



Partners in Performance Improvement



Women and Youth Entrepreneurs Leading Change

OBADER-WB-FY19-SA0013 Consultancy Services



Baseline Study Report

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Contact Person for Additional Information

Amer Madi

Managing Partner

Tel. +970-(02)-240-4292/3

Fax. +970-(02)-240-3257

Mobile: +970-(0) 599-875-276

Email: amer@alsahelidc.com

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1. Baseline Objectives & Methodology

1.1. Introduction

CARE WBG is implementing a project “Women and Youth Entrepreneurs Leading Change – (OBADER)”. The Ultimate Outcome of the project is “Enhanced economic empowerment and increased prosperity for low-income women and/or female and male youth in central (including Nablus) and south of West Bank and Gaza” Toward this end, CARE requested a Baseline Assessment for the project to prepare a detailed reference database composing a baseline information that shall assist the project in measuring the change and capturing the impact. In order to lay down the benchmarks for project objectives, Care International commissioned Al-Sahel Company for Institutional Development and Communication (Al-Sahel) to conduct a baseline study.

1.2. Baseline study objectives.

The study aims to prepare detailed reference database composing baseline information that shall assist the project in measuring the change and capturing the impact. The Specific objectives of the baseline assessment are as follows;

- ❖ Provide the baseline information through measuring the value for each and every indicator of the Performance Measurement Framework at outcomes level where relevant within the corresponding target populations.
- ❖ Provide the baseline information for any additional gender indicator included in the project Gender Strategy.
- ❖ The baseline assessment will have a specific gender focus to reflect the project’s high degree of integration of gender equality, the gender strategy and to capture the baseline data for the gender results.
- ❖ Provide recommendations and revision for the theory of change to reflect the validation of the assumptions.
- ❖ Provide recommendations for any changes needed to the PMF (indicators and methods of data collection)

1.3. Study methodology

Realizing the above was pursued through a number of complementary, consecutive tasks that covered all the areas of research identified in the ToR. The following paragraphs provide more details on each of these tasks;

Literature review.

Al-Sahel team undertook a review of all the documents and reports shared by OBADER project team, with the view to extract all relevant baseline data. Below is a list of documents reviewed by Al-Sahel team:

- OBADER Project proposal

- Annual Work Plan
- OBADER PMF.
- Context-Strategies-Synergy-Cluster.
- Project Implementation Plan (PIP)
- Women Entrepreneurship and SME development in Palestine
- Startup Ecosystem in West Bank and Gaza.
- An Employment Diagnostic Study in Opt..

Survey of impact group.

The impact group includes two sub-groups that located in central (including Nablus) and south West Bank and Gaza which specifically includes the following groups:

- ❖ Low-income women (30 years old and above) either entrepreneurs or employees in potential and established SMEs, with a particular focus on women entrepreneurs engaged in traditional female sectors (handicrafts/embroidery, agribusiness/food processing) and in non-traditional and creative sectors (including green businesses).
- ❖ Female and male youth (up to 29 years old) either entrepreneurs or employees in potential and established MSMEs engaged in traditional, non-traditional and creative sectors (including green businesses).

The assessment of impact group relied on a survey of a representative sample of women and youth under this group that captures both geographic distribution and different business models managed by the impact group, below are the list of activities that took place under the survey.

Sample Frame.

The sample frame was compiled from six lists received from Care International in addition to other two lists that received from other organizations (Hebron Chamber of commerce and Leaders organization), these lists included the names of women and youth that most of them live in the project targeted areas. Total number of names in these lists was around 5,000 names. With this in-mind, it's important to indicate that the results in this report reflect the dynamics of women and youth included in the sample frame and can't be generalized to entrepreneurship ecosystem in Palestine. However, with this limitation, the study represents a large proportion of women and youth entrepreneurs in West Bank and Gaza who work in the same context and share the same challenges with other entrepreneurs in the market ecosystem.

Survey sample.

A total of 350 individuals of impact group was chosen from the sample frame to be covered by the survey. The sample included 175 women, 105 male youth and 70 female youth. The selection of names was driven by specific criteria that was developed by CARE and shared with the study team. The following table provide details on the segregation criteria for the sample.

Table 1: Segregation criteria for impact group sample

Total sample size		350
Criteria for sample segregation		
Geographic Distribution	West Bank	60%
	Gaza	40%
Youth (50% of the total sample)	Male	60%
	Female	40%
	Established enterprises*	90%
	Idea stage**	10%
	Non Traditional	30%
Women (50% of the total sample)	Traditional	70%
	Established enterprises (producers groups, cooperatives, MSMEs)	90%
	Idea stage	10%
	Non Traditional	20%
	Traditional	80%

By the end of the survey, 366 interviews were completed with entrepreneurs, which included 176 women, 106 male youth and 84 female youth. The following table provide more details about the sample distribution.

Table 2: Sample distribution for impact group

	Frequency	Percent
Women	176	48.1
Male	106	29.0
Female	84	23.0
Total	366	100.0

Survey key activities

The study team, in close coordination and collaboration with Care International, designed a questionnaire for women and youth to cover the research areas. With several stages of feedback from CARE International, the survey questionnaire was deployed for testing in the field. Field data collectors were mobilized and trained in the survey before data collection commenced. Data collectors were assigned work localities and provided a time schedule for collecting the information.

Quality control has become an accepted “research culture” at Al-Sahel. Moreover, all of the data collectors who worked on this survey have long experience in the field work with Al-Sahel and the Palestinian Central Bureau of Statistics. They are aptly familiar with the targeted regions, and they are particularly familiar with household-based surveys.

Study of Target Group.

The study team conducted in-depth interviews with entrepreneurship enabling organizations, service providers and Value chain actors, these interviews conducted based on a list of 12

organizations and value chain actors received from Care International, this list comprised the target group that was covered by this study.

2. Baseline Findings

2.1. Socio-economic profile of women and youth

2.1.1. Marital status and relationship to the head of the household

The majority of surveyed women (80.4%) are wives or head of their households, while 67% and 60.2% of male and female youth respectively are sons or daughters in their households. With respect to the marital status of the women and youth, the results show that the majority of them are married (51.1%), 40.7 percent are single, while the remaining percentages of the targeted women and youth having other marital status as can be shown from figure number 2 below.

Figure 1: Distribution of women and youth with respect to their relationships to the head of household

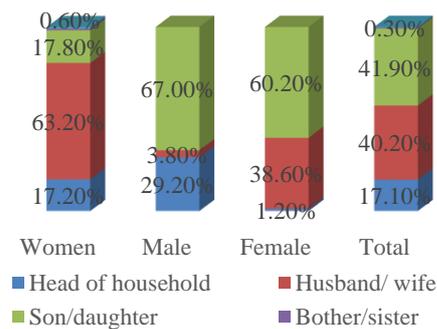
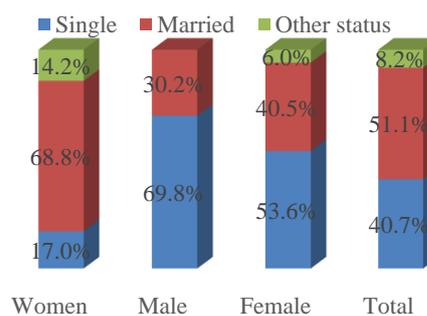


Figure 2: Distribution of women and youth with respect to their marital status



2.1.2. Household size

The average women and youth household is made up of 5.6 persons, with the percentage of the households that are made of seven and less members constituting 72.6 percent. Households with 7 and more members constitute slightly less more than 28 percent of the total women and youth households.

Figure 3: Average household size by target groups

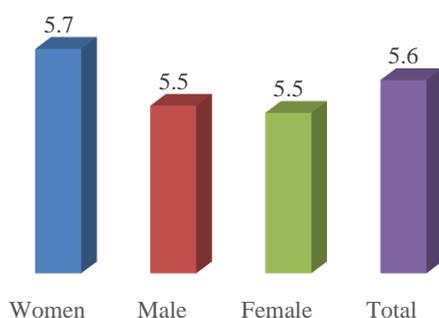
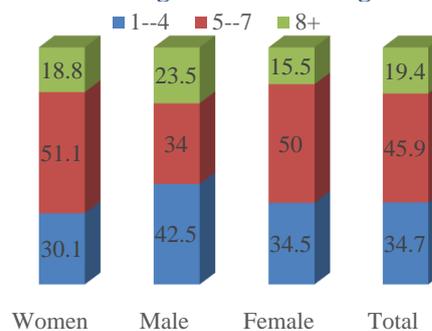


Figure 4: Size of respondents households according to different categories



2.1.3. Household members' employment

Survey results show that 96.2 percent of the respondent's households have at least one household member who is employed. 47.3 percent of the respondent's households have two employed members or more. The following table shows women and youth household's employment conditions in terms of the number and percentage of employed and unemployed household members.

Table 3: Distribution of households according to the number of employed and unemployed household members

		Percent
Number of employed Members In the Household	0	3.8
	1	29.5
	2	47.3
	3+	19.4
Total		100
Number of Unemployed Members In the Household	0	65.8
	1	14.2
	2	10.1
	3+	9.8
Total		100

Unemployment among the households surveyed, therefore, stands at 27.5 percent, slightly lower than the national average in 2018 that was estimated at 30.2%¹. Interviews with households indicated that unemployment and lack of work opportunities due to the limited economic space and access and movement restrictions were highlighted as the biggest problems facing them.

Table 4: Employment rate among the households

	Total number of employed persons	Total number of unemployed persons	Total number of employed and unemployed persons	Unemployment rate (%)
Women	344	137	481	28.4
M. Youth	192	72	264	27.2
F. Youth	182	64	246	26.0
Total	718	273	991	27.5

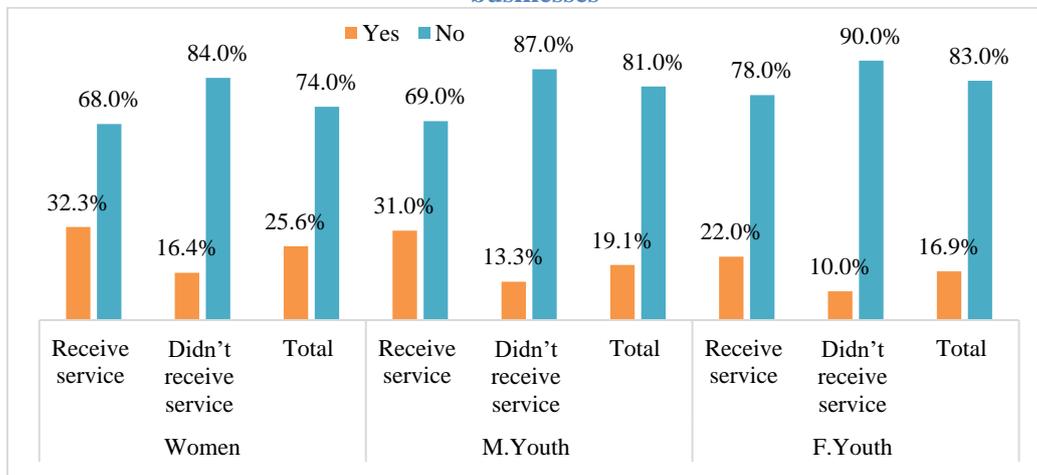
¹ <http://www.pcbs.gov.ps/post.aspx?lang=en&ItemID=3135>

Ultimate Outcome 1000 indicator: % of targeted women and F/M youth in targeted areas who own or control productive/economic asset/technology (including land)

2.2. Business Registration

A greater proportion of women (25.6%) compared to youth having a registered business. Within the youth category, the proportion of youth males with a registered business is higher than that among youth female (19.1% of M.Youth and 16.9% of F.Youth). Moreover, the results indicated that a greater proportion of those who have received services compared to those who haven't received services having a registered business which apply to all groups covered by the study.

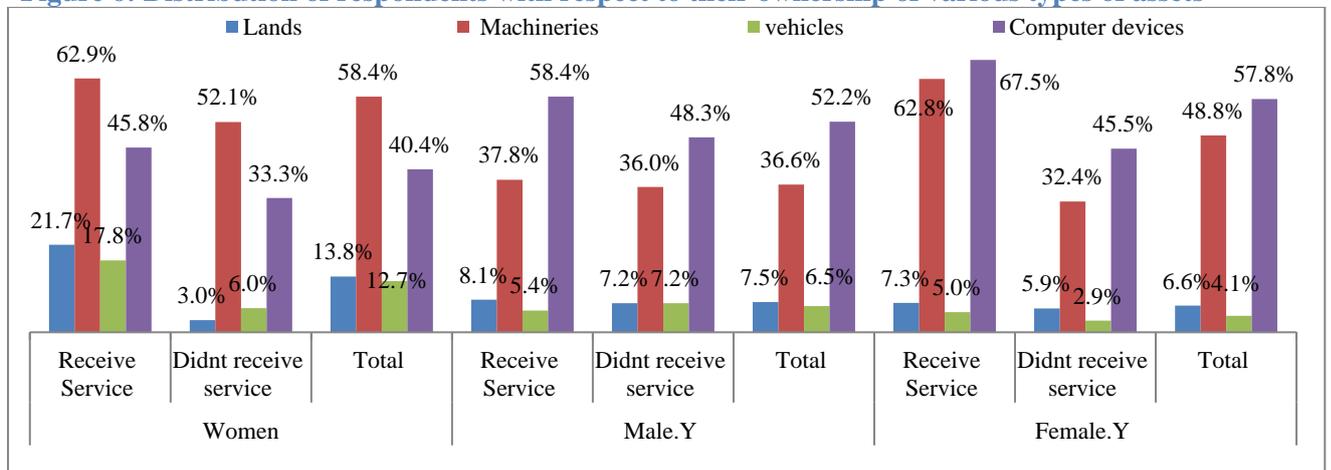
Figure 5: Distribution of respondents with respect to whether or not they have registered businesses



2.3. Ownership of assets

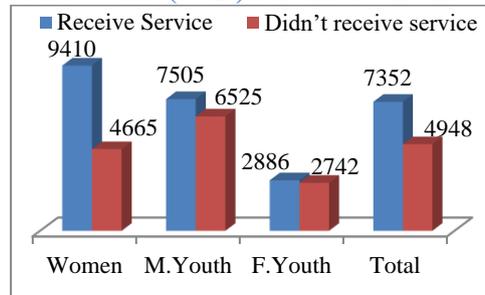
The proportion of women (above 30 years) and youth (18-29 years) who own assets is generally low, and particularly so for land, and vehicles. Results also revealed that there is a higher proportion of assets ownership among respondents who have received services compared to those who haven't. The results in that regards are shown below.

Figure 6: Distribution of respondents with respect to their ownership of various types of assets



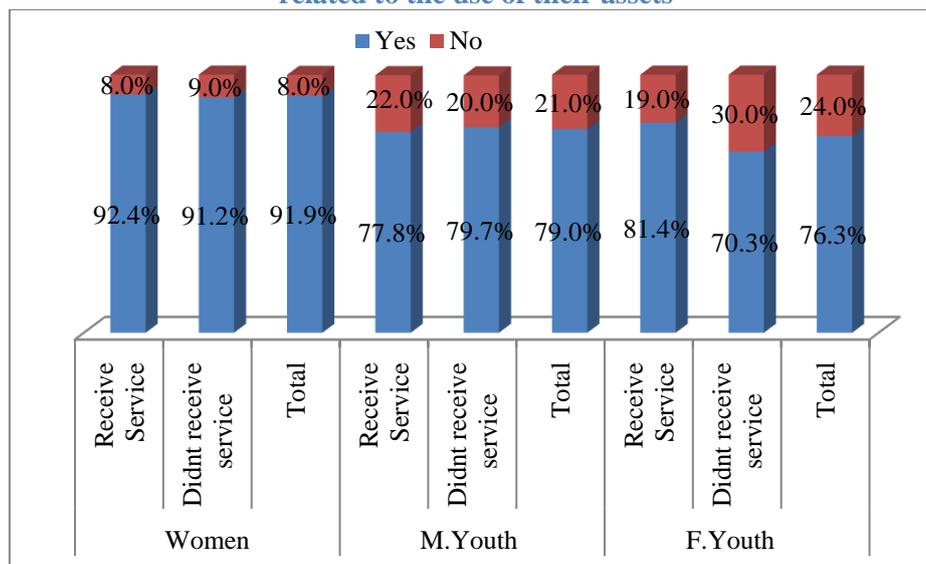
For those women and youth owning assets, most assets are perceived by them to be of low value, and are either insufficient or unfit (due to the type, size, and condition of these assets) to serve as collateral leverage finance their business development needs. This was particularly true for all respondents who didn't receive services. This group reported an **average** asset value of USD 4,948 (CAD 6,500), two thirds the average value of the assets reported by those who had received services.

Figure 7: Average assets value (USD) for those who have ownership of assets



Most women and youth reported having high level of control over their assets, including decisions how these assets get used. This percentage includes 91.8% of women, 79.7% of male youth and 76.3% of female youth.

Figure 8: Distribution of the respondents with respect to whether or not they control decisions related to the use of their assets



Discussions with both women and youth revealed that the reported high levels of control maybe more perceived than real, especially when it comes to the more valuable assets (such as land and vehicles for example). Decisions around the use and sale of these assets are often made jointly by other household members, i.e. husbands for married women and parents for youth, with most women and youth met reporting that they have a say in to the disposition and sale of assets, but that their bargaining power is relatively low. This said, Women and youth also reported that they need to increase both their control and ownership on other assets needed for their businesses which especially include machineries needed to increase their production capacity and improve the quality of their products

2.4. Enterprises revenue and contribution to household income.

Ultimate Outcome 1000 indicator: % of targeted women and F/M youth in targeted areas reporting increased prosperity

Women and youth indicated that their prosperity is directly linked to their respective household's income and the contribution they make to this income. This said, the survey found that more than a third of household income of surveyed women and youth is contributed by income from enterprises that these women and youth own, and that total household income is well above the national poverty line for an average Palestinian household (2 adults and 3 children), which is set at NIS 2470 in 2018.

The total monthly income (from all sources) of households to which the surveyed women and youth belong is estimated at NIS 3,322, on average; NIS 3,502 per month for women's households, NIS 3,191 for male youth households, and NIS 3,108 female youth households. (Figure 9).

Enterprises owned by women and youth contribute around 37% to their total household's income. The monthly income from women enterprises contributes around 40% to their respective household income. Enterprises owned by male youth contribute 42% to total household income, while enterprises owned by female youth contribute 25% to their household total income. (Figure 10)

Figure 9: Average monthly income of women and youth households

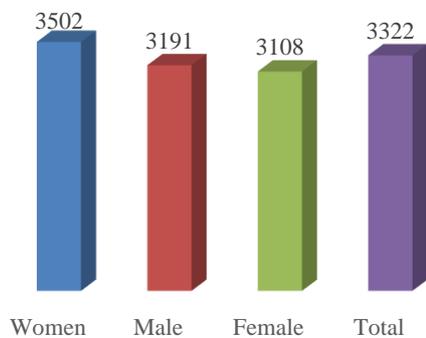
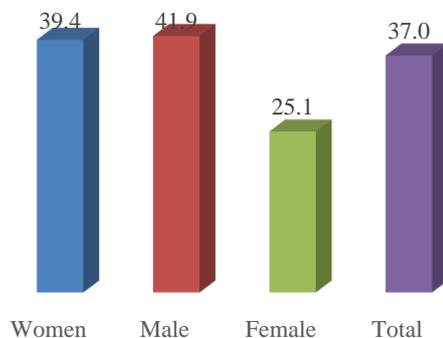
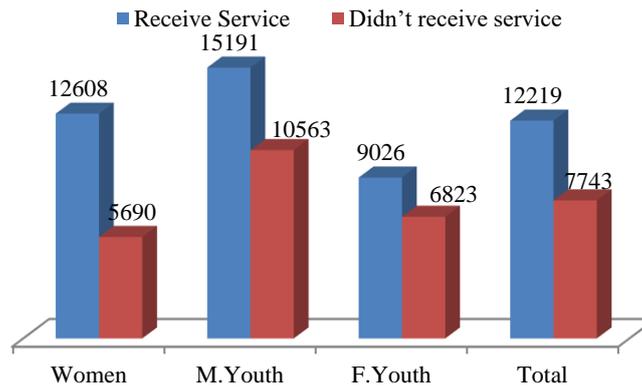


Figure 10: Enterprises owned by women and youth contribution to their household income.



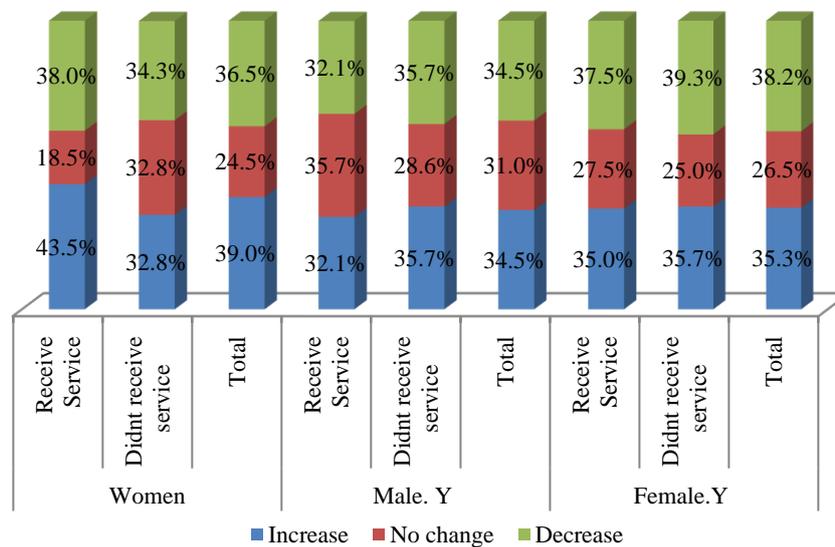
The average annual income of women and youth enterprises is estimated to be around NIS 12,219 for those who received services, women and youth who haven't receive services reported average income of NIS 7,743 of their enterprises. Figure number 11 exhibits the study findings in that regard.

Figure 11: Average annual income from enterprises (NIS)



More than one third of women and youth reported an increase in their business revenue in the years that followed establishment of their enterprises.

Figure 12: Change on enterprise revenues in the past three years



2.5. Challenges facing women and youth enterprises.

Survey women and youth indicated a number of challenges in their market ecosystems. The most frequently reported challenges can be grouped under three themes, namely: general economic challenges (particularly low purchasing power of buyers), lack of sufficient and supportive business services (particularly marketing advice and assistance) and the lack of supportive and enabling policies and regulations. Those challenges were reported almost equally by those who received services and those who didn't receive services.

Women and youth were asked to rate -on a scale from 1 to 10, with 1 being least important and 10 the most important- the challenges that currently face their businesses. The results of this exercise are summarized below:

Table 5: Average rates given by youth and women to challenges facing their businesses.

