

**Middle East  
Partnership Initiative  
- MEPI -**

**Helen Keller  
International  
- HKI -**

## **MEPI-I PROJECT**

### **PROVINCE OF TANGIER**

**« Women's Empowerment and Literacy  
in a Peri-urban Area of Tangier »**

**A MEPI-Funded Project**

## **FINAL REPORT**

**June 2005**

## « Women's Empowerment and Literacy in a Peri-urban Area of Tangier »

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## « Women's Empowerment and Literacy in a Peri-urban Area of Tangier »

### 1. Introduction

Considerable women resources remain unproductive and inappropriately used for lack of schooling, training and qualification. To react efficiently to this vulnerable and insecure situation of women, the Middle East Partnership Initiative (MEPI), in collaboration with Helen Keller International (HKI), has put into place an educational project in a locality of the Province of Tangier, designed to provide literacy training to 200 women and to improve their material and economic living conditions. Achieved over 18 months, this objective drew on a comprehensive strategic vision that integrates the gender aspect within its action, women empowerment and participatory governance. It also established instruments which contributed rapidly to reaching timely tangible results.

Among those instruments, priority was given to the efficient coordination among the various partners, both institutions and associations, the capacity-building of players, the negotiation to reach a convergence of interests among the different stakeholders, the mobilization of additional human and financial resources to support and maintain in a sustainable way the actions designed to achieve financial self-sufficiency of the beneficiaries, poverty alleviation and the promotion of gender equality.

This strategy contributes to the achievement of the national program for alleviating poverty and fighting against illiteracy which seeks to:

- Reduce the overall illiteracy rate of those aged 10 years and above to less than 20% by the year 2010, to eradicate it by 2015, and to reduce illiteracy rates among the working population from 50% to less than 10% by the year 2010.
- Promote the work-based learning of women and help them access economic self-sufficiency and self-advocacy.
- Alleviate poverty and act for sustainable development through the creation of micro businesses and jobs.

To promote women's education and integration within the economic fabric, the program has put into place a strategy based on qualifying training and the production of teaching tools. Basic literacy made it possible to develop the reading, writing and numeracy skills among learners, while functional literacy introduced them to small trades geared to the market.

This program also worked, through post-literacy, for the integration of women within income-generating projects, the consolidation of their written environment, their access to new trades and their integration within the economic fabric as development actors.

To host this project, a provincial women's center of the National Mutual Aid was rearranged to serve as classrooms and to provide space for vocational training activities.

Specific training in selected activities, strengthened by technical supervision and related closely to microcredit, helped poverty-stricken women to set up their micro business and generate regular flows of income.

The choice of those activities was based on the findings of the socioeconomic survey carried out in the target localities and which provided local development actors with practical methods and tools to strengthen their socioeconomic analysis and intervention capacities, with a focus on the gender approach.

By relying on local development associations and by ensuring their capacity-building, the project ensures thus its sustainability. Likewise, the creation of synergies between government services, associations and HKI gives the program all the legitimacy it needs.

## **2. Reminder of the project objectives**

- Providing literacy and skills training to the women of Dar Al Baroud
- Developing income-generating activities
- Educating and protecting children at the preschool age
- Alleviating poverty in urban areas

## **3. Reference situation: basic data on the province (see Appendix 1)**

### **3. Findings of the survey:**

Established in Dar Al Baroud, a very poor neighborhood of Tangier, the project was subject to a survey on the socioeconomic conditions of women living in this neighborhood, which highlighted the extreme poverty of the population. In this neighborhood, violence and insecurity are commonplace and criminality is increasing. The original population has left Dar Al Baroud which was occupied by emigrants who came for work in the industrial zone and the port of Tangier, or simply to stay there on a temporary basis in waiting for an opportunity of illegal immigration abroad. A high proportion of those migrants is made up of single women, including a significant percentage of lone-parent families. Some of those women are industrial workers, others are unemployed or undergo sexual exploitation. The survey also underlined the feminization of poverty, identified vulnerable groups and revealed the difficulties encountered by women, as well as the strategies used to overcome them.

Besides, the survey underlined that poverty was not only perceptible by the low level of income and consumption, but also by a low level of education and precarious health. Moreover, the survey highlighted other specific factors which contribute to the pauperization of women, in particular gender-related ones which impose roles that generate inequalities in terms of income, time, opportunities and capacities.

