



Independent  
Evaluation  
Office

United Nations Development Programme

# Unlocking the POTENTIAL of **MICRO, SMALL, and MEDIUM-SIZED ENTERPRISES** (MSMEs) in Arab States



A SYNTHESIS OF UNDP EVALUATION  
AND EXTERNAL RESEARCH





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**UNDP Independent Evaluation Office.**

***Unlocking the Potential of Micro, Small and Medium-sized Enterprises (MSMEs)  
in Arab States: A Synthesis of UNDP Evaluation and External Research***

**United Nations Development Programme, 2025. New York.**

## Abstract

**Background:** Micro, small and medium-sized enterprises (MSMEs) make up about 97 percent of businesses in Arab States and are important for creating jobs, reducing poverty and building economic resilience. Despite their importance, MSMEs face major challenges, including conflict, economic instability and barriers that limit their growth. Understanding what kinds of support work best, for whom and under what conditions is important for strengthening MSMEs, especially in fragile and crisis-affected areas.

**Objective:** This synthesis reviewed how UNDP supported MSMEs in Arab States. It explored what worked, what challenges emerged, and how support reached groups often at risk of being left behind, such as women, youth, refugees, internally displaced persons (IDPs) and people with disabilities.

**Method:** The synthesis examined 39 UNDP evaluations (2018–2024) and 28 externally published impact studies (2015–2024) using a mixed-methods approach. Evidence was selected based on predefined criteria and assessed for quality using recognized tools. Findings were analyzed across three levels—macro (policy and regulatory environment), meso (support systems) and micro (individual businesses)—and organized by intervention type, including policy advocacy, entrepreneurship support, market access, digitalization, finance and skills development.

**Findings:** Most UNDP support focused on micro-level interventions, helping youth and women, especially in fragile contexts. System-level work, such as market development and policy reforms, was more limited. Sector-based programmes, particularly in renewable energy, tourism and agriculture, achieved stronger outcomes when linked to national strategies. Efforts to improve market access and partner with larger companies supported business growth more sustainably. Digitalization and fintech initiatives showed promise but remained small in scale due to infrastructure challenges. Combining financial interventions (such as microfinance and grants) with skills development and market linkages strengthened results. Gender-sensitive approaches made MSME support more inclusive, although support for persons with disabilities was less common.

**Implications:** Linking enterprise-level support with broader system strengthening could help MSMEs grow more sustainably. Investments in market access, digital and financial services and partnerships with governments, financial institutions and private actors have the potential to contribute to stronger outcomes. Tailoring programmes to better reach marginalized groups, including persons with disabilities, could support more inclusive and resilient MSME ecosystems across Arab States.

### Context-specific evidence

The report highlights findings specific to certain contexts where the complexity of the challenges and level of marginalization call for tailored solutions.

✿ **Fragile, conflict-affected and violent contexts (FCV)** have experienced significant political instability, conflict, or crisis which severely impact their economies and development. Annex 1 lists the Arab States by their FCV status.

✿ **Marginalized populations** refer to women, youth, people with disabilities, refugees and internally displaced people unless otherwise specified.

## Acknowledgements

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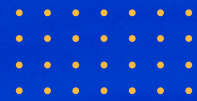
# CONTENTS

