

CARE YEMEN
REGIONAL APPLIED ECONOMIC EMPOWERMENT HUB



WOMEN'S ECONOMIC JUSTICE IN YEMEN

**POST PROGRAM SUSTAINABILITY
ASSESSMENT**

November 2022





Post Program Sustainability Assessment of Women Economic Empowerment Projects in Yemen, 2022, CARE Yemen and the Regional Applied Economic Empowerment Hub.

This Post-Program Sustainability Assessment came together with the efforts of the CARE Yemen team in cooperation with the Regional Applied Economic Empowerment Hub through consultant Antoinette Alhaj-Stolk. The vision and commitment from Suha Basharen (CARE Yemen, Gender Specialist), Nicola Padamada (CARE Yemen, Program Quality), Caitlin Shannon (CARE USA ILKA), and Hiba Tibi (Manager Regional Hub) were crucial for the establishment of this assignment. The dedication from the CARE Yemen MEAL team made the data collection and analysis possible under difficult circumstances. We thank all staff and participants from CARE Yemen for sharing their viewpoints and contribute to more learning around supporting women's economic activities in fragile settings.

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Introduction

Rebuilding livelihoods is of key importance in fragile settings that experienced intense (man-made or natural) shocks causing distribution of household's capacities to thrive. As CARE has defined its objective to contribute to the reduction of gender inequality and create equal opportunities for both men and women, it is a natural aspect of their work to integrate Women's Economic Justice (WEJ) also in locations marked by long-term fragility. CARE does not only want to rebuild livelihoods, but it also wants to contribute to building a more inclusive economic system, where both men and women can benefit from and contribute to economic growth. Working in such fragile settings however, dominated by ongoing violence, destruction and the prioritization of humanitarian aid, requires a conscious adjustment of our vision and approach for WEJ. Several teams and programs, among them CARE Yemen and CARE Northeast Syria, have been piloting and learning about supporting WEJ in fragile settings. It is crucial for organizational growth and learning that these pioneering efforts are documented and further analysed. This has been the objective of the forthcoming publication Women Economic Justice Review in Fragile Settings (by the Regional Applied Economic Empowerment Hub).

To generate additional data and evidence about the medium-term impact (1- to 3-year) of women's economic empowerment programming in a fragile context like Yemen, a Post-Program Sustainability Assessment was undertaken. This assessment focussed on four closed projects implemented by CARE Yemen with a clear youth & women's economic empowerment component. Building on CARE's WEJ framework and the understanding of the project's goals, the following objectives were set for the Post-Program Sustainability (PPS) Assessment.

- To observe the sustainability of four WEE/WEJ projects at the level of outputs, outcomes and impact, focusing on the unique project contributions to women's economic empowerment and the impact areas of agency, relations and structure.
- To assess enabling and disabling factors (in project design and external environment) around the how and why of post project impact and empowerment results.

The conclusions and recommendations from this assessment are presented in this report after discussing the report's findings. In addition, the findings were used in the Women Economic Justice review published in November 2022.



2. Research Framework and Methodology

2.1 CARE in Yemen

Already since 1992, prior to the escalation of the civil war in Yemen, CARE Yemen had been active in the country with different humanitarian and more developmental projects working alongside each other. With the violence increasing during the 2010s, CARE had the capacity to quickly scale up their work to address the growing needs. On the one hand, CARE has implemented interventions with more long-term objectives (women entrepreneurship, women political participation) since the early 2010s that have evolved over the years to stay relevant throughout the changing needs of this crisis. On the other hand, CARE had led some more humanitarian interventions that have been looking to increase their sustainable impact and work on medium-term resilience and economic participation. These types of projects have increased in the last three years with the additional momentum around the HDP Nexus approach also piloted and tested in Yemen. Both of these approaches have integrated attention for women's economic empowerment and have grown into different approaches that fit the context of Yemen.

Women's Economic Empowerment programming has at times been an almost stand-alone approach in Yemen, while in other years it was more closely integrated into the Food Security and Livelihood Strategy, being too small to stand fully as an own approach. Currently WEJ has been integrated in the FSL Strategy for 2022-2024 but it holds significant priority for the country office. It is important enough for the CO and CARE globally to invest in its learning and documentation, in order to obtain lessons and improve programming throughout all levels of the organization and sector.

With the flare up of violence and needs in the years 2021-2022, CARE Yemen has tried to scale up its response to provide both short-term relief as well as medium term resilience and livelihoods. This is all done, rooted in CARE's core approaches of Gender Equality, Inclusive Governance and Resilience as well as the understanding of the benefits of a HDP Nexus lens.

2.2 CARE's approach to WEJ

This Women's Economic Justice (WEJ) strategy is building on **CARE's Gender Equality Framework** that understands our programs should aim for change at three inter-related levels; agency, relations and structure. The aim is to build the agency of people of all genders and life stages, positively influence relations between them and transform unequal structures in order that all people realize their full

potential in their public and private lives and are able to contribute equally to, and benefit equally from, social, political and economic development. This has led to the following aims for the WEJ strategy:

1. **Agency:** women have the choice, confidence, and capabilities (such as skills, knowledge, assets) to identify, pursue and realize their economic rights and aspirations. Supporting this can include creating individual as well as collective direct opportunities for agency development, as well as supporting women's long-term access (to training, information, mentorship, resources).
2. **Relations:** women have the power (voice, influence) in their homes, communities and places of work to individually or collectively influence, negotiate and make economic decisions, in allyship with men. Supporting this aim can include establishing or increasing networks, linkages and relations between (economically active) women themselves, or strengthening positive household or community relations through engagement of men and boys.
3. **Structure:** formal and informal power holders work to build economic systems that are gender-just and equitable, ranging from formal policies to informal/fluid social norms and practices. While here CARE acknowledged the key responsibility lays with the power holders, the road towards inclusive structures while often go through allyship with stakeholders at the borders of the power-centers (questioning power or holding it accountable), while additional direct involvement of these powerholders can take us closer to these goals.

While CARE's current WEJ approach remains strongly rooted in this three-part Gender Equality Framework, the organization has also moved to integrate many lessons and evolving insights especially when transitioning our approach from Women's Economic Empowerment to Women's Economic Justice.

- Key lessons came up from the organizational learning process (from the Country Office level up) around strongly integrating **gender transformative approaches** into true **economic empowerment**. [\[Link to learning report\]](#). This means that our work has to be both economically sound as well as aimed at root causes laying below gender inequality. This learning did not only really dig into how CO's can move to more gender *transformative* approaches, it also brought in learning around using market-based approaches, private sector engagement and understanding value chains as the basis for more *economically* sound programming that brings sustainable economic benefit to the female targets. This learning has made it more common knowledge to use market-based tools for WEJ programming.

- Similarly, ongoing learning around what really brings lasting change for women has caused CARE to strongly emphasize the structural aspects of women's economic empowerment. It is not enough to work directly with women on their skills, agency and capacities. Rather, diverse and relevant stakeholders should be involved to trigger changes in their perceptions and practices to build towards more inclusive systems. This realization was a main driving force for moving from WEE to the **Women's Economic Justice (WEJ) Strategy** in CARE globally.

- Over the last 2-3 years, much more learning has been generated specifically around promoting female entrepreneurship and different programs have enabled the development of its unique Women's Entrepreneurship Framework. This framework is setting objectives for each level of Agency, Relations and Structure and also sheds light on the key components of a successful entrepreneurship approach, including work on financial inclusion, social norms and agency. [Recent publications \[link\]](#) have helped more teams plan more coherently for female entrepreneurship programming, while there remains space to further subtract lessons that specifically apply to fragile settings.

- Lastly, CARE in the last few years has greatly evolved its understanding of the HDP Nexus approach that aims to efficiently integrate or create coherence between the different humanitarian, development and peacebuilding tools and objectives. This learning has also triggered a much more coherent efforts to adapt (and document this adaptation and impact) of WEJ approaches in fragile settings. This report and the related WEJ review in fragile settings (forthcoming) should be seen in the light of this evolved understanding of HDP Nexus.

2.3 Reflecting on (the limitations of) sustainability for WEJ in Yemen

After seven years of intense conflict, uncertainty and poverty even before the violence escalated, the situation in Yemen became a very difficult one where people miss the basic stability to build their livelihoods and communities. Moving away from a purely humanitarian approach, CARE Yemen has always focussed on resilience: significantly investing in livelihoods rehabilitation as well as rehabilitation work in sectors like education, health and WASH to build local capacities rather than merely focussing on temporary activities. Women's economic participation comes into play here as part of livelihood rehabilitation, where its aims are both short-term and long-term. In the short-term the economic empowerment of women will benefit individuals and households, with increased capacities to generate income and feel more empowered in their lives. In the longer-term, experience shows that more inclusive economies, societies and political systems where both women and men can contribute and benefit are more prosperous and stable.

However, contributing to WEJ in such a fragile situation is complicated by many factors at all three levels of agency, relations and structure. This impact the type of activities needed in Yemen, as well as the ways in which such activities can lead to sustainable results.

Agency: at the individual level women have often experienced traumatic events, can be at risk to lose assets and equipment, or experiencing damage or destruction to their home, work places or productive assets. In addition, they experience a higher risk of sickness or disability, either personally or in their household which will increase their care tasks and vulnerability. It can be that their education has been disrupted or their options for continuing training are very limited. It is important to note that these risk factors are not the same for all women but individually experience overlapping vulnerabilities that change per context (intersectionality). In Yemen, factors like social status, ethnicity, disability, religious minority, marital status, location and more will impact the level of vulnerability experienced by a woman – meaning “women” can not be grouped into one simple category.

Relations: while in some contexts displacement can cause loss of social capital and linkages, the importance of social networks in time of crisis are still undeniably strong. Family ties and community relations (including remittances from abroad) are some of the first lines of response in times of crisis, but during prolonged periods these support networks can also come under high pressure. In addition, civil war and the influx of displaced people can feed into grievances and mistrust in society, complicating the building of new networks or linkages. At the same time, social norms can change during times of conflict (but either way to repression or permission), and not always without repercussions for the first groups of people who try to change them. Especially in the area of women's economic participation, social norms continue to be a factor high in consideration for women when choosing what, when and how to participate.

Structure: the long-term instability often has led to big gaps in the local capacities for the economic participation of women; there is a lack of training centres or individual trainers to support them, as well as the presence of very few institutes, service providers or civil organizations that can support WEE or with whom a project can connect. At times, it feels like there are no supporters of WEE at all available where participants could be connected to, and that any work with or capacity building of ecosystem stakeholders starts at zero. Social norms remain crucial for women's mobility during times of conflict with high concerns for women's safety and honour. In general, projects themed WEJ are less prioritized by donors, local authorities or organizations and can therefore expect to receive less funding, permits taking longer and less investment into sustainable partnerships.

An additional complicating factor in Yemen (and often in many conflict-torn countries) is the separation of the country into different areas with different authorities or under different controls, who create their

own governance practices and rules to some degree. At the same time however, many of these social structures or stakeholders have existed for decades and will remain part of the ecosystem no matter what happens at the national level. Such as the local government councils who continue to be key actors in the daily implementation of services and local ministry offices. This in addition to semi-public or private stakeholders, such as financial institutes, training centres, civil society organization and the like who are likely to remain a presence over the course of the conflict. There is a possibility for these stakeholders and structures to influence some aspects of WEJ, including building local capacities, staff's perceptions and awareness, practices (formal policies, products or services), and triggering more positive social norms.

Also, WEJ programming is implemented in the recognition that protracted conflicts are dynamic and resilience is not a straight-forward line: without a clear start and endpoint, even though Theories of Change often require project teams in this way. It is very difficult to credit driving factors with a specific change, as so many factors are impacting the livelihoods of the involved communities. Communities engaged in CARE's projects have experienced increased violence causing death, destruction and displacement impacting their livelihoods. National and global economic trends have impacted individuals' capacity to provide for their families, and inflation caused even families with a basic income to struggle to provide minimum food products. Therefore, as discussed in section 2.4 this study has aimed to measure for diverse set of experiences looking at both program-related as well as external factors that could have influenced the sustainability of the project's results. However, the aim was not to establish causal relations, but rather an exploration of the women's experiences given the complexity of their situation.

