Center of Arab Women for Training and Research
(CAWTAR)

Performance Report
2020

(Summary)
Contents

Introduction

**Progress in Program Implementation in Accordance with CAWTAR’s Strategic Pillars**

**Pillar 1: Promoting women’s political, social, and economic empowerment**

I - Political and civic empowerment of women and youth

1. Research and knowledge development
2. Capacity building
3. Awareness-raising

II - Social empowerment through combating Gender-based violence

1. Research and knowledge development
2. Capacity-building
3. Awareness-raising and networking

III - Economic empowerment of women and youth

1. Promoting financial education and inclusion for women and youth
2. Developing income-generating activities for poor women and women in vulnerable situations
3. Enhancing the investment and entrepreneurship environment toward more effective participation of women and youth

**Second strategic pillar: Enhancing the role of women in achieving the sustainable Development Goals SDGs**

1. Research and knowledge development
2. Capacity-building
3. Awareness-raising

**Third strategic pillar: Enabling a policy and institutional environment to address Gender issues and promote women’s capacity to exercise their human rights**

1. Empowering women-entrepreneurs in the MENA region for equal access to business and trade markets
2. Changing laws and breaking barriers to women’s economic empowerment

**Fourth PILLAR: Promoting the INSTITUTIONAL CAWTAR mechanisms**

1. Media Training Center
2. Cawtar’s Clearinghouse on Gender
3. Financial educational center of excellence
4. Administrative and Financial Uni
HRH Prince Abdulaziz bin Talal Bin Abdulaziz
Chairman of CAWTAR Board of Trustees

Cawtar Board of Trustees, Tunisia-2020
HIGHLIGHTS AND ACHIEVEMENTS OF THE YEAR (2020)

- The nomination and appointment of HRH Prince Abdul-Aziz bin Talal bin Abdulaziz as Chairman of CAWTAR Board of Trustees

- The 20th meeting of the Board of Trustees (Tunis, February 2020)

- The continuity of work by adopting innovative ways and means face to the challenges posed by the COVID-19 crisis

- The digitalization of CAWTAR’s digital management platform for adm / finance unit and the C.R.M. (Customer Relationship Management) for programs and projects

- The development of a mobile application “Safeness”, to prevent and protect women and girls from Gender-based violence and harassment in public places (pilot in Tunisia and Morocco)
- the English translation of the 7th Arab Women Development Report “Gender Equality in the 2030 Agenda” and the related “practical guide” thanks to the increased cooperation with UNDP Regional Bureau

- Contribution to the food security strategy by partnering with the World Food Programme W.F.P.

- The adaptation of digital training materials and launching the training of the electronic platform as a tool for sustainable development

- The preparation of nine self-learning modules on Gender Equality for the 2030 SDG Agenda, the first of its kind in the Arab region, and the engagement with ALECSO, for the development of a platform on Goal 5 of the SDGs

CAWTAR IN NUMBERS

- 1 E-learning Platform (9 Modules on “Gender equality in the 2030 Agenda, 251 trainees)
- 3 regional studies on GBV, transformative leadership, women’s economic empowerment
- 6 studies in process (women and digitalization, Youth and trans gangs, Gender and trade, Women and Media, digitalization and entrepreneurship)
- 2 guides on UN resolution 1325, Gender equality and Agenda 2030
- 10 policy papers (Gender equality and Agenda 2030)
- Training sessions: 760 trainees, 13 training sessions
- Video: 5 video spots on GBV and Agenda 2030
- Cawtaryatt Newsletter: 4 issues on Women and Covid-19
- Audio magazine: for people with visual impairment during the COVID-19 period (47 issues on CAWTAR’s YouTube channel)
- Safeness application on GVB: 4000 download
- Cawtar Gender clearing House: 27.327 visitors; 5685 references
- implemented Projects: 18
MAIN ACHIEVEMENTS