<b>Abstract</b>	<b>iii</b>
<b>Acknowledgements</b>	<b>iv</b>
<b>Acronyms &amp; Abbreviations</b>	<b>vi</b>
<b>1. Introduction</b>	<b>1</b>
1.1 Purpose and Key Synthesis Questions	2
1.2 Regional Context	3
1.3 Critical Determinants of Inclusive Development and MSME Growth	4
<b>2. Methodological Note</b>	<b>6</b>
2.1 Conceptual Framework	7
2.2 Scope of the Synthesis	8
2.3 Methodology	9
2.4 Key Definitions	11
<b>3. What Works and Where in MSME Support Interventions</b>	<b>13</b>
3.1 Policy Advocacy and Regulatory Reforms	14
3.2 Entrepreneurship Support	16
3.3 Market Access	17
3.4 Digitalization	18
3.5 Access to Finance	19
3.6 Capacity Building and Skills Development	21
<b>4. How and Why MSME Support Interventions Work</b>	<b>23</b>
4.1 Focus of UNDP's Support to MSMEs	24
4.2 Design and Implementation Factors Affecting the Effectiveness of MSME Support	25
4.3 Factors Affecting the Sustainability of MSME Support Interventions	28
<b>5. LNOB Considerations in MSME Interventions</b>	<b>30</b>
5.1 Gender	31
5.2 Youth	31
5.3 Refugees, IDPs and Returnees	32
5.4 People with Disabilities	32
<b>6. Key Takeaways and Implications for MSME Policy and Programme Support</b>	<b>33</b>
<b>7. Implications for Future Evaluation, Research and Synthesis</b>	<b>39</b>
<b>References</b>	<b>41</b>
<b>Annexes</b>	<b>46</b>

## Acronyms & Abbreviations

<b>AIDA</b>	Artificial Intelligence for Development Analytics
<b>BTI</b>	Business and Technology Incubator
<b>EGM</b>	Evidence Gap Map
<b>EPPI</b>	Evidence for Policy and Practice Information
<b>ERRY</b>	Enhanced Rural Resilience in Yemen
<b>ESCWA</b>	Economic and Social Commission for West Asia
<b>FCV</b>	Fragile, conflict-affected and violent
<b>GEF</b>	Global Environment Facility
<b>ICT</b>	Information & Communication Technology
<b>IDPs</b>	Internally displaced persons
<b>IEO</b>	Independent Evaluation Office
<b>IFC</b>	International Finance Corporation
<b>ILO</b>	International Labour Organisation
<b>JBI</b>	Joanna Briggs Institute
<b>LNOB</b>	Leaving no one behind
<b>M&amp;E</b>	Monitoring and Evaluation
<b>MENA</b>	Middle East and North Africa
<b>MSMEs</b>	Micro, small and medium-sized enterprises
<b>NGO</b>	Non-governmental organization
<b>OVOP</b>	One-Village-One-Product
<b>PAPP</b>	Programme of Assistance to the Palestinian People
<b>PV</b>	Photovoltaic
<b>RBAS</b>	Regional Bureau for Arab States
<b>RELACC</b>	Rebuilding Livelihoods and Capacities
<b>SPIDER</b>	Sample, Phenomenon of Interest, Design, Evaluation and Research
<b>UN</b>	United Nations
<b>UNCTAD</b>	United Nations Conference on Trade and Development
<b>UNDP</b>	United Nations Development Programme
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>YECRP</b>	Yemen Emergency Crisis Response Project

# 1. INTRODUCTION







## 1.1 Purpose and Key Synthesis Questions

Micro, small and medium-sized enterprises (MSMEs) are a vital engine of job creation, income generation and economic resilience. This regional evaluation synthesis explores how UNDP and other actors supported MSMEs across the Arab States region, drawing on evidence from UNDP evaluations and external research. It examines what actions were taken, what results were achieved, under what conditions and for whom.

The report offers actionable insights for a wide range of stakeholders – primarily the UNDP Regional Bureau for Arab States (RBAS), the Regional Hub in Amman and UNDP Country Offices but also UNDP Headquarters, other regional bureaus, development partners and practitioners. Its goal is to inform future policies and programmes that promote MSME development and inclusive economic growth in fragile and crisis-affected settings as well as in more stable and transitional contexts.

The regional synthesis addressed three questions:

### SQ1: What works and where?



- What does the evidence from UNDP evaluations say about the effectiveness of MSME support interventions?
- What does the evidence from impact evaluations say about the effectiveness of MSME interventions on job creation, decent job creation, income generation, support to livelihoods and competitiveness outcomes?
- How does evidence about effectiveness at the outcome level differ across contexts?

