



Improving the livelihoods and wellbeing of women fish retailers

Success stories from the STREAMS project in Egypt







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Contents

ntroduction	4
Savings group helps raise Mariam and her family out of poverty	7
btissam leads the way with new fish recipes	9
Samara: From marginalized fish vendor to community leader	11
Eida defends the rights of women retailers in Fayoum	13
Soheir expands and diversifies her business	15

Introduction

We present here stories of women fish retailers in the governorates of Kafr El-Sheikh (Lower Egypt) and Fayoum (Upper Egypt). The livelihoods of these women retailers were supported by several market interventions implemented under the Sustainable Transformation of Egypt's Aquaculture Market System (STREAMS) project. The project is funded by the Swiss Agency for Development and Cooperation and led by WorldFish through the CGIAR Research Program on Fish Agri-Food Systems (FISH), in cooperation with CARE International Egypt. The women retailers describe the interventions and the impacts these have had on their own wellbeing and on the wider community. The results offer insights into potential future interventions and strategies for sustained support of these stakeholders.

STREAMS has directly supported over 1,000 women retailers since the start of the project in 2015. In collaboration with local community development associations (CDAs), women retailers established retailer committees, village savings and loan associations (VSLAs) and participatory theater action groups focused on conflict resolution. Retailer committees champion women's rights by campaigning against harassment in the marketplace and have assisted members in obtaining better access to market services. VSLA members received training in accountancy and business development and were supplied with ice boxes, weighing scales, filleting equipment and transportation. There are now 29 VSLAs in Kafr El-Sheikh and 36 in Fayoum.

WorldFish and CARE International Egypt took two pilot-tested approaches to the market interventions: the sustainable livelihoods approach and the gender-transformative approach.

The sustainable livelihoods approach improves understanding of the livelihoods of the poor by analyzing and addressing the social, human, physical and financial capitals that constrain or enhance livelihood opportunities. Using group-based or social capital interventions as an entry point, women retailers were invited to form VSLAs of between ten and 25 women traders. With the support of these VSLAs, a women's retailer committee was elected from among the wider market community. In 2016, the first STREAMS market committees were established in agreement with local CDAs. In Egypt, CDAs function as civil society administrative bodies at the municipal level. Working closely with CDA members and an outreach team, STREAMS facilitated training courses and distributed equipment to beneficiaries through these recognized institutions. To address the human, physical and financial capital needs of beneficiaries, women retailers developed skills in financial cooperation and gained access to basic market materials.

The gender-transformative approach focuses explicitly on the dimensions where gendered power relations play out. Through participatory action research, the approach seeks to facilitate critical reflection among both women and men community members of the social norms and gender dynamics they experience on a daily basis.



VSLA members meet weekly to discuss financial, business and social matters, in Abu-Mustafa village, Kafr El-Sheikh.

Within the STREAMS logical framework, the gender-transformative approach was implemented through theater action groups. In these groups, women and men retailers acted out daily encounters of conflict on stage and in community halls. The groups were retailer-led and participatory in their iterative design. This tended to generate heated and emotional discussions between the audience and participants. Theater action groups have proven to be more sustainable than other piloted interventions, traveling to and performing in neighboring towns beyond the project's target sites.

We would like to acknowledge the support from national and local partners, champion community groups and associations as well as the collaboration of scientific institutions and regulatory bodies. These include but are not limited to: CDAs in Shakshouk (Fayoum) and Riyadh (Kafr El-Sheikh); the governor and district bodies of Kafr El-Sheikh and Fayoum; Kafr El-Sheikh Fish Farmers' Association; Kafr El-Sheikh Auction House; Aquatic Union; Egyptian Chefs' Association; Intertek Certification Company; Food Technology Research Institute; Central Laboratory for Aquaculture Research; General Authority for Fish Resources Development; Knowledge Economy Foundation; General Authority for Veterinary Services; Agricultural Research Center; and retailer communities in Shakshouk, Soliman, Abu-Eish, Abu-Shanab, Lias and Abu-Nema (Fayoum) and Riyadh, Al-Hafssa, Abu-Mustafa, Riyadh peripheries, Mazour, Al-Sokna and Masna El-Sokar, 71 and 57 (Kafr El-Sheikh).