	Groups	economic conditions	Social norms	Fear of society	Mobility restrictions	ability to manage the enterprise	Lack of supportive business services	Inadequate laws and regulations
Received	Women	7.5	4.6	4.1	4.6	4.1	5.9	5.6
	M.Youth	8.2	3.7	3.4	3.1	2.9	6.0	6.4
	F.Youth	7.2	4.8	4.4	4.6	4.1	5.7	5.6
	Total	7.6	4.4	4.0	4.3	3.8	5.9	5.8
Not received	Women	7.2	4.5	4.1	4.3	4.2	6.0	5.7
	M.Youth	8.2	4.1	3.7	3.6	3.4	6.4	6.0
	F.Youth	7.9	5.3	5.1	5.3	4.3	7.1	6.3
	Total	7.7	4.5	4.1	4.3	3.9	6.4	5.9

Table 14 through 20 in annex 1 provide more details on the distribution of women and youth with respect to the rates they gave to challenges facing their businesses

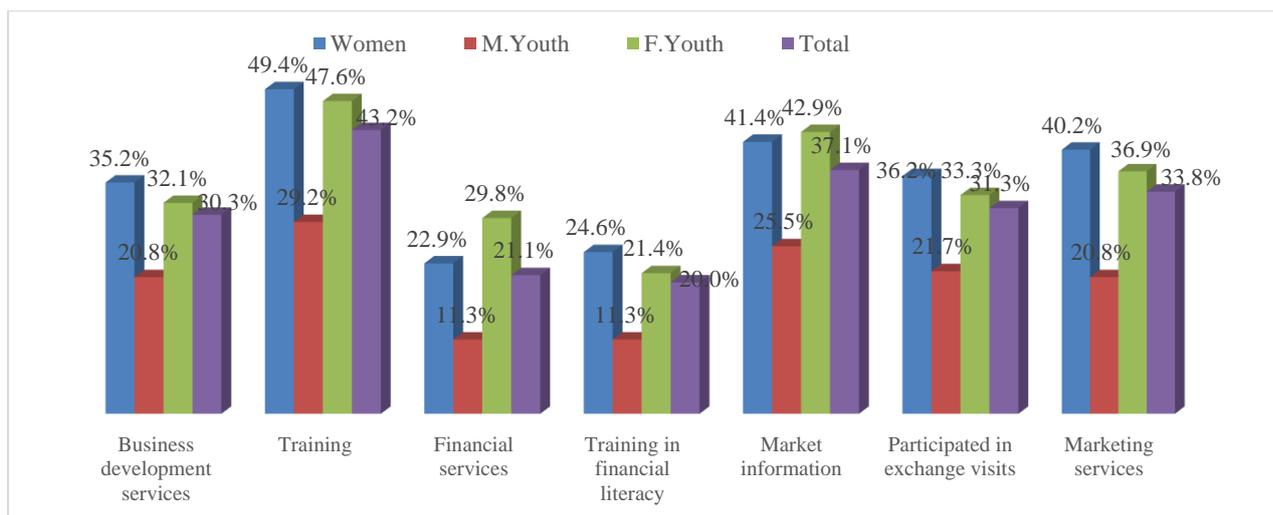
2.6. Access to Services.

Intermediate Outcomes 1100: % of targeted women and F/M youth who report improved services or access to information (against a gender sensitive set of criteria) provided by targeted service providers, entrepreneurship enabling organizations and value chain actors

Around half of women and youth surveyed received at least one business development oriented service in the past 12 months. 50.9% of the women and youth reported receiving at least one such service in the past twelve months. Male youth seemed to have lower access to these services with 32.6% of them reporting receiving at least one service in the past 12 months, compared to 58.1% and 57.7% of women (over 30) and female youth (between 18-29) respectively who reported the same.

In terms of the type of services received by those reporting receipt of services: 30.3% of the women and youth reported receiving business development services, 42.4% received training, 21.4% received financial services, 19.6% received training in financial literacy, 27.7% received market information, 31.8% participated in exchange visits and 34.6% received marketing services.

Figure 13: Distribution of women and youth who received services with regard to the type of services they have received



Access to various business development services is perceived as being difficult by both women and youth. When asked to rate their accessibility to different services using a scale from 1 to 10 (where 1 is very easy and 10 very difficult) most women and youth underlined the access to financial services and linkages with value chain actors as the most difficult to access. The details in that regards are shown below:

Table 6: Distribution of rates with respect to average difficulty score they gave to access various services (On a scale from 1 to 10 (where 1 is very easy and 10 very difficult))

Services	Groups	BDS	financial services	marketing facilitation services	market information	production inputs	technology
Received	Women	7.2	4.5	4.1	4.3	4.2	6.0
	M.Youth	8.2	4.1	3.7	3.6	3.4	6.4
	F.Youth	7.9	5.3	5.1	5.3	4.3	7.1
	Total	7.7	4.5	4.1	4.3	3.9	6.4
Not received	Women	6.1	7.1	5.8	5.7	6.1	7.1
	M.Youth	7.1	7.1	6.3	5.9	6.5	5.9
	F.Youth	6.9	8.1	6.2	6.1	6.3	5.3
	Total	6.6	7.3	6.0	5.8	6.3	6.3

Table 21 through 26 in annex 1 provide more details on the distribution of women and youth with respect to difficulty scores they gave to access various services

Linked to above findings, interviews with women and youth indicated the most important services needed for the development and sustainability of their businesses include financial services, business development services and marketing and networking services. Access to these services associated with various type of constraints that can be summarized as follow;

Access to financial services.

Interviews with Micro Finance Institutions (MFIs) revealed a growing demand for loans in the past three years and from different sectors, MFIs also reported that women and youth access to their services is much easier than the access to commercial banks, in terms of guarantees,

collateral and other requirements that usually constraint women and access to credit. Financial services providers also provide women and youth with additional services that include business planning, feasibility studies and other advisory services.

The above said, interviews with women and youth reveal that a large proportion of them have generally low interest in taking loans due to the associated risks, and the fact that women usually need their husband's permission to a loan. The high interest rates on loans is also perceived as a constraint toward women and youth access to financial services, as the range of interest rate is very high (18% to 24% for small loans (3000 to 5000\$) that don't have enough collaterals.

Marketing services and networking.

Information about the market and its trends is a key for achieving competitive advantage. Trade shows and exhibition are the main marketing services provided to women and they cannot be underestimated as important marketing and networking tools which are able to reach large target markets.

However, there are other marketing services which lack for attention. Area such as developing the export abilities of youth and women enterprises, providing opportunities for entrepreneurs to test the quality of their products through specialized laboratories and other quality tools, opening new markets for the local products, and helping SEs in obtaining trade marks for their products as well as acquiring quality certificates are offered indirectly and infrequently.

Gaps in the marketing and networking include the followings;

- Weak opportunities to participate in international exhibitions.
- No specialized coordination to examine products quality.
- Lack of efforts towards opening new markets, promoting quality culture or helping members acquire quality certificate.
- Lack of support for obtaining trademarks and brands.
- Weak communication: Websites are mostly inactive and an electronic page providing updates about women and youth businesses does not exist.

Business Development Services

Business Development Services are vital for improving youth and women enterprises performance, whether these address technical, administrative or legal areas. However, interviews with women and youth indicated that these services are limited and infrequent in their nature as it depends of the availability of the funds; mainly because these services are provided for free, moreover, it was found that most of these services were not specifically tailored to businesses managed by women and youth, and that they are supply driven rather than need driven.

2.7. Level of support given by influential men and women to women and youth

Intermediate Outcomes 1100: % of targeted women and F/M youth entrepreneurs who report improved behaviors of influential men and women in favor of women and youth recognizing and benefiting from their socio-economic rights

The level of support given by influential men and women to women’s and youth’s participation and empowerment was perceived to be generally low by women and youth, though – surprisingly- young men were more critical in this regard. When asked to which extent they agree with different statements (on a scale from 1 being ‘completely disagree’ to 10 being ‘completely agree’) that reflect the level of support they receive from influential people in their communities most the scores came between 4 to 6. The details in that regards are shown in the table below. Additional details on the distribution of women and youth with respect to the rates they gave to level of support given by influential men and women in their communities are provided in Tables 30 through 37 in Annex 1.

Table 7: Distribution of rates with respect to the average rates they gave to level of support given by influential men (on a scale from 1 to 10)

Services	Group	Support your social economic role	promote your role at the community level	promote your role at the national level	seek my opinion in decision making	making connections between you service providers	link you with value chain actors	positive view regarding your role
Received	Women	6.4	6.4	5.8	5.5	4.9	4.0	5.9
	M.Youth	5.3	5.1	4.8	4.5	3.9	4.1	4.8
	F.Youth	5.4	5.4	5.0	4.9	4.4	4.2	5.4
	Total	5.9	5.9	5.4	5.1	4.5	4.1	5.5
Not received	Women	5.1	5.2	4.7	4.8	4.4	3.8	4.6
	M.Youth	3.4	3.5	3.2	3.4	3.4	3.2	3.5
	F.Youth	4.6	4.7	4.6	4.1	3.7	3.2	4.3
	Total	4.4	4.5	4.1	4.1	3.9	3.4	4.1

For most women and youth who indicated above average support (5 points or above) of influential men in their communities to the economic role they play, this support is reflected in them not voicing any objection to their economic activities and/or in them being openly supportive in their public discourse of women’s work, **but mostly in traditional fields**. While acknowledging that when men do voice objection to women and youth economic activity does not automatically mean support to increased empowerment, most respondents indicated that such no objection is key to their ability to being able to engage in economic activities.

Women and youth who indicated that influential men in their communities promote their role indicated that these men do so by either voluntarily supporting them in marketing their products (mainly through referring clients to them) and/or approaching them with ideas and suggestions to strengthen their business operations.

This said, in discussions, most women and youth who indicated relatively high level of support by men in their communities have also indicated that this support should not be misconstrued

as an open attitude among these men towards increased and higher levels of economic roles and participation for women. They generally noted feeling that men support them in being economically active as long as this activity does not cross socially constructed norms they themselves often identify. As one young female put it: *“I think I speak on behalf of most women, that when I say that we feel that men support us as long as we are not challenging the traditional roles for women and as long as we are engaging in [economic] activities that society as a whole does not consider as being problematic... If we try to cross over in the work we do to male territory, then we will certainly face many difficulties.”* This sentiment may explain the comparatively low score women and youth generally gave to the statement: I feel that influential men in my community have a positive view regarding my role and to other statements exhibited in table 7

2.8. Women skills and abilities in various areas related to enterprises.

Intermediate Outcomes 1200: % of targeted women who demonstrate use of select technical, business management and soft skills (defined as negotiation, communication, leadership)

On average, most women self-rated their skills and abilities in various areas related to their businesses to be anywhere between 5-7 (on a scale from 1 being “low ability” to 10 being “high ability”). The results in that regard are shown below;

- Ability to prepare business plans received a score of 6.5 and 5.6 respectively by women who have received services and women who haven't receive services.
- Ability to prepare communication plans received a score of 6.1 and 5.3 respectively by women who have received services and women who haven't receive services.
- A score of 6.5 was given to the ability to prepare a prototype by women who received services, compared to a score of 5.3 that was given by women who have not receive services.
- A score of 6.6 was given to the ability to prepare a proposal by women who received services, compared to a score of 5.5 that was given by women who have not receive services.

What should be noted here that the numbers in the figure below only reflects how women are perceiving their knowledge and abilities in various areas related to their businesses, and didn't necessarily reflect the actual knowledge and ability of women that maybe much lower than the reported rates, for example, a rate of 7.2 and 6.1 were given by women to their ability to cope with challenges facing there businesses despite the fact that the vast majority of women don't have plans needed to guide their businesses and enable them to cope with continuous changes in the market ecosystem (figure 19)

Figure number 14 below show more details in that regard.

Figure 14: Self-rated skills and abilities in various areas related to women businesses

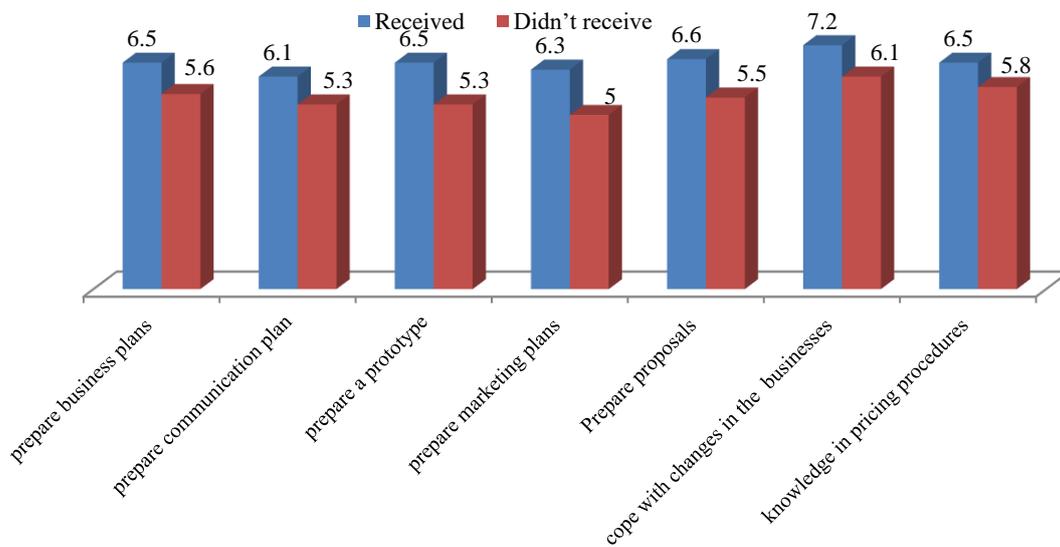


Table 45 through 51 in annex 1 provide more details on the distribution of women and youth with respect to the rated skills and abilities in various areas related to their businesses

2.9. Business practices

When women asked to rate their approval (on a scale of 1 to 10, where 1 means completely disagree and 10 completely agree) with various statements related to the management of their business, most women gave low scores that ranged between 3 and 5 for various areas related to the management of their businesses. The low scores were particularly given to employee recruitment procedures, assessment of employee performance and the availability of procedure manuals that guide their business activities. More results in that regard are shown in the figure below.

Figure 15: Distribution of rates from women with respect to the score they gave to various practices in their business (on a scale from 1 to 10)

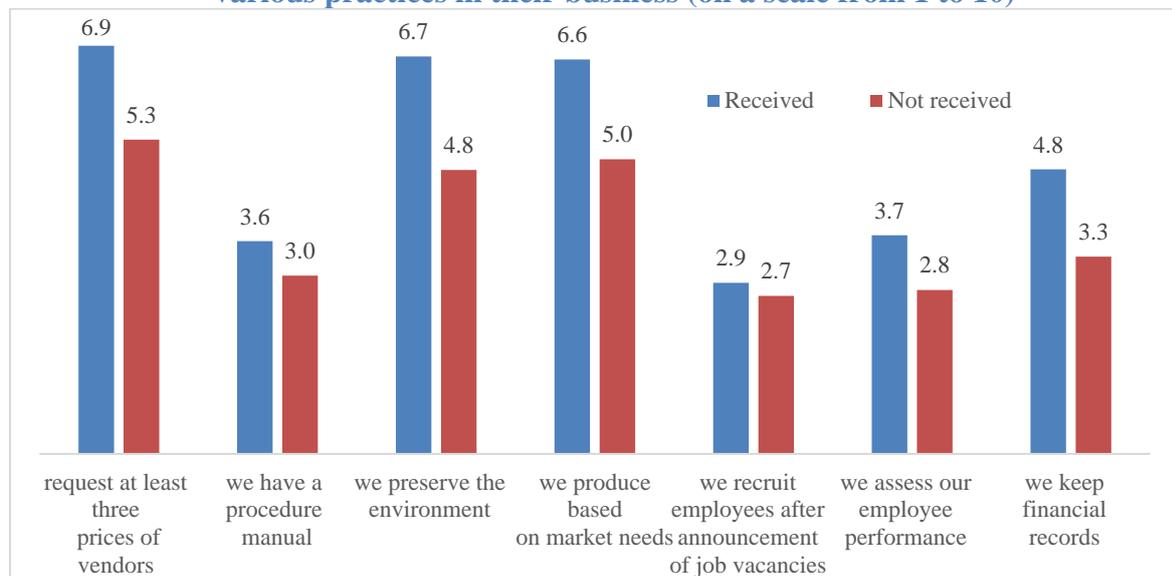


Table 52 through 58 in annex 1 provide more details on the distribution of respondents with respect to the to the score they gave to various practices in their business

This high level of control over decisions was also reported by women and was almost equally reported by women who received services and those who haven't. The results in that regards are shown in the table below

Table 8: Distribution of women who have a final say on different issues related to their businesses

	expenditure amount	purchasing of assets	expenditure avenues	utilization of assets	disposal of Income	assets registration	decisions related to their business	new investment	closing deals with value chain actors
Received	95.9%	84.5%	94.8%	86.6%	93.8%	87.6%	93.8%	87.6%	89.2%
Not Received	94.7%	81.6%	94.7%	84.2%	94.7%	85.5%	94.7%	88.2%	94.6%
Total	95.4%	83.2%	94.8%	85.5%	94.2%	86.7%	94.2%	87.9%	91.6%

Intermediate Outcomes 1300: % of targeted female youth who demonstrate having exercised enhanced decision-making, negotiation and communication skills

2.10. Control over decisions related to enterprises

Male and female youth reported high level of control over decisions related to their businesses, that's include the purchasing of assets, utilization of income, expenditure avenues, new investment and closing deals with value chain actors. This high level of control over decisions was almost equally shared by male youth who received services and those who haven't. However, contrary to male youth, a significant difference in the percentage of female youth having a final say over different business processes is observed between the two groups (received vs did not receive services). Results in that regards are shown in the table below.

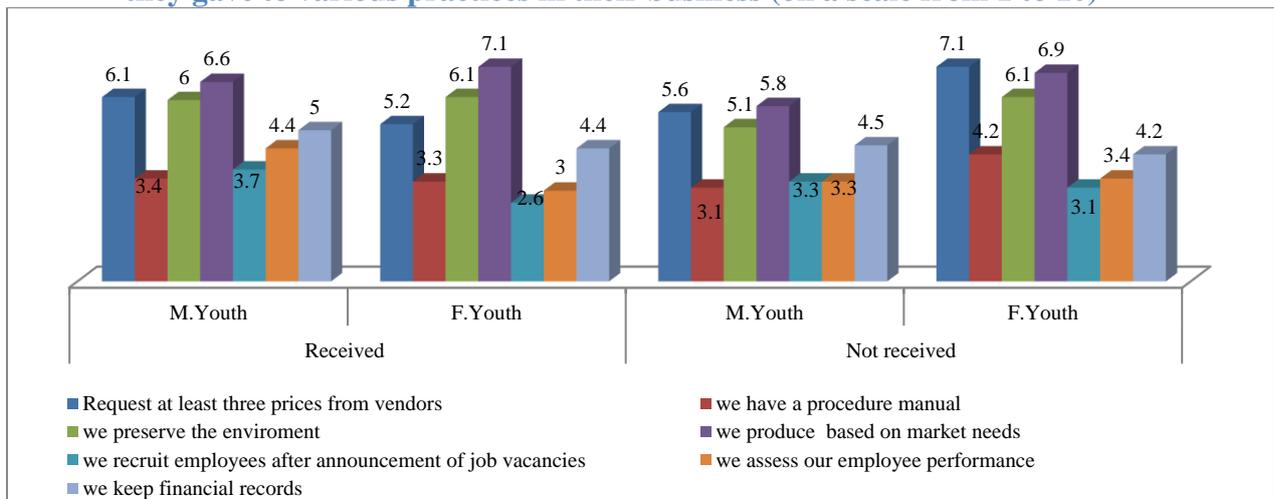
Table 9: Distribution of youth who have a final say on different issues related to their businesses

Groups		expenditure amount	purchasing of assets	expenditure avenues	utilization of assets	disposal of Income	assets registration	decisions related to their business	new investment	closing deals with value chain actors
M. Youth	Received	86.9%	78.9%	84.3%	76.3%	84.20%	81.60%	86.90%	84.30%	84.20%
	Not Received	86.8%	77.9%	86.8%	79.4%	85.30%	82.30%	86.80%	83.80%	85.10%
	Total	86.8%	78.3%	85.8%	78.3%	84.90%	82.00%	86.80%	84.00%	84.70%
F. Youth	Received	88.9%	75.5%	88.9%	80.0%	88.90%	82.20%	88.90%	82.20%	86.70%
	Not Received	79.5%	58.9%	79.5%	61.6%	79.50%	64.10%	79.50%	66.70%	69.30%
	Total	84.6%	67.9%	84.5%	71.4%	84.50%	73.80%	84.50%	75.00%	78.60%

Poor business management scores were also reported by male and female youth. The low scores were particularly given to employee recruitment procedures, assessment of employee performance and the availability of procedure manuals that guide their business activities. Low scores were almost reported equally by those who received services and those who haven't received services.

When asked to which extent they agree (on a scale from 1 being 'completely disagree' to 10 being "completely agree") with different statements that reflect the way they are managing their enterprises, the results came as follows:

Figure 16: Distribution of rates from male and female youth with respect to the score they gave to various practices in their business (on a scale from 1 to 10)



Immediate Outcome 1110: # of selected entrepreneurship enabling organizations, service providers and value chain actors with improved capacity to improve and offer services/products tailored to women and F/M youth

Immediate Outcome 1110: # of new or enhanced services/products delivered through the selected entrepreneurship enabling organizations, service providers and value chain actors, tailored to women and F/M youth

2.11.Capacity of selected organizations

This section summarizes the study findings on the level enabling organizations, service providers and value chain actors that have been selected by the project, these results are focusing on five areas related to the businesses of selected organizations which include services, outreach, financial resources, human resources and existing plans.

The Federation of Palestinian Chamber of Commerce Industry & Agriculture (FPCCIA)

Services: In 2013, The Federation of Palestinian Chamber of Commerce Industry & Agriculture (FPCCIA), supported the establishment of gender units in the Chambers of Commerce all over the West Bank and Gaza, which included the appointment of a gender focal point at FPCCIA. These units target women entrepreneurs and encourage them to register their businesses to benefit from a wide range of services that include the following:

- ❖ Networking with other related associations and improve national and international cooperation.
- ❖ Capacity building to develop the businesswomen capacities about projects management, accounting, marketing, packaging and pricing
- ❖ Seeking financial resources for women projects
- ❖ Awareness campaigns and workshop to encourage the registration of women businesses
- ❖ Providing information in identifying financing sources
- ❖ Providing assistance to access markets and exhibitions

Outreach: Gender units are said to have been able to reach out to thousands of women. Currently, membership of women owned enterprises in the West Bank Chambers is estimated at 3,200 enterprises, or about 4.9% of total membership. It is worth noting that of the 3,200 enterprises that appear on the membership lists of the Chambers of Commerce, only 2,000 enterprise are classified as active members; i.e. have renewed their members and paid their membership fees in 2018. . The Hebron Chamber of Commerce reports a membership of 135 women-owned enterprises, or 0.5% of total membership in the Chamber. The Chamber is keen on increasing its outreach to women-owned enterprises, but reports lack of interest and understanding of the importance of registration among women as a main bottleneck to increased membership.

Financial resources: The Chambers' financial resources are largely determined by the size of their membership and the income-generating services they offer. Hence we find different levels of financial capacity across the 18 Chambers of Commerce in the West Bank and Gaza. The Chambers in Ramallah, Nablus, Bethlehem, and Hebron are the largest Chambers in terms of membership and financial resources. Yet, all four of these Chambers report financial and human resource constraints that prevent them from enhancing services to members. Given that women constitute a small proportion of membership in Chambers, and most are not as active as men members in demanding services, Chambers generally relegate service improvements to women enterprises to a lower priority, especially since the overall majority of them fall in the lower band of membership (4th category).

Chambers provide incentives for women to become members by offering a discount on annual membership fees, but these are limited to the lower band of membership (Category 4) which was specifically created in an attempt to encourage women to formalize their businesses. Membership fees in this category is NIS 100, which –according to Chamber representatives- is a highly subsidized membership fee and does not enable them to recover the basic operating costs of the Gender Unit, let alone the services offered. Various donor programs have played a major role in covering the costs of Gender Units, rendering their sustainability –in the current absence of a clear cost recovery plan- questionable at best.

Human resources: Each Gender Unit is staffed with one Gender Focal Point; typically a woman. While it is acknowledged within the Chambers that the work of the Gender Unit requires higher levels of staffing and technical expertise than what already exists –particularly when it comes to expanding outreach and offering tailored services to women owned enterprise, which are typically smaller and have different service needs than the average membership- Chambers' financial resources do not enable further investment in Gender Units. Missing expertise noted by Chambers' representatives are mainly in the area of branding, quality control, marketing, and product development, all of which –according to these representatives- are often requested by women members.

