AfDB Projects changing Lives in Egypt



















AfDB Projects changing Lives in Egypt

To better demonstrate the impact on the ground of AfDB support in Egypt, we visited a selection of projects, actors and apprentice-entrepreneurs who are among the beneficiaries of two projects financed by the Bank in Egypt. These are the Rural Income and Economic Enhancement Project (RIEEP) and the Support to MSMEs in Organic Clusters Project (OCP).



Samy Boulos

«I was able to purchase my trucks»

The El Bassem Companu factory is a hive of activity. A group of women quietly and deftly ply their trade inside a warehouse in a small lane in the district of Ezbet Shahin in the center of Al Minya in Upper Egypt. Two wooden pallets are weighed down by pyramids of white sugar. Hands are busy all around them. Two young girls are loading them into packets; two others then close them using a laminating machine on the side – the choreography is fast, precise and identical around each of the two pallets. At their feet packets of sugar accumulate on a small rug. They are then placed in groups of ten inside transparent plastic bags before being weighed on the large scales in the middle of the room.

Thirty-year-old Mary is the «foreman». Her experience and sharp eye help her to spot any batch that is not the right weight – too light or too heavy. With nimble hands she removes or adds a pack to get the right weight. The rhythm escalates when two trucks park in front of the warehouse to transport the load that has just been packaged: the sugar is sold and delivered to wholesalers in Al Minya and the surrounding areas.

Samy Boulos looks proudly at the logo of his business, El Bassam Company, displayed on the packs. Today he em-

ploys nine girls full-time for packaging and four young men who work on transport and deliveries, while another five or six summer part-time workers. In peak periods his employees package an average of 20 tonnes of sugar or rice every day – under his label or that of others. In January 2015 Samy, a 37-year-old Coptic Christian, bought a new warehouse to extend his business. It would not have been so successful if Samy had not benefited from the "Rural Income and Economic Enhancement Project" (RIEEP), which the AfDB has financed since 2010 in partnership with the Egypt Social Fund for Development (SFD.

Samy's success story began in 2007 with an initial 50,000 Egyptian pounds loan from the SFD. In 2010, when the RIEEP program was launched, and after the loan was repaid, Samy secured a second loan of 100,000 Egyptian pounds, doubling the amount of the first loan, which he repaid in 2012. He then obtained a third loan of 280,000 Egyptian pounds. "With this money I was able to purchase my two trucks," he explained. "Now I'm going to buy sugar or rice in other governorates." Armed with these trucks, he hopes to earn an extra 2,500 pounds more for every 25,000 tonnes of produce that he buys.



Amira Saad Abdallah

« She's the boss! »

A the age of 43, Amira Saad Abdallah is the energetic mother of seven children (the youngest is just 2 years old, and the oldest is a university student); she has an important position in her village of Kahr Khuzam, 60 km south of Al Minya on the road from Cairo to Assiut. Amira embodies success: her prosperous small business, Al-Amira Seeds Trading Co, specializes in the production of agricultural fertilizers, and distributes five brands around the entire country. The annual turnover is 25 million Egyptian pounds.

Amira has travelled to Malaysia, Singapore, Morocco, Dubai and Saudi Arabia on business engagements. The companies she represents in Egypt do not hesitate to reward her for her services, which sometimes far exceed expectations. «She's the boss!», says Ahmad her husband who is always on hand to render support. On the advertisement attached to the front of their house, we see him sitting in a suit, with a groomed moustache, a bundle of bank notes in his hands, declaring the merits of Al-Amira Seeds Trading Co – the advert has made him a local star.

Amira insists, «Our serious approach has built up our reputation». She added a word about the corruption that is rife in the agricultural sector in the region: «There is a lot of counter-

feiting and poor quality products. We only sell good products. People call us from as far away as the Nile delta to work with us!» Both wife and husband have a small piece of land that they cultivate. «When we have a new product we test it first on our own fields,» says Ahmad. «It's our showroom,» she chips in with laughter.

«In addition to work, there are the children, the meals, etc. I do everything,» says Amira. As the manager of her business she is in charge of the workers: four full-time employees, including an accountant; and more than 15 young people hired as temporary warehousemen, depending on the amount of deliveries and the volume of bags to be loaded and unloaded.