2.4 Study Questions

The focus actors of this study were the female participants directly. There was no possibility to include other (eco system) stakeholders, household members or community members, due to time constraints but also due to the difficulties of receiving permits for this type of research in Yemen. Therefore, the study questions had to be defined at the level of the women, and were not able to cover a wider range of (WEJ) aspects related to other stakeholders but still shed light on the important individual experience of women's economic justice by women.

As said in the introduction, the objectives of the Post-Program Sustainability Assessment are the following:

- To observe the sustainability of four WEE/WEJ projects at level of outputs, outcomes and impact, focusing on the unique project contributions to women's economic empowerment and the impact areas of agency, relations and structure.
- To assess enabling and disabling factors (in project design and external environment) around the how and why of post project impact and empowerment results.

For this study, sustainability is defined as:

the continuing benefits and noticeable results among participating stakeholders after the major assistance has been completed and support has been phased out.

The assignment is looking for changes in all three areas related to women's economic justice, including agency, relations and structure. These are defined in the light of this assessment's purpose and the available methods as the following:

- a. **Agency:** income-generating capacity, confidence in own capacities, decision-making involvement and aspirations for economic development.
- b. **Relations:** frequency and quality of both formal and informal relations supportive of women's economic participation.
- c. **Structure:** the accessibility of other ecosystem actors to support their economic empowerment as well as other possible influencing external factors on the economic participation of the women.

2.5 Data Collection Tools

1.5.1 Tools

The study utilizes both quantitative and qualitative approaches to collect pertinent information from study participants. Here is the detail of the proposed methodologies/approaches:

1. **Secondary Data Review (SDR):** A comprehensive desk review was conducted from the projects' documents (including project reports, evaluation reports, research papers, and learning briefs among others) and other relevant literature and documents to collect pertinent secondary data/information.
2. **Individual program participant interview (questionnaire):** This will be conducted with sampled women entrepreneurs previously supported by CARE's WEE projects to collect information on their individual experience receiving CARE's support as well as their current business status and challenges.
3. **Key Informant Interviews (KIIs):** KIIs were conducted with key CARE's program staff to collect additional project information and validate findings from the questionnaires. Due to the difficult permit process, it was not possible to hold interviews with other stakeholders of the projects.

1.5.2 Sample size

The questionnaire focused on women and youth participants from four selected projects, listed below. The planned survey sample was 250 and the actual survey was 261, which represents around 23% of the total project participants of these four selected projects. The sample was randomly selected from the available participants list from each location.

Project	Survey Location	Project Target	Sample Size for survey	ACTUAL SAMPLE
Women in Enterprise (H&M Foundation funded)	Aden	70	30	27
Women in Enterprise (H&M Foundation funded)	Sana'a	135	50	51

Women and Girls Safe Spaces (WGSS)	Al Dhalea / Lahj	88 (received full package)	50	50
BMZ funded intervention including TVET and business development	Aden	150	40	40
ROTA funded intervention	Al Hudaydah Sana'a	679	80	93
TOTAL		1122	250	261
% of total participants			22.3%	23.2%

1.5.3 Data Management

The questionnaire was designed in coordination with CARE Yemen project managers, Gender Inclusion Specialist from CARE Yemen and regional WEE expert from CARE’s Regional Applied EE Hub. The questionnaire was locally translated and tested with participants, after which the data collectors were trained in the topics, different question methods and the use of the data collection equipment. CARE Yemen’s experienced MEAL team oversaw the collection of the data and ensured high-quality data collection and presentation of the data and its analysis in Excel.

2.6 Study Ethics

Protection of privacy, confidentiality, and anonymity were an important part of this PPS Assessment. Respondents’ involvement was completely on a voluntary basis and prior to participation, all respondents were informed of the purpose of the study, informed that they had the right to refuse to participate or answer specific questions and were asked to provide verbal consent.

2.7 Study Limitations

The PPS Assessment was done under several constraints including time and resources. There were expected difficulties with applying for official permits, and the questionnaire therefore had to be done in a “light” manner, limiting the number of questions and participants. It was also not possible to arrange other data collection methods due to the difficulties under the different authorities scrutinizing any efforts in the field of women’s economic empowerment. Thus, no Focus Group Discussion or additional KII’s could be organized.

Note on the currency in Yemen: the currency rate in Yemen is greatly fluctuating so what 1000 Rial were in 2021 is not what they are today. Also, the areas on different controls/regimes causes the currency have very different value in the northern part vs the southern part. Comparing between the areas is difficult therefore. No conclusion can be connected therefore to the exact numbers of revenues, profits etc. of businesses, but the analysis rather focussed on the trend (getting more or less over the years).



3. Projects Included

For this sustainability assessment four projects were taken into consideration that were closed during the years 2020 – 2021. At time of the study (August 2022), all project participants were at least 12 months phased out of project activities, some up to 2 years. In this section, each of the projects will be described including their original objectives and goals, and their key outputs in the area of women's economic empowerment. For a more elaborate discussion of the projects or the context in Yemen the authors refer to the recently published WEJ review that this PPS Assessment is contributing to.

3.1 Women in Enterprise – H&M Funded project (focus on Phase II & Phase III)

In Yemen, CARE has implemented the pilot project of "Women Economic Empowerment" funded by H&M Foundation for a period of eleven months from 1 July 2016 to 20 April 2017 (Phase I) in two locations (Sana'a and Aden). The project aimed to create economic opportunities for women and enhance their economic participation through increasing their skills and knowledge and enhancing their self-employment/entrepreneurship potential. The project in the 1st phase focused on four components, including training 67 women in life skills and entrepreneurship skills and provide 13 of them with interest free loans to start-up their small enterprises; eight women entrepreneurs from Sana'a and five from Aden.

The project in Phase I also worked on awareness activities among 315 women, who were engaged in the following H&M funded project, Phase II, with more capacity increasing activities. Building on these activities, after an extensive selection procedure with business plan development, 100 women were connected to loans of 1500 USD through a micro finance institute - where the institute would oversee the procurement and use of the loans. Regular coaching sessions were provided to all business owners and CARE ensured to oversee the repayment made by the business women, as at times their repayment capacity was low. The other women who did not receive a loan, had established VSLAs that supported their capacity to save and invest some money in business activities and become connected with MFIs. While the start-up process was challenging in the context of Yemen, finally 12 + 7 VSLA's were established in Phase II, and this component was counted as a success among the project team¹. In addition, the project included different assessment among them to the adequate financial products for micro-entrepreneurs in Yemen. Additional linkage and network activities were organized, such as the

¹ [Reflecting learning around the implementation of VSLAs in Yemen, 2022.](#)

establishment of a women entrepreneurs' network and marketing exhibition events. This second phase was completed in 2020, which was followed up by a short Phase III and COVID19 top-up fund with some additional training activities and mostly increasing the linkages between female entrepreneurs themselves as well as with service providers (such as MFI).

In Phases I and II, several successful practices to support women's enterprise development were established. These include a partnership with Al Amal bank to offer better financial services to women such as facilitation to get interest free loans, provide non-financial services including consultation on how to market their products, open free accounts for women entrepreneurs and sensitize/train bank employees on Gender Equality and Diversity.

3.2 Women and Girl Safe Spaces

The idea of Women and Girls Safe Spaces in Yemen has been developed through multiple interventions and funding cycles, most often running in projects of 12 months. In 2020, two new WGSS's have been established in two new districts and services have been provided to the women and girls of the community. Based on needs assessments and local requests, the centres expanded the training opportunities provided to include more advanced workshops that can assist the women open up income-generating activities or entering the job market. This was in addition to the range of GBV-related services provided by the centre, including psycho-social sessions, referrals to specialized (health) services, legal services, and the work with local stakeholders on the referral system and awareness among stakeholders.

Over 450 women and girls from three WGSS have benefited in 2021 from vocational training in four topics: hairdressing & make-up, hennah, incense and perfume making and tailoring. A total of 92 vocational training sessions were achieved with a total of 1056 women trained in 2020. Reflecting on the skills-gaps of the participants, the centers started organizing sessions for life skills as well; reaching over 440 women through 170 sessions on communication, critical-thinking, and self-management skills in 2021 alone. As a next step, the WGSS teams procured start-up kits to distribute among the trainees who successfully completed the trainings and were interested to start their income-generating project. In total 88 kits were distributed in the sectors of Bakhour (perfumes & incenses), Sewing and Hairstyling during the year of 2021.

3.3 Enhanced and Improved Access to Vocational Training - BMZ-funded

This intervention, which focused on increased access to vocational training, is funded by the German Federal Ministry of Economic Cooperation and Development (BMZ) and named "Enhanced and Improved Access to Vocational Training". It was implemented between end of 2018 until April 2021. The target location was the south of Yemen in Aden province. This led to a rehabilitation and capacity building program for the three institutes and teachers, as well as a community awareness activities. As a final activity, 150 students from the project area were identify to attend the TVET program free of charge and receive a tool kit to start their vocational employment.

In total 18 female students attended the program: five of the female students attended the mobile maintenance training course and 13 female students attended a marketing and business course. The trained students in four of the five courses (Mobile maintenance and programming, Vehicle's electricity, Auto Mechanics and Electrical installations and solar energy) received "startup" kits to increase their ability to work as a service provider in this area.

3.4 Foundation for Yemen's Future - ROTA-funded intervention

The Foundation for Yemen's Future project began in 2017 to improve access to quality, equitable education in 20 government schools and to increase vocational and entrepreneurial skills and opportunities for sustainable income in the conflict-affected areas of Al Hudaydah and Amanat Al Asimah (both located Sana'a province, north Yemen). The programming however took a unique approach that combined community engagement that promoted good governance with primary education rehabilitation, teacher support and TVET training and support for entrepreneurial activities.

Together with local authorities training modules were selected and 232 youth trainees (117 females and 115 males) participated in a 20/22-day training in Amanat Al-Asimah and an additional 240 students (87 male and 153 female) participated in Hodeidah. Of the trainees, 464 students (194 male and 270 female) received vocation kits, that were procured locally under the supervision of specialized trainers. Vocational modules included car and motorcycle maintenance, perfume and incense production, photography, solar system and mobile maintenance, and pastries production.

Some of the TVET participants were selected to participate in a separate training, focused on entrepreneurial skills and small business development. This 15-day program reached 60 youth trainees (27 female and 33 male) and included practical and theoretical training, as well as mentoring. The training program of 15 days, was given in 2 locations, reaching 30 students at each location. Topics included; life skills and psychological support for entrepreneurs, economic feasibility studies for projects, institutional building for projects, finance and financial accounts, marketing and promotion and sales and customer service. 30 entrepreneurial initiatives were selected for support from the project.



Project pictures from the ROTA-funded intervention focusing on vocational training of young women.



Project pictures from participants of the WGSS who started economic activities with the help of the centres.

4. Discussion of Findings

4.1 Respondent Profile

The Post Program Sustainability (PPS) Assessment interviewed 261 women and young men from Yemen, who all recently closed their participation in a project implemented by CARE Yemen. All respondents were all female, except for respondents from the BMZ-funded youth education project where 33 male youth were selected to participate. This sets the number of men at 12.5% and those opinions will be either segregated when discussed in the analysis, or excluded when discussing topics unique to women's economic empowerment. Most respondents are young: 51% fall in the category 18 to 25 years old, 24% falls in the category 26 to 35 and 19% in the category 36 to 45 years old. The most common household size is 7 to 9 HH members, with 43% having less HH members and 19% having more household members. Most participants were single; especially the participants from the BMZ and ROTA funded youth education projects, and a quarter of the H&M funded entrepreneurship project. The participants from the WGSS initiatives and H&M funded project were more diverse, with some of them married, divorced, separated or widowed. See Figure 1&2 below for the details.

