Activities:* Most informants agree that men as well as women in the community accept females' engagement in activities outside the house but the priority goes to the housework and raising the kids. One of the participant mentioned that if the woman is successful in her work outside the house, she will be a good housewife too.

There are various challenges facing the women in this community. One of the attendees afraid of failure if she started her own business. Two of them feels that being illiterate prevent them of getting a good job. Four of them cannot think of being involved in business because of lack of experience. One of them complain about none-availability of raw materials and channels of marketing.

Dream projects of the group include continuing their education, having stable jobs, running sewing workshop, grocery shop, running a beekeeping project, owning an agriculture land, breeding poultry, and having enough money to get married.

*Income-generating Activities:* Participants generate income from selling dairy/poultry products, and from selling compost. Eight of the women share the decisions with their families about spending the money generated while the other two have full control over the money they generate. They use the money to buy things for household. They save the extra money either in a safe lock box at home or in the post office saving fund.

Females also engage in activities for the household usage including pickling, making jams, poultry, dairy products, and making compost for the family owned land.

### III. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in Ganoub El Wadi association took place on June 25, 2015. Nine farmers attended the meeting that lasted 130 minutes. All attendees are married and are thus household heads. Attendees represent the age group 50-60 and they completed their secondary education except one who is 34 years old and holds a university degree. Crops traditionally grown in the area are wheat, sugar cane, alfalfa and corn. Attending farmers' average holding is approximately two feddans (0.84 Hectare). Participants' main occupation is agriculture.

Farmers visit their farmers' association when the need arises to discuss issues, in cases of emergency and to learn about what's new. None of the attending farmers is a member in any other NGO.

*Access to credit:* Attendees of this association participate in local savings and borrowings groups and they also previously applied to and received loans either from the association or from the agricultural development bank. They either use their agricultural land as the collateral or a

guarantor to receive the loan. Borrowed amounts (either from formal or informal credit) are used to help with agricultural and household expenses. Reasons that limit their access to loans are the high interest rates charged on loans, fear of not being able to repay and the lack of trust in the lending institutions. Most farmers make their own decisions regarding accessing credit and spending the money and only two of the attendees said that they consult their wives in such matters.

*Information Channels:* Ganoub El Wadi farmers access agricultural information primarily through talking to each other and through satellite TV. A few farmers also use their mobile phones to access information and rely on information passed to them through donor-funded projects. Farmers are not willing to pay in order to acquire information.

*Training:* Farmers requested training in using improved agricultural technologies and in growing new varieties and crops especially the high value crops.

*Decision-making:* When making decisions related to the agricultural processes, farmers make their own decisions regarding the choice of the crops to grow, the use of labor, and the expenses. They consult their neighbors regarding the inputs to use, harvesting, chemicals' suppliers, sales channels and prices.

*Crops and technical information:* Farmers in Ganoub El Wadi were asked to provide their detailed yield and production costs for their most commonly grown crops. A few farmers have some experience in growing onions and bananas. Farmers' responses revealed that:

Onions: farmers seem to follow the proper plantation methods and they apply proper quantities of fertilizers. Farmers' average productivity of onions is 15 tons per feddan (35.7 Tons/Hectare) and their net return is approximately 1950 EGP/feddan (592 \$/Hectare). Onions costs are mostly average but their selling prices went down after the exporter failed to fulfill his part of the agreement.

Wheat: Farmers' agricultural practices for these traditional crops are acceptable but need some refinement. Farmers' net return is approximately 2,500 EGP/feddan (760 \$/Hectare) of wheat.



One-On-One Interview with farmer in Ganoub Al Wady  
Association for Agricultural Community Development –

#### AGRICULTURAL COMMUNITY DEVELOPMENT ASSOCIATION IN BEIT KHALLAF

<b>Distance to airport:</b>	25 KM to Sohag Airport		
<b>Governorate:</b>	Sohag	<b>District:</b>	Gerga
<b>Supervisory Authority:</b>	Ministry of Social Solidarity		
<b>Experience with ACIDI/VOCA</b>	USAID-funded Heinz GDA Project		

#### I. Meeting with the Association's BOD

Six male members on the association's BOD attended the 120 minutes meeting that took place on June 21, 2015. Respondents represented the association's chairman, treasurer, and four other BOD members.