Savings group helps raise Mariam and her family out of poverty

After getting married, Mariam Hussein Mebeid, a former fish retailer, moved to the Giza governorate to run a restaurant. Life was good until Mariam's husband was sent to prison for committing a crime.

Mariam suddenly found herself with sole responsibility for her three children, all of whom were enrolled in fee-paying schools. She moved in with her mother on Lake Qarun in Fayoum, where her chances of earning a living were limited.

She eventually got a job as a shrimp peeler. "I used to work for 12 hours in a row. I had constant leg pain," she says of the working conditions.

To improve the economic opportunities for women in poor communities like Mariam's, STREAMS established village savings and loan associations (VSLAs).

VSLAs are made up of between ten and 25 people. Members save a portion of their income each week and then take turns to receive small loans from the group's savings. The group's activities run in cycles of three months, after which the accumulated savings and loan profits are distributed back to members.

Unlike banks, VSLAs do not require proof of income or property ownership to grant loans. On the contrary, VSLAs allow community members to raise capital for business and other income-generating activities, building on strong ties between the same community members.

When she was first introduced to the VSLA concept, Mariam was fascinated by the idea of saving money for the future and taking out loans without having to present guarantees. "The guarantee is simply trusting other group members. I was so happy about the idea that I even helped to raise awareness about the VSLA in my village and enroll more women into the group."

For over a year, Mariam has been a member of the Al-Hamd ('gratitude') VSLA, which has 18 women members. "Thanks to the VSLA, I was able to begin selling cooked fish. I already had a grill and a place to cook but didn't have the necessary money to buy the ingredients."

Mariam has paid back her first loan and has since taken out a second loan. She started out with three customers but now has at least eight regular customers, who are mostly employees of local schools, government bodies and construction companies. They call her in advance to prepare the fish and pick it up on their way home from work.

With a growing business, Mariam can now support her family and is paying back her current loan. "I feel independent. I dream of building a good reputation with my customers and maybe one day opening my own restaurant," she says.

Her husband, who is a chef, has promised to help her with the business once he is released from prison.



Ibtissam leads the way with new fish recipes

A large number of women work in the fish retailing sector in Kafr El-Sheikh. The governorate is Egypt's largest fish farming region, accounting for 60 percent of the country's aquaculture production. In Abu-Mustafa village, Ibtissam Amer, Seham Abdel-Wahab, Khadra Shahin and Nesma Mohamed decided to join forces to prepare homemade fish meals for customers in their area.

STREAMS provided four-day cooking workshops. In 2017, the workshop was conducted in cooperation with the Egyptian Chefs' Association in both Fayoum and Kafr El-Sheikh. Through this workshop, Seham, Khadra, Nesma and Ibtissam learned several new recipes and successfully launched their fish fillet in red sauce with lime and coriander.

Ibtissam is the wife of a fish retailer and a mother of three. She describes her life before her new business venture. "I was always exhausted and constantly nervous. I used to work alone and I had to clean, grill and sell all the fish by myself. I didn't earn much and I couldn't take care of all my family's needs."

She explains how she came up with the idea for the fish business. "I had a grill at home that I'd previously bought with a VSLA loan. At first it was difficult to convince customers of the new recipes. So, we told them that they didn't have to pay if they didn't like the taste."

Seham is married with five children. She started working in fish retailing three years ago, when she saw her husband struggling to provide for their family. Like her three business partners, she used to sell fresh and

grilled fish to a handful of customers. "My profit was not much, only EGP 3 per kilogram, giving me a daily profit of EGP 10 for delivering 2–3 orders. Grilling fish wasn't very lucrative."