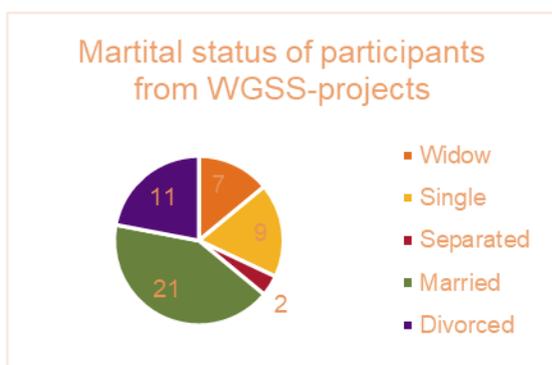


Figure 1 Marital status of WGSS project participants

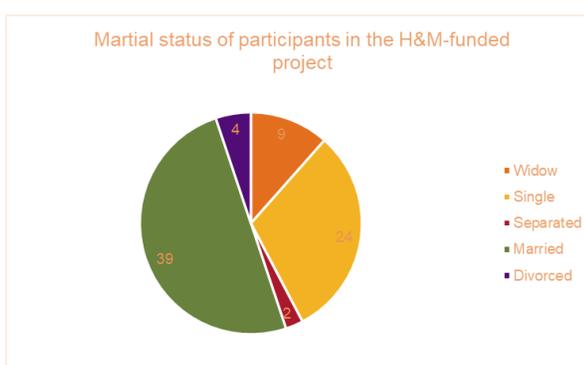


Figure 2 Marital status of H&M project participants

Overall, most participants were highly educated with 33% completing their secondary education and even 41% completing (or in the process of completing) their university degree. Vocational training was also common with 8% completing TVET as their highest degree, and 11% describing themselves as uneducated. Remarkably, 44% of the WGSS participants described themselves as uneducated. Finally, 6% of the women state to have only completed primary education. It has to be highlighted here that in some

regions even people who have completed some forms of education were not always literate, meaning that some programs have made adjustments to facilitate women who had limited reading and writing skills.

Finally, 122 (47%) of the participants described themselves as the head of the household. The responses per project are recorded in the graph below (Figure 3), with 78% of the WGSS participants reporting they are head of HH and 66% of the H&M funded project. The BMZ education project did include less heads of household: only 12.5% reported to be so.

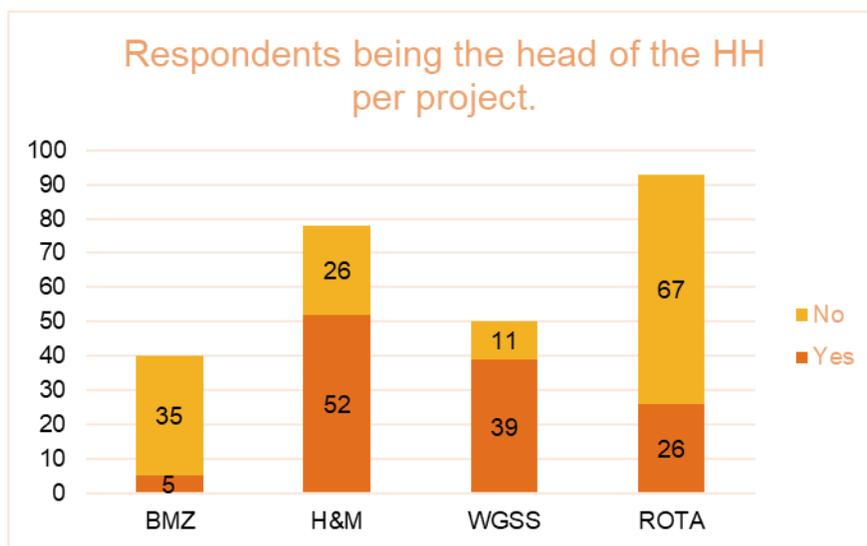


Figure 3 Respondents reporting to be head of the household, divided per project.

The projects took place both in the south and north of Yemen: two projects took place in Aden province (south), two projects took place in Amanat Al-Asima (part of Sanaa' in the north) and the WGSS's were established in both Lahj and al Dhale'e: two southern governorates. The Women and Girls Safe Spaces (WGSS) were primarily established in rural areas and engaged the most vulnerable women and girls (either GBV-survivors or at risk of GBV, mostly uneducated with high levels of widowed, separated or divorced women). This is a different context than the Women in Enterprise project (H&M funded), which took place in mostly urban areas among women who were highly educated (52% completed university) where women have more access to services and markets (more about these connections in [section 4.8](#)). This shows that the micro-context of each project and area showed significant differences, for example in level of poverty and experience of fragility in each area.

4.2 Respondents' participation in program activities

All four included projects in the PPS Assessment are discussed in Chapter 3 with their different visions, components and activities. Most projects engaged the participants in some sort of vocational training and/or some sort of entrepreneurship training, in combination with the distribution of a toolkit or access to a loan (with favourable conditions). The below table shows the number of participants per project location.

1.8 Project name	Aden	Al Dhale'e	Lahj	Amanat Al-asima	Grand Total
BMZ	40				40
H&M	27			51	78

WGSS		13	37		50
ROTA				93	93
Grand Total	67	13	37	144	261

The selected participants in the Post Program Sustainability (PPS) Assessment received a combination of support services in each project, most often either entrepreneurship training with access to a loan, or vocational/skills building training in combination with a toolkit; according to project design. Figure 6 sets out the detailed numbers of the activities project participants benefitted from. This excludes some other project activities like community awareness events, connections established with service providers during the project, VSLAs established during the project and support with marketing through events or online platforms established under the project. The later sections will discuss more about the participants who benefitted from this.

1.8 Project name	BMZ	H&M	WGSS	ROTA	Grand Total
1. Vocational training (TVET) + toolkit	40			39	79
2. TVET + entrepreneurship + toolkit		47		54	101
3. Entrepreneurship training + loan		30			30
4. Skills training (no-TVET) + toolkit			48		48
5. Entrepreneurship training		1	2		3
Grand Total	40	78	50	93	261

Figure 4 Main activities participants benefitted from, divided per project.

4.3 Economic Activities Started

All 261 participants state to become economically active during the project duration. The majority of them, 75% started their own business or income generating activity. A quarter of them started working as an employee with another business in their field of training. From Figure 5 it is clear that all BMZ participants – who received vocational training and a tool kit – were only able to work as employees; nobody managed to start their own business with the toolkit.

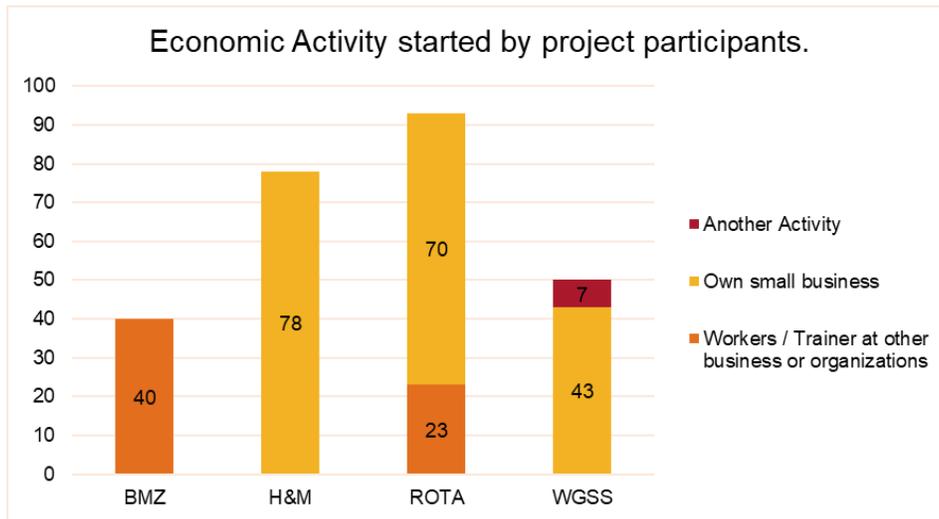


Figure 5 Economic Activity started by participants divided per project.

Three quarters of the ROTA beneficiaries managed to open their own income-generating activity; this is more than the number of people who participated in entrepreneurship training. Thus, more people managed to work for themselves, even without benefitting from the entrepreneurship program under ROTA which is commendable. 7 participants from the WGSS state they started “another economic activity” with the help of CARE and list “trainer”, meaning they became experts in their vocational/technical area and started to give training sessions to other women. CARE staff confirms that some of them were hired by CARE projects to train other women. It is unclear if these women also continued as entrepreneurs with their skill.

The main sectors the participants worked in are visualized in Figure 6. It should be noted all ROTA participants answered “other handicrafts” in stead of specifying which covers the training topics of pastry (food) production, mobile maintenance, car mechanics and photography.



Figure 6 Sector of the economic activities practiced by each participant.

4.3 Sustainability of project results

The data showed that over 71% of the participants interviewed continued with their economic activity that was established during the projects. Around 25% of all respondents stated to have stopped their economic activities and another 4% stated they have stopped the economic activities started with CARE’s support but opened up a new economic activity. Of the people who stopped their economic activities, 60% had their own business opened, while 40% of the people were workers with other economic actors. As the detailed description in Figure 7 shows, the participants on the WGSS project had the highest success-rate, where 96% of them are still economically active after 12 months of no project support. The BMZ supported participants were the least successful in the sense that over 60% of the students stopped working in the period after the project closed out. It is also interesting to note that none of them was able to change to a different economic activity; while the H&M project and ROTA funded project had contributed to a more robust skill-set that enabled participants to switch to a different economic activity that fitted their lifestyle better or was more profitable. Reasons for changing businesses are discussed in detail below.

Table 4-6 Are you still doing the same economic activity? (Divided per Project)										
Row Labels	BMZ		H&M		ROTA		WGSS		Grand Total	
Yes	16	40%	52	66.7%	70	75%	48	96%	186	71.3%
No (stop working)	24	60%	21	27%	21	22.6%	1	2%	67	25.7%
No (I changed my job)			5	6.3%	2	2%	1	2%	8	3%
Grand Total	40	100%	78		93		50		261	

Figure 7 Respondents report if they are still economically active.

The main reason for stopping their economic activities has been that the activity did not give them *enough profit to be feasible to continue*, as seen in Figure 8. Second reason was “*not enough time*”.

Some interesting insights can be obtained when looking at the reasons why people stopped their economic activities divided by gender and project (see Figure 9). “*No time for economic activities*” as a reason to stop their project can only be found among the recently graduates from the BMZ and ROTA projects, pointing to the realization that some TVET graduates will aim to continue their education and not find any time to combine a business with their studies. This reason can not be found however among the H&M or WGSS enterprises, showing that time is not an issue for them. Profitability is an issue though for all projects, though only mentioned by 1 member of the WGSS. This points to the challenges women and men in the current economic situation have to run a profitable enterprise, but could also be worked on through additional support or coaching for the businesses.

Reasons Participants Stopped Their Economic Activity

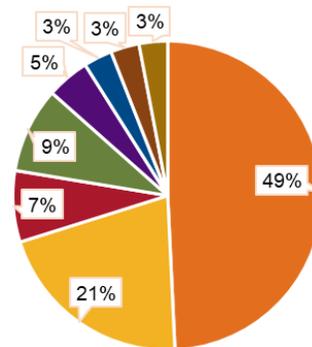


Figure 81 Reasons given by all participants who stopped their economic activity.

Table 4-8 Why you stopped the activity? (Divided per Project)					
	BMZ	H&M	ROTA	WGSS	Grand Total
Activity did not give me any or enough profit	11	12	9	1	33
Female	1	12	9	1	23
Male	10				10
Damage or destruction to business assets		1	1		2
Female		1	1		2
Family sickness	1	2			3
Female		2			2
Male	1				1
My household moved places		3	3		6
Female		3	3		6
No time for economic activities	10		4		14
Female	4		4		8
Male	6				6

Personal sickness		1	1		2
Female		1	1		2
Pressure from family members to stop.	2		3		5
Female			3		3
Male	2				2
Sold assets used in economic activities		2			2
Female		2			2
Grand Total	24	21	21	1	67

Figure 9 Reasons participants give why they stopped their economic activity; divided per project and per sex.

