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“Improved Business Development Support Services and Entrepreneurship Education Targeting MSMEs and Youth for the Creation of Decent Work Opportunities in Iraq”

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Name of consultant(s): Antoine Mansour (Lead), Nasik Kadir (national consultant)

Name of Evaluation Manager: Hideyuki Tsuruoka

Evaluation Office oversight: Naomi Asukai

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FINAL EVALUATION REPORT

“Improved Business Development Support Services and Entrepreneurship Education Targeting MSMEs and Youth for the Creation of Decent Work Opportunities in Iraq”

Prepared by

Antoine Mansour, Team leader

Nasik Kadir, National Consultant

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ACRONYMS

BDS	Business Development Services
BMZ	Federal Ministry for Economic Cooperation and Development
CBI	Central Bank of Iraq
CCI	Chamber of Commerce and Industry
DRC	Danish Refugee Council
DAC-OECD	Development Assistance Committee of the Organization for Economic Cooperation and Development
DWCP	Decent Work Country Programme
EIIP	Employment-Intensive Investment Programme
EQM	Evaluation Questions Matrix
ETTC	European Technology and Training Centre
FE	Financial Education
FGD	Focus Group Discussion
GYB	Generate your Business Idea
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
IDP	Internally Displaced People
ILO	International Labour Organization
INGO	International Non-governmental organization
IYB	Improve Your Business
KAB	Know About Business
KII	Key Informant Interview
KR-I	Kurdistan Regional of Iraq
MoLSA	Ministry of Labour and Social Affairs
NDP	National Development Plan
NRC	Norwegian Refugee Council
MSME	Micro, Small and Medium Enterprises
NGO	Non-governmental organization
POs	Partner organizations
PSDS	Private Sector Development Strategy
SDG	Sustainable Development Goals
SIYB	Start and Improve Your Business
SURE	Sustainable and Resilience Enterprises
SME	Small and Medium Enterprise
SOPs	Standard Operating Procedures
SYB	Start Your Business
TOE	Training of Entrepreneurs
TOF	Training of Facilitators
TOT	Training of Trainers
TSP	Training Services Provider
TVET	Technical and Vocational Education and Training
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHCR	United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Emergency Fund
VTC	Vocational Training Center
ZSVP	Zakho Small Villages Projects

EXECUTIVE SUMMARY

BACKGROUND AND CONTEXT

The Context

Iraq hosts one of the youngest populations in the region but struggles to provide employment opportunities for them. Challenges include a lack of work opportunities, skills mismatches, absence of an entrepreneurship culture, lack of positive attitudes and initiatives geared towards entrepreneurship, absence of entrepreneurship education targeting youth, a strong preference for public sector employment among more educated youth, as well as a lack of effective and accessible career and job information systems. The need to promote entrepreneurship among Iraqis, including women and youth, and build the national capacity for the provision of non-financial business development services (BDS) and financial literacy were depicted as priority areas of intervention in the transition to sustainable employment.

Project purpose, logic, and structure

The project has two main objectives: (1) Strengthening the provision of needs-based standardized business support services and financial literacy; and (2) Promotion of an entrepreneurship culture among youth in Kurdistan Region of Iraq (KR-I) through the introduction of the Know About Business programme (KAB) of the International Labour Organization (ILO).

The project was expected to work in close collaboration with GIZ implementation partners in KR-I, the Ministry of Labour and Social Affairs (MoLSA), International Non-Governmental Organizations (INGOs), Non-Governmental Organizations (NGOs), private sector and selected national institutions that are all partners of the project. It also closely liaises with United Nations (UN) agencies and other programmes funded by the Federal Ministry for Economic Cooperation and Development (BMZ) focusing on income generation and economic development, as well as representatives of employers' organizations in KR-I.

ILO, jointly with the MoLSA assigned coordinator, conducts the monitoring and follow-up visits as a mean to ensure quality control and to build the capacity of MoLSA staff for the future sustainability of the programme. The project has its own independent decision-making and governance structure.

Purpose, scope, and clients of the evaluation

The main objectives of this evaluation are to provide ILO, the key partners, and other relevant stakeholders with: (1) An overall independent assessment of the past performance of the project, paying particular attention to its outputs measured against its expected objectives; and the reasons underpinning such results; and (2) Key lessons learned, good practices, conclusions, and related recommendations in order to improve future ILO interventions.

The evaluation assesses the project using the five standard evaluation criteria of the Development Assistance Committee (DAC) of the Organization for Economic Cooperation and Development (OECD), namely: relevance, effectiveness, efficiency, sustainability, and perspectives of impact. In addition, the evaluation assesses ILO specific evaluation criteria: the coherence of the project itself. Consideration is given to cross-cutting issues: gender, to the relation of the project to Sustainable Development Goals (SDGs), and to COVID 19 response, International Labour Standard, and social dialogue as well as the extent to which rights-based approach methodology and the principle of Leave No-One Behind were followed in the identification/formulation documents as well as in the implementation of the project, its governance and monitoring.

The primary clients of this evaluation are MoLSA, BMZ, GIZ, ILO Iraqi project office, ILO Regional Office for Arab States (ROAS), ILO ENTERPRISE department. Secondary users include project

stakeholders and units within the ILO that may indirectly benefit from the knowledge generated by the evaluation.

Methodology of the evaluation

The Consultant reviewed the current logical framework and found that indicators were developed only for the outputs while missing for the four outcomes. The Consultant has formulated qualitative indicators for the outcomes, and which reflect the changes in behaviour, practice or performance that end beneficiaries (VTC students, start-ups, and existing businesses) should experience by the end of the project.

The Consultant formulated key evaluation questions and sub-questions linked to the evaluation criteria; the key questions and sub-questions are assessed on the basis of a number of indicators. The Consultant formulated new indicators in accordance with the objectives of the project, and which would provide an adequate framework for the evaluation. For that purpose, an evaluation question matrix (EQM) was prepared as a tool for data collection and analysis. For each indicator, the matrix includes the data sources, data collection methods and the involved stakeholders (Annex 1: EQM).

In addition to the review and analysis of secondary data, the Consultant used two major tools during the field work phase: key informant interviews and focus groups. Key informant interviews were conducted online with 24 stakeholders including GIZ, ILO project management and staff, MoLSA and Vocational Training Centers (VTCs), and six partner organizations from NGOs, INGOs and private consulting firm. A total of 13 Focus groups, of which 12 were face-to-face, were conducted with Start and Improve your Business (SIYB), Financial Education (FE) and KAB trainers, and with end beneficiaries (potential entrepreneurs, small businesses and VTC students). The focus groups were conducted in Erbil, Duhok, Sulaymaniyah, Piramagrun and Halabja.

As to the limitations of the evaluation, they are due to the relatively small size of the sample of end beneficiaries (70) as compared to those who got the training (more than 1,000). The limited time provided to the national consultant to conduct the focus groups can be considered as the main factor for the small size of the sample. The other limitation is related to the assessment of the impact criteria since impact can only be measured in the long-term and few years after the completion of project implementation. The consultant, however, has assessed the potential and perspectives of impact of the project that could contribute to the long-term impact.

MAIN FINDINGS AND CONCLUSIONS

Relevance

Analysis of the problems is well developed in the project design and are well related to the outcomes and outputs of the project. The outcomes of the project are consistent with priority and needs of beneficiaries, particularly youth and women, as well as with the National Development Plan for Iraq 2018-2022 and SDGs. The logical framework included in the programme formulation document, however, is not well developed as it does not adequately define indicators of achievement and targets at the outcome level, thus, it did not provide for an adequate framework for monitoring and evaluation. Analysis of risks and mitigation strategies were not taken into consideration in the design phase, while the logical framework focused more on the assumptions than the risks.

Coherence

The ILO project is coherent with other ILO interventions in Iraq, more particularly with interventions of PROSPECTs, Employment intensive infrastructure programme (EIIP), Employment service centers (MoLSA) and Sustainable and Resilience Enterprises (SURE). The external coherence is reflected in the complementarity of ILO project with interventions of other international organizations, particularly with

the World Bank, The United Nations Educational, Scientific and Cultural Organization (UNESCO) and GIZ.

Effectiveness

Effectiveness of the project in enabling Iraqi/Kurdish potential entrepreneurs, start-ups, and existing businesses to benefit from standardized business development support services

Entrepreneurs consider Improve your Business (IYB) course very useful and helpful for the growth of their business. The most important benefits are reflected in the improvement of personal traits such as self-confidence, better communication skills, team-work skills and risk taking as well as in the improvement of the performance of their businesses, especially in marketing and in expanding the business. The length of the duration of the IYB course, and the fact that some participants were illiterates were the major concerns of the entrepreneurs. As to the potential entrepreneurs, they benefitted considerably from the SYB tools as they considered them very useful to them to start a business. Those who were supported by a loan or grant were able to start a business, while frustration was high among those who were not supported financially though they have prepared a business plan.

The project was effective in adapting SIYB materials to the context of small enterprises as trainers consider the programme as very beneficial and ‘the SIYB Business Game’ the most valuable, though the training programme is considered very condensed. While the Kurdish translation of the curriculum need to be improved and examples be more contextualised.

The project was effective in enhancing the capacity of trainers in SIYB tools starting with the Training of Trainers (TOT), to the implementation of three courses by the trainers, and finally to the Capacity Reinforcement Workshop, though the training was not considered sufficient to develop the capacity of trainers while the capacity of trainers to conduct coaching/follow-up of entrepreneurs after the training is not evident, as the follow-up was conducted for a very short period of time, through the trainers were satisfied with the support provided to them by the Master trainers

Effectiveness of the project in enabling Iraqi/Kurdish potential entrepreneurs, start-ups, and existing businesses to benefit from financial literacy support services

The project was effective in enabling the beneficiaries to better manage their finances and save money for future spending whether for personal or business use. There was, however, a confusion among the beneficiaries whether the training would allow them to get a grant or a loan to start or improve a micro-business. Though the project built the capacity of 26 trainers from 21 partner organizations in financial education literacy, only 23 per cent of them got certification. The main reasons are related to the short duration of the project as compared to the duration of the certification process, as well as to the fact that several trainers had other commitments with their organizations.

Effectiveness of the project in enhancing the capacity of partner organizations in providing independently BDS and financial literacy support

The project was effective in enhancing the capacity of partner organizations in planning and managing the provision of BDS and financial literacy support. The partner organizations consider the TOT on SIYB and financial education to be very useful and relevant to their work. Most organizations, however, do not carry out systematic follow-up of beneficiaries after the training. In contrast with national NGOs, international NGOs have proved to have the highest capacity in terms of staff, infrastructure, and available financial resources to train and follow-up on entrepreneurs.

Effectiveness of the project in fostering entrepreneurship culture among young Iraqi women and men enrolled in the governmental Vocational Training Centres and schools in KR-I

KAB programme is very useful to VTCs students who were interested to start a business after graduation. KAB programme has proved to be also relevant for entrepreneurs who were able to expand their businesses. The project has made available to KAB trainers an updated and adapted KAB training materials to the context of KR-I and which were translated to local language. The trainers, however, suggested an improvement to the materials and more contextualization.

The project was effective in building the capacity of national facilitators in the five VTC of MoLSA, namely: Dohuk, Erbil, Kalar/Garmian, Soran and Zakho. In addition to the development of capacity of 31 old facilitators, the project exceeded its target by training 58 new teachers. The certification of the new trainers, however, is still underway. KAB trainers have proved to have the capacity to give KAB independently with minimal supervision.

Sustainability

While the partner organizations (POs) have the technical and management capacity to sustain the SIYB programme, the continuation of the SIYB would depend on the availability of funds and human resources, since such a continuation is very much related to the implementation of relevant POs projects funded by donors and the availability of SIYB trainers within the organization as many of them are employed on a project basis. Private firms which charge fees on the training have proved to be more sustainable.

The project was able to institutionalize the KAB programme in the VTCs of MoLSA, though the VTCs face the challenge of securing the financial resources to provide KAB to other government agencies and NGOs. The efforts made by the Project for the designation of a focal point from MoLSA to oversee the implementation of KAB in KR-I can be considered as a positive factor for the sustainability of KAB in the VTCs.

Efficiency

The project was efficient in adapting its interventions to COVID 19 while completing all activities as planned. Digital tools for the distance learning were successfully introduced despite the fact the ILO tools rely heavily on action-learning methods and participatory approach. The use of such digital tools has reduced the planned expenditures, resulting in savings in the project.

There is no doubt the online SIYB monitoring platform, the SIYB Gateway, has improved the efficiency of the project. The Gateway can be considered a management information system that contribute to increasing knowledge about the various aspects of the project implementation, to the monitoring of activities of SIYB trainers while helping in drawing the lessons learned.

Perspectives of impact

The demand for ILO tools has increased in KR-I following the successful implementation of SIYB, financial education and KAB. The potential impact is reflected in the increasing involvement of NGOs, INGOS and private consulting firms in the use of the ILO tools, while MoLSA succeeded in expanding the provision of KAB to other national and international organizations.

RECOMMENDATIONS, LESSONS LEARNED AND GOOD PRACTICES

Recommendations

Recommendation 1. Enhance the contextualisation of the SIYB, FE and KAB training materials through improvement in the translation and the use of examples from the local context

Though the SIYB and KAB materials were adapted to the local context and translated into Sorani, Bedhini and Arabic, trainers and beneficiaries met by the evaluation team provided feedback on the materials in

terms of translation and contextualization. There is a need to improve the translation in the Kurdish version. Additionally, more contextualization is required with regard to the use of examples from the local context as several examples were not understood. The use of Kurdish instead of English names is also advisable.

Addressed to	Priority	Resource	Timing
ILO and POs	Medium	Low	Short-term

Recommendation 2. ILO to enforce the criteria for a careful selection of end beneficiaries by Partner organizations for the SYB, IYB and FE programmes

It was found that some participants of the IYB course were illiterates and had difficulties to understand the topics well, while such participants should join other ILO relevant training programmes that are specifically addressed to illiterates. For others who lack the basic mathematical skills or have difficulties to understand the topics when provided through lecturing, it would be more beneficial for entrepreneurs to reduce lecturing and increase the activities of the training that are based on action-learning method.

The selection of end beneficiaries for the financial education training should not include people who are not able to meet their basic needs. A more careful selection of the end beneficiaries would require well defined criteria and appropriate time to be devoted to the interview.

In the selection of the end beneficiaries, the interviewer should be aware that entrepreneurs' incentive to participate in the training could be to only receive cash assistance, and not to start or improve a business. This has to be clearly explained to the trainees in order to avoid confusion and frustration.

Addressed to	Priority	Resource	Timing
ILO and POs	Medium	Low	Medium-term

Recommendation 3. ILO to focus on the design of the tools for the coaching of end beneficiaries in the next phase of the project together with the designation of an entity to oversee the implementation of the coaching programme

Enhancing the capacity of end beneficiaries through training only would not yield sustainable results without coaching start-ups and existing businesses for an average period of 6 months to one year, as coaching is currently limited to few hours. Coaching would assist the beneficiaries to implement the business plan prepared during the training course through supporting them in finding the solutions to the problems faced. Support would be needed in various areas: understanding better the laws and regulations that may affect negatively or positively the business, improvement of marketing and sales, costing and pricing of the product or service, etc.... ILO may assign an entity in KR-I to oversee the implementation of the coaching programme and follow-up on skill development of entrepreneurs for a longer period of time. The coaching programme would also help ILO or the POs to test the effects of SYB and IYB on the businesses, understand better the challenges faced, and design new interventions in KR-I.

Addressed to	Priority	Resource	Timing
ILO and POs	High	High	Medium-term

Recommendation 4. Enhance the coordination mechanisms between the government, the private sector and (I)NGOs in the organization, implementation and monitoring of the ILO training programmes

The coordination of the implementation and monitoring of ILO programme should not be limited to MoLSA but includes, in addition to the government, representatives from the private sector and (I)NGOs. A well-

structured coordination mechanism (i.e., steering committee, task force) for both program implementation and monitoring is to be established. MoLSA and the Chamber of Commerce, Industry and Agriculture could play the role of facilitation between the public and the private sector. The proposed coordination mechanism could also host a Bank information database for those beneficiaries seeking for training or grants.

Addressed to	Priority	Resource	Timing
ILO	High	Low	Short-term

Recommendation 5. Encourage MoLSA in KR-I to plan in its budget the allocation of funds for the delivery of the SIYB activities and advocate with the government on the introduction of a regulation that would allow MoLSA the collection of fees for training provided to trainers and end beneficiaries

Usually, MoLSA looks for its funding of SIYB training courses on activity basis rather than on a yearly programme basis. The implementation of SIYB courses depends on the existence of relevant projects funded by donors and implemented by I/NGOs or private consulting firms. MoLSA should plan the SIYB activities on a regular basis and include its cost as part of its annual/regular budget submitted to the government. In addition, the Vocational Training Centers should be encouraged to create strategic alliances with donors and I/NGOs operation in their areas to be able to fund and deliver SIYB interventions.

MoLSA/VTCs have provided training on SIYB and KAB at the request of government agencies and I/NGOs without charging any fees on the services provided. The main reason is that all fees collected would be transferred to the Ministry of Finance without allowing MoLSA to use such money to fund its own activities. MoLSA and other government agencies should advocate with the government for changing the law and thus be allowed to charge fees on services provided and use the fees to finance its activities.

Addressed to	Priority	Resource	Timing
MoLSA	High	Low	Short-term

Recommendation 6. Coordination between agencies that provide SIYB and financial education trainings and those who provide grants, loans and financial supports is strongly needed

Most of beneficiaries who were supported by loans or grants following the SYB, IYB and financial education trainings have been able to start or improve their business. The public and private institutions and NGOs in charge of training in ILO tools should facilitate the access to finance to the beneficiaries by enhancing their coordination with financial institutions and with ILO/Prospects, as one of the main interventions of the latter is building the capacity of financial institutions and in facilitating access to finance for small enterprises. A total of 300 beneficiaries were able to get a loan thanks to the programme implemented by Prospects with financial institutions in Iraq.

Addressed to	Priority	Resource	Timing
ILO	High	Low	Short-term

Recommendation 7. ILO to renew the MoUs with the partner organizations to ensure sustainability as accreditation of the POs depends on their continuation of the training programmes

ILO should maintain its relations with the partner organizations. The respect of the MoUs by the partner organizations should not be limited to the 2-years duration of the project. ILO should renew the MoUs with the POs which should continuously report on the activities related to ILO tools. The progress made by the

POs should be also continuously assessed by ILO. Based on the assessment, ILO, as a franchisee, can withdraw the PO as a partner.

Addressed to	Priority	Resource	Timing
ILO	Medium	Low	Medium-term

Recommendation 8. ILO to consider improvement of KAB programme through blending learning experiences from successful entrepreneurs

In addition to the involvement of government teachers in the provision of KAB training to students, successful young entrepreneurs should be invited to provide their experiences to KAB students as a means to encourage them in starting a business. This applies also to SYB programme. The other improvement in the KAB programme would consist of providing the students with a handbook that contains the most important topics for them to keep and to review afterwards. This was seen as a challenge during the training as participants become busy with note taking or taking picture of the presented slides.

Addressed to	Priority	Resource	Timing
ILO	Medium	Low	Medium-term

Recommendation 9. VTCs and/or the Employment services centers to link with private companies to arrange internship or employment for VTCs graduates with the view to expose them to technical experience before supporting them in SYB training

It will be difficult for graduated students, even through they got KAB training, to start a self-employment or micro business without being exposed to technical experience for 2-3 years and /or getting additional professional training through internship for a period of 3 to 6 months in the occupation they have in order to become more proficient. The practical training would enable the graduates to enhance their chance for starting a business. The VTCs and/or the Employment services centers should support the graduated students to get internship or employment as a step towards starting a business. SYB could be therefore delivered to those graduates who got practical technical experience and interested to start a business.

Addressed to	Priority	Resource	Timing
MoLSA	Medium	Low	Medium

Recommendation 10. Support incubation of graduates and trainees through the use of the current VTCs workshops in production activities

The existing training workshops in the VTCs can also play the role of production, so that graduates can work in these workshops and produce according to market needs. Interested graduates of the vocational and technical centers could be supported in the use of the workshop's facilities (equipment, tools, and laboratories) to produce goods for business purpose, after careful market research and preparation of a business plan. This would require, however, the upgrading of the equipment and tools in these workshops. The use of such facilities would certainly reduce the cost of production and enable the graduates to compete in the market with imported goods. The concept of incubation (business incubators) could be applied to these centers, as the graduates have to leave after few years of production, and start their business independently, thus leaving the incubator space to new entrants (graduates).

Addressed to	Priority	Resource	Timing
MoLSA	Medium	Medium	Medium-term

Lessons learned

1. Sustaining SIYB will be difficult without changing the culture of both trainers and end beneficiaries towards accepting to cover at least a nominal fee of the training.
2. Conducting SYB training without linking the participants to financial institutions led only to meager results while discouraging other people to join the training

Good practices

1. KAB has proved to be also effectively used for unemployed people (start-ups) as well as for existing micro businesses, though it was originally designed to be integrated in the curriculum of VTCs.
2. The mobilization by ILO of more than 20 partner organizations for the institutionalisation of the BDS tools would have a multiplier effect on the creation and growth of small enterprises.