Amira Saad Abdallah has a lot of projects and activities. She and her husband founded an association to help the underprivileged in the region. She has also enrolled in law studies. With only a technical diploma, Amira is now in the third year of law degree, like her eldest daughter. Politics also attracts her – her father was the village mayor. After standing as a candidate in the 2010 and 2012 parliamentary elections she is unsure whether to stand again. Several parties are trying to win her over to convince her to be on their lists. And then

there are the five hectares of land behind them that she wants to buy to extend the warehouse in the basement of their house, where they store bags of fertilizer. As the business has grown, the space has become too tight: bags pile up on the ground floor of their house. Amira also wants to buy a machine to load and store bags that are too heavy for people to lift.

She wants to negotiate a 1.75-million pound loan directly with a large commercial bank, the National Bank of Egypt (NBE), thanks to the credit lines financed by the AfDB since 2010 as part of the program from which Amira benefits, the "Rural Income and Economic Enhancement Project" (RIEEP). This is much more than the first 200,000 pounds loan she took in 2007 with the SFD, the AfDB's partner in this project.



Learning to produce a variety of healthy dairy products

The mezzanine of a small unfinished brick building in the district of Abou Flayo in Al Minya, a town that has developed along the Nile in Upper Egypt, houses the offices of the Ettihad ElNawey lelhad Min al Faqr associate. A fully equipped laboratory established in the locality uses dairy production techniques taught during classes delivered by the Food and Agro Industries Technology Center (FAITC).

In the middle of March 2015 the main room is filled to the brim with illustrations of projected plans. Osman Eita, a professor of dairy technologies and food systems at Ain Shams University in Cairo, explains the fermentation techniques to 25 trainees from the area. Most are young women (two of whom have brought a child as there was nobody to babysit). All are dressed in white shirts, their heads covered in hygiene caps, because they are about to enter the laboratory, which is connected by an open-air airlock.

The soles of the shoes still need to be covered and their hands washed before they can enter the room where white, rayeb and laban cheese are made. After cleansing, the white tiles and gray steel containers and vats in the laboratory shine brightly under the neon ceiling lights. In the center, in a large rectangular container, cubes of fresh cheese and a soft paste

lie on a fine cloth ready to be transformed into yoghurt. One of the students taps the filtered cream from the milk, which has «risen». At the other end of the room, doors open onto the road. A motorized tricycle delivers several litres of freshly collected milk.

The association is able to offer this training and, above all, to provide microcredits to apprentice businesspeople with projects in the neighborhood, as it is one of the NGOs selected as part of the "Rural Income and Economic Enhancement Project" or RIEEP, a program launched in 2010 thanks to over US \$70 million funding from the AfDB in the form of a line of credit, and US \$2 million in grants for capacity building activities



Mohsen Safwat Mohamad - Profession

«Incubating» profession

In his gray djellaba, a cigarette in his right hand, 45-year-old Mohsen Safwat Mohammed stands in front of the large warehouse where the internal walls are covered with white tiles. The building stands next to his house, at the end of a dirt track in the village of Nazlet Gelt, where he developed his small business in the countryside, about 60 km north of Al Minya in Upper Egypt. He incubates eggs to be sold as chickens.

Inside the warehouse are large storerooms against a wall. These are the incubators: on the large white doors there is a glass window that allows you to see the tilted shelves full of eggs. The storerooms are kept at an ideal temperature and can accommodate 72,000 eggs at a time. Before being placed there, "the shell is washed with a disinfectant," explains Mohsen. He invited two engineers from Lower Egypt to teach him how to use the incubation storerooms he bought in 2010. Another incubator, against the other wall, is used to hold the eggs after they have spent 18 days in the first storeroom.

The humidity, which is much higher in there, enables the shells to crack and hatch within three days. If there are enough eggs – Mohsen incubates about 24,000 – he calls it a «warm-

up lap» each week. An initial «warm-up lap» of 24,000 yields about 20,000 young chicks. If he has the capacity to do so and there are enough eggs, he can complete the warm-up lap in only three days. «I did 20 warm-up laps in 2014», or 480,000 eggs and 400,000 chicks. In other words, he invested 80,000 pounds in the business in 2004, and ten years later his turnover was 1.5 million pounds. He has two full-time workers for whom he pays social security.

Mohsen Safwat Mohammed has taken out several loans from the SFD, the AfDB partner in the project under the "Rural Income and Economic Enhancement Project", or RIEEP. The first loan he took in 2003 was 1,500 pounds. Eleven years later he borrowed 10,000 pounds – his fifth loan – after reimbursing the 7,000 pounds borrowed in 2013, the 4,000 pounds in 2006 and the 3,000 pounds in 2004.