Detailed analysis of the people who stopped their economic activities and their reasons shows that some characteristics are more common among the beneficiaries who stopped. Looking at the **H&M Foundation funded project**, of the 78 female entrepreneurs included in the PPS Assessment, 27% had stopped their business in the last 12 months and 6.5% had changed their business to another sector. When looking at the characteristics of the closed businesses, we notice that 90% of them were in the region Amanat Al-Asima (Sana'a province). Only 2 of the 26 participants in Aden had to close down their business, while 19 out of 51 in Sana'a had to close down their business. This could be due to a more challenging financial and security situation in Sana'a with high inflation and very low purchasing power. The most common reason for closing down their business among H&M project participants is the low profitability of the enterprise (57% of the 26 women who stopped), followed by household displacement (14%) and selling of business assets during hardships (9.5%).

Of all participants from the **ROTA-funded intervention**, 70 (75%) are currently still active in their economic activity, 2 changed their economic activity and 21 people stopped their economic activities completely. All 93 respondents in the PPS Assessment were female and did complete the vocational training program under ROTA, in addition to receiving a toolkit. Some of the respondents (58%) did also participate in the entrepreneurial training sessions and coaching. Half of those who stopped had also received entrepreneurship training, the other half had not. The most common reason mentioned for stopped their economic activity was that "the economic activity gave not enough profit", mentioned by 9 women who stopped, followed by "no time for economic activities", mentioned by 4 women who stopped, followed by "family pressure to stop economic activity", mentioned by 3 women who stopped. Three women also mentioned their household has moved, which caused their business to break down.

Interestingly enough, of all the women who stopped their economic activity only 3 were employees in another business (meaning only 13% of the employees stopped), and the other 18 were entrepreneurs (meaning that 36% of all ROTA entrepreneurs stopped). The entrepreneurship training did not reduce this, as it might not have given the participants enough tools to sustain a profitable business. The challenge of the newly-established enterprises can be sought in different reasons, but are likely in the area of difficulties of running a business in their fragile context, young age of entrepreneurs, short training period and the need for continuous education and/or coaching.

The data from the **BMZ funded intervention** showed that only 40% of the participants was still economically active mid-2022 (about 14 months after the project phased out). All of the participants were active as employee with another business (not self-employed). The most common reason for stopping their economic activity among women was "lack of time", which points to the fact that a segment of the young women graduated from the BMZ-funded project continued to pursue another type of education or undergrade program. (All respondents were single and 20 or 21 years of age). Among men, the most common reason (10 out of 19 respondents) to stop their economic activity was that "it did not give enough profit to continue", followed by "lack of time" (6 out of 19 respondents) by male youth who continued

their studies. Other reasons mentioned were “pressure from family members to stop” (2 out of 19) and family sickness (1 out of 19). This points to two issues in the project design; first the young age of the target group and their unsure capacity to commit to a full-time economic practice yet and secondly the additional challenges that come with working as an employee in the current context (low salary, need to negotiation compensation e.g.) and if the project has prepared the graduates sufficiently for this.

Amazingly, of the 50 women interviewed during the PPS Assessment that were part of the WGSS interventions, 98% of them stated to have continued with the income generating activities, despite only having received training and their toolbox and no additional significant (financial) investment.

Only 8 of the interviewed women changed their business activity after the project closed out. Two reasons were given for this: either the new business was more profitable (60%) or the business activities were more easily combined with other (care) responsibilities (40%).

4.4 Economic Activities time commitment and profitability

Especially among the business owners, there was quite some difference between the **average amount of working hours** for each woman. Graduates from the WGSS program have the highest continuation rates (98% continued with their business) but are also the ones with the lowest number of working hours per week and the smallest businesses; half of the women only work 0.5 to 1 hour per day (or 4 to 6 hours per week) and 39% of the women work 1 to 2 hours per day (or 7 to 14 hours per week).

In contrast, the participants from the H&M projects report to work the most hours on their business (vs other discussed projects in this WEJ review): 35% works 3.5 to 5 hours per day and an additional 31% works over 5.5 hours per day on their business activities. 26% of the women report their working hours have increased in the last months, while the others report no change (66%) or a decrease in working hours (8%). For the entrepreneurs from the ROTA funded project, the working hours are also generally low as well: 38% of the women work only .5 to 1 hour per day and another 20% only works 1 to 2 hours per day (mostly in food production). This does differ much per sector: women who are active in the sewing sector from the H&M project are working often 5 or more hours per day while women active in sewing from the WGSS project are working most often 1 to 2 hours per day.

For the workers in the BMZ there is some more variety, with equal parts working 5 to 7 hours per day, 2 to 3 hours per day, or 0.5 to 2 hours per day. The workers in the ROTA project are again on the lower side: 65% of them only works 0.5 to 1 hour per day.

Overall, the number of working hours that women make is growing for a small part of the group: 10.5% says to make somewhat more hours, while 7.5% says to make a lot more hours. But three-quarters says it stayed the same over the last 12 months.

Looking at the **reported profit of each business**, most participants report they saw an increase in their profits over the last year. Of the 185 women who are still economically active, 49% says an increase in revenues (39% somewhat, 10% a lot). In addition, 17.5% report the same level of profit, and 33.5% report less revenues. Profit margins were reported by the women to be between 5% and 100%, but there was no way to calculate or verify this and can therefore not be taken in account. WGSS and ROTA participants report the highest increase: 40% of both project participants report to have “somewhat more” profit and 5% of each report to have “a lot more profit”, while 22% to 24% says it stayed the same. While H&M funded participants are among the businesses who struggled the most: 50% of them states their income got less.

Looking at the actual number of profit that people receive through their economic activities we can observe the following. People who work as **workers most often report a profit** of 10k to 20k per month

(70%). Some variation exists among the ROTA graduates who work as workers, with a few earning more than 20,000 rial per day (17%).

People who have **opened their own small business** report a wider range of **profits**.

- 4.5% report a profit of less than 1,000 Rial per month (all ROTA participants)
- 2.6% report a profit between 2,000 to 4,000 Rial per month (H&M and ROTA participants)
- 2.6% report a profit between 4,000 to 6,000 Rial per month (H&M and ROTA participants)
- 12.5% report a profit between 6,000 to 10,000 Rial per month (H&M and ROTA participants)
- 57% report a profit between 10,000 R to 20,000 R per month (WGSS, H&M and ROTA participants)
- 20% report a profit of over 20,000 Rial per month (H&M and ROTA participants).

This shows that all WGSS participants receive a similar income through their work (10k to 20k Rial per month) while the ROTA participants are mostly in the lower ranges; 19% reports to earn more than 20k while 43% reports to earn less than 10k Rial. H&M participants know some variety as well but the majority is in the higher income brackets: one third earns more than 20k Rial per day and only 17.5% earns less than 10,000 Rial per day. As discussed in the limitations of the research it is 1) hard to verify these numbers because no accounting books were checked and 2) the high inflation and fluctuating currency rates make it very hard to indicate how much this is for a household living in Yemen. In addition, in the south Yemeni Rial has a different value than in the north. It was discussed with the CARE Yemen team that 10,000 Rial would be around 10 USD in the south and just under 20 USD in the north of Yemen currently. In both areas this would be too little for a small household to live off for a month, indicating that the most common level of profit does not cover livelihood expenses for a household. However, it will help women make a contribution to their household expenses.

3.5 Market Access

Most active businesses show a variety of marketing channels as well as most businesses using multiple market channels to sell their services or products, as displayed in Figure 10.

Division per project shows that not all project participants started using the same marketing channels. ROTA has high connections to selling on online platforms (75% mentions this as a marketing channel), while H&M participants are more likely to mention selling through their own social media pages (57%). Large number of women from ROTA also depend on male family members to bring their products to markets or consumers (74%), while a little less than half uses a broker middle man. Also, around 60% of the ROTA participants states to have their own store (which is

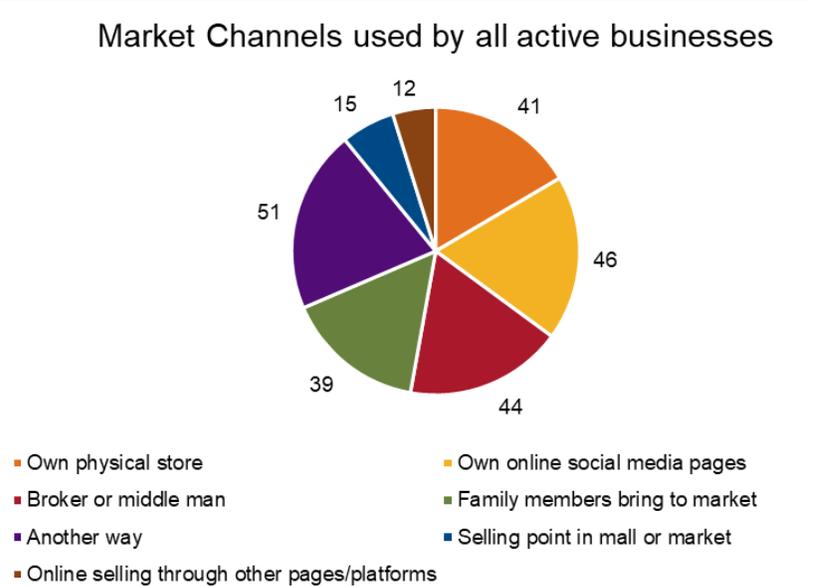


Figure 10 Marketing Channels used by female business owners

most likely a room of their home, or stand outside their home) or selling point in the market, which is shared by only 39% of the H&M participants. A middleman is also quite common (32%) among WGSS participants, but they mostly (57%) mention “another way”. When asked further, they suggested most often they used marketing through word-of-mouth and friends and relatives. The H&M funded intervention led to a wide range of different marketing channels for the participants with many women increasing their capacity to sell through online channels; either their own pages (25%) or other platforms/networks (57%). Owning a physical store (could be a room in their home) (39%) or selling point in a mall (47%) are also popular market channels and show the permanent nature of the established businesses. Most entrepreneurs say these marketing channels are largely similar to what channels they used one year ago.

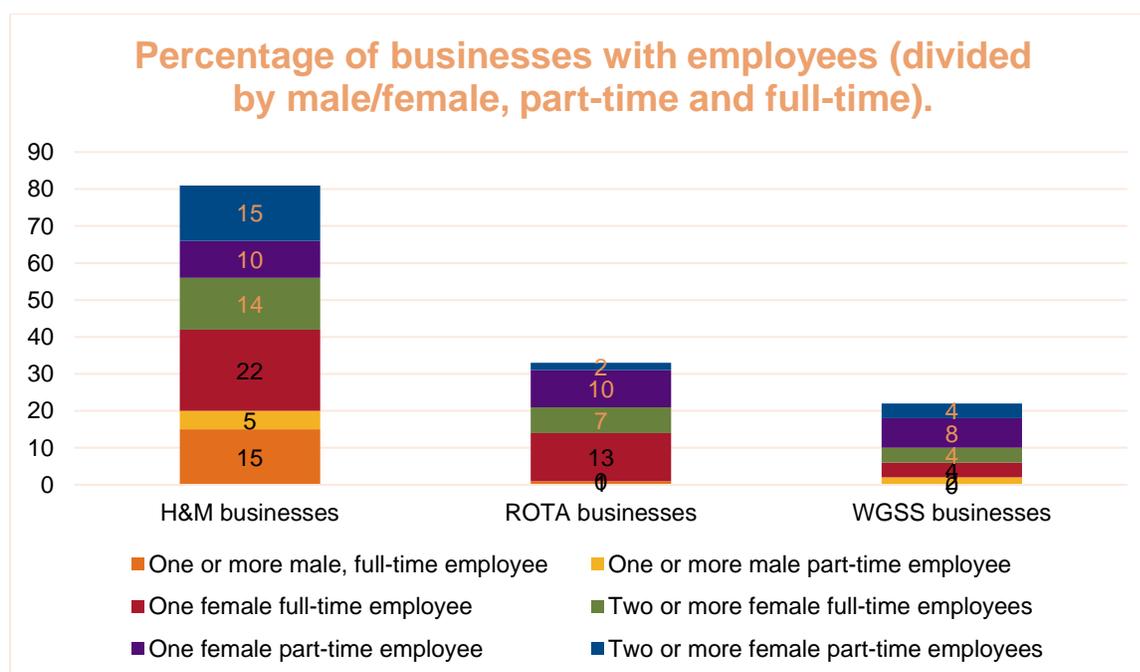


Figure 11 Percentage of businesses, divided by project, who report to have employees (M/F, part-time/full-time)

As the visual Figure 11 clearly shows, H&M supported businesses were much more likely to have employees than the other interviewed businesses. 22% of them had one full-time female employee, 15% of them had one or more male full-time employees. Around 8% of the WGSS businesses report to hire part-time female employees to support them with more busy days or assignments.