CAWTAR E-learning Platform

- 9 self-learning modules on “Gender equality in the 2030 Agenda for Sustainable Development, 251 trainees
- advocacy guide on “Gender equality in the 2030 Agenda” finalized
- seventeen trainers from Côte d'Ivoire on the 2030 SDG Agenda trained
- three virtual regional meetings for @NGED Network members on “Gender equality in the 2030 Agenda” held

Promoting political and civic participation and transformational leadership for women and youth through research and training

- Qualitative study on women-leaders and transformative leadership (Morocco, Tunisia, and Jordan) conducted
- capacity of 300 local women on transformational leadership and gender mainstreaming strengthened
- awareness on the importance of civic and political engagement of women and youth supported of twenty youth artistic projects raised
- regional webinar on female transformational leadership held
Combating Gender-based violence (GBV)

- Mobile application to protect women and girls from GBV and harassment in public places (Tunisia and Morocco) launched
- Reference guide for the development of national action plans for the implementation of UN SC Resolution 1325 drafted
- Two regional workshops on combating GBV conducted
- Awareness among youth groups about the impact of GBV raised
- Four educational video spots for youth on combating violence/digital violence from a gender perspective completed
- Interactive electronic maps of institutions specialized on combating violence, combating poverty, rural development associations developed (Tunisia, Morocco) and in some other Arab countries,

Expanding financial education, economic empowerment, and business environment development

- Online platform for self-learning in the field of financial education launched
- 251 licenses to young men and women for access to the online financial education platform granted
- Fifty Syrian women refugees in Lebanon on computer technology and accounting, and twenty female educators in nurseries and kindergartens for Syrian refugee families trained
- Capacity-building session for thirty-five young women entrepreneurs on agro- and social innovation schemes in rural areas
Strengthening the Media CENTER

- Issued No. 76, 77, 78 and 79 of CAWTARYAT newsletter on “Arab women and COVID-19”, with the participation of CAWTAR/ANGED network across the Arab region
- Started an audio magazine for people with visual impairment during the COVID-19 period (47 issues on CAWTAR’s YouTube channel)
- Initiated a regional photo contest on “Women and COVID-19” (68 participants, 375 photos)
- Received the Best Press Article “on refugee women”, for the Award of the 16th edition of “Najiba Hamrouni” (Contest on Arab Women’s Issues)
- Partnered with the Tunisian Association of Cinematographers, as part of the 31st session of Carthage Film Festival (holding a meeting on “Women Behind the Camera”)

Updating the components of CAWTAR Clearinghouse

- The legal platform data bases on Legal and Human Rights
- the electronic system of “WaRCATI” (Supporting Women and Children’s Rights through Access To Information Technology in Tunisia)
- new ONLINE window on combating GBV

Promoting the Rights of Women & Children Through Information in Tunisia
Digitalizing Administrative and Financial functions and mobilizing 2021 resources

- C.R.M Platform (Customer Relationship Management) adopted
- Administrative and financial management of CAWTAR’s projects (for 2020 about 18 projects on track) digitalized
- CAWTAR’s computer equipment renewed and software updated
- Digitalized administrative and financial records and shifted to digital payments
- Internal financial and external audits conducted
- CAWTAR’s 2021 annual plan budget prepared
- Resources for all 2021 activities mobilized
**FIRST: PROGRESS IN PROGRAM IMPLEMENTATION IN ACCORDANCE WITH CAWTAR’S STRATEGIC PILLARS**

**strategic pillar 1: political, social, and economic empowerment**

CAWTAR contributes to the comprehensive empowerment of women, by strengthening linkages between political, social, and economic empowerment and by to adopting integrated approach in its research, training, and advocacy activities, while striving to address obstacles to this empowerment, such as Gender-based violence, Gender discrimination in legislation, and youth’s low engagement in public life.

