Taking Enterprise Development for Women Empowerment to Scale

Women in Enterprise Phase II

Final Evaluation

Compiled and Prepared by

ISC
Insight Source Centre - TPM

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Acknowledgement

A successful evaluation exercise involves many people, because of the limited space, I cannot thank all of those who have participated in this exercise individually and my inestimable debt of gratitude goes to all community members, evaluation participants, Care Staff, enumerators, supervisors and field team.

Special thanks to those who helped organizing and facilitating the whole exercise.

ISC Director
Layla Asda
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Acronyms
HH - Household

FGD- Focus group discussion

KII- Key Informants Interviews

AGF – All Girls Foundation

YWU – Yemen Women Union

YBRD – Yemen Bank for Reconstruction and development

TEDWES - Taking Enterprise Development for Women Empowerment to Scale

VSLA – Village Savings and Loans Associations

MFI – Micro Finance Institutions
1. **Executive Summary**

The ongoing conflict and economic crisis still remain the main drivers of food insecurity with the protracted conflict destroying livelihoods, limiting income opportunities and further reducing families’ ability to purchase food. The situation of women and girls in Yemen is very challenging; conflict has added layers of vulnerability for women and girls and exacerbated existing gender inequalities, and in 2017 Yemen was ranked at the bottom of the Gender Gap Index 2017 (144th out of 144 countries\(^1\)). Even prior to the conflict, Yemeni women have heavily relied/depend on men financially and their economic rights and opportunities have been undermined by social barriers, patriarchal tribal customs, widespread illiteracy, and women’s lack of awareness of their economic rights. The barriers that women face in the path of achieving economic development are deeply rooted in social norms, which have hindered women from participating in economic and entrepreneurial activities, including the ability to obtain loans and make financial transactions. Taking Enterprise Development for Women Empowerment to Scale (TEDWES) in Yemen was aimed to support and empower Yemeni women economically focusing on 3 components:

- Women entrepreneurs’ skills and capabilities.
- Women’s visibility, collective voice and representation.
- Enabling conditions for women entrepreneurs.

The core objective of this evaluation was to provide evidence-based assessment of the program’s performance against the intervention logic and existing program indicators; through comparing end-line data to baseline data. In addition, the evaluation sought to assess the validity and relevance of the project to the needs and priority of the target groups and with knowledge around the gender equality challenges in the project context. Key to this evaluation was also to assess the sustainability of the outcomes of the project, beyond the project lifetime. The assessment utilized key evaluation questions to examine the relevance of the project indicated in these objectives.

From the observations made throughout the evaluation, the project has contributed to enhancing entrepreneurship capacities of women by enabling them fully participate in and utilize formal and informal financial services where 63.9% of the women beneficiaries reported to be included in the financial system. Remarkable to note was the increase in the number of women operating bank accounts from 28.7% at baseline to 58.8%. However, the number of women with access to loans did not increase (from 25.3% to 31.4%), the average loan amount rose from YR 474,170.73 (USD 1,896.68) at end-line in comparison to 342,063.30 (USD 1,368.25), representing a 27.9% increase from the time the baseline was conducted. Majority of those who accessed loans (86.4%) paid 0% interest rates and most women reported ability to make repayments.

\(^1\) [https://arabstates.unwomen.org/en/countries/yemen](https://arabstates.unwomen.org/en/countries/yemen)
There was also a significant decline of women with no productive assets by 41.8% from 88.0% to 46.2%. Similarly, a key observation was that women are gaining more control and of productive asset and technology used in their enterprises. As such, it was observed that 61.8% of the beneficiary respondents (women) own or control productive assets (including land) / technology and the skills to use them productively. In addition, the skills training was a key contributor to this as it emerged that the women who received skills training were 2.5 more likely to own or control productive assets, technology and the skills to use them productively.

The project has also created a positive trajectory for women to meaningfully participate in making key decisions affecting them, their households and their communities with demonstrated changes showing consultation between men and women in jointly making decisions regarding key financial decisions at household levels. In addition, more women (especially those who have received skills training) are actively participating in community led forums with 34.7% of the women respondents reported to have meaningfully participated in formal (government-led) and informal (civil society-led, private sector-led) decision-making spaces. However, no change was observed in membership for community groups where only 16.0% (20.7% amongst those who received training and 7.7% amongst those who had not received any training) reported to be members of a group in comparison to 19.6% recorded at baseline.

All stakeholders were satisfied with the way the project was designed and felt that it contributed in addressing the challenges women face to fully engage in meaningful economic activities as well as giving them space and the confidence to participate in formal and informal decision making spaces.

The overall lesson learnt from the evaluation is that the model was effective in realizing the intended objectives of the project (though at a smaller scale with some few draw-backs experienced during project implementation). Key setbacks during implementation are:

- The time elapsed between training and accessing of loans by the project beneficiaries, which delayed / stagnated progress and even some few women beneficiaries abandoning the idea of establishing their enterprises altogether.
- Difficulties in accessing loans / credit facilities for project beneficiaries and one of the given reasons being fear to take loans as well as weak coordination between the project and banks.
- As much as the project strived to realize its intended objectives, contextual challenges such as economic hardships and the protracted conflict have negatively impacted on the gains made by the project. There is little / no evidence that the project adapted to these challenges in a timely manner, possibly due to weaker monitoring systems.
2. Introduction

2.1 Background information:
Since the escalation of the conflict in March 2015, the humanitarian crisis in Yemen still remains the worst in the world where severe economic decline, driving the country to the brink of famine and exacerbating needs in all sectors where about 80% of the population (about 24, including 14.3 million in acute need, million people) in need of humanitarian or protection assistance. The Yemeni economy has since contracted by about 50% leaving it at the verge of collapse and volatile exchange rates (including unprecedented depreciation of the Yemen Rial against the USD, as reported in figure 1 below. Employment and income opportunities have diminished, further undermining households’ purchasing power. With an estimated population of 1.14 million people, Aden governorate was reported to have 0.79 million people in need of humanitarian assistance (57% acutely in need) where Sana’a governorate with an estimated population of 1.47 million people had 1.18 million people in need of humanitarian assistance (46% acutely in need)\(^2\).

\[\text{Figure 1: Exchange Rates (YER / USD)}^3:\]

The ongoing conflict and economic crisis still remain the main drivers of food insecurity with the protracted conflict destroying livelihoods, limiting income opportunities and further reducing families’ ability to purchase food.

\(^2\) UN-OCHA 2019 Humanitarian needs overview, December 2018.

The situation of women and girls in Yemen is very challenging; conflict has added layers of vulnerability for women and girls and exacerbated existing gender inequalities, and in 2017 Yemen was ranked at the bottom of the Gender Gap Index 2017 (144th out of 144 countries). According to UN women, Key challenges to gender equality and women’s empowerment in Yemen are:

- Women’s participation and leadership in the public sphere is low: the 2014 Gender Gap Index rated both women’s economic participation and political empowerment in Yemen at 138 of 142 countries.
- Yemeni women record low levels of participation in formal paid work.
- High rates of violence against women and girls are reported, including forced and early marriage.
- Structural inequalities hinder women’s and girl’s access to basic services, resulting in a dramatic gender gap in literacy and basic education and high maternal mortality rates.
- Both the formal and informal justice systems discriminate against women in many aspects contrary to Yemen’s commitments to international conventions such as the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW).

Even prior to the conflict, Yemeni women have heavily relied / depended on their male relatives financially and their economic rights and opportunities have been undermined by social barriers, patriarchal tribal customs, widespread illiteracy, and women’s lack of awareness of their economic rights. The barriers that women face in the path of achieving economic development are deeply rooted in social norms, which have hindered women from participating in economic and entrepreneurial activities, including the ability to obtain loans and make financial transactions. Taking Enterprise Development for Women Empowerment to Scale (TEDWES) in Yemen was aimed to support and empower Yemeni women economically focusing on 3 components:

- Women entrepreneurs’ skills and capabilities.
  - Effective and efficient business practice, allowing growth of income
  - Control over enterprise (inputs, production, sales, finance)
  - Balanced distribution of productive work and unpaid/care work
  - Leadership, negotiation capacity and self esteem
- Women’s visibility, collective voice and representation.
  - Strengthened organizations of women entrepreneurs
  - Influence of women’s organizations on local/national decision-making
  - Representation of women’s interest in local/national structures and networks

4 https://arabstates.unwomen.org/en/countries/yemen
• Enabling conditions for women entrepreneurs.
  – Favorable social gender norms.
  – Accessibility of adequate financial services and products.
  – Enabling legal and administrative frameworks.
  – Accessibility of technology, infrastructure, property.
  – Favorable market conditions.

2.2 Project Outcomes and Planned Results:

The project was designed to support and empower Yemeni women economically through providing set of training, mentorship and consultancy ended up with interest-free loans for establishing or growth their businesses, the project main outcomes are:

**Outcome 1: Provide complement capacity building package with interventions that target all conditions required for achieving women’s empowerment through enterprise and appropriate training, mentoring and coaching targeting the 12 successful enterprises lead by women in the 1st phase for scaling and developing their enterprises:**

Under this outcome, the project designed and delivered a comprehensive training package to women beneficiaries in Sana’a and Aden. The packages were based on gaps identified after phase I of the project where:

- 6 of the 7 enterprises lack clearly documented feasibility studies
- weak financial management and lack of book keeping systems (neither manual nor electronic)
- All of the 7 enterprises had no effective marketing plan.
- Enterprises owners did not have a clear vision for development and growth – lack of strategic planning.
- 1 out of 7 women needs vocational training in the field of sewing

In response to these challenges, the training modules were mainly focused on:

- Business plans / feasibility study development which was delivered on a one – to – one basis for a total of 35 hours.
- Advance Financial literacy (Accounting for non-accountants) which was delivered through lectures / classrooms for a total of 8 hrs.
- Marketing which was delivered through lectures / classrooms for a total of 30 hrs.
- Strategic planning which was delivered through lectures / classrooms for a total of 16 hours.
- vocational training which was done through referral to specialized centers.
Outcome 2: Provide capacity building package to 315 women with interventions that target all conditions required for achieving women’s empowerment with providing loans / grants to support 100 women to start their small businesses.

Under this outcome, the project managed to build the capacity of women to make them eligible for financial / credit facilities. In addition, some of the beneficiaries received training that enhanced their self-esteem, leadership, and communication skills. The trained women used their knowledge on entrepreneurship, financial literacy and Village Saving Loans Associations (VSLA) to develop business plans and to develop their own businesses in Aden. Further, VSLA groups were linked to Micro Finance Institutions (MFIs) and banks.

3. Evaluation objectives and methodology:

3.1 Evaluation Purpose and Objectives:

- To provide evidence-based assessment of the program’s performance against the intervention logic and existing program indicators; through comparing end-line data to baseline data. The consulting firm (ISC hereafter) reviewed the intervention logic and existing indicators. The quantitative assessment used the same baseline assessment methodologies and tool in order to make comparison from baseline and to measure progress along with key indicators as compared to the baseline values.

- To capture intended and unintended changes in behaviors, actions, ownership, capacities, and relations of program stakeholders, especially in relation to gender equality. It is so vital to look deep during assessment to capture the intended and unintended results and changes due to the project. In-depth key informant interview and focus group discussion were conducted along with discussion check list for capturing the changes in behaviors, actions, ownership and capacities.

- To assess the outcome/results of the project using CARE’s Gender Equality Framework: Build Agency (building confidence, self-esteem, knowledge/skills); Change Relations (intimate relations, social networks, and group membership); and Transform Structures (discriminatory social norms, customs, values, and exclusionary practices). ISC systematically assessed the project results using CARE Gender Equality Framework. The results were categorized based on the change towards agency, relations and structure levels. This was made through the deep focus group and key informant interviews that fed into assessing the project impact from relation and structure levels. To strength the result and to give more meaning, case study and human stories specifically related with the change toward agency, relation and structure were developed.
• To examine the effectiveness of loan/grant modality; identify challenges; and provide recommendations. The assessment utilized key evaluation questions to examine the effectiveness of the key project modality indicated in these objectives.

