



ILO EVALUATION

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International Labour Organization (ILO)
Regional Office – Arab States

**Evaluation of the Palestinian
Women's Economic Empowerment Project**

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Executive Summary

The Palestinian Women's Economic Empowerment Project focuses on promoting economic recovery and decent work conditions for Palestinian women in two refugee camps in Lebanon: Nahr el Bared and Ain el Helwe. In specific, the project aims to increase income and improve decent work conditions for women entrepreneurs through developing the capacities of local service providers to provide business development services to the community, and supporting the establishment and strengthening of business groups among local women entrepreneurs to enhance their cooperation and maximize on their shared resources. This evaluation is summative aiming to assess the project after the completion of all its phases. In addition to evaluating the project in its various phases, the results of this evaluation aim to guide discussion over implementing a second phase for the project.

The evaluation relied on a qualitative research approach. It employed three methods: desk review and content analysis of project-related documents, in-depth interviews with key informants who had a role in the project, focus group discussions (FGDs) with women who took part in the project whether as trainees or beneficiaries. The different tools were applied flexibly in order to achieve their adaptation to the working conditions. Fieldwork was undertaken in Nahr El Bared and Ain El Helwe between March 28th and April 9th.

Relevance: the results of the evaluation show that notwithstanding the fact that Business Group Formation (BGF) is a new concept among the targeted local women entrepreneurs and its potential success was subject to some legitimate questions, the economic development and decent work aspects of the project fall very well in the line of work of the partner organizations. Moreover, the evaluation shows that the main activities of the project, and in particular the capacity building and trainings on business management, respond to the needs of the Palestinian women local entrepreneurs.

Validity of Design: the evaluation shows that the use of the BGF as the driving theory for the Project was well accepted by all the stakeholders as logical and innovative, albeit as mentioned earlier received with some scepticism by local women entrepreneurs. Moreover, the relationship between achieving outputs with the attainment of the project's two outcomes indicates internal cohesiveness in the design of the project. In the same line of thought, all indicators, with the exception of one, were logically associated with outputs. Of particular importance, the pre-implementation preparatory ground work through the mapping and baseline exercise proved to be very useful in contextualizing the design of the project and adapting its activities to better respond to the local needs.

Resource Efficiency: the analysis showed that the recurring delays in project implementation, some of which were beyond the hands of the project management, significantly affected the various aspects of the project, specifically the level of interest of the beneficiaries. Moreover, the financial analysis of the spending showed that more than 65 % of the budget went to administrative and project personnel cost¹, a factor that significantly affects cost-efficiency.

Management and Governance Arrangements: the evaluation showed that project was coordinated in a participatory manner between three main groups: 1) the ILO national project coordinator, technical experts, technical committee, and stakeholders committee, 2) the local partner NGOs, and 3) the group of consultants. The analysis showed that the decision-making process had some gaps, namely lack of involvement of the local partners in the technical committee, and the nominal role of the advisory committee. Although local partners have opted not to be part of the technical committee, their involvement could have helped at a number of junctures make project implementation smoother.

Achieving stated objectives: the evaluation shows that the set of outputs were attained; the analysis of the delivery of outputs shows that the project was successful in delivering all of its planned outputs. Hence the project was successful in steadily moving towards achieving its stated objectives, namely “enhancing the capacity of women entrepreneurs to work collectively to address common work deficits” and “increasing the institutional capacity of local service providers to provide business development services to the community”.

Development Effectiveness: Assessing the effectiveness of the project in terms of increasing income of the local Palestinian women entrepreneurs and enhancing their decent work conditions cannot be concluded at this stage of evaluation where it was undertaken at the time of forming groups and when funds had not been disbursed. The effectiveness of the process especially related to capacity enhancement was assessed through two angles: 1) capacity building of women and 2) capacity building of trainers/local providers. The training of women beneficiaries was very well received by the women entrepreneurs and it proved to be effective in sensitizing the women on the importance of working as groups and in enhancing their entrepreneurial skills. On the other hand, training of the trainers to provide the GET Ahead and BGF training to local women entrepreneurs was commendable and well-received by the trainers in terms of content and delivery. It was, however, a first step that provided a basic package for those trainers who ultimately would need further training and coaching.

¹ This does not include consultants fees

Looking at the process of forming Business Groups, it was clear that the formed groups did not “firmly” follow the ideals of BGsF. For instance, the wedding planner group was composed of different women entrepreneurs who continued to manage their own business. While this example does not strictly fit in the criteria of BGF, it shows one of the many ways of collaboration that women entrepreneurs can adopt to fulfil their needs and to take in considerations the specificity of the community.

Moreover, The participation in Souk el Tayeb events and at Tawlet was an effective step towards opening new markets to women. This is especially the case as the women’s participation provided a much needed publicity and media coverage. Furthermore, the participating women generated additional income through their participation in the Tawlet events albeit small and limited to a small number of women. More significantly, the brand “Atayeb Falasteen” was a successful move in the direction of “opening” new markets as well as the sustainability of such intervention.

Further, the evaluation shows that selecting to implement through local partners was a commendable step in empowering local NGOs. This model, however, had few challenges that affected at some junctures the smooth flow of the project to attain its full results. Finally, the added value of ILO was channelled through three aspects: The intellectual capital, organizational capital and social/networking capital.

Partnerships: the project was successful in enhancing ILO’s partnership at two levels: with other UN organizations namely UNRWA, and with local Palestinian NGOs. The partnership with UNRWA, albeit “lite” and remained at coordination and facilitation level, was significantly positive for both organizations. UNRWA provided the local knowledge and facilitated the work of the project while ILO brought the idea of Business Groups with all the intellectual weight of the organization. At the local level, the partnership built with local NGOs was of great value to make the project flow in a smooth manner. However, as highlighted above, the local NGOs at a number of critical instances were not fully aware of the intricacies of the project methods and that could have affected the quality of implementation.

Sustainability: the sustainability of business groups after the project ends is planned to continue through the establishment of partnerships with the local NGOs and through the technical support of local trainers. The idea of having a revolving fund where participating women pay back 50% of the amount they received to fund their group project to the local NGO would ensure some elements of the sustainability where funds would, ideally, be given to additional groups. A 5% of the amount would theoretically cover some of the management and coordination cost that the local NGOs would carry. Furthermore, partnerships with *Souk el Tayyeb* and with *Torath Bladna* are planned to offer support to local groups in opening markets. The “lite” partnership with UNRWA is also significant to

facilitate the work of the business groups, technically and logistically (e.g. UNRWA field coordinators being coaches, using the Women's Centers etc.). However, some aspects of the project would still require the close involvement of the ILO or similar organization. Should the ILO withdraw at this stage, the sustainability of the project would be at stake especially in respect to the opening of new markets as well as continuous coaching of focal points that would still require that the ILO be involved.

Good Practice: The partnership with Souk El Tayeb. This partnership is one of the most notable good practices in this project. It addressed more than one dimension of the project. First, it proved to be an effective way of introducing Palestinian women to new markets, unthought-of or considered before. Second the partnership attracted considerable attention by the media with more than news outlet (in print and electronic) covering the story². Third, and commendable, was the creation of the brand "Atayeb Falasteen". Such a brand, albeit only used by Souk el Tayeb during the course of the partnership with the Project, is an effective step in promoting the produce of local Palestinian women and at same time enhancing women's knowledge of the importance of branding and the benefit of adhering to it.

Recommendations for similar projects and for second phase:

1. **Think global and (continuously support to) act local:** the project introduced an innovative idea that has been tested elsewhere and was implemented through local partners. Acting locally, however, needs continuous following and sustained coaching of local partners to make project achieve its desired results. It is recommended that partnering local NGOs be affiliated with an established national NGO or institution that work in entrepreneurship development and that would provide regular coaching sessions such as monthly sessions in addition to remote follow-up such as through emails or skype.
2. **Maintain flexibility in group formation:** the spectrum of group formation should be wide to range from strong forms of full partnership among the women into lighter options such as cooperating on a single aspect such as marketing or transportation, something that the project executed in its first phase. Including groups that are formed based on family businesses, as the evaluation showed, should not be seen as a drawback but as a way to adapt to the local practices. It is recommended that for any forthcoming phases, flexibility of group formation is continued and announced from the beginning among local partners and potential women beneficiaries.

² <http://www.dailystar.com.lb/Culture/Lifestyle/2012/Dec-03/196917-bringing-the-deliciousness-of-palestine-to-beirut.ashx#axzz2YKiEZmkp>

3. **Build trust:** the issue of trust is crucial for the success of business groups. This was brought up time and again by women especially those who were concerned about partnering with other women whom they have not worked before. It is recommended that trust-building training and exercises constitute a considerable component in the second phase of the project.
4. **Transparency and open communication especially with women beneficiaries** should be applied in relation to all stages and aspects of the project. A case of point here is informing the women beneficiaries about the size of loans/grants and selection mechanisms even if that would mean increased workload on local partner NGOs. It is recommended that such clear articulation of the project criteria be applied early on of any project life cycle and indeed during the initiation of a second phase. It is also recommended that for an ILO focal point or field officer is appointed to work closely with local partners and with beneficiaries.
5. **Enhance the mechanisms for participatory decision-making:** make advisory and technical committees more inclusive and active with clear TORs. The technical committee needs to include representatives of local NGO partners, local trainers and at a later stage the local women beneficiaries. ILO should encourage those stakeholders to join such committee as a way of sharing the governance of the project and in ensuring that project decisions are communicated at all levels.
6. **Capitalize further on ILO's capitals:** the project should continue and enhance the utilization of ILO's intellectual, organizational and social/networking capitals. Looking at lessons-learned from other ILO interventions elsewhere and sharing the knowledge produced through this project would distinguish, among others, ILO's interventions. It is recommended that the lessons generated from this project be shared and discussed with personnel in charge of similar projects in the region and beyond.