I - Political and civic empowerment of women and youth

| Research | Producing a qualitative study on “Women-Leaders in Morocco, Tunisia, and Jordan”, which highlights the life course of a number of women leaders? The study identified five traits that determine the social recognition of women’s transformational leadership, namely: 1. Creative skills (city building); 2. Struggle (fight against colonialism and authoritarian regimes); 3. Access to the male world (in its traditional cultural sense); 4. Sanctity and “supernatural power”; and 5. Political and civic engagement
| Training | Working on a study about youth experiences in mediation and conflict resolution, as part of a research project on “Youth groups as mediators: The experiences of youth groups (street youth) in conflict resolution in Southern Europe, North Africa and America”
| Advocacy and awareness-raising | Supporting the implementation of 20 youth artistic projects designed to raise awareness about the importance of political and civic engagement for women and youth (out of 29 projects submitted to the Center, including theatrical sketches, short films, choreographies, drawings, awareness spots, and other communication tools)
II - Social empowerment of women through combating Gender-based violence

In addition to deepening research on combating GBV, CAWTAR has given special attention to awareness-raising activities, while seeking to provide a more profound understanding of the issue of violence against women and girls in public spaces, especially in universities.

| Research | ▪ Publicizing the findings and recommendations of the Synthesis Report and the two Country Reports (Morocco and Tunisia) on “Prevention of Gender-based Violence in Universities” among partners in the Arab region and beyond  
▪ Preparing a rapid online assessment among women, CSOs, and government structures in 7 Arab countries on violence during COVID-19 |
| Training | ▪ Strengthening the capacities of 21 participants representatives of NGOs, students and other stakeholders, on “Prevention of Gender-based Violence: Advocacy for Change"  
▪ Producing a reference guide on developing national action plans for the implementation of UN SC Resolution 1325: Women, Peace, and Security (to provide a better understanding of the Resolution and its complementary resolutions, and the method of collecting data and developing measurement indicators) |
| Advocacy and awareness-raising | ▪ Launching a smart application “SafeNess” on mobile phones to track cases of GBV in public spaces in Morocco and Tunisia. With over 1000 downloads, the application has gained significant attention from national and international partners  
▪ Conducting a media campaign to publicize the “SafeNess” application through posters displayed in the main streets of Tunis, Sousse, Casablanca and Fez, in addition to a 15-day social media campaign to which more than 590,690 people from different Arab countries have responded positively  
▪ Launching a competition on “Impunity of GBV perpetrators in universities”, implemented by 6 associations. CAWTAR has concluded partnerships with these associations and supported the implementation of their initiatives, which yielded a selected number of awareness video-spots  
▪ Launching an open dialogue in universities based on the results and findings of the research, which helped to raise awareness about GBV issues among over 60 (male and female) students and teachers  
▪ Producing 4 awareness video-spots on GBV during COVID-19, including digital violence against women |
III - Economic empowerment of women and youth

CAWTAR continues to work toward further enhancing the economic empowerment of women and youth in the Arab region and beyond. This action is undertaken at three levels:

<table>
<thead>
<tr>
<th>Promoting financial education and inclusion for women and youth</th>
<th>1. Economic empowerment of women in Africa through income-generating economic initiatives:</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Launching the “Regional Financial Education Platform” project, in partnership with the National Microfinance Bank (Jordan). In this regard, the following steps were undertaken:</td>
<td>▪ CAWTAR has completed the implementation of two projects designed to enhance income-generating economic initiatives in Côte d’Ivoire, with support from the Arab Bank for Economic Development in Africa (BADEA). The final workshop of the two projects was held in Abidjan, with large participation from national and local authorities, beneficiaries, and civil society. The two projects targeted 162 poor and rural women and girls, most of whom are heads of households, and about 1000 members of the beneficiaries’ families. The complementary phase of the two projects was also implemented to ensure their sustainability.</td>
</tr>
<tr>
<td>▫ Producing a report on training needs and developing a media and communication strategy to publicize the project and raise target groups’ awareness about financial education</td>
<td>▪ The Ministry of Women, Family and Childhood in Côte d’Ivoire has nominated the two projects for the “Prince Talal International Prize for Human Development”, given their significant results and their inclusive and transformational nature.</td>
</tr>
<tr>
<td>▪ Developing the online platform. This platform, targeting about 4000 users, will be ready for use in 2021</td>
<td>▪ CAWTAR has completed the drafting of the documents related to two new women’s economic empowerment projects in Côte d’Ivoire, in implementation of the Board of Trustees recommendation. The BADEA Board of Directors agreed to continue supporting these projects.</td>
</tr>
<tr>
<td>▪ Continuing work with AGFUND’s partner and sister institutions, including the Women’s Committee for Community Development in Riyadh Region: Training a core of 40 trainers from among financial education ambassadors in Saudi Arabia</td>
<td>▪ Granting 251 licenses for access to the online financial education platform for youth and civil society activists during the lockdown period</td>
</tr>
<tr>
<td>▪ Granting 251 licenses for access to the online financial education platform for youth and civil society activists during the lockdown period</td>
<td></td>
</tr>
</tbody>
</table>
2. Economic empowerment of Syrian refugee women and girls in Lebanon and Jordan