In his new expansion projects Mohsen is financed by the Omar Al Khattab association in Ibshaq, the neighboring town, one of the NGOs accredited in the context of the RIEEP. Launched in 2010, this program, which is funded by the AfDB through a line of credit for US \$70 million and 2 grants for US \$2 million works to improve revenue and economic activity in rural Egypt.



Fadwa Moustafa

Sharing dairy expertise with villagers

Fadwa Moustafa is passionate about her job: «I like to teach and see the results». At the age of 47, this dairy production expert, a teacher at a technical school for more than 20 years, is also studying for a doctorate in agronomy at Al Mansoura University on the eastern Nile delta. She is a widow and a grandmother and for a few years has been teaching dairy production techniques for community development associations.

Here in Ibshaq, a village in Upper Egypt, the beneficiaries are young women selected by a local association, Omar Al-Khattab, which also provides its offices for training sessions over several days. «We ensure that the family are informed and stick to the project before confirming any registration», explains Mohsen Husseïni Gomaa, the association's chair. Each candidate has undergone an individual interview. The training has several objectives: to offer proven expertise in dairy products to young women in the area, who will then help their own families and even set up their own businesses. It also provides advice on hygiene and food regulations aimed at improving nutrition among the local population.

At the moment Fadwa Moustafa's class comprises fewer than 30 women from three surrounding villages. On the first day of

training she begins by demonstrating everything that can be done with milk, to avoid wasting it. «From teaching at school and college, and asking my students about the methods used at home, I learned that, to change things, I have to talk directly to mothers,» she explained. Many women in the area use old washing machines to obtain the centrifugal force required to separate cream from milk. And often artisanal fabrication and storage conditions for dairy products are somewhat lacking. One student raises her hand: «Why, when you make cheese in the summer, does it become like a sponge? We can't sell it!» «It's due to bacteria,» the teacher answers. And she explains how to solve the problems. When the finished product does not meet expectations (too watery, etc.), Fadwa repeats the manufacturing process to identify precisely when and how the error occurred.

With her colored hijab and blue dress under her white shirt, Fadwa begins the practical work: she first shows how to separate milk from the cream that will be used to make butter and the milk for yogurt, while still bombarding her students with questions. Each time a number of hands go up in the air. On a tripod there is a small motorized machine with a large steel container to pour out the milk. One of the young women is nominated to assemble the various parts of the machine.

Fadwa Moustafa only judges practical work, the only way to take knowledge, she says. She describes each part and states the name; the young women repeat it by heart. One of them turns on the engine, which begins to whirr faster and faster.

Fadwa Moustafa is paid for her training sessions, which are overseen by the Omar Al-Khattab foundation. This investments is made possible by the "Rural Income and Economic Enhancement Project" (RIEEP), which the AfDB finances through a line of credit of US \$70 million and two grants for capacity building for US \$2 million.



Heba Mokhtar

A star apprentice cheesemaker

At the age of 30 Heba Mokhtar is married with four children. Her husband, who works in Jordan, only returns to the village every 18 months, for 6 months at a time. Heba lives with their children and in-laws in the village of Beni Mazar in rural Upper Egypt. She looks after the two cows at the house. She sells the milk once a week. She also makes cheese, a type of cottage cheese, in a completely artisanal and self-taught way. And when she sells it in the hot days of summer, «my cheese turns into sponge,» she complains. «I can't sell it!»

When Heba received news of the training offered by the Omar Al-Khattab association in the neighboring village of Ibshaq, she didn't hesitate: «I learned a lot of things. Now I know why my cheese gets spongy in the summer and how to avoid it.» She adds, «It's a chance to learn and then teach others. And it's good for my children's nutrition!» Heba Mokhtar is attending her third day of training. Earlier she confirmed it with her father-in-law and, by telephone with her husband. To avoid any last-minute defection, «we organize two initial meetings to describe the training and be certain that their families are in agreement,» explained the chair of the association, Mohsen Hussaïni Gomaa. Other eligibility criteria for the four-day training are: no candidates

from the same family (candidates must be varied to ensure wide distribution of the training), no small babies, no women who are not above 40 years of age (to focus on young people), and proof provided of some basic knowledge of dairy production.