I. PROJECT BACKGROUND

A. INTRODUCTION

1. The context

Iraq hosts one of the youngest populations in the region but struggles to provide employment opportunities for them. Challenges include a lack of work opportunities, skills mismatches, absence of an entrepreneurship culture, lack of positive attitudes and initiatives geared towards entrepreneurship, absence of entrepreneurship education targeting youth, a strong preference for public sector employment among more educated youth, as well as a lack of effective and accessible career and job information systems. Other challenges include the influx of IDPs and Syrian refugees into the Kurdistan Region of Iraq, and which have highly complex impacts on the socio-economic fabric of host communities, including the access to services and livelihoods, while employment opportunities are scarce. Altogether, these factors contribute to the fact that almost half of unemployed youth in Iraq have been looking for a job for more than one year. Women's participation in the labour force is very low. According to ILO estimates, only 19% of women participated in the labour force in 2018, compared to approximately 75% of men (aged 16-64 years).

Other major impediments to rapid growth and improvement of micro and small enterprises in Iraq include the lack of required basic business start-up and management skills, absence of financial literacy, difficult access to start-up capital and finance and the absence of an effective service infrastructure for start-ups.

It is particularly important that business skills training providers ensure small enterprises receive the training which could enhance their sustainability, expand their business, and achieve economies of scale in a business environment context often characterized by little physical support infrastructure and limited access to financial services and markets. In fact, formal financial inclusion in Iraq is low. A significant demand for both credit and savings services is thus needed in Iraq and remains unmet by the formal financial sector. Potential financial services' customers are in need of financial literacy support and providers, which are mainly state-owned banks and a number of commercial ones, offer over-collateralized loans (typically 140% collateral is required).

The private sector in Iraq is underdeveloped due to the economy's heavy reliance on oil exports (99% of all exports), an abundance of cheap imports, and competition from state-owned enterprises. Private sector development is a central government priority, but a lack of productive investment in the formal private sector has resulted in inadequate creation of decent jobs for Iraq's growing labour force. The need to promote entrepreneurship among Iraqis, including women and youth, and build the national capacity for the provision of non-financial business development services (BDS) and financial literacy were depicted as priority areas of intervention in the transition to sustainable employment. In fact, during the last few years and within the framework of the transition from the humanitarian response to a more development-oriented phase; a number of projects funded by foreign governments and international agencies, targeting livelihoods and MSME development, have already been providing BDS. These services however were not needs based and remained mostly generic in nature without being provided in a common and standardized manner.

2. Objectives of the project

The project has two main objectives:

(1) Strengthening the provision of needs-based standardized business support services and financial literacy. The project is expected to introduce and institutionalize the ILO Start and Improve Your Business (SIYB) programme and its financial literacy/inclusion package in selected local and national partners who in turn are to provide these quality support services to existing and potential Iraqi/Kurdish entrepreneurs.

(2) Promotion of an entrepreneurship culture among youth in KR-I through the introduction of the ILO Know About Business programme. Emphasis is to be placed on strengthening the provision of entrepreneurship education in vocational and technical institutions and facilitate the school-to-work transition for the youth in Iraq. The project also built on earlier successful efforts undertaken by the ILO in previous years, both in KR-I and Baghdad, to introduce an older version of the KAB programme and train a number of Iraqi facilitators on it.

3. Coordination and management structure

The project was expected to work in close collaboration with GIZ implementation partners in KR-I, INGOs, NGOs, and selected national institutions that are all partners of the project. It also closely liaises with UN agencies and other BMZ funded programmes focusing on income generation and economic development; members of the emergency livelihoods cluster which will potentially use the services of the trainers and the training programmes to serve their project beneficiaries, thus ensuring an increase in the outreach of the project beneficiaries.

Close coordination with representatives of employers' organizations in KR-I would be ensured in the implementation of the project with the view to involve the private sector in the development and provision of business development services. The project was also expected to work closely with the Ministry of Labour and Social Affairs (MoLSA) with the view to institutionalize KAB in the VTCs and support capacity building of MoLSA trainers in SIYB and financial literacy.

The project is managed by a P3 Project manager based in Erbil and supported by two national programme officers and a Project Administrative/Finance Assistant. The Enterprise Development Specialist in the ILO Regional Office for Arab States is to provide technical backstopping. The project team is to implement and regularly monitor the project activities in KR-I to ensure that ILO standards and quality are adhered to.

ILO, jointly with the MoLSA assigned coordinator, conducts the monitoring and follow-up visits as a mean to ensure quality control and to build the capacity of MoLSA staff for the future sustainability of the programme. The project has its own independent decision-making and governance structure. An advisory working group composed of GIZ, ILO and project partners are to be formed and will meet on a quarterly basis to provide guidance and support to project activities.

The overall project amounts to EUR 2,567,351 which is equivalent to approximately US\$ 2,816,806.51.

4. Key partners and stakeholders

The key partners of the project are:

- GIZ, Deutsche Gesellschaft für Internationale Zusammenarbeit
- The Ministry of Labour and Social Affairs in KR-I (MoLSA)
- The directorates of Labour and Vocational training in the various governorates of KR-I (Erbil, Sulaymaniyah, Dohuk, and Halabja)
- The Vocational and Training centers in the cities of Erbil and Soran (Erbil governorate), Sulaymaniyah and Garmiyah (Sulaymaniyah governorate), Dohuk and Zakho (Dohuk governorate), and Halabja.
- NGOs, INGOs and private sector institutions which are providing BDS and financial literacy support

Other stakeholders are those national and international organizations that are supporting specific interventions of the project.

Stakeholders include also *the direct and indirect beneficiaries* of the project:

The direct beneficiaries consist of:

- Iraqi trainers selected from NGOs, INGOs, CCI national institutions and freelancers (women and men), active and experienced in the delivery of business development support services. These trainers will be trained on the delivery of the SIYB Programme and financial literacy and become certified upon satisfactory completion of the training requirements.
- New selected teachers/trainers, supervisors (women and men) and coordinator in Kurdistan who will be trained on the delivery of the ILO/KAB Programme and become certified ILO/KAB Facilitators, supervisors, and coordinators.

The end beneficiaries are:

- The Iraqi/Kurdish business community in general including businesses that are already operating and Iraqi men, women and youth who are considering starting their own business.
- Young Iraqi men and women enrolled in governmental technical and vocational centers/schools in KR-I.

II. OBJECTIVES AND SCOPE OF THE EVALUATION

A. OBJECTIVES

The main objectives of this evaluation are to provide ILO, the key partners, and other relevant stakeholders with:

- An overall independent assessment of the past performance of the project, paying particular attention to its outputs measured against its expected objectives; and the reasons underpinning such results.
- Key lessons learned, good practices, conclusions, and related recommendations in order to improve future ILO interventions.

B. SCOPE OF THE EVALUATION

The evaluation will assess the project using the five standard evaluation criteria of the Development Assistance Committee (DAC) of the Organization for Economic Cooperation and Development (OECD), namely: relevance, effectiveness, efficiency, sustainability, and perspectives of impact. In addition, the evaluation will assess ILO specific evaluation criteria: the coherence of the project itself. The evaluation will examine whether the expected outputs of the project are well aligned with the outcomes and (overall) objectives.

Consideration is given to cross-cutting issues: gender, to the relation of the project to SDGs, and to Covid 19 response, International Labour Standard, and social dialogue as well as the extent to which rights-based approach methodology and the principle of Leave No-One Behind were followed in the identification/formulation documents as well as in the implementation of the project, its governance and monitoring.

The primary clients of this evaluation are MoLSA, BMZ, GIZ, ILO Iraqi project office, ILO ROAS, ILO ENTERPRISE department. Secondary users include project stakeholders and units within the ILO that may indirectly benefit from the knowledge generated by the evaluation.

III. METHODOLOGY

A. REVIEW OF THE RESULTS MATRIX

The Consultant reviewed the current logical framework and found that indicators were developed only for the outputs while missing for the four outcomes. The Consultant has proposed qualitative indicators for the outcomes, and which reflect the changes in behaviour, practice or performance that end beneficiaries (KAB students, start-ups, and existing businesses) should experience by the end of the project. The proposed qualitative indicators in addition to the indicators of the project would provide the framework for the evaluation.

B. EVALUATION CRITERIA

As indicated above, the evaluation will assess project performance through the analysis of the five commonly used OECD - Development Assistance Committee (DAC) evaluation criteria, namely relevance, effectiveness, efficiency, sustainability, and perspectives of impact, in addition to coherence.

- **Relevance:** The analysis of relevance will focus on the extent to which the design of the project and its objectives are relevant to the National Development Plan for Iraq (2018-2022), such as the “white paper” economic reform for Iraq and are consistent with ILO strategy in Iraq. Relevance will look also at the extent to which the project is meeting the needs and priorities of the direct beneficiaries (trainers) and indirect beneficiaries (entrepreneurs and students of vocational training centers), and whether the project approach and methodology is appropriate for achieving the objectives. It will look at whether the objectives of the project are aligned with Sustainable Development Goals (SDGs), as well as the needs of women, youth, and vulnerable groups particularly people with disabilities. Relevance will look particularly at the extent to which the theory of change clearly responds to the nature and scope of the problem, in other terms, the extent to which activities and outputs are consistent with the outcomes and objectives of the project. The relevance will also look at whether analysis of risks and mitigation strategies were well taken into consideration in the project design.
- **Coherence:** The analysis of coherence will look at the internal and external coherence. Internal coherence is the extent to which the design and implementation of the project allowed for an adequate level of coherence among ILO interventions in Iraq, particularly those related to ILO Decent country programme in Iraq 2019-2023, ILO Programme and Budget (2020-2021), United Nations Sustainable Development Cooperation Framework (Iraq), as well as with ILO International Labour Standard and social dialogue. The assessment of external coherence will look at whether the project is consistent with the interventions of other national and international actors in Iraq, and the extent to which there is complementarity and added value of ILO project with other interventions.
- **Effectiveness:** The extent to which the project results have been delivered as planned and progress made in the achievement of specific objectives. Focus will be on issues such as: whether the planned benefits have been delivered and received by the target groups and to the satisfaction of the beneficiaries. More particularly, the effectiveness will look at the extent to which Iraqi/Kurdish

trainers and potential entrepreneurs, start-ups and existing businesses benefitted from standardized business development support services (SIYB and financial education), and the extent to which entrepreneurship culture was fostered among students enrolled in vocational training centers. The assessment of effectiveness is also related to the extent to which the project completed the institutionalization of the SIYB Program and the ILO financial literacy tools at the selected NGOs, INGOs, CCI, and national institutions which proved capacity in the delivery of BDS services. The evaluation will look at the extent to which the integration of cross-cutting issues (gender, human rights, and environment) has enhanced the effectiveness of the project. Finally, the evaluation will consider the unintended positive and negative results produced by the project interventions, as such an assessment will inform future learning.

- **Efficiency:** The assessment of efficiency will look at the extent to which the various activities of the project transformed the available resources into the intended results in terms of quantity, quality, and timeliness. It will look at the efficiency of the project management and the extent to which “monitoring and knowledge management” have enhanced the efficiency of project implementation by drawing lessons learned and best practices and by improving the delivery of services to beneficiaries as well as helping in the gradual evolution of the project and its adaptation to changing contexts (i.e., Covid 19).
- **Sustainability:** The extent to which the benefits of the project are likely to continue after funding is withdrawn. The sustainability assessment will look at the areas of the project that are likely to be sustained and those that still need future support. It will also look at the capacity of the partners and trainers to sustain the achievement of the project, to replicate the various ILO training schemes in KR-I as well as in other regions of Iraq, and to the extent to which the project was able to create sustainable structures and mechanisms to enhance the sustainability of results.
- **Perspectives of Impact:** The extent to which the project’s results are contributing to the growth of start-ups and existing businesses as well to the development of an entrepreneurial culture in KR-I.

C. LIMITATIONS OF THE EVALUATION

There are two main limitations for the evaluation:

1. Limitations related to the small sample of end beneficiaries selected for this evaluation. The total number of end beneficiaries consulted in the focus groups is 70, as compared to those who got the training (more than 1,000). The limited time provided to the national consultant to conduct the focus groups can be considered as the main factor for the small size of the sample and curtailed the consultant’s possibilities to conduct additional focus groups. The evaluator has overcome, to the extent possible, these limitations by selecting a representative sample according to specific criteria and by using a mix of methodological tools. It was careful not to generalize some results without conducting adequate triangulation of the data for the purpose of validation.
2. Limitations related to the attendance in the Focus groups: One of the focus groups was attended by only 3 participants while 10 were invited. The evaluator conducted additional key informant interviews and one additional focus group to remedy such a limitation.

3 Impact criteria: Some limitations of the assessment of the impact are to be expected in the evaluation since impact can only be measured in the long-term and few years after the completion of project implementation.

The consultant, however, has assessed the extent to which the potential and perspectives of impact of the project that could contribute to the long-term impact.

D. THE EVALUATION MATRIX AND KEY EVALUATION QUESTIONS

The Consultant formulated key evaluation questions and sub-questions linked to the evaluation criteria; the key questions and sub-questions are assessed on the basis of a number of indicators. The Consultant formulated new indicators in accordance with the objectives of the project, and which would provide an adequate framework for the evaluation. For that purpose, an evaluation question matrix (EQM) was prepared as a tool for data collection and analysis. For each indicator, the matrix includes the data sources, data collection methods and the involved stakeholders (see Annex 1: Evaluation question matrix). The key evaluation questions according to each of the evaluation criterion are presented below:

Relevance

EQ1. To what extent were the project design and expected results of the project address the problems, needs and priorities of the intended direct and indirect beneficiaries, particularly women and youths, are in line with sectoral national priorities highlighted in National Development Plan for Iraq 2018-2022 and SDGs?

EQ2. To what extent has the project strategy laid the foundations for long-term sustainability of the results through institutional arrangements and stakeholders' ownership?

Coherence

EQ3. To what extent have the design and implementation of the project allowed for an adequate level of coherence among ILO interventions (internal coherence) and was consistent with the interventions of national and international organizations (external coherence)?

Effectiveness

EQ4. To what extent have Iraqi/Kurdish potential entrepreneurs, start-ups and existing businesses benefitted from standardized business development support services?

EQ5. To what extent have Iraqi potential entrepreneurs, start-ups and existing businesses benefitted from financial literacy support services?

EQ6. To what extent are selected NGOs, INGOS, CCI and Iraqi/Kurdish national institutions able to independently provide BDS and financial literacy support?

EQ7. To what extent is entrepreneurship culture fostered among young Iraqi women and men enrolled in the governmental Vocational Training Centres and schools in KR-I?

Efficiency

EQ8. To what extent the project was managed efficiently, and results were produced efficiently with respect to cost and timeliness?

EQ9. To what extent monitoring, knowledge management and risk management are integrated in project implementation and enhancing its efficiency?

Sustainability

EQ10. To what extent the benefits that resulted from interventions of the programme will continue through adequate ownership, commitment, willingness displayed by key partners and other stakeholders?

EQ11. What is the likelihood the benefits that resulted from the capacity building of trainers will continue after the end of the project?

Perspectives of impact

EQ12. To what extent were Entrepreneurship education, business start-ups and existing businesses boosted for Iraqi/Kurdish nationals?

E. TOOLS OF THE EVALUATION

In addition to the review and analysis of secondary data, the Consultant will use two major tools during the field work phase: key informant interviews and focus groups.

1. Key informant interviews

The following stakeholders and beneficiaries were interviewed by the Evaluator:

Name of stakeholder	Selected for KII	Number of KIIs
GIZ	Livelihood Unit	1
ILO project management	Regional Programme Unit	1
	Project manager	1
	Project staff	2
	Technical backstopping (SIYB and FE)	2
	Master trainer (SIYB), Master trainer (FE) and KAB regional facilitator	3
	PROSPECTS	1
	Country Director	1
The Ministry of Labour and Social Affairs in KR-I	Representative of MoLSA and national coordinator	2
Directorates of Labour and Vocational training in the various governorates of KR-I	Directorates of Erbil, Sulaymaniyah and Duhok	3
Partner Organizations of the project	Danish Refugee Council, Mercy Corps; ACTED; EETC; Zakho Small Village Projects; Peshdari Ltd	6
SIYB trainer	One old trainer (refreshed)	1
Total		24

The detailed list of key informants is presented in Annex 2. Semi-guided interview questionnaires were used for each of the categories of stakeholders (see Annex 3).

2. Focus Group discussions

The Focus group discussions (FGDs) were conducted by the national consultant (face-to-face) with a sample of trainers and end beneficiaries. The sample took into consideration the distribution of trainers among various partners organizations and freelancers as well as the location of the trainers (Erbil, Duhok and Sulaymaniyah) and gender. The partner organizations included government (MoLSA), INGOs, NGOs and the private sector. The sample of end beneficiaries covered potential entrepreneurs (2 FGDs), existing businesses (2 FGDs), FE (one FGD) and KAB beneficiaries (3 focus groups). The sample was selected from five locations in KR-I. Gender balance was taken into consideration in the selection of the trainers (41.2 per cent females) and beneficiaries (55.7 per cent females).

FGD with trainers

Trainers	Selected for FGD	Number of participants	Total
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		Male	Female	
SIYB trainers	Duhok	3	3	6
SIYB trainers	Sulaymaniyah	5	3	8
Financial literacy trainers	Duhok	4	2	6
KAB trainers	Sulaymaniyah	2	3	5
KAB trainers	Erbil	6	3	9
Total Trainers		20	14	34

FGD with end beneficiaries

End beneficiaries	Selected for FGD	Number of participants		Total
		Male	Female	
Entrepreneurs benefitting from IYB	Sulaymaniyah	2	5	7
Entrepreneurs benefitting from IYB	Erbil	5	2	7
Entrepreneurs benefitting from SYB	Duhok	0	3	3
Entrepreneurs benefitting from SYB	Erbil	7	0	7
Entrepreneurs benefitting from FE	Halabja	3	6	9
Entrepreneurs benefitting from KAB	Piramaqrun district-Sulaymaniyah	5	7	12
Unemployed benefitting from KAB	Erbil	5	7	12
VTC students	Sulaymaniyah	4	9	13
Total End beneficiaries		31	39	70

Guides for focus groups are presented in Annex 4.

IV. MAIN FINDINGS OF THE EVALUATION

A. RELEVANCE

Finding 1. Analysis of the problems is well developed in the project design and are well related to the outcomes and outputs of the project

The document of the project provides an analysis of the problems faced by the country in the promotion of inclusive economic growth, the development of the private sector, particularly micro, small, and medium enterprises (MSMEs), the reduction of poverty and the creation of decent jobs, particularly to women and youth. The document analyses the causes of these impediments, and which are related to the lack of positive attitudes and initiatives geared towards entrepreneurship, absence of entrepreneurship education targeting youth, the lack of required basic business start-up and management skills, absence of financial literacy, difficult access to start-up capital and finance and the absence of an effective service infrastructure for start-ups.

The relevance of the project stems from the fact that the project addresses the abovementioned problems through the following outcomes: (1) Strengthening the provision of needs-based standardized business support services and financial literacy, and institutionalizing the SIYB programme and its financial literacy/inclusion package in selected local and national partners who in turn will provide these quality support services to existing and potential Iraqi/Kurdish entrepreneurs; and (2) The promotion of an entrepreneurship culture and education among youth in KR-I, particularly in vocational and technical institutions, through the introduction and institutionalisation of KAB programme in the VTCs.

Finding 2. The outcomes of the project are consistent with priority and needs of beneficiaries, particularly youth and women, as well as with the National Development Plan for Iraq 2018-2022 and SDGs

The objectives of the project are relevant to the needs of the people in KR-I, and the needs of refugees, IDPs and host communities, particularly youth and women. In view of the high rates of unemployment, particularly among youth and women, the ILO training programmes provide the beneficiaries with the tools to start a micro or small business, while providing existing micro and small businesses with the tools to improve and grow their business. The project design gave particular emphasis on gender equality and included sex disaggregated targets in all project outputs.

The beneficiaries are unanimous about the project reflecting their priorities and meeting their needs. All trainers and end beneficiaries met by the Evaluation team consider the project as highly relevant to their needs while the partner organizations consider the project as relevant to their work and to their target groups.

The project is also consistent with the National Development Plan for Iraq 2018-2022 and SDGs. ILO launched the Iraq Decent Work Country Programme (DWCP) for the period 2019 - 2023 which sets out the common commitment of the Government of Iraq, workers' and employers' organizations and the International Labour Organization (ILO) to promote Decent Work¹. The priorities of the DWCP are based on Iraq's national priorities articulated in the National Development Plan for 2018-2022 and the Iraq Vision 2030, as well as the specific priorities established in the Reconstruction Framework for 2018-2027 and the Private Sector Development Plan 2014-2030. One of the three areas of priority identified in the Decent Work Country Programme is related to job creation by ensuring that private sector development supports much-needed creation of new jobs. Specifically, it contributes to outcome 1.2 "The job creation potential of MSMEs in high-potential sectors is increased, and their operating environment is enhanced". More specifically it contributes to output 1.2.1 "Capacity of Iraqi business development service providers built and operational, with a focus on youth" and output 1.2.2 "access to finance for Iraqi youth is enhanced through financial literacy and inclusion."