4.6 Business Management and Financial Responsibility

Only 36% of the respondents have taken out a loan or joined a lending scheme in the last 12 months for business reasons. The most people taken loans were in Lahj province, namely 41%, second was Amanat Al-Asima (Sanaa’). Almost all were previous participants from H&M Foundation funded intervention Women in Enterprise: 90% of them said they currently have a loan or are in a lending scheme. In addition, 36% of the WGSS participants and 6.5% of the ROTA participants stated to have taken a loan. Only in one province, namely Amanat Al-Asima in Sanaa’ did the participant and her husband together paid back the loans (H&M participants); all other respondents all reported they themselves were responsible for all repayments. This points to the high independence of the entrepreneurs and their capacity to take financial decisions by themselves.

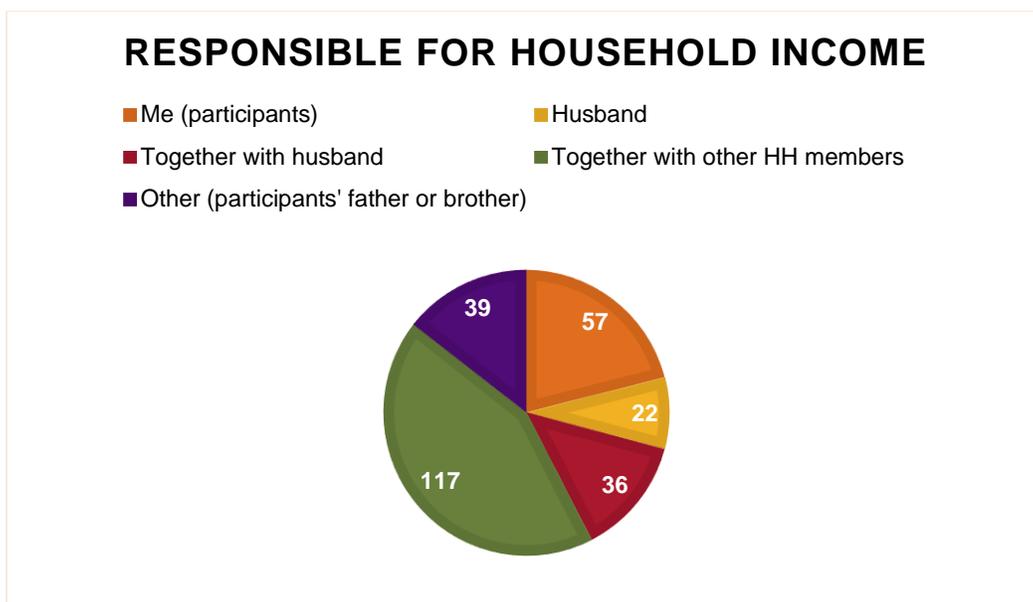


Figure 12 Female participants who report to be responsible for household income.

A significant part of the women was able to make a contribution to the household income: overall 22% of the women are responsible for the household income, 45% shares this responsibility with another household member (such as father, brother, mother) and 14% shares this responsibility with her husband (see Figure 12). Not all projects are the same in this though: BMZ has the fewest participants who contribute to the household income, while ROTA has 95% contribution (over 80% of them shared with husband or family member). WGSS has the most participants contributing fully to the HH income; 42% of them completely providing for the household income, in addition to 22% shared with household member and 14% shared with husband.

4.7 Women’s agency, confidence and burden

The participants overall showed a high reflection of belief in their own capacities, confidence both for current challenges and future plans. Over three-quarters of the respondents completely agreed with the statement “*I feel capable of dealing with any problems in my business*”, and only 1.5% disagreed with this statement. In a similar way, 63% of the respondents completely agreed and 26% somewhat agreed with the statement “*I feel capable of dealing with any challenges I have in my household*”. Any respondents who disagreed or were neutral on these statements were most often people who closed their economic activity in the last 12 months. Despite the many challenges, more than half of the women and youth (57%) state to have many ideas and plans to grow their economic activity in the coming years, in addition to 29% who somewhat agree with this statement.

On another positive note, a large majority of respondents feel that their business opened doors for them to more decision-making and influence in their households and community. 58% of the respondents completely agree with this statement, while an additional 30% somewhat agrees with this statement. Most women and youth who are neutral or disagree on this statement have closed their economic activity in the past year.

It was observed though, that running an economic activity was experienced as a heavy burden by the women and youth, at least part of the time. 61 women agree somewhat (23%) and 26 women agree

completely (10%) to the statement that “I feel my business is an additional burden (heavy load) in my life”, that is in total one third of all respondents. Some of these were graduates from the ROTA project who stopped their economic activities to continue their studies, making their business understandably a too heavy burden to carry. Others were middle-aged women who were head of households and mainly responsible for the income, understandably placing a burden on their shoulders. However, 21 respondents were neutral and 153 respondents were in disagreement with this statement.

2.34.1 I feel capable of dealing with any problems in my business.		2.34.2 I feel capable of dealing with any challenges I have in my household.		2.34.4 I have many ideas and plans how to grow my business in the coming years.		2.34.5 I feel my business opened doors for me to more decision-making influence in my household and community.	
Completely agree	66.5%	Completely agree	64%	Completely agree	57%	Completely agree	59%
Somewhat agree	24%	Somewhat agree	26%	Somewhat agree	30%	Somewhat agree	30%
Neutral	8%	Neutral	7.5%	Neutral	10%	Neutral	8%
Somewhat disagree	1%	Somewhat disagree	2%	Somewhat disagree	3%	Somewhat disagree	2%
Completely disagree	.5%	Completely disagree	.5%	Completely disagree	0%	Completely disagree	1%

Figure 23 Agreement to each statement measuring confidence in capacities, future aspirations and benefits of business.

4.8 Household relations

The PPS Assessment took a brief look at the household relations, support received from their husbands or other family members and their social relations. 15% of the married women report that they never discuss any problems from the economic activity with their husbands, while 39% share that they always discuss any challenges with their husband. This is most common among participants from the Women in Enterprise project and the ROTA supported project, while WGSS participants are less likely to discuss anything with their husband: 25% of the married WGSS participants would never discuss any economic problems with her husband. Similar, 19% of the married WGSS participants state they will never discuss any grievance caused by their husbands directly with their husbands, 38% will do so sometimes and 19% always. In contrast, H&M participants 70% will always discuss any business-related problems with her husband, while 15% will never. However, 38.6% states do always discuss with their husband any grievances from their husband. 15% does it sometimes, and the others chose “not applicable” to answer this question.

Overall, equal parts women report they feel “always” supported by their husband in their economic activities and the same number of women report to feel “never” supported by their husband. Clearly, women who participated in the H&M funded project feel more often supported by their husbands and receive more support at home with care tasks. When looking only at the married women, it becomes obvious that more women from the H&MF funded project (Women in Enterprise) receive support at home in care tasks and feel supported by their husbands. Married women from the ROTA project feel less supported, followed closely by participants from the WGSS projects. See Figures 12 and 13 for detailed breakdown per project about the number of women who receive support.

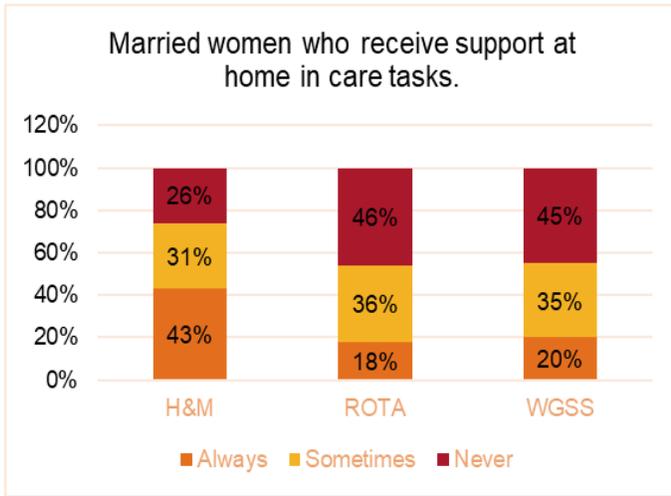


Figure 4 Married women report on if they receive support at home (divided per project)

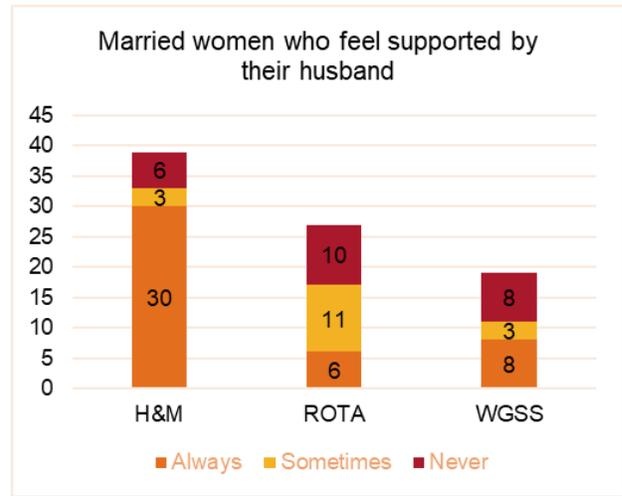


Figure 3 Married women report if they feel supported by their husband (divided per project)

Women who reported their husband does “never” support their economic activities, were also least likely to get help in the household with care tasks or visit social activities.

Looking at the questions around mobility to markets and relatives’ homes, there was some difference between the projects with H&M participants being the most mobile. For the participants of BMZ these were mostly marked as “not applicable” as they were not heads of household or married. Small parts of the women answered never to these questions: 18% from the ROTA project and 15% from the WGSS project. This shows that mobility does is a big concern for the female entrepreneurs, who are not moving freely around because of different restrictions from their household, community or security situation

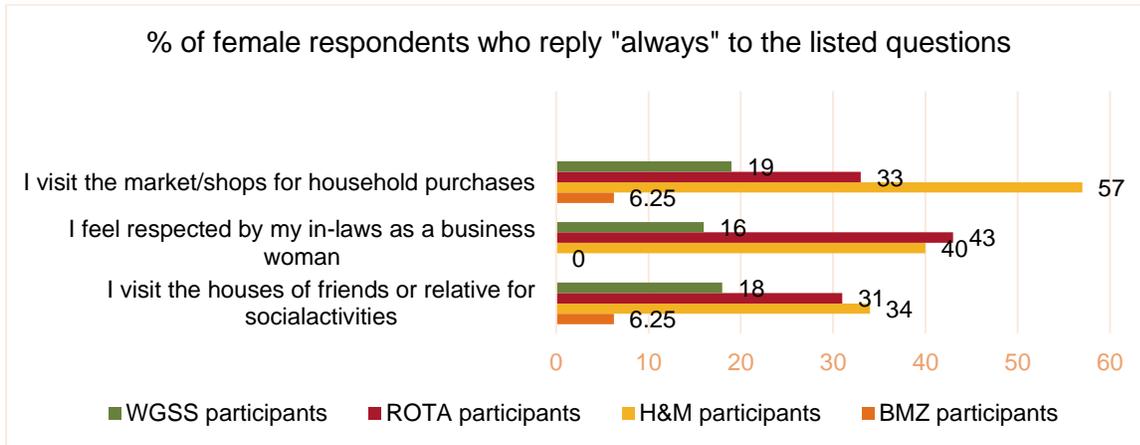


Figure 16 Percentage of women who replied "always" to the list questions on relations and mobility.