In brief, the survey has shown that:

- Women live and overcome poverty differently from men; hence the need to analyze these differences to define better the means for poverty alleviation;
- Women's access to economic resources, the labor market and other economic institutions, including financial ones, remains limited;
- The majority of female respondents work in the informal sector, marked by low income and insecure working conditions. The susceptibility of women working in the informal sector to poverty is illustrated by the workload they have in conditions of extreme constraints and discriminations;

- Unemployment rates among women are very high. They appear as a heavy trend and the proportion of housewives seeking jobs is increasing;
- The proportion of households where women assume the role of head of household and have dependant children has been increasing, and we are moving towards a feminization of poverty;
- Women's vulnerability is the result of their low level of education. As they have not benefited from any vocational training, their possibilities of access to the labor market are limited;
- Women's poverty in such neighborhoods was also measured by using health indicators: difficulties of access to health care, not very diversified diets lacking micronutrients.

#### **4. Intervention strategy**

##### **○ Mobilization of governmental partners**

The phase of partners' mobilization is crucial. To mobilize multiple partners in favor of the problematic of women and development, we have firstly identified the stakeholders working in the area of women and development in the Province of Tangier. It was mainly the National Mutual Aid with which HKI signed a partnership agreement.

The contribution of the National Mutual Aid consisted in:

- Providing training and education facilities to host literacy and skills training classes;
- Granting human and financial resources to cover the allowances of trainers and supervisors;
- Donating teaching tools.

##### **○ Non-governmental partner**

The Iqrâa Association for Local Development was involved in project management and monitoring.

**Head Office of  
the association  
Iqrâa**



Its role consisted in:

- Raising the awareness of the project among the local populations;
- Registering the beneficiaries;
- Identifying trainers and female instructors;
- Co-managing educational centers in collaboration with the National Mutual Aid officers;
- Mobilizing further human and material resources to contribute to the project success.

- **Establishing an educational center**

To carry out educational and skills training activities, an educational and training center was made available to the project by the National Mutual Aid. Each is equipped with a literacy room, a skill training room and a child day-care center.

- **Coordination cell**

**Coordination  
cell**



HKI gathered the various actors around a coordination structure of which it strengthened the capacities in terms of strategic planning, monitoring and evaluation, programming, timely implementation, and development of actions.

A year after it was set up, the coordination cell has become a space for encounter, dialogue, resources mobilization, planning and follow-up.

- **Human development: literacy, post-literacy and income-generating activities**

### **Literacy**

A women's center hosted literacy classes, skills training activities, as well as the child day-care center made available to the beneficiaries so that they could start and complete their educational cycle in the best conditions. Thus, 200 women have benefited from the program of basic literacy and have acquired writing, reading and numeracy skills.

A number of awareness-raising sessions have enriched the program. In this respect, there were discussions on various issues such as the education of children, the nutritional health of the family, the environmental hygiene, the participatory approach and the management of educational centers.

### **Skills training**

The skills training components enabled those women to be introduced to culinary arts and to acquire a command of catering techniques. Thus, an area at the center was rearranged, rehabilitated and equipped to serve and meet the needs of the program.

Since the creation of the kitchen at the educational center, 120 women have benefited from this program. The members of the association have already contacted private partners to sensitize them to the project and request their contributions. Companies such as Marjane have

positively reacted to this request and the foodstuffs received were used to train the beneficiaries and to improve the meals served at the child day-care center.

This activity enabled women to acquire catering skills which are likely to make them self-sufficient, both economically and socially.



**Literacy  
classroom**

Under this project, we have attempted to address the issues of literacy and women's empowerment on the basis of an integrated approach of education and employability.

As literacy cannot be isolated from its social, economic, cultural and family context, it seemed important to us to build other spaces around this educational process. Thus, close to the literacy classroom, a kitchen for training and a child day-care center have been rehabilitated and equipped to meet the program's objectives.



**Child day-care  
center**

Presently, the child day-care center receives 60 children aged 2 to 6 years. They learn to live together and to socialize through pedagogical and educational means that suit their age. Parents, especially mothers attending literacy classes, also contribute in this respect. They thus learn to respect timetables, the hygiene of their children and are requested to look after the education of their children at home. Three skilled and devoted female instructors ensure the good running of the institution. Children come in the morning and stay at the center until 5 pm when their mothers usually finish their work.