Now Heba gives the money she earns at the market to her parents-in-law: "The cows belong to them." But, she explains, "later, when the children have grown up, I'll be able to buy milk from the neighbors and make more cheese." With the milk from one cow Heba can make up to 200 pounds of cheese a week. She also sees other immediate benefits. Now she knows how to make the popular white cheese that is eaten especially during Ramadan; she will save money by not having to buy it. Thanks to the new techniques she has learned, she will be able to diversify her products and avoid losses.

The training Heba Moktar receives is overseen by the Omar Al-Khattab association. This would not be possible for this small local association without the "Rural Income and Economic Enhancement Project" (RIEEP) which the AfDB finances through a line of credit for US \$70 million and a capacity building component for US \$2 million.



Amal Abdou Moussa

« My shop »

Oranges, strawberries, bananas, apples, pears..., Amel Abdou Moussa's fruits displayed on the side of the road in the center of Ibshaq in Upper Egypt. An old pair of balance scales is placed next to a stack of fruit crates. Behind, on the sidewalk, the half-open window of a small

Marine Boulos Morgan

From eggs to chickens

warehouse provides a glimpse of pyramids of oranges. Amel rents it for 500 pounds per month to store her fruit.

At 42 years this mother of six children is solely responsible for her business – and the household income. «My husband has been on dialysis for thirteen years,» she explains. At this very moment he is in hospital in Cairo for pelvic surgery. "Thanks to Allah we have had this business and warehouse since 2010. Before that we sold fruits on a donkey-drawn cart," says Amel. For Amel, the important thing is to have an income each month. Poverty is rife in Upper Egypt and unemployment is high. Thanks to her small business she has been able to send three of her children to school. The small business remains modest, but has not stopped growing over time. This is demonstrated by the successive microcredits Amel has been able to obtain – using them to pay her suppliers and acquire the «shop», as she calls her warehouse, where she stacks and unstacks her piles of fruit everyday. In 2014 she took a 5,000-pound loan – more than twice the previous amount of 2,000 pounds she obtained three years earlier.

These microcredts are provided by an accredited NGO that is part of the "Rural Income and Economic Enhancement Project" (RIEEP). Financed by the AfDB through a line of credit for US \$70 million and a capacity building component for US \$2 million, and led by its local partner, the SFD, RIEEP aims to offer access to financing for small businesses in rural Egypt, where more than half the country's population lives.



It all began on the roof of a small house in Ibshaq, a village in the countryside in Upper Egypt, when Marin Boulos Morgan, the wife of the village teacher, decided to raise chickens more than ten years ago.

Today her small farm occupies a small plot of land surrounded by a fence on the Ibshaq exit road. The chickens and their offspring now live in a single-storey square building around a clay court. There is a temperature system that provides heating or air conditioning depending on the season. «The temperature must be 32°C for the chicks,» explains Marin Boulos, adding that she «imports» the chicks which she then raises and sells live to butchers and shops. Now the price per kilo fluctuates at around 20 Egyptian pounds. Marin produces an average of 4,000 chickens per cycle, i.e. every 45 days.

Entry into the coop is not allowed before the soles of one's shoes are cleaned with a squirt of water, the hands are washed, and a protection suit is put on. Marin Boulos warns that, "The chickens are very fragile and there are now bird diseases that kill them." At her side is her son. He is the only one of her four children who works with her. Her husband, Samir Ishak Boulos, a teacher in the village, also lends a hand when he has no classes to teach. There are also two workers who make up the team.

In late February 2015 Marin Boulos took out a new loan of 10,000 pounds – ten times more than her first loan of 1,000 pounds in 2003. This loan is provided as part of, the "Rural Income and Economic Enhancement Project" (RIEEP) launched in 2010, funded by the AfDB to the tune of over US \$70 million. The SFD, the Bank's local partner, provides onthe-ground support.



Mosaad Omran

Weaving a network of handmade carpet manufacturers

Mosaad Omra, a chainsmoker with well trimmed greying hair and beard, is the chair and founder of an association that works to develop a network of high-quality handmade carpets in the governorate of Al Menufeya, north of Cairo. The village of Saayet Abou Shaara is considered the heart of carpet making in this rural area where «every family weaves at home».

Mosaad Omran has always been involved with carpets. Today he is even an active member of the Egyptian Export Council for Handicrafts. The association he chairs, "Handmade Carpets Manufacturers Development Association", now has 86 weavers in and around the village.