• To assess the validity of the relevance of the project to the needs and priority of the target groups and with knowledge around the gender equality challenges in the project context. The assessment utilized key evaluation questions to examine the relevance of the project indicated in these objectives.

• To assess the sustainability of the outcomes of the project, beyond the project lifetime. The assessment utilized key evaluation questions to examine the relevance of the project indicated in these objectives.

• To document lessons learned and provide evidence-based recommendations for similar future interventions. Based on the assessment result, recommendations and key lessons were provided to be used for future programming.

Table 1: Evaluation criteria

<table>
<thead>
<tr>
<th>Evaluation criteria</th>
<th>Evaluation questions</th>
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</table>
| **Relevance**                           | o Were the project’s inputs and strategy (including its assumptions and theory of change) realistic, appropriate, and adequate to achieve the results and relevant to addressing underlying causes of the identified problems? How relevant were the project design to the needs and priorities of target groups and to the context?  
  o To what extent do achieved results (project goal, outcomes and outputs) continue to be relevant to the needs of the targeted communities?  
  o What alternative strategies would have been more effective in achieving its objectives?  
  o To what extent the project’s strategies and activities reflected the different needs of different marginalized groups (women headed households, people with disabilities etc.), with the target population?  
  o To what extent have interventions been coordinated well with local stakeholders (including financial institutions)? |
| **Efficiency** (use of resources); comparison of input against output | o Have resources (funds, human resources, time, expertise etc.) been allocated and used/managed efficiently to achieve outcomes? Were there more efficient ways and means of delivering more and better results (outputs and outcomes) with the available inputs?  
  o Were the management capacities adequate; i.e. personnel and asset management, communication, relation management with elders, community leaders, other partners, etc?  
  o Do the results achieved justify the costs (human resources, time, energy, money, materials)? Have project funds and activities been delivered in a timely manner? |
| **Effectiveness and outcomes**          | o To what extent were the intended project goal, outcomes and outputs achieved and which activities contributed most or least to that achievement? How has the project been effective in building the capacity of project participants (i.e. targeted women)?  
  o How effective were the strategies/approaches/ modalities used in the implementation of the project? |
of the defined objectives; comparison of output against purpose  
- Has there been adequate integration across the different component/themes of the project (training, business plan, grant, and advocacy) so as to maximize impact at individual as well as household level?  
- Has the MEAL system been appropriate, robust, and effective in meeting program’s results (i.e. tracking and measuring the program’s performance indicators, and b) promote learning;  
- Which were the strengths in the project implementation and what are the constraints and challenges faced?  
- Has the coordination mechanism with Local Implementing Partners been effective?  
- Has the project been able to develop innovative approaches either deliberately or by default?  

**Impact**  
To assess the project impact and the effects (positive, negative, intended or unintended) on project’s beneficiaries  
- Has the project achieved its intended outcomes and results – mainly women economic empowerment; and how and why they were achieved to the extent they were?  
- Are there any significant changes in the context (including the lives and livelihoods of targeted beneficiaries) as a result of the intervention?  
- What are the intended and unintended changes in behaviors, actions, ownership, capacities and relationships of program stakeholders, especially with regard to gender equality?  

**Lessons learned and replicability**  
- What are some of the key lesson learned as a result of this project that can be shared and replicated?

The evaluation questions were determined in consultation with CARE Yemen team and in line with baseline questions and evaluation criteria (relevance, efficiency, effectiveness, impact, and sustainability) of the project guided by project objectives and provide reasonable recommendations for future programming as well as assessing project added value towards CARE International (CI) 2020 indicators.

### 3.2 Evaluation Methodology

ISC’s approach has adhered to CARE policies regarding the ethics and best practice for data collection in the field (e.g. ensuring informed consent and upholding ethical principles related to human subject research) and ISC obtained all the necessary approvals to collect and store people’s personal data, in compliance with local data protection legislation if relevant. A timely, high quality report produced/presented and the findings were discussed with CARE.

The assessment was built on CARE’s Terms of Reference (TOR) including a secondary data review (SDR), individual survey, Focus Group Discussions (FGDs), in-depth interviews with significant individuals and officials. Conceptual generalization was used to analyze qualitative data; whereas descriptive statistics was employed to analyze quantitative data.
3.2.1 Qualitative Approach:

The evaluation primarily employed qualitative methodologies in gathering and analyzing data that respond to the primary objective of the evaluation. The qualitative approach involved the use of key informant interviews and focus group discussions as data collection techniques.

Key informant Interviews (KII)

Key informant interviews were used in collecting data from the project team and relevant stakeholders. Sampling for qualitative data collection was done through purposive sampling which informed the selection of participants to engage in key informant interviews. Key informants were selected according to their level of involvement in the project. Their level of involvement was expected to influence their level of understanding of information about the project. Typically, those informants included project staff (CARE), a local implementing partner (AGF), financial institution (bank) staff, beneficiaries’ parents, local partners, government officials at national levels and local authorities’ representative. A total of (20) key informant interviews were conducted.

Table 2: Key Informants

<table>
<thead>
<tr>
<th>Names edacted for privacy</th>
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Focus Group Discussions (FGDs)
In selecting focus group discussions participants, the evaluation selected women beneficiaries because they are the ones who have the highest level of information about the project. In specific, project women beneficiaries were the targeted groups for FGDs. Participants were chosen based on their accessibility, proximity, and availability during field visits. Eight (8) focus group discussions, of between 10-12 members were conducted in visited sites.

3.2.2 Quantitative Approach

Survey questionnaires were used to quantify the observations made through the qualitative methodologies and triangulate sources to ensure that the evaluation effectively responds to the evaluation questions. Online survey questionnaires were developed using Kobo Toolbox data collection platform.

Sampling Size and Sampling Approach

The sample size was identical with baseline sample size using the same survey tools/questions and the same sample number of respondents as the baseline5.

- Confidence Level: 95%
- Margin of error: 7.7%

The data for the final evaluation was collected from selected women community member in Aden and Sana’a governorate. A two-stage sampling procedure was employed. In the first stage, the governorates were stratified considering project implementation areas. In the second stage, 144 women members were drawn using simple random sampling method proportional to the size of the population.

Out of total direct beneficiaries 1,397 individuals, a sample size of 144 individual women were be selected based on 95% of confidence level and 7.7% of error margin. The sample was randomly selected from 8 districts in Aden and 15 districts in Sana’a.

Table 3: Sample size per district

<table>
<thead>
<tr>
<th>Governorate</th>
<th>District</th>
<th># Individuals</th>
<th>Data Collection Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sana’a</td>
<td>Arhab, Bani Hushaysh, Al Husn, Attyal, Hamdan, Nihm, Al Wahdah, As Sabain, Assafi‘yah, At Tahrir, Ath‘thaorah, Az’zal,</td>
<td>93</td>
<td>Individual Survey</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11</td>
<td>KIIs</td>
</tr>
</tbody>
</table>

5 Surveysystem.com
Sampling Frame

Data was collected from selected women community member in Aden and Sana’a governorate. A two-stage sampling procedure was in place. In the first stage, the governorates were stratified considering project implementation areas. In the second stage, 144 women members were drawn using simple random sampling method proportional to the size of the population.

Methods of data analysis

Quantitative data was collected using online kobo toolbox platform and then exported to MS Excel for further cleaning and processing. Statistical analysis was done using both MS Excel and third other statistical packages (SPSS and Epi-Info), depending on the tests that were being conducted.

Comparison of the findings was done through Wilson Score Interval at 95% level of significance, chi-square test for independence at 95% level of significance and odds ratio (using a relative risk approach). The observations were further presented using tables and graphs for interpretation.

3.2.3 Data quality and evaluation team management

Data collection process was supervised by the team leader along with the data analyst to ensure data validity and reliability, data quality check is made by the team leader every day after data submissions to obtain a high level of data consistency and integrity.

The evaluation team leader led and managed the whole evaluation process with considerable support from the evaluation team members, and this ensured that everyone provided technical input in their areas of expertise. The team leader also provided quality assurance for the collected data. In order to ensure quality control, triangulation of multiple research approaches was used to broaden the scope of work and to enhance validity and reliability. Triangulation was done to help the evaluation team analyze research questions from multiple perspectives to arrive at some level of consistency across data sources (including both primary data and secondary data).
Twenty-four (24) local female data collectors were recruited; the data collectors were selected based on their previous experience in conducting household surveys using the Kobo data collection software. Orientation on the use of kobo application which was used for quantitative data collection was given to data collectors ensuring that they manage to navigate through the application. An in-depth explanation of the questions and responses in the questionnaire was done for the data collectors to ensure a common understanding and interpretation of questions, and ensure consistency of the data collected. Data collectors were also trained on research ethics.

3.2.4 Data Quality Assurance (DQA)

The evaluation team put in place some data quality assurance methods which include thorough training of enumerators, monitoring of interviews conducted by enumerators and checking for consistency of responses (i.e. checking for consistency was done for questions that had skip patterns logic and expected values). Close monitoring of the data collection process was done to ensure that any slight deviances by data collectors were swiftly responded to. Data was uploaded into the main server at the end of each data collection day for safe storage. Once in the main server, the data was checked for consistency and/or errors and enumerators were encouraged to ensure collection of authentic and quality data. For the collection of qualitative data, (i.e., FGDs and KIIIs), an experience team leader was oriented on the scope and objectives of the evaluation, and the interpretation of questions in the data collection tools.

3.2.5 Limitations of Evaluation

A major limitation in the exercise was the fact that some of the Care Global Indicators were not reported during the baseline survey. As such, progress (or lack of) made on these indicators cannot be measured and quantified. However, the evaluation team used “proxy indicators” to describe the changes realized by the project. In addition, some of the findings from KIIIs and FGDs gave an idea of the changes realized, though it could not be quantified.

3.2.6 Ethical Considerations

The entire team agreed on ground rules before they start the work. Focus was placed on building trust between the enumerator and the respondents on the one hand, and between the research team and the community on the other hand. Informed consent of the respondent was sought, and confidentiality of the information collected was assured and guaranteed. Unrealistic promises were avoided in the entire research period by properly explaining to the consenting respondents that participation in the research was voluntary and that they should not expect any reward in return. The time for FGD administration was negotiated with the
participants to guarantee their active participation without compromising their major daily livelihood activities.
4. Key Findings and Discussions

4.1 Demographic information and education

A total of 144 individual women were interviewed for the survey with the respondents spread across Sana’a and Aden governorates. From the quantitative analysis, all the respondents were females with majority of them (88.2%) aged between 25 and 54 years old with figure 2 below giving a pictorial overview of the observations. To note also was that 98.6% of the same respondents were literate with similar observations made across the 2 governorates (Aden and Sanaá).

![Age distribution of female respondents](image)

Figure 2: Age distribution of female respondents

Researches and other publications have established that improvements in education are associated with long-term improvements in economic performance.

- The basic human capital approach is that education improves the overall skills and abilities of the workforce, leading to greater productivity and improved ability to use existing technology, and thus contributing to economic growth.
- The innovation approach links education to improving the capacity of the economy to develop of new ideas and technologies.
- An extension of this is the knowledge transfer approach, which sees education as a means of spreading the knowledge needed to apply new ideas and make use of new technologies.
In general, education and economic performance are likely to be interlinked. Having a more educated workforce enables firms to take advantage of new economic opportunities, leading to improved performance. Also, economic growth can lead to greater national and personal wealth, which increases the resources available and opportunities for education.