- Despite the difficulties brought about by the emerging situation, four training sessions on computer technology and accounting were held, targeting over 50 Syrian refugee women in Lebanon. A 5th training session on responsible parenting for Syrian families was also held, targeting 20 female educators working in nurseries and kindergartens receiving children of Syrian refugee families.

<table>
<thead>
<tr>
<th>Enhancing the investment and entrepreneurship environment toward more effective participation of women and youth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conducting research on transition from education to work for youth in the MENA region</td>
</tr>
<tr>
<td>Assessing the ability of reception facilities to achieve economic integration for women/girls victims of violence</td>
</tr>
<tr>
<td>Launching a study on digitization and entrepreneurship, with focus on women-entrepreneurs in Jordan, Lebanon, Egypt, and Tunisia, and on business support organizations</td>
</tr>
<tr>
<td>Developing online training modules and designing digital materials on digital marketing, monitoring, evaluation, and technical assistance for entrepreneurship support organizations in the southern Mediterranean</td>
</tr>
<tr>
<td>Strengthening the capacities of 35 young women (young entrepreneurs or jobseekers) in the agri-food sector, in accordance with the rural social innovation model, with a view to enhancing their engagement in business and entrepreneurship.</td>
</tr>
<tr>
<td>Signing a partnership agreement with the World Food Programme to promote the Gender perspective in food security and nutrition and facilitate the economic integration of women.</td>
</tr>
<tr>
<td>Exploring ways of strengthening partnership with the Tunisian Ministry of Women for the implementation of joint programs designed to boost women’s economic initiatives.</td>
</tr>
</tbody>
</table>
## Pillar 2: Enhancing the role of women in achieving Sustainable Development Goals

The 2030 Agenda for Sustainable Development has drawn attention to the need for more action toward achieving Gender equality and eliminating all forms of discrimination against women and girls, being a prerequisite for accelerating the achievement of sustainable development. In this regard, CAWTAR has sought to make sure its actions (research, awareness-raising, advocacy, and capacity building) are of a qualitative nature.

### Research
- Urging for increased knowledge of the Gender equality dimensions in the 2030 Agenda, by launching a call for policy papers. The Center received nine papers from the Arab region addressing various relevant topics
- Launching the preparation of the 8th Arab Women Development Report on “Women and Digitization”. The main themes of the report include digitization as a tool of sustainable development, and lessons learned from digitization after the COVID-19 crisis.

### Training
- Developing an advocacy guide on Gender equality issues in the 2030 Agenda, designed to help CSOs in their advocacy efforts related to Gender mainstreaming in Sustainable Development Goals
- Turning the Center’s training contents on “Gender Equality in the 2030 Agenda” into self-learning materials available in digital format. In that way, CAWTAR took the lead in the region in providing digital training contents that enhance the understanding and integration of the Gender perspective in the 2030 Agenda
- Holding two online training sessions to test the digital content, targeted primarily at institutional/individual members of @NGED Network
- Implementing a remote training program on “The Sustainable Development Agenda and the Gender Dimension: Challenges and Ways of Action” for 17 trainers who are officials and actors concerned with women’s empowerment and development in Côte d'Ivoire and in West African countries