*Background:* The association was established in 2002, started with 21 male members and has now reached 142 members, of which 8percent represents female members. The association's services include facilitating high quality extension services to farmers and linking them with the exporting channels, providing good quality agricultural inputs to local farmers, empowering women's role in society, organizing classes for eradicating illiteracy, charity services, health services, and supporting development projects that work in the area. The association has previous experience with ACIDI/VOCA through USAID-funded Agribusiness Linkages GDA Project. In 2012, the association received in-kind agricultural inputs for its members through the emergency grants program funded by USAID and implemented by ACIDI/VOCA.

The sources of income for the association include membership fees, donations, and commission from bulk sales.

*Training:* The association received a variety of training over the past three years but none of attendees could remember any of the training topics. The BOD is currently requesting training in IT, computer skills and marketing. The association can share training rooms.

The association supports women activities on a very limited scale due to the prevailing norms in the region. Bait Khallaf used to engage women in a duck breeding program as an income generating activity which ceded but the association plans revive the activity in the near future.

*Association's Resources:* The association has only one computer in a bad working condition, a printer in a bad working condition. In addition, the association has access and utilizes the storage facility owned by the local cooperative which shares the same building with the association. Also the association was granted a greenhouse through Care International but it was never finished and the association does not have enough cash to carry out the remaining needed work.

*Challenges Facing the Association:* The association does not have enough cash to finish the granted greenhouse. In addition, the high prices of agricultural inputs impact the commission that the association makes from bulk sales.

*M4 Ratings and Other Comments:* Like the majority of the associations, Bait Khallaf scored highest on money and lowest on marketing – scores of 3.17 and 2.8 respectively. Money score can be improved by hiring an accountant and improving the cash flow. Marketing can be improved by increasing members' engagement in marketing services facilitated through the association, hiring a personnel for handling marketing activities, and having a storage facility.

The association received the last audit on Dec 2014 from the ministry of social solidarity.



Association's Assessment – Agricultural Community Development Association In Beit Khallaf, June 21, 2015 – M4 Exercise

## II. Meeting with Farmers

*Farmers' Profile:* The farmers' focus group with farmers in Bait Khallaf association took place on June 22, 2015. 12 farmers attended the meeting that lasted 180 minutes. All of the attendees are married and are thus household heads. Average age of attendees was 53 years old. Attendees' education varied significantly; three attendees completed their primary education, five of attendees completed their secondary education, one is illiterate, and three attendees completed their preparatory education. Crops regularly grown in the area are tomatoes, wheat, and onions. Few farmers also have previous experience growing cantaloupe and pomegranate.

Attending farmers' average holding is 3.7 feddans (1.6 Hectare). Participants' main occupation is primarily agriculture. Four of the attendees said that they also have jobs.

Nine of the attending farmers visit their farmers' associations once a year to learn about what's new while the rest do when the need arises to discuss issues, and in cases of emergency. Six of the attending farmers are also members in another agricultural cooperative that introduces other community services.

*Access to credit:* Attendees do not participate in local savings and borrowings groups. Only one of the group previously applied to and received an EGP 9,000 (\$1,149) loan through PBDAC to grow his land. The farmer used the agricultural land as the collateral and was not pleased with the experience. Reasons that stop them from applying to and getting loans are mainly the high interest rates, the fear of not being able to repay and the lack of collateral to use.

*Information Channels:* Beit Khallaf farmers access agricultural information primarily through talking to each other and TV while a few indicated that they access information through chemicals' suppliers. Farmers are not willing to pay in order to acquire information.

*Training:* Farmers requested training in new varieties and crops, and in using improved agricultural technologies.

*Decision-making:* When making decisions related to the agricultural processes, farmers mostly consult their neighbors regarding the selection of crops, inputs, harvesting, labor, sales channels, expenses, chemicals' suppliers and sales prices. Also few of the farmers indicated that they make their own decision concerning harvesting and sales prices while few of farmers indicated that they consult extension agents regarding chemical's suppliers and sales' channels.



One-On-One Interview with a farmer in Agricultural Community  
Development Association in Beit Khallaf – June 21, 2015