Also, not many women feel always supported by their in-laws, see Figure 16 below. 16% of the WGSS participants feel respected by their in-laws, and this goes up to 40% among the H&M participants. In addition, many (married women) marked this question as “not applicable”: maybe in an attempt to not answer the questions, because their in-laws do not live close, or because they do not have any contact. 8% of the H&M participants, 5% of the ROTA participants and 16% of the WGSS participants state to “never” feel supported by their in-laws.

4.9 Women's Public Visibility

Surprisingly, 14% of the women reported they were active in a leadership position in the community at the moment, with them coming from different projects (ROTA, H&M and WGSS) and all provinces/areas. These leaders were found in different age-ranges and some of them being married, divorced or single, with a wide variety of level of income from her business. Thus, among the characteristics measured in the questionnaire there is no clear indicator why these women have become leaders. The most leaders however came from the H&M funded project, with 26% of them taking up some sort of leadership role, while 12% of the WGSS interventions did.

Some of the examples mentioned by the women leaders were them taking up roles in local associations or councils, organized economic empowerment training or workshops for other women, representatives of neighbourhoods or community committees. VSLA leadership is also mentioned as well as becoming activist in the community for issues of concern. In addition, 38% of all respondents state they publicly talked about their economic activities and promoted women's economic empowerment. Again, the most of these women are part of the H&M funded intervention, followed by ROTA participants and the least from the BMZ funded intervention. Some of the events mentioned that they talked at were both radio or TV programming as well as bazaars or community gatherings.

More so, 30% of all respondents state they gathered with other women to advocate for rights and requests, mostly found among H&M participants and ROTA participants. Only 18% of the WGSS participants mentioned they participate in advocacy activities. Some of the main methods mentioned were in public gatherings around topics of concerns such as early marriage, benefits of breastfeeding, general women's right awareness and communication with public and private stakeholders related to any issues that come up for the women in the community.

While these numbers are still quite low, it does show that several of CARE's participants go on to be vocal role models and promoters of women's economic participation in their own communities, despite all other things going on in their lives. Such activities clearly do take place in society, whether they are directly supported by CARE project activities or not. These are useful openings for more work on social norms and positive and supportive perceptions and practices in community and the ecosystem.

4.10 Access to support & services

For businesses to thrive and for economically-active women to feel supported, it can be important to access services providers. This is a major concern in protracted conflict situations where formal sources of support are often lacking, unavailable, of low quality or not at all adapted to the needs of women. Similar trends can unfortunately be observed among the women in Yemen. Only 5% of the economically active women had accessed a business service centre and even less were able to access financial service providers or governmental offices.

A factor of influence in the availability of services for women was the location of the women (rural vs urban) and in which sub-province. While 16% of the participants from the WGSS states that they benefitted from a business service centre, over 70% of the participants from the WGSS stated they this service is not available in their area (mostly rural residents). In contrast, 3.8% of the H&MF-funded intervention state to have accessed business service provider, while over 90% of them state that it is available in their area but they didn't benefit from it (mostly urban residents). Same for marketing agencies, financial institutes, which were reportedly all much less available in the WGSS project areas, namely the RURAL areas of Lahj and Al Dhale'e. But at the same time, we see that projects like H&M were only minimally able to connect entrepreneurs to existing services as only 4% accessed a business service centre in the last year and only 5% a financial service provider and only 8% a tax authority in the last

year. See Figure 17 below that has a full overview of the services accessed by women entrepreneurs, reflecting the better connectivity of H&M funded participants. Thus, while availability of services is a key problem especially in rural areas, it is also crucial that more entrepreneurs are connected with the services that do exist in their area.

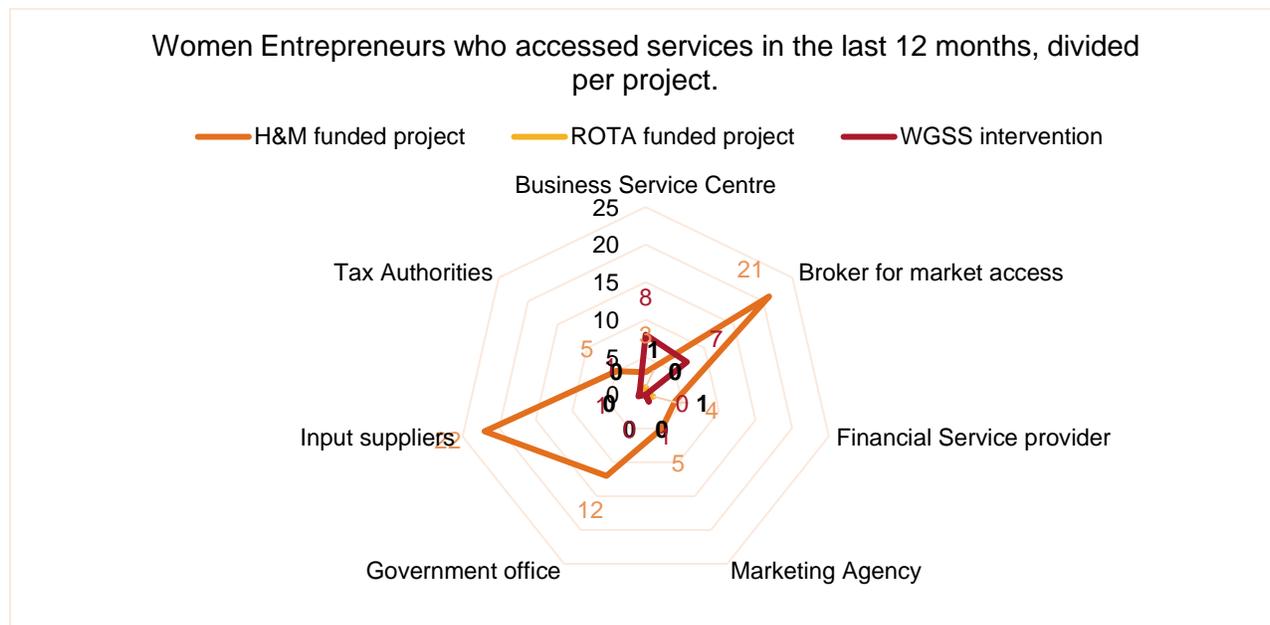


Figure 17 Women who report to have accessed service providers in the last 12 months.

Almost three quarters of the respondents report to NOT have access **to informal groups or networks** where they can discuss any challenges in their economic activities. 18% states to sometimes have access to networks and 8% state to have “always” access to such networks. Most of the women who have access to these informal support networks come from the H&MF funded intervention.

Overall, we see a reduction in **the number of linkages** among the respondents over the last year; VSLA membership reduced by 23% (from 36 to 28) and linkages with financial institutes reduced by 80% (31 to 6). It is positive to note that some participants established **cross-linkages during the project duration**: such as ROTA participants joining VSLA’s (not part of project design), WGSS and H&M participants accessed TVET centres and a few H&M participants made use of WGSS services during the project duration. These linkages did not continue after the project closed out however and it has to be observed that these linkages were not sustainable as far as this assessment concerns.

4.11 Perceptions on female business owners.

To get an idea of the social norms and perceptions women entrepreneurs face in their surrounding the PPS Assessment asked women how they feel they are being viewed by the household, in-laws and community. Of all married women, 48% feel they are always viewed with respect by their in-laws, while 15% reports to feel so sometimes and only 12% feels they are never viewed with respect (25% does not answer or is not economically active). The highest number of women feelings respected by their in-laws came from the H&MF funded intervention, while the least were found among the WGSS participants.

In addition, over half of the economically active women feel they are treated with respect by society, while a quarter answers “sometimes” to that statement. Women from all marital status feel respected, and from all projects generally, see Figure 18 below for the full overview. This data is positive and a small

indication that WEE activities did not put the women in situations where they often felt disrespected. However, it should still be used with caution and risk assessments for increased threats on their safety should still be integrated in any WEJ/WEE interventions.

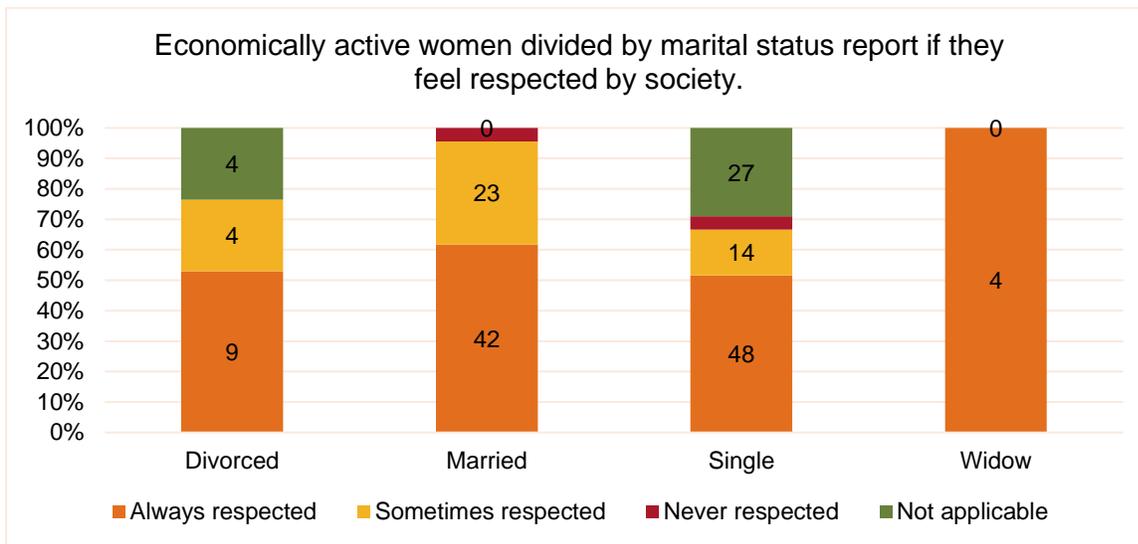


Figure 18 Economically active women, divided by marital status, report how often they feel respected by society.

All the women who accessed business service providers and financial institutes stated that they felt positively and respectfully treated by the stakeholders. Only a few women reported they noticed a negative perception among the stakeholders towards women-led businesses; mostly from government registration offices, tax authorities and marketing agencies (see Figure 19 below). While this is based on only a very small number of experiences – from all interviewed women not more than 11% has connected with these service providers - it does show the good work done with market system actors in Yemen (mostly under the H&M funded Women in Enterprise project) and their positive perceptions towards women entrepreneurs, such as the financial institutes. It also gives indication that future work can create a more positive impact in perceptions and practices.

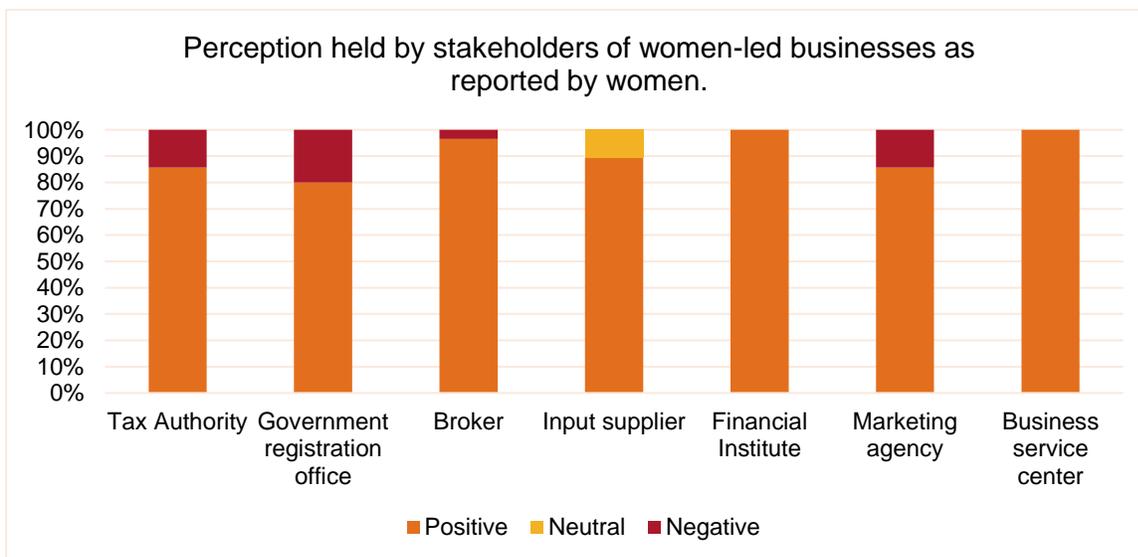


Figure 195 Perceptions as experienced by women who accessed service providers, divided per stakeholder.