Additionally, the project is consistent with ILO Programme and Budget (2020-2021), particularly outcome 4: Sustainable enterprises as generators of employment and promoters of innovation and decent work; outcome 5: Skills and lifelong learning to facilitate access to and transitions in the labour market; and outcome 6: Gender equality and equal opportunities and treatment for all in the world of work. It is aligned with the Strategic priorities of the United Nations Sustainable Development Cooperation Framework (Iraq), particularly Strategic priority 2: Growing the economy for all; and Strategic priority 3: Promoting Effective, Inclusive and Efficient Institutions and Services. The Project is also aligned with ILO International Labour Standard and social dialogue, as it promotes consultations, cooperation, and coordination between the government (MoLSA in particular), the Employers Organizations and end beneficiaries. The project also contributes to the attainment of 2030 Agenda for Sustainable Development particularly SDG 8 on Decent Work and Economic Growth, with a focus on target 8.5 on full and productive employment and 8.10 on access to financial services.

Finding 3. The logical framework included in the programme formulation document is not well developed as it does not adequately define indicators of achievement and targets at the outcome level, thus, it did not provide for an adequate framework for monitoring and evaluation. Analysis of risks and

¹ ILO, Decent Work Country Programme, Iraq: Recovery and Reform, 2019-2023

mitigation strategies were not taken into consideration in the design phase, while the logical framework focused more on the assumptions than the risks.

The project document contains a logical framework, though being incomplete. The present logframe defines indicators only at output level, but not at the overall objective and outcome levels. The logical framework focuses more on the results to be achieved at the trainers' capacity rather than on end beneficiaries. Therefore, the logical framework of the project was not sufficient for developing a proper monitoring and evaluation framework. The evaluator had to develop smart indicators for the four outcomes in order to be able to assess the results achieved for the various target groups of the project.

The project document does not provide a separate risk analysis document that addresses risk assessment and mitigation strategies in case of external negative impacts on the programme or its feasibility. This analysis should also be included in the logframe matrix to complete the result chain, since the Assumptions and risks in the logframe are more related to assumptions than risks.

B. COHERENCE

Finding 4. The ILO project is coherent with other ILO interventions in Iraq, more particularly with interventions of PROSPECTs, Employment intensive infrastructure programme (EIIP), Employment service centers (MoLSA) and Sustainable and Resilience Enterprises (SURE). The external coherence is reflected in the complementarity of ILO project with interventions of other international organizations, particularly with the World Bank, UNESCO and GIZ.

The analysis of coherence will look at the internal and external coherence. Internal coherence is the extent to which the design and implementation of the project allowed for an adequate level of coherence among ILO interventions in Iraq. The assessment of external coherence will look at whether the project is consistent with the interventions of other national and international actors in Iraq, and the extent to which there is complementarity and added value of ILO project with other interventions.

The internal coherence of the ILO project is reflected in the fact that the project is consistent with other ILO interventions in Iraq, as the generation of jobs and support to small businesses remains a key priority to enable improved livelihoods among the target populations. More particularly, the project is consistent with the interventions of PROSPECTS which focus on access to finance and entrepreneurship. The agreement signed by PROSPECTS with commercial banks, the Central Bank of Iraq and a micro-finance institution benefitted IDPs, refugees and Host communities to access finance. The ILO invested in capacity-building within banks and financial institutions and supported the development of SOPs for access to financial products, endorsed by the Iraqi Company for Bank Guarantees and the CBI. This benefitted disbursement of loans to SIYB and Financial Education trainees who advance and apply for financial support to start and/or expand businesses.

The project is coherent with ILO's Employment intensive infrastructure programme (EIIP) activities which allows workers to build demand-driven skills and access private sector jobs through employment services such as job-matching and e-counselling. This includes support to national vocational training and certification systems. The ILO project is also coherent with the intervention that supports the Employment service centers run by the Ministry of Labour and Social Affairs through the provision of integrated employment services for Syrian refugees, IDPs and host communities. The internal coherence is also reflected in the ILO collaboration with the global GIZ-funded initiative 'SURE', Sustainable and Resilience Enterprises, which aims at promoting small and medium enterprises' business resilience and risk management skills.

The external coherence is reflected in the complementarity of ILO project with interventions of other international organizations. More particularly, the project is coherent with the World Bank interventions related to support to SMEs and vocational skills development for jobs in services and across other sectors and which will create increased opportunities for IDPs, refugees and returnees. The complementarity of ILO project with other international organizations is reflected in the UNESCO's programme for Technical and Vocational Education and Training (TVET) for the period 2016-2021 which aims to enhance the relevance of TVET systems and to equip all youth and adults with the skills required for employment, decent work, entrepreneurship, and lifelong learning. One of the key policy priority areas and actions for the period 2016 to 2021 is fostering youth employment and entrepreneurship².

The project is also coherent with the GIZ project "Qudra programme". The short-term objective is to train internally displaced persons (IDPs), refugees, returnees, and socially deprived persons in host communities in certain skills to promote employment and income generation with contribution by the private and public sector. The more strategic long-term objective of this approach is to establish cooperation mechanisms among the public sector (MoLSA) and the private sector which will increase the quality of skills development programmes leading to a skilled workforce that matches market demands, improves business opportunities, and reduces unemployment.

C. EFFECTIVENESS

The effectiveness of the project will look at the extent to which the following outcomes with their respective outputs have been achieved:

- (1) Iraqi/Kurdish potential entrepreneurs, start-ups and existing businesses benefit from standardized business development support services
- (2) Iraqi potential entrepreneurs, start-ups and existing businesses benefit from financial literacy support services
- (3) Selected NGOs, INGOS, CCI and Iraqi/Kurdish national institutions are able to independently provide BDS and financial literacy support
- (4) Entrepreneurship culture fostered among young Iraqi women and men enrolled in the governmental Vocational Training Centres and schools in KR-I.

1. Effectiveness of the project in enabling Iraqi/Kurdish potential entrepreneurs, start-ups, and existing businesses to benefit from standardized business development support services

Under this outcome, the effectiveness will look at the following:

- Effectiveness of the project in enabling existing businesses to benefit from standardized business development support services
- Effectiveness of the project in enabling potential entrepreneurs to benefit from standardized business development support services
- Effectiveness of the project in adapting the SIYB tools to the context of small enterprises in KR-I
- Effectiveness of the project in enhancing the capacity of trainers to provide Start and Improve Your Business training and group-based follow-up to small enterprises.

² UNESCO, Strategy for Technical and Vocational Education and Training (TVET), 2016-2021

1.1 Effectiveness of the project in enabling existing businesses to benefit from standardized business development support services

Finding 5. Entrepreneurs consider the IYB course very useful and helpful for the growth of their business. The most important benefits are reflected in the improvement of personal traits such as self-confidence, better communication skills, team-work skills and risk taking as well as in the improvement of the performance of their businesses, especially in marketing and in expanding the business. The length of the duration of the IYB course, and the fact that some participants were illiterates were the major concerns of the entrepreneurs.

The project has facilitated, up to mid-November 2021, the training of more than 1,121 entrepreneurs in SIYB with almost equal gender distribution (49.7 per cent female and 51.3 male entrepreneurs)³ across Duhok, Erbil, Halabja, Kalar, Khanqin, Mosul, Soran, Sulaymaniyah and Zakho. Most of the ToEs were conducted by those trainers who went throughout the process of certification: from TOT to the implementation of three training courses: Generate your Business Idea (GYB), Start Your Own Business (SYB) and Improve your Business (IYB).

All entrepreneurs met in the focus groups (Sulaymaniyah and Erbil) have considered the IYB training course as very useful and helpful for the growth of their business. Most of them didn't raise any concern on understanding the topics of the training, but the participants of the FGD in Erbil reported that some participants of the IYB course were illiterates and had difficulties to understand the topics well. When asked about the major and most important benefit of the training, improvement of personal traits was highlighted by the majority of the participants in Sulaymaniyah. The traits include self-confidence, better communication skills, team-work skills, risk taking, and more persistence in the work. The IYB helped the entrepreneurs to use the knowledge gained in the training in a more systematic and organized way. It also provided an opportunity for entrepreneurs to network with others.

An entrepreneur "sewing teacher" stated: "I paid one thousand dollars for a human resource training in a private institute but not benefited from for improving my business as much as I did from IYB".

In addition to the improvement of personal traits, entrepreneurs were able to apply what they have learned from the training. Almost all the participants of the FGD in Sulaymaniyah said they benefited from the training to improve the performance of their businesses. Improving in marketing was mentioned by almost all participants, especially through opening professional accounts on social media for advertisement. Expanding the business was indicated by four out of seven of the attendees who were able to recruit an additional of 2-4 employees especially after they got financial assistance from DRC. The entrepreneurs who were able to expand their business were in the following sectors: honey, agriculture and two in clothing,

Furthermore, a business owner said after the training she has become a better manager and a much more organized person with clear understanding of vision and mission of her business. She specifically mentioned that she was tracking manually her income & expenses but after the training she used an electronic format for that purpose. Estimating life expectancy of a machine was taken into consideration by one of the entrepreneurs after the training.

³ ILO, 4th Progress Report, 16/05-2021 – 15/11/2021

IYB participants in Erbil also indicated they benefitted from the course in several areas: self-confidence in dealing with companies, better communication skills in dealing with customers, improved marketing skills, in the calculation of profit, loss and expenses, and in recording their monthly income and spending. For example, an owner of a plant nursery said the way she was handling her business and dealing with people changed significantly after the training.

A repairer of AC said: “Prior to the training, I had the technical skills, but I was not good as a businessperson. The training taught me how to work with others and right after the IYB training I opened a three-week course for 12 beginners in my area of profession”.

According to some trainers, entrepreneurs consider that leaving their work for 5 full days of training is harming their business; they prefer to have half-day training for 10 days duration. The participants have requested follow-up from the trainers to support them in expanding their business including the organization of field trip to the neighboring countries to get new ideas.

1.2 Effectiveness of the project in enabling potential entrepreneurs to benefit from standardized business development support services

Finding 6. The potential entrepreneurs benefitted considerably from the SYB tools as they considered them very useful to them to start a business. Those who were supported by a loan or grant were able to start a business, while frustration was high among those who were not supported financially though they have prepared a business plan.

The SYB participants who were trained by a private company in Duhok indicated they benefitted a lot from the training which has changed their life and mindset in a positive way. They learned how to manage their finances more efficiently and learned about important issues such as legal obligations, health insurance and business taxes. The participants indicated they faced difficulties in understanding the accounting component of the training while they complained about the excessive theoretical parts of the course.

A Syrian refugee said: “Prior to the training, I had a full-time job, and I was gaining good money but never had saving, while now I have a part time job and I can manage my finance pretty well”.

It is worth mentioning that only three participants attended the focus groups; they were among the 14 entrepreneurs trained by the private company. Ten people were invited to FGD, but only three females attended the focus group as the others have expressed their disappointment when they could not get any loan or financial support after completing their training. The three females indicated they have drafted their business plan during the SYB training: a beauty salon, a child clothe retail, and a daycare, but none of them got a loan. The same frustration was shared also by beneficiaries in another FGD, as they were complaining about the absence of any chance for them to be assisted or to get fund or loan. According to one of the trainers, “Prior to SYB training of entrepreneurs, beneficiaries were told that the banks are informed to assist them in getting a loan when they finish the training, but when they went to the banks, they were told that the banks are not aware of such a plan”. Two of SYB beneficiaries (Syrian refugees) tried to get a small loan (US\$ 5,000) from the bank but without success as the bank asked for an Iraqi guarantor.

A group of SYB participants in Erbil, supported by DRC, considered the SYB tools as very useful to them to start a business. They learned how to prepare a business plan within a short period of time and how to choose the appropriate location for the business taking into consideration the competitors. In contrast with the beneficiaries of Duhok, those in Erbil (refugees and IDPs) were provided cash assistance to start their small business while they didn't face any challenges in understanding the topics of the training.

An SYB participant said: "I learned how to do marketing for my products and how to communicate with my customers in a more productive way"

Trainers from Duhok raised the issue of the selection of beneficiaries to the SYB programme and which needs to be improved. Mixing up people from different language background, Syrian refugees, Iraqi IDPs, and host communities, and different age ranges is affecting the smooth running of the training. The reasons are that older people were not taking part in the activities while the translation to different dialects wasted the time of the participants. Trainers suggested that in selecting the beneficiaries, age and language similarity should be taken into consideration.

1.3 Effectiveness of the project in adapting SIYB tools to the context of small enterprises in KR-I

Finding 7. The project was effective in adapting SIYB materials to the context of small enterprises as trainers consider the programme as very beneficial and 'business games' the most valuable, though the training programme is considered very condensed. while the Kurdish translation of the curriculum need to be improved and examples be more contextualised.

The SIYB training materials at the entrepreneur and trainer level were adapted to small enterprises in Iraq. Materials became available in three languages in KR-I: Arabic, Kurdish Sorani and Kurdish Behdini. The materials, including the business game kit, were printed, and distributed to trainer participants. The digitalization of SIYB training modules was completed, as e-SIYB training is now fully available in English and Arabic. The updated materials include topics related to environment and green business, in addition to the upgrading of the business game tool⁴. Materials are now available in the SIYB Gateway platform, where all SIYB Trainers and Master trainers can access the materials.

SIYB trainers met at the focus group in Duhok recommended that the Kurdish translation of the curriculum be improved. Trainers were satisfied with the 2021 revision of the Behdini version of the manual. In addition to the use of the local language, the training materials were adapted to the Iraqi context through the use of current currency and prices (Iraq), use of specific jargon, etc., though some trainers would have liked to see more examples be changed using the KR-I context in order to be more understandable by the target beneficiaries. For example, one trainer stated: "Since recycling system is not in place in KR-I, it was difficult for them to understand the whole recycling procedure explained in the SIYB manual".

Some trainers consider the materials, finance topic in particular, difficult to be understood by the target group, especially by those with little education. The trainers have tried to simplify the materials for the beneficiaries by helping them step by step in the preparation of the business plan. It is worth mentioning

⁴ ILO, 4th Progress Report, 16/05-2021 – 15/11/2021

there are other tools than SIYB for illiterates and people with lack of basic mathematical skills. The problems lie in the selection of the entrepreneurs for training.

1.4 Effectiveness of the project in enhancing the capacity of trainers to provide Start and Improve Your Business training and group-based follow-up to small enterprises

Finding 8. The project was effective in enhancing the capacity of trainers in SIYB tools starting with the TOT, to the implementation of three courses by the trainers, and finally to the Capacity Reinforcement Workshop, though the training was not considered sufficient to develop the capacity of trainers while the capacity of trainers to conduct coaching/follow-up of entrepreneurs after the training is not evident, as the follow-up was conducted for a very short period of time, through the trainers were satisfied with the support provided to them by the Master trainers.

The project has facilitated three SIYB Training of Trainers (TOT) cycles, offering training to 57 new SIYB trainers (19 women) exceeding the target of 50 trainers (20 women). Those who completed their certification were 25 trainers (8 women). In addition, the project organized a Refresher TOT to 12 old trainers who were re-certified trainers on the updated SIYB programme. The project has thus almost achieved its target of 40 trainers (50% women) to be certified as it certified a total of 37 trainers (12 women). The purpose of this TOT was also to assess progress and identify challenges in implementing SIYB during the last decade. It is worth mentioning that the third and last SIYB TOT targeted mainly trainers from MoLSA (16 trainers over a total of 19 trainers) and which was implemented with the purpose to continue reinforcing MoLSA capacity to provide business training to youth and other vulnerable groups at risk of unemployment⁵. A 3-day business game workshop was conducted by the Master trainer in-person for those trainers who had to attend the SIYB online, in order to enable the trainers to use the SIYB Game in their training of entrepreneurs as suggested in the SYB and IYB training guides⁶.

The following table presents the number of new and old trainers according to the certification status and gender.

Table 1. Number of SIYB trainers according to the certification status and gender

KAB	Trained (TOT)			Certified trainers			Non-Certified trainers		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Refreshed course	12	8	4	12	8	4	0	0	0
New trainers	57	38	19	25	17	8	32	21	11
Total	69	46	23	37	25	12	32	21	11

Source: SIYB Monitoring Sheet

The candidate trainers are requested at the end of the TOT to prepare a work plan for trainer certification that includes executing at least one full Training of Entrepreneurs (ToE) cycle of the SIYB packages (from initial marketing to post-training evaluation), reporting results satisfactorily in addition to developing at least one client case study for each relevant SIYB package and analyze the full ToE Cycle and its effects on his/her clients, based on a site-visit.⁷

SIYB is considered by the trainers as a very beneficial programme and that ‘business games’ were the most valuable. When comparing SIYB to other training programmes, trainers found a big difference with any

⁵ ILO, 4th Progress Report, 16/05-2021 – 15/11/2021

⁶ SIYB Business Game E-TOT Workshop Activity Report 23-25 Feb 2021

⁷ SIYB Training of Trainers Workshop Cycle in the Kurdistan Region of Iraq - Post TOT Monitoring and Certification Report, 17 March 2022

other training courses they previously got. An old-timer trainer praised the ToT by saying: “we became very critical of any new training we are taking when we compare it to the SIYB training”.

One of the university lecturers said: “My students are saying they have learned from one-week SIYB training more than what they have learned from four-year university curriculum”.

Some trainers, however, proposed that the activities of the training be increased (action learning method) and to reduce lecturing which is not very beneficial to entrepreneurs. Furthermore, the training course is considered very condensed and which duration needs to be increased. The trainers would have preferred if each component of ILO package be given separately (GYB, SYB and IYB).

One of the stakeholders shared the views that the 10 training days of the SIYB TOT (80 hours duration) is not sufficient to develop the capacity of trainers in view of the following: many of the selected candidates for the TOT lack adequate training skills, the experience levels and business knowledge varied among the participants, as most of them still needed reinforcement in finance.

The capacity of the trainers is developed throughout the process of certification. To be certified, the trainer must implement three training courses: GYB, SYB and at least two modules (over a total of 6 modules) of IYB. After getting the TOT, trainers conducted training for potential entrepreneurs (SYB) and for existing businesses (IYB), either alone or with the participation of another trainer. The capacity development of trainers continues throughout the full cycle, as guidance was provided remotely by the Master trainer during the implementation by the trainers of the three courses. The Master trainer monitors candidates’ training activities through support provided to the candidate trainers via WhatsApp, emails and phone calls. The trainers were generally satisfied with, and benefitted from, the coaching provided by the Master trainers, as none of the trainers met in the FGD and KIIs had any complain about the coaching.

SYB and IYB trainers must coach entrepreneurs as a follow-up of the ToE. The trainer provides coaching and counseling to the participants in order to help them to finalize the business plan. Reports on coaching are however missing. It is not evident that certified trainers have proved capacity in conducting coaching of entrepreneurs as such follow-up is carried out for a short period of time; in this regard, some trainers suggested that ILO selects an entity in KR-I to follow-up on the skill improvement of entrepreneurs for a longer period of time.

Following the implementation of the ToEs by the trainer, a Competency Reinforcement workshop is conducted by the Master trainer with the purpose for the trainers to share their experience on their training to entrepreneurs and share lessons learned, while trainers' competencies are refined in view of their certification. In the CRW, the Master trainer reviews the candidate trainers' documents for the SIYB training they conducted, provides them with feedback on their reports and sessions, reviews and corrects their entries on the SIYB Gateway with them so they know the right way to enter their reports, and then collects the modified reports, documents, videos, and photos.

2. Effectiveness of the project in enabling Iraqi/Kurdish potential entrepreneurs, start-ups, and existing businesses to benefit from financial literacy support services

The financial education programme targets economically vulnerable women and men, IDP, refugees and host communities. It also targets micro businesses including young people, which are the final beneficiaries of financial education trainings. It aims to:

- Equip targeted groups with knowledge and management skills in finance to help them make informed financial decisions, both in their households and in their businesses.
- Strengthen the behavior of targeted groups to encourage better budget planning, increase savings, promote prudent spending, and foster wise borrowing.
- Achieve lasting change behaviors: these training materials are based on a learner-centered approach and are particularly designed to recognize that target groups need to acquire knowledge, skills, and attitudes to resolve issues such as gender imbalances.
- Help beneficiaries to set financial goals, develop a budget, know better financial products and services, use financial institutions, manage risk, and know about insurance⁸.

The evaluation looks at:

- The effectiveness of the project in enabling the end beneficiaries in managing their finances
- The effectiveness of the project in enhancing local capacity in financial education

2.1 Effectiveness of the project in enabling the end beneficiaries in managing their finances

Finding 9. The project was effective in enabling the beneficiaries to better manage their finances and save money for future spending whether for personal or business use. There was, however, a confusion among the beneficiaries whether the training would allow them to get a grant or a loan to start or improve a micro-business.

The Financial education programme aims primarily to build the competencies of the beneficiaries in managing their finances irrespective of the specific objective of each of the participant in the training: managing households finances, using of saving and/or securing a loan to start a micro business or scale-up existing business. A total of 134 (96 female) beneficiaries who are interested in improving their financial skills, across Duhok, Erbil, Halabja and Sulaymaniyah, were trained.