### SQ2: How and why does it work?

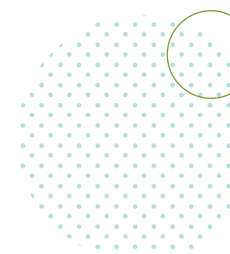


- What are the enabling and hindering factors (related to the design or implementation of interventions or contextual factors) that influence the impact or effectiveness of interventions?
- What does the evidence say about the sustainability of interventions (that the benefits continue, are likely to continue, or can be sustained for scaling up beyond the intervention duration)?

### SQ3: Leaving no one behind (LNOB)



- What evidence is there of the extent to which MSME support interventions were inclusive of those at risk of being left furthest behind – including women, youth, persons with disabilities and other groups such as refugees and internally displaced persons (IDPs) – in their design or implementation?
- What evidence is there of progress towards gender equality and women's empowerment in the MSME support interventions?

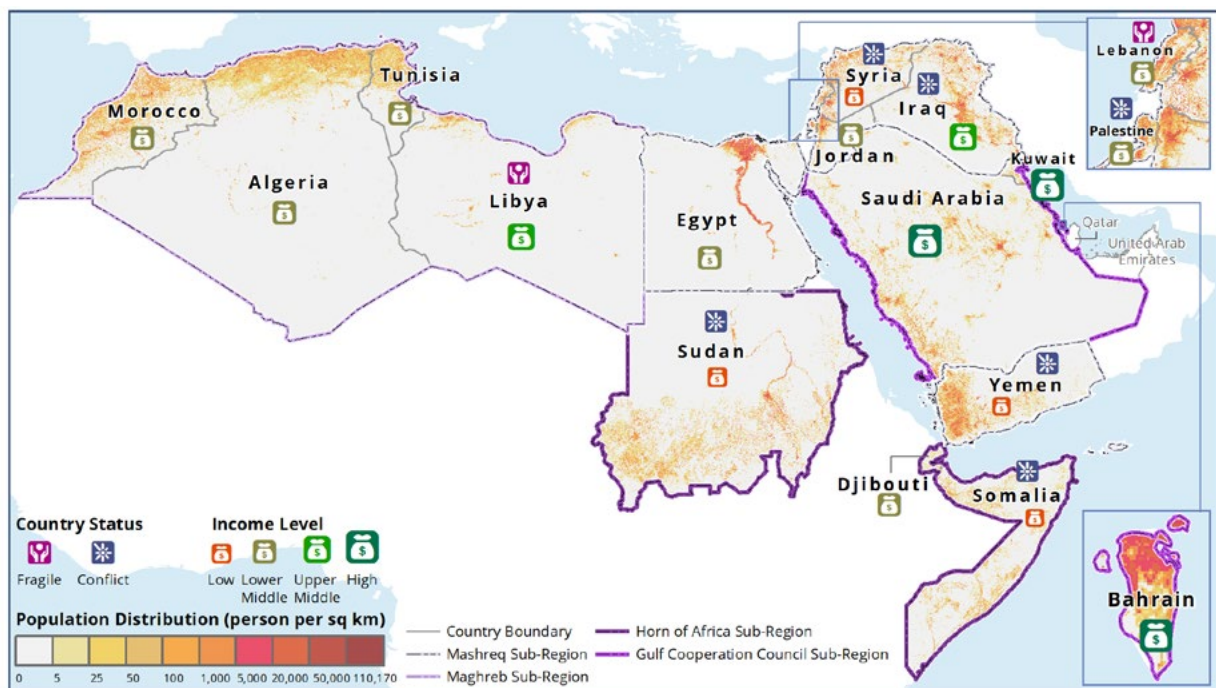




## 1.2 Regional Context

The Arab States region is characterized by a remarkable diversity that spans demographic, socio-economic and geopolitical dimensions. Countries within the region vary significantly in terms of population size and distribution from densely populated urban centres to sparsely inhabited rural and desert areas. The region also encompasses a wide spectrum of economic contexts, ranging from high-income oil-exporting nations to lower-income countries facing significant development challenges. A number of Arab States are affected by fragility, conflict and violence (FCV), with some experiencing protracted crises that have profound implications for governance, human development and economic growth. Others enjoy relative stability and have made substantial strides in socio-economic progress, underscoring the region's wide-ranging development landscape. Annex 1 lists Arab States by different classifications.