In February 2015 Mossad took a dozen carpets to FURNEX, an annual international fair in Cairo. He explained: «A wool carpet is sold for between 800 and 1,850 pounds per square meter. For a silk carpet it's 2,800 to 12,000 pounds. For mixed wool and silk carpets it's between 5,000 and 12,000 pounds.» «Some products sell for even more,» he said, depending on the material (silk, cotton or wool), the quality of the thread, the sophistication of the pattern or the knots. To support his description he turns to a different thread among the various balls of colors hanging from the large weaving project by his side. With the flame of his lighter he burns the end and sniffs the smell that emanates. Each material has a unique scent.

Saayet Abou Shaara can sense the passing crisis. Carpets are hard to sell, especially for the poorer manufacturers who are cheated by the traders who come to their village to buy them at a ridiculously low price. «Therefore, to get by, weavers tend to make lower-quality goods,» Mossaad said. They work faster and less carefully; they make fewer knots; they use the ends of the thread, or cotton threads in a silk carpet.

«Money, quality, design – with all three of these I am sure we can sell our carpets!» Mosaad added. «We need to launch new designs, learn different types of carpet: Iranian, and so on.» He also has new ideas in terms of investing in handmade quality carpets, renewal and modernization of the patterns, bringing in people to teach new techniques, approaching designers, etc.

Mosaad Omran's association is one of the NGOs to be assisted through the US \$2 million "Support to MSMEs in Organic Clusters Project" (OCP), which is financed by the MENA Transition Fund with support from the African Development Bank. The Egypt Social Fund for Development (SFD), the Bank's long-term partner, ensures on-the-ground implementation. The aim is to help micro, small and medium businesses that mostly operate informally, and to increase their share in promoting economic growth and employment in Egypt.



Sana Ibrahim

« It's better to work for yourself »

She has a large steel comb to brush regularly from top to bottom «My father was already in carpet making. I began to weave at the age of 6. It is a job that must be learned young, before the age of 10,» Sana whispered as she weaves the knots in the carpet with fingers flying over the threads hanging like the strings of a harp. Using a wooden handle fixed to a blade, she attaches the threads to make knots on the carpet and cuts those that are too long.

With a fair skin under her veil, 37-year-old Sana Ibrahim breathes softly, despite her determination to succeed. She came from elsewhere to set up business on her own: «Of course it's better.» «But I still have lots of orders,» she says. I hope to work more and more for myself in the future.» At the start of 2015 she was able to secure the room where she has set up her workshop. The workshop is squeezed into the ground floor on a cul-de-sac in Saayet Abou Shaara, 100 km from Cairo in the governorate of Al Menufeya. The village is known for its carpets.

«I still have 38,000 pounds to pay back.» It was due in particular to the sale of a plot of land that Sana was able to buy her new workshop and invest in the expansion of her business. Sana, a mother of four children, needs to work and

earn money for her family. «My husband was in the carpet trade, but it never worked,» she explained discreetly. «He got into a lot of debt.»

Sana works ten hours a day, six days a week. «I rest on Saturdays.» She adds, laughing, «I don't know why it's Saturday instead of Friday, but that's how it is!» Now she is working on three carpets at once. One project against the wall in the small room lit with neon will eventually become two symmetrical carpets measuring 3 meters by 4. This order requires four people and five months of work. Sana earns an average of 9 pounds per thread line.

In her work Sana Ibrahim is supported and sponsored by a village association, "Handmade Carpet Manufacturers Development Association", which works to strengthen the capacity of local micro-artisans who specialize in carpet making. The Association was selected as part of a program supported by the AfDB, "Support to MSMEs in Organic Clusters Project"(OCP), which was launched at the end of September 2013. The aim is to create a favorable environment for micro, small and medium businesses that mostly operate informally, and to increase their share of economic growth and employment in Egypt.

Samy El Fouly

« There is no culture of cooperation among us »

«The crisis is here,» sighs Samy El Fouly, in mid-March



2015. «Since the revolutions, tourists no longer come. Lots of our artisans sold their carpets around the pyramids.» He adds, «Even rich Egyptians who bought carpets now use their money for their upkeeep.» This prosperous carpet manufacturer from Saayet Abou Shaara, a village in the governorate of Al Menufeya, is also the vice-chair of the "Handmade Carpet Manufacturers Development Association", which works to strengthen the capacities of local micro-artisans who are specialized in carpet making. Saayet Abou Shaara, north of Cairo, in the Nile delta, is known for its carpets.