Thanks its multi-purpose nature, this center has become a space for education and sociability.

## **Post-literacy and income-generating activities**

### **• Training of trainers in microcredit and microbusiness**

This second constituent of the program sought firstly to strengthen the skills of 3 literacy trainers in the area of management, monitoring and evaluation of the project activities. The major focus areas of this training were:

- A good command of the literacy projects management procedures;
- The integration of an information, education and communication program (IEC) within literacy classes;
- Adult education and communication techniques that suit best adult audiences.

It subsequently contributed to training them in the basics of economic projects management and microcredit mechanisms to enable them perform the role of assistants, advisers and promoters of beneficiary women's groups involved in income-generating activities. Four modules developed by HKI were used as tools for this training.

**Module 1** deals with the basic knowledge and skills of economic activity management. Trainers acquired the key concepts of microcredit, its target clients, use, amount ceiling, repayment duration, guarantees, interest rates, and the formation of solidarity groups. The training sessions were consolidated by workshop exercises to allow the participants to define better the choice of activities, as well as the technical feasibility and economic and financial profitability.

**Module 2** was devoted to an introduction to accounting. Trainers were taught some fundamentals of management, accounting, balance sheets, and income statements of projects. They were introduced to the key management documents, such as the use of the cash book, the management of the stock sheet, the delivery or receipt voucher, the use of the cash receipt, the acquisition register and the sales record.

**Module 3** made it possible to deal with the financing instruments of economic activities. Trainers familiarized themselves with credit and its mechanisms, and the use of income resulting from those activities.

**Module 4** gathers a certain number of practical tips regarding the management of businesses.

This microcredit and microbusiness management training constitutes a significant factor for the success of those projects. The trainers who will become team promoters will assist women groups in microbusiness identification, implementation and management of the project, while taking into account their specific constraints in the area of organization, and access to credit and advice.

- **Training of trainers in malnutrition**

Malnutrition is an indicator of women's vulnerability and marginalization. For this reason, malnutrition issues were addressed during this additional training workshop which aimed to raise the groups' promoters awareness of the disorders resulting from micronutrient deficiencies, including maternal and child mortality, preterm labor, growth retardation and psychomotor developmental delay which have adverse impacts on the socioeconomic development of the most vulnerable families.

- **Training of women's groups in income-generating activities (see Project Sheet in Appendix 2)**

Experience has shown that individual approaches are not sufficient to generate the expected changes. It seemed important to us to get the beneficiary women organized into solidarity groups, so that they be recognized together outside their respective homes and to enable them to use their ability to be organized and to act by setting up joint businesses. These small-sized groups, made up of 10 people or more depending on the type of activity, are managed by the members themselves and supervised by the groups' promoters. Each group has its own management body which defines the priorities, the activities, the strategies and the criteria for participation in the program. This running was considered as a means for capacity-building of the women, likely to help them attain self-sufficiency and self-management: because women who live in destitution adapt better and more rapidly than men to the self-help process which is implemented through these solidarity groups who play a fundamental role in promoting access to microcredit for those most in need, as the group itself stands surety for them.

The granting of microcredit to the ultimate beneficiaries was subject to objective criteria of merit and seriousness. A candidate belonging to the project target population should:

- have passed the final examination: women taught literacy, 18 to 59 years of age;
- have entrepreneurial spirit;
- devote herself exclusively to the microbusiness management;
- submit a profitable project and have a market.

Evolving around specific qualities, this approach made it possible to form a self-sufficient and credible women's group, with entrepreneurial spirit and respect for the value of work and personal autonomy. This program was very successful among the beneficiaries who managed to set up in record time their microbusinesses which benefited from three major structuring principles:

- proximity;
- direct contact with the target population which was constantly maintained through permanent supervision and monitoring.
- simplification of procedures: facilitation of loans origination, limitation of formalities, no collateral required;
- timeliness of subsidy: the financial assistance is granted once the dossier is ready.