### REGIONAL CONTEXT OF ARAB STATES BY POPULATION DISTRIBUTION, INCOME LEVEL AND FRAGILE AND CONFLICT-AFFECTED (FCV) STATUS (2024)



**Source:** Country status (fragile and conflict-affected): World Bank (2024); Income level classification: World Bank (2024); Population distribution: LandScan Silver Edition (2023), Oak Ridge National Laboratory; Administrative boundary: World Food Programme.

**MSMEs are vital to the Arab States' economies**, accounting for around 97 percent of all businesses. They play a significant role, especially in the informal sector and in creating employment opportunities, reducing poverty and promoting economic resilience[1].

**However, the region faces a range of economic challenges**, including erratic tourism revenues, fluctuating real estate markets, inconsistent foreign direct investment, low real wages, stagnant economic growth and unreliable foreign aid. These issues collectively strain economies, particularly in non-oil-producing countries, hindering job creation and exacerbating economic vulnerabilities[2].



**Prolonged conflicts, fragile political systems and strained social cohesion continue to disrupt markets and limit the ability of micro and small enterprises to thrive**, particularly in **crisis-affected contexts** such as Yemen, Syria and Sudan. In these contexts, weak institutional capacity, fragmented governance and restrictive regulations make it even harder for businesses to formalize and access resources. This is especially true for youth- and women-led businesses as well as refugee-run enterprises[3,4]. The decline in the purchasing power of currencies and lack of liquidity, as seen in countries such as Lebanon and Libya, further squeeze small businesses. Economic volatility exacerbates micro and small enterprises' struggles, while poor infrastructure and reliance on external factors – whether trade barriers, donor funding, or global disruptions (e.g., sanctions and COVID-19) – exacerbate operational challenges[5,6]. Climate change further compounds these issues, with desertification, water scarcity and extreme weather events impacting agriculture and resource-dependent sectors[7,8].

## 1.3 Critical Determinants of Inclusive Development and MSME Growth

### Deepening poverty and vulnerability

Poverty and vulnerability are more widespread in the Arab region than previously understood. According to the United Nations Economic and Social Commission for West Asia (ESCWA), nearly two-thirds of the Arab population are either living in poverty or at risk of falling into it based on the Multidimensional Poverty Index, which measures deprivation in critical areas such as education, health and living standards. Of particular concern is the erosion of the middle class, especially in non-oil-producing countries, where its share declined significantly (from 45 to 33 percent of the population) since the Arab uprisings of 2011[9].

### Protracted crises and human development

Ongoing wars and political instability contributed to the increase in poverty and vulnerability in the region, resulting in widespread displacement and humanitarian crises. Countries such as Iraq, Jordan and Lebanon host millions of refugees, while Syria and Yemen have a significant portion of their population internally displaced. According to the ESCWA 2024 report, approximately 65 million people in seven crisis-affected Arab states require humanitarian assistance, including many of the 19 million internally displaced persons (IDPs) and about 15 million refugees in the region[10].

### Deterioration in essential public services

The noticeable decline in essential public services – ranging from healthcare and education to water, electricity, transport and social safety nets – has been particularly pronounced outside the Gulf region[2]. The effects have been further compounded by the impact of the COVID-19 pandemic, which strained systems even further and deepened existing inequalities. As a result, many middle-income families are falling into vulnerability, while those already living in precarious conditions are being pushed further into poverty.

### Gender inequality

Gender inequality remains a significant barrier to inclusive economic development in Arab States. Female participation in both economic and political life lags behind the global average, largely due to unequal access to essential services and restrictive social norms, with the greatest disparities found in low-income and conflict-affected countries[2].