Existing plans: A few years ago, when the Gender Units were first established, FPCCIA supported the Gender Units in formulating their annual plans, which included details on activities to be implemented

and targets and objectives to be achieved. This was done within the framework of donor-funded project, with substantive technical assistance. Currently, Gender Units formulate their own plans individually, and there is no standard process in this regard. Accordingly, the quality and the level of member participation and feedback into the planning process varies across and within Chambers from one year to the next. Generally speaking, it is acknowledged that the quality of the planning process and the effectiveness of Gender Units is directly linked to whether or not Gender Units are being supported by donor funded projects.

Business Women Forum (BWF)

Services: BWF offers services to women and young women through its One-Stop-Shop for Sustainable Businesses-OSS and Business Development Centre (BDC). The main services provided by the OSS and the BDC are the following:

- ❖ Preparing feasibility studies for projects in different sectors. This service is not only important to business women interested in starting their own business but also for female business owners interested in expanding their existing projects.
- ❖ Evaluating available local and international marketing opportunities and assisting in upgrading marketing services to members.
- ❖ Offering legal consultation services during business registration and post registration phases.
- ❖ Providing information and assistance in identifying financing sources.
- ❖ Training and skill upgrading in addition to technical support in administrative, financial, and marketing fields.
- ❖ Pre Incubation of high growth projects
- ❖ Supporting women in navigating the formalization process.
- ❖ Advocating for regulatory and policy changes in issues identified through service provision process.
- ❖ Direct marketing of women's products through the OSS.

Outreach: Currently, there are 400 women that have benefited from the services of the OSS and BDC, mostly within the framework of donor funded programs. Currently, some 200 young women are currently being targeted through a variety of capacity building and empowerment projects. The services of BWF extends over West Bank, Gaza and Jerusalem.

Financial resources: Activities are financed through funded programs in partnership with several local and international NGOs. BWF has begun recovering some of its service costs through commissions it generates from product sales in the OSS. In 2017, the total value of product sales through the OSS was about NIS 80,000, generating less than NIS 7,000 of income to BWF. The annual budget for the OSS and BDC stands at around US\$ 500,000, most of which is allocated for business development services and the One Stop Shop.

Human resources: BWF employs a total of ten people, eight of whom are women and work on a full-time basis and two are men and work on a part-time basis. BWF reports that the number and expertise of employees it retains is sufficient for its current scale of operations.

Existing plans: BWF's has a strategic plan that guides the annual planning and implementation process. Both the strategic plan and the corresponding annual plans are based on consultations and feedback from BWF's target groups. A monitoring and evaluation plan exists and is adhered. The M&E system is based on the active participation of women through consultations, surveys, and feedback sessions.

ROZANA Company

Services: The Company was established in 2013 by two women with support from FAO. The company markets food products produced by 50 women who belong to various cooperatives/and informal women

groups in Hebron and other locations in the West Bank. The company operates as socially-responsible business and espouses commitment to advancing women's economic empowerment and social and economic change. In addition to providing marketing services through its retail outlets and existing business relations, the Company offers product development, market information, and quality control support to women in its supply chain. These services, however, are not well institutionalized in any robust manner, and they are constrained by the limited technical and human resource capacity within the Company.

Outreach: The Company works with around 50 women from 23 cooperatives and groups all over the West Bank. These women constitute the company's supply chain, and most of them are from Hebron governoarte.

Financial resources: The company's generates its revenue from the sale of food products in Hebron shop, as well as bulk distribution to wholesalers and retailers in the West Bank. Discussion with the owners suggest that the Company is increasingly struggling to expand its market share and generate a meaningful profit due to high operating costs and increased competition.

Human resources: Two entrepreneur women are running the company that have long experience in production and marketing of Agri-products. The owners share the responsibilities of management, marketing, and sales. The company has limited financial capacity to invest in building its human resource capacity.

Existing Plans: None. The company has no business plans in place.

Fashion & Textile institute- Beit Sahour

Services: The institute offers a diploma program in fashion design, a vocational training program that extends over two years and host anywhere between 15-25 students. In addition, the institute offers short specialized courses linked to market demand, including in embroidery, sewing and fashion design.

Outreach: The institute operates in in Beit Sahoieur only. However, its programs are open to women, young women and young men irrespective of their place of residence in the West Bank. This said, the instate does not have an active outreach program. Anywhere between 40-50 people are served annually through the diploma and short courses in areas like embroidery, sewing and fashion design.

Financial resources: The institute relies on diploma and training fees to keep its operations running. Discussion with the management of the institute suggest that operational revenues are barely covering the expenses.

Human resources: Seven people are employed in the institute, six of whom are women, and all of them have long experience as they have been working in institute for years. In light with current level of activities the number of employees are enough

Existing plans: No written plans are available.

MoL: Vocational Training Center- Hebron

The Center provides vocational training in six main areas that include;

- ❖ Secretary
- ❖ Sewing
- ❖ Beauty centre
- ❖ Architect

- ❖ Sales skills
- ❖ Decoration

Outreach: The Center caters to young women and men (15-25) interested in any of its course offerings. While the Center is open to youth from across the West Bank, its outreach activities are mainly in Hebron Governorate. These include awareness raising sessions, advertisements, and promotional activities in schools. The Center is interested in expanding its outreach, particularly to young women, but currently does not have the means or resources to do this. The Ministry of Labour's General Directorate of TVET supports the Center's outreach activities through centrally managed activities in collaboration with the Palestinian TVET Council. Anywhere between 150-200 young men and women enrol in vocational courses offered by the center on an annual basis.

Financial resources: Training provided by the Center is free of charge. Staff salaries and operational costs are covered centrally by the Ministry of Labor. Very modest budgets are allocated annually for infrastructure and facility development in the Center, which is operated in old building that was established in 1969. The center manager complained about the shortage in budget needed to cover the cost of raw materials needed in various training courses.

Human resources: A total of 12 people work in the Center, seven of them are women. The head of the Center indicated that the current staffing level is grossly insufficient in terms of both quantity and quality, noting that this is a major constraint given the Ministry's interest in promoting vocation education and the increased demand from students. "We are only able to accept a small fraction of the students that apply for enrollment in our courses," the manager said. Each year, the Center receives around 500 applications from young men and women, but only accepts to enrol 150-200 applicants. "We are not able to offer high quality courses not only because we are short on budget, but also because the salaries we offer do not enable to attract the top talent," the manager noted.

Existing plans: No written plans are available.

REEF Finance

REEF provides diversified financial services and sustainable development of small enterprises in rural areas, a portfolio of US\$ 13 million is managed by the company. US\$ 3 million of this portfolio is allocated to small enterprises working in the southern areas of the West Bank. The financial services of company are mainly concentrated in five sectors: commercial (trading enterprises), agriculture, consumer cooperatives, services and housing. Women account for 28% of total beneficiaries, the majority of them are involved in agri-business activities.

Outreach: The Company's offers its services through three branches in the West Bank (Nablus, Hebron, Ramallah), with each office having a designated area of coverage corresponding to its location. The Ramallah branch offers services to residents from the middle West Bank, the Hebron branch offers services to residents of the southern districts, and the Nabuls Branch offers services to residents of the northern governorates. The current number of active borrowers in all three branches is about 400 people, 28% (112) of whom are women.

Financial resources: Al-Reef reports a total revenue of US\$ 1.4 million in 2017, of which US\$ 1.2 million are from financing operations. The company reports a total profit of about US\$ 150,000 in 2017.

Human resources: The company employs 10 people in its three branches in the West Bank. While the company believes its current staffing levels are sufficient for its current scale of operations, it also acknowledges that current staffing levels fall short of its aspirations for developing its capacity to deliver business development services to its borrowers, particularly women, which the company says are very much needed.

Existing plans: Al-Reef has recently formulated a new strategic plan that extends. The plan, which has been developed after some consultations with clients, includes objectives related to increasing outreach to women and youth through product development and improved service offer, but these have not yet been operationalized.

The Ministry of National Economy (MoNE)

Through its Gender Unit, the MoNE started, in 2014 to integrate the gender dimensions in all statistics used by the Ministry. The main objective of this initiative is to get accurate information about the women businesses (i.e. formal/informal; type of business; location; export/import activities; capital) which will help better planning and enhancing gender policies accordingly. This will also help the Ministry of National Economy to develop a national policy targeting women entrepreneurs based on accurate data.

An award of excellence was also initiated to empower women, this award encouraged women to participate in a competition of best product, according to MoNE responsible staff, the award encouraged women to develop their products and help the ministry to compile accurate data about women businesses.

MoNE work through private sector and NGOs to increase the awareness of women toward businesses registration, recently, the Ministry in coordination with other stakeholders have has able to develop a detailed guide of businesses registration.

In 2017, the Ministry was also developed a guide for handcraft and embroidery businesses that include information about women businesses working in this sector.

Outreach: Usually with other to provide services to women all over the West Bank.

Financial resources: Budget available through the ministry covers employee salaries, donors usually sponsor various activities like the development of a guide for business registration .

Human resources: 3 people are working in gender units who are also supported by employees from other department in the Ministry.

Existing plans: Annual plan guide the activity of the unit.

2.12. Organizations identified by respondents as service providers.

Immediate Outcomes 1110: # of targeted women and F/M youth entrepreneurs who have received new or enhanced services/products provided by the selected entrepreneurship enabling organizations, service providers and value chain actors

97 women, 38 male youth and 45 female youth reported receiving at least one service in the past 12 months.

A number of organizations were introduced to women and youth, and they were asked whether or not these organizations have delivered any services to them. The results in that regard came as follow

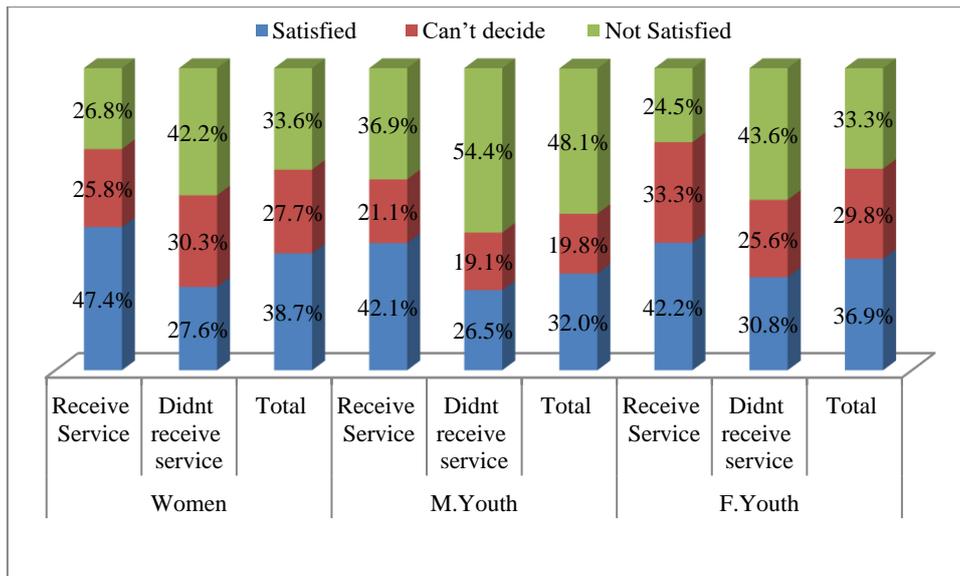
- ❖ 47 women, 1 male youth and 14 female youth reported receiving services from Business Women Forum.
- ❖ 12 women, 0 male youth and 4 female youth reported receiving services from Ministry of National Economy,
- ❖ 25 women, 4 male youth and 6 female youth reported receiving services from Chambers of Commerce.
- ❖ 10 women, 4 young men and 4 female youth reported receiving services from Ministry of Labors and its related centers.
- ❖ 14 women, 10 male youth and 9 female youth reported receiving services from business incubators and accelerators.
- ❖ 32 women, 4 male youth and 6 female youth reported receiving services from Small Enterprises Center.
- ❖ 5 women, 3 male youth and 8 female youth reported receiving services from Center for Continuous Educations.
- ❖ 4 women, 0 male youth and 3 female youth reported receiving services from Ministry of Education and Higher Education.
- ❖ 4 women, 0 male youth and 6 female youth reported receiving services from Education for Employment organizations.
- ❖ 16 women, 1 male youth and 5 female youth reported receiving services from value chain actors.

2.13. Satisfaction over the level of access to various business services

Averages of 33.6% of women, 48.1% of male youth and 33.3% of female youth indicated that they are not satisfied with the level of access²to the various business development services. The details in that regards are shown in figure 16 below.

Figure 17: Satisfaction with the level of access to various business services

² Physical access is a measure of self—reported perceptions of how easy it is for respondents to physically reach the service providers.



2.14. Aspects that can affect access to services

Irrespective of their level of access to different services, youth and women met indicated that access conditions to these services could be improved. The most common areas of improvement noted relate to affordability (ability to afford the cost of the services), credibility (service providers ability to provide tailored and specialized services), and availability of needed services in their enterprise area.

Survey participants were asked to rate the challenges associated with these aspects that affect their access to services on a scale of 1 to 10 (Where 1 represent the least level of challenge and 10 represent the highest level of challenge) The details in that regards are shown below:

Figure 18: Aspects that can affect access to services as reported by youth and women

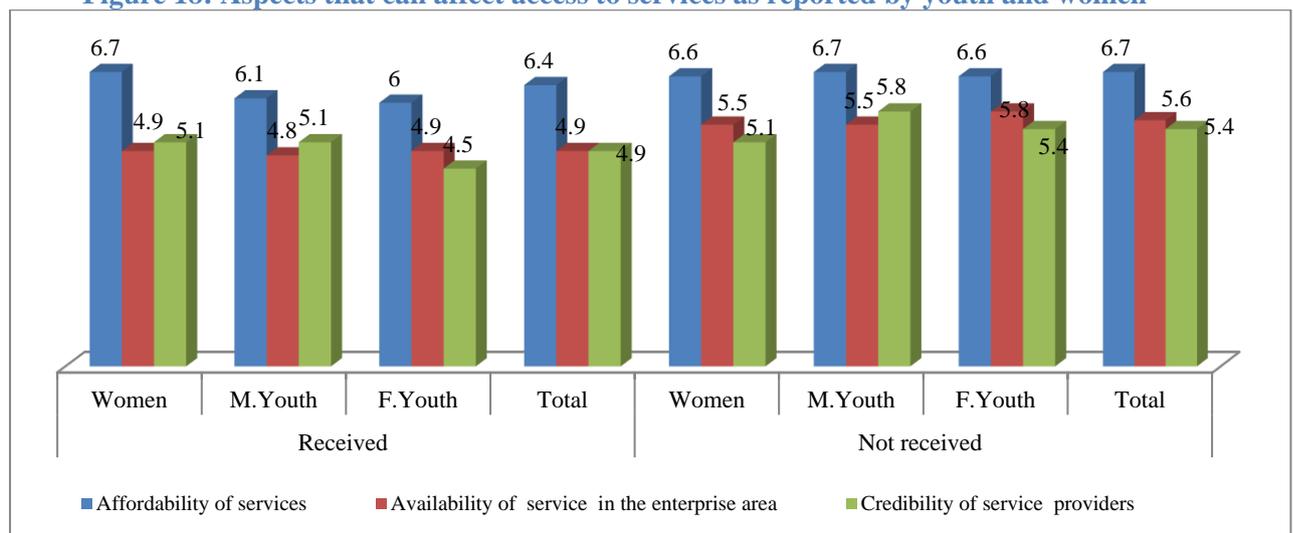


Table 27 through 29 in annex 1 provide more details on the distribution of respondents with respect to aspects that can affect access to services

2.15. Level of support given by family members.

Immediate Outcomes 1120: # and % of targeted women and female youth report receiving support from family members and/or community members and leaders about their socio-economic role and inheritance rights, following the awareness sessions

Most women and youth surveyed perceive their family members as being more supportive of their increased roles than influential individuals and opinion leaders in their respective communities. Nonetheless, both women and youth indicate that they would like to receive increased levels of support from their family members in this regard. When asked to which extent they agree with different statements (on a scale from 1 being ‘completely disagree’ to 10 being ‘completely agree’) that reflect the level of support they receive from family members, the results came as follows:

Table 10: Distribution of rates with respect to the rate they gave to level of support given by family members (on a scale from 1 to 10)

Services	Group	support me to exercise my rights	support my inheritance rights	allowing me to use assets	allowing me to access to family's financial resources	allowing me to move freely	sharing responsibility for household chores	linking me with buyers and other actors
Received	Women	8.4	6.6	7.0	6.6	7.8	7.5	7.0
	M.Youth	7.7	6.2	6.1	6.4	7.6	7.9	6.6
	F.Youth	8.6	6.4	7.0	6.5	7.3	7.1	7.0
	Total	8.3	6.5	6.8	6.5	7.6	7.5	6.9
Not received	Women	7.9	6.5	6.4	6.8	7.7	8.0	6.9
	M.Youth	7.4	6.6	6.6	6.7	7.6	7.8	6.9
	F.Youth	7.0	6.6	6.3	5.5	6.3	6.8	6.2
	Total	7.5	6.5	6.5	6.5	7.3	7.7	6.8

Table 38 through 44 in annex 1 provide more details on the distribution of women and youth with respect to the rate they gave to level of support given by family members

Immediate Outcomes 1120: % of community members (women, men F/M youth) engaged in the sessions who demonstrate change in their perception towards women's socio economic role and inheritance rights

Given that this indicator measures a change in targeted individuals directly related to a project activity that has yet to be implemented, the baseline value for this indicator is 0 and it was not included in the baseline study

Immediate Outcome 1210: # and % of targeted women entrepreneurs who have enhanced their soft skills

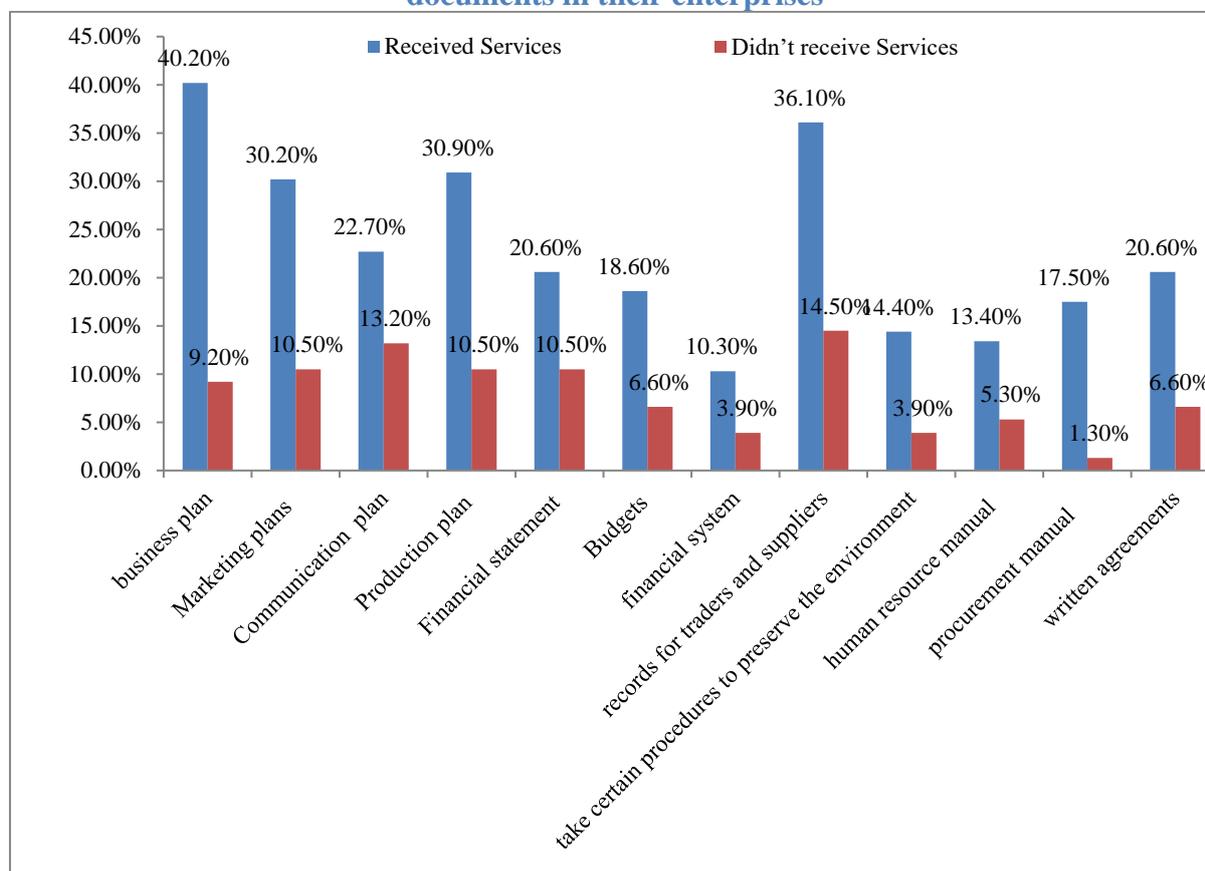
Given that this indicator measures a change in targeted individuals directly related to a project activity that has yet to be implemented, the baseline value for this indicator is 0 and it was not included in the baseline study (Assessment of BL skills is planned to be done using pre-post training assessments.)

2.16. Existing plans in women enterprises.

Most women run their projects without a clear medium or short-term plan based on enough market research and feasibility studies. This is supported by the fact that the vast majority of women don't have plans needed to guide their businesses and enable them to cope with continuous changes in the market ecosystem.

Moreover, it was also found that best practices in financial management weren't followed by women, where the vast majority of them don't have audited financial statements and they don't prepare annual budgets, most women also don't keep records that document their deals with traders and supplier's which make difficult for them know their financial position .The survey results in that regard are shown below.

Figure 19: Percentage of women who have plans, financial statements and other documents in their enterprises



2.17. Green business practices

Immediate Outcome 1210 # and % of women of green enterprises who can name at least 5 green business practices that could be applied to their business

22 women³ (13.8%) reported employing certain means in their enterprises to preserve the environment, that's include 12 women (12.9%) who received services and 10 women (14.9%) of those who haven't receive services.

Table 11: Number and % of women who employ certain means to preserve the environment

Services	#	%
Received	12	12.9%
Didn't receive	10	14.9%
Total	22	13.8%

Practices mentioned by women include:

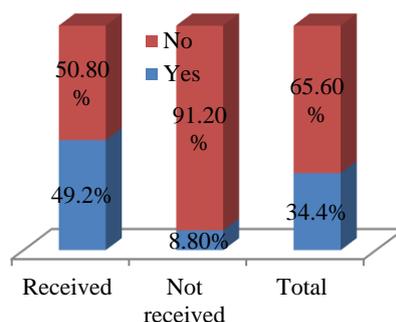
- Use of solar energy
- Reusing the remaining parts of textile and fabric, and recycling of other leftovers
- Use of organic fertilizers
- Making compost to produce organic fertilizers

2.18. Implementation of business plans

Immediate Outcome 1210: # and % of business plans implemented by women entrepreneurs

Among all women who reported having business plans, only one third of them are actually implementing their business plans, that includes 49.2% of women (29 women) who have received services and 8.8% of women (3 women) who haven't receive services. This indicates that only a minor percentage of women is using their business plans to guide their enterprises and develop their businesses.

Figure 20: Is your business plan implemented (% of women)



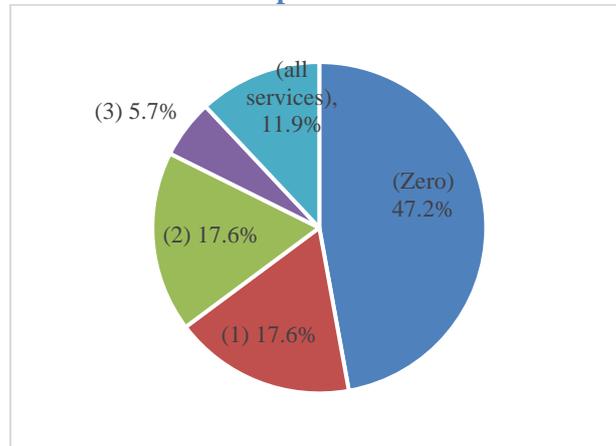
³ Includes all women who employ certain means to preserve the environment regardless of the type of their business.