## **6. Outcomes:**

- 130 women, among the 200 who had been registered since the project startup, have acquired a better ability to read and write;
- 120 women have benefited from the catering training;
- 10 women have benefited from funding to develop a take-out restaurant business;
- 60 children have benefited from early childhood stimulation, and teaching and leisure activities at the child day-care center.

These results have been considerably supported by the project partners in terms of material and financial contributions.

## List of the project partners and details on their material and financial contribution to the project implementation

- National Mutual Fund (Ministry of Social Development)
- Association Iqrâa

| Partners            | Supported Activities                                                                                                                                            | Budget Estimate (in DH) | Budget Estimate (in \$) |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|-------------------------|
| National Mutual Aid | <ul style="list-style-type: none"> <li>▪ Contribution of computer hardware for the daily management of the center's activities (Computer + supplies)</li> </ul> | 15,000.00               | 1,631                   |
|                     | <ul style="list-style-type: none"> <li>▪ Subsidy to cover the fees of trainers and supervisors</li> </ul>                                                       | 40,000.00               | 4,348                   |
|                     | <ul style="list-style-type: none"> <li>▪ Salary of the center's Manager</li> </ul>                                                                              | 54,000.00               | 5,870                   |
| Association Iqrâa   | <ul style="list-style-type: none"> <li>▪ Contribution to the project management</li> <li>▪ Medical insurance for the children at the day-care center</li> </ul> | 5000.00                 | 544                     |

### o Lessons learned:

The key lessons learned from this experience may be summarized as follows:

- the accountability of the local partner NGOs and populations is a prerequisite for the sustainability and viability of the project educational and economic activities;
- the accountability of local actors should be gradual, continuous and enhanced by building their organization and management capacities;
- the working constraints in urban areas prevent some women from benefiting from the literacy classes provided by the State or local associations. Thus, the inclusion of other components within the literacy program to cover women's needs, such as child day-care centers has proved to be a means of bridging the mobility gap between women and men (« Many women withdraw because they are unable to find someone to take care of their children ... It is because such small details are not taken into account that social action is making no headway » *in L'Economiste, June 7, 2005, page 4.*
- the women's groups, set up by and for the beneficiaries, are the melting pot of a solidarity-based development which is likely to integrate the gender approach.

### o Recommendations:

- The major actions implemented under the project should be nurtured by the Government institutions involved, so as to keep the momentum of the started dynamics and to avoid losing the major achievements.
- It is also necessary to strengthen the achievements of the first phase by putting into place a monitoring and support system in order to make the advantages achieved sustainable and to build-up the investments made.

- The strategy of poverty alleviation and literacy should integrate within its approach the gender concept as an operational analysis tool needed to understand better the inequalities and discriminations suffered by women and to plan actions more appropriately with the view to act and promote equality.
- Women's literacy, as a key factor of the integration within the economic life and the participation in the management of public affairs, is often made difficult because women do not have much time. Some specific measures might be essential in this respect, such as shorter but more numerous sessions, jobs that suit their living pace, retraining, the aforementioned child day-care center, etc.
- An approach of coordinated family-life education proves essential for the success of literacy programs.
- Literacy can only be efficient if it is part of wider processes of continuous information and training. When literacy methods fall within a functional perspective, their impact is often greater. For this reason, the implementation of post-literacy activities strengthens women's skills and knowledge, and extends the learning cycle up until the setting up of an economic income-generating project.

#### ○ **Conclusion**

Poverty alleviation requires the resort to initiatives that suit best women's exclusion and marginalization. For this reason, by targeting women, educating them, and organizing them into a solidarity group serving as a framework for economic integration, the program attempted to contribute a solution to the issue of urban exclusion. Thus, those women have engaged in poverty alleviation and in the improvement of their social and economic conditions which will enable them to mobilize internal financial resources in the near future, through the promotion of endogenous systems of savings and credit. This will enable them, in turn, to accumulate their capital and to get integrated within the market economy.

Thanks to this project, we hope to put into place a certain number of mechanisms designed to strengthen the women's empowerment at the Dar Al Baroud neighborhood:

- Economic and personal empowerment;
- Empowerment to improve the well-being;
- Social and political empowerment.