Among the FGD participants in Halabja, there were unemployed, business owners, female headed household, and a journalist. Nine people who attended the focus group were among the 13 people (5 women) who benefitted from FE training in Halabja. The duration of the training was 20 hours.

All the participants met in the focus groups said the information they received from the FE training was useful and assisted them in some way to manage their personal finance. Beneficiaries are now able to make spending plan, reduce their expenditures and prioritize what they need in order to save some money for their future spending. One of the women of the FGD said she learned from the training how to be self-sufficient by relying more on savings than on loans.

A journalist, participant in the FGD, stated: “I got some important clue from the training on how to translate the idea I had in the past to a reality. I had an idea of linking my profession as a journalist to business, so I am now in the process of opening a small cultural restaurant that has its own radio that can do advertisement for the restaurant and do social awareness raising”.

The trainers met in focus groups reported that almost all of the beneficiaries they met in various trainings were not able to get a grant or a loan to start a micro-business, though the programme does not include such financial assistance. In fact, it seems that no accurate information on the possibility of getting a loan has been provided to the candidates during the selection process. Though financial education is a programme

⁸ ILO, Certification Process of the Financial Education Programme

on its own, there was also a confusion among the trainers on the link between the FE training and SIYB, and on how the follow-up of beneficiaries is conducted. One FE trainer said, “there is no information or follow up to see how those who took FE benefited from the training or if they had been able to go to GYB or SYB”.

According to trainers, most of the participants are wondering how they can save any money when they do not have enough money to spend for their daily basic needs.

2.2 Effectiveness of the project in enhancing local capacity in the delivery of the ILO/financial literacy tools

Finding 10. Though the project built the capacity of 26 trainers from 21 partner organizations in financial education literacy, only 23 per cent of them got certification. The main reasons are related to the short duration of the project as compared to the duration of the certification process, as well as to the fact that several trainers had other commitments with their organizations.

The Financial Education training program was first adapted in English (its global version) and afterward translated and adapted into Arabic, Kurdish Bedhini, and Sorani. The materials on FE were prepared globally by Prospects/ILO and adapted to the Iraqi context. FE is implemented through partnerships with different institutions representing or working with the target groups. The ILO supports the adaptation of training materials (manuals for classroom trainings, leaflets, videos...), the organization of training of trainers and the coaching of trainers. The partner institutions ensure the roll out of training activities through the delivery of trainings to the final beneficiaries. To ensure a certain quality level of its trainings, the ILO has combined the roll out with a process of trainers’ certification.

To be eligible for the training of trainers, the trainer must have knowledge on financial education and experience facilitating adult trainings. If this is not the case, one option is to attend a full ILO Financial Education training of final beneficiaries.

To be certified as a national trainer, the candidate must:

- Attend a complete training of trainers, delivered by a regional or international trainer
- Have a good command of the ILO Financial Education Tools
- Have training skills including the organization of training session, setting goals, facilitating discussion, and monitoring the process
- Implement at least 3 complete learning cycles (with a minimum of 20 hours per cycle)
- Report all the information regarding the trainer and the trainings in the Financial Education Database⁹.

The Master trainer supports, throughout the certification process, the trainers in the implementation of the training courses of beneficiaries through group and individual coaching to ensure the trainer has the required capacity. Coaching was conducted remotely and in-person. Certified trainers should conduct at least 2 courses per year in order to keep their accreditation.

The Project has exceeded the target of 20 people trained in Financial Education as a total of 26 trainers (13 women) were trained. The selection of suitable candidates for the TOT was conducted through a transparent process starting by a Call for Applications which was launched on 10 June 2021 to identify the suitable candidates. The ILO team received 128 applications and selected 27 trainer candidates to be part of the FE

⁹ ILO, Certification Process of the Financial Education Programme

trainer certification program. Two FE Training of Trainers workshops took place from 8-12 August and from 14-18 August 2021 consecutively, with the engagement of 26 trainers from 21 partner organizations¹⁰.

The trainers met in the focus group in Duhok who were from INGO, freelancers and the private sector showed interest in the financial education, as it provides them with good information at the personal and business levels. According to trainers, though the information in the FES manual is valuable, further contextualization is needed; there are still many translation problems in the Kurdish version and some obvious mistakes in the Arabic version.

The process of certification is considered quite long by the trainers; in fact, one of the TOTs took place in August 2021 while the certification happened in March 2022. It seems that one of the reasons is related to the commitment of several trainers with their organizations, having less time to implement the three courses required for certification in a short period of time. Furthermore, several trainers were not able to get the certification in view of the short duration of the project as compared to the duration of the certification process. In fact, only six trainers got certification over 26 who have been trained by the project, while the target was 20 certified trainers. It is worth mentioning that five trainers, among the participants of the focus group, who completed the implementation of the courses for the end beneficiaries were not certified, though three of them got above the 64 score while to be certified a 65 score was required. The non-certified were frustrated.

The selection of beneficiaries was a challenge for the trainers. The participants of the FGD in Duhok considered the time (less than 10 minutes) of the interview too short for selecting the beneficiaries. The selection of beneficiaries is more difficult to freelancers in view of the lack of support from any relevant organization. The trainers complained about the little feedback they got when implementing the FE training to beneficiaries.

3. Effectiveness of the project in enhancing the capacity of partner organizations in providing independently BDS and financial literacy support

Finding 11. The project was effective in enhancing the capacity of partner organizations in planning and managing the provision of BDS and financial literacy support. The partner organizations consider the TOT on SIYB and financial education to be very useful and relevant to their work. Most organizations, however, do not carry out systematic follow-up of beneficiaries after the training. In contrast with national NGOs, international NGOs have proved to have the highest capacity in terms of staff, infrastructure, and available financial resources to train and follow-up on entrepreneurs.

In order to ensure continued supply of business support services, ILO conducted a mapping of BDS providers which includes a coherent situational analysis of BDS supply, identifying main challenges negatively affecting providers and recommending feasible interventions to benefit SMEs in the region. It also conducted an assessment of the BDS market in KR-I to identify gaps and opportunities to facilitate the development of this type of services that would better cater to the needs of new and existing entrepreneurs¹¹.

Partner organizations that would deliver business development services were selected according to the following criteria: the POs mandate and programs on entrepreneurship, organizational capacity and human resources, available trainers in their organization, financial capacity to fund training. Particular attention is given to the selection of private companies which are in better position than NGOs or government organizations to charge fees for the training provided to entrepreneurs. An application form is to be filled

¹⁰ ILO, 4th Progress Report, 16/05-2021 – 15/11/2022

¹¹ ILO, 4th Progress Report, 16/05-2021 – 15/11/2021

out by the interested organizations, followed by an interview and then the selection according to the abovementioned criteria.

The project has partnered with 20 public, private and semi-private organizations in the promotion and implementation of business support services. It conducted a 3-day online workshop on SIYB management for the Partner organizations including the seven MoLSA's branches, and which aimed to build the capacity of the POs on how to make a plan and manage SIYB. Partner organizations have each developed an SIYB Yearly Plan that contains a marketing and pricing strategy, as well as the definition of target groups and number of trainings that need to be undertaken on a yearly basis.

All Partner organizations the evaluator met considered the TOT on SIYB and financial education to be very useful and relevant to their work. ILO tools are considered to be very important and easy to understand. The POs which were interviewed by the evaluation team includes: ACTED, The European Technology and Training Centre (ETTC), Danish Refugee Council (DRC), Mercy Corps, Zakho Small Villages Projects, and Peshdari. All these organizations, with the exception of Peshdari, a private consulting company, were conducting SIYB and FE as part of their programmes/projects on livelihoods and support to start-up and micro-businesses. In contrast with local NGOs and Peshdari, all international NGOs involved in SIYB and FE training were supporting the beneficiaries with grants. As to Peshdari, it conducted the training in cooperation with several international organizations. It also charges fees on BDS services provided.

ACTED is a humanitarian organization which works on Child protection, Wash project and Youth empowerment. The relevance of ILO project to ACTED is reflected in the project implemented by ACTED on Livelihoods and youth empowerment. ACTED is supporting the creation of micro-projects in Shekhan District (Nineveh Governorate). ACTED conducted two training courses on SYB (6 days) and IYB (3 days) for entrepreneurs (refugees and host communities). It also made available loans to beneficiaries of the programme.

The European Technology and Training Centre (ETTC) is a local organization. It supports returnees (GIZ funded project) in several areas including support to small businesses and provides capacity building for public and private sectors in the technical and managerial fields. ETTC conducted two training courses in Erbil and one in Duhok (as a requirement to get certification). ETTC considers it has the capacity to conduct SIYB course. Two of the three staff trained by ILO, however, left the organization. ETTC provides in-kind grants to the trainees: 2,000 Euros for start-ups and 1,500 Euros for entrepreneurs attending the IYB training. It conducts individual follow-up sessions after the training.

As partner of GIZ, Mercy Corps was invited and encouraged by GIZ to join the ILO project. Between 2017 and 2021, Mercy Corps worked on youth project that focuses on livelihoods and employability. Three staff from Mercy Corps were trained in SIYB. Mercy Corps has its own curriculum on business management which was developed specifically for Iraq. The Mercy Corps training targets two groups: the start-ups who are provided with basic management business skills (SYB); the second group: scale-up for existing businesses (micro-businesses). The participants for the training are selected according to criteria. A grant amounting to 3,000- 5,000 dollars is provided to participants depending on a number of criteria: preparation by a proposal (business plan) by the participants. There is follow-up of the participants, as the grant is provided in 3 tranches.

The Danish Refugee Council (DRC) conducts training on SIYB and financial literacy. The priority of DRC is to train DRC staff in SIYB. One staff from DRC who got trained on SIYB by the ILO project conducted training course on SIYB for DRC staff in Mosul, Salah Eddine and Erbil. DRC is planning to provide refresher course for their trainers. In addition to the training of entrepreneurs, DRC conducts coaching

session to support them in finding solutions to the problems faced. DRC has a monitoring system in place to follow-up on the targeted entrepreneurs.

One of the mandates of DRC is to support existing businesses, and start-ups through incubators. The SIYB tools (GYB, SYB and IYB) were very beneficial for the beneficiaries. According to DRC, the duration of SIYB course is not sufficient. A total of 700 potential and existing entrepreneurs were trained by DRC. In 2022, the following number was trained by DRC: 90 in GYB, 90 in SYB and 94 in IYB. The strength of DRC is the provision of micro-finance to businesses together with SYB and IYB training. Though DRC staff didn't get training on financial education from ILO, it provides training to households on financial literacy as part of their programs on life skills training. DRC targets those who don't have any income. A vulnerability assessment is conducted followed by a course on financial literacy, together with the provision of three-month cash assistance to allow households (beneficiaries) start a micro-business; very basic marketing skills are offered in the course.

Zakho Small Villages Projects (ZSVP) is a local NGO which focuses its work on community development to promote the resilience of vulnerable groups of rural communities. Zakho which works essentially in Duhok has also an office in Mosul. It has currently a project on livelihoods with GIZ. It provided training for UNDP on 250 people in Mosul on climate change, value chain development, business development. Two staff from Zakho were trained in SIYB. SYB is more relevant to Zakho projects than support to existing entrepreneurs. It considers it has the capacity to independently conducts SIYB programme.

Peshdari (Kudish word which means Entrepreneurship) is a consulting company that provides business development, training and feasibility studies in all Iraq. ILO tools on entrepreneurship are very relevant to Peshdari operations. Five staffs from Peshdari were trained in SIYB. The company conducted TOE in Duhok and Mosul. In cooperation with the Norwegian Refugee Council, Peshdari trained participants in 2021 who got funding from NRC after their graduation. As a follow-up, Peshdari conducted in 2022 an assessment of the participants in their own company. 80% of the businesses were operating. Peshdari provides coaching and mentoring of participants through WhatsApp.

In view of the lack of funds, most organizations do not carry out follow-up of beneficiaries after the training. Funds are generally provided to cover the cost of implementation of the training with one or two sessions of follow-up for a very limited time. International NGOs, however, proved to have the highest capacity in terms of staff, infrastructure, and available financial resources to train entrepreneurs. On the other hand, national NGOs struggled to find resources and organize training. Private firms, such as Peshdari Ltd., have proved to be an ideal target to expand SIYB and Financial Education due to their incentive to profit and expand their portfolio of business support services. While private firms currently lack enough operational capacity, compared with international NGOs, to provide services, these firms are ingenious enough to find clients, market their services, and network with other providers in a flexible way. It was also found that private firms were charging fees for SIYB, an indicator of the potential success and profit of business services in the KRI¹².

4. Effectiveness of the project in fostering entrepreneurship culture among young Iraqi women and men enrolled in the governmental Vocational Training Centres and schools in KR-I
The evaluation will look at:

- The effectiveness of the project in fostering entrepreneurship culture among end beneficiaries
- The effectiveness of the project in enhancing the capacity of teachers and trainers

¹² ILO, 4th Progress Report, 16/05-2021 – 15/11/2021

4.1 Effectiveness of the project in fostering entrepreneurship culture among end beneficiaries

Finding 12. KAB programme is very useful to VTCs students who were interested to start a business after graduation. KAB programme has proved to be also relevant for entrepreneurs who were able to expand their businesses. A total of 115 students (79 female) benefitted from the KAB programme in the various VTCs of KR-I.

The KAB programme aims to foster positive attitudes towards entrepreneurship and prepare students to develop a business plan prior to setting up an enterprise. The KAB training materials were prepared as part of PROSPECTS a year ago. A total of 115 (79 female) students across the selected TVET centres and schools were trained, while the project intended to achieve a target of approximately 1,000 students.

KAB programme is provided to students of VTCs 5 to 10 days depending on the length of the vocational training which is conducted for a period not exceeding 45 days (2 months). In fact, for some technical skills such as mobile maintenance and hairdresser, the duration of the technical training is too short to allow the provision of the full KAB programme.

Students were very enthusiastic during the KAB course. According to one of the VTC directorates, students show interest in starting a business when asked about their plans after graduation from VTC. Some changed their technical careers because of KAB. The project, however, does not have follow-up interventions after the graduation of students from VTC, for example supporting interested candidates to join SYB course. It was, however, indicated that, to be successful in business, KAB graduates need to be exposed to some technical experience before providing with them with SYB training.

According to trainers, KAB program is very useful to students and well adapted to their needs. One concern they had, however, was the absence of handbook for the students that contain the most important topics for them to keep and to review afterwards. This was seen as a challenge even during the training as most of the participants become busy with note taking or taking picture of the presented slides.

A focus group was conducted in Sulaymaniyah with students who participated in Computer (2), sewing (4), telecom (4) and electricity (3) trainings between August and November 2021. Each of the courses was for approximately one month during which 3-5 days were dedicated for KAB, except for those who participated in electricity training the KAB was between 8-10 days. Most of them indicated they benefitted from KAB training, particularly how to plan for their work and communicate with people. One said, prior to the sewing training “I was a shy person but afterwards I become more open person”. Students learned about the importance of selecting the right place/location when running a business.

A KAB student stated: “I applied what I had learned in KAB, so I decided to move my shop to another place where I gained more money”

Though KAB was designed to be integrated with the technical course, almost all students suggested it would be better if KAB was not mixed with their technical training. Another suggestion by a student is the importance of having a successful businessperson to teach KAB not a government employee.

According to KAB beneficiaries met in the focus group in Erbil, they applied for the course following an announcement from the VTC Erbil. The duration of the training was 48 hours (3 hours per day for 16 days). Most of the participants were unemployed. They considered the course to be very useful, as they learned for the first time several aspects related to management of the business.

One of the women participants said: “I know better now how to be a good manager, how to deal with people, how to choose suitable place for my business, and how to plan for better outcomes”.

Participants, however, would have preferred the course to reduce the theoretical parts and include more activities and case studies. In fact, the participants benefitted a lot from the activities (games) as compared to the theoretical presentations. They also learned from the experience of successful entrepreneurs.

One of the female participants said: “At the end of the training, a female photographer who was invited to the course, talked about her experiences and the challenges she faced till she became a very successful photographer”, the example, she added “assisted me to learn how to become courageous and persistent”.

The KAB beneficiaries met in the FGD in PiraMagrun district (Sulaymaniyah Governorate) got KAB training with the support of REACH organization, though the participants in the training were not VTC students, but entrepreneurs running micro-businesses. Almost all trainees got financial support from REACH to expand their business. Those who participated in the focus group considered the training as very relevant and useful to their business. The majority of the participants were able to expand their business after the training as they have employed an additional 1 to 3 employees.

One of the participants said: “My personality has changed by 60 % in dealing with people and I am now thinking to run bigger projects”.

Communication skills and marketing were highlighted by the participants as the most interesting and important topics of the training. One of the female participants indicated she learned how to take risks, be persistent and patient, deal with the customers in a better way, make the location of the business look better, and provide the service on the basis of the assessment of the needs of the population in the district.

A female participant who had a micro-business stated: “Previously I was sewing house clothes but after the training I talked to women in the district who said they are more interested in outer clothes, so I started changing my business plan”.

All participants indicated that the time spent in the training affected their business since they lost some money and customers. They suggest the training to be conducted in winter between the months of December and February.

The need for additional capacity-building was requested by the participants, particularly on how to expand and improve their business in addition to technical trainings in order to become more proficient.

4.2 Effectiveness of the project in enhancing the capacity of teachers and trainers from national institutions in the implementation of KAB programme

Finding13. The project has made available to KAB trainers an updated and adapted KAB training materials to the context of KR-I and which were translated to local language. The trainers, however, suggested an improvement to the materials and more contextualization.

The latest version of KAB Training Materials (2020) was adapted to the Iraqi Kurdish needs and context and translated into Sorani and Behdini. According to KAB trainers who took refreshing course, the new version of the manual is much more suitable compared to the previous version as it contains games, more examples, and the topics are divided into seven smaller booklets that makes handling the topics much easier. The new trainers met at the FGD in Sulaymaniyah and in Erbil said they would have preferred the TOT to include more examples; more simplification is needed for the financial and accounting topics for both the trainers and the students. They suggested contextualization of examples and activities to the KRI context. For example, one trainer from Sulaymaniyah said, instead of talking about ocean it would be a good idea to talk about a river; another said, instead of English names, it would be better to use Kurdish names. Trainers in Erbil raised the same issue than the SIYB trainers in Duhok, that of the example of the “Recycling” topic which is not understood as they never heard about such a term. They also mentioned the stories in the manual especially, the coffeeshop one, which is not understandable in the context of KRI.

One of the trainers said, “It took too much time for me to change the examples to make the students understand the context and the idea behind one of the examples, that of the coffee shop”.

The translation of the manual needs revision as it is word by word translation rather than translation of the ideas. Some trainers suggested increasing the number of training days, and to include in the programme field visits to small and medium size businesses.

Finding 14. The project was effective in building the capacity of national facilitators in the five VTC of MoLSA. In addition to the development of capacity of 31 old facilitators, the project exceeded its target, by training 58 new teachers. The certification of the new trainers, however, is still underway. KAB trainers have proved to have the capacity to give KAB independently with minimal supervision.

Five MoLSA vocational training centres across Kurdistan were selected for the introduction of KAB: Erbil, Duhok, Soran, Kalar/Garmyan, and Zakho. A KAB National Supervisor from MoLSA was appointed to direct and monitor the full implementation of KAB in the region.; A total of 10 supervisors (directorates of the selected TVET centres) were trained and equipped with KAB program to supervise the program effectively and efficiently. The supervisors are currently conducting periodic monitoring in their respective TVET centre in ensuring the proper implementation of KAB by the trained National Facilitators. Raising/introductory workshops on KAB for directors of selected six Vocational Training Centres across Kurdistan region were also conducted.

The duration of the KAB Training of Facilitators (TOF) is 80 hours. To become a certified KAB national facilitator, the following conditions are required: to attend the full 12-day training workshop, to teach the entire programme with an average of 70 hours, to attend the refresher workshops, to submit the required reports and finally to obtain a good evaluation from the supervisor who will visit him/her during the teaching of the programme.

According to the ILO monitoring sheet, the total number of new trainers reached 58 teachers of whom 8 new trainers were certified against a target of 40 teachers. A total of 29 old trainers (6 women) have been recertified following the refreshing TOT. The following table presents the distribution of KAB trainers according to the certification status and gender.

Table 2. Number of KAB trainers according to the certification status and gender

KAB	Trained (TOT)	Certified trainers
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	Total	Male	Female	Total	Male	Female
Refreshed course	31	25	6	29	23	6
New trainers	58	39	19	8	7	1
Total	89	64	25	37	30	7

Source: KAB Monitoring Sheet

The KAB trainers are selected according to several criteria. Interviews were conducted by KAB Regional key facilitator aim to introduce teachers to the KAB program: its objectives and methodology of implementation, test the readiness and ability of trainers to participate in the training workshop and the refresher workshops, and their ability to teach the program later on to students in the training centers of MoLSA. The selection was based on the following: age, experience, educational skills, training skills, background in business, perception towards entrepreneurship, enthusiasm, and readiness to learn a new training curriculum. The project notes that it was not possible to reach this number in the KRI due to the lack of suitable candidates. Teachers are in general underqualified and do not comply with the minimum selection criteria essential to teach KAB up to standard¹³.