Yemen ranks last out of the 144 countries included in the 2016 World Economic Forum’s Global Gender Gap Index, a position it has held for the last 10 years. Even prior to the conflict, Yemeni women and girls experienced systematic discrimination and marginalization. However, some progress was being made and the 2011 uprising challenged the norm of women’s limited participation in society with women actively participating in the protests, while women represented more than one-quarter of participants in the National Dialogue Conference (NDC) in 2014. Conflict threatens to reverse the advances made in recent years to address gender equality in Yemen. One of the key impacts of the conflict and gender disparities is that Yemeni women struggle to access assistance due to high levels of illiteracy. They have experienced higher levels of malnutrition; faced problems accessing education; increased danger as a result of inadequate access to water and sanitation; problems accessing healthcare, especially maternal healthcare; and safety risks as a result of lack of electricity and fuel.

Project survey data

Table 4: Highest level of education attained by respondents

<table>
<thead>
<tr>
<th>Highest Education level</th>
<th>Overall</th>
<th>Sanaá</th>
<th>Aden</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Primary</td>
<td>2.8%</td>
<td>2.2%</td>
<td>4.0%</td>
</tr>
<tr>
<td>2. Secondary</td>
<td>2.1%</td>
<td>2.2%</td>
<td>2.0%</td>
</tr>
<tr>
<td>3. High School</td>
<td>17.6%</td>
<td>21.7%</td>
<td>10.0%</td>
</tr>
<tr>
<td>4. Diploma</td>
<td>13.4%</td>
<td>18.5%</td>
<td>4.0%</td>
</tr>
<tr>
<td>5. Technical</td>
<td>2.8%</td>
<td>4.4%</td>
<td>0.0%</td>
</tr>
<tr>
<td>6. University</td>
<td>57.8%</td>
<td>47.8%</td>
<td>76.0%</td>
</tr>
<tr>
<td>7. Other Specify</td>
<td>3.5%</td>
<td>3.3%</td>
<td>4.0%</td>
</tr>
</tbody>
</table>

From table 4 above, most of the beneficiaries 57.8% had completed university education contrary to the contextual background where Yemeni women and girls are traditionally marginalized and thus are still excluded in accessing opportunities for formal education. Similarly, more beneficiaries in Aden, 76.0% (95% C.I. 61.83, 86.94), in comparison to Sanaá which had 47.8% (95% C.I. 37.30, 58.50). In addition, high school and diploma course completion were also observed with reasonable proportions. The findings on the table have further been confirmed by the earlier observed higher literacy rate (98.6%). With this in place...
and with the project focusing mostly on training, capacity building and business support, the project has a higher chance of sustaining the gains realized through the project.

However, it would be worth considering a proportionate allocation between literate and illiterate women during targeting when designing similar programs with a large scope in future. These might require more investments in capacity building but in the end, the project would have contributed to address some of the effects of excluding women in education opportunities by providing them with the necessary knowledge and support for meaningful economic participation and financial inclusion.

4.2 Findings for specific indicators:

4.3 Livelihoods and income

Income - # and % of women reporting net income increase per day; and US$ value of increase (CARE WEE Supplementary Indicator #1)

Since the escalation of the conflict in Yemen (in 2014), livelihoods assets have nearly collapsed, and as a consequence, negative coping behaviors are becoming more common. This requires support through agricultural, livestock, and fishery supplies, and kick-starting and resuscitating non-agricultural livelihoods. The loss of men to conflict has led to an increase in female headed households with women having to take on new roles as heads of households, which many are ill-equipped for. This can heighten their vulnerability and leads to them turning to negative coping mechanisms. However, some women have felt empowered by these additional responsibilities. In addition, more women are entering the labor market and becoming their family’s primary breadwinners, as men are working less due to the conflict, leading to more openness to women engaging in different professions. Some men have felt resentful over this change in roles. All in all, the increase in poverty has led to negative coping strategies such as child labor; child marriage; survival sex; and begging.

Project survey data

From the quantitative analysis, employment and sewing were the popular sources of income among the female beneficiary respondents with more than 10% of them reporting this as their source(s) of income.

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8 UN-OCHA 2019 Humanitarian needs overview, December 2018.
9 Conflict and gender dynamics in Yemen, Brigitte Rohwerder, Institute of Development Studies, 30.03.2017
Table 5: Income sources at end-line

<table>
<thead>
<tr>
<th>INCOME_SOURCE</th>
<th>Overall</th>
<th>Sanaá</th>
<th>Aden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boutique &amp; beauty products</td>
<td>2.1%</td>
<td>3.2%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Computer</td>
<td>6.9%</td>
<td>3.2%</td>
<td>13.7%</td>
</tr>
<tr>
<td>Employed</td>
<td>13.9%</td>
<td>14.0%</td>
<td>13.7%</td>
</tr>
<tr>
<td>Groceries business</td>
<td>1.4%</td>
<td>1.1%</td>
<td>2.0%</td>
</tr>
<tr>
<td>Handicraft</td>
<td>1.4%</td>
<td>2.2%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Medical clinic</td>
<td>0.7%</td>
<td>1.1%</td>
<td>0.0%</td>
</tr>
<tr>
<td>No income source</td>
<td>29.2%</td>
<td>31.2%</td>
<td>25.5%</td>
</tr>
<tr>
<td>other</td>
<td>11.1%</td>
<td>10.8%</td>
<td>11.8%</td>
</tr>
<tr>
<td>Perfumes and incense</td>
<td>5.6%</td>
<td>4.3%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Pompadour</td>
<td>5.6%</td>
<td>4.3%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Restaurant</td>
<td>0.7%</td>
<td>0.0%</td>
<td>2.0%</td>
</tr>
<tr>
<td>Selling products and providing wedding services</td>
<td>2.1%</td>
<td>1.1%</td>
<td>3.9%</td>
</tr>
<tr>
<td>Sewing</td>
<td>13.9%</td>
<td>17.2%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Sweet/ Pastry</td>
<td>5.6%</td>
<td>6.5%</td>
<td>3.9%</td>
</tr>
</tbody>
</table>

On analyzing the changes observed on income, the proportions of respondents with no income source in Sana’a was 31.2% (95% C.I. 21.98, 41.63) in comparison to 34% recorded during baseline survey. Similarly, the observation in Aden was that the shift was from 20% during baseline to 25.5% (95% C.I. 14.33, 39.63). Statistically, the observed differences between baseline and end-line values were not significant at 95% level of significance. From the FGDs, it was further revealed that most women generally engage in businesses focusing on sewing, general trading, making forums / incense, confectionary / making sweets and other female dominated businesses such as advertising and hairdressing.

Table 6: comparing some of the recorded income sources between baseline and end-line

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Sanaá Baseline</th>
<th>Sanaá end-line</th>
<th>Aden Baseline</th>
<th>Aden End-line</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sewing</td>
<td>23.0%</td>
<td>17.2%</td>
<td>15.0%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Sweet / Pastry</td>
<td>5.0%</td>
<td>6.5%</td>
<td>2.0%</td>
<td>3.9%</td>
</tr>
<tr>
<td>Computer</td>
<td>8.0%</td>
<td>3.2%</td>
<td>20.0%</td>
<td>13.7%</td>
</tr>
<tr>
<td>Pompadour</td>
<td>9.0%</td>
<td>4.3%</td>
<td>10.0%</td>
<td>7.8%</td>
</tr>
<tr>
<td>No source</td>
<td>34.0%</td>
<td>31.2%</td>
<td>20.0%</td>
<td>25.5%</td>
</tr>
<tr>
<td>Others</td>
<td>23.0%</td>
<td>8.6%</td>
<td>20.0%</td>
<td>11.8%</td>
</tr>
</tbody>
</table>

On average, a typical beneficiary household income was reported to be USD 24.73 (with 41.8% of this income coming from business enterprise owned by the beneficiaries) where variations / differences were observed on the basis of geographical location and between those who had
received training and those who had not received any training. Similarly, 25.0% of typical daily income was being used to run the business enterprise. To note was also that typical daily income (including daily income from business enterprise) was higher in Aden and among beneficiaries who had not received any training in the last 3 years. However, it was also observed that the cost of running business was higher in Sana’a and in businesses owned by beneficiaries who had been trained based on the average reported amounts of money ploughed back to the business (i.e. money used to run the business such as cost of employees, raw materials and other business related inputs).

Figure 3: Daily income summaries income summaries (average), 1 USD = 250 YR.

Further analysis and comparison did not reveal any significant changes on the net income earned across the different governorates as the overall average income reported during baseline was USD 25.35 (USD 17.65 in Sana’a and USD 40.39 in Aden).

On the contrary, most FGD participants’ opinions showed that the project has caused positive impact for them and their families in all aspects, all women felt that the project has noticeably improved their income status and the living conditions for them and their families by providing them loans thus increasing their purchasing power and also improved their social life by expanding their social relations, improving their children’s education and making them more effective in their community. The same sentiments were shared by the selected key informants who reported that the project has improved income for women and their families. Only one key informant from Sanaá had a contrary opinion and reported that women are still in bad condition.
4.4 Women capacity for economic activities:

In acknowledging the impact of the protracted crisis on education outcomes and with education key to economic development and the identified gaps in section 3.2 under outcome 1, the project designed targeted training to improve the ability of women targeted through this program to effectively manage their Small and Medium Enterprises (SMEs). As a result, all participants in FGDs indicated that the capacity building and training package was excellent and provided them with necessary skills to run and improve their businesses generally.

Similarly, quantitative analysis revealed that 63.9% of the respondents acknowledged to have received some training in the last three years, as given in figure 4 below. At the same time, 84.8% (75.8% in Aden and 89.8% in Sana’a) of those who were trained were trained by CARE. Other organizations / individuals / institutions that were reported to have delivered the training were:

- Private training institutes.
- Small scale enterprises such as SMPS.
- Government departments / institutions including the social fund.
- Local NGOs / CSOs doing training and capacity building.

![Respondents who received training in the last 3 years](image-url)

*Figure 4: Respondents who received training in the last 3 years*
To note was the 18.2% reduction in the proportion of those trained in Sana’a which could be attributed to migration / relocation of beneficiaries due to the prevailing situation. However, the concrete reasons for this reduction were not investigated during the scope of this evaluation.

Furthermore, some participants indicated that the feasibility study was a very helpful training topic where some stated that life skills was the most useful training and other go with the whole package of training as helpful and effective. Quantitatively, it was observed that most of the trainings covered were mainly financial literacy; entrepreneurship & business management; marketing and feasibility study. More respondents in Sana’a received between 2 and 3 training topics in comparison to respondents in Aden. On overall, 64.9% of the respondents received between 2 and 3 training topics in the last 3 years.

Figure 5: Number of training topics received.

The distribution of the training topics received by respondents in the past three years is as per table 7 below.

Table 7: Training topics Received by respondents

<table>
<thead>
<tr>
<th>Training topics Received by respondents</th>
<th>Sana’a</th>
<th>Aden</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial literacy and savings</td>
<td>50.8%</td>
<td>57.6%</td>
<td>53.3%</td>
</tr>
<tr>
<td>Entrepreneurship &amp; business management</td>
<td>33.9%</td>
<td>39.4%</td>
<td>35.9%</td>
</tr>
<tr>
<td>Marketing</td>
<td>25.4%</td>
<td>45.5%</td>
<td>32.6%</td>
</tr>
<tr>
<td>Feasibility study</td>
<td>40.7%</td>
<td>15.2%</td>
<td>31.5%</td>
</tr>
<tr>
<td>Women Economic Empowerment</td>
<td>35.6%</td>
<td>9.1%</td>
<td>26.1%</td>
</tr>
<tr>
<td>Life skills</td>
<td>33.9%</td>
<td>6.1%</td>
<td>23.9%</td>
</tr>
<tr>
<td>Project planning and management</td>
<td>13.6%</td>
<td>15.2%</td>
<td>14.1%</td>
</tr>
</tbody>
</table>
All FGD participants indicated that the training helped them significantly and has changed effectively their status in community, improved their self-esteem and made them believe in themselves better as well as improving their relations with their families and their communities positively. Similarly, majority of participants stated that the training has strengthened them to stand against negative practices raised against women and improved family’s acceptance of women work and participation in community. However, it was also interesting to note that 31.5% of the respondents who had received training reported that they did not have any business enterprise. These observations are summarized in figure 6 below. As much as those who had no business enterprise were part of the training, some of the training topics (such as life skills, women economic empowerment, project planning & management, and financial literacy & savings) could also be applicable in areas outside the scope of business. This could be one of the reasons why the trainings had a higher rating in general in terms of perceptions from those who received them.