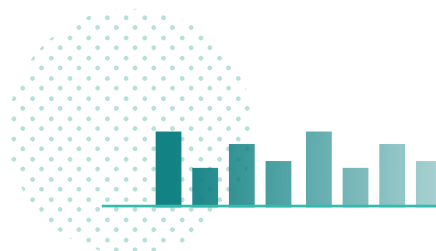
Women are essential contributors to the region's economies – whether as business owners, farmers, entrepreneurs, employees, or as unpaid domestic and care workers at home. However, despite their critical roles, women often struggle to access finance and resources, including land ownership. Across the region, women are under-represented among business owners, with the highest rate recorded at 21 percent in Bahrain[11]. Gender-based discrimination further compounds these challenges, with many women concentrated in insecure or low-wage jobs and few advancing to senior positions[12].

## Youth unemployment

As of 2024, the Arab States region had the highest youth unemployment (15–24) in the world, reaching approximately 25 percent of the population[13]. This presents a challenge for both those unable to complete formal education and those with relevant secondary or tertiary qualifications in a context where the youth population is expected to double in size by 2050. Young women are particularly affected, with 42 percent of them unemployed. Furthermore, 85 percent of young people in the Arab region who are employed work in informal sectors, increasing their vulnerability and undermining their productive potential[2].

## People with disabilities

Based on global estimates, nearly 60 million people in Arab States live with disabilities. Historically, they have faced persistent barriers to accessing decent jobs and had fewer opportunities for employment[14]. Even in countries where people with disabilities participate in the workforce, they often face more precarious work situations compared to the general population. Across the region, individuals with disabilities are also more likely to be own-account workers – self-employed without employees – with the exception of women in Egypt[10].



## 2. METHODOLOGICAL NOTE







## 2.1 Conceptual Framework

The conceptual framework for this regional synthesis focuses on how best to support MSMEs to create jobs, increase incomes and improve their overall performance. It looks at support at three levels:

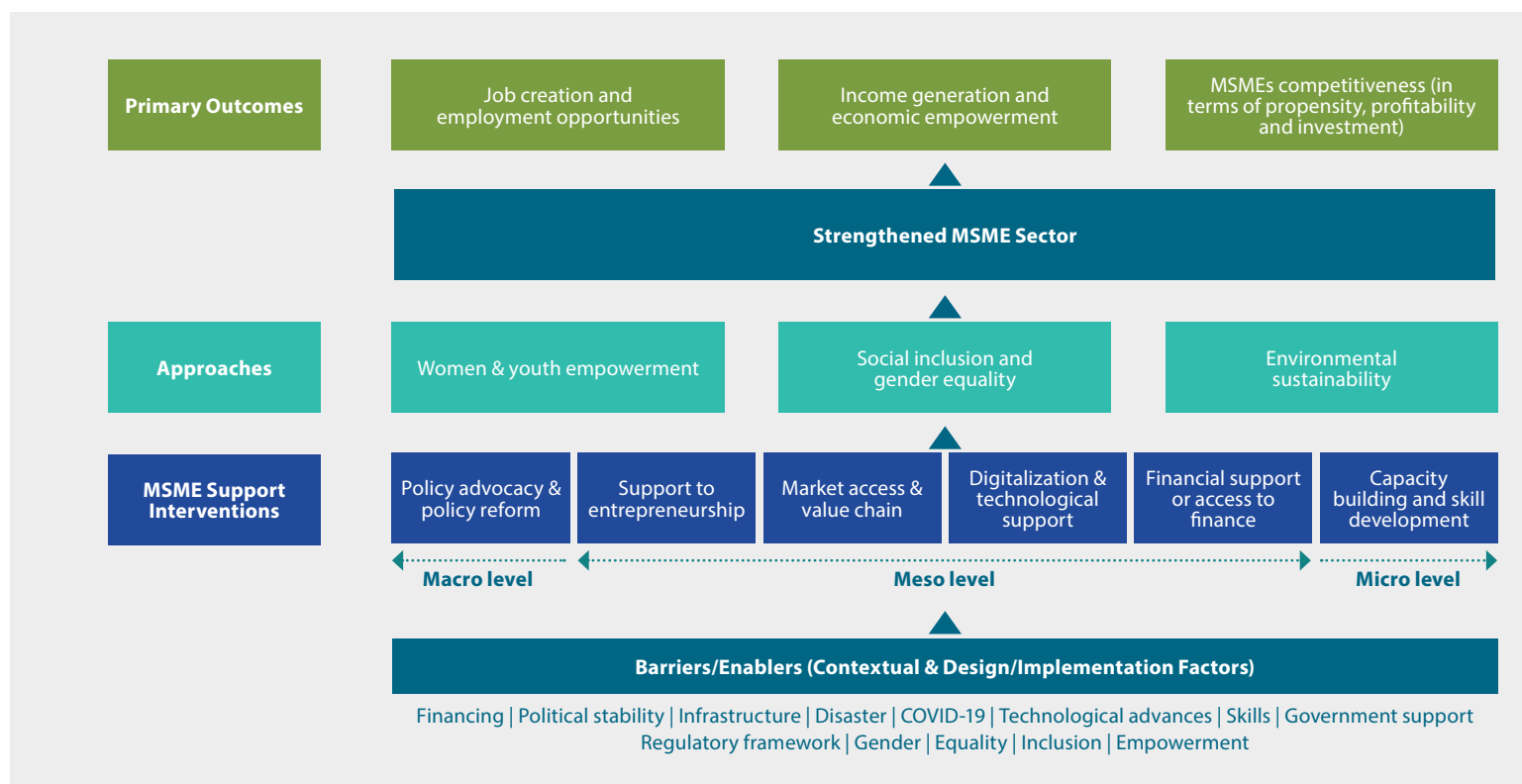
- **Macro level:** Policy, regulatory framework and system-level reforms to improve the enabling environment. These include policy advocacy, tax and regulatory reforms, business formalization strategies and national MSME development plans.
- **Meso level:** Support system around MSMEs. Examples include business development services, market access initiatives (e.g., trade fairs, branding), digital platforms and public-private partnerships for value chain development.
- **Micro level:** Direct support to individual entrepreneurs and enterprises, especially micro and small businesses. This includes vocational and business skills training, access to finance (e.g., microloans, grants), startup support and livelihood programmes such as cash-for-work.

A list of MSME intervention categories and their descriptions can be found in Annex 2.

The framework also highlights important cross-cutting themes, including gender equality, youth empowerment, social inclusion and sustainable development, showing how these contribute to stronger MSMEs and better economic outcomes.

This framework aligns with UNDP's broader development goals. To build this framework, the team reviewed available literature, theories of change and UNDP strategic documents. Insights from this review guided the analysis throughout the study.

**FIGURE 1: Conceptual framework for evaluation synthesis of MSME support interventions**



## 2.2 Scope of the Synthesis

**Geography:** The synthesis considered all 16 countries, as well as the Programme of Assistance to the Palestinian People, covered by the UNDP RBAS office, where UNDP supported interventions for MSMEs. This broad geographic coverage ensured a comprehensive understanding of the MSME landscape in the region. To further enrich the analysis, the regional synthesis also included global evidence – notably from low- and middle-income countries – to complement the regional findings and shed light on the effectiveness of interventions and strategies that support the MSME sector.

**Themes:** The synthesis focused on MSME support interventions that contributed to strengthening the MSME sector, with particular attention to private sector development efforts that promote job creation, economic gains and livelihood improvements for the most disadvantaged individuals: women, youth, informal sector workers, people with disabilities and populations affected by crises and conflict.

**Time:** The analysis considered UNDP evaluation reports published from 2018 to 2024 as well as relevant external research evidence published between 2015 and 2024, including high-quality systematic review findings from early 2015. The eligibility criteria, based on the SPIDER framework—Sample, Phenomena of Interest, Design, Evaluation and Research type—are summarized in Table 1 below, outlining the overall scope of the synthesis.