Background

As part of the multi-disciplinary on-going initiatives to address the employment of Palestinians in camps, the Palestinian Women's Economic Empowerment initiative (hereinafter referred to as the project) focuses on promoting economic recovery and decent work conditions for Palestinian women in two refugee camps in Lebanon. In specific, the project aims to increase income and improve decent work conditions for women entrepreneurs. The two year project consisted of three main stages: conducting an initial baseline; training in enterprise development and business group formation; supporting the establishment and strengthening of business groups for cooperation and pooling of resources.

As highlighted in the ToR, the project aims to fulfill the following 2 outcomes:

- 1) Enhanced capacity of women entrepreneurs to work collectively to address common decent work deficits, and
- 2) Increased institutional capacity of local service providers to provide business development services to the community).

2. Purpose, Scope and the Users of the Evaluation

This evaluation is summative aiming to assess the project after the completion of all its phases. In addition to evaluating the project in its various phases, the results of this evaluation aim to guide discussion over implementing a second phase for the project. The following section will present the main purpose, the scope, and the users of the evaluation.

Purpose:

This is a summative evaluation yet it will be used in guiding the design and implementation of a second phase. The purpose of the evaluation according to the TORs is to:

1. Determine if the project has achieved its stated objectives and explain why/why not;
2. Determine the impact of the project in terms of both economic improvement of the families, and social empowerment of the targeted women;

3. Provide recommendations on how to build on the achievements of the project and ensure that is sustained by the relevant stakeholders;
4. Examine the partnership arrangements between the ILO and main NGO partners.
5. Document the model that was piloted, including the environment in which it took place, the baseline data gathered, the services provided, the implementation process, and the impact so far (as part of a preparation for a future impact evaluation).
6. Document lessons learned and good practices in order to maximize the experiences gained.
7. Inform about the potential for continuation of work for a second phase in this area.

Scope:

The scope of the evaluation covers all results achieved from October 2010 to March 2013. In particular, the evaluation examines the relevance, efficiency and effectiveness of project activities on the Palestinian women economic development, including:

1. Relevance and validity of the design: The extent to which the project and its design met beneficiary requirements, country needs, global priorities and partners' and donors' policies.
2. Resource Efficiency: The extent with which resources are economically converted into results, including mention of alternative more cost-effective strategies when applicable.
3. Management Arrangements: The ways the project was managed and governed including the structure and mechanisms ensured to enhance participation in an efficient and effective decision-making process.
4. Development effectiveness: The extent to which the development intervention's objectives and intended results are being achieved.
5. Potential impact: the potential positive and negative, intended and unintended long-term effects.
6. Sustainability: The continuation of benefits and probability of continued long-term benefits after the project has been completed.

7. Partnerships: The extent to which the project is contributing to the capacity development of NGOs partners.
8. Lessons learned and good practices: those practices being identified by the project, and key lessons being learned from project implementation, and potential recommendations for similar projects and for prospective phases.

Users of the Evaluation

The primary users of the evaluation are the ILO Regional Office for Arab States in Beirut, the ILO constituents, the Project Management Team, NGO partners and Swiss Agency for Cooperation and Development as the main donor that funded the project. Secondary users include UNRWA and other units within the ILO that may indirectly benefit from the knowledge generated by the evaluation.

3. Methodology and Approach

The evaluation relied on qualitative research approach. It employed four methods: desk review and content analysis of project documents, in-depth interviews with key informants who had a role in the project, focus group discussions (FGDs) with women who took part in the project whether as trainees or beneficiaries. The different tools were applied flexibly in order to achieve their adaptation to the working conditions. Fieldwork was undertaken in Nahr El Bared and Ain El Helwe between March 28th and April 9th.

3.1 Desk review and content analysis: A desk review of all relevant project documents was conducted. The review of the documents aimed to get a comprehensive idea about the preparatory research, planning, implementation, and evaluation of the project in its 3 stages. *Refer to Appendix 1 for a complete list of the reviewed documents.*

3.2 In-depth interviews: In-depth individual interviews were defined following the ToR to include all the evaluation questions. An interview guide was developed and was used to collect data relevant to the design, planning, implementation and effectiveness of the project. *Refer to Appendix 4 for the in-depth guide.* A total of 13 in-depth interviews and 2 skype calls were conducted with key informants that have had a role in the project. *Refer to*

Appendix 2 for the names of the stakeholders who were interviewed.

3.3 Focus group discussions (FGDs): Six focus group discussions were conducted with women who took part in the project whether as trainees or beneficiaries in Naher El Bared and Ain El Helwi camps (3 in each). The focus groups included three categories of women: those who only attended the trainings, women who attended the trainings and did not take the loans, and women who attended the training and benefited from loan and assistance. The focus groups aimed to evaluate the perception of women towards the project in general, and the mode of implementation, in specific. *Refer to Appendix 3 for the FGD guide.*

Evaluation team

The evaluation was conducted by Nasser Yassin as lead evaluator and researcher, and Dalia Mikdashi, evaluation specialist and researcher.

Description of the project and context:

The context: Palestinian Women and entrepreneurship

The number of Palestinians who reside in Lebanon is estimated to range between 260,000 and 280,000³ (Chaaban et al., 2010). Around half of Palestinians live in 12 different Palestinian camps within the Lebanese territories. Most studies have revealed that Palestinian refugees in Lebanon are “the most unfortunate and destitute grouping of Palestinian refugees in any Arab host country” (Suleiman, 2006 p.3)⁴.

Palestinians in Lebanon have been denied basic rights in the areas of health, education, employment, and property ownership. In 2010, political mobilization at the official front among Lebanese parliament members around the issue of Palestinian employment

³ Chaaban, J., Ghattas, H., Habib, R., Hanafi, S., Sahyoun, N., Salti, N., Seyfert, K., Naamani, N. (2010). Socio-Economic Survey of Palestinian Refugees in Lebanon. Retrieved on 30, 01, 2011 from, www.unrwa.org/userfiles/2011012074253.pdf

⁴ Suleiman, J. (2006). Marginalized community: Case of Palestinian refugees in Lebanon. Retrieved on 3, 02, 2010, from http://www.migrationdrc.org/publications/research_reports/JaberEdited.pdf

approved an amendment to labor law that would grant Palestinians the right to work in specified jobs and cancel the fees for obtaining a work permit. Still, Palestinians remain banned from professional and civil service occupations. Palestinian refugees disadvantage is manifest by low levels of education, high rates of school drop-out, and high rates of unemployment (Ugland, 2003)⁵.

Of particular relevance to this report, Palestinian women are in a disadvantaged position relative to Palestinian men. Data on Palestinian employment show that only 13% of Palestinian women work compared to 65% of Palestinian men⁶. Among the employed women 30% work in education and health, 28% work in community and social service, and 13% are self-employed⁷. The available studies show that women in the camps are more likely to work in and lead micro and small enterprises.

Unfortunately, data is not available to delve further and explore the status of Palestinian women entrepreneurs in particular. To compensate for such shortage, ILO, Oxfam UK and PAWL conducted needs assessment focus group and interviews on the 15th of September 2009 in Nahr El Bared Camp to explore the factors that hinder women from developing their enterprises. The result showed that the main factors can be summarized as follows⁸:

1. Limited access to local markets, outside the camps, mainly due to military checkpoints.
2. Unavailable capital to expand businesses. Such factor is exacerbated due to reasons, namely lack of access to formal credit, modest microloans offered by civil society organizations.
3. Limited access to much needed business development services, especially since the training sessions offered by some civil society organizations are very basic, non-systematic, and of poor quality.

⁵ Ugland, O. F. (2003). *Difficult Past, Uncertain Future: Living Conditions Among Palestinian Refugees in Camps and Gatherings In Lebanon*. Oslo: FAFO, Report No. 409.

⁶ Ibid

⁷ Ibid

⁸ Refer to the baseline report

4. Absence of collective action and organization among women entrepreneurs in order jointly to advance their needs and demands.

*The Project*⁹:

The project aims to address the structural obstacles that hinder the economic activity of Palestinian women entrepreneurs in Lebanon. The legal and institutional obstacles drive women to work in the informal economy; mostly within the boundaries of the Palestinian camps, where their work remains unrecognized, unprotected, not visible, and of poor quality. More frequent than often, Palestinian women entrepreneurs prefer to work individually and at a small scale rather than pool their resources and work as a group. While they are legally banned from the right to form associations, Palestinian women entrepreneurs form unorganized “gatherings” mostly in the agricultural, manufacturing and handicraft sectors that act as informal cooperatives.

Taking the latter as the bedrock on which the project is designed, ILO aimed to draw on their expertise in women entrepreneurship development projects to conduct this project. In specific, the project is guided by three general objectives:

1. Identifying the decent work deficits in order to demonstrate the need for humanitarian aid contributing towards improving the lives of refugee women entrepreneurs.
2. Protecting low-income entrepreneurs from risk through creating sustainable income streams, helped by business group formation for resilience, pooling of resources and collective voice.
3. Helping growth of survivalist economic activities into more economically viable businesses with improved livelihood opportunities.

In more practical terms, the project aims to achieve the following:

- 1) Enhance capacity of women entrepreneurs to work collectively to address common decent work deficits
- 2) Improve knowledge of decent work deficits for Palestinian refugees in informal economy
- 3) Increase the institutional capacity of local service providers to provide business development services to the community.