![Training has lead to improvement in business enterprise.](image)

*Figure 6: Training has led to improvement in business enterprise.*

To note (from figure 6 above) was that at baseline, 45.2% of the respondents reported to have no enterprise, an observation that reduced to 31.5% at evaluation stage. However, the proportion of trained women with no enterprise greatly reduced in Sana’a governorate (from 51.2% to 22.0%) but the trend was reverse in Aden governorate where the proportion of trained women with no enterprise / business increased from 20.0% to 48.5%. on a similar note, 65.2% of the trained respondents reported that the training has led to improvement in business, in comparison to 50.9% during baseline. Similarly, the trend was the same in Sana’a
where the increment was from 46.4% to 74.6%. However, the observation in Aden was negative with only 48.5% giving a positive rating of the training (in relation to their business) when compared to 70.0% who gave the same rating during baseline. However, there was great optimism from FGDs where most of the participants reported that they have plans in the coming years to improve and continue with their enterprise. Similarly, most women participants indicated that CARE is the only organization that has provided them with such a project and they do not know any other organization which provides similar assistance. All participants encourage CARE to continue with this type of intervention but make it adoptive so as to minimize / mitigate effects of prevailing business challenges and to scale it in order to have a wider outreach. The opinion of key informants however varied on the most effective training topic with some appreciating the training on project management while others leaning towards life skills training with also preparation of feasibility studies being recognized as one of the effective training topics.

Further analysis from FGDs revealed that in Sana’a, women participants showed that continuously increased prices is the biggest challenge they face when running businesses besides other challenges related to each business venture such as competitors, lack of electricity and seasonal business trends. On the other hand, women indicated that the project has helped them to overcome these challenges through trainings which enabled them to deal and cope with various challenges they faced. Similarly, FGD participants in Aden indicated that they face many challenges such as shutting down of government entities due to the current situation in Aden. Coordination between the bank and traders was also very difficult and challenging as well as banking procedures and loan amounts given to them.

In summary, it was reported that the proportion of women respondents with demonstrated increased capacity to perform economic activities (through their business enterprise) was 65.2% (at end-line) in comparison to 57.6% recorded at during baseline survey. This was attributed to the trainings received, as perceived by the female respondents.

4.5 Financial inclusion:

Previously conducted studies have revealed that Women’s financial inclusion yields significant development impacts such as more inclusive and sustainable growth through higher levels of productive investment and asset accumulation leading to significant women’s economic empowerment. Women’s financial inclusion entails that female members of households and women entrepreneurs have access and can effectively use appropriate financial services. Such services must be provided responsibly and sustainably10.

10 Promoting Women’s Financial Inclusion, Yemen; GIZ Yemen, August 2015.
In general, the visible change that was observed when comparing end-line and baseline was that the proportion of respondents with bank accounts increased from 28.7% to 52.4% between the two periods. The differences observed in the other parameters used to measure financial inclusion were not statistically different. This change was especially larger in Aden compared to Sana’a.

Key to financial services is access to loans and ability to make repayments. Due to current situation in Yemen, loans become very hard to be given and require different types of guarantees to be granted thus data revealed that 30.8% of the respondents had taken out loans at end-line in comparison to 25.5% during baseline. In addition, research previously conducted in Yemen revealed that gender-related barriers impeding access to financial services and products can currently be found both on the supply and on the demand side. Due to the prevailing customs, low levels of education, the lack of access to information and income, as well as family responsibilities and restrictions of movement, women are more likely to be excluded from formal financial markets than men. Banks and financial institutions usually require guarantees for loans, charge high fees and lack the resources and employees to meet...
the needs of female customers\textsuperscript{11}. However, the average loan amount taken was YR 474,170.73 (USD 1,896.68) at end-line in comparison to 342,063.30 (USD 1,368.25) at baseline, representing a 27.9% increment of the average loan amount received. The disaggregation of the loan taken according to responses in the different governorates is given in figure 8 below\textsuperscript{12}.

\begin{figure}
\centering
\includegraphics[width=\textwidth]{figure8.png}
\caption{Average loan received by governorate}
\end{figure}

86.4\% (93.8\% and 82.1\% in Aden and Sana’a, respectively) of the respondents reported that the loans were interest free (0\%), as given in table 9 below. To note also was that 97.8\% (100\% in Aden and 96.6\% in Sana’a) of the respondents who had taken loans were able to repay their loans. This was an improvement in comparison to 80\% (76\% from Sana’a & 90\% from Aden) observed during baseline survey.

\begin{table}
\centering
\caption{Interest rates charged on loans.}
\begin{tabular}{|c|c|c|c|}
\hline
Interest rates charged on loans & Aden & Sana’a & Overall \\
\hline
No Interest (0\%) & 93.8\% & 82.1\% & 86.4\% \\
20\% interest & 0.0\% & 10.7\% & 6.8\% \\
25\% interest & 0.0\% & 3.6\% & 2.3\% \\
30\% interest & 6.3\% & 0.0\% & 2.3\% \\
50\% interest & 0.0\% & 3.6\% & 2.3\% \\
\hline
\end{tabular}
\end{table}

From the FGDs, most participants revealed that they have used their money obtained from loans to improve and expand their businesses or establish new businesses. Very few participants reported that they had not applied for any loans / credit facilities. On a positive

\textsuperscript{11} Promoting Women’s Financial Inclusion, Yemen; GIZ Yemen, August 2015.

\textsuperscript{12} 1 USD = 250 YR, \url{https://www1.oanda.com/currency/converter/}
note, female / women participants further indicated that the project helped them significantly in expanding and improving their businesses or establishing new business by increasing their purchasing power and motivating them to repay their loans. As a result, their productivity went high in comparison to before getting the loans and developing new relations with the wider business communities. In addition, all KII members agreed that the project has improved women access to credit and encouraged them to take future loans if needed to improve their business and changed the previous thinking of loans among women, one member indicated that it is wrong that women get loans as loans is a huge responsibility that women cannot afford. However, very few women / female FGD participants felt that the loan application process was still challenging and thus they could not start their own businesses.

Another critical element for financial inclusion and wealth creation is savings. Other research conducted revealed that over 1.7 billion people worldwide do not have a bank account, neither at a formal financial institution nor a mobile money account. The majority live in developing countries and are unable to become financially included because they have little money, there are no banks nearby, they are unable to complete the paperwork or because they aren’t aware of the available services. People who do not have access to financial services are much less likely to save money and are therefore less likely to have the resources to keep their children healthy, safe and in school[13].

The status of affairs among the project / program beneficiaries was similar before the project where only 28.7% of the project beneficiaries had bank accounts at baseline and 18.4% were members of a Village Savings and Loan Association (VSLA). However, by the time of the end-line survey, the proportion of beneficiaries who reported to have bank accounts increased to 58.8% whereas the proportion of beneficiaries who belonged to VSLA did not change significantly, as reported earlier in table 8 above.

**To sum this up, 63.9% of the respondent women have been active users of financial services** (the respondents have used at-least any of the following services: VSLA membership, owning a bank account, using mobile banking and taking a loan) in comparison to 55.0% observed during baseline. The disaggregation of the formal and informal financial services in question (with the VSLA membership being the only informal financial services which remained more or less the same and observed to be 26.6% at end-line) given in table 8 above. On a positive note, the female FGD participants also felt that the project (through training, linkages and sensitization) has helped women to get rid of loans fears and encouraged them to take future loans if necessary. However, some participants still have loans fear and regret the decision of taking a loan, an indication that there is still some fear among few women on credit financing for their

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[13] [https://plan-international.org/skills-and-work/savings-microfinance](https://plan-international.org/skills-and-work/savings-microfinance)
businesses. Additionally, participants revealed that they get additional services such as financial and legal consultations and awareness sessions besides engaging with ministry of industry and chamber of commerce. With the positive observations made around financial inclusion, it can be inferred that the space to grow the women owned business enterprise has also improved and this has been revealed by the fact 51.4% (58.1% in Sana’a and 39.2% in Aden) of the women respondents reported that they have invested their savings (i.e. invested back in business or used for money-lending). This was an overall significant improvement, which was mainly observed in Sana’a governorate, in comparison to the baseline observations of 33.3% (28.6% in Sana’a and 42.9% in Aden).

4.6 Participation in women’s groups and in decision-making spaces

Previously conducted research and discussions around gender and sustainable development have concluded that “Equality between women and men is a matter of human rights and a condition for social justice and is also a necessary and fundamental prerequisite for equality, development and peace. A transformed partnership based on equality between women and men is a condition for people-centred sustainable development.”

Gender inequality and the specific barriers faced by Yemeni women and girls in achieving their full potential have long been recognized as both underlying and direct causes of food insecurity, malnutrition, and poverty in Yemen. While the Yemen crisis is evolving rapidly, a general pattern of deteriorating gender relations and the marginalization of women from participation and leadership in decision-making forums appear evident. Advances made in recent years to address gender inequality in Yemen are at risk of reversal during the conflict. This includes recognition of the importance of including women in peace talk as a driver for peace and security in a country that has long been affected by multi-faceted conflicts. Secondly, there are reports of increasing marginalization of women as well as increasing gender-based violence (GBV) in the conflict and expressed fears that this will serve to further reinforce gender inequality in the long-term reconstruction phase.

The scope of this evaluation thus looks and analyzes project’s contribution towards women economic participation and access to economic opportunities. In addition, the evaluation also seeks to understand the contributing factors around this by analyzing the correlation between education attainment, skills development, and space for women participation in local politics.

14 Impact of Women’s Participation in Decision-making, Rosalinda T Miranda (December 2005).
15 Conflict and Gender Relations in Yemen (CARE, IASC and Oxfam), November 2016.
From the key informants, it was observed that the skills and knowledge obtained / gained through the training packages has helped the training participants to improve relationships within their families and within their communities. Women’s confidence has been enhanced and they have also been motivated to stand against discrimination and negative practices against them. Through a chi-square test for independence, it was revealed that the proportion of women who reported to be members in a union, women group or cooperative was independent of both the geographical local or highest level of education attained by the respondent. However, the membership in a union group was observed to be dependent on whether the women respondents had received skills training or not\textsuperscript{16}. Further tests through the odds ratio revealed that those who had received some training were 3.12 more likely to be part of a group in comparison to those who had not received any form of training. As such, \textbf{16.0\% (20.7\% amongst those who received training and 7.7\% amongst those who had not received any training) reported to be members of a group in comparison to 19.6\% recorded at baseline.} Comparison per geographical location revealed 17.6\% in Aden (comparable to 17\% at baseline) and 15.1\% in Sana’a (compared to 21\% at baseline).

In relation to meaningful participation in formal (government-lead) and informal (civil society-led) decision making spaces, it emerged that the observations were independent of geographical location and highest education attained by the respondents. In addition, leadership positions in local / CSO led community forums are also independent of training attained by the respondents in the last 3 years, with all registering p-values more than 0.05. However, training has been verified to be a contributing factor for women active participation in local / CSO led community forums. Those who have undergone training in the past three years were 4 times more likely to participate in advisory groups, action plan committees. At the same time, those who had undergone / received some training before were 2.7 more likely to participate in community development forums, cultural groups, youth groups in comparison to their counterparts who had not been trained. 25.0\% of those who had received some training reported to participate in advisory groups, action plan committees in comparison to 7.7\% of those who had not received any training in the past three years. Likewise, 33.7\% of those who had receive training reported to community development forums, cultural groups, youth groups in comparison to 15.4\% of those who had not undergone any training. At the same time, there seems to have been deterioration when the observations at end-line were compared to observations at baseline. However, the differences were not statistically significant when subjected to further statistical tests.\textsuperscript{17} The generalized observations are summarized in figure 9 below, where the different variable to measure meaningful participation are observed and recorded.