# Appendix 1

## Basic data on Tangier

### Geographical situation

Located to the extreme North-West of the Kingdom, on a latitude of 39.6 and a longitude of 9.2, the Wilaya of Tangier is limited as follows:

- To the North, by the Gibraltar Straits and the Mediterranean Sea
- To the West, by the Atlantic Ocean
- To the East, by the Province of Tetouan
- To the South, by the Province of Larache.

### Surface area and relief

#### Surface area

The Wilaya of Tangier, county town of the Tangier-Tétouan Region, stretches over an area of 1,195 Km<sup>2</sup>, including 863.3 Km<sup>2</sup> for the Tangier-Asilah prefecture and 331.70 Km<sup>2</sup> for the Fahs Beni Makada prefecture. The latter was created by Decree n° 2-97-281, dated April 9, 1997.

#### Relief

The relief of the Wilaya of Tangier is made up of low plains and hills which are an extension of the Western Rif Mountains. Its soils are made of clay, marl and schist, generating a poor aquifer and a major erosion activity.

#### Morphological units:

Five zones can be distinguished at this level:

- The plateaus of Had Gharbia and Thnine Sidi Yamani
- The massif of El Menzla, Dar Chaoui and Sebt Zinat
- The marl hills of Fahs and its alluvium plains are the best soils of the Wilaya, with the exception of the low plain of Oued Tahadart where soils are saline (Marje Chriouar).

### Hydrology and Climate

#### Hydrology

The Wilaya of Tangier is crossed by several wadis, most of which flow into the Atlantic Ocean:

- Oued Ayacha
- Oued M'Harhar

- Oued Boukhalef
- Oued Lahachef

Those flowing into the Mediterranean Sea are less significant:

- Oued Ksar Sghir
- Oued Alyane

In general, the flows amount to about 500 million m<sup>3</sup> /year for the whole basin.

### **Climate**

Thanks to its twin maritime fronts, the Wilaya of Tangier is marked by a humid climate. However, Tangier is often subject to very strong eastern winds (Chergui) with an average speed of 30 Km/h.

- Average temperature stands at 17°C
- The multi-year rainfall regime ranges between 500 and 1500 mm.

### **Pluviometry**

The volume of rainfalls in Tangier is significant and ranges between 500 and 1500 mm per year. The annual average amounts to 800 mm.

Seasonal pluviometry distribution is as follows:

- Dry season: May - October: 17%;
- Humid season: November - January: 46%;
- Humid season: February - April: 37%.

### **Population characteristics**

According to the census of 1994, the population of the Wilaya of Tangier amounts to 627,963 inhabitants, broken down as follows:

- **Urban population:** 526,215 people, i.e.: 83.8% of the total population of Tangier and 46.2% of the total population of the Tangier-Tétouan region.
- **Rural population:** 101,748 people, or 16.20% of the total population of Tangier and 11.3% of the total population of the Tangier-Tétouan region.

### **Population density**

The Wilaya of Tangier has a population density which is much higher than that of the region, considered as a whole: 525.5 inh/Km<sup>2</sup>.

### **Population trend in the Wilaya of Tangier**

The total population of Tangier went up from 226,889 people in 1960 to 285,660 in 1971, and then to 436,227 people in 1982 and to 627,963 people in 1994.

This growth can be accounted for mainly by the urban population, whose proportion in the total population of Tangier remains very high: 68.6% in 1960; 72.3% in 1971; 71.6% in 1982 and 83.8 in 1994.

### **Mean Annual Rate of Increase**

The mean annual rate of increase in the Wilaya of Tangier stands at 3.08%: 4.44% in urban areas and -1.63% in rural areas.

### **At the age level**

The population of Tangier is very young: 12% for people aged 5 to 9 and 10.4% for those aged 20 to 24.

### **Labor force participation rate in the Wilaya of Tangier**

- Prefecture of Tangier-Asilah: 36.2%, including:
  - 54.8% males
  - 17.7% females
- Prefecture of Fahs-Beni Makada: 33.1%, including:
  - 52% males
  - 14.2% females

### **Illiteracy rates**

- Prefecture of Tangier-Asilah: 38%.
- Prefecture of Fahs-Beni Makada: 56%.