⁹ http://www.ilo.org/public/english/region/arpro/beirut/what/projects/lebanon/leb_10_03_sdc.htm

- 4) Transfer knowledge and develop capacity of local service providers to administer and deliver business group formation training to the local community.
- 5) Formally certify local service providers to deliver the Business Group Formation module.

Box1: What is Business Group Formation?

Business group is defined as a group of companies under common effective control. Such a group can be considered as a set of firm that are legally distinct but belong to the same person or group of people. The formation of business groups serves many factors namely increasing visibility, pooling of resources, opening new opportunities, and raising the competition standards (Lechner & Leyronas, 2009)¹⁰. Recent research has shown that entrepreneurial firms are investing in business groups due to ability of the groups' to "enhance the entrepreneur's ability to grow and diversify the businesses under their control without compromising their ownership control of the overall business group" (Iacobucci & Rosa, 2010, Iacobucci & Rosa, 2005¹¹).

Encompassing the same principals of business groups, ILO has developed a Business Group Formation manual as a tool to promote the economic activity of women and men living in poor communities. Tailored to the specific reality of entrepreneurs in deprived communities, the tool aims to improve the living condition of entrepreneur women and men in poor communities. Such outcome is anticipated to be the result of pooling of resources, reducing expenditure, and eventually increasing income. From an equity perspective, business group formation addresses the power imbalances between men and women of various income classes by helping to strengthen the members' self-confidence, status, and voice.

Life cycle of project:

The life cycle of the project started in 2010 and went through a number of phases. The following are the major steps that the project went through:

- 1) A project document was written based on focus group discussions in 2010.

¹⁰ Lechner, C; & Leyronas, C. (2009). Small-Business Group Formation as an Entrepreneurial Development Model. *Entrepreneurship: Theory and Practice*: 645-667.

¹¹ Iacobucci, D; & Rosa, P. (2010). The growth of business groups by habitual entrepreneurs: the role of Entrepreneurship team. *Theory and Practice*, 22(4): 351-377.

2) Mapping exercise was conducted in March 2010. The objectives of the mapping were: to identify “who is doing what” on WED in Palestinian refugee camps in Lebanon in order to identify the good practices as well as the gaps that impede the development of advanced and solid initiatives promoting economic opportunities for women in the Palestinian camps.

- To orient the implementation of the “Palestinian Women’s Economic Empowerment Initiative”, specifically 1) to avoid overlap with and duplication of other projects’ activities,
- To complement and work in synergy with ongoing or upcoming local and international initiatives in Palestinian camps supporting women entrepreneurship initiatives
- To draw lessons from existing and recently completed initiatives.

3) Baseline survey conducted in December 2011. The objective of the baseline survey was to measure the status of the entrepreneurs’ business before project implementation

4) Twelve in-depth entrepreneur interviews to complement the baseline survey were conducted. Such interviews were published and available in Arabic.

5) After identifying local partner organizations, a one-week Training of Trainers (ToT) on GET Ahead delivered successfully to 24 trainers from these organizations (General Union for Palestinian Women, Palestinian Women Arab League, Women Programme Associations, Najdeh Association, UNRWA and Employment Services Centers) in October 2011.

8) A one-week Training of Trainers on Business Group Formation successfully delivered to the same core group of trainers (24 participants) November 2011.

9) Additional ILO funds allocated to deliver two product standards training sessions in partnership with Souk el Tayyeb. Two direct beneficiary trainings held, in Ain el-Helweh (36 participants) and Nahr el-Bared (22 participants).

10) Research into the potential for business group formation conducted, with additional ILO funds

11) 2 Project films produced using additional ILO funds.

12) Event at Tawlet (Souk el Tayyeb) restaurant with project film premiere and chefs from the project held in February 2012 with four chefs from the project and 80 guests.

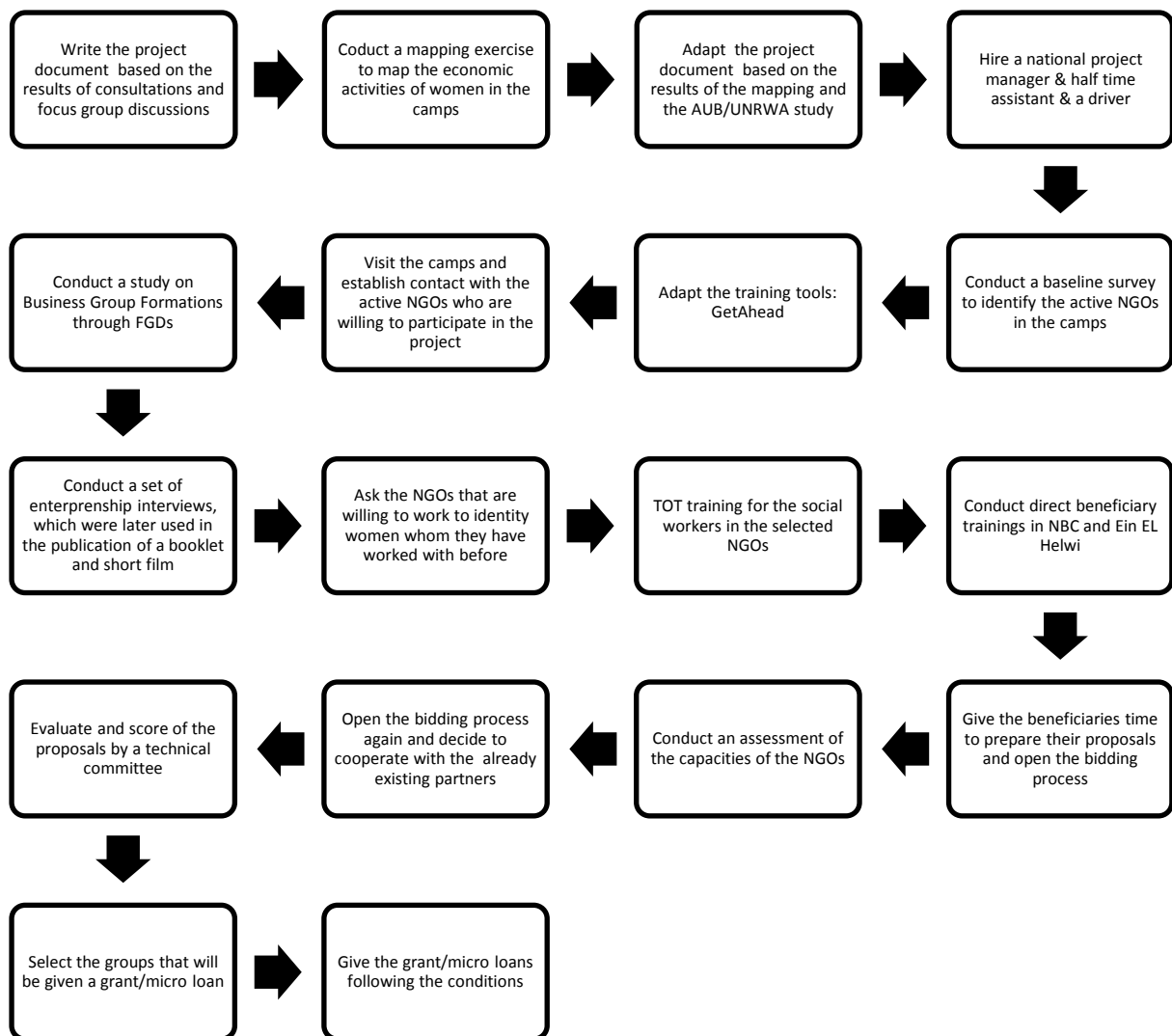
13) Funding towards sustaining a food producers business group under Souk el Tayyeb was obtained from the Norwegian Embassy. The total amount of funds collected is equal to 12.300\$US (2.300\$ were collected during the Tawlet event and the Norwegian embassy offered the remaining 10000\$). The money collected is kept with Souk el Tayyeb.

14) A series of 11 direct beneficiary training sessions were given between March and June 2012. The first training was delivered from 12 to 15th of March and the second one from 26 to 29th of March also in Ain el Helwe camp.

15) Groups of women entrepreneurs were formed. The groups were asked to prepare their proposals

16) Women entrepreneur groups were asked to submit proposals; these were sent to a technical committee, and then scored.

17) After selecting specific groups based on reviewing their proposals, grants/microloans were given to the NGOs to buy the material needed for these groups to start



5. Findings of the Evaluation

The collected and analysed information were used in answering the evaluation questions. The following section presents the main findings of the evaluation pertaining to the following components: relevance, validity of the design, management arrangements, efficiency, effectiveness, impact, and partnerships and sustainability.

5.1 Relevance of the project

Relevance of the project refers to the extent to which it was embedded in the national context and responds to the needs of the community. Hence, an essential preparatory step in designing a relevant project is investing effort and time to analyse the situation and assess the priority needs. Evaluation of the relevance of the project at the programmatic and technical level was guided by the following:

- The extent to which the project fits within the work of the implementing and facilitating partner
- The extent to which the project fits within the general work of donor on issues related to the empowerment of Palestinian women in the camp
- The means through which the local needs of Palestinian working women were identified
- The extent to which the components (goal, objective, indicators' activities, outcomes, and outputs) of the log frame were constructed to meet the general sociopolitical context of Naher El Bared and Ain El Helwi Palestinian camps.