The trainers met in the focus group in Erbil and Sulaymaniyah considered the course to be very useful; they became more confident in providing training to end beneficiaries. It is worth mentioning that KAB was introduced in 2012-2013 in KR-I, as part of the VTC programme. According to the various VTC directorates in KR-I, KAB trainers have proved to have the capacity to give KAB independently. For example, the Directorate of VTC in Sulaymaniyah has 5 employees trained and certified in KAB, in addition to 2 SIYB trainers. In VTC Erbil, 7 teachers were certified, in addition to 2 SIYB. In Duhok, there are 3 KAB old trainers, in addition to 5 new KAB trainers and one from a private VTC.

It is worth mentioning that the Project has recently initiated the implementation of KAB programme at the federal level, as it supported MoLSA in Baghdad by training 30-35 teachers from 14 governorates in Iraq.

D. SUSTAINABILITY

Finding 15. While the partner organizations (POs) have the technical and management capacity to sustain the SIYB programme, the continuation of the SIYB would depend on the availability of funds and human resources, since such a continuation is very much related to the implementation of relevant POs projects funded by donors and the availability of SIYB trainers within the organization as many of them are employed on a project basis. Private firms which charge fees on the training have proved to be more sustainable.

The project has partnered with 20 public, private and semi-private organizations to promote the sustainability of BDS in the region. Most partner organizations have the operational capacity to manage the implementation of SIYB and train on SIYB independently. The project conducted a management workshop for the TSPs which aimed to enable the officials from TSPs to institutionalize the SIYB programme within the organization and manage it according to a set of requirements. The training is built on the TSP guide which covers the following components: An overview of the SIYB programme, the role, and responsibilities of the SIYB programme stakeholders, training and certification of trainers, training and follow-up services of entrepreneurs, quality control of the SIYB programme including the M&E tools.

The continuation of the SIYB programme by the POs, however, depends, to a large extent, on the availability of funds and human resources. The weak sustainability of NGOs and INGOs is mainly due to

¹³ ILO, 4th Progress Report, 16/05-2021 – 15/11/2021

the fact that they are heavily dependent on the projects funded by donors, particularly when SIYB is implemented as part of their projects. Despite the MoUs signed between ILO and POs on the implementation of SIYB, the challenge for ILO is to follow-up on the POs to implement the ILO tools. When project interventions are completed, the organizations are unable to continue the implementation of SIYB.

This is the case, for example, of ETTC which was able to support SIYB as part of its project on returnees. ETTC intends to continue the implementation of SIYB but lacks trainers in the organization as it has currently one trainer. It also lacks the funds to pay the fees of other trainers. ZSVP does not have a programme on SIYB. The use of ILO tools would depend on the existence of relevant projects and the availability of funds. The three staff trained by the ILO project left Mercy Corps following the closure of the office in Sulaymaniyah. The recruitment of staff depends on funding of new projects. In view of their procurement process, Mercy Corps can't outsource the training services to external trainers since they have their own business management curriculum and capacity. MoLSA cannot support the implementation of SYB and IYB in view of the lack of funding; it relies on donors' funding.

Private firms, such as Peshdari, are less dependent on donors' fundings and can be more sustainable since they charge clients some fees to recover, at least, their operational expenses.

Finally, the certified trainers have the potential to ensure, at the individual level, the sustainability of the ILO training tools, as they can respond to the needs of the BDS market in Iraq.

Finding 16. The project was able to institutionalize the KAB programme in the VTCs of MoLSA, though the VTCs face the challenge of securing the financial resources to provide KAB to other government agencies and NGOs.

As to the implementation of KAB by MoLSA, there is evidence that KAB is well institutionalised in the VTCs, since KAB is mandatory especially to the regular students. KAB training is in fact conducted to all students joining the VTCs, though at reduced number of days, as since the financial crisis of 2014, VTCs have reduced the 6-month duration of the vocational training to 2 months. The efforts made by the Project for the designation of a focal point from MoLSA to oversee the implementation of KAB in KR-I can be considered as a positive factor for the sustainability of KAB in the VTCs.

One of the challenges faced by MoLSA is to meet the needs of government agencies and NGOs for KAB training, unless there is funding, and which is rarely available. It is worth mentioning that the VTCs are not allowed by law to charge on KAB services requested by other agencies and NGOs. Any fee collected by MoLSA is transferred to the Ministry of Finance and cannot be reused by the VTCs. VTC trainers could be paid on BDS services provided they carry the training outside the normal working hours of the office.

The trainers of the Vocational Training Center in Sulaymaniyah indicated in the FGD they cannot provide as many trainings as needed to youth and they have to wait for private sector or NGOs to support the trainings. The Directorate of VTC also faces the challenge of securing the budget for printing the training materials in Kurdish and Sorani.

E. EFFICIENCY

Finding 17. The project was efficient in adapting its interventions to Covid 19 while completing all activities as planned. Digital tools for the distance learning were successfully introduced despite the fact the ILO tools rely heavily on action-learning methods and participatory approach. The use of such digital tools has reduced the planned expenditures, resulting in savings in the project

The project was efficient in adapting its interventions to Covid 19 which has reduced, to large extent, in-person presence of both the master trainers and the trainees particularly in 2020 and partly in the first half of 2021. The master trainers were able to quickly learn the digital tools for the distance learning which was somewhat difficult in view of the fact that the delivery of ILO tools (SIYB, FE and KAB) is not based on lectures and questions and answers, but on action-learning methods and participatory approach. This explains the reason that business games were conducted separately in-person for those TOT which were online.

The total amount of US\$ 2,344,706 was spent while total income reached US\$ 2,816,806, constituting 83.2 per cent of income received. This would mean that significant saving was made (US\$ 472,100). The saving can be mainly attributed to the fact that most of the activities, particularly the TOTs and coaching of the Master trainers, were conducted online.

The below table presents the distribution of the initial budget and expenditures for the period 2019-2022.

Table 3. Summary of budget and expenditure

Budget Description	Budget (USD)	Actual (USD)	Remaining Balance (USD)	Inception to Date Burn Rate (%)
Outcome 1: Iraqi/Kurdish potential entrepreneurs, start-ups and existing businesses benefit from standardized business development support services.	396,533.00	342,182.95	54,350.05	86.3%
Outcome 2: Iraqi/Kurdish potential entrepreneurs, start-ups and existing businesses benefit from financial literacy support services.	386,301.00	290,035.31	96,265.69	75.1%
Outcome 3: Selected NGOs, INGOs, CCI and Iraqi/Kurdish national institutions are able to independently provide BDS and financial literacy support	44,750.00	43,811.50	938.50	97.9%
Outcome 4: Entrepreneurship culture fostered among young Iraqi women and men enrolled in the governmental Vocational Training Centers and schools in KR-I.	337,245.00	307,963.64	29,281.36	91.3%
Monitoring and Evaluation	82,811.00	22,151.42	60,659.58	26.7%
Project staff and administration cost	1,245,109.51	1,102,589.21	142,520.30	88.6%
Programme support cost	324,057.00	235,972.37	88,084.63	72.8%
Total	2,816,806.51	2,344,706.40	472,100.11	83.2%

Source: ILO, Final progress report 15 November 2019 to 31 May 2022

It is worth mentioning that the most important expenditures were on Project staff and administration cost accounting for slightly less than half of total expenditures. The latter consists mainly of international and national professional staff, national support staff, Travel of staff, and furniture and equipment.

Finding 18. There is no doubt the online SIYB monitoring platform, the SIYB Gateway, has improved the efficiency of the project. The Gateway can be considered a management information system that contribute to increasing knowledge about the various aspects of the project implementation, to the monitoring of activities of SIYB trainers while helping in drawing the lessons learned.

The online SIYB monitoring platform, the SIYB Gateway, was fully upgraded and improved to facilitate the registration of SIYB trainers, their training activities, and other relevant information of the program's impact both globally and in Iraq. The platform is a valuable tool to obtain up-to-date information on the number and activities of SIYB trainers, training courses, end clients, report of training on entrepreneurs and the impact on final entrepreneurs. To facilitate the platforms' uptake, the project upgraded its front-end design and functions by simplifying and improving each of them to make it easier for users to navigate and use the platform. Each trainer has a profile including the status of his (her) certification. The SIYB trainers were informed how to upload information of the conducted trainings, how to add certification entries and request certification after completing all required assignment, and how to use the Gateway to generate specific training reports and to search for specific information.¹⁴

F. PERSPECTIVES OF IMPACT

Finding 19. The demand for ILO tools has increased in KR-I following the successful implementation of SIYB, financial education and KAB. The potential impact is reflected in the increasing involvement of NGOs, INGOS and private consulting firms in the use of the ILO tools, while MoLSA succeeded in expanding the provision of KAB to other national and international organizations.

While it is too early to assess the impact of the project, some potential impact can be assessed. The demand for SIYB, financial education and KAB is increasing in the KR-I, as evidenced by the POs met by the evaluation team. The benefits gained by potential and existing entrepreneurs from the ILO tools are having positive effects on the larger target groups who are in need to start or expand a micro business.

Examples of potential impact include the interest of private sector firms to use ILO tools. As partner organization, the private firm, Peshdari, is planning to organize an SYB, by charging fee amounting to an equivalent of around US\$ 20 per day. With Caritas, Peshdari is planning to implement training on SYB and IYB for 200 participants in Mosul. Caritas will provide funding for the graduates of SYB and IYB. More projects are expected to be implemented with other donors. Another private consulting firm, Smithson Institute of Professional Development, showed interest in ILO tools and is planning to organize one Training of Trainers on SIYB.

The VTCs are not limiting their interventions to the vocational schools only; they are receiving requests from other organizations which are in need of KAB for their beneficiaries. Recently, the trainers of the VTC of Sulaymaniyah provided training on KAB to the projects of the Workers Syndicate, as four training courses on KAB were conducted in cooperation with the Syndicate. As an example, 7 days of KAB was provided to those young people who were getting vocational training in beauty salon.

MoLSA manage to obtain funding to finance the training of entrepreneurs through various development projects. Cooperation was made with international organizations such as DRC and REACH by providing

¹⁴ ILO, 4th Progress report, 16/05-2021 – 15/11/2021

them trainers to their projects. The trainers of VTC Erbil provided KAB training to other organizations such as EETC and the university.

V. LESSONS LEARNED AND GOOD PRACTICES

A. LESSONS LEARNED

Lesson Learned 1

Project Title: “Improved Business Development Support Services and Entrepreneurship Education Targeting MSMEs and Youth for the Creation of Decent Work Opportunities in KRI” in the Republic of Iraq”

Project TC/SYMBOL: IRQ/19/03/DEU

Name of Evaluator: Antoine Mansour

Date: 24 July 2022

The following lesson learned has been identified during the course of the evaluation. Further text explaining the lesson may be included in the full evaluation report.

LL Element	Text
Brief description of lesson learned (link to specific action or task)	Sustaining SIYB will be difficult without changing the culture of both trainers and end beneficiaries towards accepting to cover at least a nominal fee of the training. This is related to the evaluation questions on Sustainability: “To what extent the benefits that resulted from interventions of the programme will continue through adequate ownership, commitment, willingness displayed by key partners and other stakeholders?” “What is the likelihood the benefits that resulted from the capacity building of trainers will continue after the end of the project?”
Context and any related preconditions	Most of trainers and end beneficiaries would not attend the training courses if cost of transportation and other costs are not covered by the project. Trainers and end beneficiaries were complaining when the organizer of the training does not cover some of the costs., as they are used to receive services for free. Another issue is the high dependence on donor funding.
Targeted users / Beneficiaries	SIYB trainers, potential entrepreneurs and small enterprises.
Challenges /negative lessons - Causal factors	The main challenge is to change the culture of the people towards paying for at least a nominal fee.
Success / Positive Issues - Causal factors	Partner organizations will not be able to sustain their operations in the future in case donors’ funding drop. Beneficiaries should be aware that training cost is part of their expenses in the business and should be taken into consideration in their annual budget. The Project could remediate this challenge by covering the nominal payment for those who cannot afford for now and could repay back when they get profit out of their business.

ILO Administrative Issues (staff, resources, design, implementation)	ILO to introduce this issue in the SIYB course through practical activities aiming at changing behaviour of beneficiaries.
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Lesson Learned 2

Project Title: “Improved Business Development Support Services and Entrepreneurship Education Targeting MSMEs and Youth for the Creation of Decent Work Opportunities in KRI” in the Republic of Iraq”

Project TC/SYMBOL: IRQ/19/03/DEU

Name of Evaluator: Antoine Mansour

Date: 24 July 2022

The following lesson learned has been identified during the course of the evaluation. Further text explaining the lesson may be included in the full evaluation report.

LL Element	Text
Brief description of lesson learned (link to specific action or task)	<p>Conducting SYB training without linking the participants to financial institutions led only to meager results while discouraging other people to join the training.</p> <p>This lesson is related to outcome 1: “Iraqi/Kurdish potential entrepreneurs, start-ups and existing businesses benefit from standardized business development support services”. Potential entrepreneurs who were not supported by a loan or cash assistance displayed high frustration since they were not able to start a business despite the fact that they developed a business plan. This is discouraging other people to join SYB courses</p>
Context and any related preconditions	The frustration indicated above was revealed by the participants of the focus group with potential entrepreneurs. For that reason, only 3 people over 10 invited to the focus group accepted to attend.
Targeted users / Beneficiaries	The beneficiaries are the unemployed and those who had a job and interested to start a business.
Challenges /negative lessons - Causal factors	The factors that created the frustration could be related to the fact that beneficiaries believed that by attending SYB, they will be supported financially to start a business. The confusion may have been created during the selection phase as the trainers didn’t explain to them if any link exists between training in SYB and financial assistance.
Success / Positive Issues - Causal factors	Potential entrepreneurs who were supported by a loan or cash assistance have succeeded in starting a business.

ILO Administrative Issues (staff, resources, design, implementation)	ILO may introduce in the design of SYB a session to be attended by relevant financial institutions. This will allow the SYB participants who prepare a draft business plan to present it in-person to the relevant financial institution of their choice.
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B. GOOD PRACTICES

Emerging Good Practice 1

Project Title: “Improved Business Development Support Services and Entrepreneurship Education Targeting MSMEs and Youth for the Creation of Decent Work Opportunities in KRI” in the Republic of Iraq”

Project TC/SYMBOL: IRQ/19/03/DEU

Name of Evaluator: Antoine Mansour

Date: 24 July 2022

The following emerging good practice has been identified during the course of the evaluation. Further text can be found in the full evaluation report.

GP Element	Text
Brief summary of the good practice (link to project goal or specific deliverable, background, purpose, etc.)	<p>KAB has proved to be also effectively used for unemployed people (start-ups) as well as for existing micro businesses, though it was originally designed to be integrated in the curriculum of VTCs.</p> <p>KAB programme was designed to be integrated in the curriculum of the VTCs, with the purpose to link skills development to entrepreneurial development. In view of the lack of government funding, several KAB courses were provided separately from the technical learning and for other target groups than students. Evidence reveals that KAB can be also effectively used for unemployed people (start-ups) as well as for existing micro businesses.</p> <p>The good practice is related to Outcome 4 of the project: “Entrepreneurship culture fostered among young Iraqi women and men enrolled in the governmental Vocational Training Centres and schools in KR-I”.</p>

<p>Relevant conditions and Context: limitations or advice in terms of applicability and replicability</p>	<p>Prior to 2014, the students spent six months in the VTC that included the KAB course, but due to the financial crisis in KR-I, the duration dropped to a maximum of 2 months leaving few days for KAB ranging from 3-5 days to 8-10 days depending on the kind of professions.</p> <p>KAB courses were organized by VTCs to unemployed (start-ups) while some partner organizations implemented the course for micro-businesses. Beneficiaries were unanimous on the benefits they gained from KAB to start or improve their micro-business. KAB can be therefore replicated for such target groups and replace SYB or SIYB.</p>
<p>Establish a clear cause-effect relationship</p>	
<p>Indicate measurable impact and targeted beneficiaries</p>	<p>The target beneficiaries are first the students at the VTCs, then the unemployed who have a business idea and wish to start a small business and finally the entrepreneurs aiming to expand and improve their business.</p> <p>Evidence reveals that all these groups benefitted from KAB programme and were able to start or improve their business.</p>
<p>Potential for replication and by whom</p>	<p>There is a potential for replication not only in KR-I but also in other parts of Iraq and in the region, particularly when SIYB trainers are not available.</p> <p>The replication can be done by ILO and partner organizations.</p>
<p>Upward links to higher ILO Goals (DWCPs, Country Programme Outcomes or ILO's Strategic Programme Framework)</p>	<p>The proposed KAB interventions are linked to DWCP for the period 2019 - 2023 which sets out the common commitment of the Government of Iraq, workers' and employers' organizations and the International Labour Organization (ILO) to promote Decent Work. Specifically, it contributes to outcome 1.2 "The job creation potential of MSMEs in high-potential sectors is increased, and their operating environment is enhanced".</p>
<p>Other documents or relevant comments</p>	<p>2030 Agenda for Sustainable Development particularly SDG 8 on Decent Work and Economic Growth, with a focus on target 8.5 on full and productive employment and 8.10 on access to financial services.</p>

Emerging Good Practice 2

Project Title: “Improved Business Development Support Services and Entrepreneurship Education Targeting MSMEs and Youth for the Creation of Decent Work Opportunities in KRI” in the Republic of Iraq”

Project TC/SYMBOL: **IRQ/19/03/DEU**

Name of Evaluator: Antoine Mansour

Date: 24 July 2022

The following emerging good practice has been identified during the course of the evaluation. Further text can be found in the full evaluation report.

GP Element	Text
<p>Brief summary of the good practice (link to project goal or specific deliverable, background, purpose, etc.)</p>	<p>The mobilization by ILO of more than 20 partner organizations for the institutionalization of the BDS tools would have a multiplier effect on the creation and growth of small enterprises</p> <p>The good practice is related to the fact that ILO has extended its partnership for BDS delivery to more than 20 public and private organizations, and international and local NGOs, by applying strict conditions for accreditation and certification. The involvement of private consulting firms in the process would enhance the sustainability of the project. The purpose was to create high quality trainers and institutionalize the provision of SIYB and FE.</p> <p>This is related to outcome 3 of the project: “Selected NGOs, INGOS, CCI and Iraqi/Kurdish national institutions able to independently provide BDS and financial literacy support”</p>
<p>Relevant conditions and Context: limitations or advice in terms of applicability and replicability</p>	<p>The mobilization of such a number of POs in KR-I is impressive for a short duration of the project (2 years) when compared to other neighbouring countries. Such a mobilization could not have been possible without the assessment of the BDS market conducted in KR-I.</p>
<p>Establish a clear cause-effect relationship</p>	<p>The high demand for BDS services in KR-I from local communities in addition to refugees and IDPs can be considered as a main factor that has triggered the national and international organizations to support start-ups and small businesses.</p>
<p>Indicate measurable impact and targeted beneficiaries</p>	<p>The target beneficiaries are the trainers, potential entrepreneurs and small enterprises, particularly women and youth. The institutionalization of the SIYB and FE would have a multiplier effect on the creation of enterprises and sustainable economic growth.</p>
<p>Potential for replication and by whom</p>	<p>ILO could replicate it in other regions of Iraq as well as in neighbouring countries.</p>

Upward links to higher ILO Goals (DWCPs, Country Programme Outcomes or ILO’s Strategic Programme Framework)	Specifically, it contributes to outcome 1.2 “The job creation potential of MSMEs in high-potential sectors is increased, and their operating environment is enhanced”.
Other documents or relevant comments	2030 Agenda for Sustainable Development particularly SDG 8 on Decent Work and Economic Growth, with a focus on target 8.5 on full and productive employment and 8.10 on access to financial services.

VI. CONCLUSIONS

Relevance

The ILO project is highly relevant to the priorities and needs of the people in KR-I, including the IDPs and refugees, and more particularly to youth and women. The outcomes of the project are consistent with the National Development Plan for Iraq 2018-2022 and SDGs. The design of the project, however, missed to include indicators for the outcomes while outputs and their indicators related to SIYB and financial education were developed only for the trainers’ capacity and nor for the end beneficiaries. The analysis on risk assessment and mitigations strategies would need to be included in the project design.

Coherence

The ILO project is coherent with other ILO interventions in Iraq, including those related to EIIP and employment service centers as well as the interventions implemented by PROSPECTS on access to finance and entrepreneurship, though linkages between Prospects and beneficiaries of SIYB need to be enhanced. The external coherence is reflected in the complementarity of ILO project with interventions of other international organizations, particularly with the interventions of the World Bank, UNESCO and GIZ.

Effectiveness

Effectiveness of the project in enabling Iraqi/Kurdish potential entrepreneurs, start-ups and existing businesses to benefit from standardized business development support services. IYB beneficiaries reported how the training course helped them in growing their business and in enhancing their entrepreneurial traits. The selection of the beneficiaries of the programme, however, needs to be improved as it included illiterates’ participants. The entrepreneurs would have preferred the course to be carried out on part-time basis in order to avoid losses for their business.