### Advocacy and awareness-raising
- Holding two regional webinars to present lessons learned from the programs of CAWTAR and AGFUND on Gender equality in the 2030 Agenda, to discuss ways of boosting partnership with sister institutions, and to share experiences with members of @NGED Network
- Organizing a national roundtable in Bahrain to discuss the topic of: “Arab Women and the 2030 Agenda: The Challenges of Digitization in the post-COVID-19 world”
- Producing a video that helps understand Gender equality issues in the 2030 Agenda in an easy way
- Publicizing the Prince Talal Bin Abdulaziz Prize for Human Development (2020) among partners in the region and beyond, and on the Center’s social media platforms
- Providing content for the ALECSO educational platform, as part of achieving Goal 5 of the 2030 Agenda
Pillar 3: A more enabling policy and institutional environment to address Gender issues and promote women’s exercise of their human rights

CAWTAR is keen on keeping abreast of policy and legislation changes in relation to women’s conditions, as part of advocacy for policy change and for developing the legislative framework to be more supportive of women’s issues. The results achieved in this regard are as follows:

1. Empowering women-entrepreneurs in the MENA region for equal access to business and trade markets

In partnership with Kvinna till Kvinna, CAWTAR launched a project (covering 6 Arab countries: Algeria, Egypt, Jordan, Lebanon, Morocco and Tunisia) on empowering women-entrepreneurs in the MENA region for equal access to trade and business markets.

The project involves preparing a regional report on the status of women in national economies, with focus on Gender and trade. It is based on a survey of active economic institutions, with analysis of the Gender-responsive value chains for several sectors (agriculture, light industries, and services), in order to assess obstacles hindering entrepreneurs, and to identify and compare their productive and competitive capacities.

2. Changing laws and breaking barriers to women’s economic empowerment

CAWTAR took part, jointly with the Organization for Economic Cooperation and Development and the International Labor Organization, in preparing a study on “Changing Laws and Breaking Barriers to Women’s Economic Empowerment in Egypt, Jordan, Morocco and Tunisia”.

Among the findings of this study are the following:
- Women in the MENA region still face constraints related to the sector of activity, working hours, and sexual harassment in the workplace
- Women should occupy leadership positions in Labor Ministries as well as in workers’ and employers’ organizations, so that laws and policies meet the needs of working women
- Women-entrepreneurs face additional challenges in accessing information, markets, financial services, land and other assets
- The Sustainable Development Goals have provided a strong impetus for improving data collection/analysis on Gender equality and women’s empowerment
PILLAR 4: PROMOTING THE INSTITUTIONAL DEVELOPMENT OF CAWTAR

1. Media Training Center

The Media Training Center is one of CAWTAR’s working mechanisms. It supports the implementation of programs and projects as it is in charge of the media component for all research, training, awareness-raising, and advocacy activities. It also implements its own programs targeting multiple groups, particularly women-leaders, media professionals, and civil society. In 2020, its activities were adapted to meet the effects of COVID-19, yielding the following outputs:

- **CAWTARYAT newsletter**

Four issues of CAWTARYAT (No. 76, 77, 78 and 79) were released, focusing on “Arab Women and COVID-19”. Journalists and experts from “@NGED” Network contributed articles to the newsletter.

The newsletter is issued with support from the IPPF Arab World Regional Office.


- **Audio magazine “Dima Maa Baadhna” (“Always Together”) for people with visual impairment**

As part of its partnership with “IBSAR Association for Culture and Leisure for Blind and Visually Impaired People”, CAWTAR has launched an audio magazine designed to accompany people with visual impairment during and after the lockdown period. In 2020, 47 issues of the audio magazine were released. They are available on CAWTAR’s YouTube channel.

The audio magazine “Dima Maa Baadhna” (“Always Together”) was chosen among the best initiatives launched during COVID-19, and received, on the occasion of the International Human Rights Day (December 10, 2020), a Certificate of Appreciation from the United Nations Human Rights Office and the European Union.