The following section analyses the relevance of the project in relation to two main themes: relevance to the activities of the partner organizations, and relevance to the needs of Palestinian entrepreneurs in Lebanon. In summary, the results of the evaluation show that notwithstanding the fact that Business Group Formation (BGF) is a new concept, the economic development aspect of the project falls very well in the line of work of the partner organizations. Moreover, the evaluation shows that the main activities of the project, specifically the capacity building trainings on business management, respond perfectly to the needs of the Palestinian women entrepreneurs. The following section will further explore the aforementioned two main themes:

5.1.1 Relevance to the line of work of the partner organizations:

While many microfinance and microloan initiatives have been implemented in the context of Palestinian camps in Lebanon, the project can be considered to be the first serious economic development project to adopt the BGF. Such model and the project itself appear to be relevant and in line of the activities of the partner organizations. *Refer to Table 1.*

In specific we see that for the ILO, the project in its totality falls within the organization's mandate towards decent work for all. Furthermore and through targeting Palestinian women entrepreneurs, a largely side-lined group within the formal market, the project contributed to ILO's work on the Palestinian right to work.

Moreover, the project feeds into the funder's priority. The Swiss Agency for Development and Cooperation (SDC) invests in financially supporting projects that improve the living conditions of Palestinian refugees in Lebanon. Of specific relevance, the Project taps into the "basic services and livelihood project" which focuses on the social inclusion of Palestine refugees through skills development and employment generation.

Furthermore, the Project presents the first cooperation opportunity between the Social Relief Unit (SRU) at the United Nations Relief and Work Agency (UNRWA) and ILO. The SRC facilitated access to Naher El Bared (NBC) and Ain el Helwi camps through their UNRWA-funded local partner, the Women Program Association (WPA). In terms of relevance, the Project goes in line with UNRWA's general poverty reduction strategy, and SRU's specific work on business development models.

Table 1: Relevance of the project and the line of work of partners

Agency	Project	Description
ILO	Improving access to employment and social protection for Palestinian Refugees living in Lebanon	<p>This project aims to strengthen the employability and social protection for Palestinian Refugees living in Lebanon. It focuses on:</p> <ul style="list-style-type: none"> • -Developing a reliable and objective information base on Palestinian employment and social protection in Lebanon in all its aspects • -Advocating for legislative and policy changes in relation to access to employment, social protection, and decent work through dialogue, at both policy and grassroots levels.
	Strengthening Information and Access to Employment for Palestinian Refugee in Lebanon	<p>The project aims to enhance employment opportunities for unemployed and underemployed Lebanese and Palestinian refugees' workers. It focuses on:</p> <ul style="list-style-type: none"> • -Contributing to improved access for Palestine Refugees to employment opportunities in targeted areas in Lebanon. • -Enhancing skills of Palestinian workers through labour market oriented short term vocational training courses that provide skills development opportunities specifically for vulnerable groups such as school drop-outs and youth. • -Contributing to a better understanding of Palestinian employment issues through improved socio-economic research.
SDC	Basic services and livelihood project: Employment Services for Palestine Refugees in South Lebanon	<p>The project contributes to poverty reduction and social inclusion of Palestine refugees through skills development and employment generation. The employability of young Palestine refugees will be improved with an integrated set of services in the newly established UNRWA Employment Service Centers (ESC). The efficiency, coverage and sustainability of ESC will be strengthened thanks to ILO technical support and greater connectivity with employer's organizations and trade unions.</p>
UNRWA	Poverty Reduction Strategy	<p>As part of the relief and social services. CBR: A strategy for rehabilitation, equalization of opportunities, poverty reduction and social inclusion of people with disabilities. ILO, UNESCO and WHO.</p>

5.1.2 Relevance of project to Palestinian Women

As an initiative that aims to respond to the specific needs of Palestinian women entrepreneurs in Lebanon, the contextualization of the Project can be analyzed from different angles:

The cultural acceptance of working women

The results of the discussions with the beneficiaries and local stakeholders show that the project does not specifically contradict with the culturally constructed image of workingwomen. On the contrary, the beneficiaries went back in history and emphasized the active economic and political role of Palestinian workingwomen ever since the *Nakba* and the early days of the Palestinian arrival to Lebanon in 1948. Reflecting on the present situation of Palestinians, the beneficiaries repeatedly stated that the status of workingwomen is not only accepted by society, but perceived to be a necessity. The beneficiaries followed up by arguing that the cost of the living conditions, coupled with the high unemployment rate among the Palestinian men, necessitates their participation in the labor market. Such an opinion was articulated by two women as follows:

“With the increase in living expenses, and the presence of our [unemployed] husbands at home, we have to work....we need to work to support our children and family”

(woman in Naher El Bared Camp)

“In most cases men need their women to work and support them...the living expenses necessities that all family members work together to help each other....otherwise things will not work”

(woman in Ain IL Helwi)

While the issue of workingwomen is accepted by society, there remains some controversy over the status of working women. The discussions show that the social acceptance of women who own their own business, work with their husbands, or work with other family members seems to be more acceptable than women who work for other people. The differentiation between women as employers vs. employees seems to be rooted in the culturally constructed role of the husband/father as the person responsible for his wife/daughter wellbeing. Therefore, women status as employees, working for someone else, might indicate the failure of the husband to meet her needs. The following quotes explain clearly such a perception:

“time is changing ...and women need to work to support their husbands...most of the time women work with their husbands ... sometimes the husband does not accept his wife to work for another person...he can’t take it on himself –“ma baleen ‘aleh-“....this perception is still present.....only some men - not all - will have some consideration...”

(woman in Naher El Bared Camp)

“...Some men do not allow their daughters to work ...especially to work for someone else....there are many reasons for this...some of these reasons are culturally embedded others are based on security concerns...” (woman in Naher El Bared Camp)

Linking the aforementioned perceptions to the main objective of the Project shows that it does not clash with what is culturally and socially accepted about women roles in the family and indeed in society. On the contrary, the Project scores positively in this aspect as it promotes the idea of women working in groups but still maintaining their status as independent entrepreneurs.

Women empowered status at the household level

As an economic empowerment initiative, the Project assumes that the eventual increase in income of women might improve their life skills, particularly their negotiation status and decision-making at the household level. The focus group discussions with the beneficiaries and in-depth interviews show that a majority of the beneficiaries represent a select group that are already an empowered group and are not socially excluded. The beneficiaries already work alone or with their husbands, and already participate in decisions at the level of the household. For instance, the women stated that once the money comes in the house, they divide the amount between household expenses, personal expenses for the children, and the remaining goes as budget for their work. Such opinion was expressed by a woman as follows:

“the cash flow in the house is in the hands of the women...usually because they can better manage resources.....to start with, the money is little and most of it goes to cover the expenses of the house, a little to the children if they need money, and the remaining goes to buy things for the shop” (woman in Ain IL Helwi)

Moreover, the beneficiaries provided examples of different forms of cooperation and team work between themselves and their husbands. In most cases, the women work in the shop or from home at their free time, while the men do the negotiations and the physical work with the customers. One example was presented as follows:

“My husband and I have a curtain sewing business....I sew the curtains at home at my own convenience while I take care of the children and the house chores....and my husband installs and fixes the curtains” (woman in Ain IL Helwi)

While describing their role in the decision making of the cash flow and division of tasks with their husbands, the women emphasized on the role of the men as the head of the household. The women stated that the social traditions still put limit to the role of women in the Palestinian community. Such a limitation was clearly articulated through the following two quotes:

“I coordinate between my work in the shop and at home...I make sure that I keep track of my house shores like cooking and cleaning... I make sure to have food on the table when my husband and children are home...at the same time my husband respects my work and my decisions at the house” (woman in Ain IL Helwi)

“it is true that we have our cultural considerations....but living situation is changing some of the previous traditions... now women and men work together for the better of the family...and women are respected and well treated as long as they don’t cross the limits....I mean, the role of the man should remain the head of the household....even if the women is working....she shouldn’t surpass the man...” (woman in Ain IL Helwi)

The Need for capacity building

The analysis of the results from different sources shows that the women needed capacity building sessions. For instance, before participating in the workshops, the women used to manage their entrepreneurship spontaneously without proper documentation, calculation, and planning. Of utmost importance, the discussions also show that the women were weak in communicating with customers and presenting their goods. The Project was very successful in responding to such needs, where the activities included economic literacy sessions, GET Ahead workshops, Souk El Tayeb sessions, and communication sessions with Zeina Dakdash.

Preference to work as individuals vs. groups

The mapping, baseline, and BGF research all showed that the women hold many reasons for why they prefer to work as individuals rather than as groups. As a salient factor, the women repeatedly expressed their fear of conflict with their group partners, particularly since they hold a very low level of trust to strangers. Women's concerns about risks of group work declined after they took part of project activities although a significant number of women maintained that the issue of gaining trust would require more time and actual practice. The opinion was expressed by the following two quotes:

"the risk of problems is very high....for example two women might want to use the instrument at the same time...or one might take more time to work on the instrument...this will create problems" (woman in Ain IL Helwi)

"I do not trust to work with anyone....how do I know what will happen...how do I know that when things go wrong the other will not bail out and I take all the responsibility...I prefer to work all on my own" (woman in Naher El Bared)

Moreover, the women stated that working alone allows them to be flexible with time and to work based on their own convenience. They argued that working with a group adds another layer of responsibility and take away the flexibility. Such an argument was presented as follows:

"I prefer to work alone.....why would I put myself in a position where I am responsible for someone else...if I lose I will lose alone...If I gain I will gain alone...I will not be accountable to anyone" (woman in Naher El Bared)

Lastly, the women described their business to be of a small-scale production that doesn't require a group work. They argued that working with others on the same small scale would reduce their share in the profit. Such perception was presented as follows:

"Our production is already small and limited....if we work in a group and I divide the profit...what will I get? ...I will get a very, very small part....it is not feasible for me....".
(woman in Ain IL Helwi)

5.2 Validity of Design

The validity of the design refers to the degree of coherent of the design. It also looks at the adopted theory of change and its consistency with needs of the targeted community. Evaluation of the validity of the Project was guided by the following:

- The extent to which the chosen theory of change well suits the context of Palestinian women in camps
- The extent to which the indicators, outputs, and outcomes were tailored to the local needs
- The extent to which the indicators, outputs and the outcomes are cohesive and measurable

The following section analyses the validity of the design in relation to four main themes: the contextualization of the theory of change, the quality and internal cohesiveness of the project constructs, the preparatory ground work, and the adaptation processes. In brief, the evaluation shows that the use of the BGF as the driving theory for the Project was well accepted by all the stakeholders as logical and innovative. Moreover, the relationship between achieving outputs with the attainment of the project's two outcomes indicates internal cohesiveness in the design of the project. In the same line of thought, the all indicators, with the exception of one, were logically associated with outputs. Of particular importance, the pre-implementation preparatory ground work through the mapping and baseline exercise proved to be very useful in contextualizing the design of the project and adapting its activities to better respond to the local needs. The following sections explore further each of the aforementioned four themes:

5.2.1 Theory of change

The project was based on the following theory of change: “a group based approach to marketing and distribution contributes to overcome market access for Palestinian women”. In general terms, the adopted theory states that pooling the efforts of individual women entrepreneurs together to form a group is a mean to decrease expenses, open new markets, increase productivity, and eventually increase profit. The project's theory of change was accepted by all stakeholders to be logical and innovative.