4.12 Shocks and Crises

Shocks and crisis were frequently experienced by the project participants after the project phased out. The data showed that the experience of a shock did not necessarily lead to the closure of economic activities however, and the majority of women who went through different shocks were able to continue with their economic activities afterwards. Different coping mechanisms were applied by the women, which are discussed below in more detail. Of the respondents in this PPS Assessment, 11% experienced the **loss of a family members** since the project phased out. Of them 18% stopped their business, while 82% was able to continue. 12% of all participants experienced **major sickness or disability herself** after the project phased out, but only 15% of them stopped their business and 85% continued with their business. Thirdly, 14% of all participants experienced **a close family member with major sickness or disability**, and only 3% of them stopped their business. In addition, 6.5% of the interviewed women **changed their marital status** after the project closed (became divorced, widowed or newly married) and did this not change their economic activity. Only one newly-married woman stopped her economic activity. So, the data shows that there is no clear indication that the experience of these type of shocks caused participants to close their economic activities.

The shock that had the most impact on the business activity was the **experience of displacement**. Of the respondents, 3.8% experienced displacements since the phasing out of project activities, some in Amanat Al-Asima governorate, some in Lahj. 70% of them continued in some way or another with their business while 30% were forced to stop. Of those who experienced displacement, 50% report that it did not impact their business much, while 20% stated that it caused the complete destruction of their business, 20% mentioned a partial destruction, and 10% reported to have temporarily closed her business and then continued.

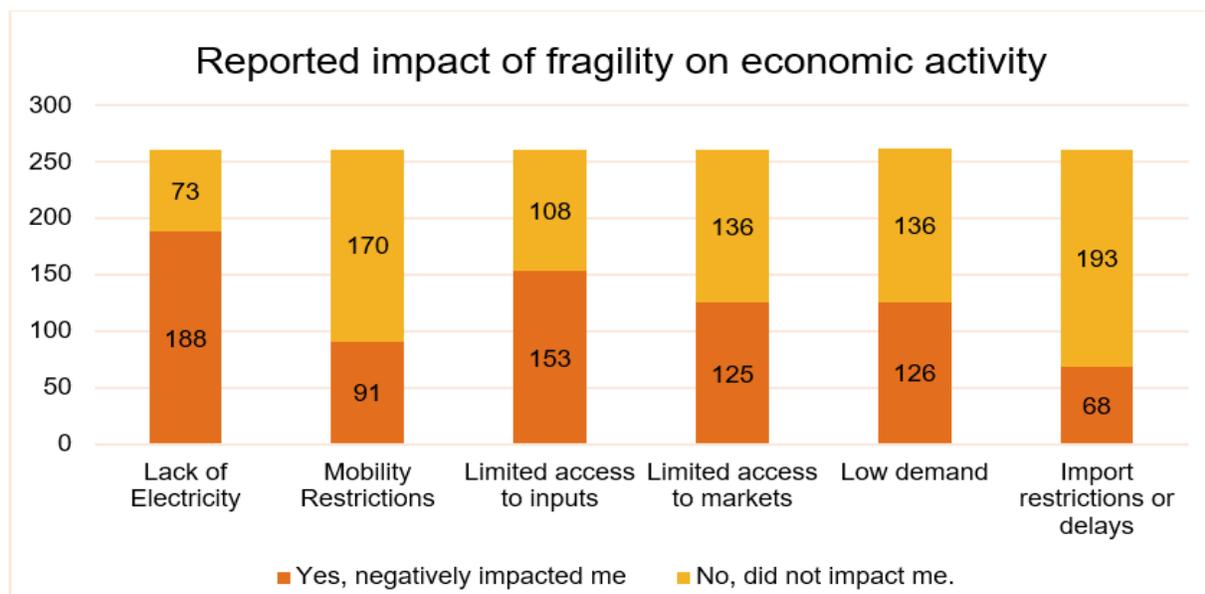


Figure 20 Reported impact of fragility on business by all economically active women.

In addition, as Figure 20 shows, the large majority of businesses were hampered by **different aspects of fragility**, such as shortage of electricity and limited access to (high-quality) inputs. Over 70% of the businesses is negatively impacted by the lack of electricity in the country, which limits their production and business functioning. Almost 60% of the businesses says they are negatively impacted by the lack of inputs or high-quality inputs and the difficulty to procure them. While some projects (such as the H&M funded program) integrated attention for linkages with input suppliers and markets, this data shows the

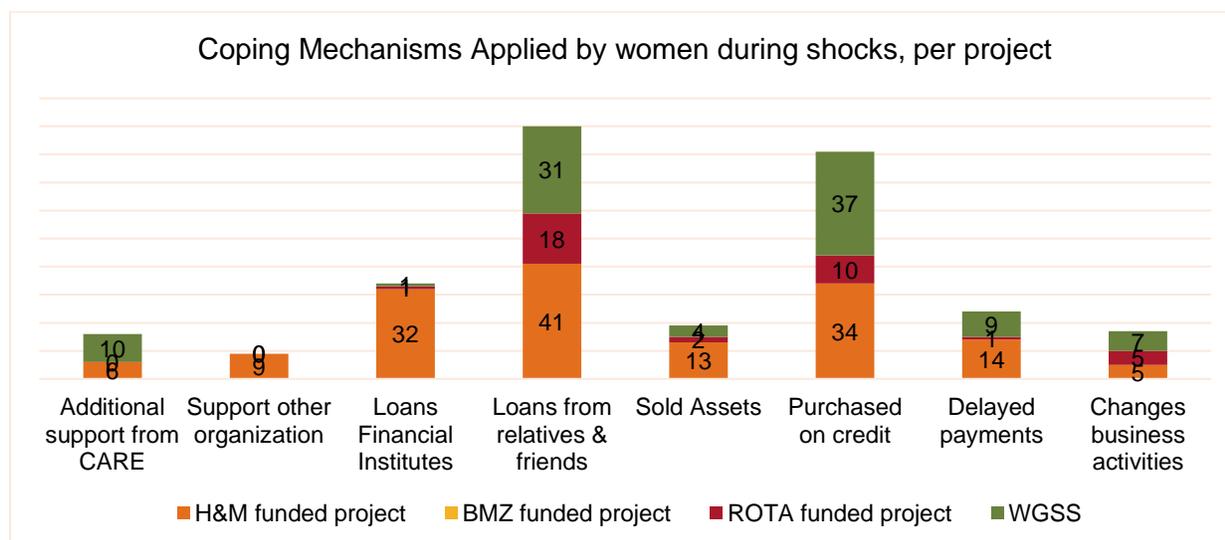
high impact of fragility on the businesses and the almost direct impact this will have on the profitability of the majority of the businesses. Other efforts from CARE Yemen such as the UNDP consortium ERRY (discussed in the full WEJ review) focus on solar electricity solutions that can also address some of the key barriers (access to electricity) for the profitability of women-led businesses. It is clear further activities should continue to pay attention to innovative ways to address and minimize the impact of fragility on the functioning of the business.

When looking at the *level* of impact of fragility on the business, the women report different levels of consequences for their business and different coping mechanisms applied. Some report to have taken very tough decisions for their business in the last 12 months, such as completely closing their business (3.5%) or letting go of employees (1%). More common impact was the need to buy on credit (19.5%), take a loan (10%) or temporarily close the business (8%).

	Temporarily closed	Needed to buy on credit	Needed to take a loan	Losing production	Letting go of employees	Total Bankrupt
BMZ	0	0	0	0	0	0
H&M	4	14	12	2	3	5
ROTA	11	15	1	1	0	3
WGSS	6	22	13	2	0	1
Total	21 or 8%	51 or 19.5%	26 or 10%	5 or 2%	3 or 1%	9 or 3.5%

Figure 21 Level of impact of fragility on the functioning of the business.

In this context, very little **external sources of support** were utilized such as receiving aid or additional support from CARE. 20% of the Women and Girls Safe Spaces participants received additional support from CARE during times of crisis, while overall only 6% of the participants received additional support from CARE. Even less, only 3.5% of the respondents received support from other organizations during times of crisis. Other sources of support more frequently accessed were **loans from friends & relatives**, or loans from financial institutes. The data showed that 41% of the Women in Enterprise (H&M funded) participants accessed loans from financial services providers during times of crisis, while overall 13% of all participants sought loans from official institutes. However, 35% of all participants sought loans from friends or family during times of crisis. In addition, 31% of all participants bought inputs/supplies on credit during times of crisis, and 7% of all participants sold assets during times of crisis. It is hopeful to see that participants had different coping strategies available and did not immediately resort to selling of assets during times of crisis, but could count on formal and information support networks.



4.13 Most Significant Changes

The interviews with the 261 women asked them about what were the most significant changes experienced after the project in their lives. The number one change was the increase in skills that the women noticed. Second was the improvement of their financial situation through their continuing economic activities. Finally, it was interesting to hear that a good 10% of the women also mentioned that they noticed as key change their increased self-reliance after the project: they had learned to could depend on themselves and are capable. Equally important for this change were the training and loans & toolkits provided to the women. This shows again that women entrepreneurs in fragile settings need access to both training and tools: otherwise, they can not kick-start their economic activities. In addition, 5% of the interviewed women also highlighted the importance of the psycho-social support and the impact the project had on their confidence and mental wellbeing.





5. Conclusions

After presenting all data from the Post-Program Sustainability Assessment and the analysis of the different components of the women economic empowerment programming in Yemen, this section will conclude and summarize the most crucial findings. As discussed in the introduction, the objectives of the Post-Program Sustainability Assessment were to look at the sustainability and lasting change of project activities on the different areas of the WEJ strategy; namely agency, relations and structure. For the purpose of this assessment, these three aspects were looked at from the following sides:

- A. Agency:** income generating capacity, confidence in own capacities, decision-making involvement and aspirations for economic development.
- B. Relations:** frequency and quality of both formal and informal relations supportive of her economic participation.
- C. Structure:** the accessibility of other ecosystem actors to support their economic empowerment as well as other possible influencing external factors on the economic participation of the women.

Throughout the assessment, different aspects were identified that were likely to hinder the sustainability or likely to improve the sustainability of the WEJ outcome. These will be highlighted in the following section as well.

The four different projects assessed in this assessment can be roughly divided into two youth vocational training programs and two female entrepreneurship programs, one for more entrepreneurial women and one for women attending Women and Girls Safe Spaces. Each project was implemented in a different governorate with some key differences between the target groups. WGSS participants were from more rural areas, often described themselves as uneducated or lower educated and $\frac{3}{4}$ of them were heads of household. Whereas, participants from the TVET and H&M funded programs were generally higher educated and often lived in more urban areas and were less likely to be heads of household (though 66% of the H&M participants described themselves as head of household). Most participants had received some support still in early 2021, with their project participants often starting in 2020 or 2019 (or even earlier for the H&M participants). All projects engaged the participants in some sort of vocational training and/or some sort of entrepreneurship training, in combination with a toolbox or loan.

5.1 Agency

All projects worked directly with the women and youth to increase their skills and access to resources to enter into economic activities. The PPS Assessment found that 71% of the participants continued to generate income 12 months or more after the closing of the project activities. Of all participants, 75% started her own business, while 25% started working as an employee; all participants from the BMZ initiative and ¼ of the ROTA participants became workers. Four-fifth of the women who started businesses are still ongoing in the income generating activity, whereas only 57% of the graduates who become workers are still employed and generating income. Around half of these workers who stopped seem to have gone on to new training/education opportunities, but it was not in the scope of the research to further understand how this impacted their economic participation. It can be that their economic empowerment through the project for the longer-term is positively influenced by the project (such as through opening up doors for them to study more, opening up doors for better experiences and job positions), but the PPS Assessment could not measure for this. Therefore, it is recommended to reflect more on this as a project team, and identify ways to increase the sustainability of the people who will not self-employ but rather join an existing business. This could be through engagement of existing employers, provide right-awareness sessions for employees or other additional skills training that they might need to make a successful employee.