The SYB participants also benefitted from the course but only those who were supported financially were able to start a business. For the others, the project could have deployed more efforts in linking the beneficiaries with the financial institutions or by closely cooperating with PROSPECTS which focuses its work on access to finance. The little attention given to beneficiaries can be explained by the fact that the ILO and partner organizations were aiming more at securing the accreditation and certification of the trainers rather than on the outcomes of the training courses for the end beneficiaries.

The project was effective in adapting SIYB training materials to the context of small enterprises in KR-I, though the materials need to be more contextualised in terms of the use of examples and the local terminology. The project succeeded in building the capacity of 57 new trainers thus exceeding the target of 50 trainers. However, 25 new trainers (8 women) were able to obtain the certification. The percentage of certified trainers could have been much higher, should the duration of the project be extended in view of the other commitments trainers have with the work of their respective organizations. The capacity of the trainers to coach the beneficiaries after the training is not evident, particularly that the results and benefits gained by the beneficiaries of such coaching are not documented.

Effectiveness of the project in enabling Iraqi/Kurdish potential entrepreneurs, start-ups and existing businesses to benefit from financial literacy support services. The project was effective in enabling the beneficiaries to manage better their finances whether they are potential entrepreneurs, start-ups or existing businesses. The selection of end beneficiaries, however, has to be stricter as it also included people who are not meeting their basic needs to be able to manage any finance. The project, however, needs to be more explicit when announcing the objectives of the financial literacy course in order to avoid the expectations the beneficiaries had that they will get financial support or loan after the training.

Though a total of 26 trainers from 21 partner organizations benefitted from the financial literacy course, only 6 of them got certification. Such a low number of certified trainers is not due to the selection process of the candidates, but mainly to the short duration of the project as compared to the duration of the certification which requires from the trainers to conduct four training courses for beneficiaries.

Effectiveness of the project in enhancing the capacity of POs in providing independently BDS and financial literacy support. The project was able to engage a significant number of partner organizations from the public sector (MoLSA), NGOs, INGOs and the private sector. The project was effective in building the capacity of the POs in planning and managing SIYB programme. All of them considered the ILO tools as very beneficial to the target groups and relevant to their work, as several NGOs and INGOs were using ILO tools as part of the implementation of their current projects on livelihoods, job creation and support of IDPs, refugees and host communities in entrepreneurship. There is no doubt that the project was effective in building the capacity of the POs in managing and implementing both SIYB and Financial education.

Effectiveness of the project in fostering entrepreneurship culture among young Iraqi women and men enrolled in the governmental Vocational Training Centres and schools in KR-I. KAB programme was considered very useful by the students as several of them started a micro-business after graduation. Evidence shows it was also useful for unemployed and existing micro-businesses. The project was effective in developing the capacity of new teachers and old trainers in KAB programme, as well as in the updating and adaptation of the materials to the local context, though more contextualisation is required alike the SIYB programme. In addition to the provision of KAB for the students in the VTCs, the MoLSA trainers were also in demand by other government agencies as well as by NGOs to support them in the provision of KAB training to end beneficiaries.

Sustainability

There is no doubt that the project was able to institutionalise, with varying degrees, the SIYB, Financial education and KAB in the partner organizations. The KAB programme became part of the VTCs curriculum and mandatory to students, though the implementation of KAB upon request from other organizations would depend on the availability of funds, particularly that the current regulations will not allow MoLSA to charge fees and recover them from the Ministry of Finance. The continuation of the implementation of SIYB programme vary among POs. Sustainability would depend for some of them on the implementation of relevant development projects funded by donors, while for others, such as private sector institutions,

sustainability is more evident in view of fees charged on the training. The shortage of master trainers in Iraq is also affecting the sustainability of the Project, particularly with the high demand for BDS services in Iraq.

Efficiency

The project was efficient in its adaptation to the pandemic by successfully implementing distance learning training and coaching, and which resulted in a significant reduction of expenditures as compared to project income. The online SIYB monitoring platform, the SIYB Gateway, can be considered as an important tool for knowledge management and monitoring, though it could still be improved should ILO requests the trainers to produce detailed reports on the training of end beneficiaries and reports on their coaching.

Perspectives of impact

Though it is too early to assess the impact of the 2-year ILO project, some potential impact is reflected in the high demand for the use of ILO tools in KR-I and in the interest expressed by private consulting firms to increase its involvement in the provision of SIYB and financial education training.

VII. RECOMMENDATIONS

Recommendation 1. Enhance the contextualisation of the SIYB, FE and KAB training materials through improvement in the translation and the use of examples from the local context

Though the SIYB and KAB materials were adapted to the local context and translated into Sorani, Bedhini and Arabic, trainers and beneficiaries met by the evaluation team provided feedback on the materials in terms of translation and contextualization. There is a need to improve the translation in the Kurdish version. Additionally, more contextualization is required with regard to the use of examples from the local context as several examples were not understood. The use Kurdish instead of English names is also advisable.

Addressed to	Priority	Resource	Timing
ILO and POs	Medium	Low	Short-term

Recommendation 2. ILO to enforce the criteria for a careful selection of end beneficiaries by Partner organizations for the SYB, IYB and FE programmes

It was found that some participants of the IYB course were illiterates and had difficulties to understand the topics well, while such participants should join other ILO relevant training programmes that are specifically addressed to illiterates. For others who lack the basic mathematical skills or have difficulties to understand the topics when provided through lecturing, it would be more beneficial for entrepreneurs to reduce lecturing and increase the activities of the training that are based on action-learning method.

The selection of end beneficiaries for the financial education training should not include people who are not able to meet their basic needs. A more careful selection of the end beneficiaries would require well defined criteria and appropriate time to be devoted to the interview.

In the selection of the end beneficiaries, the interviewer should be aware that entrepreneurs’ incentive to participate in the training could be to only receive cash assistance, and not to start or improve a business. This has to be clearly explained to the trainees in order to avoid confusion and frustration.

Addressed to	Priority	Resource	Timing
ILO and POs	Medium	Low	Medium-term

Recommendation 3. ILO to focus on the design of the tools for the coaching of end beneficiaries in the next phase of the project together with the designation of an entity to oversee the implementation of the coaching programme

Enhancing the capacity of end beneficiaries through training only would not yield sustainable results without coaching start-ups and existing businesses for an average period of 6 months to one year, as coaching is currently limited to few hours. Coaching would assist the beneficiaries to implement the business plan prepared during the training course through supporting them in finding the solutions to the problems faced. Support would be needed in various areas: understanding better the laws and regulations that may affect negatively or positively the business, improvement of marketing and sales, costing and pricing of the product or service, etc... ILO may assign an entity in KR-I to oversee the implementation of the coaching programme and follow-up on skill development of entrepreneurs for a longer period of time. The coaching programme would also help ILO or the POs to test the effects of SYB and IYB on the businesses, understand better the challenges faced, and design new interventions in KR-I.

Addressed to	Priority	Resource	Timing
ILO and POs	High	High	Medium-term

Recommendation 4. Enhance the coordination mechanisms between the government, the private sector and (I)NGOs in the organization, implementation and monitoring of the ILO training programmes

The coordination of the implementation and monitoring of ILO programme should not be limited to MoLSA but includes, in addition to the government, representatives from the private sector and (I)NGOs. A well-structured coordination mechanism (i.e. steering committee, task force) for both program implementation and monitoring is to be established. MoLSA and the Chamber of Commerce, Industry and Agriculture could play the role of facilitation between the public and the private sector. The proposed coordination mechanism could also host a Bank information database for those beneficiaries seeking for training or grants.

Addressed to	Priority	Resource	Timing
ILO	High	Low	Short-term

Recommendation 5. Encourage MoLSA in KR-I to plan in its budget the allocation of funds for the delivery of the SIYB activities and advocate with the government on the introduction of a regulation that would allow MoLSA the collection of fees for training provided to trainers and end beneficiaries

Usually, MoLSA looks for its funding of SIYB training courses on activity basis rather than on a yearly programme basis. The implementation of SIYB courses depends on the existence of relevant projects funded by donors and implemented by I/NGOs or private consulting firms. MoLSA should plan the SIYB activities on a regular basis and include its cost as part of its annual/regular budget submitted to the government. In addition, the Vocational Training Centers should be encouraged to create strategic alliances with donors and I/NGOs operation in their areas to be able to fund and deliver SIYB interventions.

MoLSA/VTCs have provided training on SIYB and KAB at the request of government agencies and I/NGOs without charging any fees on the services provided. The main reason is that all fees collected would be transferred to the Ministry of Finance without allowing MoLSA to use such money to fund its own

activities. MoLSA and other government agencies should advocate with the government for changing the law and thus be allowed to charge fees on services provided and use the fees to finance its activities.

Addressed to	Priority	Resource	Timing
MoLSA	High	Low	Short-term

Recommendation 6. Coordination between agencies that provide SIYB and financial education trainings and those who provide grants, loans and financial supports is strongly needed

Most of beneficiaries who were supported by loans or grants following the SYB, IYB and financial education trainings have been able to start or improve their business. The public and private institutions and NGOs in charge of training in ILO tools should facilitate the access to finance to the beneficiaries by enhancing their coordination with financial institutions and with ILO/Prospects, as one of the main interventions of the latter is building the capacity of financial institutions and in facilitating access to finance for small enterprises. A total of 300 beneficiaries were able to get a loan thanks to the programme implemented by Prospects with financial institutions in Iraq.

Addressed to	Priority	Resource	Timing
ILO	High	Low	Short-term

Recommendation 7. ILO to renew the MoUs with the partner organizations to ensure sustainability as accreditation of the POs depends on their continuation of the training programmes

ILO should maintain its relations with the partner organizations. The respect of the MoUs by the partner organizations should not be limited to the 2-years duration of the project. ILO should renew the MoUs with the POs which should continuously report on the activities related to ILO tools. The progress made by the POs should be also continuously assessed by ILO. Based on the assessment, ILO, as a franchisee, can withdraw the PO as a partner.

Addressed to	Priority	Resource	Timing
ILO	Medium	Low	Medium-term

Recommendation 8. ILO to consider improvement of KAB programme through blending learning experiences from successful entrepreneurs

In addition to the involvement of government teachers in the provision of KAB training to students, successful young entrepreneurs should be invited to provide their experiences to KAB students as a means to encourage them in starting a business. This applies also to SYB programme. The other improvement in the KAB programme would consist of providing the students with a handbook that contains the most important topics for them to keep and to review afterwards. This was seen as a challenge during the training as participants become busy with note taking or taking picture of the presented slides.

Addressed to	Priority	Resource	Timing
ILO	Medium	Low	Medium-term

Recommendation 9. VTCs and/or the Employment services centers to link with private companies to arrange internship or employment for VTCs graduates with the view to expose them to technical experience before supporting them in SYB training

It will be difficult for graduated students, even through they got KAB training, to start a self-employment or micro business without being exposed to technical experience for 2-3 years and /or getting additional professional training through internship for a period of 3 to 6 months in the occupation they have in order to become more proficient. The practical training would enable the graduates to enhance their chance for starting a business. The VTCs and/or the Employment services centers should support the graduated students to get internship or employment as a step towards starting a business. SYB could be therefore delivered to those graduates who got practical technical experience and interested to start a business.

Addressed to	Priority	Resource	Timing
MoLSA	Medium	Low	Medium

Recommendation 10. Support incubation of graduates and trainees through the use of the current VTCs workshops in production activities

The existing training workshops in the VTCs can also play the role of production, so that graduates can work in these workshops and produce according to market needs. Interested graduates of the vocational and technical centers could be supported in the use of the workshop’s facilities (equipment, tools and laboratories) to produce goods for business purpose, after careful market research and preparation of a business plan. This would require, however, the upgrading of the equipment and tools in these workshops. The use of such facilities would certainly reduce the cost of production and enable the graduates to compete in the market with imported goods. The concept of incubation (business incubators) could be applied to these centers, as the graduates have to leave after few years of production, and start their business independently, thus leaving the incubator space to new entrants (graduates).

Addressed to	Priority	Resource	Timing
MoLSA	Medium	Medium	Medium-term

ANNEXES

Annex 1. Evaluation Question Matrix (EQM)

Key question	Indicator	Data sources	Data collection method	Stakeholders
RELEVANCE				
<i>EQ1. To what extent the project objectives address the problems, needs and priorities of the intended direct and indirect beneficiaries, particularly women and youths, are in line with sectoral national priorities highlighted in National Development Plan for Iraq 2018-2022 and SDGs?</i>	Analysis of the problems is well developed in the project design with a credible theory of change and are well related to the outcomes of the project	Project document	Desk review	Project management
	The outcomes of the project are consistent with priority and needs of beneficiaries as well as with the National Development Plan for Iraq 2018-2022 and SDGs	Project document	Desk review	Project management
	Perception of beneficiaries as to whether the project reflect their priorities and meet their needs	All project beneficiaries	KII FGD	Beneficiaries of the various training programs
Sub-questions				
1.1 To what extent the intervention logic provides the basis for monitoring and evaluation”	The formulation of indicators is consistent with the intervention logic	Project document	Desk review	Project management
1.2 To what extent has the project design taken into account International Labour Standard, social dialogue, gender equality, people with disabilities and other cross-cutting issues	Extent to which indicators are gender sensitive	Project document	Desk review	Project management
	The outcomes of the project are consistent with gender equality and the needs of the people with disabilities	Project document	Desk review	Project management
<i>EQ2. To what extent has the project strategy laid the foundations for long-term sustainability of the results through institutional arrangements and stakeholders’ ownership?</i>	Institutional arrangements for the long-term sustainability of the Project results are adequately described	Project document	Desk review	Project management
	Monitoring of project implementation by key partners is considered in the project design	Project document	Desk review	Project management
COHERENCE				

EQ3. To what extent have the design and implementation of the project allowed for an adequate level of coherence among ILO interventions (internal coherence) and was consistent with the interventions of national and international organizations (external coherence)?	Extent of contribution of the project to ILO's Programme & Budget 2020-2021 and 2022-2023, Country Programme Outcomes, Decent Work Country Programme for Iraq 2019-2023	Project document and relevant ILO documents Project management	Desk review KII	Project management
	Complementarity and added value of the ILO project with regard interventions of other donors and international organizations	Project management Relevant international organizations	KII KII	Project management Representatives of relevant international organizations
EFFECTIVENESS				
EQ4. To what extent have Iraqi/Kurdish potential entrepreneurs, start-ups and existing businesses benefitted from standardized business development support services?	Extent of awareness of beneficiaries (potential entrepreneurs, start-ups and existing businesses) on the new tools that are likely to help them start and expand their business, gender disaggregated	Project management Trainers Potential entrepreneurs Start-ups Existing businesses	Key informant interview (KII) KII Focus group discussion (FGD)	Project management Trainers Potential entrepreneurs Start-ups Existing businesses
	Extent of use of the tools by the beneficiaries	Project management Trainers Potential entrepreneurs Start-ups Existing businesses	KII KII FGD KII FGD	Project management Trainers Potential entrepreneurs Start-ups Existing businesses
Sub-questions				
4.1 To what extent was the ILO/SIYB Programme adapted for small enterprises in Iraq?	Iraqi specific "Generate Your Business Idea" training Manual developed and available in Arabic and Kurdish Iraqi specific "Start Your Business" training package developed and available in Arabic and Kurdish Iraqi specific "Improve Your Business" training package	Project management Master Trainers Progress reports	KII KII	Project management Master Trainers

	developed and available in Arabic and Kurdish			
4.2 To what extent have national Iraqi/Kurdish trainers the capacity to provide Start and Improve Your Business training and group-based follow-up to small enterprises?	Number of Iraqi/Kurdish men and women trained	Progress reports Project management	Desk review KII	Project management T
	Number of certified trainers, gender disaggregated			
	Extent of knowledge gained by the trainers and certified trainers from the ILO tools	Trainers	KII FGD	SIYB Trainers
	Ability of the certified trainers to conduct training with minimal support	Trainers	KII FGD	Certified trainers
<i>EQ5. To what extent have Iraqi potential entrepreneurs, start-ups and existing businesses benefitted from financial literacy support services?</i>	Extent of awareness/knowledge of beneficiaries on the financial literacy tool that is likely to help them start and expand their business; gender disaggregated	Potential and existing entrepreneurs	KII FGD	Potential and existing entrepreneurs
	Extent of use of the financial literacy by the beneficiaries	Potential and existing entrepreneurs	KII FGD	Potential and existing entrepreneurs
Sub-questions				
5.1 To what extent have NGOs, INGOs and CCI, and selected national institutions enhanced their capacity in the delivery of the ILO/financial literacy tools?	Iraqi-specific financial literacy training package adapted and made available in Arabic and Kurdish	Project management Trainers	KII KII FGD	Project management Trainers
	Number of certified trainers trained for the delivery of the financial literacy package; gender disaggregated	Progress reports	Desk review	
	Ability of the certified trainers to conduct FE training with minimal support	Trainers	KII FGD	NGOs, INGOs, CCI and Iraqi/Kurdish national institutions
<i>EQ6. To what extent are selected NGOs, INGOS, CCI and Iraqi/Kurdish national institutions able to independently provide BDS and financial literacy support?</i>	Criteria of selection of the national institutions for the institutionalization of SIYB and financial literacy programs	Project management Consultants conducting the assessment	KII	Project management Consultants conducting the assessment
	Number of national institutions selected	Project management	Desk review KII	Project management

	Knowledge gained by relevant institutions from the ILO tools related to BDS and financial literacy support	National institutions	KII	NGOs, INGOS, CCI and Iraqi/Kurdish national institutions
	Perception of national institutions to whether they have the capacity to independently provide BDS and financial literacy support	National institutions	KII	NGOs, INGOS, CCI and Iraqi/Kurdish national institutions
	Extent of use by the relevant institutions of the ILO tools in the provision of BDS and financial literacy support	National institutions	KII	NGOs, INGOS, CCI and Iraqi/Kurdish national institutions
Sub-question				
6.1 To what extent is the institutionalization of the SIYB Program and the ILO financial literacy tools at the selected NGOs, INGOs, CCI, and national institutions completed?	<p>SIYB Program and Financial Literacy Management Guides are developed and used.</p> <p>Marketing and pricing plans for each program developed and adopted.</p> <p>Gateway platform available and used for SIYB program implementations</p>	<p>Project management</p> <p>National institutions</p>	<p>KII</p> <p>KII</p>	<p>Project management</p> <p>National institutions</p>
<i>EQ7. To what extent is entrepreneurship culture fostered among young Iraqi women and men enrolled in the governmental Vocational Training Centres and schools in KR-I?</i>	Extent of awareness/knowledge gained by young Iraqi women and men enrolled in the governmental Vocational Training Centres (VTC) and schools in KR-I	Students of VTCs and schools	KII FGD	Students of VTCs and schools
	Extent of future use of KAB by the above beneficiaries after their graduation from VTCs and schools	Students of VTCs and schools	KII FGD	Students of VTCs and schools
Sub-questions				

7.1 To what extent was the pilot phase of KAB initiated in selected vocational training centers and schools in KR-I?	New 2020 KAB version available in Kurdish and adapted to KR-I context. Number of Vocational Training Centres and schools selected for the introduction of the KAB curriculum during the pilot phase.	Project management Progress reports	KII Desk review	Project management
	Extent of awareness of KAB by the directors of selected vocational training centres and schools	VTC and schools	KII	Directors of VTC and schools
	Implementation plan defining the technical fields where KAB will be tested, number of hours and the number of selected teachers, prepared and endorsed by all related parties during each of the three awareness workshops.	KAB Coordinator in MoLSA in KR-I VTCs and schools	KII KII	VTCs and schools
7.2 To what extent was KAB training capacity built in the selected vocational training centers and schools in Erbil?	Extent of awareness/knowledge gained by women and men facilitators trained on the KAB programme in KR-I.	KAB facilitators	KII FGD	KAB facilitators
	Number of KAB National Facilitators certified under previous ILO interventions in Erbil re- refreshed on the new 2020 KAB version.	Progress reports Project management	Desk review KII	Project management
	Extent of awareness/knowledge gained by supervisors trained on the KAB programme, gender disaggregated	VTCs	KII	Supervisors
7.3 KAB rolled-out in the selected technical and vocational schools in Erbil	Number of female and male students who received a KAB course attendance certificate and/or presented a business plan	Progress reports	Desk review	Project management
	Extent of awareness/knowledge gained of the KAB course by the above beneficiaries	Beneficiaries of KAB course	KII FGD	Beneficiaries of KAB course