5.2.2 Quality of design and internal coherence

Looking at the relationship between achieving outputs with the attainment of the project's two outcomes indicates internal cohesiveness in the design of the project. Indicators, in turn, appear to be concomitant to the outputs. Except for one indicator, the measurability of the indicators appears to be feasible. A case in point is 'Indicator 1.1' that measures 'understanding'. Such concept may be hard to measure or quantify as indicator as 'understanding' is open to a various forms of interpretation. Further information can be seen in Table 1.

5.2.3 The preparatory ground work

The project team, upon receiving funding, undertook a comprehensive mapping exercise followed by a baseline study to attune the initially designed objectives to the local need. These two activities provided the project team with the ample evidence to initiate its activities. Although mapping exercise and baseline study consumed considerable portion of the project's time, which theoretically could have been done a priori, the results were very useful to guide the execution of activities. *(Refer to the table below for a detailed presentation of the main findings and the consequent recommendations from the mapping exercise and the baseline survey)*. The two exercises were advantageous in showing that: (a) the main bottleneck constraining individual businesses currently being supported in the camp is limited access to market, (b) although Palestinian women are reluctant to get involved in group-based business, they welcome the idea of pooling together some services linked to marketing and distribution. These two findings would guide to a large extent the work of the project.

Table 1: Outcomes, outputs, and indicators of the Project

Outcome	Output	Indicators
Outcome 1: Enhanced capacity of women entrepreneurs to work collectively	Output 1.1: Business groups of Women entrepreneurs formed and equipped with concrete action plans, financial resources and technical support	Indicator 1.1: 80 per cent of participants understand the added value of working collectively
	Output 1.2: Improved knowledge of Palestinian women entrepreneurs in informal economy	Indicator 1.2: 50 per cent of participants who are members of the Formed business groups report that their business has grown either by an increase in income or having more employees after two years, compared to levels at project start
		Indicator 1.3: At least 500 indirect beneficiaries from household Palestinian camps
Outcome 2: Increased institutional capacity of local service providers to provide business development services to the community.	Output 2.1: Knowledge transferred and capacity of local service providers developed to administer and deliver business group formation trainings to the local community	Indicator 2.1: At least 5 partner organizations trained on Get Ahead + business group formation
	Output 2.2: Local service providers are eligible to deliver the Business Group Formation module	Indicator 2.2: 60 per cent of partner organizations adopt business group formation as a part of their delivery repertoire and deliver directly to beneficiaries
		Indicator 2.3: Selection of 3 partner organizations based on set criteria to deliver to direct beneficiaries

Table 2: Brief results of the mapping and the baseline survey

Sources	Main Findings	Main recommendations
Mapping	<p>Lack of familiarity on strategic gender needs</p> <p>Impediments to women's involvement in entrepreneurship</p> <p>Restricted access to markets outside the Palestinian refugee camps</p> <p>Limited exposure to business development/non-financial services</p> <p>Business groups formation as an alternative</p>	<ul style="list-style-type: none"> • Linking WED components • Joint efforts between different organizations are needed. • Innovative marketing initiatives are needed • Support organizations ought to shift their approach from needs to rights. • Advocacy must be encouraged to overcome structural barriers
Baseline survey	<p>Majority of the women have a below primary education level</p> <p>Majority of the women are not members of the association</p> <p>Majority of the women work more than 45 hrs per week</p> <p>Individual entrepreneur" is in the minority, but the vast majority has either employees or some form of support in the form of human resources.</p> <p>The large proportion of entrepreneurs report that they operate in the commercial sector.</p> <p>A majority of entrepreneurs run their business together either with husband or other family members/business partners (a total of 56 %), however a significant proportion are the sole responsible for the business (43.3 %).</p> <p>Majority of the women stated that they need support in planning (95%), personnel management (64%), management funds (64%), cost calculations (48%), inventory (40%), purchasing (30%), marketing (28%), and project idea (22%)</p>	<p>Excessive working hours need to be considered on the level of setting the timing and length of training, and at the level of the direct beneficiary training (in terms of identifying ways of sharing care responsibilities)</p> <p>That a large proportion of direct beneficiaries are "time-poor" should inform the design of the business group formation that is encouraged under the project.</p> <p>The results from the question on "needs in design of project management" should be used as a foundation for selection of modules in the GET Ahead training with an emphasis on planning, marketing and business idea in particular.</p>

5.2.4 Adaptation

Based on the mapping exercise and the baseline study, the project was adapted to the degree that stakeholders perceived as possible. As highlighted in table 2, the modes of adaptation were: 1) adaptation of project document, 2) adaptation of the training tools, and 3) adaptation of the conditions for the direct beneficiary training.

Table 3: Different forms of adaptation

Previous Strategy	Adjustments to the project strategy
2 Business Group Formation ToTs to be delivered to at least 8 stakeholders in the camps	Select partner organizations for delivery prior to the delivery of the ToT
	Deliver the GET Ahead economic literacy package before the Business Group Formation ToT.
Form of the business groups based on needs of the sector and delivery	Create partnership between the formed business group and Lebanese entrepreneurs. Such a linkage helped in marketing of women's products and opening new markets.
Project is narrowly defined as a project for women	Attempt to involve men more by giving more attention to the wider community where the women work in. Also, men were involved as trainers and possibly as grants managers and field officers.
Allocate business grants	Discussions to give the beneficiaries the most appropriate financial service settled to be: half loan and half grant.

The evaluation shows that the adaptation addressed mostly technical matters related to the training section of the project, but not the overall design issues. In this sense, the results of the mapping and baseline, which highlighted the preference of the women to work individually rather than in groups was not translated as to maintain the pilot nature of the project. Changes

were mostly materialized in introducing the GET Ahead training as an addition to the BGF training. This proved effective in sensitizing the women on the importance of collective work and introduced them to business concepts.

5.3 Management and Governance Arrangements

The management and governance arrangements refer to system of work through which the project was managed. It focuses specifically on the modes and channels through which decisions were made and communicated and activities were supervised and monitored. Evaluation of the management and governance arrangements was guided by the following:

- The extent to which the organizational structure of the project applies
- The extent to which the support committees had an active role
- The means through which the decisions were made and communicated

The following section analyses the management and governance arrangements of the project in relation to two themes: the applicability of the organizational structure of the project and modes of decision-making. In summary, the evaluation showed that project was coordinated in a participatory manner between three main groups: 1) the ILO national project manager, technical experts, technical committee, and stakeholder committee, 2) the local partner NGOs, and 3) the group of consultants. The analysis showed that the decision-making process had some gaps, namely lack of involvement of the local partner in the technical committee, and the unavailability of the advisory committee. The following sections explore further each of the aforementioned two themes:

5.3.1 Organizational structural and its applicability

The project had a small team, namely a national project manager, a part time project assistant, and a driver. Technical support was provided by a gender expert and a technical expert at ILO AS. The deliverables, namely the mapping exercise, the business group formation research, the trainings, the entrepreneur interviews, and the film were all conducted by consultants. Two local partners, the Women Program Centre and Women Union, coordinated the work on the ground. The role of the local NGO's was of critical nature role and included: taking part in the TOT, recruiting the women who participated in training of the women who later formed the business groups, and giving part of the trainings to the women. The national project manager

was in close coordination with local NGOs, whose staff in their turn coordinated with the trainers and the beneficiaries.

Role of the National Program Manager

The evaluation showed that the presence of the national program manager as the sole focal person was discussed from two different perspectives. On the one hand, the trainers and the representatives of the local NGOs stated that the presence of one contact person facilitated and fastened the communication process. As such, the responsiveness of the national program manager was highly commendable. On the other hand the presence of only one person in charge of the whole process was seen as a factor that might have affected specific efficiency aspects of the project. The results suggest the supervision and monitoring of the work of the local NGOs could require an additional field officer to support the program manager in following the everyday work of local NGOs and in particular during the loan/grant delivery stage.