2.19. Access to financial, business development services and networking opportunities

Immediate Outcome 1220: # and % of targeted women-led start-ups and enterprises which accessed financial and business development services, networking opportunities (in local/national exhibitions, B2B) or created networks with other actors

21 women (11.9%) had access to all four services which include financial services, business development services, networking opportunities and exchange visits to other enterprises, compared to 31 women (17.6%) who received only one service and 41 women (23.3%) who received two or three services.

Figure 21: Distribution of women with respect to the number of services they have received



With regard to the number and percentage of women who received each of the four services, the results came as follow;

- 59 women (36.2% of the surveyed women) received business development services.
- 39 women (23.9% of the surveyed women) received financial services.
- 40 women (24.5% of the surveyed women) received linkages services with services providers and value chain actors.
- 59 women (36.2% of the surveyed women) participated in exchange visits to other enterprises.

2.20. Business partnerships and agreements with various value chain actors.

Immediate Outcome 1220: # and % of targeted women-led start-ups and enterprises who report having increased their number of business partners

24.2% and 46% of women reported having business partnerships with input suppliers and wholesalers, 45.3% have partnership with retailers, 5.6%, 15.5% and 12.4% of women respectively have relationships with exporters, women input suppliers and other business owners.

Table 12: % and number of women who have partnerships and agreements with various value chain actors

		Inputs suppliers	wholesalers	retailers	exporters	women input suppliers	other business owners
Received	Count	28	52	54	7	21	17
	%	30.10%	55.9%	58.1%	7.6%	22.6%	18.3%
Not Received	Count	11	22	19	2	4	3
	%	16.2%	32.4%	27.9%	2.9%	5.9%	4.4%
Total	Count	39	74	73	9	25	20
	%	24.2%	46.0%	45.3%	5.6%	15.5%	12.4%

The majority of women (71.4%) reported having business relationships with input suppliers and traders at national level, while around 50% of them reported that they have participated in exhibitions. However, only minor percentage of women reported having business relationship with other value chain actors like exporters or service providers, and minor percentage of them have involved in business deals with other business. (Table 13)

Table 13: % and number of women who have relationships with various value chain actors

		Inputs suppliers and traders - National level	Inputs suppliers and traders international level	Exporters	Exhibitions at the national level	Exhibitions at the international level	collective purchasing	Business deals with other business	workshops to link you with other business	services providers
Received	Count	75	17	13	57	15	28	20	28	38
	%	80.6%	18.3%	14.1%	61.3%	16.1%	30.4%	21.5%	30.1%	40.9%
Not Received	Count	40	4	2	23	6	6	3	6	9
	%	58.8%	5.9%	2.9%	33.8%	8.8%	8.8%	4.4%	8.8%	13.2%
Total	Count	115	21	15	80	21	34	23	34	47
	%	71.4%	13.0%	9.4%	49.7%	13.0%	21.3%	14.3%	21.1%	29.2%

Immediate Outcome 1310: # and % of F/M youth targeted who have enhanced their soft and business skills

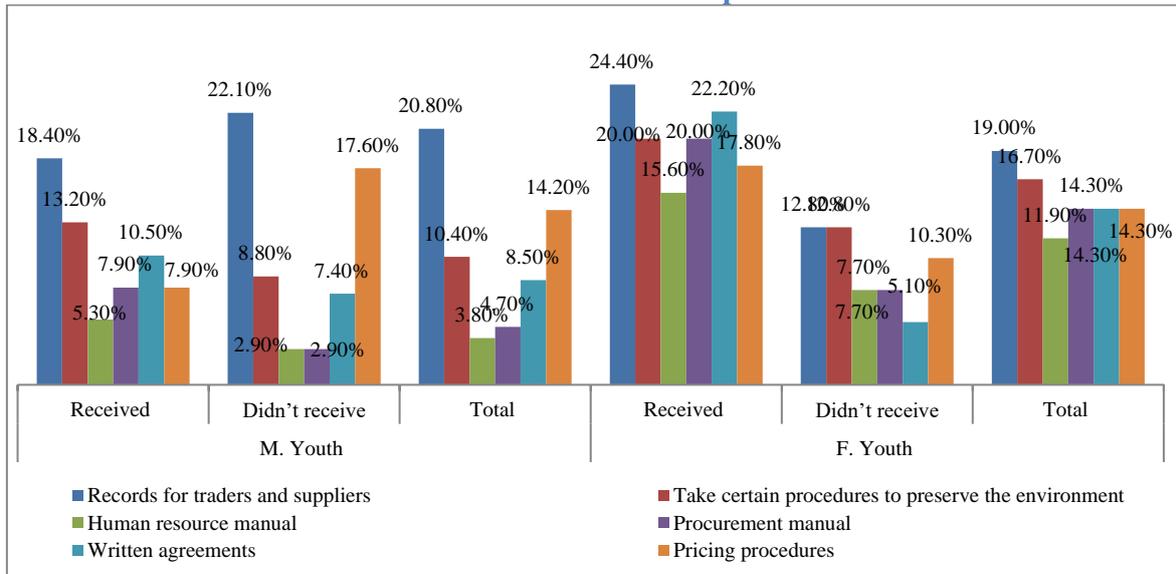
2.21. Existing plans in youth's enterprises.

Most male and female youth run their enterprises without clear medium or short-term plans based on enough market research and feasibility studies; this is supported by study findings which indicated that the vast majority of male and female youth don't have plans and other

essential documents needed to guide their businesses. The absent of financial statements, budgets and financial systems were particularly noticed among the vast majority of male and female youth enterprises. (Figure 21)

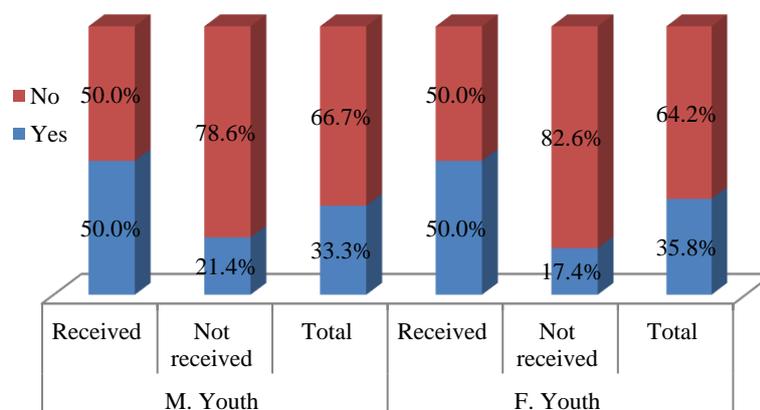
Results also revealed that most male and female youth don't keep records that document their deals with traders and suppliers, don't have human resource or procedure manuals, moreover, the vast majority of them don't take procedures to preserve the environment .The survey results in that regard are shown in the two tables below.

Figure 22: Percentage of F/M youth who have plans, financial statements and other documents in their enterprises



Of all male and female youth who have business plans only one third of them implement their business plans, that includes 33.3% of male youth and 35.8% of female youth. The percentage of male and female youth who did implement their business plans was particularly low among those who haven't receive services (21.4% of male youth and 17,4% of female youth)

Figure 23: Is your business plan implemented (% of male and female youth)



Immediate Outcome 1310: # and % of F/M youth of green enterprises who can name at least 5 green business practices that could be applied to their business

14 male⁴ youth (15.7%) reported employing certain means in their enterprises to preserve the environment, that's include five males (17.2%) who received services and 9 males (15%) of those who haven't receive services. With regard to female youth, it was found that thirteen⁵ of them (18.3%) also employ means to preserve the environment. More details in that regard are show in the table below.

Table 14: Number and % of women who employ certain means to preserve the environment

Group	Services	#	%
M.Youth	Received	5	17.2
	Didn't receive	9	15.0
	Total	14	15.7
F.Youth	Received	9	22.0
	Didn't receive	4	13.3
	Total	13	18.3

Practices mentioned by male and female youth include:

- Use of solar energy
- Reusing the remaining parts of textile and fabric, and recycling of other leftovers
- Use of organic fertilizers
- Making compost to produce organic fertilizers

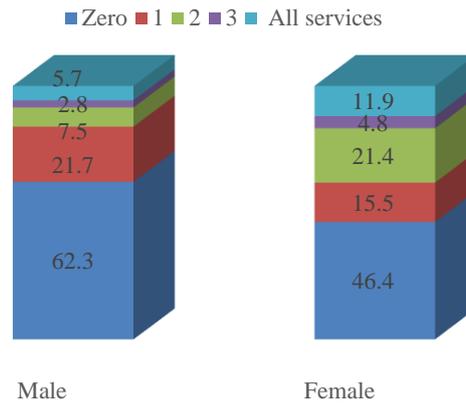
Immediate Outcome 1320: # And % of F/M youth who report increased access to BDS, financial or other services and networks for starting and successfully running enterprises

Six male youth (5.7%) had access to all four services which include financial services, business development services, networking opportunities and exchange visits to other enterprises, compared to 40 of them (31.1%) who received one or more services. With regard to female youth, results indicated that 10 of them (11.9%) have received all services, compared to 35 female (41.7%) who received one or more services.

Figure 24: Distribution of male and female youth with respect to the number of services they have received

⁴ Includes all male youth who employ certain means to preserve the environment regardless of the type of their business.

⁵ Includes all female youth who employ certain means to preserve the environment regardless of the type of their business.



With regard to the number and percentage of youth who received each of the four services, the results came as follow;

- 14 male youth (15.7%) and 25 female youth (35.2%) received business development services.
- 7 male youth (7.9%) and 23 female youth (32.4%) received financial services.
- 11 young male youth (12.4%) and 20 female youth (28.2%) received linkages services with services providers and value chain actors.
- 18 male youth (20.2%) and 25 female youth (35.2%) participated in exchange visits to other enterprises.

3.Validation of PMF indicators and targets.

The data presented above presents a variety of baseline data for achieving the project indicators and marking achievements. Using them as a guide, the following table provides a detailed accounting of the projected project indicators and targets and any comments that relate to them

EXPECTED RESULTS	INDICATORS	TARGETS	Comments
ULTIMATE OUTCOME			
1000 - Enhanced economic empowerment and increased prosperity for low-income women and/or female and male youth in central (including Nablus) and south of West Bank and Gaza.	% of targeted women and F/M youth in targeted areas who own or control productive/economic asset/technology (including land)	X % of targeted women X % of targeted female youth X % of targeted male youth (TBD with the baseline study)	A clear definition for the type of productive assets that you want women and youth to increase their ownership and control over is needed. An increase of 30% can be realistic if the productive assets include simple machineries or computer devices, but this target will be ambitious if the assets are lands or other valuable assets.
	% of targeted women and F/M youth in targeted areas reporting increased prosperity	X % of targeted women X % of targeted female youth X % of targeted male youth (TBD with the baseline study)	Prosperity should be clearly defined. Specific indicators to measure prosperity should be developed (like the revenues of women and youth enterprises and/or the income of their households) If prosperity is related to the revenues of women and youth enterprises, and If target beneficiaries benefit from market linkages services or any other services that may increase their sales and the 15% increase would be realistic.
INTERMEDIATE OUTCOMES			
1100 - Reduced gender-specific barriers to entrepreneurship for women and youth, with a particular focus on handicrafts/embroidery, food processing/agribusiness,	% of targeted women and F/M youth who report improved services or access to information (against a gender sensitive set of criteria) provided by targeted service providers,	60% of targeted women 60% of targeted female youth 60% of targeted male youth	The study results indicated that around 50% of women and youth have accessed at least one service in the past twelve months, but the majority of them are facing difficulties to access different services. (one half didn't receive services at all, and a majority were facing difficulties to access services) Based on the above, the target seems to be realistic

EXPECTED RESULTS	INDICATORS	TARGETS	Comments
and non-traditional enterprises	entrepreneurship enabling organizations and value chain actors Gender indicator 1100.G2		
	% of targeted women and F/M youth entrepreneurs who report improved behaviors of influential men and women in favor of women and youth recognizing and benefiting from their socio-economic rights Gender indicator 1100.G1	30% of targeted women 30% of targeted female youth 30% of targeted male youth	Study results indicated that the level of support given by influential men and women to women's and youth's participation and empowerment was perceived to be generally low by women and youth. We believe that changing the behavior of community leaders and influential men and women needs a long period of time to take place, accordingly we advise to reduce the target to be anywhere between 15-20%.
1200 - Enhanced agency and business opportunities for women entrepreneurs to successfully establish, sustain, or grow a sustainable business in embroidery/handicrafts, food processing/agribusiness, and non-traditional enterprises.	% of targeted women who demonstrate use of select technical, business management and soft skills (defined as negotiation, communication, leadership) Gender indicator 1200.G1	70 % of targeted women entrepreneurs	More clear definition of (of select technical, business management and soft skills) is needed. Study results revealed that women self-rated their skills and abilities in various areas related to their businesses to be anywhere between 5-7 (on a scale from 1 being "low ability" to 10 being "high ability"). Accordingly, if appropriate interventions are taken, an increase of 70% for the use of select technical, business management and soft skills can be achieved.
	% of targeted women entrepreneurs reporting the adoption of more resilient/sustainable/green business practices (based on a list of practices) Gender indicator 1200.G2	50% of targeted women entrepreneurs	A clear list of practices should be developed. Study revealed that most women run their projects without a clear medium or short-term plan based on enough market research and feasibility studies, it was also found that best practices in financial management weren't followed by women, where the vast majority of them don't have audited financial statements and they don't prepare annual budgets, most women also don't keep records that document their deals with traders and supplier's which make difficult for them know their financial position. If appropriate interventions are taken, an increase of 50% for the use of select technical, business management and soft skills can be achieved.

EXPECTED RESULTS	INDICATORS	TARGETS	Comments
1300 - Enhanced agency and business opportunities for youth entrepreneurs, particularly female youth, to successfully establish, sustain, and/or grow a sustainable business.	% of targeted female youth who demonstrate enhanced decision-making, negotiation and communication skills Gender indicator 1300.G1	70% of targeted female youth	A more clear definition of enhanced decision making can be developed. (what kind of decisions the projects want to enhance)
	% of targeted F/M youth reporting the adoption of more resilient/sustainable/green business practices (based on a list of practices) Gender indicator 1300.G2	65% of targeted female youth 65% of targeted male youth	A clear list of practices should be developed. It's not clear why the target here is 65% while a target of 50% was designated for women. Most male and female youth run their enterprises without clear medium or short-term plans based on enough market research and feasibility studies, and the majority of them don't keep records that document their deals with traders and suppliers, don't have human resource or procedure manuals We propose to keep the target at 50% like the target designated for women
IMMEDIATE OUTCOMES			
1110 Improved capacity of selected entrepreneurship enabling organizations, service providers, and value chain actors to improve and offer services/products tailored to women and F/M youth entrepreneurs	# of selected entrepreneurship enabling organizations, service providers and value chain actors with improved capacity to improve and offer services/products tailored to women and F/M youth	3 entrepreneurship enabling organizations or service providers 3 value chain actors	A clear definition of capacity should be developed. Target seems realistic.
	# of new or enhanced services/products delivered through the selected entrepreneurship enabling organizations, service providers and value chain actors, tailored to women and F/M youth	At least one new or enhanced service/product delivered per organization, provider, or actor targeted	Target seems realistic.

EXPECTED RESULTS	INDICATORS	TARGETS	Comments
	# of targeted women and F/M youth entrepreneurs who have received new or enhanced services/products provided by the selected entrepreneurship enabling organizations, service providers and value chain actors	714 targeted women and F/M youth entrepreneurs (70% of 1020 receiving services) 357 women 357 youth (143F/214M)	Target seems realistic.
1120 Reduced negative cultural attitudes and perceptions of communities, including women, men, female and male youth leaders, and selected entrepreneurship enabling organizations and service providers towards women's socio-economic role and inheritance rights.	# and % of targeted women and female youth report receiving support from family members and/or community members and leaders about their socio-economic role and inheritance rights, following the awareness sessions	265 of total targeted women, 60% 177 of total targeted female youth, 30%	Women and youth surveyed perceive their family members as being more supportive of their increased roles than influential individuals and opinion leaders in their respective communities. Nonetheless, both women and youth indicated that they would like to receive increased levels of support from their family members in this regard. Target seems realistic.
	% of community members (women, men F/M youth) engaged in the sessions who demonstrate change in their perception towards women's socio economic role and inheritance rights	70% of women engaged 60% of men engaged 70% of female youth engaged 60% of male youth engaged	Percentage designated for men seems high /ambitious.
1210 Strengthened soft, technical, and business management skills and voice of women entrepreneurs to start-up, manage and grow their enterprises.	# and % of targeted women entrepreneurs who have enhanced their soft skills	424 women, 70% of the targeted total 605 women entrepreneurs (BWF: 200, SEC: 360, CCE: 45)	more clear definition of Soft skills can be developed .
	# and % of women of green enterprises who can name at least 5	150 targeted women, 70% of the targeted	Target seems realistic.

EXPECTED RESULTS	INDICATORS	TARGETS	Comments
	green business practices that could be applied to their business	215 women entrepreneurs supported with training related to green/environmental issues	
	# and % of business plans implemented by targeted women entrepreneurs	96 (60%) of business plans implemented (out of 160 total - BWF: 36, SEC: 54 , CCE: 6)	Target seems realistic.
	1210.4 # of women-led green enterprises supported (covering all activities)	35 women-led green enterprises	Not measured, but was not needed... Do you think it will be realistic to work with 35 women-led green enterprises?
1220 Enhanced access to financial and business development services , networks and to local/exporting markets for women-led start-ups and enterprises (producers, private sector MSMEs, cooperatives), including women's traditional and non-traditional enterprises	# and % of targeted women-led start-ups and enterprises which accessed financial and business development services , networking opportunities (in local/national exhibitions, B2B) or created networks with other actors	130 (60%) of targeted women-led start-ups and enterprises (60% out of 215)	Target seems realistic.
	# and % of targeted women-led start-ups and enterprises who report having increased their number of business partners.	65 targeted women-led start-ups and enterprises (30%)	A more clear definition of business partners can be developed Feasibility of achieving target cannot be assessed without having a clear definition of the interventions that will be carried out to meet it.

EXPECTED RESULTS	INDICATORS	TARGETS	Comments
1310 Enhanced skills of youth, particularly female, from universities, vocational training centers (VTCs), and vulnerable communities to start-up, manage and grow their enterprises.	# and % of F/M youth targeted who have enhanced their soft and business skills	196 (40%) targeted female youth 293 (60%) targeted male youth (out of the total 698= SEC 40+ CCE 458+ SYFS 200)	more clear definition of Soft skills can be developed .
	# and % of F/M youth of green enterprises who can name at least 5 green business practices that could be applied to their business	51F/77M, 70% of the targeted 182 youth (73F/110M) supported with training related to green/environmental issues	Target seems realistic
	1310.3 # of F/M youth-led green enterprises supported (covering all activities)	35 youth-led green enterprises (14F/21M)	Not measured, but was not needed... Do you think it will be realistic to work with 35 women-led green enterprises?
1320 Enhanced access for male and female youth enterprises to financial, business development, or other services and networks necessary for business start-up and growth.	# and % of targeted F/M youth who report increased access to BDS, financial or other services and networks for starting and successfully running enterprises	At least 50% for targeted F and 50% for targeted M from total 698 targeted	The study results also indicated that around 50% of women and youth have accessed at least one service in the past twelve months, but the majority of them are facing difficulties to access different services. (one half didn't receive services at all, and a majority facing difficulties to access services) Based on the above the target seems to be realistic
GENDER RESULTS			
1100.G1 - Influential men and women support women and female and male youth entrepreneurs in recognizing, claiming and	% of targeted women and female and male youth entrepreneurs who report improved participation in	60% of targeted women 60% of targeted female youth	Please add something here...

EXPECTED RESULTS	INDICATORS	TARGETS	Comments
benefiting from their socio-economic rights to engage in entrepreneurial activities	economic decision-making relating to their business and the use of their income	60% of targeted male youth	
1200.G2 - Increased adoption by women entrepreneurs of profitable, resilient and sustainable business models (reflecting decreased belief in self-imposed barriers linked with gender)	% of women-led start-ups and enterprises increased their annual profits by at least 25%	50% of women-led start-ups and enterprises	Not measured because increase in annual profits will be measured for the selected beneficiaries.

Annex 1: Additional tables.

1. Challenges facing women and youth enterprises.

Women and youth were asked to rate -on a scale from 1 to 10, with 1 being least important and 10 the most important- the challenges that currently face their businesses. The results of this exercise are summarized below:

Table 15: Distribution of respondents with respect to the rates they gave to economic challenges facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	9.30%	35.10%	55.70%	100.0%
	Not received	13.20%	35.50%	51.30%	100.0%
	Total	11.00%	35.30%	53.80%	100.0%
M.Youth	Received	2.60%	34.20%	63.20%	100.0%
	Not received	1.50%	36.80%	61.80%	100.0%
	Total	1.90%	35.80%	62.30%	100.0%
F.Youth	Received	13.30%	28.90%	57.80%	100.0%
	Not received	2.60%	43.60%	53.80%	100.0%
	Total	8.30%	35.70%	56.00%	100.0%

Table 16: Distribution of respondents with respect to the rates they gave to social challenges facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	46.4%	28.9%	24.7%	100.0%
	Not received	46.7%	33.3%	20.0%	100.0%
	Total	46.5%	30.8%	22.7%	100.0%
M.Youth	Received	52.6%	36.8%	10.5%	100.0%
	Not received	48.5%	32.4%	19.1%	100.0%
	Total	50.0%	34.0%	16.0%	100.0%
F.Youth	Received	42.2%	33.3%	24.4%	100.0%
	Not received	35.9%	35.9%	28.2%	100.0%
	Total	39.3%	34.5%	26.2%	100.0%

Table 17: Distribution of respondents with respect to the rates they gave to the fear of their society as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	52.6%	24.7%	22.7%	100.0%
	Not received	49.3%	34.7%	16.0%	100.0%
	Total	51.2%	29.1%	19.8%	100.0%
M.Youth	Received	63.2%	23.7%	13.2%	100.0%
	Not received	57.4%	29.4%	13.2%	100.0%
	Total	59.4%	27.4%	13.2%	100.0%
F.Youth	Received	48.9%	26.7%	24.4%	100.0%
	Not received	35.9%	35.9%	28.2%	100.0%

Total	42.9%	31.0%	26.2%	100.0%
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Table 18: Distribution of respondents with respect to the rates they gave to Mobility restrictions as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	46.4%	27.8%	25.8%	100.0%
	Not received	44.0%	38.7%	17.3%	100.0%
	Total	45.3%	32.6%	22.1%	100.0%
M.Youth	Received	57.9%	34.2%	7.9%	100.0%
	Not received	58.8%	27.9%	13.2%	100.0%
	Total	58.5%	30.2%	11.3%	100.0%
F.Youth	Received	37.8%	44.4%	17.8%	100.0%
	Not received	35.9%	30.8%	33.3%	100.0%
	Total	36.9%	38.1%	25.0%	100.0%

Table 19: Distribution of respondents with respect to the rates they gave to their ability to manage the enterprise as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	56.7%	22.7%	20.6%	100.0%
	Not received	52.6%	28.9%	18.4%	100.0%
	Total	54.9%	25.4%	19.7%	100.0%
M.Youth	Received	68.4%	21.1%	10.5%	100.0%
	Not received	60.3%	27.9%	11.8%	100.0%
	Total	63.2%	25.5%	11.3%	100.0%
F.Youth	Received	55.6%	24.4%	20.0%	100.0%
	Not received	56.4%	25.6%	17.9%	100.0%
	Total	56.0%	25.0%	19.0%	100.0%

Table 20: Distribution of respondents with respect to the rates they gave to lack of supportive business services as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	24.7%	37.1%	38.1%	100.0%
	Not received	22.4%	46.1%	31.6%	100.0%
	Total	23.7%	41.0%	35.3%	100.0%
M.Youth	Received	26.3%	36.8%	36.8%	100.0%
	Not received	11.8%	51.5%	36.8%	100.0%
	Total	17.0%	46.2%	36.8%	100.0%
F.Youth	Received	26.7%	37.8%	35.6%	100.0%
	Not received	10.3%	46.2%	43.6%	100.0%
	Total	19.0%	41.7%	39.3%	100.0%

Table 21: Distribution of respondents with respect to the rates they gave to inadequate laws and regulations as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	29.9%	37.1%	33.0%	100.0%
	Not received	22.4%	47.4%	30.3%	100.0%
	Total	26.6%	41.6%	31.8%	100.0%
M.Youth	Received	26.3%	28.9%	44.7%	100.0%
	Not received	20.6%	45.6%	33.8%	100.0%
	Total	22.6%	39.6%	37.7%	100.0%
F.Youth	Received	26.7%	37.8%	35.6%	100.0%
	Not received	23.1%	35.9%	41.0%	100.0%
	Total	25.0%	36.9%	38.1%	100.0%

2. Level of difficulties to access various business development services

The tables below exhibit the distribution of respondents with respect to difficulty score they gave to access various services (On a scale from 1 to 10 (where 1 is very easy and 10 very difficult)).