**TABLE 1: Eligibility criteria based on the SPIDER framework**

SPIDER FRAMEWORK	Inclusion criteria	Exclusion criteria
Sample (population)	Micro, small and medium-sized enterprises in Algeria, Bahrain, Djibouti, Egypt, Iraq, Jordan, Kuwait, Lebanon, Libya, Morocco, State of Palestine, Saudi Arabia, Somalia, Sudan, Syria, Tunisia and Yemen	• Cooperatives and social enterprises
Phenomena of interest (interventions)	Types of MSME support interventions and approaches: <ul style="list-style-type: none"> <li>• Policy and regulatory reforms</li> <li>• Access to markets</li> <li>• Financial support</li> <li>• Promoting entrepreneurship</li> <li>• Networking and partnerships</li> <li>• Digitalization and e-commerce</li> <li>• Capacity building and skills development</li> </ul>	Evaluations or studies not related to MSME support interventions
Design (evaluation types)	Types of evaluations or study designs: <ul style="list-style-type: none"> <li>• UNDP performance and process evaluations</li> <li>• Impact evaluations from experimental and non-experimental (quasi-experimental) studies</li> <li>• Systematic reviews</li> </ul>	<ul style="list-style-type: none"> <li>• Midterm evaluations</li> <li>• Non-evaluative documents (e.g., literature reviews, blogs)</li> </ul>



◀ Table 1 (cont'd)

SPIDER FRAMEWORK	Inclusion criteria	Exclusion criteria
Evaluation (outcomes)	<ul style="list-style-type: none"> <li>• Job creation (could include decent jobs that improve the quality of the job or self-employment)</li> <li>• Income generation activities supporting livelihoods</li> <li>• Improved MSME competitiveness (in terms of propensity to export, profitability and investment)</li> <li>• Women's empowerment, women's self-esteem and entrepreneurial attitude</li> <li>• Business resilience</li> </ul>	Evaluations or studies not reporting outcomes relating to MSME support interventions
Research type	Evaluations or studies conducted using: <ul style="list-style-type: none"> <li>• Quantitative, Qualitative and Mixed-methods research</li> </ul>	
Publication dates	<ul style="list-style-type: none"> <li>• UNDP evaluations: 2018-2024</li> <li>• External sources from impact evaluations and systematic reviews: 2015-2024</li> </ul>	
Publication accessibility	<ul style="list-style-type: none"> <li>• Publicly available or shared with the synthesis team</li> <li>• Published in English, Arabic, or French</li> </ul>	

## 2.3 Methodology

The methodology for this synthesis followed a systematic and comprehensive mixed-methods approach to ensure a robust and credible evidence base[15]. Key steps included:

- **Systematic Search and Screening.** The team implemented a rigorous search strategy using the UNDP Artificial Intelligence for Development Analytics (AIDA) platform for UNDP evaluations supplemented by searches across databases such as Web of Science, Social Systems Evidence and the Campbell-Wiley Library. Institutional databases were also explored to capture a broad range of external evidence, including impact evaluations and systematic reviews[16,17]. A total of 198 UNDP evaluations and 1,621 external evidence sources were initially identified through searches. These were screened against the eligibility criteria in two stages: by title, executive summaries, or abstract and then by full text. Ultimately, 67 reports (39 UNDP evaluations and 28 external sources) were selected for inclusion in the synthesis[18].
- **Quality Appraisal:** Quality assessments were conducted for all studies thus included. As UNDP evaluations had undergone prior quality assessments, those with satisfactory ratings were automatically considered. External studies were appraised using tools from the Joanna Briggs Institute (JBI)[19–21].
- **Evidence Hierarchy:** To prioritize findings based on evidence strength, a hierarchy was applied. Systematic reviews with meta-analyses were considered the most credible, followed by narrative systematic reviews and then primary studies. This hierarchy, alongside quality assessments, ensured that conclusions were drawn from the best available evidence[22,23].