Role of the local partner NGOs

The role of the local partner NGOs was critical for the project activities especially through the leadership roles of the local focal points in their communities. Yet, those NGOs were merely provided with any incentive to carry on the work in a professional manner. They were, however, provided with only 5% of loan re-payment to cover the flow of their funds. This lack of incentive might have affected the performance of the NGOs in communicating and supervising the beneficiaries. An example of the inadequate communication was expressed by as follows:

“My project was not accepted, but no one told us that it wasn’t accepted, time passed and no one approached us....I only knew about the rejection when I visited the centre and asked myself...no one communicated with us” – Woman who applied to project funding in Ain el

Helwe

5.3.2 Decision-making process

An important component of management and governance of the project relate the process of decision-making. Decision-making at many instances was done in a collective manner involving both the ILO and partners. The project had planned to have an advisory committee to guide the

overall work of the project. Yet such advisory committee was not formed or activated. Instead a stakeholders committee was formed to advise all ILO projects that tackle issues related to Palestinian refugees. Furthermore, a technical committee was formed that included representatives from ILO, UNRWA, SDC and lead consultant and had a role in selection of projects to be funded. While the above-suggested 'mechanisms' are laudable to make the decision-making process more participatory, there appears to be few gaps. First, the evaluation shows that local partners, although amply consulted throughout, were not involved in the technical committee. Understanding that local NGOs opted not to be part of the technical committee out of their concern that they may increase pressure from local women entrepreneurs especially those who would blame them for not accepting their project, their involvement could have improved the quality of follow-up of local focal points by bringing them to the decision-making circle and would have increased their knowledge of project. Second, while is understandable to form one stakeholders committee that advises ILO projects related to Palestinian refugees in an endeavor to streamline projects' activities, the role of this committee appeared to be nominal in respect to the Project under evaluation.

5.4 Resource Efficiency:

Efficiency of the project refers to the means through which ILO organized itself in delivering its work at the managerial and programme level. In specific, efficiency of the project refers to the comparative cost-effectiveness of the project, particularly through the assessment of the outputs in relation to inputs, costs, implementation time-frame and timeliness. To evaluate the efficiency of the project, the evaluation was guided by the following:

- The extent to which the allocated financial, human, and physical resources were related in the system of work of the project
- The extent to which the resources were utilized, monitored, and evaluated.

The following section analyses the efficiency of the project in relation to two main themes: recurring delays and the efficient use of financial resources. In summary, the analysis showed that the recurring delays significantly affected the different aspects of the project, specifically the level of interest of the beneficiaries. Moreover, the financial analysis of the spending showed that more than 65% of the budget went to administrative and personnel cost, a factor

that greatly affects efficiency. The following sections explore further each of the aforementioned two themes:

5.4.1 Recurring Delays

As a core indicator for efficiency, the delay was recurrently presented as a main issue that hindered the implementation of the project. The interviews and revision of reports show that the delay occurred at different phases of the project and were influenced by different reasons, namely:

1. Hiring personnel: Interviews showed that it took 9 months following the start of the project to hire the national program manager, half time assistant, and driver.
2. Security situation in the camps: The highly tense security situation in the Palestinian camps played a role in cancelling some field visits and postponing some training
3. Bidding process: At the phase of evaluating the proposals of the groups, a bidding process for the local stakeholders took place. Such a bidding process expanded over a 4-month period.

Interviews with the beneficiaries and the local partners indicated that the lengthy process of the project might have played a major role in making some of the beneficiaries lose interest in participation. Such opinion was expressed as follows:

“it took a long time....I can’t remember... three or four months before we heard back about the status of the project...” (woman in Naher El Bared)

5.4.2 Efficient use of financial resources

The project’s administrative and personnel cost consumed more than 65 % of budget¹². This is understandable given that the PC provided technical input and could be considered part of the direct costs of the project. But still a balance towards having a higher proportion of spending on beneficiaries should have been sought and needs to be considered in future projects.

5.5. Development Effectiveness

Effectiveness of the project refers to the extent to which the outputs of the project are attained as planned. Although assessing the effectiveness of the project in terms of increasing income of

¹² This doesn’t include consultancies fees.

the local Palestinian women entrepreneurs and enhancing their decent work conditions cannot be concluded at this stage of the project, this section delves into the effectiveness of the process of the project and will look at the following:

- To extent to which the objectives were met
- To extent to which the outputs were met
- To extend to which the involvement of ILO deemed to be valuable

Meeting objectives:

The evaluation shows that the set of outputs were attained and that the project was successful in steadily moving towards meeting its planned objectives, namely “enhancing the capacity of women entrepreneurs to work collectively to address common work deficits” and “increasing the institutional capacity of local service providers to provide business development services to the community”. The analysis of the outputs delivery shows that the project was successful in delivering all of its planned outputs.

The following section analysis the effectiveness of the project in relation to five main themes: effectiveness of the trainings, effectiveness of forming women groups, effectiveness of opening new markets, effectiveness of working through local partners, and effectiveness of ILO’s involvement in the project. The effectiveness of the training can be discussed from two points: 1) the training of beneficiaries was very well received by the women entrepreneurs; 2) the training of the trainers was commendable but only provided basic information which needs to be further developed while trainers need to be continuously coached to be professional trainers. Moreover, the evaluation showed that while the project was successful in providing considerable visibility and exposure, the idea of forming business groups has not been received with enthusiasm from the beneficiaries. Further, the evaluation shows that selecting to implement through local partners was a commendable step in empowering local NGOs. This model, however, had few issues that affected the flow of the project to attain its results. Finally, the value of ILO was reflected in three aspects: The intellectual capital, organizational capital and social/networking capital. The following sections explore further each of the aforementioned five themes:

5.5.1 Effectiveness of the training

The process reports and evaluations of the TOT and direct beneficiary trainings showed that the number of beneficiaries and stakeholders who took part in the training workshops was concurrent with what has been planned for the project. This reflects the knowledge and realism at the level of design as well as the monitoring and follow-up of the project's management to achieve the planned results.

Moreover, the discussions showed that the beneficiaries in *Ain el-Helwi* and NBC were content with length, material, and delivery method of the trainings. Of particular importance, the beneficiaries stated that the number of sessions and the duration of the session were enough. Such a result is significant for it highlights the compliance of the training organizers with the recommendations of the baseline survey pertaining to the limited free time of the working women.

In reference to the training, the beneficiaries repeatedly stated that the economic education material was not only useful and needed, but they were delivered in an innovative manner, which facilitated their comprehension and understanding of the material. Such content was expressed as follows:

“ we benefited a lot from the trainings...we were introduced to topics we didn't know about...the topics were not hard to understand ...also the training were not boring....we enjoyed them and learned a lot...and we are trying to apply some of the things we learned” (Women in Ain el-Helwi)

While the training and the modules used were well-received by the trainees at all levels (TOT and direct beneficiaries) and were acknowledged for focusing on the economic challenges that women specifically face, the point of further contextualization of the GET Ahead module was raised. Furthermore, it was acknowledged that the TOT allowed the local trainers to be better familiarized with the economic development principles and better prepared them to provide services for women entrepreneurs; it only offered the basic skills for them to become actual trainers and coaches. Such skills will further develop and evolve if continuous coaching is to be offered.

5.5.2 Effectiveness of forming women groups

The evaluation was undertaken at a time when women groups were just being formed and where funds were not disbursed yet. Assessing the “effectiveness” of the BGFs would not be concluded as such. This section will look at the process of creating the BGFs and women’s perception of working in groups.

As previously stated, the beneficiaries noted that they benefited greatly from the trainings on business groups. They stated that they fully comprehended the notion of group work, and the main objectives behind forming a business group. Further discussions, however, showed that women would need more training and coaching to allow them to work collectively in groups. The following two quotes outline some of the challenges that revolve around women’s clear comprehension of the notion of business groups, where one woman perceived a group as a chain of referrals, while another perceived a group as different people working together as one entity:

“We are working as a group, our businesses are linked to each other...if a bride comes to me, for example, I will fix her hair, and then refer her to my group member who will tailor her dress, and to my other group member who will bake her cake....we are working together”

(Woman in Ain el-Helwi)

“A group work is when you and I work together...use the same equipment...follow the same working schedule...divide the tasks...and at the end divide the profits...this is what we learned”

(Woman in Ain el-Helwi)

The above has led to fluid forms of business groups. For instance, the wedding planner group was composed of different women entrepreneurs who continued to manage their own business. The proposal they presented included items that benefit each business separately. The latter example does not strictly fit in the criteria of BGF. While this does not “firmly” follow the ideals of BGF, it shows one of the many ways of collaboration that women entrepreneurs can adopt to fulfil their needs and to take in considerations the specificity of the community.

Furthermore, the selection of the members of the groups, which was the responsibility of the

local NGOs proved to contribute to the success of the group. This appeared to be inconsistent in NBC and Ain El Helwi. In NBC, members were assigned by the local NGO and the ILO Consultant based on the similarity in occupation, thus residential proximity was not taken into consideration, and later contributed to the break-up of some groups. In Ain El Helwi, the beneficiaries were left to group themselves, thus the small scale production business and the nature of work (some women prefer to work at home), were not well considered, and also lead to the break-up of some groups.

5.5.3 Effectiveness of opening new markets

While visibility was not particularly outlined in log frame of the project, its elements were incorporated in the theory of change. As previously mentioned, one major determinant behind the adoption of the Business Group Formation theory is to provide resources to introduce the women to new markets outside the borders of the camps.

The activities of the project, namely Souk el Tayeb and the embroidery products, provided considerable visibility to the project and granted the women to get a first-hand exposure to new markets. The discussion with the coordinator of Souk el Tayeb and the data collected from the beneficiaries who took part in the later events supported the latter point. The, specifically, stated that their participation in the two events, even for a short period of time, made them think of investing effort to expand their scope of work outside the camp.