Table 22: Distribution of respondents with respect to difficulty score they gave to access business development services

Group	Rate			Total
	1-3	4-7	8-10	
Women	29.7%	43.4%	26.9%	100.0%
Male	21.7%	42.5%	35.8%	100.0%
Female	26.2%	48.8%	25.0%	100.0%
Total	26.6%	44.4%	29.0%	100.0%

Table 23: Distribution of respondents with respect to difficulty score they gave to access financial services

Group	Rate			Total
	1-3	4-7	8-10	
Women	21.8%	32.2%	46.0%	100.0%
Male	14.2%	38.7%	47.2%	100.0%
Female	10.7%	29.8%	59.5%	100.0%
Total	17.0%	33.5%	49.5%	100.0%

Table 24: Distribution of respondents with respect to difficulty score they gave to access marketing facilitation services

Group	Rate			Total
	1-3	4-7	8-10	
Women	29.9%	51.1%	19.0%	100.0%
Male	24.5%	48.1%	27.4%	100.0%
Female	21.4%	58.3%	20.2%	100.0%
Total	26.4%	51.9%	21.7%	100.0%

Table 25: Distribution of respondents with respect to difficulty score they gave to access market information

Group	Rate			Total
	1-3	4-7	8-10	
Women	41.0%	40.5%	18.5%	100.0%
Male	27.4%	49.1%	23.6%	100.0%
Female	27.4%	54.8%	17.9%	100.0%
Total	33.9%	46.3%	19.8%	100.0%

Table 26: Distribution of respondents with respect to difficulty score they gave to access production inputs

Group	Rate			Total
	1-3	4-7	8-10	
Women	29.9%	47.7%	22.4%	100.0%
Male	17.0%	50.9%	32.1%	100.0%
Female	16.7%	59.5%	23.8%	100.0%
Total	23.1%	51.4%	25.5%	100.0%

Table 27: Distribution of respondents with respect to difficulty score they gave to access technology

Group	Rate			Total
	1-3	4-7	8-10	
Women	21.4%	44.5%	34.1%	100.0%
Male	28.3%	45.3%	26.4%	100.0%
Female	29.8%	48.8%	21.4%	100.0%
Total	25.3%	45.7%	28.9%	100.0%

3. Aspects that can affect access to services

Survey participants were asked to rate these aspects on a scale of 1 to 10 (where 1 indicates to highest levels of affordability/credibility/availability of needed service at the desired level of quality and 10 indicates the contrary on the other extreme). The details in that regards are shown below:

Table 28: Distribution of respondents with respect to the rates they gave to affordability as a factor that can affect their access to services

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	17.5%	32.0%	50.5%	100.0%
	Not received	15.8%	36.8%	47.4%	100.0%
	Total	16.8%	34.1%	49.1%	100.0%
M.Youth	Received	26.3%	28.9%	44.7%	100.0%
	Not received	17.6%	32.4%	50.0%	100.0%
	Total	20.8%	31.1%	48.1%	100.0%
F.Youth	Received	22.2%	35.6%	42.2%	100.0%

Not received	15.4%	41.0%	43.6%	100.0%
Total	19.0%	38.1%	42.9%	100.0%

Table 29: Distribution of respondents with respect to the rates they gave to the affordability of services in their areas as a factor that can affect their access to services

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	37.1%	40.2%	22.7%	100.0%
	Not received	27.6%	43.4%	28.9%	100.0%
	Total	32.9%	41.6%	25.4%	100.0%
M.Youth	Received	47.4%	31.6%	21.1%	100.0%
	Not received	23.5%	54.4%	22.1%	100.0%
	Total	32.1%	46.2%	21.7%	100.0%
F.Youth	Received	37.8%	35.6%	26.7%	100.0%
	Not received	28.2%	38.5%	33.3%	100.0%
	Total	33.3%	36.9%	29.8%	100.0%

Table 30: Distribution of respondents with respect to the rates they gave to the credibility of service providers in their areas as a factor that can affect their access to services

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	30.9%	46.4%	22.7%	100.0%
	Not received	31.6%	46.1%	22.4%	100.0%
	Total	31.2%	46.2%	22.5%	100.0%
M.Youth	Received	28.9%	52.6%	18.4%	100.0%
	Not received	22.1%	47.1%	30.9%	100.0%
	Total	24.5%	49.1%	26.4%	100.0%
F.Youth	Received	40.0%	44.4%	15.6%	100.0%
	Not received	28.2%	46.2%	25.6%	100.0%
	Total	34.5%	45.2%	20.2%	100.0%

4. Level of support given by influential men to women and youth

When asked to which extent they agree with different statements (on a scale from 1 being ‘completely disagree’ to 10 being ‘completely agree’) that reflect the level of support they receive from influential people in their communities the results came as follow.

Table 31: Distribution of respondents with respect to the rate they gave to level of support given by influential men to their social and economic role

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	16.5%	40.2%	43.3%	100.0%
	Not received	31.6%	42.1%	26.3%	100.0%
	Total	23.1%	41.0%	35.8%	100.0%
M.Youth	Received	31.6%	44.7%	23.7%	100.0%

	Not received	55.9%	39.7%	4.4%	100.0%
	Total	47.2%	41.5%	11.3%	100.0%
F.Youth	Received	24.4%	55.6%	20.0%	100.0%
	Not received	28.2%	56.4%	15.4%	100.0%
	Total	26.2%	56.0%	17.9%	100.0%

Table 32: Distribution of respondents with respect to the rate they gave to level of support given by influential men to promote their role at the community level

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	16.5%	45.4%	38.1%	100.0%
	Not received	32.0%	42.7%	25.3%	100.0%
	Total	23.3%	44.2%	32.6%	100.0%
M.Youth	Received	31.6%	44.7%	23.7%	100.0%
	Not received	55.9%	33.8%	10.3%	100.0%
	Total	47.2%	37.7%	15.1%	100.0%
F.Youth	Received	22.2%	57.8%	20.0%	100.0%
	Not received	30.8%	53.8%	15.4%	100.0%
	Total	26.2%	56.0%	17.9%	100.0%

Table 33: Distribution of respondents with respect to the rate they gave to level of support given by influential men to promote their role at the national level

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	19.6%	50.5%	29.9%	100.0%
	Not received	35.5%	43.4%	21.1%	100.0%
	Total	26.6%	47.4%	26.0%	100.0%
M.Youth	Received	36.8%	44.7%	18.4%	100.0%
	Not received	58.8%	39.7%	1.5%	100.0%
	Total	50.9%	41.5%	7.5%	100.0%
F.Youth	Received	26.7%	53.3%	20.0%	100.0%
	Not received	41.0%	38.5%	20.5%	100.0%
	Total	33.3%	46.4%	20.2%	100.0%

Table 34: Distribution of respondents with respect to the rate they gave to level of support given by influential men when it comes to asking their opinions in decision making

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	26.8%	44.3%	28.9%	100.0%
	Not received	38.2%	43.4%	18.4%	100.0%
	Total	31.8%	43.9%	24.3%	100.0%
M.Youth	Received	39.5%	47.4%	13.2%	100.0%
	Not received	55.9%	38.2%	5.9%	100.0%
	Total	50.0%	41.5%	8.5%	100.0%

F.Youth	Received	33.3%	48.9%	17.8%	100.0%
	Not received	41.0%	48.7%	10.3%	100.0%
	Total	36.9%	48.8%	14.3%	100.0%

Table 35: Distribution of respondents with respect to the rate they gave to level of support given by influential men in making connections connection between them and service providers

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	39.2%	41.2%	19.6%	100.0%
	Not received	42.1%	43.4%	14.5%	100.0%
	Total	40.5%	42.2%	17.3%	100.0%
M.Youth	Received	47.4%	42.1%	10.5%	100.0%
	Not received	58.8%	32.4%	8.8%	100.0%
	Total	54.7%	35.8%	9.4%	100.0%
F.Youth	Received	35.6%	57.8%	6.7%	100.0%
	Not received	48.7%	38.5%	12.8%	100.0%
	Total	41.7%	48.8%	9.5%	100.0%

Table 36: Distribution of respondents with respect to the rate they gave influential men when it comes to having positive view of their role

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	21.6%	43.3%	35.1%	100.0%
	Not received	35.5%	44.7%	19.7%	100.0%
	Total	27.7%	43.9%	28.3%	100.0%
M.Youth	Received	31.6%	52.6%	15.8%	100.0%
	Not received	54.4%	41.2%	4.4%	100.0%
	Total	46.2%	45.3%	8.5%	100.0%
F.Youth	Received	22.2%	57.8%	20.0%	100.0%
	Not received	41.0%	43.6%	15.4%	100.0%
	Total	31.0%	51.2%	17.9%	100.0%

Table 37: Distribution of respondents with respect to the rate they gave influential men when it comes to the appreciation of their roles

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	8.2%	27.8%	63.9%	100.0%
	Not received	10.5%	39.5%	50.0%	100.0%
	Total	9.2%	32.9%	57.8%	100.0%
M.Youth	Received	15.8%	42.1%	42.1%	100.0%
	Not received	14.7%	55.9%	29.4%	100.0%
	Total	15.1%	50.9%	34.0%	100.0%
F.Youth	Received	15.6%	37.8%	46.7%	100.0%
	Not received	20.5%	48.7%	30.8%	100.0%

Total	17.9%	42.9%	39.3%	100.0%
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5. Level of support given by family members.

When asked to which extent they agree with different statements (on a scale from 1 being ‘completely disagree’ to 10 being ‘completely agree’) that reflect the level of support they receive from influential people in their communities the results came as follows:

Table 38: Distribution of respondents with respect to the rate they gave to level of support given by family members to exercise their rights (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	3.1%	25.8%	71.1%	100.0%
	Not received	6.6%	30.3%	63.2%	100.0%
	Total	4.6%	27.7%	67.6%	100.0%
M.Youth	Received	10.5%	28.9%	60.5%	100.0%
	Not received	2.9%	52.9%	44.1%	100.0%
	Total	5.7%	44.3%	50.0%	100.0%
F.Youth	Received	0	28.9%	71.1%	100.0%
	Not received	10.3%	41.0%	48.7%	100.0%
	Total	4.8%	34.5%	60.7%	100.0%

Table 39: Distribution of respondents with respect to the rate they gave to level of support given by family members to get your inheritance rights (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	14.4%	48.5%	37.1%	100.0%
	Not received	14.5%	43.4%	42.1%	100.0%
	Total	14.5%	46.2%	39.3%	100.0%
M.Youth	Received	18.4%	47.4%	34.2%	100.0%
	Not received	13.2%	48.5%	38.2%	100.0%
	Total	15.1%	48.1%	36.8%	100.0%
F.Youth	Received	15.6%	48.9%	35.6%	100.0%
	Not received	10.3%	59.0%	30.8%	100.0%
	Total	13.1%	53.6%	33.3%	100.0%

Table 40: Distribution of respondents with respect to the rate they gave to level of support given by family members to use family assets (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	11.3%	42.3%	46.4%	100.0%
	Not received	14.5%	47.4%	38.2%	100.0%
	Total	12.7%	44.5%	42.8%	100.0%
M.Youth	Received	28.9%	36.8%	34.2%	100.0%
	Not received	13.2%	50.0%	36.8%	100.0%
	Total	18.9%	45.3%	35.8%	100.0%

F.Youth	Received	13.3%	44.4%	42.2%	100.0%
	Not received	17.9%	51.3%	30.8%	100.0%
	Total	15.5%	47.6%	36.9%	100.0%

Table 41: Distribution of respondents with respect to the rate they gave to level of support given by family members to access family financial resources (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	18.6%	42.3%	39.2%	100.0%
	Not received	14.5%	42.1%	43.4%	100.0%
	Total	16.8%	42.2%	41.0%	100.0%
M.Youth	Received	18.4%	39.5%	42.1%	100.0%
	Not received	10.3%	54.4%	35.3%	100.0%
	Total	13.2%	49.1%	37.7%	100.0%
F.Youth	Received	24.4%	22.2%	53.3%	100.0%
	Not received	33.3%	41.0%	25.6%	100.0%
	Total	28.6%	31.0%	40.5%	100.0%

Table 42: Distribution of respondents with respect to the rate they gave to level of support given by family members to allow you to move freely (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	9.3%	28.9%	61.9%	100.0%
	Not received	3.9%	38.2%	57.9%	100.0%
	Total	6.9%	32.9%	60.1%	100.0%
M.Youth	Received	7.9%	36.8%	55.3%	100.0%
	Not received	2.9%	47.1%	50.0%	100.0%
	Total	4.7%	43.4%	51.9%	100.0%
F.Youth	Received	8.9%	40.0%	51.1%	100.0%
	Not received	15.4%	51.3%	33.3%	100.0%
	Total	11.9%	45.2%	42.9%	100.0%

Table 43: Distribution of respondents with respect to the rate they gave to level of support given by family members to share responsibility of household chores (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	12.4%	28.9%	58.8%	100.0%
	Not received	3.9%	32.9%	63.2%	100.0%
	Total	8.7%	30.6%	60.7%	100.0%
M.Youth	Received	2.6%	42.1%	55.3%	100.0%
	Not received	1.5%	44.1%	54.4%	100.0%
	Total	1.9%	43.4%	54.7%	100.0%
F.Youth	Received	8.9%	48.9%	42.2%	100.0%
	Not received	7.7%	53.8%	38.5%	100.0%
	Total	8.3%	51.2%	40.5%	100.0%

Table 44: Distribution of respondents with respect to the rate they gave to level of support given by family members to link you with buyers and other actors (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	16.5%	27.8%	55.7%	100.0%
	Not received	10.5%	36.8%	52.6%	100.0%
	Total	13.9%	31.8%	54.3%	100.0%
M.Youth	Received	13.2%	50.0%	36.8%	100.0%
	Not received	10.3%	51.5%	38.2%	100.0%
	Total	11.3%	50.9%	37.7%	100.0%
F.Youth	Received	11.1%	42.2%	46.7%	100.0%
	Not received	15.4%	59.0%	25.6%	100.0%
	Total	13.1%	50.0%	36.9%	100.0%

6. Women and youth skills and abilities in various areas related to enterprises.

Table 45:Self-rated skills and abilities to prepare business plans

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	16.5%	43.3%	40.2%	100.0%
	Not received	26.3%	48.7%	25.0%	100.0%
	Total	20.8%	45.7%	33.5%	100.0%
M.Youth	Received	10.5%	47.4%	42.1%	100.0%
	Not received	23.5%	38.2%	38.2%	100.0%
	Total	18.9%	41.5%	39.6%	100.0%
F.Youth	Received	17.8%	44.4%	37.8%	100.0%
	Not received	33.3%	51.3%	15.4%	100.0%
	Total	25.0%	47.6%	27.4%	100.0%

Table 46:Self-rated skills and abilities to prepare communication plans

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	22.7%	40.2%	37.1%	100.0%
	Not received	25.0%	51.3%	23.7%	100.0%
	Total	23.7%	45.1%	31.2%	100.0%
M.Youth	Received	18.4%	42.1%	39.5%	100.0%
	Not received	26.5%	33.8%	39.7%	100.0%
	Total	23.6%	36.8%	39.6%	100.0%
F.Youth	Received	22.2%	46.7%	31.1%	100.0%
	Not received	28.2%	56.4%	15.4%	100.0%
	Total	25.0%	51.2%	23.8%	100.0%

Table 47:Self-rated skills and abilities to prepare a prototype

Groups	Services	Rates			Total
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		1-3	4-7	8-10	
Women	Received	19.6%	32.0%	48.5%	100.0%
	Not received	30.3%	38.2%	31.6%	100.0%
	Total	24.3%	34.7%	41.0%	100.0%
M.Youth	Received	18.4%	44.7%	36.8%	100.0%
	Not received	17.6%	42.6%	39.7%	100.0%
	Total	17.9%	43.4%	38.7%	100.0%
F.Youth	Received	26.7%	33.3%	40.0%	100.0%
	Not received	28.2%	53.8%	17.9%	100.0%
	Total	27.4%	42.9%	29.8%	100.0%

Table 48:Self-rated skills and abilities to prepare marketing plans

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	18.6%	42.3%	39.2%	100.0%
	Not received	34.2%	46.1%	19.7%	100.0%
	Total	25.4%	43.9%	30.6%	100.0%
M.Youth	Received	15.8%	57.9%	26.3%	100.0%
	Not received	17.6%	52.9%	29.4%	100.0%
	Total	17.0%	54.7%	28.3%	100.0%
F.Youth	Received	24.4%	55.6%	20.0%	100.0%
	Not received	33.3%	51.3%	15.4%	100.0%
	Total	28.6%	53.6%	17.9%	100.0%

Table 49:Self-rated skills and abilities to prepare proposals

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	13.4%	47.4%	39.2%	100.0%
	Not received	22.4%	53.9%	23.7%	100.0%
	Total	17.3%	50.3%	32.4%	100.0%
M.Youth	Received	13.2%	39.5%	47.4%	100.0%
	Not received	16.2%	41.2%	42.6%	100.0%
	Total	15.1%	40.6%	44.3%	100.0%
F.Youth	Received	8.9%	57.8%	33.3%	100.0%
	Not received	20.5%	59.0%	20.5%	100.0%
	Total	14.3%	58.3%	27.4%	100.0%

Table 50:Self-rated skills and abilities to cope with changes in business

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	5.2%	50.5%	44.3%	100.0%
	Not received	18.4%	51.3%	30.3%	100.0%
	Total	11.0%	50.9%	38.2%	100.0%

M.Youth	Received	5.3%	47.4%	47.4%	100.0%
	Not received	5.9%	44.1%	50.0%	100.0%
	Total	5.7%	45.3%	49.1%	100.0%
F.Youth	Received	4.4%	53.3%	42.2%	100.0%
	Not received	17.9%	64.1%	17.9%	100.0%
	Total	10.7%	58.3%	31.0%	100.0%

Table 51: Self-rated knowledge in pricing procedures

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	15.5%	43.3%	41.2%	100.0%
	Not received	25.0%	43.4%	31.6%	100.0%
	Total	19.7%	43.4%	37.0%	100.0%
M.Youth	Received	13.2%	50.0%	36.8%	100.0%
	Not received	17.6%	41.2%	41.2%	100.0%
	Total	16.0%	44.3%	39.6%	100.0%
F.Youth	Received	15.6%	53.3%	31.1%	100.0%
	Not received	30.8%	48.7%	20.5%	100.0%
	Total	22.6%	51.2%	26.2%	100.0%

7. Business practices

Table 52: Distribution of women and youth with respect to the score they gave to a statement “we Request at least three prices from vendors” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	17.2%	32.3%	50.5%	100.0%
	Not received	35.3%	30.9%	33.8%	100.0%
	Total	24.8%	31.7%	43.5%	100.0%
M.Youth	Received	26.7%	33.3%	40.0%	100.0%
	Not received	33.3%	33.3%	33.3%	100.0%
	Total	31.1%	33.3%	35.6%	100.0%
F.Youth	Received	46.3%	17.1%	36.6%	100.0%
	Not received	10.0%	36.7%	53.3%	100.0%
	Total	31.0%	25.4%	43.7%	100.0%

Table 53: Distribution of women and youth with respect to the score they gave to a statement “We have a procedure manual” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	61.3%	20.4%	18.3%	100.0%
	Not received	64.7%	29.4%	5.9%	100.0%
	Total	62.7%	24.2%	13.0%	100.0%
M.Youth	Received	56.7%	30.0%	13.3%	100.0%

	Not received	60.0%	38.3%	1.7%	100.0%
	Total	58.9%	35.6%	5.6%	100.0%
F.Youth	Received	61.0%	26.8%	12.2%	100.0%
	Not received	43.3%	40.0%	16.7%	100.0%
	Total	53.5%	32.4%	14.1%	100.0%

Table 54: Distribution of women and youth with respect to the score they gave to a statement “We preserve the environment” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	20.4%	30.1%	49.5%	100.0%
	Not received	42.6%	30.9%	26.5%	100.0%
	Total	29.8%	30.4%	39.8%	100.0%
M.Youth	Received	30.0%	26.7%	43.3%	100.0%
	Not received	38.3%	38.3%	23.3%	100.0%
	Total	35.6%	34.4%	30.0%	100.0%
F.Youth	Received	26.8%	36.6%	36.6%	100.0%
	Not received	20.0%	40.0%	40.0%	100.0%
	Total	23.9%	38.0%	38.0%	100.0%

Table 55: Distribution of women and youth with respect to the score they gave to a statement “We produce based on market needs.” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	18.5%	31.5%	50.0%	100.0%
	Not received	33.8%	38.2%	27.9%	100.0%
	Total	25.0%	34.4%	40.6%	100.0%
M.Youth	Received	20.0%	30.0%	50.0%	100.0%
	Not received	25.0%	41.7%	33.3%	100.0%
	Total	23.3%	37.8%	38.9%	100.0%
F.Youth	Received	12.2%	34.1%	53.7%	100.0%
	Not received	6.7%	50.0%	43.3%	100.0%
	Total	9.9%	40.8%	49.3%	100.0%

Table 56: Distribution of women and youth with respect to the score they gave to a statement “We recruit employees after announcement of job vacancies” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	72.0%	16.1%	11.8%	100.0%
	Not received	70.6%	23.5%	5.9%	100.0%
	Total	71.4%	19.3%	9.3%	100.0%
M.Youth	Received	56.7%	26.7%	16.7%	100.0%
	Not received	63.3%	25.0%	11.7%	100.0%
	Total	61.1%	25.6%	13.3%	100.0%

F.Youth	Received	68.3%	26.8%	4.9%	100.0%
	Not received	66.7%	23.3%	10.0%	100.0%
	Total	67.6%	25.4%	7.0%	100.0%

Table 57: Distribution of women and youth with respect to the score they gave to a statement “We assess our employee performance” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	61.3%	16.1%	22.6%	100.0%
	Not received	69.1%	23.5%	7.4%	100.0%
	Total	64.6%	19.3%	16.1%	100.0%
M.Youth	Received	50.0%	23.3%	26.7%	100.0%
	Not received	60.0%	30.0%	10.0%	100.0%
	Total	56.7%	27.8%	15.6%	100.0%
F.Youth	Received	65.9%	24.4%	9.8%	100.0%
	Not received	60.0%	23.3%	16.7%	100.0%
	Total	63.4%	23.9%	12.7%	100.0%