\textsuperscript{16} p-value = 0.041448378
\textsuperscript{17} Wilson score interval at 95\% level of significance.
To sum it up, **38.2% of the women respondents reported to have meaningfully participated in formal (government-led) and informal (civil society-led, private sector-led) decision-making spaces**\(^{18}\) in comparison to 45.7% (49.4% in Sana’a and 38.1% in Aden) observed during baseline survey. Further statistical tests (through chi-square tests at 95% level of significance) revealed that neither geographical location nor highest education attained by the respondents had an impact on the level of participation. However, the training received in the past three years has made a difference with those who had received the training being 2.18 more likely to meaningfully participate in these decision spaces in comparison to those who had not received the training. As a consequence, 44.6% of those who had been trained reported meaningful participation in comparison to 26.9% of those who had not received any training.

![Women participation in decision-making spaces](image)

**Figure 9: Women participation in decision-making spaces.**

Worth to mention is that, most key informants stated that the project has improved women participation in social and economic groups and has enabled them to be active members. However, one key informant stated that there was no improvement in this regard. Additionally, participants indicated that community acceptance and community customs / traditions is the major challenge that women face when doing / running their businesses and they acknowledged the support received through this project in addressing these challenges. They strongly agreed that the training and capacity building component of this project was very helpful.

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\(^{18}\) member of a union, women’s group, or cooperative, or participate in advisory groups, action plan committees, or hold a leadership position in advisory groups, action plan committees, or participate in community development forums, cultural groups, youth groups, or hold a leadership position in community development forums, cultural groups, youth groups.
4.7 Domestic unpaid work:

Female FGD participants reported that the training helped them to manage time effectively between their business and private life by providing them with necessary skills on time management in trying to balance the daily demands that require time allocation. In addition, they also reported that the project has improved their social and economic participation by expanding their relations with other business women and opportunities for more socialization with a wider range of people. In addition, most women revealed that the project activities were developed in line with their essential needs and these needs were met. Only few participants showed that the project just met their basic needs and has not provided that much support. On a positive realm, most participants felt that the project approach was appropriate and realistic as they first received a package of trainings then empowering them economically. Besides, majority of them stated that the project was in line with their traditions and customs.

Assuming availability of 12 hours daily (84 hours weekly), it was observed that 75.2% of the time is spent (by the respondents) on unpaid domestic and care work which was equivalent to 63.2 hours per week. This implies an increase in the time allocated for domestic unpaid work up from 58.6% (54.4% in Sana’a and 67.5% in Aden) observed during baseline. Comparison according to geographical location did not reveal any statistically significant differences according to geographical location. However, the differences were statistically significant when comparison was made against those who had received training and those who had not received any training. The estimated time allocations are summarized in figure 10 below.

![Weekly time allocation for domestic unpaid work](image)

*Figure 10: Weekly time allocation for unpaid domestic work by respondents*

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19 Wilson score interval.
Unpaid domestic and care work was measured using time taken in taking care of children, cleaning own house, going to the market & preparing meals, and socializing with friends and family. On the other hand, paid work was measured by looking at time spent on running own business. The summarized daily observations in hours are given in figure 1 below.

![Average time spent by women on key tasks / duties on daily basis (hours)](image)

*Figure 11: Daily time management (hrs.)*

Looking at the time allocated by the different groups, it is clear that those who had received training prioritize spending more time in running their businesses (daily average of 4 hours), followed by time allocated for socializing with family & friends (daily average of 3.3 hours) and taking care of children (daily average of 2.4 hours) while those who had not received any training prioritized socializing with family and friends (daily average of 4.2 hours), taking care of children (daily average of 2.9 hours) and going to the market & preparing meals (daily average of 2.4 hours). To further ascertain this, most of the key informants indicated that the project has enabled women to balance time between their business and personal life besides a few who felt that the project has not provided any value in time management for women.

### 4.8 Control of assets:

True women empowerment, especially in contexts / cultures characterized by cultural / belief systems that traditionally marginalized and excluded women from key community roles and control of key community / household resources, required a true shift in mindset and creating an enabling environment where women can acquire and / or gain control or influence in the
distribution of material, financial, human and other key resources necessary for their active economic and political participation. Gender relations in Yemen are shaped by diverse religious, cultural, social and political traditions across the regions, between rural and urban areas, and between different tribes and generations (CARE, 2015: 1; Gressmann, 2016: 3). The North has been traditionally more conservative than the South (CARE, 2015: 1). Historically women are seen as ‘weak’ and have generally had less power in society than men and have been the primary care givers at the household level (CARE, 2015: 2; Gressmann, 2016: 3, 13; Heinze, 2016: 2).

Data observations reveal deterioration of women ownership of key factors of production and economic activities such as land, technology and assets used in their business enterprises. Comparison between baseline and end-line was that 33.3% of respondents in Aden and 51.7% in Sana’a reported no ownership of land during baseline survey in comparison to 94.0% of respondent women in Aden and 84.9% in Sana’a during the end-line survey. This represented an overall reduction by 41.8% from 88.0% during baseline to 46.2% during end-line survey. To note however was that significantly fewer women (37.0%) of who had received some training had no productive assets in comparison to 61.5% of those who had not received any training in the past three years. Further tests revealed that the training received was a contributing factor for women acquiring productive assets to be used in their business enterprise. The comparative observations (according to geographical location) are summarized in figure 12 below.

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**Women ownership of land, technology & productive assets used in their enterprises**

![Graph showing women's ownership of land, technology, and assets](image)

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20 Progress on women’s empowerment from technical fixes to political action by Tam O’Neil, Pilar Domingo and Craig Valters, November 2014.

21 Conflict and gender dynamics in Yemen, Brigitte Rohwerder, Institute of Development Studies, 30.03.2017

22 Chi-square test for independence at 95% level of significance, p-value = 0.014150188.
Regarding control of these factors of production (land, technology and productive assets) used in the women businesses / women enterprise; the women responded that they have control of the land, technology and assets used in their business enterprise. Largely women seem to have control of the technology and assets that are being used in their business enterprise. Figure 13 below summarizes these observations when categorized according to geographical location of the respondents.

Besides being a contributing factor to ownership of productive assets used by the women beneficiaries in their business enterprise, the training received has also contributed their control of productive assets used in their business enterprise. Women who have received training in the past 3 years were 2.723 more likely to have control over the productive assets used in their business enterprise in comparison to those who have not received any training and as such, 63.0% of women who have received training have control over productive assets used in their enterprise in comparison to their untrained counterparts (38.5%). Comparison to baseline revealed an overall reduction in control of land from 6.8% (2.4% in Aden and 9.8% in Sana’a) observed during baseline to 4.2% observed during the endline survey. Similarly, 5.2% of the respondents in Aden reported to have control of the technology used in their business enterprises.

![Figure 13: Women control of land, technology and assets used in their enterprise / business](image)

From the responses in section 4.3 (women capacity for economic empowerment), the training / capacity building component was more effective in Sana’a in comparison to Aden besides both geographical locations reporting similar proportions of women who had received training (64.7% in Aden and 63.4 in Sana’a as given in figure 5 above). Similarly, figure 7 above also

---

23 Odds ratio.
reported that 74.6% of women trained in Sana’a acknowledged that the training has had improvement in their business enterprise in comparison to 48.5% of women trained in Aden. This differing of opinions could be attributed to the overall number of training topics delivered where 77.6% of trainees in Sana’a reported to have received training on more than 1 topic in comparison to their counterparts in Aden (60.6%). According to observations in table 7 above, more women in Sana’a received training of feasibility study, women economic empowerment and life skills in comparison to their counterparts in Aden.

Similar observations were made in regard to general ownership of land and productive assets (registered under the respondents’ names) where women in Sana’a were 8.5 more likely to own productive assets (e.g. cattle and machine) in comparison to their counterparts in Aden. As such, 25.8% of the respondents in Sana’a own productive assets registered under their names in comparison to 3.9% of the respondents in Aden. Similarly, women who had received training were 2.8 more likely to own productive assets in comparison to those who had not received any training in the past 3 years. The observation thus was such that 22.8% of the respondents who had received training owned productive assets when compared to 9.6% who had not received any training. The summarized observation regarding to land ownership and ownership of productive assets registered under the beneficiary respondents’ names are as follows (figure 15).

![Figure 14: Land and productive asset ownership registered under beneficiaries' name](image_url)
Assessment of women who own / control productive assets (including land) / technology and have skills to use them for productivity was measured by looking at ownership or control of land, technology or productive assets being used for their business enterprise or general ownership of land or productive assets (such as cattle or machines). As such, it was observed that 61.8% of the beneficiary respondents (women) own or control productive assets (including land) / technology and the skills to use them productively. It also emerged that women who had received training were 2.5\(^{24}\) more likely to own or have control over productive assets, technology and the skills to use them productively. The observations made were independent of the geographical location of the responses were very dependent on whether the respondent had received training in the past three years or not. This implies that the observed differences between Sana’a and Aden are statistically insignificant while the converse is true for comparison made between those who had received training and those who had not received any training in the past three years. This further leads us to the conclusion that the training delivered (mainly through this project) has had a positive impact in promoting women ownership and control of productive assets, technology and skills that are useful for production by a scale / magnitude of 2.5. The findings are summarized in figure 15 below.

![Respondents own or control productive assets, technology or skills, useful for productivity](image)

*Figure 15: Respondents own or control productive assets, technology or skills, useful for productivity*

### 4.9 Household financial decision-making

Cutting across both governorates, women perceive to have control and influence over decisions regarding on how their savings will be spent. All female FGD participants positively revealed

\(^{24}\) Odds ratio.
that they made the decision of establishing their own business and they control / manage the income of their business by themselves. Moreover, the participants indicated that the project has empowered them to participate more in decision making about their families and their work. As a result, they feel more respected besides strengthen their value and making them even stronger in both family and community. Similarly, most Key Informants revealed that through this project, an improvement has been realized regarding women decision making about themselves and their families. In addition, the key informants felt that there are changes in roles and responsibilities between men and women regarding income generating activities in the last past years due to last war situation in Yemen which led to changes in economic situation and salaries cuts. This made woman to take productive roles and work with men to help them in financial matters. However, the key informants hold various opinions regarding priority needs of women, such as:

- Financial support
- Training and Capacity building
- Assist them with the necessary raw materials.
- Marketing
- Economic empowerment

From the quantitative findings and further statistical tests\textsuperscript{25} concluded that consultation in decision making is not dependent on the highest level of education attained by the female respondents. Similar tests according to geographical coverage revealed dependence on decisions on how the man’s income is spent and decisions around purchase of productive assets. The analysis revealed that women have the ultimate influence over decisions on how their income is spent and a significant level of influence over other key decisions around their households. There is also a great deal of joint decision making observed over key household decisions. Table 10 below summarizes the key observations made.

\textit{Table 10: Reported consultations in making of key / major decisions at the household.}

<table>
<thead>
<tr>
<th></th>
<th>Jointly</th>
<th>Male HH Member</th>
<th>Me (the woman)</th>
<th>Other (specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Aden</td>
<td>Sana'a</td>
<td>Overall</td>
<td>Aden</td>
</tr>
<tr>
<td>Spending woman income</td>
<td>11.8%</td>
<td>11.8%</td>
<td>11.8%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Spending man’s income</td>
<td>45.1%</td>
<td>26.9%</td>
<td>33.3%</td>
<td>13.7%</td>
</tr>
<tr>
<td>Major household purchase</td>
<td>43.1%</td>
<td>41.9%</td>
<td>42.4%</td>
<td>7.8%</td>
</tr>
<tr>
<td>Type of business</td>
<td>62.7%</td>
<td>51.6%</td>
<td>55.6%</td>
<td>2.0%</td>
</tr>
</tbody>
</table>

\textsuperscript{25} Chi –square test for independence at 95% level of significance.
There is an improvement in women participation regarding key household decision making where 73.6% of the women felt that they make decisions regarding their income in comparison to 58.1% who reported participation in decisions over their savings during baseline. The comparisons made with the baseline are as given in table 11 below.