	Number of teachers certified as KAB National Facilitators according to the results of the monitoring visits.	Progress reports	Desk review	VTCs
	Number of previously trained KAB facilitators re-certified on the new version of the KAB programme	Progress reports	Desk review	Project management
	Number of VTC and technical schools supervisors introduced to the KAB programme	Progress reports	Desk review	Project management
	Extent of awareness/knowledge gained by the national facilitators and technical schools supervisors from the KAB programme	Beneficiaries of KAB course	KII FGD	National facilitators
EFFICIENCY				
<i>EQ8. To what extent the project was managed efficiently, and results were produced efficiently with respect to cost and timeliness?</i>	Cost of inputs relative to results achieved	Finance unit of the project	Financial reports	Project management
	Absence of variances between planned and actual expenditures	Finance unit of the project	Financial reports	Project management
	Timeliness in implementation of the project (Annual work plans)	Project management	Progress reports Annual work plans	Project management
<i>EQ9. To what extent monitoring, knowledge management and risk management are integrated in project implementation and enhancing its efficiency?</i>	Evidence of adequate Governance structure and institutional arrangements of the project	Project management	ILO reports KII	Project management
	Evidence of quality of the monitoring system, information management and reporting	Project management	ILO reports KII	Project management
	Extent of management of risks during project implementation	Project management	ILO reports KII	Project management
	Extent of lessons learned from, and during, project implementation	Project management	ILO reports KII	Project management
Sub-question				
9.1 To what extent was the project management able to adapt and respond to Covid 19,	Degree of adaptation of the work plan to the effects of Covid 19	Project management	ILO reports KII	Project management

and lessen its effects on the efficiency of the project?	Extent of timeliness in the completion of project interventions	Project management	ILO reports KII	Project management
SUSTAINABILITY				
<i>EQ10. To what extent the benefits that resulted from interventions of the programme will continue through adequate ownership, commitment, willingness displayed by key partners and other stakeholders?</i>	Degree of ownership of the project by key partners and other stakeholders	National institutions ; VTC ; NGOs ; INGOs, etc..	KII	National institutions ; VTC ; NGOs ; INGOs, etc..
	Degree of willingness of the relevant stakeholders to continue implementation when project funding ends	National institutions ; VTC ; NGOs ; INGOs, etc..	KII	National institutions ; VTC ; NGOs ; INGOs, etc..
	Level of institutional and organizational capacity of key partners, including NGOs and private sector institutions	National institutions ; VTC ; NGOs ; INGOs, etc..	KII	National institutions ; VTC ; NGOs ; INGOs, etc..
<i>EQ11. What is the likelihood the benefits that resulted from the capacity building of trainers will continue after the end of the project?</i>	Extent of readiness of the KAB, financial literacy and SIYB trainers to continue the provision of business support services to the indirect beneficiaries (students at technical schools and entrepreneurs)	Trainers	KII FGD	KAB, financial literacy and SIYB trainers
PERSPECTIVES OF IMPACT				
<i>EQ12. To what extent were Entrepreneurship education, business start-ups and existing businesses boosted for Iraqi/Kurdish nationals?</i>	Increase in demand for entrepreneurship education among vocational centers and schools	Project management	KII	Project management
	Increase in demand for business support services from start-ups and existing businesses	National institutions	KII	National institutions
		Project management	KII	Project management
		National institutions	KII	National institutions
Improved SMEs performance as a result of the ILO training tools	Businesses	Businesses	KII FGD	SMEs
	Project management	Project management	KII	Project management
		National institutions	KII	National institutions
Businesses	Businesses	KII/FGD	SMEs	

Annex 2. List of key informants and participants of focus groups

Key informants

Organization	Name	Designation
ILO	Ms. Maha Kattaa	Iraq Country Coordinator
	Mr. Oktavianto Pasaribu	Chief, Regional Programme Unit
	Ms. Daniela Martinez Garza	Former Project manager
	Ms. Luana Ayala	Technical Backstopping SIYB
	Ms. Yousra Hamed	Technical backstopping and focal point for financial literacy and inclusion
	Mr. Alivo Askar	Project staff
	Mr. Mahmood Jaff	Project staff
	Ms. Fadia Jradi	Prospects/ Financial Inclusion and enterprise expert
	Mr. Samih Jaber	Master trainer, SIYB
	Ms. Leila Jilani	Master trainer, FE
	Mr. Wael Ghosn	KAB Regional Key Facilitator
GIZ	Ms. Asuda Amin	Livelihood Officer
MoLSA	Mr. Arif Hito	General Director of MOLSA
	Mr. Dashti Rasheed	Head of vocational training department, MoLSA
	Mr. Nibar Abdul Satar Hasan	Director, VTC Duhok
	Mr. Dlawar Anwar Aba Bakir	Director, VTC Erbil
	Mr. Kareem Ahmed Ritha	Director, VTC Sulaymaniyah & Halabja
DRC	Mr. Shawket Sirwan	Team Lead
ACTED	Mr. Meewan Ahmed	Deputy Area Coordinator
Peshdari Ltd. Business Development	Mr. Shivan Ahmed Mohammad	CEO
ETTC	Ms. Baraa Muhammed	Project Coordinator
ZSVP	Mr. Nawzat Issa	Technical Advisor
Mercy Corps	Mr. Hassan Waleed	Senior Program Manager
SIYB trainer	Ms. Nigar Sardar	Old Trainer

List of Trainers participants of focus groups

FGD	Sex	Certified	Organization
KAB/Sulaymaniyah	M	Yes	VTC/MoLSA
	F	In process	VTC/MoLSA
	F	Yes	VTC/MoLSA
	F	In process	VTC/MoLSA
	M	Yes	VTC/MoLSA
SIYB/Duhok	M	Yes	Peshdari
	F	In process	Peshdari
	F	In process	MoLSA
	M	Yes	Freelancer
	F	Yes	Freelancer
	M	yes	ZSVP
FE/ Duhok	M	No	Preemptive Love

	M	No	ZSVP
	M	No	Preemptive Love
	F	No	Peshdari
	M	No	Peshdari
	F	No	Freelancer
KAB/ Erbil	M	Yes	VTC
	M	Yes	VTC
	M	Yes	VTC
	F	Yes	VTC
	M	Yes	VTC
	F	Yes	VTC
	M	No	VTC
	F	No	VTC
	M	Yes	DoLSA
SIYB/Sulaymaniyah	M	Yes	VTC/MoLSA
	F	Yes	Freelancer
	M	No	Halabja Chamber
	F	Yes	KEDO
	M	Yes	Kurd-A.M.D Org
	M	Yes	Universityof Sulaymaniyah
	M	Yes	DRC
	F	Yes	DRC

Annex 3. Semi-guided interview questionnaires for key informants

3.1 GIZ

1. What are the reasons behind supporting ILO project?
2. To what extent do you think the project is relevant to the needs of start-ups and existing businesses, as well as to the needs of students of the vocational training centers?
3. Are you satisfied with the results of the project's interventions?
4. What are the challenges faced in the implementation?
5. What was ILO able to accomplish through the project that could not as well have been achieved by alternative projects, other donors, or other stakeholders? And how does ILO project differ from other projects that support entrepreneurship?
6. To what extent ILO project was unique in the promotion of entrepreneurship?
7. How do you assess your communication with ILO? Is there room for improvement? If so, how?
8. What would you like future projects to focus on?
9. What are your recommendations for the future?

3.2 ILO Project management (Includes Regional Programming services; technical officers and Iraq coordinator; KAB, Financial literacy and SIYB Project focal points. The interview guide will be adapted to each of the three mentioned categories).

Project design

1. What evidence do you have that the direct and indirect beneficiaries consider the project meet their needs?
2. To what extent did you take into consideration the participation of women and people with disabilities in the selection of beneficiaries?
3. To what extent are the International Labour Standard and social dialogue embedded in project interventions?
4. How do you explain the project design does not include indicators at the outcome level?
5. What is the added value of ILO project as compared to interventions of other donors and international organizations in the promotion of entrepreneurship and the provision of BDS?
6. To what extent the ILO project complements interventions of other donors and international organizations?

SIYB and Financial education

1. What evidence do you have on the knowledge and benefits gained by indirect beneficiaries (potential entrepreneurs, start-ups and existing businesses) on the new tools that are likely to help them start and expand their business? Any evidence of the use by the beneficiaries of the tools?
2. To what extent was the ILO/SIYB and FE Programme adapted for small enterprises in Iraq? Other than translation into Arabic and Kurdish, what major changes were introduced in the training materials?
3. Your assessment regarding the ability of SIYB and FE trainers to conduct training with minimal support.
4. What kind of follow-up/monitoring are you carrying out with SIYB and FE trainers?
5. What kind of follow-up/coaching are the trainers carrying out with small enterprises that attended the training?

Institutional capacity

1. What are the criteria of selection of the national institutions for the institutionalization of SIYB and financial literacy programs? How many institutions did you select by category: public institution, NGO, INGO, private sector?
2. To what extent are the selected institutions using the ILO tools in the provision of BDS and financial literacy support?
3. What capacity have the selected institutions to provide BDS and financial literacy with minimal support? Evidence of such capacity.
4. To what extent is the institutionalization of the SIYB Program and the ILO financial literacy tools at the selected NGOs, INGOs, CCI, and national institutions completed?

KAB

1. To what extent was the pilot phase of KAB initiated in selected vocational training centers and schools in KR-I?
2. Extent of awareness of KAB by the directors of selected vocational training centres and schools
3. Will KAB training continue to be conducted after the end of the project? How do you ensure the continuation of the KAB programme at VTCs?
4. To what extent is KAB training institutionalized in VTCs and introduced in the VTC curriculum?

Efficiency

1. To what extent were you managing the risks during project implementation?
2. How was the project affected by the pandemic?
3. To what extent was the project management able to adapt, respond to Covid 19 and achieve the intended results of the project?
4. To what extent were the project interventions completed on time?
5. What are the most important lessons learned from project implementation?

3.3 The Ministry of Labour and Social Affairs in KR-I

1. To what extent the ILO project is relevant to the work/mandate of the Ministry?
2. Which of the training tools are the most relevant to the needs of the indirect beneficiaries: “Generate your business idea”; “Start your Business”; “Improve your Business”; financial education; KAB? Please, give the reasons.
3. Did the ILO project fill an important gap in such training tools? How?
4. To what extent ILO project was unique in the promotion of entrepreneurship?
5. To what extent are you satisfied with the performance of the ILO project?
6. How do you assess your communication with ILO? Is there room for improvement? If so, how?
7. How will the Ministry continue support to the direct and indirect beneficiaries when the project funding ends?
8. What would you like future projects to focus on?
9. What are your recommendations for the future?

3.4 Directorates of Erbil and Sulaymaniyah + national supervisors trained by the project

1. To what extent the ILO project is relevant to the work/mandate of the Directorate?

2. Which of the training tools are the most relevant to the needs of the indirect beneficiaries: “Generate your business idea”; “Start your Business”; “Improve your Business”; financial education; KAB? Please, give the reasons.
3. Did the ILO project fill an important gap in such training tools? How?
4. To what extent are you satisfied with the performance of the ILO project?
5. How do you assess your communication with ILO? Is there room for improvement? If so, how?
6. How will the Directorate continue support to the direct and indirect beneficiaries when the project funding ends?
7. How are the national supervisors conducting their supervisory role? What support is provided to the trainers?
8. Will the national supervisors continue their role when the project funding ends?

3.5 Vocational and Training Centers (VTCs)

1. To what extent the ILO project is relevant to the work/mandate of the VTC?
2. Did the ILO project fill an important gap in KAB training? How?
3. To what extent KAB training is useful to VTCs students?
4. From your point of view, how do students perceive KAB?
5. How will the VTC continue support to the indirect beneficiaries when the project funding ends?
6. Did KAB training become part of the VTC curriculum?

3.6 Partner organizations (SIYB and financial literacy)

1. To what extent you met the ILO criteria for the selection of your organization in the provision of BDS and financial literacy support?
2. To what extent the ILO project is relevant to the work of your organization?
3. To what extent there is complementarity between ILO project and the interventions of your organization?
4. To what extent your organization is benefiting from the ILO training tools?
5. To what extent your organization have the capacity to conduct financial literacy and SIYB training with minimal support? Does your organization need additional support in ILO training tools? If so, please elaborate.
6. To what extent the ILO training tools (financial literacy and SIYB) can meet the needs of the potential and existing entrepreneurs?
7. Did you conduct any training for entrepreneurs? Please specify. Did you follow-up on the training to find out whether entrepreneurs introduce any change in their business?
8. Do you have a monitoring system on the interventions you are conducting with the beneficiaries of the SIYB and financial education?
9. To what extent did you prepare a marketing and pricing plan for the training programme?
10. Are you intending to continue the provision and the use of ILO training tools? Will you rely on your own resources to conduct organize future training? Who will be your specific target groups?

3.7 Master trainer (Financial literacy and SIYB)

1. To what extent are you satisfied with the selection of trainers? How do you consider their level?
2. To what extent the certified trainers will be able to conduct training for entrepreneurs with minimal support?
3. To what extent do you consider the training materials well adapted to the Iraqi context?
4. What are the challenges you faced in the provision of training?

Annex 4. Guides for focus groups discussions

4.1 SIYB trainers (new trainers)

1. To what extent the training materials developed by ILO (“Generate your business idea”, “Start your Business” and “Improve your Business”) are easy to understand?
2. To what extent the materials and the training are adapted to the context of KR-I, particularly to the needs of start-ups and businesses?
3. To what extent did you benefit from the training of trainers (TOT)? Which of the topics did you benefit the most?
4. Your views regarding the most important challenges faced by start-ups and existing businesses?
5. Did you conduct any training on the SYIB programme (“Generate your business idea”, “Start your Business” and “Improve your Business”) for start-ups and existing businesses? If so:
 - a. If so, did you face any challenges in conducting the training? If so, what are these challenges?
 - b. Did you receive any support from other trainers when conducting the course? If so, what kind of support did you receive?
 - c. To what extent did the start-ups and existing businesses benefit from the training?
 - d. Did you follow-up on the training to find out whether entrepreneurs benefitted from the training by introducing changes in their business?
6. Did you provide any coaching to entrepreneurs after the completion of the training? Please specify
7. Do you have any plans to continue the provision of training, as freelance or as representative of an organization? Please specify
8. What are your expectations regarding the demand for SIYB training in KR-I?

4.2 SIYB trainers (Refreshing course)

1. To what extent the training materials developed by ILO (“Generate your business idea”, “Start your Business” and “Improve your Business”) are easy to understand?
2. To what extent the materials and the training are adapted to the context of KR-I, particularly to the needs of start-ups and businesses?
3. To what extent did you benefit from the training of trainers (TOT) and the reinforcement (refreshing) course? Which of the topics did you benefit the most?
4. Your views regarding the most important challenges faced by start-ups and existing businesses?
5. Did you conduct any training in the SYIB programme (“Generate your business idea”, “Start your Business” and “Improve your Business”) for start-ups and existing businesses? If so:
 - a. Did you face any challenges in conducting the training? If so, what are these challenges?
 - b. Did you receive any support from other trainers when conducting the course? If so, what kind of support did you receive?
 - c. To what extent did the start-ups and existing businesses benefit from the training?
 - d. Did you follow-up on the training to find out whether entrepreneurs benefitted from the training by introducing changes in their business?
6. Did you provide any coaching to entrepreneurs after the completion of the training? Please specify
7. Do you have any plans to continue the provision of training, as freelance or as representative of an organization?
8. What are your expectations regarding the demand for SIYB training in KR-I?

4.3 Financial education/literacy trainers

1. Are you freelance trainers, or from any of the following institutions: MoLSA, Vocational centers, NGOs, INGOs, private sector institution?
2. To what extent the training materials developed by ILO are easy to understand?
3. To what extent the materials and the training are adapted to the context of KR-I, particularly to the needs of entrepreneurs?
4. To what extent did you benefit from the training of trainers (TOT)?
5. Your views regarding the most important challenges faced by start-ups and existing businesses?
6. Did you conduct any training in financial literacy for start-ups and existing businesses? If so:
 - a. Did you face any challenges in conducting the training? Did you receive any support from other trainers when conducting the course? Is, what kind of support did you receive?
 - b. To what extent did the start-ups and existing businesses benefit from the training?
7. Did you provide any coaching to entrepreneurs after the completion of the training? Please specify
8. Do you have any plans to continue the provision of training, as freelance or as representative of an organization?
9. What are your expectations regarding the demand for financial literacy training in KR-I?

4.4 KAB trainers (new)

1. Which training center do you represent?
2. Are you a certified trainer in KAB? Please classify the group of participants according the certified and non-certified
3. To what extent the training materials developed by ILO are easy to understand?
4. To what extent the materials and the training are adapted to the context of KR-I, particularly to the needs of students?
5. To what extent did you benefit from the training of trainers (TOT)?
6. To what extent do you think the KAB training is useful to students?
7. Your views regarding the most important challenges faced by students in understanding KAB training?
8. Did you conduct any training in KAB? If so:
 - a. Did you face any challenges in conducting the training? Did you receive any support from other trainers when conducting the course? If so, what kind of support did you receive?
 - b. To what extent did the students benefit from the training?

4.5 KAB trainers (Refreshing course)

1. Which training center do you represent?
2. Are you a certified trainer in KAB? Please classify the group of participants according the certified and non-certified
3. To what extent the training materials developed by ILO are easy to understand?
4. To what extent the materials and the training are adapted to the context of KR-I, particularly to the needs of students?
5. To what extent did you benefit from the training of trainers (TOT)? and the reinforcement (refreshing) course?
6. To what extent do you think the KAB training is useful to students?

7. Your views regarding the most important challenges faced by students in understanding KAB training?
8. Did you conduct any training in KAB? If so:
 - a. Did you face any challenges in conducting the training? Did you receive any support from other trainers when conducting the course? Is, what kind of support did you receive?
 - b. To what extent did the students benefit from the training?

4.6 Entrepreneurs benefitting from SIYB

1. To what extent was the SIYB training meeting your needs to grow and expand your business?
2. Knowledge gained by indirect beneficiaries (potential entrepreneurs, start-ups, and existing businesses) on the new tools that are likely to help them start and expand their business
3. What were the challenges faced in understanding the various training topics of the course?
4. To what extent did you use what you have learned in the training? Please specify
5. To what extent the SIYB training is improving the performance of the business? Please give some examples.

4.7 Entrepreneurs benefitting from financial education

1. To what extent was the financial education training meeting your needs?
2. Knowledge gained by indirect beneficiaries (potential entrepreneurs, start-ups, and existing businesses) on the financial education that is likely to help them improve their business
3. What were the challenges faced in understanding the various training topics of the course?
4. To what extent did you use what you have learned in the training? Please specify
5. To what extent the financial education training is improving the performance of the business? Please give some examples.

4.8 KAB indirect beneficiaries: Students from vocational training centers

1. To what extent the KAB course is relevant to the needs of the students?
2. To what extent the students are aware of the benefits of KAB for their career?
3. To what extent have the students gained knowledge from the KAB course? Which of the topics were the most relevant/important to them?
4. What are the challenges faced in understanding KAB?
5. How will KAB students use the knowledge gained in the future (after their graduation from VTCs)?
6. What additional capacity-building the students would need to complement the KAB course?

Annex 5. List of reviewed documents

ILO, Decent Work Country Programme in Iraq- Recovery and Reform, December 2021

ILO, Decent Work Country Programme Iraq: Recovery and Reform, 2019-2023

ILO, Programme and budget for the biennium 2020-2021

United Nations – Iraq, United Nations Sustainable Development Cooperation Framework- Iraq, 2020-2024

ILO, Project Proposal for the GIZ Economic Development & Livelihood Project in the Kurdistan Region of Iraq, 5 November 2019

ILO, Project document, Improved business development support services and entrepreneurship education targeting MSMEs and youth for the creation of Decent Work opportunities in KR-I, June 2020.

Progress Reports: Improved business development support services and entrepreneurship education targeting MSMEs and youth for the creation of decent work opportunities in KRI (4 semi-annual reports starting 15/11/2019 and final report 15 November 2019 to 31 May 2022).

ILO, Mapping and assessment of business development services in the Kurdistan region of Iraq, 2021

1st SIYB CRW Activity Report

2nd SIYB CRW Activity Report

SIYB TOT MoLSA Activity Report

ILO-GIZ SIYB TOT Workshop in Iraq Report, Sep. 2021

SYB RTOT workshop Activity Report

SIYB RTOT workshop Activity Report

FE training materials

1st FE TOT workshop report (Arabic)

2nd FE TOT workshop report (Arabic)

Financial Education monitoring sheet

KAB monitoring sheet

KAB National Supervisors Training

Workshop report May 2021

Reports Selection of KAB Teachers-MOLSA Erbil, May 2021 & February 2022

KAB TOF workshop report Erbil June-July 2021

KAB TOF workshop 2 report Erbil August 2021

Annex 6. Terms of Reference

Evaluation for “Improved Business Development Support Services and Entrepreneurship Education Targeting MSMEs and Youth for the Creation of Decent Work Opportunities in KRI” in the Republic of Iraq

1. Background

Protracted violence and the conflict with Daesh have also spawned a large population of internally displaced persons (IDPs), adding to earlier waves of internal displacement resulting from conflicts of the past decades. In 2021, around 1.2 million Iraqis are IDP (UN OCHA, 2022), Iraq also hosts a refugee population of some 250,000 Syrian refugees (UNHCR, 2022). Conflict and displacement have acutely increased the vulnerability of women and put them at higher risk of violence, including sexual exploitation.