Link to the audio magazine: [https://www.youtube.com/watch?v=xzNZ2FHzuto](https://www.youtube.com/watch?v=xzNZ2FHzuto)

- **Global Media Monitoring Project**

For the third time, CAWTAR renewed its participation in the Global Media Monitoring Project (GMMP), which monitors the image and presence of women and men in the news media. As part of this project, periodic country and regional reports are prepared to monitor the state of Gender equality in the media.
CAWTAR set up and trained the monitoring team, and undertook news monitoring on the GMMP Monitoring Day. It will prepare a report on the presence of women and men in the news media in Tunisia.

- Developing messages about “Women and COVID-19 on CAWTAR’s Social Media page

Since the outbreak of COVID-19, CAWTAR has worked to develop and disseminate messages about the current health crisis in relation to women’s status and roles. These messages focus on various relevant issues, including women’s roles in the health sector, the role of civil society in supporting government efforts, the effects of lockdowns on women’s safety and security, combating GBV, among others.

- Photo Contest on “Women and COVID-19”

Keen on documenting Arab women’s experiences amid the COVID-19 crisis, CAWTAR organized, in partnership with the Tunisian Association of Women-Photographers, a regional photo contest on the theme of “Women and COVID-19”. As part of this contest, CAWTAR received 375 photographs from 68 participants from the Arab region and elsewhere (Tunisia, Algeria, Morocco, Libya, Lebanon, Egypt, Iraq, Sudan, Bahrain, Palestine, UAE, Tunisia, and Italy).

- "Najiba Hamrouni" Best press article contest on women’s issues

In March, CAWTAR launched the 17th edition of the Best Press Article Contest on Women’s Issues, organized with support from the IPPF Arab World Regional Office. The theme chosen for this edition is “Arab Refugee Women”, with focus on the impacts of COVID-19.
“Women Behind the Camera” meeting

CAWTAR participated in organizing the “Women Behind the Camera” meeting, held by the Tunisian Association of Cinematographers in partnership with the Carthage Film Festival and the National Center of Cinema and Image, as part of the 31st edition of the Carthage Film Festival. The meeting was attended by four women working in the movie industry, who spoke about their professional experiences and the difficulties they faced in relation to the stereotypes associated with women.

2. CAWTAR Clearinghouse on Gender

“CAWTAR Clearinghouse on Gender” is a fundamental pillar in the implementation the Center’s projects and programs. It also offers a platform for publicizing the knowledge production of CAWTAR and its partners. With its specialized databases, it supports all the Center’s projects and programs at all phases, from design through implementation.

CAWTAR has worked to develop the design of the Clearinghouse website, and to add new electronic windows, while promoting rapid access to information and enabling partners and members of @NGED and of other networks to interact with, and benefit from, the content of the website.

To enrich databases and provide beneficiaries and all relevant actors with accurate and updated information,

1. The database of institutions was enriched with 763 new entries in Arabic and 744 in English
2. The database of experts and resource persons in “Gender and Development” was enriched with 295 new entries in Arabic and 223 in English.
The database included 18810 entries in 2020, up from 16785 entries in 2019.

3. 500 documents (references, reports, studies, videos) were added, which brought up the number of accessible documents in the Clearinghouse to 5520.

- **Interactive electronic map of institutions**

  A Microsoft Power Business Intelligence Program has been developed, making it possible to summarize and present data in the form of dynamic charts and graphs that show the trend and allow interaction. It also enables the Center to provide an interactive electronic map of institutions on its Clearinghouse.

  In this regard, the following maps have been developed:

  - A map of institutions active in combating violence in Tunisia and Morocco
  - A map of institutions active in combating poverty in the Arab countries
  - A map of development groupings and cooperatives in the agriculture and fisheries sector in Tunisia.

- **Portal of Legal and Human Rights for Women and Men**

  Work has been undertaken to develop the design of the Portal and add search engines to make it easy to use. Indicators were updated for 16 Arab countries, in line with the WEF Global Gender Gap Report (2020), in Arabic and English. Besides, CAWTAR signed a partnership agreement with ESCWA, with support from UNDP, to enrich the Portal with new laws and legislative amendments.
“WRCATI” electronic system: Supporting Women and Children’s Rights through Access To Information Technology in Tunisia

The “WRCATI” electronic system has been updated and developed to include GBV issues. This system was established in 2003 as part of the United Nations Development Programme (UNDP) and the “Information and Communication Technology for Development in the Arab Region (ICTDAR)” program. It was implemented by CAWTAR, with funding from the European Union and ICTDAR. It was updated during the period 2005-2010 with support from the German Agency for International Cooperation.