*Table 11: Reported consultations in making of key / major decisions at the household (baseline Vs end-line)*

<table>
<thead>
<tr>
<th>Type of decision</th>
<th>Jointly</th>
<th>Male HH Member</th>
<th>Me (the woman)</th>
<th>Other (specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Overall Baseline</td>
<td>Overall Endline</td>
<td>Overall Baseline</td>
<td>Overall Endline</td>
</tr>
<tr>
<td>Spending woman income / savings</td>
<td>10.8%</td>
<td>11.8%</td>
<td>11.6%</td>
<td>2.8%</td>
</tr>
<tr>
<td>Spending man's income / savings</td>
<td>20.9%</td>
<td>33.3%</td>
<td>52.7%</td>
<td>21.5%</td>
</tr>
<tr>
<td>Major household purchase</td>
<td>15.5%</td>
<td>42.4%</td>
<td>24.0%</td>
<td>5.6%</td>
</tr>
<tr>
<td>Type of business engagement</td>
<td>23.2%</td>
<td>55.6%</td>
<td>18.6%</td>
<td>2.1%</td>
</tr>
<tr>
<td>Taking a loan or opening a savings account</td>
<td>25.6%</td>
<td>39.6%</td>
<td>10.0%</td>
<td>4.9%</td>
</tr>
<tr>
<td>Major purchase of productive assets</td>
<td>21.7%</td>
<td>34.0%</td>
<td>17.0%</td>
<td>5.6%</td>
</tr>
</tbody>
</table>

Similarly, Equal participation in household financial decision making was measured by analysis responses where women felt that they participate in all critical financial decisions (as measured in figure 17 above) in their households either by themselves or jointly with their spouses. As such, it was observed that 39.6% of the surveyed women reported to have equally participated in household key financial decisions. This compares to 20.9% (18.4% in Sana’a and 26.2% in Aden) observed during the baseline, which is an improvement. Women in Aden were 2.4 more likely to jointly participate in key household financial decisions in comparison to their counterparts in Sana’a. However, their participation was
independent of whether they had received any training or not in the past three years\textsuperscript{26}. The observations made were such that 52.9\% of the respondents in Aden participate in all key household financial decisions in comparison to 32.3\% of the respondents in Sana’a. This difference observed between the two geographical locations was statistically significant. However, comparison on the basis of whether they have received training or not was not significant with 40.2\% of those who have received training reporting to participate in all key household financial decisions compared to 38.5\% of their counterparts who had not received any training.

4.10 Overall perception of the project:

Taking Enterprise Development for Women Empowerment to Scale phase II was meant to do more in-depth follow-up of the problems and opportunities that selected groups of women entrepreneurs in each country encounter over the course of time – especially those who have the ambition to grow their enterprise and therewith have the opportunity to generate employment, including for other women. In summary phase 2 of the “Taking Enterprise Development for Women Empowerment to Scale” is a build-up of lessons learnt from phase 1 and will be based on a framework consisting of 3 components related to: Women entrepreneurs’ skills and capabilities; Women’s visibility, collective voice and representation; and Enabling conditions for women entrepreneurs. Phase 2 of the program thus sought to:

- Provide complement capacity building package with interventions that target all conditions required for achieving women’s empowerment through enterprise and appropriate training, mentoring & coaching targeting the 12 successful enterprises lead by women in the 1st phase for scaling and developing their enterprises.
- Provide capacity building package to 315 women with interventions that target all conditions required for achieving women’s empowerment with providing loans\ grants to support 100 women to start their small businesses.

The summarized model is as per figure 17 below.

\textsuperscript{26} Chi-square test for independence at 95\% level of significance, odds ratio.
4.11 Perception about the overall design:

With the overall design centered around capacity building and linking trained women to appropriate formal and informal sources of financial support, the overall design will be assessed based on project contribution to skill development, financial inclusion, women participation in formal & informal decision making spaces and women access (ownership and control) of key factors of production (land, technology, time and productive assets).

Besides progress observed and reported in section 4.2 above, qualitative findings (FGDs and KIIs) further revealed that FGD participants (the primary beneficiaries) felt that there were strong points in the project design and approach such as logical sequence of project activities beginning with providing training courses package then economic empowerment and final providing consultations and giving women the power in the market. In addition, all Key informants revealed that the project approach and intervention were appropriate / realistic and in line with social-cultural set up. The qualitative participants attribute the following changes as a result of the project.

- Income has improved thus fulfilling family needs.
- Socializing and expanding relations.
- Gain experience in marketing and selling products.
- Learning new skills and knowledge.
- Strengthen women social status in their communities.
- Effective participation of women in social and economic events.

From quantitative analysis, it emerged that a significant 39.6% of the respondents felt that the activities were not in line with their needs and interests. Similarly, 33.3% of the beneficiary respondents also noted that the project has not met the priority needs of women. As a consequence, 38.2% of the respondent beneficiaries preferred alternative interventions than the ones implemented through this project. The views varied across the geographical locations and between beneficiaries who had received training and those who had not received any training, except for the preference of alternative interventions where the perceptions were similar across the geographical locations.

**Table 12: Assessment of project design and activities:**

<table>
<thead>
<tr>
<th></th>
<th>Interventions in line with needs and interests</th>
<th>Project met the priority needs of women</th>
<th>Prefer alternative interventions than the ones implemented</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Aden</td>
<td>Sana’a</td>
<td>Un-trained</td>
</tr>
<tr>
<td>Not at all</td>
<td>21.6%</td>
<td>49.5%</td>
<td>65.4%</td>
</tr>
<tr>
<td>Slightly</td>
<td>2.0%</td>
<td>2.2%</td>
<td>1.9%</td>
</tr>
<tr>
<td>Moderately</td>
<td>3.9%</td>
<td>6.5%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Yes, absolutely</td>
<td>62.7%</td>
<td>37.6%</td>
<td>32.7%</td>
</tr>
<tr>
<td>Very</td>
<td>9.8%</td>
<td>4.3%</td>
<td>0.0%</td>
</tr>
</tbody>
</table>

Of interesting to note was the fact that 49.5% of the respondents in Sana’a and 65.4% of the respondents who had not received any training felt that the interventions were not in line with their needs and interests in comparison to 21.6% in Aden and 25.0% of respondents who had received training. Similarly, 43.0% of the respondents in Sana’a and 65.4% of the respondents who had not received any training also felt that the project had not met their needs and priorities in comparison to 15.7% reported in Aden and 15.2% reported among those who had received some training. However, 20.5% of beneficiaries who had not received any training compared to 47.8% of those who had received training preferred alternative interventions than the ones implemented through this project. This feeling was constant across the geographical locations covered by the project. The proposed alternative interventions were focusing mainly on:

- Providing grants as opposed to loans.
• Restructure the training package to make it more comprehensive to cover specialization on topics / skills already possessed by benefiting participants, provide training on e-marketing as well as providing comprehensive training packages.

4.12 Perceptions about the overall quality of program delivery:

The general feedback about the project was that from FGDs, most women heard / got information about the project from their friends or from local Non-Governmental Organizations (NGOs) such as AGF, YWU, Kudra foundation etc. They then approached them to be registered and targeted by the project. Moreover, the participants in FGDs indicated that the selection criteria were very clear, well-explained and understood especially for loans as they elaborated that the selection criteria for loan was to have a stand and running project with strong feasibility study and seriousness and commitments to continue with the business in other side, when it comes to the training selection criteria the thoughts varied and the criteria was not that clear comparing with loans selection process. Positively, most FGD participants in Sana’a FGD were satisfied with the selection criteria as it defines the women who really needs to be targeted and selected by the project, in the opposite view participants indicated that the selection process was not fair enough and they are not satisfied with, in Aden participants were not satisfied with the selection criteria as they were not clear and not like what they expected. Similarly, all participants in Sana’a indicated that registering in trainings was very easy and very accessible, in the opposite of loans which is very complicated and difficult process and not processed easily.

In Aden, all KII participants indicated that they know the selection criteria and they are satisfied on how the selection was done. However, most Key Informants in Sana’a expressed their un-awareness of the selection criteria except 3 who were aware and generally satisfied about the selection criteria.

From the quantitative analysis, it was observed that the perception on whether the project was delivered in a timely manner was independent of geographical location of the respondents or whether they had undergone some training or not. Similarly, appreciating the overall quality of services received from CARE varied when comparison was made on the basis of geographical location of the respondents. Perceptions on whether the project implementation methodologies and approaches were appropriate to the beneficiaries and in line with their social cultural set up varied when subjected to comparison on the basis of geographical location of the respondents and whether they had received training or not.27 The general perceptions and observations in these three variables looking at quality of the program are summarized in table 12 below.

27 Chi-square test for independence at 95% level of significance.
Table 13: Respondents’ perceptions about the quality project delivery.

<table>
<thead>
<tr>
<th>Project assistance was delivered in a timely manner</th>
<th>Appreciate the quality of services received from CARE</th>
<th>Appropriate methodologies and approaches and in line social-cultural set up</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall</td>
<td>Aden</td>
<td>Sana'a</td>
</tr>
<tr>
<td>Not at all</td>
<td>55.6%</td>
<td>47.1%</td>
</tr>
<tr>
<td>Slightly</td>
<td>7.6%</td>
<td>5.9%</td>
</tr>
<tr>
<td>Moderately</td>
<td>3.5%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Yes, absolutely</td>
<td>32.6%</td>
<td>47.1%</td>
</tr>
<tr>
<td>Very, absolutely</td>
<td>0.7%</td>
<td>0.0%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

To sum it up from the graph above (table 12), 55.6% of the beneficiaries were not satisfied with the timelines during delivery of the assistance when the project was being delivered. This was felt across all geographical locations as well as between those who had been trained and those who had not been trained. In addition, 31.9% of the respondent beneficiaries felt that the approaches and methodologies used in delivering the program were not appropriate and not in line with their socio-cultural set up. This perception was mostly observed in Sana’a (43.0%) and among beneficiaries who had not been trained (65.4%) when compared with those in Aden (11.8%) and those who had been trained (13.0%) respectively. Similarly, only 14.6% of the respondent beneficiaries did not appreciate the quality of services received from CARE. In this realm, only 9.7% reported this in Sana’a in comparison to 23.5% in Aden who reported the same. Likewise, the observations made among those who had received training and those who had not received any training were 16.3% and 11.5% respectively. Key informants also felt that the project has perfectly met these priority needs as it provided women with capacity building, and economic empowerment. However, some said that the project has partially met these needs with a few stating that the project has not met the priority needs of women because of non-clarity issues around beneficiary selection (with some of them making accusations of nepotism) and weak implementation & coordination. As a result, some key informants also reported that the project faced some drawbacks (an observation reported by 39.6% who reported moderate to high impact drawbacks). However, the perceptions regarding drawbacks faced by the project varied across the geographical locations and between those who had received training and those who had not.28 The generalized perceptions regarding drawbacks faced by the project are summarized in figure 17 below.

28 Chi-square test for independence at 95% level of significance.
A major drawback observed was on time lapse between the training and the financial support as well as the complexities/difficulties in accessing loans/financial support. In addition, female/women FGD participants indicated that the training package was delivered in the right time, but loans were not delivered in appropriate time and it took too much time to the extent that some women stopped taking loan. In addition, they stated that there were some drawbacks and weaknesses in implementation approaches such as difficulties experienced in getting loan guarantors, limited information about the project was provided, poor conduct of staffs from banks (who disrespect with them), long time taken to get the loan after applying, insufficient loan amount, long time between training courses and processing a loan, complicated process of loan application and generally poor coordination between CARE and banks. According to the key informants, the major drawbacks faced/experienced were more or less the same as those cited by the female FGD participants and were summarized as follows:

- Loans processing was very complicated and takes a lot of time.
- Loans maximum limit was very small and needs to be increased.
- Timeline between trainings and receiving loans is very big.
- Beneficiaries’ number was small and it is better to be increased.