The participation in Souk el Tayeb events and at Tawlet was an effective step towards opening new markets to women. This is especially the case as the women's participation provided a much needed publicity and media coverage. Furthermore, the participating women generated additional income through their participation in the Tawlet events albeit small and limited to a small number of women. More significantly, the brand "Atayeb Falasteen" was a successful move in the direction of "opening" new markets as well as the sustainability of such intervention.

5.5.4. Effectiveness of working through local partners

Working with local partners was fairly an effective way of operating within the communities of the two refugee camps. Local partners had track record in working in their communities and

particularly with local women. There were, however, a number of challenges that emerged during the course of the partnership.

The comparison of the data from different sources highlighted some challenges in relation to the local partners' capacity to coordinate with women and to "deliver the message" to the local women entrepreneurs. The focus group discussions showed that women group members have incomplete information about the grant/loan regulations and rules. The discussions showed that each group member had a different understanding of the amount and the length of time they are granted to repay the loan. None of the members recalled any detail about the contract they signed. When asked about the source of their information, the group members referred back to the focal point of the local NGO. Such confusion might be related to either one of two reasons: 1) Possibility that the local focal points might have misunderstood the regulations and procedures themselves or 2) possibility that the local focal points transmitted the information in an unclear manner that confused the beneficiaries.

Similar miscommunication problems were evident at the post-training phase. As previously mentioned, the focus group brought up communication problems between the local NGOs and the group members. Such communication problems or the challenges that the NGOs faced when delivering the loans might indicate the need for closer supervision by the ILO staff on these activities.

5.5.5 Effectiveness of ILO's involvement in the project

Closely related to the above point on training material and visibility, the involvement of ILO, as an international organization that has invested in issues related to decent work, was effective at taking the initiative to pilot test such a new project, make the funds available, contract with high level experts, and make the training material available (GET Ahead and economic literacy education). Of particular importance, the connection of ILO to different partners and to its network such as Souk el Tayeb can be presented as a very effective factor that contributed to the project's visibility.

5.6. Partnerships

The project was successful in enhancing ILO's partnership at two levels: with other UN

organizations namely UNRWA, and with local Palestinian NGOs. The partnership with UNRWA, albeit “lite” and remained at coordination and facilitation level, was significantly positive for both organizations. UNRWA provided the local knowledge and facilitated the work of the project while ILO brought the idea of Business Groups with all the intellectual weight of the organization. At the local level, the partnership built with local NGOs was of great value to make the project flow in a smooth manner. However, as highlighted above, the local NGOs at a number of critical instances were not fully aware of the intricacies of the project methods and that could have affected the quality of implementation.

5.7. Impact

Impact refers to the level of which the project managed to instigate changes in economic development and decent work. The impact of the project cannot be assessed at this stage when project activities were being concluded at time of evaluation. The evaluation can tell that the foundations for a potential impact have been laid. Empowering local trainers and NGOs, the start-up of business groups and opening up to new “markets” as well as building new partnerships are all foundations for the prospects of economic impact.

5.8 Sustainability

The sustainability of the project refers the likelihood that outcomes and benefits generated through a set of interventions (programmes, projects and non-project activities) will continue to exist with a minimal support. In addition to that, sustainability refers to the extent to which the outcomes and outputs will have longer-term effect. Evaluation of the sustainability of the project was guided by the following:

- To what extent do the partnership help in sustaining the Project
- To what extent the project will sustain if ILO withdraws

The sustainability of business groups after the project ends is planned to continue through the establishment of partnerships at the local NGOs and through the technical support of local trainers. The idea of having a revolving fund where participating women pay back 50% of the amount they received to fund their group project to the local NGO would ensure some elements of the sustainability where funds would, ideally, be given to additional groups. A 5%

of the amount would theoretically cover some of the management and coordination cost that the local NGOs would carry. Furthermore, partnerships with Souk el Tayyeb and with Torath Bladna are planned to offer support to local groups in opening markets. The Souk el Tayyeb partnership and the successful creation of “Atayeb Falasteen” brand name are effective ways to ensure sustainability. The mechanisms of capitalizing on the “Atayeb Falasteen” with Souk el Tayeb was not very clear at time of evaluation.

The “lite” partnership with UNRWA is also significant to facilitate the work of the business groups, technically and logistically (e.g. UNRWA field coordinators being coaches, using the Women’s Centers etc.)

However, some aspects of the project would still require the involvement of the ILO or similar organization. Should the ILO withdraw at this stage, the sustainability of the project would be at stake especially in respect to the opening of new markets as well as continuous coaching of focal points that would still require that the ILO be involved.

6- Good Practices

Good practice: The partnership with Souk El Tayeb:

The partnership with Souk el Tayeb is the most notable good practice in this project. It addressed more than one dimension of the project. First, it proved to be an effective way of introducing Palestinian women to new markets, unthought-of or considered before. Second the partnership attracted considerable attention by the media with more than news outlet (in print and electronic) covering the story¹³. Third, and commendable, was the creation of the brand “Atayeb Falasteen”. Such a brand, albeit only used by Souk el Tayeb during the course of the partnership with the Project, is an effective step in promoting the produce of local Palestinian women and at same time enhancing women’s knowledge of the importance of branding and the benefit of adhering to it.

¹³ <http://www.dailystar.com.lb/Culture/Lifestyle/2012/Dec-03/196917-bringing-the-deliciousness-of-palestine-to-beirut.ashx#axzz2YKiEZmkp>

7- Recommendations for similar projects and for second phase:

1. **Think global and [continuously support] acting local:** the project introduced an innovative idea that has been tested elsewhere and was implemented through local partners. Acting locally, however, needs continuous following and sustained coaching of local partners to make project achieve its desired results. It is recommended that partnering local NGOs be affiliated with an established national NGO or institution that work in entrepreneurship development and that would provide regular coaching sessions such as monthly sessions in addition to remote follow-up such as through emails or skype.
2. **Maintain flexibility in group formation:** the spectrum of group formation should be wide to range from strong forms of full partnership among the women into lighter options such as cooperating on a single aspect such as marketing or transportation, something that the project executed in its first phase. Including groups that are formed based on family businesses, as the evaluation showed, should not be seen as a drawback but as a way to adapt to the local practices. It is recommended that for any forthcoming phases, flexibility of group formation is continued and announced from the beginning among local partners and potential women beneficiaries.
3. **Build trust:** the issue of trust is crucial for the success of business groups. This was brought up time and again by women especially those who were concerned about partnering with other women whom they have not worked before. It is recommended that trust-building training and exercises constitute a considerable component in the second phase.
4. **Transparency especially with women beneficiaries** should be applied in relation to all stages and aspects of the project. A case of point here is informing the women beneficiaries about the size of loans/grants and selection mechanisms even if that would mean increased workload on local partner NGOs. It is recommended that such clear articulation of the project criteria be applied early on of any project life cycle and indeed during the initiation of a second phase.
5. **Enhance the mechanisms for participatory decision-making:** make advisory and technical committees more inclusive and active with clear TORs. The technical committee needs to include representatives of local NGO partners, local trainers and at

a later stage the local women beneficiaries; these should be encouraged to join such committee as a way of sharing the governance of the project and in ensuring that project decisions are communicated at all levels.

6. **Capitalize on ILO's capitals:** the project should continue and enhance the utilization of ILO's intellectual, organizational and social/networking capitals. Looking at lessons-learned from other ILO interventions elsewhere and sharing the knowledge produced through this project would distinguish, among others, ILO's interventions. It is recommended that the lessons generated from this project be shared and discussed with personnel in charge of similar projects in the region and beyond.

Appendices

Appendix: 1

1.	Project Documents
	Agreement ILO Leb 7F-06430-01 Women Empowerment 2010-2011
	Lebanon Prodoc - Palestinian Women Economic Empowerment Initiative 4-11-10
	Project Budget word format
	SDC LOGFRAME Palestinian Women economic empowerment project
	ILO letter to SDC
	Workplan Palestinian Women Economic Empowerment project (Nov2011-June 2012)
	Workplan Palestinian Women Economic Empowerment project (MAY2012-FEB2013) (for SDC)
	Minute sheet for project extension
	No cost extension approval
	Activities of the project
2.	Progress reports
	SDC progress report (oct 2010-march 2011)
	SDC progress report (April 2011 - March 2012)
3.	Project planning and research
a	Mapping Exercise - Feb 2011
	Issue Brief pal camps mapping Draft 1
	Mapping 2nd draft 30.03.2011
b	Baseline Survey Jun - Dec 2011
	Baseline Survey Results draft Report
c	Entrepreneur Interviews - Dec 2011
C1	Ent Interviews - Arabic
	WED Real Stories - NBC
	WEDR#DWA
C2	Ent Interviews - English
	WED Real Stories NBC - Eng

	WEDR#AI4
C3	Methodology
	Methodology-1
d	Business Group Formation Research - Dec 2011
d1	Bassem El-Halwani
	BGF research
	ILO Methodology
d2-	Rami Zureik
	Comments
4.	Workshop reports
a	Atayeb Falastine
	Atayeb Falastine -Final report- 9 Feb 013
	Atayeb Falastine-Cooking Line Aug012
b	BGF
	TOT-BGF Report
c	embroidery
	embroidery concept note
d	GET Ahead
	Get a head - TOT 2011 -Final Report
e	MICROFINANCE
	2013_4th Jan_ILO Capacity Building Training_Report
f	Souk el Tayeb Product Standards - Dec 2011
	Souk El Tayeb Workshop
	Souk El Tayeb Workshop - Report - 22 Dec 011
g	Tawlet Event 26th February 2012
	Atayeb Falastine Fundraising-Brief-Feb 012
	PALESTINIAN LUNCH AT TAWLET
5	Direct Beneficiary Trainings
a	GUPW
	final workshop report 9-12April 2012