«This village has been known for its expertise since the 1950s,» stated Samy, sitting on the covered steps outside his house, surrounded by rolls of carpets leaning on the walls. «Personally I've been working with carpets since I was 12,» he added. «To be good, you have to start young.»

Another sizeable obstacle affects the revival of carpet making in the village: «There is no culture of cooperation between us,» complained Samy El Fouly. «It's always been like that.» Now, to cope with these difficult times, we need to stand together, combine certain initiatives, organize joint sales, and structure

the weaving network. It's precisely what the "Handmade Carpet Manufacturers Development Association" is working to achieve.

The village of Saayet Abou Shaara and Samy El Fouly's association have been identified as part of the program recently launched by the AfDB, the "Support to MSMEs in Organic Clusters Project" (OCP). The goal of this project, which has benefited from financing through a grant of US \$2 million via the MENA Transition Fund with support from the African Development Bank, is to help micro, small and medium businesses in Egypt that mostly operate informally. The AfDB's local partner, the Egypt Social Fund for Development is in charge of on-the-ground implementation. To achieve this it relies on local NGOs that understand local realities. Saayet Abou Shaara is one of the three groups of community activities so far targeted for the OCP project and the "Handmade Carpet Manufacturers Development Association" is one of the on-the-ground NGOs identified to link up with direct beneficiaries.



Hassan Abd el Fettah Reda

A stubborn dyer who uses his bare hands

It is seven years since Hassan Abdel Fattah Reda has been in the trade, bathing in a universe of colors: the young 27-year-old is an artisan dyer – he insists on the word «artisan». Today his small business is housed under a canopy covered with corrugated metal near a small road along one of the canals that drains the Nile in the green countryside of Al Menoufeya, north of Cairo, near the Nile delta.

With his tracksuit trousers rolled up to his calves, flip-flops on his feet, a curly black beard and hair, Hassan works in the open air. He works around a large container blackened by fire sitting on a red brick hearth; a bottle of gas feeds the fire. Thick white smoke rises from the vat. The odor is acrid, and channels of colored water flow around his feet. Plastic pots and buckets of all colors are scattered across the ground, where a hose runs from a small sink by the wall.

«Aïnek mizanek «, he says in Arabic. Hassan does not need to measure to get the right color nuances: «I know exactly how much water and color to add,» he says. He makes actions as he speaks: grabbing the water boiling on the open flame of the hearth, he pours in a dose of color; then he adds cold water and dips a ball of silk in the bucket. After stirring it, certain that the ball is suitably soaked with the color, he attaches it to an iron bar

in the wall behind him and, using another iron bar that he puts into the middle of the ball before turning it like a handle, he spin dries the silk. The ball continues to dry, hanging from the bar on the wall.

The balls of silk or wool are provided by his clients, 95% of whom work in carpet making, the specialty of the region. They in turn obtain the surplus from textile factories in Italy; «The quality is better than balls from China,» explains a weaver from the village. The downside is that they cannot choose the dyes of the balls they buy. Therefore they ask Hassan to re-dye them with the color they want. Hassan therefore works in two stages: he begins to take the color off the balls of thread and then re-dyes them. To get the right color, «he has to have a good eye and use his hands», he said.

Hassan has used his convictions for the jobs in good faith, yet his imprecise artisanal methods have their disadvantage: obtaining precisely the desired dye and a uniform thread color in the whole ball is not easy. But Hassan does not want to hear people speak of change. «I don't want a machine, I'm an artisan,» is his motto – polite and stubborn at the same time. He wears no protection, exposing himself freely to the acrid chemical odors of

his concoctions, with bare hands and feet, his skin marked with colored marks.

However, Hassan was able to join a program to help microentrepreneurs that was recently launched in the governorate of Menoufeya: the "Support to MSMEs in Organic Clusters Project" (OCP). The goal of this project, which has benefited from a grant of US \$2 million provided through the MENA Transition Fund with the support of the African Development Bank, is to help micro, small and medium businesses in Egypt that mostly operate informally. The AfDB's local partner, the Egypt Social Fund for Development (SFD) is in charge of onthe-ground implementation. To achieve this it relies on local NGOs that understand local realities.

This young artisan dyer illustrates one of the major difficulties in any community development project: no project can succeed without the active participation of the beneficiaries, who must claim ownership of it.

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