Table 58: Distribution of women and youth with respect to the score they gave to a statement “We keep financial records” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	Received	45.1%	24.2%	30.8%	100.0%
	Not received	61.8%	26.5%	11.8%	100.0%
	Total	52.2%	25.2%	22.6%	100.0%
M.Youth	Received	43.3%	26.7%	30.0%	100.0%
	Not received	43.3%	36.7%	20.0%	100.0%
	Total	43.3%	33.3%	23.3%	100.0%
F.Youth	Received	46.3%	31.7%	22.0%	100.0%
	Not received	46.4%	35.7%	17.9%	100.0%
	Total	46.4%	33.3%	20.3%	100.0%

Additional tables by region

1. Challenges facing women and youth enterprises.

Women and youth were asked to rate -on a scale from 1 to 10, with 1 being least important and 10 the most important- the challenges that currently face their businesses. The results of this exercise are summarized below:

Table 59: Distribution of respondents with respect to the rates they gave to economic challenges facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	13.3%	54.3%	32.4%	100.0%
	Gaza	8.5%	7.0%	84.5%	100.0%
	Total	11.0%	35.3%	53.8%	100.0%
M.Youth	West Bank	3.2%	55.6%	41.3%	100.0%
	Gaza	0%	7.0%	93.0%	100.0%
	Total	1.9%	35.8%	62.3%	100.0%
F.Youth	West Bank	5.6%	48.1%	46.3%	100.0%
	Gaza	13.3%	13.3%	73.3%	100.0%
	Total	8.3%	35.7%	56.0%	100.0%

Table 60: Distribution of respondents with respect to the rates they gave to social challenges facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	17.3%	51.9%	30.8%	100.0%
	Gaza	87.3%	2.8%	9.9%	100.0%
	Total	46.5%	30.8%	22.7%	100.0%
M.Youth	West Bank	25.4%	50.8%	23.8%	100.0%
	Gaza	86.0%	9.3%	4.7%	100.0%
	Total	50.0%	34.0%	16.0%	100.0%
F.Youth	West Bank	22.2%	42.6%	35.2%	100.0%
	Gaza	70.0%	20.0%	10.0%	100.0%
	Total	39.3%	34.5%	26.2%	100.0%

Table 61: Distribution of respondents with respect to the rates they gave to the fear of their society as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	22.1%	48.1%	29.8%	100.0%
	Gaza	93.0%	2.8%	4.2%	100.0%
	Total	51.2%	29.1%	19.8%	100.0%
M.Youth	West Bank	33.3%	46.0%	20.6%	100.0%

	Gaza	97.7%	0%	2.3%	100.0%
	Total	59.4%	27.4%	13.2%	100.0%
F.Youth	West Bank	22.2%	42.6%	35.2%	100.0%
	Gaza	80.0%	10.0%	10.0%	100.0%
	Total	22.1%	48.1%	29.8%	100.0%

Table 62: Distribution of respondents with respect to the rates they gave to Mobility restrictions as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	17.3%	49.0%	33.7%	100.0%
	Gaza	85.9%	8.5%	5.6%	100.0%
	Total	45.3%	32.6%	22.1%	100.0%
M.Youth	West Bank	34.9%	47.6%	17.5%	100.0%
	Gaza	93.0%	4.7%	2.3%	100.0%
	Total	58.5%	30.2%	11.3%	100.0%
F.Youth	West Bank	22.2%	44.4%	33.3%	100.0%
	Gaza	63.3%	26.7%	10.0%	100.0%
	Total	36.9%	38.1%	25.0%	100.0%

Table 63: Distribution of respondents with respect to the rates they gave to their ability to manage the enterprise as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	32.4%	38.1%	29.5%	100.0%
	Gaza	88.7%	7.0%	4.2%	100.0%
	Total	54.9%	25.4%	19.7%	100.0%
M.Youth	West Bank	38.1%	42.9%	19.0%	100.0%
	Gaza	100.0%	0%	0%	100.0%
	Total	63.2%	25.5%	11.3%	100.0%
F.Youth	West Bank	35.2%	37.0%	27.8%	100.0%
	Gaza	93.3%	3.3%	3.3%	100.0%
	Total	56.0%	25.0%	19.0%	100.0%

Table 64: Distribution of respondents with respect to the rates they gave to lack of supportive business services as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	24.7%	37.1%	38.1%	100.0%
	Gaza	22.4%	46.1%	31.6%	100.0%
	Total	23.7%	41.0%	35.3%	100.0%
M.Youth	West Bank	26.3%	36.8%	36.8%	100.0%
	Gaza	11.8%	51.5%	36.8%	100.0%
	Total	17.0%	46.2%	36.8%	100.0%
F.Youth	West Bank	26.7%	37.8%	35.6%	100.0%
	Gaza	10.3%	46.2%	43.6%	100.0%

Total	19.0%	41.7%	39.3%	100.0%
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Table 65: Distribution of respondents with respect to the rates they gave to inadequate laws and regulations as a challenge facing their businesses.

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	29.9%	37.1%	33.0%	100.0%
	Gaza	22.4%	47.4%	30.3%	100.0%
	Total	26.6%	41.6%	31.8%	100.0%
M.Youth	West Bank	26.3%	28.9%	44.7%	100.0%
	Gaza	20.6%	45.6%	33.8%	100.0%
	Total	22.6%	39.6%	37.7%	100.0%
F.Youth	West Bank	26.7%	37.8%	35.6%	100.0%
	Gaza	23.1%	35.9%	41.0%	100.0%
	Total	25.0%	36.9%	38.1%	100.0%

2. Level of difficulties to access various business development services

The tables below exhibit the distribution of respondents with respect to difficulty score they gave to access various services (On a scale from 1 to 10 (where 1 is very easy and 10 very difficult)).

Table 66: Distribution of respondents with respect to difficulty score they gave to access business development services

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	28.8%	51.9%	19.2%	100.0%
	Gaza	31.0%	31.0%	38.0%	100.0%
	Total	29.7%	43.4%	26.9%	100.0%
M.Youth	West Bank	15.9%	63.5%	20.6%	100.0%
	Gaza	30.2%	11.6%	58.1%	100.0%
	Total	21.7%	42.5%	35.8%	100.0%
F.Youth	West Bank	20.4%	59.3%	20.4%	100.0%
	Gaza	36.7%	30.0%	33.3%	100.0%
	Total	26.2%	48.8%	25.0%	100.0%

Table 67: Distribution of respondents with respect to difficulty score they gave to access financial services

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	21.4%	48.5%	30.1%	100.0%
	Gaza	22.5%	8.5%	69.0%	100.0%
	Total	21.8%	32.2%	46.0%	100.0%
M.Youth	West Bank	14.3%	60.3%	25.4%	100.0%
	Gaza	14.0%	7.0%	79.1%	100.0%

	Total	14.2%	38.7%	47.2%	100.0%
F.Youth	West Bank	13.0%	44.4%	42.6%	100.0%
	Gaza	6.7%	3.3%	90.0%	100.0%
	Total	10.7%	29.8%	59.5%	100.0%

Table 68: Distribution of respondents with respect to difficulty score they gave to access marketing facilitation services

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	23.3%	62.1%	14.6%	100.0%
	Gaza	39.4%	35.2%	25.4%	100.0%
	Total	29.9%	51.1%	19.0%	100.0%
M.Youth	West Bank	15.9%	66.7%	17.5%	100.0%
	Gaza	37.2%	20.9%	41.9%	100.0%
	Total	24.5%	48.1%	27.4%	100.0%
F.Youth	West Bank	18.5%	63.0%	18.5%	100.0%
	Gaza	26.7%	50.0%	23.3%	100.0%
	Total	21.4%	58.3%	20.2%	100.0%

Table 69: Distribution of respondents with respect to difficulty score they gave to access market information

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	31.4%	52.0%	16.7%	100.0%
	Gaza	54.9%	23.9%	21.1%	100.0%
	Total	41.0%	40.5%	18.5%	100.0%
M.Youth	West Bank	19.0%	68.3%	12.7%	100.0%
	Gaza	39.5%	20.9%	39.5%	100.0%
	Total	27.4%	49.1%	23.6%	100.0%
F.Youth	West Bank	24.1%	61.1%	14.8%	100.0%
	Gaza	33.3%	43.3%	23.3%	100.0%
	Total	27.4%	54.8%	17.9%	100.0%

Table 70: Distribution of respondents with respect to difficulty score they gave to access production inputs

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	26.2%	59.2%	14.6%	100.0%
	Gaza	35.2%	31.0%	33.8%	100.0%
	Total	29.9%	47.7%	22.4%	100.0%
M.Youth	West Bank	12.7%	68.3%	19.0%	100.0%
	Gaza	23.3%	25.6%	51.2%	100.0%
	Total	17.0%	50.9%	32.1%	100.0%

F.Youth	West Bank	16.7%	64.8%	18.5%	100.0%
	Gaza	16.7%	50.0%	33.3%	100.0%
	Total	16.7%	59.5%	23.8%	100.0%

Table 71: Distribution of respondents with respect to difficulty score they gave to access technology

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	22.5%	56.9%	20.6%	100.0%
	Gaza	19.7%	26.8%	53.5%	100.0%
	Total	21.4%	44.5%	34.1%	100.0%
M.Youth	West Bank	23.8%	65.1%	11.1%	100.0%
	Gaza	34.9%	16.3%	48.8%	100.0%
	Total	28.3%	45.3%	26.4%	100.0%
F.Youth	West Bank	25.9%	61.1%	13.0%	100.0%
	Gaza	36.7%	26.7%	36.7%	100.0%
	Total	29.8%	48.8%	21.4%	100.0%

3. Aspects that can affect access to services

Survey participants were asked to rate these aspects on a scale of 1 to 10 (where 1 indicates to highest levels of affordability/credibility/availability of needed service at the desired level of quality and 10 indicates the contrary on the other extreme). The details in that regards are shown below:

Table 72: Distribution of respondents with respect to the rates they gave to affordability as a factor that can affect their access to services

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	9.7%	47.6%	42.7%	100.0%
	Gaza	26.8%	14.1%	59.2%	100.0%
	Total	16.8%	34.1%	49.1%	100.0%
M.Youth	West Bank	4.8%	41.3%	54.0%	100.0%
	Gaza	44.2%	16.3%	39.5%	100.0%
	Total	20.8%	31.1%	48.1%	100.0%
F.Youth	West Bank	7.4%	46.3%	46.3%	100.0%
	Gaza	40.0%	23.3%	36.7%	100.0%
	Total	19.0%	38.1%	42.9%	100.0%

Table 73: Distribution of respondents with respect to the rates they gave to the availability of services in their areas as a factor that can affect their access to services

Groups	Services	Rates	Total
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		1-3	4-7	8-10	
Women	West Bank	15.5%	53.4%	31.1%	100.0%
	Gaza	57.7%	23.9%	18.3%	100.0%
	Total	32.9%	41.6%	25.4%	100.0%
M.Youth	West Bank	11.1%	65.1%	23.8%	100.0%
	Gaza	62.8%	18.6%	18.6%	100.0%
	Total	32.1%	46.2%	21.7%	100.0%
F.Youth	West Bank	14.8%	46.3%	38.9%	100.0%
	Gaza	66.7%	20.0%	13.3%	100.0%
	Total	33.3%	36.9%	29.8%	100.0%

Table 74: Distribution of respondents with respect to the rates they gave to the credibility of service providers in their areas as a factor that can affect their access to services

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	13.6%	56.3%	30.1%	100.0%
	Gaza	56.3%	32.4%	11.3%	100.0%
	Total	31.2%	46.2%	22.5%	100.0%
M.Youth	West Bank	6.3%	69.8%	23.8%	100.0%
	Gaza	51.2%	18.6%	30.2%	100.0%
	Total	24.5%	49.1%	26.4%	100.0%
F.Youth	West Bank	20.4%	51.9%	27.8%	100.0%
	Gaza	60.0%	33.3%	6.7%	100.0%
	Total	34.5%	45.2%	20.2%	100.0%

4. Level of support given by influential men and women to women and youth

When asked to which extent they agree with different statements (on a scale from 1 being ‘completely disagree’ to 10 being ‘completely agree’) that reflect the level of support they receive from influential people in their communities the results came as follow.

Table 75: Distribution of respondents with respect to the rate they gave to level of support given by influential men and women to their social and economic role

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	20.2%	55.8%	24.0%	100.0%
	Gaza	28.2%	19.7%	52.1%	100.0%
	Total	23.1%	41.0%	35.8%	100.0%
M.Youth	West Bank	38.1%	54.0%	7.9%	100.0%
	Gaza	60.5%	23.3%	16.3%	100.0%
	Total	47.2%	41.5%	11.3%	100.0%
F.Youth	West Bank	24.1%	63.0%	13.0%	100.0%
	Gaza	30.0%	43.3%	26.7%	100.0%
	Total	26.2%	56.0%	17.9%	100.0%

Table 76: Distribution of respondents with respect to the rate they gave to level of support given by influential men and women to promote their role at the community level

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	23.3%	55.3%	21.4%	100.0%
	Gaza	25.4%	26.8%	47.9%	100.0%
	Total	23.3%	44.2%	32.6%	100.0%
M.Youth	West Bank	36.5%	50.8%	12.7%	100.0%
	Gaza	62.8%	18.6%	18.6%	100.0%
	Total	47.2%	37.7%	15.1%	100.0%
F.Youth	West Bank	24.1%	59.3%	16.7%	100.0%
	Gaza	30.0%	50.0%	20.0%	100.0%
	Total	26.2%	56.0%	17.9%	100.0%

Table 77: Distribution of respondents with respect to the rate they gave to level of support given by influential men and women to promote their role at the national level

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	17.3%	62.5%	20.2%	100.0%
	Gaza	40.8%	25.4%	33.8%	100.0%
	Total	26.6%	47.4%	26.0%	100.0%
M.Youth	West Bank	36.5%	57.1%	6.3%	100.0%
	Gaza	72.1%	18.6%	9.3%	100.0%
	Total	50.9%	41.5%	7.5%	100.0%
F.Youth	West Bank	31.5%	50.0%	18.5%	100.0%
	Gaza	36.7%	40.0%	23.3%	100.0%
	Total	33.3%	46.4%	20.2%	100.0%

Table 78: Distribution of respondents with respect to the rate they gave to level of support given by influential men and women when it comes to asking their opinions in decision making

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	25.0%	60.6%	14.4%	100.0%
	Gaza	42.3%	19.7%	38.0%	100.0%
	Total	31.8%	43.9%	24.3%	100.0%
M.Youth	West Bank	38.1%	54.0%	7.9%	100.0%
	Gaza	67.4%	23.3%	9.3%	100.0%
	Total	50.0%	41.5%	8.5%	100.0%
F.Youth	West Bank	35.2%	57.4%	7.4%	100.0%
	Gaza	40.0%	33.3%	26.7%	100.0%
	Total	36.9%	48.8%	14.3%	100.0%

Table 79: Distribution of respondents with respect to the rate they gave to level of support given by influential men and women in making connections between them and service providers

Groups	Services	Rates	Total
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		1-3	4-7	8-10	
Women	West Bank	29.8%	54.8%	15.4%	100.0%
	Gaza	56.3%	23.9%	19.7%	100.0%
	Total	40.5%	42.2%	17.3%	100.0%
M.Youth	West Bank	38.1%	52.4%	9.5%	100.0%
	Gaza	79.1%	11.6%	9.3%	100.0%
	Total	54.7%	35.8%	9.4%	100.0%
F.Youth	West Bank	33.3%	57.4%	9.3%	100.0%
	Gaza	56.7%	33.3%	10.0%	100.0%
	Total	41.7%	48.8%	9.5%	100.0%

Table 80: Distribution of respondents with respect to the rate they gave influential men and women when it comes to having positive view of their role

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	19.2%	52.9%	27.9%	100.0%
	Gaza	42.3%	29.6%	28.2%	100.0%
	Total	27.7%	43.9%	28.3%	100.0%
M.Youth	West Bank	31.7%	61.9%	6.3%	100.0%
	Gaza	67.4%	20.9%	11.6%	100.0%
	Total	46.2%	45.3%	8.5%	100.0%
F.Youth	West Bank	27.8%	59.3%	13.0%	100.0%
	Gaza	36.7%	36.7%	26.7%	100.0%
	Total	31.0%	51.2%	17.9%	100.0%

Table 81: Distribution of respondents with respect to the rate they gave influential men and women when it comes to the appreciation of their roles

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	5.8%	45.2%	49.0%	100.0%
	Gaza	14.1%	15.5%	70.4%	100.0%
	Total	9.2%	32.9%	57.8%	100.0%
M.Youth	West Bank	9.5%	68.3%	22.2%	100.0%
	Gaza	23.3%	25.6%	51.2%	100.0%
	Total	15.1%	50.9%	34.0%	100.0%
F.Youth	West Bank	16.7%	50.0%	33.3%	100.0%
	Gaza	20.0%	30.0%	50.0%	100.0%
	Total	17.9%	42.9%	39.3%	100.0%

5. Level of support given by family members.

When asked to which extent they agree with different statements (on a scale from 1 being ‘completely disagree’ to 10 being ‘completely agree’) that reflect the level of support they receive from influential people in their communities the results came as follows:

Table 82: Distribution of respondents with respect to the rate they gave to level of support given by family members to exercise their rights (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	4.8%	45.2%	50.0%	100.0%
	Gaza	4.2%	2.8%	93.0%	100.0%
	Total	4.6%	27.7%	67.6%	100.0%
M.Youth	West Bank	6.3%	66.7%	27.0%	100.0%
	Gaza	4.7%	11.6%	83.7%	100.0%
	Total	5.7%	44.3%	50.0%	100.0%
F.Youth	West Bank	5.6%	48.1%	46.3%	100.0%
	Gaza	3.3%	10.0%	86.7%	100.0%
	Total	4.8%	34.5%	60.7%	100.0%

Table 83: Distribution of respondents with respect to the rate they gave to level of support given by family members to get your inheritance rights (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	8.7%	58.7%	32.7%	100.0%
	Gaza	22.5%	29.6%	47.9%	100.0%
	Total	14.5%	46.2%	39.3%	100.0%
M.Youth	West Bank	6.3%	65.1%	28.6%	100.0%
	Gaza	27.9%	23.3%	48.8%	100.0%
	Total	15.1%	48.1%	36.8%	100.0%
F.Youth	West Bank	9.3%	68.5%	22.2%	100.0%
	Gaza	20.0%	26.7%	53.3%	100.0%
	Total	13.1%	53.6%	33.3%	100.0%

Table 84: Distribution of respondents with respect to the rate they gave to level of support given by family members to use family assets (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	9.6%	51.0%	39.4%	100.0%
	Gaza	18.3%	35.2%	46.5%	100.0%
	Total	12.7%	44.5%	42.8%	100.0%
M.Youth	West Bank	7.9%	73.0%	19.0%	100.0%
	Gaza	34.9%	4.7%	60.5%	100.0%
	Total	18.9%	45.3%	35.8%	100.0%
F.Youth	West Bank	11.1%	63.0%	25.9%	100.0%
	Gaza	23.3%	20.0%	56.7%	100.0%
	Total	15.5%	47.6%	36.9%	100.0%

Table 85: Distribution of respondents with respect to the rate they gave to level of support given by family members to access family financial resources (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	

Women	West Bank	12.5%	51.9%	35.6%	100.0%
	Gaza	23.9%	28.2%	47.9%	100.0%
	Total	16.8%	42.2%	41.0%	100.0%
M.Youth	West Bank	7.9%	71.4%	20.6%	100.0%
	Gaza	20.9%	16.3%	62.8%	100.0%
	Total	13.2%	49.1%	37.7%	100.0%
F.Youth	West Bank	25.9%	38.9%	35.2%	100.0%
	Gaza	33.3%	16.7%	50.0%	100.0%
	Total	28.6%	31.0%	40.5%	100.0%

Table 86: Distribution of respondents with respect to the rate they gave to level of support given by family members to allow you to move freely (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	8.7%	49.0%	42.3%	100.0%
	Gaza	4.2%	11.3%	84.5%	100.0%
	Total	6.9%	32.9%	60.1%	100.0%
M.Youth	West Bank	3.2%	66.7%	30.2%	100.0%
	Gaza	7.0%	9.3%	83.7%	100.0%
	Total	4.7%	43.4%	51.9%	100.0%
F.Youth	West Bank	13.0%	53.7%	33.3%	100.0%
	Gaza	10.0%	30.0%	60.0%	100.0%
	Total	11.9%	45.2%	42.9%	100.0%

Table 87: Distribution of respondents with respect to the rate they gave to level of support given by family members to share responsibility of household chores (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	13.5%	45.2%	41.3%	100.0%
	Gaza	4.2%	8.5%	87.3%	100.0%
	Total	8.7%	30.6%	60.7%	100.0%
M.Youth	West Bank	1.6%	66.7%	31.7%	100.0%
	Gaza	2.3%	9.3%	88.4%	100.0%
	Total	1.9%	43.4%	54.7%	100.0%
F.Youth	West Bank	7.4%	68.5%	24.1%	100.0%
	Gaza	10.0%	20.0%	70.0%	100.0%
	Total	8.3%	51.2%	40.5%	100.0%

Table 88: Distribution of respondents with respect to the rate they gave to level of support given by family members to link you with buyers and other actors (a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	13.5%	39.4%	47.1%	100.0%
	Gaza	15.5%	21.1%	63.4%	100.0%
	Total	13.9%	31.8%	54.3%	100.0%
M.Youth	West Bank	7.9%	74.6%	17.5%	100.0%

	Gaza	16.3%	16.3%	67.4%	100.0%
	Total	11.3%	50.9%	37.7%	100.0%
F.Youth	West Bank	9.3%	61.1%	29.6%	100.0%
	Gaza	20.0%	30.0%	50.0%	100.0%
	Total	13.1%	50.0%	36.9%	100.0%

6. Women and youth skills and abilities in various areas related to enterprises.

Table 89:Self-rated skills and abilities to prepare business plans

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	17.1%	61.0%	21.9%	100.0%
	Gaza	28.2%	22.5%	49.3%	100.0%
	Total	20.8%	45.7%	33.5%	100.0%
M.Youth	West Bank	19.0%	55.6%	25.4%	100.0%
	Gaza	18.6%	20.9%	60.5%	100.0%
	Total	18.9%	41.5%	39.6%	100.0%
F.Youth	West Bank	24.1%	51.9%	24.1%	100.0%
	Gaza	26.7%	40.0%	33.3%	100.0%
	Total	25.0%	47.6%	27.4%	100.0%

Table 90:Self-rated skills and abilities to prepare communication plans

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	22.7%	40.2%	37.1%	100.0%
	Gaza	25.0%	51.3%	23.7%	100.0%
	Total	23.7%	45.1%	31.2%	100.0%
M.Youth	West Bank	18.4%	42.1%	39.5%	100.0%
	Gaza	26.5%	33.8%	39.7%	100.0%
	Total	23.6%	36.8%	39.6%	100.0%
F.Youth	West Bank	22.2%	46.7%	31.1%	100.0%
	Gaza	28.2%	56.4%	15.4%	100.0%
	Total	25.0%	51.2%	23.8%	100.0%

Table 91:Self-rated skills and abilities to prepare a prototype

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	8.7%	53.8%	37.5%	100.0%

	Gaza	46.5%	7.0%	46.5%	100.0%
	Total	24.3%	34.7%	41.0%	100.0%
M.Youth	West Bank	4.8%	60.3%	34.9%	100.0%
	Gaza	37.2%	18.6%	44.2%	100.0%
	Total	17.9%	43.4%	38.7%	100.0%
F.Youth	West Bank	16.7%	51.9%	31.5%	100.0%
	Gaza	46.7%	26.7%	26.7%	100.0%
	Total	27.4%	42.9%	29.8%	100.0%