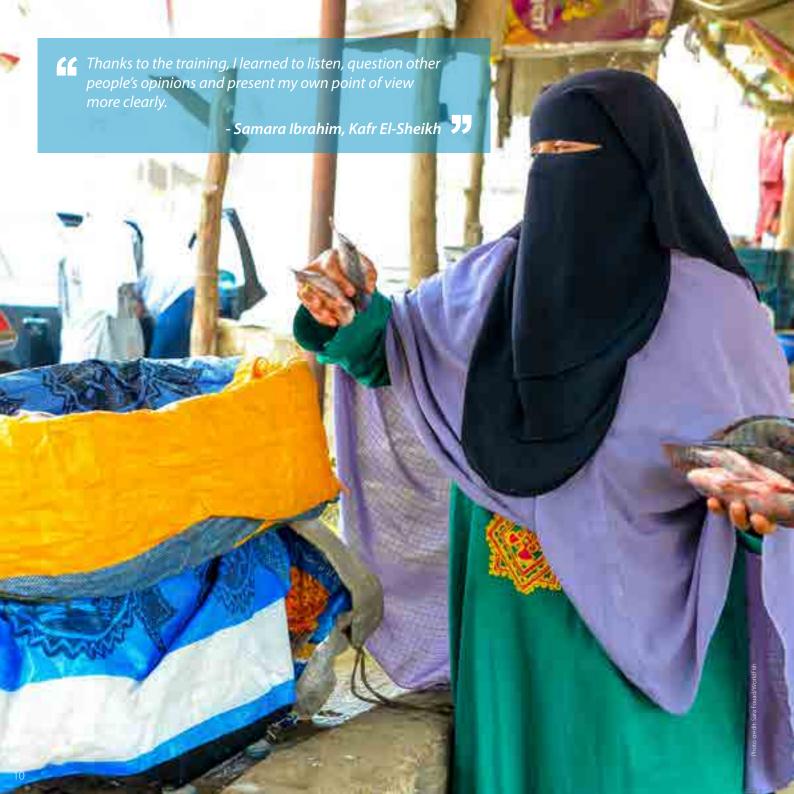
Khadra is married with two children. Her husband works at a nearby chicken farm. She describes her experience of cooking fish, "I wondered whether customers would accept the taste of these new recipes. Surprisingly, they did. They spread the word among their neighbors, and our profit margins jumped from EGP 3 to EGP 17 per kilo. Today, we prepare at least 15 orders a day, which gives us each an income of EGP 80."

Seham adds, "What I like about the project is that it created solidarity among us. We divide the daily profit, even if one of us is sick and unable to work that day."

The business is continuing to grow. The women now rent a shop. They have bought new equipment, including knives and a freezer. Alongside their fish kitchen, they have also opened up a vegetable store.

Thanks to their success, the women have also become more involved in decision-making at home. This, in turn, has improved their sense of self-esteem. Seham says: "I earn more money than my husband does. I can also give my children a better education. I hope one day I will see them become doctors or engineers."

Ibtissam adds that she is proud of her business. "People praise my work. I feel that what I do is valued and appreciated by others."



Samara: From marginalized fish vendor to community leader

Samara Ibrahim has been supporting her husband, who is unemployed, and three children with the help of her fish retailing business for more than 21 years.

Samara, who is illiterate, sells fresh fish from her stall at the Sugar Factory Market in Riyadh village, Kafr El-Sheikh. She has a reputation for being trustworthy but was struggling to earn a decent living. "I don't like dealing with some of the customers," she explains. "They bargain unfairly, and sometimes I have to send them away or I lose money."

In 2017, encouraged by her colleagues, Samara ran in the fish retailer committee elections. She was elected and now liaises between the retailers and local authorities on issues related to the market.

At the beginning of the project, Samara says she did not participate in the committee meetings or engage in any constructive dialogue because she was unable to present her case effectively to community leaders. After attending leadership training, she began to speak up at meetings.

She also learned to negotiate better with her family, her customers and other traders in the market. She says this has made her more patient when dealing with people and has helped her business, which is now making higher profits.

"I used to argue with my daughter because she made me nervous. But thanks to the training, I learned to listen, question other people's opinions and present my own point of view more clearly. This has earned me the respect of my colleagues, community leaders and the authorities. I feel more valuable and important to them all."

Several other women retailers back this up, saying Samara has proven she can effectively handle negotiations and conflict. One example of her leadership came in late 2017, when there was a dispute over the site on which the Sugar Factory Market is located. On a day when Samara was away, a man claiming he owned the land arrived with a document for the retailers to sign.

In the confusion, 25 retailers signed it, effectively agreeing to vacate the market after it was sold. When they discovered the purpose of the document, they became angry and attacked the man. Samara returned to find the commotion. She took steps to formally coordinate the retailers and file a petition refuting the man's claim. After coordinating with the retailers and negotiating with the village leaders, she presented the petition to the local police, who were forced to demand the document from the man.