### **Unemployment rate**

- Prefecture of Tangier-Asilah: 23.4%, including:
  - 19.4% males
  - 35.4% females
- Prefecture of Fahs-Beni Makada: 19.9%, including:
  - 16.2% males
  - 33.8% females

### **Urbanization rate in the Wilaya of Tangier: 83.8%**

- Prefecture of Tangier-Asilah: 85.3%
- Prefecture of Fahs-Beni Makada: 80%

The urbanization rate at the level of the Tangier-Tétouan Region amounts to 56%.

## Appendix 2 Project Sheet

|                                              |                                                                                                                                                                                                          |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PROJECT TITLE                                | Women's Empowerment and Literacy in a Peri-urban Area of Tangier                                                                                                                                         |
| PROVINCE OF IMPLEMENTATION                   | Tangier                                                                                                                                                                                                  |
| LOCATION                                     | Dar Al Baroud                                                                                                                                                                                            |
| SECTORS OF ACTIVITY                          | Carry-out restaurant (catering and organization of celebrations and parties)                                                                                                                             |
| NAME OF PROMOTER                             | Association Iqraa<br>Non-governmental organization set up under Moroccan Law and granted legal status pursuant to the Decree n° 181/2001 dated 12/06/2001                                                |
| PROMOTER'S ADDRESS                           | Education and Training Centre, Dar Al Baroud                                                                                                                                                             |
| CONTACT                                      | M. Allal Kandoussi                                                                                                                                                                                       |
| BANK REFERENCE                               | -----                                                                                                                                                                                                    |
| TOTAL PROJECT INVESTMENT COSTS               | 37,000 Dirhams                                                                                                                                                                                           |
| REQUESTED CONTRIBUTION                       | 4000 Dirhams                                                                                                                                                                                             |
| APPROACHED INSTITUTION                       | National Mutual Fund<br>Private Sector<br>Local Association                                                                                                                                              |
| OBJECTIVES                                   | Overall objective:<br>To promote the development of micro income-generating activities and to strengthen local skills in the area of socio-professional organization.                                    |
| BENEFICIARY POPULATION AS PER TRAINING CYCLE | Direct beneficiaries: 10<br>Indirect beneficiaries:<br>Families of beneficiaries (about 65 people)<br>Neighboring populations                                                                            |
| DELIVERABLES                                 | Poverty alleviation;<br>Production of a demonstration effect;<br>Environmental conservation (rational use of income, marketing effort);<br>Improvement of the population's income and living conditions. |
| ACTIVITIES                                   | Vocational training;<br>Follow-up, supervision and advice;<br>Promoting access to the local market;<br>Supporting skills structuring/organization.                                                       |
| PROJECT STARTUP DATE                         | March 2005                                                                                                                                                                                               |
| DURATION                                     | Unlimited                                                                                                                                                                                                |
| CURRENT PROJECT PHASE                        | Initiation of the project activities (underway)                                                                                                                                                          |

# Appendix 3

## A Beneficiary's Story

« Shhiwat » Saâdia

### *Did the Dar Al Baroud project change anything in your life?*

Yes, I used to do ordinary things, I looked after my family. I have three children: two boys and one girl who have grown now. I used to look after the house, cook, go shopping; and many other things...

The most important thing the project brought me was to meet other women, other people. Talking together, working together. At home, you can only meet neighbors, but here you see women from other areas of the neighborhood. The second thing is that we learned to cook better and also to sell our product. Earning one's living gives one a possibility to feed one's children better, ensure them health care and also to pay school fees.

That's absolutely true for young women who visit the center and who need to learn how to read and write and to benefit from income-generating activities to bring up their children.

### *What do you do at Dar Al Baroud?*

I started with literacy classes with our instructor Youssef. We did not have much sessions but it was quite something. With the cooking classes, we learned much more.

Today, I belong to the women who benefited from the « Shhiwat Dar Al Baroud » project. I prepare cakes and help others at the kitchen... Together, we meet, check the sheets and control quality, learn new recipes, train new women... It's much work... Besides, we have started advertising our products in the neighboring quarters, and there are even others who want to do like us... (Al Kasbah District)

### *What is the impact of the project on the women of the neighborhood?*

Even more than for me, the project brought much to women and children of Dar Al Baroud. They are pulling through better now. Before, we did not earn much on the market by selling small things separately. But now with our « shhiwat » we sell at prices five to six times higher than those of other products. This really helps us to escape from poverty.