Table 92:Self-rated skills and abilities to prepare marketing plans

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	15.4%	57.7%	26.9%	100.0%
	Gaza	39.4%	25.4%	35.2%	100.0%
	Total	25.4%	43.9%	30.6%	100.0%
M.Youth	West Bank	6.3%	73.0%	20.6%	100.0%
	Gaza	32.6%	27.9%	39.5%	100.0%
	Total	17.0%	54.7%	28.3%	100.0%
F.Youth	West Bank	14.8%	66.7%	18.5%	100.0%
	Gaza	53.3%	30.0%	16.7%	100.0%
	Total	28.6%	53.6%	17.9%	100.0%

Table 93:Self-rated skills and abilities to prepare proposals

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	5.8%	63.5%	30.8%	100.0%
	Gaza	33.8%	31.0%	35.2%	100.0%
	Total	17.3%	50.3%	32.4%	100.0%
M.Youth	West Bank	4.8%	52.4%	42.9%	100.0%
	Gaza	30.2%	23.3%	46.5%	100.0%
	Total	15.1%	40.6%	44.3%	100.0%
F.Youth	West Bank	7.4%	66.7%	25.9%	100.0%
	Gaza	26.7%	43.3%	30.0%	100.0%
	Total	14.3%	58.3%	27.4%	100.0%

Table 94:Self-rated skills and abilities to cope with changes in business

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	9.6%	63.5%	26.9%	100.0%
	Gaza	12.7%	33.8%	53.5%	100.0%
	Total	11.0%	50.9%	38.2%	100.0%
M.Youth	West Bank	6.3%	66.7%	27.0%	100.0%

	Gaza	4.7%	14.0%	81.4%	100.0%
	Total	5.7%	45.3%	49.1%	100.0%
F.Youth	West Bank	14.8%	61.1%	24.1%	100.0%
	Gaza	3.3%	53.3%	43.3%	100.0%
	Total	10.7%	58.3%	31.0%	100.0%

Table 95:Self-rated knowledge in pricing procedures

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	18.3%	58.7%	23.1%	100.0%
	Gaza	21.1%	21.1%	57.7%	100.0%
	Total	19.7%	43.4%	37.0%	100.0%
M.Youth	West Bank	14.3%	63.5%	22.2%	100.0%
	Gaza	18.6%	16.3%	65.1%	100.0%
	Total	16.0%	44.3%	39.6%	100.0%
F.Youth	West Bank	25.9%	61.1%	13.0%	100.0%
	Gaza	16.7%	33.3%	50.0%	100.0%
	Total	22.6%	51.2%	26.2%	100.0%

7. Business practices

Table 96: Distribution of women and youth with respect to the score they gave to a statement “we Request at least three prices from vendors” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	23.0%	45.0%	32.0%	100.0%
	Gaza	27.0%	11.1%	61.9%	100.0%
	Total	24.8%	31.7%	43.5%	100.0%
M.Youth	West Bank	30.8%	51.9%	17.3%	100.0%
	Gaza	31.6%	7.9%	60.5%	100.0%
	Total	31.1%	33.3%	35.6%	100.0%
F.Youth	West Bank	21.3%	31.9%	46.8%	100.0%
	Gaza	50.0%	12.5%	37.5%	100.0%
	Total	31.0%	25.4%	43.7%	100.0%

Table 97:Distribution of women and youth with respect to the score they gave to a statement “We have a procedure manual” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	41.0%	38.0%	21.0%	100.0%
	Gaza	95.2%	3.2%	1.6%	100.0%
	Total	62.7%	24.2%	13.0%	100.0%
M.Youth	West Bank	38.5%	55.8%	5.8%	100.0%

	Gaza	86.8%	7.9%	5.3%	100.0%
	Total	58.9%	35.6%	5.6%	100.0%
F.Youth	West Bank	29.8%	48.9%	21.3%	100.0%
	Gaza	100.0%	0%	0%	100.0%
	Total	53.5%	32.4%	14.1%	100.0%

Table 98:Distribution of women and youth with respect to the score they gave to a statement “We preserve the environment” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	37.0%	47.0%	16.0%	100.0%
	Gaza	19.0%	4.8%	76.2%	100.0%
	Total	29.8%	30.4%	39.8%	100.0%
M.Youth	West Bank	36.5%	53.8%	9.6%	100.0%
	Gaza	34.2%	7.9%	57.9%	100.0%
	Total	35.6%	34.4%	30.0%	100.0%
F.Youth	West Bank	25.5%	51.1%	23.4%	100.0%
	Gaza	20.8%	12.5%	66.7%	100.0%
	Total	23.9%	38.0%	38.0%	100.0%

Table 99:Distribution of women and youth with respect to the score they gave to a statement “We produce based on market needs.” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	22.2%	45.5%	32.3%	100.0%
	Gaza	28.6%	17.5%	54.0%	100.0%
	Total	25.0%	34.4%	40.6%	100.0%
M.Youth	West Bank	13.5%	51.9%	34.6%	100.0%
	Gaza	36.8%	18.4%	44.7%	100.0%
	Total	23.3%	37.8%	38.9%	100.0%
F.Youth	West Bank	10.6%	53.2%	36.2%	100.0%
	Gaza	8.3%	16.7%	75.0%	100.0%
	Total	9.9%	40.8%	49.3%	100.0%

Table 100:Distribution of women and youth with respect to the score they gave to a statement “We recruit employees after announcement of job vacancies” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	58.0%	30.0%	12.0%	100.0%
	Gaza	93.7%	1.6%	4.8%	100.0%
	Total	71.4%	19.3%	9.3%	100.0%
M.Youth	West Bank	48.1%	38.5%	13.5%	100.0%
	Gaza	78.9%	7.9%	13.2%	100.0%
	Total	61.1%	25.6%	13.3%	100.0%
F.Youth	West Bank	59.6%	29.8%	10.6%	100.0%

	Gaza	83.3%	16.7%	0%	100.0%
	Total	67.6%	25.4%	7.0%	100.0%

Table 101: Distribution of women and youth with respect to the score they gave to a statement “We assess our employee performance” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	60.0%	30.0%	10.0%	100.0%
	Gaza	73.0%	1.6%	25.4%	100.0%
	Total	64.6%	19.3%	16.1%	100.0%
M.Youth	West Bank	44.2%	44.2%	11.5%	100.0%
	Gaza	73.7%	5.3%	21.1%	100.0%
	Total	56.7%	27.8%	15.6%	100.0%
F.Youth	West Bank	53.2%	34.0%	12.8%	100.0%
	Gaza	83.3%	4.2%	12.5%	100.0%
	Total	63.4%	23.9%	12.7%	100.0%

Table 102: Distribution of women and youth with respect to the score they gave to a statement “We keep financial records” (on a scale from 1 to 10)

Groups	Services	Rates			Total
		1-3	4-7	8-10	
Women	West Bank	42.3%	38.1%	19.6%	100.0%
	Gaza	68.3%	4.8%	27.0%	100.0%
	Total	52.2%	25.2%	22.6%	100.0%
M.Youth	West Bank	30.8%	53.8%	15.4%	100.0%
	Gaza	60.5%	5.3%	34.2%	100.0%
	Total	43.3%	33.3%	23.3%	100.0%
F.Youth	West Bank	33.3%	44.4%	22.2%	100.0%
	Gaza	70.8%	12.5%	16.7%	100.0%
	Total	46.4%	33.3%	20.3%	100.0%

8. Other tables

Table 103: Distribution of respondents with respect to whether or not they have registered businesses

		Yes	No	Total
		Women	West Bank	35.3%
Gaza	9.5%		90.5%	100.0%
Total	25.5%		74.5%	100.0%
M.Youth	West Bank	25.0%	75.0%	100.0%
	Gaza	10.8%	89.2%	100.0%
	Total	19.1%	80.9%	100.0%
F.Youth	West Bank	17.0%	83.0%	100.0%

	Gaza	16.7%	83.3%	100.0%
	Total	16.9%	83.1%	100.0%

Table 104: Distribution of respondents with respect to their ownership of lands

		Yes	No	Total
Women	West Bank	35.3%	64.7%	100.0%
	Gaza	9.5%	90.5%	100.0%
	Total	25.5%	74.5%	100.0%
M.Youth	West Bank	25.0%	75.0%	100.0%
	Gaza	10.8%	89.2%	100.0%
	Total	19.1%	80.9%	100.0%
F.Youth	West Bank	17.0%	83.0%	100.0%
	Gaza	16.7%	83.3%	100.0%
	Total	16.9%	83.1%	100.0%

Table 105: Distribution of respondents with respect to their ownership of machineries

		Yes	No	Total
Women	West Bank	67.7%	32.3%	100.0%
	Gaza	45.1%	54.9%	100.0%
	Total	58.4%	41.6%	100.0%
M.Youth	West Bank	48.2%	51.8%	100.0%
	Gaza	20.9%	79.1%	100.0%
	Total	36.6%	63.4%	100.0%
F.Youth	West Bank	54.0%	46.0%	100.0%
	Gaza	40.0%	60.0%	100.0%
	Total	48.8%	51.2%	100.0%

Table 106: Distribution of respondents with respect to their ownership of vehicles

		Yes	No	Total
Women	West Bank	22.7%	77.3%	100.0%
	Gaza	1.4%	98.6%	100.0%
	Total	12.7%	87.3%	100.0%
M.Youth	West Bank	10.0%	90.0%	100.0%
	Gaza	2.3%	97.7%	100.0%
	Total	6.5%	93.5%	100.0%
F.Youth	West Bank	6.8%	93.2%	100.0%
	Gaza	0.0%	100.0%	100.0%
	Total	4.1%	95.9%	100.0%

Table 107: Distribution of respondents with respect to their ownership of computer devices

		Yes	No	Total
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Women	West Bank	62.80%	37.20%	100.0%
	Gaza	12.70%	87.30%	100.0%
	Total	40.40%	59.60%	100.0%
M.Youth	West Bank	68.60%	31.40%	100.0%
	Gaza	32.50%	67.50%	100.0%
	Total	52.20%	47.80%	100.0%
F.Youth	West Bank	76.00%	24.00%	100.0%
	Gaza	30.00%	70.00%	100.0%
	Total	57.80%	42.20%	100.0%

Table 108: Average monthly income of women and youth households (NIS)

Region	Average Monthly income
West Bank	4342
Gaza	1748
Total	3322

Table 109: Enterprises owned by women and youth contribution to their household income.

Region	Average % to HH income
West Bank	33.7
Gaza	42.2
Total	37.0

Table 110: Change on enterprise revenues in the past three years

		Yes	No	Total
Women	West Bank	41.40%	36.40%	100.0%
	Gaza	34.90%	7.90%	100.0%
	Total	39.00%	24.50%	100.0%
M.Youth	West Bank	40.40%	34.00%	100.0%
	Gaza	27.00%	27.00%	100.0%
	Total	34.50%	31.00%	100.0%
F.Youth	West Bank	38.60%	36.40%	100.0%
	Gaza	29.20%	8.30%	100.0%
	Total	35.30%	26.50%	100.0%

Annex 2: Table of results.

EXPECTED RESULT	INDICATOR	CALCULATION FOR ANALYSIS	BASELINE DATA
ULTIMATE OUTCOME			
1000 - Enhanced economic empowerment and increased prosperity for low-income women and/or female and male youth in central (including Nablus) and south of West Bank and Gaza.	1000.1 % of targeted women and F/M youth in targeted areas who own or control productive/economic asset/technology (including land)	<p>Ownership: (40%) % of W&Y reported owning business assets (weight 60%) + personal assets (weight 40%)</p> <p>Control: (60%) % of W&Y reported control over their assets (weight 60%) + % of W&Y reported ease of access to financial services (weight 30%) + % of women & youth reported final say (decision-making power) for at least 70% of the 10 categories: Expenditure amounts, Purchasing of new assets, Expenditure avenues, Assets disposal, Income avenues, Assets registration, Decisions related to your enterprise, New investment, Utilization of inputs and raw materials, Trading and contracting with various value chain actors (weight 10%)</p>	<p><u>Received services</u> Women: 67.4% MY: 53.9% FY: 68.7%</p> <p><u>Didn't receive</u> Women: 50.9% MY: 45.4% FY: 39.9%</p>
	1000.2 % of targeted women and F/M youth in targeted areas reporting increased prosperity	The % of targeted women and female and male youth reporting increased prosperity will be defined as follows: If beneficiary reports: 1) An increase in his or her income; 2) An increase in his or her contribution to the HH income and/or in his or her ability (based on decision-making power) to spend on desired assets	N/A ⁶

⁶ N/A : Non applicable

EXPECTED RESULT	INDICATOR	CALCULATION FOR ANALYSIS	BASELINE DATA
		<p>and/or services (either related to their enterprise or for personal reasons. This said, FGD will be conducted with the three beneficiary groups once they are selected to take part in OBADER's activities in order to confirm the above definition based on our beneficiaries' perception of prosperity.</p>	
INTERMEDIATE OUTCOMES			
<p>1100 - Reduced gender-specific barriers to entrepreneurship for women and youth, with a particular focus on handicrafts/embroidery, food processing/agribusiness, and non-traditional enterprises.</p>	<p>1100.1 % of targeted women and F/M youth who report improved services or access to information (against a gender sensitive set of criteria) provided by targeted service providers, entrepreneurship enabling organizations and value chain actors Gender indicator 1100.G2</p>	<p>% of women and F/M youth who rated the level of difficulties to access the services between 1 and 3 range (the least difficult to access) for 70% of the categories, which were: Business development services, Training /workshop related to your business, Financial services, Training to deal with financial institutions, Linkages with traders, input suppliers or any other actors, Market information, Exchange visits to other business, Marketing services (weight 50%) + % of women and F/M youth who rated the aspects that can affect access to services the least challenging for all categories: Your ability to afford the service cost, Services don't cover your project area, Ability to access the services, Lack of trust with service providers, Services are not tailored to your needs (between 8-10) (weight 50%)</p>	<p>N/A (Baseline study measured, for those you received services, the proportion of respondents who reported that those services were easily accessible and adequate (less challenging): Women: 7.2%, MY: 6.6%, FY: 7.8%)</p>

EXPECTED RESULT	INDICATOR	CALCULATION FOR ANALYSIS	BASELINE DATA
	1100.2 % of targeted women and F/M youth entrepreneurs who report improved behaviors of influential men and women in favor of women and youth recognizing and benefiting from their socio-economic rights Gender indicator 1100.G1	% of women & M/F youth that rated 8-10 (agree or completely agree with the statements) for 70% of the following categories: Support your economic and social role, Promote your role at the community level, Promote your role at the national level, Seek my opinion in decision making, Making connections between you and service providers, Link you with traders and support you to market your products, Link you with value chain actors, Community leader have positive view regarding your role, Family members support you, Community leader appreciate your role and its importance.	N/A (Baseline study measured the proportion of respondents who reported high support from influential men and women in their communities, as follow: <u>Received</u> Women: 18.6%, MY: 13.2%, FY: 6.7%; <u>Didn't receive</u> Women: 9.2%, MY: 7.4%, FY: 12.8%)
1200 - Enhanced agency and business opportunities for women entrepreneurs to successfully establish, sustain, or grow a sustainable business in embroidery/handicrafts, food processing/ agribusiness, and non-traditional enterprises.	1200.1 % of targeted women who demonstrate use of select technical, business management and soft skills (defined as negotiation, communication, leadership) Gender indicator 1200.G1	% of women who rated between 8-10 (high ability) on the scale of having the following skills: Communication and linkages, The art of negotiation, Leadership skills. (weight 50%) + % of women who rated between 8-10 (agree or completely agree) on the scale of having the following skills: Prepare business plans, Prepare public relation plan, Preparing prototype, Market research studies, Prepare business ideas, Dealing with changes in your business, Dealing with emergencies, Procedure to preserve the environment, Pricing techniques. (weight 50%)	N/A (Baseline study measured the proportion of respondents who self-rated their technical, business management and soft skills as high, as follow: <u>Received</u> 29.7%; <u>Didn't receive</u> 18.5%)

EXPECTED RESULT	INDICATOR	CALCULATION FOR ANALYSIS	BASELINE DATA
	1200.2 % of targeted women entrepreneurs reporting the adoption of more resilient/sustainable/green business practices (based on a list of practices) Gender indicator 1200.G2	% of women who reported using and practicing resilient/sustainable/green business practices between 8-10 (agree or completely agree), for at least 70% of the following categories: We request at least three prices of vendors before purchasing, We have a procedure manual that guide the procurement process, We preserve the environment during production and during the waste disposal, We produce our products/services based on the market needs, We recruit employees after announcement of job vacancies and interviews with applicants, Our human resource manual is guiding the procurement procedure, We assess our employee satisfaction, We keep financial records in the business.	N/A (Baseline study measured the proportion of respondents who reported using and practicing resilient/sustainable/green business practices, as follows: <u>Received</u> 5.2%; <u>Didn't receive</u> 1.3%)
1300 - Enhanced agency and business opportunities for youth entrepreneurs, particularly female youth, to successfully establish, sustain, and/or grow a sustainable business.	1300.1 % of targeted female youth who demonstrate having exercised enhanced decision-making, negotiation and communication skills Gender indicator 1300.G1	% of female youth reported having a final say (1 or 2 on the scale) on at least 70% of the following categories: Expenditure amounts, Purchasing of new assets, Expenditure avenues, Assets disposal, Income avenues, Assets registration, Decisions related to your enterprise, New investment, Utilization of inputs and raw materials, Trading and contracting with various value chain actors (weight 50%) + % of female youth reporting advanced communication skills (rating between 8-10) (weight 25%) + % of female youth reporting advanced negotiation skills (rating between 8-10) (weight 25%)	<u>Received</u> : 68.3% <u>Didn't receive</u> : 53.2%

EXPECTED RESULT	INDICATOR	CALCULATION FOR ANALYSIS	BASELINE DATA
	1300.2 % of targeted F/M youth reporting the adoption of more resilient /sustainable/ green business practices (based on a list of practices) Gender indicator 1300.G2	% of F/M youth who reported using and practicing resilient/sustainable/green business practices between 8-10 (agree or completely agree), for at least 70% of the following categories: We request at least three prices of vendors before purchasing, We have a procedure manual that guide the procurement process, We preserve the environment during production and during the waste disposal, We produce our products/services based on the market needs, We recruit employees after announcement of job vacancies and interviews with applicants, Our human resource manual is guiding the procurement procedure, We assess our employee satisfaction, We keep financial records in the business.	N/A (Baseline study measured the proportion of respondents who reported using and practicing resilient/ sustainable/green business practices, as follows: <u>Received</u> MY:2.7%, FY:4.4%; <u>Didn't receive</u> MY: 0%, FY:5.1%)
IMMEDIATE OUTCOMES			
1110 Improved capacity of selected entrepreneurship enabling organizations, service providers, and value chain actors to improve and offer services/products tailored to women and F/M youth entrepreneurs	1110.1 # of selected entrepreneurship enabling organizations, service providers and value chain actors with improved capacity to improve and offer services/products tailored to women and F/M youth	Indicator will be calculated using a checklist that will be developed based on the in-depth capacity assessments and desired gender-sensitive capacities to acquire through the project's interventions.	N/A (In the BL study, an initial diagnosis of the selected entrepreneurship enabling organizations, service providers and value chain actors was carried out (please see narrative section). In-depth capacity assessments will be conducted to evaluate the gender sensitiveness of the services and/or products offered by the selected entities and determine specific capacities to be improved in order for them to be able to tailor their offers to women and F/M youth entrepreneurs.)

EXPECTED RESULT	INDICATOR	CALCULATION FOR ANALYSIS	BASELINE DATA
	1110.2 # of new or enhanced services/products delivered through the selected entrepreneurship enabling organizations, service providers and value chain actors, tailored to women and F/M youth	Indicator will be calculated using a checklist that will be developed to assess the extent to which services and/or products have been tailored or design (for new ones) for women and F/M youth entrepreneurs.	N/A
	1110.3 # of targeted women and F/M youth entrepreneurs who have received new or enhanced services/products provided by the selected entrepreneurship enabling organizations, service providers and value chain actors	% of women and F/M youth who reported having received at least one new or enhanced service or product.	N/A (Baseline study measured the proportion of respondents who reported having received at least one service or product in the past 12 months, as follows: Women: 6.1%, MY: 35.8%, FY: 53.6%).
1120 Reduced negative cultural attitudes and perceptions of communities, including women, men, female and male youth leaders, and selected entrepreneurship enabling organizations and service providers towards women's socio-economic role and inheritance rights.	1120.1 # and % of targeted women and female youth report receiving support from family members and/or community members and leaders about their socio-economic role and inheritance rights, following the awareness sessions	% of women and M/F youth who rated between 8-10 (agree or completely with the statements) for at least 70% of the following statements: They support you to have your rights, Support you to participate in economic activities, They support you to have your inheritance rights, Support you to utilize the family assets, Support you to utilize the family financial resources, Support your mobility, They support our social and economic role, Share the house chores with you, They link you with input suppliers and traders.	<u>Received</u> Women: 39.2% MY: 39.5% FY: 35.6% <u>Didn't receive</u> Women: 39.5% MY: 44.1% FY: 25.6%

EXPECTED RESULT	INDICATOR	CALCULATION FOR ANALYSIS	BASELINE DATA
	1120.2 % of community members engaged in the sessions who demonstrate change in their perception towards women's socio economic role and inheritance rights	TBD	N/A
1210 Strengthened soft, technical, and business management skills and voice of women entrepreneurs to start-up, manage and grow their enterprises.	1210.1 # and % of targeted women entrepreneurs who have enhanced their soft skills	# and % of women who increased their pre-training test score by at least 60% in the post-training test	N/A
	1210.2 # and % of targeted women who can name at least 5 green business practices that could be applied to their business	# and % of women who named at least 5 green business practices that could be applied to their business in the post-training test	N/A (Baseline study measured the proportion of respondents who reported using certain means in their enterprises to preserve the environment, as follows: Overall: <u>Received</u> 12.9%; <u>Didn't receive</u> 14.9% Use of solar energy: <u>Received</u> 3%; <u>Didn't receive</u> 4% Reusing the remaining parts of textile and fabric, and recycling of other leftovers: <u>Received</u> 7%; <u>Didn't receive</u> 3% Use of organic fertilizers: <u>Received</u> 2%; <u>Didn't receive</u> 5% Make compost to produce organic fertilizers: <u>Received</u> 0%; <u>Didn't receive</u> 0%)
	1210.3 # and % of business plans implemented by women entrepreneurs	Indicator will be calculated using a checklist that will be developed to assess the extent to which the business plans (action plan activities) are being implemented by the women who received coaching in business development.	Among all women who reported having a business plan, only about one third of them (average of 29%) is actually implementing it: <u>Received</u> 49.2% (29 women); <u>Didn't receive</u> 8.8% (3 women).
	1210.4 # of women-led green enterprises supported (covering all activities)	Compilation of all lists of participants supported by project's activities to count the # of women-led green enterprises.	N/A