According to Samara, education is a major barrier for many women retailers trying to escape poverty. She says that the literacy training she received from the project along with the mobilization of the newly established retailer committee helped to save the Sugar Factory Market, and united the fish retailers in their struggle to protect it.



Eida defends the rights of women retailers in Fayoum

Eida lives in the village of Shakshouk in Fayoum with her son, his wife and their four children. She is the main breadwinner in the household. Her fish stall is located in an illegal market on a side road near the main food market. Like many other women retailers who trade illegally, Eida was vulnerable to harassment from the authorities.

In Fayoum, where WorldFish had previously established retailer committees in collaboration with the Shakshouk community development association, STREAMS supported annual elections of retailer committee representatives. Each committee has ten members. For Eida, the elections and committee membership were an important learning experience, which contributed to her own sense of wellbeing. She explains, "I initially took the elections lightly. Later, when I was elected, people trusted me to represent them. I felt like my voice counted and that elections gave us more dignity in the community."

She says some of the most important lessons she learned involved leadership and negotiation skills and conflict resolution. "I learned about running a committee, my responsibilities towards the women who voted for me and speaking to government officials."

As a result of these interventions, the women have started bargaining collectively with wholesalers. This is particularly important for retailers in Fayoum, where tilapia prices are relatively inflated because of limited local supply. Depending on the season, the price can increase quickly. Now, women retailers come together

to discuss market prices before and after wholesalers arrive.

Eida gives an example she is especially proud of, "A farmer came to sell fish at the market. Some of the retailers were a little late that morning and the farmer, who is known for his expensive prices, sold to two retailers at a much higher cost than to the rest. When the retailers discovered this, they decided to boycott him. He returned the next day to find he couldn't sell any of his fish. He quickly dropped his prices and also promised to keep them low for the next two weeks."

She says this solidarity is crucial to their collective profits in a market where wholesalers have traditionally held powerful positions. She adds that fish retailer committees have given women a new sense of unity, self-worth and dignity, and enabled poor women to boost their incomes and build their businesses.

Eida is keen to put more of the skills she learned into practice. "It is my responsibility to communicate with women retailers about the meetings the committee members have attended with government officials. Today, I will talk with the women in my area about our latest discussion with the head of the local council regarding health insurance."

She is also working on negotiating vendor licenses for committee members and a safe place for the women to sell their fish. "People listen to me now."



Soheir expands and diversifies her business

Soheir Hassan El-Deeb, a mother of five children, four of whom are in school, was looking for ways to increase her income. She and her husband Ahmed used to sell fish in El-Haj Ali village in Kafr El-Sheikh. As an additional service to their customers, Soheir grilled around 2–3 kilos of fish per day, using her own grill at home.

Soheir, who is a member of the women's fish retailer committee affiliated with the community development association (CDA) in Kafr El-Sheikh, participated in several training workshops and has been in charge of communicating the retailers' needs to the CDA.

One of the needs identified was for ovens to prepare larger amounts of fish. STREAMS supplied the ovens, which the committee distributed to members.

To ensure Soheir and the other recipients got the most out of the ovens, STREAMS worked with the Egyptian Chefs' Association to organize a training of trainers on new cooking methods and recipes. The women who attended the training shared the knowledge they gained with other women in their neighborhoods and communities.

After getting her oven, Soheir, with the help of Ahmed, who buys the fish at Al-Borssa fish auction, tried out her new skills.

Instead of selling 2–3 kilos of grilled fish to 3–4 customers, she now sells around 5–7 kilos to more than 15 customers.

"I earn a good income," she says. "I have even diversified my business. Besides grilling fish, I have started breeding chickens and pigeons. I already had a place for breeding but not the capital to buy the birds and feed. The income from grilling fish provided the capital I needed for my second business. I also make a profit from selling the chickens, and I prepare meals for my family with my own chickens instead of buying them from the market."

In the future, Soheir hopes to rent a shop instead of selling her fish on the street and facing harassment from passersby. "I don't have the means now, but I work hard to deliver a quality service to my customers. A good reputation will help expand my business, and one day I will be able to realize my dream of renting a shop."



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