In 2020, the number of “WRCATI” visitors exceeded 157177, an increase by 51.65% compared to 2019.

- **Electronic window on Gender-based violence in public spaces**

All data, documents and maps related to GBV in Tunisia and Morocco were entered, and the relevant campaign that extended over 16 days was documented (materials and reports on the activities of CAWTAR and its partners in the two countries).

- **E-CAWTAR : Smart management**

CAWTAR has continued to follow up progress in establishing the e-CAWTAR system. Work has been launched to protect data, preserve the Center’s information system, and undertake the technical upgrading of computer and printing infrastructure.

- **CAWTAR’s Institutional website**

A new modern design of CAWTAR’s website was developed. The content of the website was updated in English and Arabic, and the renewed website was launched in April 2020.

- **Visitors to the CAWTAR Clearinghouse on Gender**

Until the end of December 2020, there was an increase by 12,324 in the number of visitors to the Clearinghouse, and by 34,653 in the number of pages accessed and viewed. The majority of visitors are between 25 and 44 years of age, most of whom are young people. Unlike the previous period, the percentage of male visitors has exceeded that of women, with men representing 56.5 percent of all visitors.
3. **Financial Education Centre of Excellence**

The Regional Financial Education Centre of Excellence envisions an African and Arab world in which individuals have the financial knowledge they need to fully participate in the economy and build secure futures. In working toward that vision, the centre has positioned itself as the regional’s leading Centre in developing financial education innovative learning tools and methodologies supported by new technologies.

The Regional Financial Education Centre of Excellence was launched in 2017 as a unit of the Center of Arab Women for Training and Research (CAWTAR). So far, and thanks to the support of its partners, the center trained more than 200 trainers from MFIs and CSOs staff in 11 MENA Countries, these latter training more than 2000 beneficiaries (70% of them women). Its E-learning platform and raising awareness tools reached respectively more than 1000 learners and 24000 social media users.

In 2020, its activities were adapted to mitigate the effects of COVID-19. The training program, works shops and other related activities was organized via digital channels and tools. They led to the following outputs:

The Regional Financial Education Platform “**AMWALNA**”, is developed and ready to host the E-content. The later will be finalized in 2021.

- The Online Financial Education Academy: 40 trainers on financial education have their capacity enhanced.
• 251 youth and civil society activists have benefited from CAWTAR’s online financial education platform during the lockdown period.

4. Administrative and Financial Affairs

The Administrative and Financial Unit supervises the logistical and financial aspects of all CAWTAR’s programs and projects (budgeting, financial reports, expert contracts, preparation of Board meetings, assistance in organizing seminars and workshops, tracking of all spending and payments, and management of the Center’s bank accounts…).

The Center’s administrative and financial work in 2020 involved in particular:

- Undertaking the administrative and financial supervision of 18 projects, enhancing administrative efficiency, and increasing the Center’s own financial resources
- Conducting a general internal financial audit for the Center’s activities, along with a financial audit of economic empowerment projects for African women
- (Currently in progress) Performing a comprehensive financial and administrative audit of the Center by a competent external auditor, and obtaining the certification of accounts for the financial year 2020
- Preparing the financial reports of completed and in-progress projects
- Reconciling the Center’s bank accounts
- Digitizing the Center’s administrative and financial documents, and shifting towards digital payments
- Preparing the Center’s budget for the year 2021
- Developing the Center’s computer facilities toward promoting digitization as a working tool, updating existing software, and acquiring new software for remote financial operations
- Conducting the annual inventory of the Center’s properties, movables and stocks
- Reaching an average payment flow of about 45 per month, by checks and bank transfers, even during the lockdown period.