	GUPW training Agenda
	التقييم
	تقرير الورشة
b	WPC AHC
	WPC-AHC تقرير
	تدريب عين الحلوة_1
c	WPC NBC
	تقرير النهائي لورشات العمل NBC
	WPC-NBC Agenda
	Training Committee Coaching Days - Agenda
6	Business Groups
a	business plans
	2012_23NOV_ILO_EHC_WPC_Grocery Shop
	2012_23NOV_ILO_PEEW_EHC_GUPW_Faraha Mn Amal Falastin
	2012_23NOV_ILO_PEEW_EHC_WPC_Atayeb Falastin Group
	2012_23NOV_ILO_PEEW_EHC_WPC_Fresco Group
	2012_23NOV_ILO_PEEW_EHC_WPC_Hairdressing Group
	2012_23NOV_ILO_PEEW_EHC_WPC_Handicraft Group
	2012_23Nov_ILO_PEEW_GUPW_Food Processing Group_Final Portfolio
	2012_23Nov_ILO_PEEW_GUPW_Transport Group - Final-1
	2012_23NOV_ILO_PEEW_NBC_WPC_Catering Group_Lokma mn ta3m Bladi
	2012_23Nov_ILO_PEEW_NBC_WPC_Clothing Factory Business Group
	2012_23Nov_ILO_PEEW_NBC_WPC_Transport Group - Final
b	MFIs assessment
	Palestinian MFIs assessment - ILO appraisal - Rami Allaw
c	technical committee
	summary table for projects
	technical committee scoring (signed)
	تقرير اجتماع لجنة دراسة خطط المشاريع المقدمة من نساء مخيمي نهر البارد و عين الحلوة
d	ToRs with partner NGOs

	TORs -grant-microloans GUPW
	TORs -grant-microloans-WPA-AHC
	TORs -grant-microloans-WPA-NBC
	quick supporting mapping
	reasons for grants versus loans
7	Media and publications
a	Bookmark
	ILO bookmark_1
b	DVD label
	ILO DVD label
c	Entrepreneur Interviews publication
	ILO interviews booklet
	ILO interviews cover
d	Film
	Film-Deliverable 2 M Jabbour
	Film link from youtube
e	ILO Gender Team Newsletter
	ILO RO Beirut Newsletter 9 Jan 12
f	our project in the media
	on the ILO site
	our project in the daily star
g	Quick info leaflet for Tawlet Event
	ILO PWEF leaflet
	ILO PWEF leaflet eng - ara
8	M&E
a	midterm evaluation
	LEB 10 03 SDC Review and Monitoring Visit
b	stakeholders meeting
	Stakeholders Meeting - Agenda and list of participants

	Stakeholders meeting (mails from Nada- Sawsan)
	Stakeholders meeting report
9	Partners
	list of partners
a	GUPW
	GUPW background
b	WPA
	Profile_WPA
	برفايل الجمعية

Appendix 2

Office/function	Staff Persons
Key ILO staff	Mr. Patrick Daru Ms. Gudrun Jevne (from Geneve, via conf call) Ms. Rasha Tabbara (from Geneve, via conf call) Mr. Nabil Abdo
Key Project Mgmt Staff	Mr Roy Abi Jaoude
Training providers	Ms Manal Hassoun Souk el Tayyeb Al Majmoua Torath Bladna
International Organizations	UNRWA (Hadia, Nada and Rabih)
Non-Governmental Organizations (NGO's)	General Union of Palestinian Women (GUPW) Women Program Association (AIN el Helwe) Women Program Association (Nahr el Bared)
Focus Group Discussions	Women entrepreneur, who attended the Get Ahead training and did not submit Business plan in NBC
Focus Group Discussions	<ul style="list-style-type: none"> • Women entrepreneur, who attended the Get Ahead training and did not submit Business plan in NBC • Women entrepreneur, who attended the Get Ahead training, submitted Business plan and were not selected in NBC • Women entrepreneur, who attended the Get Ahead training, submitted Business plan and were selected in NBC • Women entrepreneur, who attended the Get Ahead training and did not submit Business plan in Ain El Helwi • Women entrepreneur, who attended the Get Ahead training, submitted Business plan and were not selected in Ain El Helwi • Women entrepreneur, who attended the Get Ahead training, submitted Business plan and were selected in Ain El Helwi
SDC	<ul style="list-style-type: none"> • Ms. Soumaya Berri

Appendix 3

Interview Guide – Beneficiaries -

1) Tell me briefly about your involvement with the project? – Ice breaking/introductory question and design-

- How did you get to know about the project?
- How were you recruited to participate in the project?
- How were you involved in the project (forms of involvement – ask about design)?

2) In your personal opinion, how does the project meet the needs of Palestinian women in the camp? Relevance

- Women personal needs (gender roles, expectations, and cultural traditions)
- Social needs (decision making and negotiations abilities)
- Economic needs (income generation and economic independence)
- Palestinian economic rights??
- Others

3) Following up on the relevance of the project, what do you think were the benefits of the project on your: Project effectiveness

- Personal benefit: economic benefit (income), life skills (decision making, negotiations, confidence, self-esteem), and capacities (problem solving, management....)
- Benefit to the family: economic (household income), social (reduce drop rate of children) benefit, and interpersonal communication and family interactions
- Benefit to the Palestinian community in Saida: economic (income), social (reduce drop rate of children) benefit), image of Palestinians
- Others

4) In close relation to the previous question, what were the strengths of the project at the: Resource and project efficiency, and effectiveness

- Organizational level (design, preparation, progress, and monitoring)
- Resources (allocation of physical resources, time allocation, expertise of trainers and coaches)
- Activities (contextualization of the activities, time allocation, expertise of trainers and coaches, guidance, monitoring)
- Others

5) Having established the strengths, what are the measures that you propose to sustain the benefit/success of the project? Sustainability

- Improvement measures related to the organization, resources, and activities of the project
- Improvements pertaining to community-related issues

6) Based on your own opinion, what were the weaknesses of the project at the? Resource and project efficiency, and effectiveness

- Organizational level (design, preparation, progress, and monitoring)
- Resources (allocation of physical resources, time allocation, expertise of trainers and coaches)
- Activities (contextualization of the activities, time allocation, expertise of trainers and coaches, guidance, monitoring)
- Others

7) What are the corrective measures that you propose to be implemented to account for the previously highlighted weaknesses and gaps? Sustainability

- Improvement measures related to the organization, resources, and activities of the project
- Improvements pertaining to community-related issues

8) What might determine your future participation in such project? Sustainability and closing question

Appendix 4

Interview Guide –stakeholders

1) Tell me briefly about the background of the project: Introductory question and design validity

- How does the project fit within the work of your institution?
- How does the project fit within the work of the Lebanese Government on issues related to the empowerment of Palestinian women?
- How does the project fit within the general work of donor on issues related to the empowerment of Palestinian women?

2) If we move into the technical details of the project, can you brief me on how the project was designed? design validity and relevance

- What is the theory of change that was adopted? For what reasons?
- How have the needs been assessed before implementing the project.
- Were representatives of targeted communities consulted during the design of the project?
- Tell us about the M/E framework, did it include an analysis of risks?
- How were the components (goal, objective, indicators activities, outcomes, and outputs) of the logic model or log frame constructed to meet the general sociopolitical context of Saida or North?

3) To implement the designed project, how were the resources allocated/brought? Resources efficiency

- Financial resources
- Physical resources
- Human resources
- What type of work methodologies, financial instruments, and practices have been used to increase efficiency?
- How could efficiency been improved?

4) What were the challenges that were faced in implementing the project? Relevance, process and project efficiency

- Organizations: design, financing, human resources
- Community: commitment, acceptance, engagement
- Wider sociopolitical issues: security situation and political acceptance

4) During the implementation phase, how was the use of the resources monitored and evaluated? Process

- Monitoring and follow-up to ensure that the project's activities are applied to meet the goal
- Process evaluation to ensure that the project's activities are applied to meet the goal
- Out-come evaluation to ensure that the project's activities are applied to meet the goal

5) As part of the on going monitoring of the project has there been any assessment of the impact of the activities on: Effectiveness

- Issues related to the women: economic benefit (income), life skills (decision making, negotiations, confidence, self-esteem), and capacities (problem solving, management....)
- Issues related to the family: economic (household income), social (reduce drop rate of children) benefit, and interpersonal communication and family interactions
- Issues related the Palestinian community in Saida/North: economic (income), social (reduce drop rate of children) benefit), image of Palestinians
- Others

6) In close relation to the previous question, what do you think are the strengths of the project at the: Effectiveness

- Organizational level (design, preparation, progress, and monitoring)
- Resources (allocation of physical resources, time allocation, expertise of trainers and coaches)
- Activities (contextualization of the activities, time allocation, expertise of trainers and coaches, guidance, monitoring)
- Others

7) Are you satisfied with the outputs of the project? Do the outputs contribute to achieving the outcome in a systematic way?

8) Having established the strengths, what are the measures that you propose to sustain the benefit/success of the project? Sustainability

- Improvement measures related to the organization, resources, and activities of the project
- Improvements pertaining to community-related issues

9) Based on your own opinion, what were the weaknesses of the project at the?

- Organizational level (design, preparation, progress, and monitoring)

- Resources (allocation of physical resources, time allocation, expertise of trainers and coaches)
- Activities (contextualization of the activities, time allocation, expertise of trainers and coaches, guidance, monitoring)
- Others

10) What are the corrective measures that you propose to be implemented to account for the previously highlighted weaknesses and gaps? Sustainability

- Improvement measures related to the organization, resources, and activities of the project
- Improvements pertaining to community-related issues