### 4.13 Project impact, sustainability and recommendations for similar programming:

The general feeling from FGD participants and key informants was that the project has had a positive on women in their communities by improving their social, economic and living conditions. However, one key informant felt that the impact was positive for some women and negative for others without giving any reasons. Mostly, qualitative research participants expressed that there was a positive change in women empowerment after their participation in the project highlighting that: the project has improved women income sources; strengthened women participation and social roles. The feeling by many was that the project was a good intervention but needs to be improved in many aspects and there is no need for alternative interventions. However, the feeling of a few was that alternative interventions are needed for future projects such as providing financial grants instead of loans. One important point to
highlight is that all participants agreed on encouraging CARE to continue with such projects due to its contribution towards outcomes related to improving the lives of women in their communities.

Despite the positive feedback regarding the project, it is also worth to mention that most female / women FGD participants preferred CARE to offer financial assistance instead of loans since loan application procedures seemed complicated and challenging. In addition, their major recommendation was that CARE should adopt small local bazars so that women can market their products. Despite this, they felt that the project has achieved the intended results and the project costs are justified. The female / women FGD participants had some recommendations for such project in future.

- Provide consultation for women to support them when they face issues/challenges
- Establishing committees in which women can go to if facing any challenges or negative practices against them (such as exploitation, abuse among others).
- Expand the project to cover all governorates.
- Raise loans amounts.
- Focus more on practical trainings not only theoretical training.
- Adopt financial assistance instead of loans.
- Providing awareness sessions with women families in order to better accept their business.
- Follow up with women on running their business and support them when facing challenges.
- Improve coordination with banks.

From further statistical tests\(^{29}\) conducted on the relevant perceptions about impact, sustainability and overall satisfaction on the project, the observations regarding the positive change on the lives of women in their communities, willingness to independently continue with project activities after project phase-out and general satisfaction with the project varied across the geographical locations covered by the project and when classification was done on the basis of training received by targeted beneficiaries in the past three years. However, observations on recommendations as to whether CARE should continue with these interventions with other similar communities were similar across the geographical areas as well as among those who had received training and those who had not received any training. The quantitative observations are further summarized in tables 13 (for impact) and 14 (for sustainability) below.

\(^{29}\) Chi-square test for independence at 95% level of significance.
Looking at the tables above, we can authoritatively conclude that the communities’ perception about the success of the project was more positive in Aden and among those who had received training in comparison to their counterparts in Sana’a and those who had not received any training in the past three years. Similarly, the gains realized through this project are also likely to be sustained in Aden and among beneficiaries who had received project related training in the past three years in comparison to their counterparts. However, the general feeling across was that CARE should continue with this or similar interventions with other similar communities.

Concluding remarks from all key informants was that women groups will continue their activities even after the project is finalized because they got integrated assistance (trainings beside economic empowerments through access to credit). Their feeling was that this composition of integrated activities has and will continue to increase the chances for sustaining the gains made through this project. However, there was one divergent opinion that the
women groups were not likely to continue due to the current political and economic situation in Yemen. Additionally, majority of women / female FGD participants were optimistic that their businesses will continue after project closure since the loans helped them to improve their enterprise. However, there is some fear among few that that the current economic and political challenges and some coordination gaps between the project and key stakeholders (such as banks) might contribute to failure in sustaining the gains made through the project.

5. Analysis of key findings / observations:

5.1 Relevance:

Given the current context in Yemen characterized by the prevailing conflict, economic hardships and male dominated cultural norms, the socio-economic welfare of women has greatly been overlooked impacting negatively on women and their ability to thrive. With uncertainties regarding the direction of the conflict and the economy, humanitarian actors have been implementing a number of interventions (through relief, rehabilitation and development programs) to minimize the impact of these hardships on women, their families and society in general. Through the Taking Enterprise Development for Women Empowerment to Scale Phase I and II, CARE and partners have tried to contribute to address some of the highlighted challenges with a framework focusing on three components related to enhancing women entrepreneurs’ skills & capacities; promoting women visibility, collective voice & representation; and creating enabling conditions for women entrepreneurs to thrive. In understanding of the education and skill gaps, the project has contributed to entrepreneurship skills development among women, women financial inclusion and providing avenues where women entrepreneurs can access credit financing to further develop their enterprises.

- The comprehensive training packages and mentorship support provided in both phases of the program followed by mentor support activities have given targeted women the necessary capacities and confidence capacitated to developing business plans, business development, financial book-keeping and adherence to the prevailing labor laws. Through verification from the individual survey questionnaire, it emerged that a considerable proportion (63.9%) of the direct project beneficiaries had received some training mainly through CARE (84.4% of them having been trained by CARE). As a result, there was a
considerably high proportion of those trained (65.2%) who reported that the training and capacity building has led to improvement in business enterprise.

- Promising / winning business plans also received financial support through interest free loans and grants in both phases of the program. In addition, women have been organized into groups (such as Village Savings and Loans Associations – VSLAs) and linked to Micro Finance Institutions (MFIs) and commercial banks. As a result, it was observed that 63.9% of the targeted women beneficiaries had become active users of formal and informal financial services (VSLA membership, operating a bank account and having taken a loan). To note also was that 97.8% of the direct program beneficiaries who had taken loans were able to repay their loans which was an improvement from 80% observed during baseline survey.

- Mobilization and awareness sessions have given women an opportunity to realize / discover their potential roles and contribution in economic and social participation. As a result, women have ventured into different enterprises and actively participate in formal and informal decision making spaces. Similarly, women’s roles and influence in making key household financial decision has also increased.

No doubt, the program has greatly achieved its intended objectives and this has been verified by the research (both qualitatively and quantitatively) where 52.8% of the beneficiaries confirmed that the interventions were in line with their needs and interests. Similarly, 49.3% also confirmed that the project has met the priority needs of women in their communities. It is with these observations that we can further conclude that the gains sustained through this project have a higher chance of being sustained as reported by 57.6% of the beneficiaries who were willing and felt that they were able to continue with project activities alone after project phase out.

However, the main challenge was that difficulty in accessing loans (due to complicated application process, time taken to process a loan application and poor coordination between the banks and the project) and the beneficiaries have made following recommendations:

- Providing grants as opposed to loans.
- Restructure the training package to make it more comprehensive to cover specialization on topics / skills already possessed by benefiting participants, provide training on e-marketing as well as providing comprehensive training packages.

5.2 Efficiency:

According to project documents, delivery of the assistance (especially training and mentorship support) was done by utilizing CARE’s institutional capacities as well as external experts, consultants and specialized institutions in the subjects of interest. With this combination, the project was able to
optimize on the available resources to create the much needed impact on the lives of women. In addition, the project also utilized a mix of grants support and credit financing (through formal and formal financial support structures / systems) for starting or growing their business enterprise. As a result, the project has managed to reach a wider outreach and hence a wider trickle-down effect (through job creation and the general well-being of women and their communities in areas where the project was implemented).

In conclusion, 61.4% of the beneficiaries felt that the project was implemented using methodologies that were appropriate and in-line with their social-cultural set up. These views were largely observed in Aden (82.3%) as well as among beneficiaries who had received training in the past three years. However, 55.6% of the beneficiaries were not satisfied with the timelines during delivery of the assistance when the project was being delivered. This was felt across all geographical locations as well as between those who had been trained and those who had not been trained. The contentious issue around timelines was the long duration it took between completing the training and actual securing of a loan / credit finance. A large contributor to the difficulties and the long duration it takes to secure loans was largely attributed to weak coordination between the project and the commercial banks / MFIs. As a result, some key informants also reported that the project faced some drawbacks (an observation reported by 39.6% who reported moderate to high impact drawbacks). The major draw-back reported still the long time lapse between the training and actual financial support as well as the complexities / difficulties in accessing loans / financial support. In particular, the feeling was such that the training package was delivered in the right time, but loans were not delivered in appropriate time and it took too much time to the extent that some women stopped taking loan. This has somehow resulted to preference on grants as opposed to loans / credit financing. Despite this, they felt that the project has achieved the intended results and the project costs are justified.

All in all, the overall investment through this project was justified as 52.1% of the beneficiaries expressed their satisfaction with the project. This positive feedback was reported more in Aden (60.8%) in comparison to Sana’a (47.3%) as well as among beneficiaries who had received training (64.1%) in comparison to 30.8% who had not received any project related training in the past three years. Female FGD participants gave the following recommendations to improve on efficiency in future:

- Provide consultation for women to support them when they face issues/challenges
- Establishing committees in which women can go to if facing any challenges or negative practices against them (such as exploitation, abuse among others).
- Expand the project to cover all governorates.
- Raise loans amounts.
- Focus more on practical trainings not only theoretical training.
• Adopt financial assistance instead of loans.
• Providing awareness sessions with women families in order to better accept their business.
• Follow up with women on running their business and support them when facing challenges.
• Improve coordination with banks.

5.3 Effectiveness and outcomes:

From the project documents, it can be inferred the project was implemented using the Critical Path Analysis (CPA) approach, where key outputs were used as a build-up of other preceding key outputs. In addition, the design of phase II was based on lessons learnt from phase I and the project largely worked with the same beneficiaries with the aim of consolidating the gains made during phase I. However, the deteriorated economic and security situation was the biggest challenge though there is limited evidence that the project put in mechanisms to make the project adoptive to this key challenge. Harsh economic times and fragile security situation are likely to have a negative impact on businesses (especially) small enterprises.

There was a general consensus that the project has brought positive change in the lives of women in their communities and this was affirmed by the fact that 64.6% of the beneficiaries held this opinion. This was specifically higher in Aden (86.3%) compared to 52.7% in Sana’a. Digging deeper it emerged that a higher proportion of beneficiaries who had receive training (81.5%) held a similar view with only 34.6% of those who had not received any project related training in the past three years also holding a similar opinion. From the qualitative findings, it emerged that there was a positive change in women empowerment after their participation in the project highlighting that: the project has improved women income sources; strengthened women participation in economic and social roles. The feeling by many was that the project was a good intervention but needs to be improved in many aspects and there is no need for alternative interventions. The general consensus was that the project has been effective in the following realms:

• Income has improved thus fulfilling family needs.
• Socializing and expanding relations.
• Gain experience in marketing and selling products.
• Learning new skills and knowledge.
• Strengthen women social statues in the community.
• Effective participation of women in social and economic events.

As a result, 52.1% of the beneficiaries were satisfied with the project and 64.6% felt that the project has brought positive impact in their lives. However, there were also some feeling that if the implementation approach was different for some of the activities, more impact would have been realized. Some of the suggestions were:
• Establishment of women protection committees and a space for women to consult with each other on issues affecting them.
• Relook at the financial support component and provide grants instead of loans or improve coordination with banks. However, the sustainability of this aspect might be put to question since the grants would definitely end after the project but loans / credit, especially from banks are likely to continue and expand after project phase-out.
• Constant monitoring and follow up with women entrepreneurs.

All in all, the approach was sustainable and 57.6% of the women beneficiaries expressed their willingness and ability to continue with their enterprise (project activities) alone after project phase-out. In particular, positive feedback about the project was largely felt in Aden and among beneficiaries who had received some training in the past three years.