Key characteristics could be identified among the participants that **closed their economic activities**: from the H&M project 90% of the businesses that stopped were located in the Amanat Al-Asima region, while only 10% of the businesses that stopped were located in Aden region. All these women gave as reason “*business did not give me enough profit*” and two sold their assets, likely pointing to specific financial or security challenges in the past year in this specific region. For the ROTA funded project, most participants that stopped their economic activities were businesses that could not make enough income to be profitable for the entrepreneur. Even though half of them received entrepreneurship training, this was likely not enough to help them establish a profitable enterprise. This possible project factor encourages the project teams to reflect more on the content of their entrepreneurship training and identify ways to increase profitability.

For BMZ participants the two main reasons were: not enough time among young women (who went on with their education) and not enough profit for young men (who all worked as worker with another business) – this shows us even with the training and toolkit they were not earning enough and encourages the project teams to reflect if the content was sufficient. Amazingly, of the 50 women interviewed during the PPS Assessment that were part of the WGSS interventions, 98% of them stated to have continued with the income generating activities, despite only having received training and their toolbox and no additional significant (financial) investment. While all of these businesses were small and did not make a high income, they still all continued.

Looking at the **income of the businesses and workers**, it is observed that many women struggle with staying profitable and increasing their profits. The data collected showed that all WGSS participants receive a similar income through their work (10k to 20k Rial per month, 10 to 30 USD per month depending on rate and location) while the ROTA participants are mostly in the lower ranges; 19% reports to earn more than 20k while 43% reports to earn less than 10k rial (less than 10-20USD per month depending on location). H&M participants know some variety as well but the majority is in the higher income brackets: one third earns more than 20k Rial per month (more than 20-40 USD per month depending on location and rate) and only 17.5% earns less than 10,000 Rial per month.

It is also surprising to see that a large group of the women works less than 2 hours per day on their business: 89% of the WGSS participants, 65% of the ROTA participants and 20% of the H&M participants. This points to the fact that many of these women work on small-scale activities from home or around

their home, to combine it with care tasks and do not work on a full-time basis. These indicators together (time spent on business and profit earned) point in the direction of mostly smaller businesses. The same is confirmed by the fact that $\frac{3}{4}$ of the businesses do not have any employees, neither part-time or full-time. H&M participants are most likely to have employees with 22% having one full-time female work, and 14% have more than one. In addition, 10% of the H&M participants have one part-time female employee and 15% have more than one.

When asked about **other WEJ indicators** we do see many positive signs: 95% of all participants who took a loan are able to pay back herself, without involvement other (male) family members. 22% of the women are responsible for the household income, 45% shares this responsibility with another household member (such as father, brother, mother) and 14% shares this responsibility with her husband. Clearly, the confidence from the women is generally high as over 75% of the women to completely feel capable in dealing with any problem in her business, and 63% completely feel capable of dealing with any challenges in her household (26% somewhat agreed). Most interestingly, despite the difficult circumstances over 57% of all women completely agree having many plans and ideas for future business growth, while an additional 30% somewhat agrees.

5.2 Relations

Not much project activities focussed directly on household relations, but most interventions did some sort of community awareness and tried to contribute to positive perceptions on economically active youth and women. Some projects invited husbands to specific project activities, in other projects parents and community leaders were engaged in events or workshops. While a small part of the women states to receive both verbal and practical **support from household members**, the majority can not always count on this.

In general, almost equal parts of the economically active women feel “always” supported by their husband and “never” supported by their husband. Similarly for the women who report to receive support in the household with care tasks: 30% report to always receive support, 25% report to never receive support. But divided per project, H&M participants clearly receive more support in the household with care tasks and more support from their husbands. H&M participants were more likely to discuss any problems or challenges with her husband and feel more supported by their families. This can be a great supporting factor for businesses, and it is therefore crucial that all projects continue to integrate work with husbands and household members to generate support for the female entrepreneurs. This might look quite different though in each context: the H&M funded project will have different opportunities for engagement than for example the WGSS centres, who have to thread much more carefully when engaging household members of participating women.

In addition, overall, 32% of the women feel supported by their in-laws as economically active women and 9% feels respected and supported sometimes. 8% reports to feel so never and over 50% choose to not answer this question. It should be noted that generally a high percentage of the interviewees did choose to not answer the questions about support from their husband or support from their in-laws: this might be a sensitive or private topic for them. The question might have been too direct. Other ways for measurement should be encouraged, as well as continued interacting between the different project stakeholders to implement innovative ways of engaging these close relations for more support for female entrepreneurship.

In general, participants do not experience high mobility and freedom of movement: only 36% of all participants say they can “always” visit the market themselves for household purchases and 28% of all participants can “always” visit houses of family or friends for social visits. This is the highest among H&M

funded participants and the lowest among BMZ and WGSS participants.

Unfortunately access to (informal) networks was also low: Almost three quarters of the respondents report to NOT have access **to informal groups or networks** where they can discuss any challenges in their economic activities. 18% states to sometimes have access to networks and 8% state to have “always” access to such networks. Most of the women who have access to these informal support networks come from the H&M funded intervention.

5.3 Structure

What stood out from some of the projects is their approach building local capacities for longer term sustainability. In stead of focussing on one-time training, the different projects tried to increase local capacities so high-quality training opportunities would be available also after projects phased out. This was done in the TVET projects most clearly, where TVET institutes were rehabilitated and trainers attended different workshops to improve their practices. It would be highly recommended to expand this to business training workshops where students from any discipline can learn the basics of opening and running a business. Besides the TVET institutes and Ministries for Education, the H&M project worked directly with financial service providers to improve their practices for women entrepreneurs.

The perceptions and practices of the different ecosystem stakeholders were outside of the scope of this research and it was therefore not sufficiently captured what the capacities and perception of the existing stakeholder are and their opportunities to continuously support female entrepreneurs. What the project did observe however that a high percentage of the linkages established during the project, did stop after the project concluded.

- Linkages with financial institutes reduced by 80% after the project closed (from 31 to 6).
- Linkages with VSLAs did continue to a better degree (77% did continue), but less often reported to have a direct link with MFI's.
- Of the small percentage of women who report connections with ecosystem stakeholders (only 11%), almost all report positive treatment by the stakeholder: only government offices and marketing agencies were twice rated as negative.

Other aspects observed with the women who took up leadership roles and promoted WEJ publicly. 14% of all women report to become leaders in their community, 38% reports to have talked publicly about their economic participation and 30% of all respondents state they advocated for women's rights or requests in their local community. The women participating in this were of all ages, marital status or size of business: showing that really anybody can be a leader. Participants from the H&M project were a bit more often represented here though. While these numbers are still quite low, it does show that several of CARE's participants go on to be vocal role models and promoters of women's economic participation in their own communities, despite all other things going on in their lives. These are useful openings for more work on social norms and positive and supportive perceptions and practices in community and the ecosystem.

Businesses were most often directly impacted by the lack of electricity (78%), limited access to inputs (59%) and limited access to markets (48%). Other shocks that the female entrepreneurs experienced were major sickness or disability (12%), loss of a family member (11%) and displacement (3.5% of all respondents). However, only a small percentage of these businesses completely closed their business: only 30% of the women who experienced displacement closed down, and less than 20% of the women who experienced other types of crisis-related shocks. Several entrepreneurs did need to apply mitigation steps however to deal with the shock or impacts of fragility; the most common coping mechanisms were

loans from friends & relatives (utilized by 34% of the respondents) and purchase on credit (utilized by 31% of the respondents). These methods were equally used by both WGSS entrepreneurs as well as H&M entrepreneurs, showing the different projects did not lead to different coping mechanism and for all women social networks continue to be majorly important during times of stress.

Concluding

Overall, the approach taken by the Women in Enterprise project with a more long-term training opportunities for the entrepreneurs, availability of business coaching, connections to financial services providers, connections to markets or online marketing platforms and networks has led to somewhat more profitable businesses after 12 months. However, the approaches from WGSS and ROTA were enough to enable women to start small businesses (though most often with low working hours or low income), but high confidence and aspirations for the future. Even more so, they confirmed the business has changed their lives for the better, regardless of the limited revenues or lack of employees at the current moment in time. They mentioned increases in confidence and almost equal parts of them became vocal advocates for women's economic participation. Most importantly, the quitting rates of the entrepreneurs supported by H&M funded intervention were not less than the average of the projects. Only WGSS participants did barely quit (2% only), while 25% of the H&M funded intervention closed down and 22% of the ROTA funded intervention quit. The ongoing challenge for all four projects has been and is to equip the women and youth with the skills, confidence and sources of support to be able to deal with the challenging economic situation in Yemen and build a thriving business through the shocks and obstacles. While all projects clearly show the building blocks are there for successful female entrepreneurship, a key challenge for the businesses remains to keep and increase their profits so businesses can contribute more significantly to household income, feed families and employ others. The recommendation section points to some areas where additional impact can be reached to ensure WEJ results continue sustainably in fragile contexts like Yemen.



6. Recommendations

The findings from the Post Program Sustainability Assessment have pointed both to the great value of the approaches taken, the lasting impact found among the participants as well as the different areas for possible improvements or additional influence. This section summarizes the main recommendations that can be taken into account when planning for WEJ in Yemen, solely based on all data discussed in the PPS.

- The four projects have worked with different target groups and have well-adjusted, overall, their training approach to meet their target group. Both the H&M funded intervention and the WGSS project have successfully created training opportunities that led to successful ongoing businesses, despite their target groups both having a very different profile. It did show however that the participants who benefitted from the H&M funded intervention were on average reaching higher incomes and higher number of employees but it was hard to establish if this was due to the different profile of the engaged entrepreneurs, or because of the unique project approach.
- The two TVET projects showed that graduates that go on to be employee/workers are most likely to stop their economic activity. While on the one hand this was because graduates continued with different training opportunities, on the other hand projects can consider what can be integrated in TVET projects to make the transition to the job market more successful. Either in training topics included, engagement of private sector employers, facilitating internships, on-the-job coaching by mentors in coordination with TVET institutes are some of the options.
- It is recommended to work with TVET or other local training institutes to institutionalize the female and youth entrepreneurship training program, and build capacities of teachers in a similar way the vocational topics were supported.
- Projects should invest in the building of local capacity for practical business coaches or mentors that can be engaged by CARE or other NGOs for ongoing support for all businesses.
- A major obstacle of all business in the context of Yemen is to keep businesses profitable and increase their profit margin over time. It is recommended CARE Yemen, together with local stakeholders invests in understanding better the obstacles to profitability in their context and integrate innovate approach to overcoming those barriers.
- To specify the previous recommendation; fragility in the context of Yemen is clearly impacting the businesses profitability, access to electricity and access to inputs were the two standing out the most. Projects can integrate interventions in these two areas, for example by building on the lessons learned from the ERRY program implemented by CARE Yemen and other consortium

partners under the UNDP that integrate solar energy solutions for small businesses. Another approach is to invest in value chain analysis and help businesses connect with high-quality input suppliers by building the capacity of both value chain actors and MSME's.

- Husbands, households and in-laws can be great sources of support for businesses, and it is therefore crucial that all projects continue to integrate work with husbands and household members to generate support for the female entrepreneurs. This might look quite different though in each context: the H&M funded project will have different opportunities for engagement than for example the WGSS centres, who have to thread much more carefully when engaging household members of participating women.
- Continue to invest in the local ecosystem to support (female) entrepreneurs: interventions can establish partnerships with input suppliers, marketing agencies, online platforms, business development services centers, in a similar way that the H&M funded intervention established a partnership with a MFI. The fragile context requires both increased local capacities, the promotion of positive perceptions of female entrepreneurs as well as sustainable linkages between the service provider and the entrepreneur.