EXPECTED RESULT	INDICATOR	CALCULATION FOR ANALYSIS	BASELINE DATA
1220 Enhanced access to financial and business development services, networks and to local/exporting markets for women-led start-ups and enterprises (producers, private sector MSMEs, cooperatives), including women's traditional and non-traditional enterprises	1220.1 # and % of targeted women-led start-ups and enterprises which accessed financial and business development services, networking opportunities (in local/national exhibitions, B2B) or created networks with other actors	No calculation needed. Use the answers of the question defined in the questionnaire.	59 women (36.2% of the surveyed women) accessed business development services 39 women (23.9% of the surveyed women) accessed financial services 40 women (24.5% of the surveyed women) accessed linkages services with services providers and value chain actors 59 women (36.2% of the surveyed women) participated in exchange visits to other enterprises
	1220.2 # and % of targeted women-led start-ups and enterprises who report having increased their number of business partners	# and % women-led start-ups and enterprises who reported an increase in the number of their business partners	N/A (Baseline study measured the proportion of respondents who reported having business relationships with different business entities: 24.2% (input suppliers) 46% (wholesalers) 45.3% (retailers) 5.6% (exporters) 15.5% (women input suppliers) 12.4% (other business owners)
1310 Enhanced skills of youth, particularly female, from universities, vocational training centers (VTCs), and vulnerable communities to start-up, manage and grow their enterprises.	1310.1 # and % of F/M youth targeted who have enhanced their soft and business skills	# and % of women who increased their pre-training test score by at least 60% in the post-training test	N/A
	1310.2 # and % of targeted F/M youth who can name at least 5 green business practices that could be applied to their business	# and % of F/M youth who named at least 5 green business practices that could be applied to their business in the post-training test	N/A (Baseline study measured the proportion of respondents who reported using certain means in their enterprises to preserve the environment, as follows: Overall: Received MY: 17.2%, FY: 22%; <u>Didn't receive</u> MY: 15%, FY 13.3% Use of solar energy: Received MY: 5.3%, FY: 4.4%; <u>Didn't receive</u> MY: 1.5%, FY: 0%

EXPECTED RESULT	INDICATOR	CALCULATION FOR ANALYSIS	BASELINE DATA
			<p>Reusing the remaining parts of textile and fabric, and recycling of other leftovers: <u>Received</u> MY: 0%, FY: 7.6%; <u>Didn't receive</u> MY: 0%, FY: 7.6%</p> <p>Use of organic fertilizers: <u>Received</u> MY: 1.9%, FY: 4.4%; <u>Didn't receive</u> MY: 11.8%, FY: 2.5%</p> <p>Make compost to produce organic fertilizers: <u>Received</u> MY: 0%, FY: 0%; <u>Didn't receive</u> MY: 2.2%, FY: 0%</p>
	1310.3 # of F/M youth-led green enterprises supported (covering all activities)	Compilation of all lists of participants supported by project's activities to count the # of women-led green enterprises.	N/A
1320 Enhanced access for male and female youth enterprises to financial, business development, or other services and networks necessary for business start-up and growth.	1320.1 # and % of F/M youth who report increased access to BDS, financial or other services and networks for starting and successfully running enterprises	# and % of F/M youth who reported an increased access to different business-related services	<p>N/A</p> <p>(Baseline study measured the proportion of respondents who reported having accessed different services, as follows: 14 male youth (15.7%) and 25 female youth (35.2%) received business development services 7 male youth (7.9%) and 23 female youth (32.4%) received financial services 11 male youth (12.4%) and 20 female youth (28.2%) received linkages services with services providers and value chain actors 18 male youth (20.2%) and 25 female youth (35.2%) participated in exchange visits to other enterprises)</p>

Annex 3: Study tools

QUESTIONNAIRE USED FOR WOMEN AND F/M YOUTH ENTREPRENEURS

Part One: Profile and Introduction

ID01: Serial Number (office) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		ID02: Governorate <input type="checkbox"/>	
ID03: Locality <input type="checkbox"/> <input type="checkbox"/>		ID04: Address: Respondent Name	
ID05: Age of the respondent <input type="checkbox"/> <input type="checkbox"/>		ID06: Mobile. <input type="checkbox"/>	
ID07: Target GROUP: 1. Women above 30 2. Male youth (18-29 years) 3. Female youth (18-29) <input type="checkbox"/>			
ID08: Business stage: 1. Established 2. Idea stage 3. Prototype <input type="checkbox"/>			
ID09: Project Type: 1. Agriculture 2. Service 3. Production 4. Commercial 5. Media 6. Food production 7. Others,..... <input type="checkbox"/>			
ID10_A: Brief description of the project:			
ID10_B: Products/Services:			
ID10_C: Do you employ any form of renewable energy in project/ or take any measures to preserve the environment? 1. Yes 2. No <input type="checkbox"/>			
ID11: If the answer is yes to the previous questions, please explain your answer:			
Interview Record :			
ID12: Interview Date		Day	Month
		<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		2018	
ID13	Field Worker Name:.....	ID14: Data entered by	

Socio economic profile of the respondent

A01: Marital status: 1. Single 2. Married 3. Others,.....			<input type="checkbox"/>
A02: relationship to the head of the household: 1. head of the HH 2. Husband/Wife 3. Son/Daughter 4. Brother/Sister 5. Others			<input type="checkbox"/>
A03: Household members:	Total: <input type="checkbox"/> <input type="checkbox"/>	Males: <input type="checkbox"/> <input type="checkbox"/>	Females: <input type="checkbox"/> <input type="checkbox"/>
A04: Employed household members:	Total: <input type="checkbox"/> <input type="checkbox"/>	Males: <input type="checkbox"/> <input type="checkbox"/>	Females: <input type="checkbox"/> <input type="checkbox"/>
A05: Unemployed Household members:	Total: <input type="checkbox"/> <input type="checkbox"/>	Males: <input type="checkbox"/> <input type="checkbox"/>	Females: <input type="checkbox"/> <input type="checkbox"/>

Enterprise's assets

B00: Enterprise ownership: 1. individual 2. Owned by than one person 3. Owned by a cooperative/association			<input type="checkbox"/>
B01: Number of employees in the enterprise:			<input type="checkbox"/>
B01_A: Is the enterprise formally registered? 1. Yes 2. No			<input type="checkbox"/>
B01_B: where is the enterprise registered?			

1.Ministry of National Economy	<input type="checkbox"/>	3.Others,.....	<input type="checkbox"/>
2.Chamber of Commerce	<input type="checkbox"/>	4. Others,.....	<input type="checkbox"/>
B02: If the enterprise is not registered, please explain the reasons:.....			
B02_A: Number of owners of the enterprise.			<input type="checkbox"/>

B03: do you have any of the following assets in your enterprise			
A. Asset type	B. Do you own the asset? 1.Yes 2.No		C.Type of ownership: 1.Owned 2.Lease 3.Mutual ownership 4.Others
1.Land	<input type="checkbox"/>		<input type="checkbox"/>
2.Machenaries	<input type="checkbox"/>		<input type="checkbox"/>
3.Vechcles	<input type="checkbox"/>		<input type="checkbox"/>
4.Appartments	<input type="checkbox"/>		<input type="checkbox"/>
5.Computer devices	<input type="checkbox"/>		<input type="checkbox"/>
6.Others,.....	<input type="checkbox"/>		<input type="checkbox"/>
B03_B:Estimated value of the above assets? (NIS)			<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
B04: To which degree you are free to decide about the use of the above assets ? 1. I fully control the decision			
2.Consult with others but I have the final say. 3.cant decide without consulting with others 4.Dont contribute to decisions at all			
B04_A: Please explain your answer to the above question?			
B05: How do assess the level of accessibility to finance sources? 1.V.Easy 2.Easy 3.Cant decide 4.Difficult 5.V.Difficult <input type="checkbox"/>			
B06: Are the followings considered sources of your household income? 1.Yes 2.No			
1.Waged employment	<input type="checkbox"/>	6.Lease of apartments/real states	<input type="checkbox"/>
2.Work In Israel	<input type="checkbox"/>	7.Cash transfer from HH members	<input type="checkbox"/>
3.Income from enterprises owned by a HH member	<input type="checkbox"/>	8.Cash assistance	<input type="checkbox"/>
4.Trade, commerce and businesses	<input type="checkbox"/>	9.Others,.....	<input type="checkbox"/>
5.Income from agriculture	<input type="checkbox"/>	10.Others,.....	<input type="checkbox"/>
B06_A: Total household income from all sources? (NIS)			<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
B07: Enterprise contribution to the household income			<input type="text"/> <input type="text"/> <input type="text"/> %
B08: Net income from the enterprise?			<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> NIS
B09: Total monthly expenditure of the household?			<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> NIS
B10: Monthly expenditure on food only?			<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> NIS
B11: Change on the enterprise revenues during the past three years? 1.Increased 2.No change 3.Decreased			<input type="checkbox"/>

B12: Average increase or decrease on the enterprise revenues during the past three years?		□□□%	
B12_A: To which degree you believe that the project will keep running in-light with the challenging political and economic situations			
B13: Projected growth of your project over the coming three years		□□□%	
B13_A: Are you confident that enterprise will succeed and grow? 1. Yes 2. No		□	
B14: Expected change on the household economic situation over the coming three years? 1.Improve 2.No Change 3.Deteriorate		□	
B15: To which degree you contribute to making decision on the following: 1. I fully control the decision 2. Consult with others but I have the final say. 3.cant decide without consulting with others 4.Dont contribute to decisions at all			
1.Expenditure amounts	□	6.Assets registration	□
2.Purchasing of new assets	□	7.Decissions related to your enterprise	□
3.Expenditure avenues	□	8.New investment	□
4.Assets disposal	□	9. utilization of inputs and raw materials	□
5.Income avenues	□	10. trading and contracting with various value chain actors	□
B15_A: To which degree you think the followings represent a challenge to your business (On a scale from 1 to 10)			
1. Economic challenges	□	6.Lack of needed skills	□
2. Social challenges	□	7. Lack of supporting services	□
3. Society perception of women and youth and their role	□	8.Lack of supporting regulations	□
4. Mobility restriction (due to social barriers)	□	9.Others,....	□
5. Lack of abilities to run the enterprise	□		□

Access to services.

C00: Did you receive any type of services during the past 12 months? 1.yes 2.No		□	
C01: To which degree you think the followings represent a challenge to your business (On a scale from 1 to 10)			
1. Business development services	□	6. Market information	□
2. Training /workshop related to your business	□	7. Exchange visits to other business	□
3. Financial services	□	8. Marketing services	□
4. Trainig to deal with financial institutions	□	9. Others	□
5. Linkages with traders, input suppliers or any other actors	□		
C02: How do you assess your level of access to the followings (On a scale from 1 to 10)			

1. Business development services	<input type="checkbox"/>	7. supporting services to access inputs	<input type="checkbox"/>
2. Training /workshop related to your business	<input type="checkbox"/>	8. Market information services	<input type="checkbox"/>
3. Financial services	<input type="checkbox"/>	9. Marketing services	<input type="checkbox"/>
4. Linkages with service providers	<input type="checkbox"/>	10. Technology to develop your business	<input type="checkbox"/>
5. Exchange visits	<input type="checkbox"/>	11. Linkages with traders and customers	<input type="checkbox"/>
6. Market information	<input type="checkbox"/>	12. Others,.....	<input type="checkbox"/>
C02_A: To which you feel targeted , and you receive the need information and services (Scale 1-10)			<input type="checkbox"/>
C02_B: To which degree you feel that service organization can reach-out to you and have a sufficient number of branches (Scale 1-10)			<input type="checkbox"/>
C03: level of satisfaction to access the above services? 1. Completely satisfied 2. Satisfied 3. cant decide 4. Not satisfied 5. Completely satisfied			<input type="checkbox"/>
C04: level of satisfaction over the consideration of the above services in term of timing, locations, ...			<input type="checkbox"/>
C05: To which degree you feel that the services are tailored to you and consider you specific needs (scale from 1-10)			<input type="checkbox"/>
C06: To which degree you feel that the services are tailored toward the special needs of youth and women (a scale from 1 -10)			<input type="checkbox"/>
C07: Do you believe any of following represent a challenge to access services: (a scale from 1 -10)			
1. Your ability to afford the service cost	<input type="checkbox"/>	4. ability to access the services	<input type="checkbox"/>
2. Your ability to afford the service cost	<input type="checkbox"/>	5. Lack of trust with service providers	<input type="checkbox"/>
3. Services don't cover your project area	<input type="checkbox"/>	6. Services are not tailored to your needs	<input type="checkbox"/>
C08: Did any of the following organizations provided services to you? 1.yes 2.No			
1. Business Women Forum	<input type="checkbox"/>	8. Center for Continuous Education/Birzete	<input type="checkbox"/>
2. Ministry of National Economy,	<input type="checkbox"/>	9. Centers for Continuous Education.	<input type="checkbox"/>
3. Chambers of Commerce	<input type="checkbox"/>	10. Ministry of Education and Higher Education.	<input type="checkbox"/>
4. Ministry of Labors and its related centers.	<input type="checkbox"/>	11. Education for Employment organizations.	<input type="checkbox"/>
5. business incubators and accelerators.	<input type="checkbox"/>	12. value chain actors	<input type="checkbox"/>
6. Small Enterprises Center	<input type="checkbox"/>	13. Others	<input type="checkbox"/>
7. Saving your future	<input type="checkbox"/>	14. Others	<input type="checkbox"/>
E00: Did you participate in the following training or workshop activities? 1.Yes 2.No			
1. Commutation and linkages	<input type="checkbox"/>	2. Preparing business plans	<input type="checkbox"/>
3. The art of negotiation	<input type="checkbox"/>	4. Preparing communication plans	<input type="checkbox"/>
5. Leadership skills	<input type="checkbox"/>	6. Preparing prototype	<input type="checkbox"/>
7. Inheritance rights	<input type="checkbox"/>	8. Market research	<input type="checkbox"/>
9. Women/youth rights	<input type="checkbox"/>	10. Business ideas	<input type="checkbox"/>

11. Gender Bases Violence	<input type="checkbox"/>	12. Safety in work place	<input type="checkbox"/>
13. Self confidence	<input type="checkbox"/>	14. Environmental training	<input type="checkbox"/>
15. Project management	<input type="checkbox"/>	16. Technology utilization	<input type="checkbox"/>
17. Financial management	<input type="checkbox"/>	18. Others	<input type="checkbox"/>
19. Dealing with financial institutions	<input type="checkbox"/>	20. Others	<input type="checkbox"/>
E01: To which degree you feel that service providers consider your needs –time, location....(a scale from 1 -10)			<input type="checkbox"/>

E02: How do you assess your knowledge and abilities in the following areas: (A scale from 1 to 10)			
1. Commutation and linkages	<input type="checkbox"/>	2. Women/youth rights	<input type="checkbox"/>
3. The art of negotiation	<input type="checkbox"/>	4. Gender Bases Violence	<input type="checkbox"/>
5. Leadership skills	<input type="checkbox"/>	6. Dealing with financial institutions	<input type="checkbox"/>
7. Inheritance rights	<input type="checkbox"/>		

E02_A: How do you assess your knowledge and abilities in the following areas: (A scale from 1 to 10)			
1. Prepare business plans	<input type="checkbox"/>	2. Dealing with changes in your business	<input type="checkbox"/>
3. Prepare public relation plan	<input type="checkbox"/>	4. Dealing with emergencies	<input type="checkbox"/>
5. Preparing prototype	<input type="checkbox"/>	6. Procedure to preserve the environment	<input type="checkbox"/>
7. Market research studies	<input type="checkbox"/>	8. Pricing techniques	<input type="checkbox"/>
9. Prepare business ideas			

E03: Are the followings available in your business? 1.Yes 2.No			
1. business plans	<input type="checkbox"/>	2. Ledger for traders and suppliers	<input type="checkbox"/>
3. Marketing plans	<input type="checkbox"/>	4. Procedures to preserve and protect the environment	<input type="checkbox"/>
5. communication plans	<input type="checkbox"/>	6. HR manual	<input type="checkbox"/>
7. Production plan	<input type="checkbox"/>	8. Procurement manual	<input type="checkbox"/>
9. Financial statement	<input type="checkbox"/>	10. Written agreements with traders/suppliers	<input type="checkbox"/>
11. Budgets	<input type="checkbox"/>	12. Pricing polices	<input type="checkbox"/>
13. Financial system –computerized	<input type="checkbox"/>		<input type="checkbox"/>

E04: In case you have a business plan, is it implemented? 1.Yes 2.No			<input type="checkbox"/>
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E05: To which degree do you agree with the followings statements:: (A scale from 1 to 10)			
1. We request at least three prices of vendors before purchasing	<input type="checkbox"/>	2. We recruit employees after announcement of job vacancies and interviews with applicants.	<input type="checkbox"/>
3. We have a procedure manual that guide the procurement process.	<input type="checkbox"/>	4. Our human resource manual is guiding the procurement procedure.	<input type="checkbox"/>

5. We preserve the environment during production and during the waste disposal.	<input type="checkbox"/>	6. We assess our employee satisfaction	<input type="checkbox"/>
7. We produce our products/services based on the market needs	<input type="checkbox"/>	8. We keep financial records in the business	<input type="checkbox"/>

D01: Do you have business relations or linkages with any of the followings : 1.Yes 2.No			
1.Inputs suppliers and traders at the national level	<input type="checkbox"/>	7.Collective purchasing /trading with business owners working the same field	<input type="checkbox"/>
2.Inputs suppliers and traders at the international/regional level	<input type="checkbox"/>	8.Business deals with other business owners	<input type="checkbox"/>
3.Exporters	<input type="checkbox"/>	9. Workshops that was organized to link you with other entrepreneurs	<input type="checkbox"/>
4.Exhibitions at local level	<input type="checkbox"/>	10.Marketing of your products to regional and international countries	<input type="checkbox"/>
5.Exhibitions at international level	<input type="checkbox"/>	11.Business development service providers	<input type="checkbox"/>
6.Meetings with other business owners	<input type="checkbox"/>	12.Service providers	<input type="checkbox"/>
D02: Do you business agreements or partnerships with any of the followings : 1.Yes 2.No			
1.Inputs suppliers	<input type="checkbox"/>	5.Partnerships with other business owners	<input type="checkbox"/>
2.Wholesalers	<input type="checkbox"/>	6.Linkages with producers	<input type="checkbox"/>
3. Retailers	<input type="checkbox"/>	7.Business deals with other business owners	<input type="checkbox"/>
4. Exporters	<input type="checkbox"/>		<input type="checkbox"/>
D03: Number of business partners			<input type="checkbox"/>

Z01: To which degree do you agree with the followings statements that related to the support you are receiving from community leaders and influential men and women in your community (A scale from 1 to 10)	
1.Support your economic and social role	<input type="checkbox"/> <input type="checkbox"/>
2.Promote your role at the community level	<input type="checkbox"/> <input type="checkbox"/>
3.Promote your role at the national level	<input type="checkbox"/> <input type="checkbox"/>
4. Seek my opinion in decision making	<input type="checkbox"/> <input type="checkbox"/>
5.Making connections between you service providers	<input type="checkbox"/> <input type="checkbox"/>
6.Link you with traders and support you to market your products	<input type="checkbox"/> <input type="checkbox"/>
7.link you with value chain actors	<input type="checkbox"/> <input type="checkbox"/>
8.Community leader have positive view regarding your role	<input type="checkbox"/> <input type="checkbox"/>
9.Family members support you.	<input type="checkbox"/> <input type="checkbox"/>
10. Community leader appreciate your role and its importance	<input type="checkbox"/> <input type="checkbox"/>

02: To which degree you support/agree with the following statements that related to household members:
(A scale from 1 to 10)

1. They support you to have your rights	<input type="checkbox"/> <input type="checkbox"/>
2.support you to participate in economic activities	<input type="checkbox"/> <input type="checkbox"/>
3. They support you to have your inheritance rights	<input type="checkbox"/> <input type="checkbox"/>
4.Support you to utilize the family assets	<input type="checkbox"/> <input type="checkbox"/>
5.Support you to utilize the family financial resources	<input type="checkbox"/> <input type="checkbox"/>
6. Support your mobility	<input type="checkbox"/> <input type="checkbox"/>
7. They support our social and economic role	<input type="checkbox"/> <input type="checkbox"/>
8.Share the house chores with you	<input type="checkbox"/> <input type="checkbox"/>
9.They link you with input suppliers and traders	<input type="checkbox"/> <input type="checkbox"/>

INTERVIEW GUIDE FOR VALUE CHAIN ACTORS

Company name (supplier, trader or the value chain actors name).....		
Address:		
Organization mandate and business areas		
Phone number:	Year of establishment:	
Persons interviewed		
Name	Position	Mobile number
1.		
2.		
3.		
4.		
Date of the interview:		

<p>Y01 : can you give us a brief description about your business (establishment year, role in the sector, objectives ...)</p> <p>.....</p> <p>.....</p> <p>.....</p>
<p>Y02: what are the services you are currently providing?</p> <p>.....</p> <p>.....</p> <p>.....</p>
<p>Y02_A: what kind of services are specifically targeting women and youth</p> <p>.....</p> <p>.....</p> <p>.....</p>

<p>Y03: In case you are not working with women and youth, can you tell us the reasons?</p> <p>.....</p>
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Y04: How do perceive women and youth in targeted sectors in term of product's quality, prices and other related issues?

Y05: Women and youth contribution to the overall work force in your company and their roles.

Y06: How do assess women and youth participation in target value chains and their involvement in different activities.

Y07: Can you estimate the number of women and youth you are dealing with? (those who purchase production inputs, sell products or receive services)

8

Y08: area covered by your services

Y09: number of youth and women covered by your services?

Y10: Did you take any initiative to empower women and youth to establish and manage their own businesses ?

INTERVIEW GUIDE FOR ENTREPRENEURSHIP ENABLING ORGANIZATIONS AND SERVICE PROVIDERS

Organization name:.....		
Address:		
Organization mandate and business areas		
Phone number:	Year of establishment:	
Persons interviewed		
Name	Position	Mobile number
1.		
2.		
3.		
4.		
Date of the interview:.....		

F01: Number of employees in the organization.		Total: <input type="text"/> <input type="text"/>			
1. Number youth females. (18-29 years) <input type="text"/> <input type="text"/>	2. Youth males (18-29 years) <input type="text"/> <input type="text"/>				
3. Number of women. (30 years and above) <input type="text"/> <input type="text"/>	4. Men (30 years and above) <input type="text"/> <input type="text"/>				
F02: Annual budget: (USD)		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
F02_A: Do you have a gender policy? 1.Yes 2.No		<input type="text"/>			
F02_B: Do you allocated a budget to mainstream gender? 1.Yes 2.No		<input type="text"/>			
F03: What kind of services the organizations provide?					
F04: Programs, services and products targeted women and youth and allocated budgets in the past three years.					
Program	Budget \$	# of beneficiaries	# of women	# of youth females	# of youth males
1.					

2.					
3.					
4.					
5.					

F04_A: What measures are in place to make sure that you are able to reach- out to women and youth?

F05: What kind of strategies you have to design and implement programs that respond to women and youth needs?

F06: What measures are in place to make sure that the specific needs of women and youth are considered and they are able to access the services (in term of time, place...)

F07: Does the organization plans and polices considered sensitive to gender? How?

F08: How do you make sure that inputs of youth and women are considered at the design phase of programs and activities?

F09: How do assess the impact of your programs on women and youth?

F10: do you measure the beneficiaries satisfaction? is that include measuring women and youth satisfaction over the contribution of decision making and accessibly to services?

F11: Do conduct value chain assessment and studies that assess women control over assets and resources?

F12: Do conduct value chain assessment and studies that assess women control over assets and resources?

F13: based in your experience in the sector, can you tell us about mean barriers facing women and youth to access services?

F14: What do you do to overcome the barriers facing women and youth?

F16: Can you tell us about the different groups you that are covered by your services ?

F17: Number of persons served each year	Total: <input type="text"/> <input type="text"/>
1. Number youth females. (18-29 years) <input type="text"/> <input type="text"/>	2. Youth males (18-29 years) <input type="text"/> <input type="text"/>
3. Number of women. (30 years and above) <input type="text"/> <input type="text"/>	4. Men (30 years and above) <input type="text"/> <input type="text"/>

F18: areas covered by your services ?

F19: to which degree you think you are able to travel to reach out to women and understand their needs?

Organization needs

N01: How do you assess the available sources compared to the services you provide?

N02: What's need to balance between your needs and available resources?

N03: Main challenges facing you when working with women and youth and what do you do to overcome these challenges ?

N03: Main challenges facing you when working with women and youth and what do you do to overcome these challenges ?

N04: what can be done to develop services that targeted women and youth ?