5.4 Impact:

The general design of phase I was cognisant of the fact that women’s economic rights and opportunities in Yemen are undermined by social barriers, patriarchal tribal customs, widespread illiteracy, and women’s ignorance of their economic rights. Women’s financial dependence on their male relatives or husbands continues due to a combination of cultural and economic factors, and the gender gap in education remains as large as ever. Furthermore, harassment and difficulties working in the formal private sector, the lack of access to capital or credit, lack of awareness of economic empowerment programs for women, and social and cultural norms that discourage women from practicing key entrepreneurial behaviours like competitiveness have been other barriers that hindered women from participating in economic activities. Phase II of the programme sought to do more in-depth follow-up of the problems and opportunities that selected groups of women entrepreneurs in Yemen encountered over the course of time – especially those who had ambitions to grow their enterprise and therewith get opportunities to generate employment, including for other women. Furthermore, the focus was on women’s extensive capacity building to raise their awareness on economic empowerment specifically and as diverse needs e.g. in terms of adequate finance, market linkages, quality issues and principles of business growth, as well as social and legal/administrative barriers that are likely to be encountered. Such in-depth experience and understanding was the basis for targeted mechanisms that then took proven successes to scale again as all of that was enhanced by the model for small enterprise development for women in fragile contexts (the current context in Yemen).

Generally, the intended impact has been achieved partly but the project still has some strides to make before fully realizing the impact. As much as the anticipated gains in household income have not yet been realized, the project has set up the necessary trajectory for this to happen
but due to the economic and political constraints, the cost of living / income requirements has equally gone higher further impacting negatively on the business environment, especially for women who also have to deal with social, religious and cultural barriers. However, women have gathered the necessary confidence in contributing towards making critical decisions concerning their households, communities and society in general besides building a fertile ground for improved gender relations. However, the project was not intending to address these external factors directly, but it was worth having them as critical areas of observation during implementation and monitoring, and possibly make the necessary adjustments timely. All in all, there is a high possibility of the project to fully realize the intended outcomes (improve the socio-economic condition of women entrepreneurs in Yemen).

5.5 Contribution towards CARE’s gender equality framework:

The overall theory of change in the CARE’s gender equality framework is based on 3 key pillars in efforts to ensure that women and girls realize their human rights and people of all genders and life stages live in gender equality:

- **Build agency** focusing on building consciousness, confidence, self-esteem and aspirations (non-formal sphere) and knowledge, skills and capabilities (formal sphere).
- **Change relationships** focusing on addressing existing power relations challenges through which people live their lives through intimate relations and social networks (non-formal sphere) and group membership and activism, and citizen and market negotiations (formal sphere).
- **Transform structures** where discriminatory social norms, customs, values and exclusionary practices (non-formal sphere) and laws, policies, procedures and services (formal sphere).

The aim is to build agency of people of all genders and life stages, change relations between them and transform structures in order that they realise full potential in their public and private lives and are able to contribute equally to, and benefit equally from, social, political and economic development.

The original program design seeks to address social and economic challenges faced by women in a context (Yemen) characterised by the prevailing conflict, economic hardships and male dominated cultural and social norms. Through the project, 63.9% of the project participants have received comprehensive training packages (with 84% of those trained reporting to have received this training from CARE international in Yemen). Of those trained, 65.2% of them have reported improvement in their business endeavours.

Critically, the project also sought to address financial exclusion (a challenge faced by women entrepreneurs) by creating awareness and linkages for women to participate in both formal and
informal (VSLA groups) platforms. As a result, 26.6% of women reported to be members of VSLA groups in comparison to 18.4% observed during the baseline. The change in women becoming VSLA members was more visible among project participants in Sana’a in comparison to participants in Aden governorate. In addition, the proportion of women who opened and operate bank accounts also increased to 52.4% in comparison to 28.7% observed during baseline survey. This has also increased their ability to request for loans and make repayments. However, the current situation in Yemen has made it very hard for loans to be granted / approved as different types of guarantors are required and as such, only 30.8% of the project beneficiaries / participants had taken out loans at end-line in comparison to 25.5% during baseline. Despite this, the average loan amount increased to USD 1,986.68 in comparison to the average of USD 1,368.25 observed during baseline. Key recommendation to address the difficulty in accessing loans were replacing loans with grants and increasing coordination / linkages between the project (future similar projects) and financial institutions. All in all the project has had a significant impact on the population as 63.9% of project participants reported to be active users of formal and informal financial services.

The comprehensive training package provided through the project has also been observed as a key contributor for women to hold leadership roles in community led forums thus giving them space for meaningful participation. However, no meaningful change has been observed yet as only 16% of project participants reported membership in community groups in comparison to 19.6% reported during baseline. Worth the fact that overall women participation in community development forums, cultural groups and youth forums has declined from 37.7% during baseline to 27.1% and this was neither attributed by the training nor by the geographical location. In conclusion, 34.7% of the women respondents reported to have meaningfully participated in formal (government-led) and informal (civil society-led, private sector-led) decision-making spaces, an observation that was not influenced by either geography or skill training received.

The proportion of women with no productive assets also reduced significantly in both governorates with and overall observed reduction of 41.8% is a significant reduction of women who have no productive assets. The training has further increased women capacity to own and control technology used in their enterprises.

Thanks to the project, women have gained confidence and are in a positive trajectory for meaningful economic participation and are on a positive tractor to meaningfully participate in decisions affecting them and their communities through formal and informal structures as well as key financial decisions in their households.
### 5.6 Effectiveness of MEAL System

A robust MEAL system is an essential element to ensure that project implementation in the direction of set objectives and to draw immediate and long-term corrective measures, in this direction CARE has ensured that an effective M&E system is in place. Key monitoring measures took place in time of project implementation to ensure activities are implemented as planned, key M&E measures that took place during project implementation were:

- **Field visits**: regular field visits took place during implementation to identify and highlight any deviations and recommending corrective measures accordingly while ensuring smooth implementation as planned.
- **Obstacles meetings**: Obstacles interviews took place on regular basis to support and tackle any issues faced by women enterprises.
- **Roundtable Meetings**: roundtables meetings were planned to take initial agreement to set up a network of Economic Empowerment of women forward involving all related parties.
- **Evaluations**: to identify the basic capacity building needs of women who already established enterprises.

#### Some observations of MEAL system:

- **Strengthen the accountability dimensions (information sharing, transparency, community participation)**: Accountability to community is a key pillar in any MEAL system, in this line and during FGDs/KIIs sessions it was observed that no complaints/Feedback channels were in place to capture any complaints/feedback from women and provide timely responses as part of accountability and transparency towards beneficiaries.

- **Disseminating Protection principles**: there is a need to adhere protection principles such as beneficiary’s dignity during implementation. This process is one of the most important humanitarian core standards, a considerable percentage of women during FGDs discussions were unsatisfied with bank representative’s behavior indicating that there was no respect by them.

### 5.7 Evidence of success / failure

Final evaluation included 7 success stories from direct women beneficiaries whom benefited directly from project activities and reflect real success of project impact as evidences of project success. In the other side, one failure story is included as lesson learnt in future programming.

All success and failure stories have been included in annexes section.

### 5.8 Lessons learnt and Best practices:

The overall lesson learnt from the evaluation is that the model was effective in realizing the intended objectives of the project (though at a smaller scale with some few draw-backs experienced during project implementation). Key setbacks during implementation are:
• The time elapsed between training and accessing of loans by the project beneficiaries, which delayed / stagnated progress and even some few women beneficiaries abandoning the idea of establishing their enterprises altogether.

• Difficulties in accessing loans / credit facilities for project beneficiaries and one of the given reasons being fear to take loans as well as weak coordination between the project and banks.

• As much as the project strived to realize its intended objectives, contextual challenges such as economic hardships and the protracted conflict have negatively impacted on the gains made by the project. There is little / no evidence that the project adopted to these challenges in a timely manner, possibly due to weaker monitoring systems.
6. Conclusions and recommendations:

6.1 Conclusions:

The general conclusion is that the project has partially demonstrated success in both the design and implementation approach, besides the experienced set-back that revolved around access of loans (procedures, time and the general community perceptions / fear of loans). The project design was appropriate and relevant to the context, besides the lower number of targeted beneficiaries hence there was an outcry to scale up and expand the outreach. All in all, the stakeholders involved during implementation expressed their satisfaction with the project design and implementation approaches use.

In addition, the integrated nature of the project addressed the prevailing gaps where the trainings equipped the women beneficiaries and the loans enabled them access the required capital to start new or expand their existing enterprises. However, the general feeling was the time that elapsed between the trainings and accessing of the loans and this led to some trainees abandoning the idea of starting their businesses altogether. The general outcry was a replacement of loans with grants since the process of acquiring the loans was a bit complicated for them.

The women beneficiaries expressed their enthusiasm to continue and expand their business enterprises even after project phase-out. The integrated approach used to deliver this project has highly promoted the chances of sustaining the gains realized through this project. In addition, the loan approach is also sustainable as the credit providers will still be present even after project phase-out, provided that they do not shut down due to the political and economic challenges experienced in the country.

Since the project has set up a trajectory for sustainable socio-economic empowerment for women, it has created a fertile ground to further advance the agenda of promoting gender justice and improving gender relations. With contribution from the project, women are beginning to gain confidence and acceptance as key players in critical decision-making process regarding their households, communities and societies in general which is a critical element of improved and inclusive systems of governance as observed in both mature and growing democracies.

In summary, the project has largely contributed to the CARE’s gender equality and women’s voices framework by building relationships among women in the community which in turn has created opportunities for women economic empowerment through financial inclusion; ownership and control of key productive assets; and meaningful economic participation. In addition, the project has also improved gender relations in the community, especially at household level with the increased rate of women participation in key financial decisions at the
household. This achievement can further be demonstrated by the observed status of CARE global indicators (among the beneficiaries) at the end of the project were as follows:

- The proportion of women respondents with demonstrated increased capacity to perform economic activities (through their business enterprise) was 65.2% (at end-line) in comparison to 57.6% recorded at during baseline survey.
- 63.9% of the respondent women have been active users of financial services.
- 16.0% (20.7% amongst those who received training and 7.7% amongst those who had not received any training) reported to be members of a group in comparison to 19.6% recorded at baseline.
- 34.7% of the women respondents reported to have meaningfully participated in formal (government-led) and informal (civil society-led, private sector-led) decision-making spaces.
- Assuming availability of 12 hours daily (84 hours weekly), it was observed that 75.2% of the respondents spent their time on unpaid domestic and care work which was equivalent to 63.2 hours per week.
- 61.8% of the beneficiary respondents (women) own or control productive assets (including land) / technology and the skills to use them productively.
- 39.6% of the surveyed women reported to have equally participated in household key financial decisions.

6.2 Recommendations:

- Continue with similar interventions and where possible, expand the scale in the already reached areas as well as other governorates within Yemen. Bringing influential men on board, not necessarily as direct beneficiaries but part of the consultation process, will further boost their overall acceptance of the project since the project has demonstrated positive results / outcomes.
- Some of the reported project draw-back were mainly due to limited knowledge / awareness of sustainable economic and financial inclusion and thus more effort is required in creating awareness and capacity building women on these areas.
- Poor coordination with other stakeholders (mainly banks) was highlighted as a challenge thus complicating the loan application process. Similar projects in future should have a strong component of coordinating with the relevant stakeholders and creating sustainable relationships between project beneficiaries and service providers (especially credit financing for businesses).
- With a good monitoring and feedback system, some of the challenges / draw-back reported would have been addressed in time before project closure. As such, Care should reflect on
having adoptive and proactive monitoring and feedback mechanisms for timely adjustments and addressing feedback from communities and other stakeholders.
7. Annexes:

1 - Raw Data (Quantitative)

Final DataSet
8.2.2020.xlsx

2 - Raw Data (Qualitative)

Care FGDs.rar
Care KII.sar

3 - Arabic Data Collection Tools (Qualitative)

Arabic FDGs.
Revised.16.11.2019.docx
Arabic Individual Survey.
Revised.16.11.2019.docx
KII.
Revised.16.11.2019.docx

4 - English Data Collection Tools (Qualitative)

FDGs.
Revised.12.11.2019.docx
Individual Survey.
Revised.9.11.2019.docx
KII-Revised.12.11.2019.docx