Even before the 2014 crisis, ILO survey data found most Micro-, Small, and Medium-Sized Enterprises (MSMEs) were operating informally, where workers are at heightened risk of exploitation. This is particularly true among displaced populations, who were forced to find employment in new communities. Evidence suggests that time spent outside of the formal labour market creates additional barriers to access employment as skills go unused and qualifications become outdated. The war exacerbated institutional weaknesses and structural issues such as education and training systems that fail to deliver and certify demand driven skills.

Women’s participation in the labour force is very low. According to ILO estimates, only 11% of women participated in the labour force in 2020, compared to approximately 72% of men. Women tend to be more affected by informality than men are. Informally employed women are often found in agriculture as unpaid family labour.

Iraq hosts one of the youngest populations in the region but struggles to provide employment opportunities for them. ILO modelled estimates put male youth (15-24) unemployment at 23.6% and female youth unemployment at 64.6% in 2020. Challenges include a lack of work opportunities, skills mismatches, a strong preference for public sector employment among more educated youth, as well as a lack of effective and accessible career and job information systems. Altogether, these factors contribute to the fact that almost half of unemployed youth in Iraq have been looking for a job for more than one year.

Some of the major impediments to rapid growth and improvement of micro and small enterprises in Iraq include the lack of positive attitudes and initiatives geared towards entrepreneurship, the lack of required basic business start-up and management skills, absence of financial literacy, difficult access to start-up capital and finance and the absence of an effective service infrastructure for start-ups. It is particularly important that business skills training providers ensure small enterprises receive the training which could enhance their sustainability, expand their business, and achieve economies of scale in a business environment context often characterized by little physical support infrastructure and limited access to financial services and markets.

Formal financial inclusion in Iraq is low. The population displays a preference for cash, due in part of a general distrust in the banking sector after decades of financial sector instability, when private deposits were lost and not compensated. While electronic payments have increased since 2014, salary payments (for both civil servants and private sector employees) are often made in cash, rather than through commercial banks. A significant demand for both credit and savings services is thus needed in Iraq and remains unmet by the formal financial sector. Potential financial services’ customers are in need of financial literacy support and providers, which are mainly state-owned banks and a number of commercial ones, offer over-collateralized loans (typically 140% collateral is required).

The private sector in Iraq is underdeveloped due to the economy’s heavy reliance on oil exports (99% of all exports), an abundance of cheap imports, and competition from state-owned enterprises. Private sector

development is a central government priority, but a lack of productive investment in the formal private sector has resulted in inadequate creation of decent jobs for Iraq's growing labour force. The need to promote entrepreneurship among Iraqis, including women and youth, and build the national capacity for the provision of non-financial business development services (BDS) and financial literacy were depicted as priority areas of intervention in the transition to sustainable employment. In fact, during the last few years and within the framework of the transition from the humanitarian response to a more development-oriented phase; a number of projects funded by foreign governments and international agencies, targeting livelihoods and MSME development, have already been providing BDS. These services however were not needs based and remained mostly generic in nature without being provided in a common and standardized manner.

2. Project Background

It is against this backdrop that this project has been developed with focus on strengthening the provision of needs-based standardized business support services and financial literacy. The initial objective of the project is to introduce and institutionalize the ILO Start and Improve Your Business (SIYB) programme and its financial literacy/inclusion package in selected local and national partners who in turn provided these quality support services to existing and potential Iraqi/Kurdish entrepreneurs. Another objective has been added later to introduce the ILO Know About Business (KAB) programme in response to the requests received by GIZ and the ILO from the Ministry of Labour in Erbil in 2019-2020 to continue the provision of the required support for the promotion of an entrepreneurship culture among youth in the Kurdistan region.

Objective 1: Iraqi/Kurdish nationals have access to decent job opportunities in micro, small and medium enterprises in KR-I

The ILO SIYB training programme, management training programme, is used, targeting existing and potential owners and managers of small businesses to develop and strengthen their basic management skills. The programme is made of a comprehensive set of training materials for various target groups in the small business sector and was introduced in over 100 countries worldwide. The existing ILO SIYB training package in its latest Arabic and international versions has been adapted to suit the Iraqi and Kurdish cultural, social and economic environment together with the Financial Education Material. It has been also translated to Sorani and Badini.

A Training of Trainers' (ToT) methodology is applied to achieve the programmes' sustainability through ensuring an available and capable network of Iraqi trainers, beyond the project duration, who are able to deliver the SIYB and financial literacy programmes to potential and existing entrepreneurs in a cost-effective manner. The added advantage of this approach is that it creates a multiplier effect for skills transfer and ensures the development of local training capacities in the field of basic business management and financial literacy. Consequently, the project has aimed to build the capacity of 50 Iraqi trainers on SIYB and 25 trainers on financial literacy who in turn deliver these programmes to potential and existing Iraqi entrepreneurs under ILO monitoring as part of their certification requirements. The Training of Entrepreneurs (ToEs) are organised and financially covered INGOs, NGOs, Cash Consortium for Iraq (CCI) and national selected institutions as part of the delivery of their own donor-funded programmes. ToEs are also conducted by private sector BDS providers as a part of their services provided to support MSMEs.

Objective 2: Entrepreneurship education introduced in vocational and technical education targeting youth in KR-I

Under this objective, the project assists Ministry of Labour and Social Affairs (MoLSA) in the Kurdistan region to implement the ILO KAB programme in a selected number of governmental Vocational Training Centers and schools. Despite the fact that the KAB programme has already been rolled out nationally under earlier ILO projects, this project aims to build on lessons learned and focus on increasing the number of

trainers to reach out to a bigger number of students in vocational and technical schools while at the same time introducing the new version of the programme in Kurdish.

Approximately 30 KAB facilitators who had been previously trained/certified and still operational in the Kurdistan region are targeted in the refresher workshop. Furthermore, additional trainings of facilitators are conducted, targeting 50 new vocational training teachers/instructors. In order to ensure quality and standards, training workshops targeting 20 vocational centre/school supervisors are also delivered.

A process of Training of Facilitators' (TOF) and certification is used to achieve the programme's sustainability by ensuring a capable network of teachers, are able to deliver the KAB programme to students in a cost-effective manner beyond the life of a given project. The added advantage of this approach is that it creates a multiplier effect for skills transfer and ensures the development of local teaching capacities in the field of entrepreneurship education. Additionally, it requires the involvement of national coordinators and supervisors, who also play a key role in embedding the KAB programme in the country's institutional memory.

The results framework and list of activities after the addition of the 2nd objective can be found in Annex.

The project contributes to Decent Work Country Programme for Iraq 2019-2023, specifically output 1.2.1 “Capacity of Iraqi business development service providers build and operational, with a focus on youth” and output 1.2.2 “access to finance for Iraqi youth is enhanced through financial literacy and inclusion.” The project is also aligned with the National Development Plan for Iraq 2018-2022 specifically within the private sector objective. The project also contributes to the attainment of 2030 Agenda for Sustainable Development particularly SDG 8 on Decent Work and Economic Growth, with a focus on target 8.5 on full and productive employment and 8.10 on access to financial services.

3. Evaluation Background

ILO considers evaluation as an integral part of the implementation of development cooperation activities. Provision is made in the project in accordance with ILO evaluation policy and based on the nature of the project and the specific requirements agreed upon at the time of the project design and during the project as per established procedures.

The project document states that a final evaluation is conducted, which will be used to assess the progress towards the results, identify the main difficulties/constraints, assess the impact of the programme for the targeted populations, and formulate lessons learned and practical recommendations to improve future similar programmes.

4. Evaluation Purpose and objectives

This final evaluation will examine the relevance, coherence, effectiveness, efficiency, sustainability, and potential impact of the project. It will provide recommendations for future similar projects. This evaluation will also identify strengths and weaknesses in the project design, strategy, and implementation as well as lessons learned and good practices.

Specifically, the evaluation will examine the following aspects:

- **Changes in context and review of assumptions (relevance):** Is the project’s design adequate to address the problems at hand? Were the project objective and design relevant given the political, economic, and financial context?
- **Results in terms of outcomes and outputs achieved (effectiveness):** How has the project contributed towards project’s goals? To what extent did it contribute to the ILO’s Programme & Budget, Country Programme Outcomes, and more largely SDGs?

- **Use of resources in achievement of projected performance (efficiency):** How have the resources been used to fulfil the project performance in an efficient manner with respect to cost, time and management staff?
- **Assessment of impact (impact):** To what extent has the project contributed long-term intended impact?
- **Sustainability:** Will the project's effects remain over time?

The evaluation will comply with ILO evaluation policy, and the UNEG ethical guidelines will be followed.

5. Scope of Evaluation

The evaluation will review the project outcomes and outputs to date. The geographical coverage is the Kurdistan Region, aligned with the scope of the project. The evaluation should cover the period of November 2019 – March 2022, while the project ends in May 2022. As cross-cutting themes, the evaluation will also take specific note of integration of gender mainstreaming, disability inclusion, International Labour Standard, social dialogue, and environmental sustainability as well as contribution to SDGs and COVID-19 response.

6. Clients of Evaluation

The primary clients of this evaluation are MoLSA, GIZ, ILO Iraqi project office, ILO ROAS, ILO ENTEPRISE department. Secondary users include project stakeholders and units within the ILO that may indirectly benefit from the knowledge generated by the evaluation.

7. Evaluation Criteria and Questions

The evaluation utilizes the standard ILO evaluation framework and follows the OECD/DAC evaluation criteria:

Relevance and strategic fit

- Are the project objectives aligned with sectoral national priorities highlighted in National Development Plan for Iraq 2018-2022?
- How does the project contribute to the ILO's Programme & Budget 2020-2021 and 2022-2023, Country Programme Outcomes, Decent Work Country Programme for Iraq 2019-2023, United Nations Sustainable Development Framework 2020-2024, and SDGs?

Coherence and validity of the design

- Are the project strategies and structures coherent and logical?
- Does the project make a practical use of a monitoring and evaluation framework? How appropriate and useful are the indicators in assessing the project's progress? Are indicators gender sensitive? Are the assumptions for each objective and output realistic?
- To what extent did the project design take into account: Specific gender equality and non-discrimination concerns, including inclusion of people with disabilities?

Project progress and effectiveness

- What progress has the project made towards achieving the overall objective, outcomes, and outputs? How has the project benefited direct and indirect beneficiaries?
- How did outputs and outcomes contribute to ILO's mainstreamed strategies including gender equality, social dialogue, and labour standards?

- To what extent did the project respond emerging needs in terms of COVID-19 pandemic? Did the pandemic hinder or reverse the progresses that had been made?

Efficiency of resource use

- To what extent have project activities been cost-efficient? Have resources (funds, human resources, time, expertise etc.) been allocated strategically to achieve outcomes? To what extent can the project results justify the time, financial and human resources invested in the project?
- To what extent has the project been able to build on other ILO or non-ILO initiatives either nationally or regionally, in particular with regard to the creation of synergies in cost sharing?

Effectiveness of management arrangements

- How does the project governance structure facilitate good results and efficient delivery? And if not, why not?
- How effective was communication among the project teams, the regional office and the responsible technical department at ILO headquarters? Has the project received adequate technical and administrative support/response from the ILO backstopping units?

Impact orientation

- What is the likely contribution of the project initiatives to the impact of the intervention?
- What were the interventions long-term effects on more equitable gender relations or reinforcement of existing inequalities?

Sustainability

- Are the results achieved by the project likely to be sustainable? What measures have been considered to ensure that the key components of the project are sustainable beyond the life of the project?
- To what extent was sustainability of impact taken into account during the design of the project?

8. Methodology

This evaluation is summative and relies on both quantitative and qualitative approaches to respond evaluation questions and fulfil the purpose. It consists of,

- **Desk review of existing documents:** The evaluator will conduct systematic analysis of existing documents and obtain existing qualitative and quantitative evidence prior to primary data collection. The desk review also facilitates assessment of the situation and available data to plan the evaluation and develop the inception report.
- **Key information interviews:** Online individual interviews will be conducted with a pre-agreed list of stakeholders who have in-depth exposure and understanding of the project and their context. Interview guide(s) will be developed during the inception phase to stimulate a discussion on concerned evaluation questions.
- **Focus group discussions:** Focus group discussions with beneficiary trainers will be organized to collect their insights on training of trainers and its rollout of the SIYB programme.
- **Preliminary finding briefing:** Upon completion of primary data collection, the evaluator will present preliminary findings to ILO for validation. The evaluator will also collect further insight from the group to feed them into the final report.

Any changes to the methodology should be discussed with and approved by the Regional Evaluation Officer during the inception phase.

9. Work Assignments

1. Kick-off meeting

The evaluator will have an initial consultation with the evaluation manager, relevant project team members and programme officer. The objective of the consultation is to reach a common understanding regarding the status of the project, the priority assessment questions, available data sources and data collection instruments and an outline of the final assessment report. The following topics will be covered: status of logistical arrangements, project background and materials, key evaluation questions and priorities, outline of the inception and final report.

1. Desk Review

The evaluator will review project background materials before conducting interviews. Documents to review include but are not limited to National Development Plan for Iraq 2018-2022, United Nations Sustainable Development Framework 2020-2024, ILO Programme and Budget 2020-2021 & 2022-2023, project document including results framework, and project progress reports.

1. Inception Report

The evaluator will draft an Inception Report, which should describe, provide reflection and fine-tune the following issues:

- Project background
- Purpose, scope and beneficiaries of the evaluation
- Evaluation matrix, including criteria, questions, indicators, data source, and data collection methods
- Methodology and data collection tools
- Main deliverables
- Management arrangements and work plan

Primary Data Collection (Key Informant Interviews & Focus Group Discussions)

Following the inception report, the evaluator will have remote interviews with stakeholders together with an enumerator supporting the process if necessary. Individual or group interviews will be conducted with MoLSA, GIZ, implementing partners, project staffs/consultants, ILO ROAS DWT specialists, RPU, and ENTERPRISE Department.

Focus Group Discussions will be conducted with direct beneficiaries of training of trainers by the national enumerator who will be contracted separately.

Preliminary finding presentation

Upon completion of data collection, the evaluator will provide a briefing of preliminary findings to ILO.

Final Report

The final report will follow the format below and be in a range of **35-40 pages** in length, excluding the annexes:

1. Title page
2. Table of Contents, including List of Appendices, Tables
3. List of Acronyms or Abbreviations
4. Executive Summary with key findings, conclusions and recommendations
5. Background and Project Description
6. Purpose of Evaluation
7. Evaluation Methodology and Evaluation Questions
8. Key evaluation findings (organized by evaluation criteria)
9. A table presenting the key results (i.e. figures and qualitative results) achieved per

objective (expected and unexpected)

1. Clearly identified conclusions and recommendations (identifying which stakeholders

are responsible and the time and resource implications of the recommendations)

1. Lessons Learned (in prescribed template)
2. Potential good practices (in prescribed template)
3. Annexes (list of interviews, TORs, list of documents consulted, good practices and lessons learned in the ILO format, etc.)

The quality of the report will be assessed against the ILO Evaluation Office (EVAL) Checklists 4.2, 4.3, 4.4. The deliverables will be submitted in the English language and structured according to the templates provided by the ILO.

10. Evaluation Timeframe

The evaluation is to commence in April and complete in August 2022.

Please check the table in the attached document that describe the tentative timeline

Total estimated payable working days of consultant: 25 Days

11. Implications of the COVID crisis on the evaluation

The COVID-19 pandemic restricts the mobility of staff and consultants. Based on the [matrix](#) developed by the ILO Evaluation Office on the constraints and risks as measured against the criticality of the evaluation to the ILO, the evaluator will conduct this evaluation remotely relying on online methods such online surveys, telephone or online interviews, whereas for some country components it will be feasible to use a hybrid face to face/remote approach for collecting data.

When and where relevant, evaluation questions will also be guided by the ILO protocol on collecting evaluative evidence on the ILO's Covid-19 response measure through project and programme evaluations, available at: https://www.ilo.org/wcmsp5/groups/public/---ed_mas/---eval/documents/publication/wcms_757541.pdf

The evaluation manager may propose alternative methodologies to address the data collection that will be reflected in the inception phase of the evaluation developed by the evaluation team. These will be discussed and require detail development in the Inception report and then must be approved from the evaluation manager.

12. Deliverable

The main outputs of the evaluation consist of the following:

- Deliverable 1: Inception Report
- Deliverable 2: PowerPoint Presentation on preliminary findings
- Deliverable 3: Draft evaluation report
- Deliverable 4: Final evaluation report with separate template for executive summary and templates for lessons learned and good practices duly filled in (as per ILO's standard procedure, the report will be considered final after quality review by ILO Evaluation Office)

13. Payment Term

1. 10 per cent of the total fee against deliverable 1 above approved by the evaluation manager
2. 30 per cent of the total fee against deliverable 2 and 3 above
3. 60 per cent of the total fee against deliverable 4 above, approved by the ILO Evaluation Office.

14. Management Arrangement

The evaluator will report to the ILO's evaluation manager and should discuss any technical and methodological matters with him. The ILO project office in Erbil will provide administrative and logistical support during the data collection. The evaluation manager will coordinate with ILO Evaluation Office, who approves and signs off the final evaluation report.

The evaluator is responsible for conducting the evaluation according to the terms of reference (ToR). He/she will:

- Review the ToR and propose any refinements to evaluation questions and methodology during the inception phase
- Review project background materials (e.g., project document and progress reports).
- Prepare an inception report
- Develop and implement the evaluation methodology (i.e., conduct interviews, review documents) to answer the evaluation questions
- Conduct preparatory consultations with the evaluation manager prior to the evaluation mission
- Conduct key informant interviews and collect information according to the suggested format
- Analyse findings from focus group discussions
- Present preliminary findings
- Prepare an initial draft of the evaluation report with input from ILO specialists and constituents/stakeholders
- Prepare the final report based on the ILO, donor and other stakeholders' feedback obtained on the draft report.

The ILO Evaluation Manager is responsible for:

- Drafting the ToR
- Finalizing the ToR with input from ILO colleagues and other stakeholders
- Hiring the evaluator
- Providing the evaluator with the project background materials
- Assisting the implementation of the evaluation methodology, as appropriate (i.e., participate in meetings, review documents)
- Reviewing the inception report, initial draft final report, circulating it for comments and providing consolidated feedback to the evaluator on the inception report and the final report
- Reviewing the final report
- Coordinating with the ILO Evaluation Office for the clearance of the final report
- Disseminating the final report to stakeholders

- Coordinating follow-up as necessary.

The Project team is responsible for:

- Reviewing the draft TOR and providing input
- Providing project background materials, including studies, analytical papers, reports, tools, publications produced, and any relevant background notes
- Providing a proposed list of stakeholders
- Participating in the preparatory briefing prior to the assessment missions
- Scheduling interviews and focus group discussions
- Ensuring necessary logistical arrangements for the missions
- Reviewing and providing comments on the initial draft report
- Participating in the debriefing on the findings, conclusions, and recommendations
- Providing translation for any required documents: ToR, PPP, final report, etc.
- Making sure appropriate follow-up action is taken

15. Legal and Ethical Matters

- This evaluation will comply with ILO evaluation guidelines and UN Norms and Standards.
- The ToRs is accompanied by the code of conduct for carrying out the evaluation “Code of conduct for evaluation in the ILO”[8]. The selected consultant will sign the Code of Conduct form along with the contract.
- UNEG ethical guidelines will be followed throughout the evaluation.
- The consultant will not have any links to project management or any other conflict of interest that would interfere with the independence of the evaluation.

16. Qualification

The evaluator is expected to have following qualifications,

- Proven experience in the evaluation of development interventions
- Expertise in sustainable enterprise issues, particularly MSME development and entrepreneurship promotion, and an understanding of the ILO’s projects. Prior experience in the region, particularly in Iraq, is asset.
- High professional standards and principles of integrity in accordance with ILO Evaluation Policy and United Nations Evaluation Group Norms and Standards.
- An advanced degree in a relevant field.
- Proven expertise on evaluation methods and the ILO approach.
- Full command of English. Command of Arabic is an advantage.
- The consultant should not have any links to project management or any other conflict of interest that would interfere with the independence of the evaluation.
- Previous experience in evaluations for UN agencies is preferred, particularly ILO.

Give the travel restriction due to the COVID-19 pandemic, the consultant who implement this evaluation remotely may work with a national interpreter/enumerator, who will provide necessary support for data collection.

How to apply

Interested bidder is to submit her/his CV, highlighting relevant experiences and at least two references, together with two past evaluation reports written and conducted by the bidder as the sole

evaluator or the team lead. Please specify the daily professional fee in US\$ based on the estimated number of payable working days mentioned above and scope of work.

If the bidder has a national enumerator the bidder prefers to work with, please enclose his/her CV with a brief description of her/his responsibilities and daily professional fee in US\$. This is optional. If not provided, ILO may recruit a national enumerator separately.

Query from **potential** bidders on any section of this ToR are welcome. Please send an application and relevant questions via email to the following contacts of ILO ROAS.

Contacts:

To: Mr. Hideyuki Tsuruoka, Regional Monitoring & Evaluation Officer <tsuruoka@ilo.org>

Cc: Ms. Hiba Al Rifai, Monitoring & Evaluation Officer <alrifai@ilo.org>

Deadline to submit applications is **21 April 2022**.

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