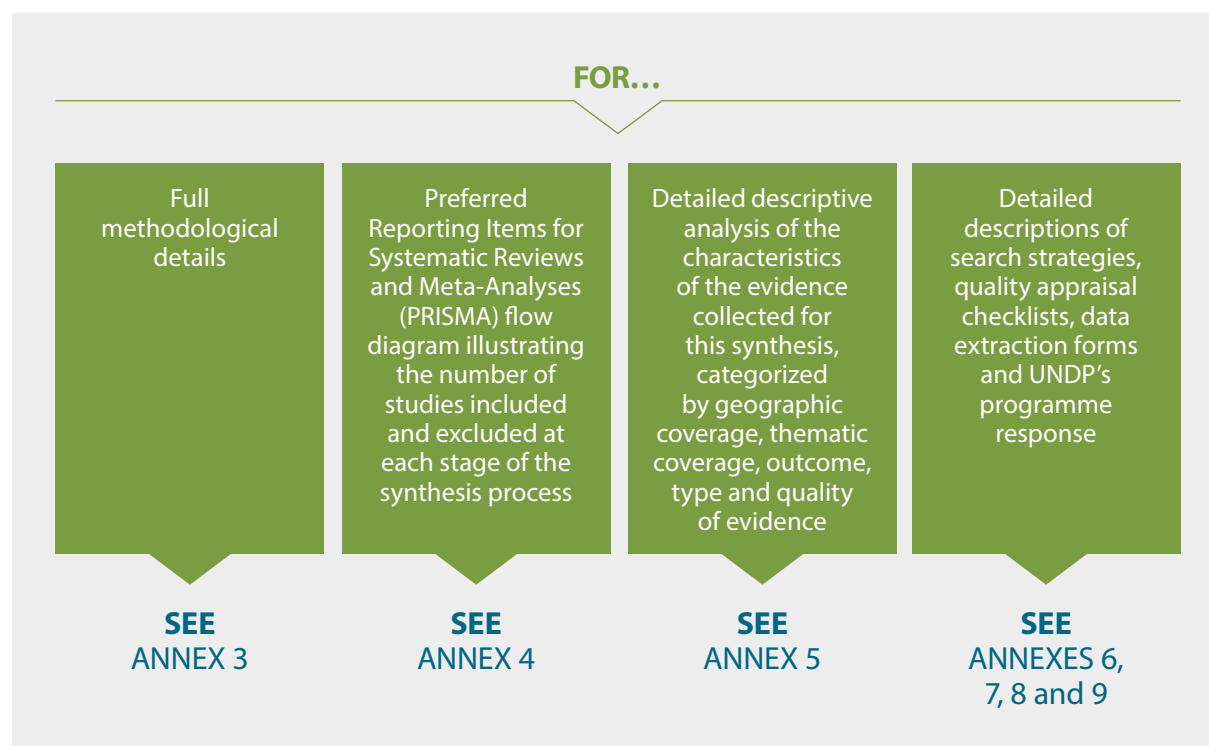


- **Standardization:** The effectiveness of interventions was consistently interpreted by standardizing statements based on effect size[24,25]. A modest effect suggests that the intervention made a small or minor difference, showing less than a 5 percent improvement over no intervention. A moderate positive effect indicates a noticeable improvement, with outcome changes in the range of 5 to 20 percent. In contrast, a large positive effect implies a substantial impact, leading to improvements of over 20 percent. This approach ensures clear, comparable interpretations across various pieces of evidence.
- **Data Extraction and Synthesis:** Data extraction was conducted systematically using EPPI Reviewer, a web-based software designed to facilitate systematic reviews and evidence synthesis with checks for inter-rater reliability. Evidence was categorized by intervention levels (macro, meso, micro) and types of MSME support, focusing on outcomes such as job creation, income generation and MSME competitiveness. The synthesis incorporated quantitative results from meta-analyses and narrative findings, visually summarized in Evidence Gap Maps (EGMs) for accessibility (See [EGM1](#) and [EGM2](#)).

**Limitations:** The findings on support for MSMEs in the Arab States region reveal several limitations.

- Inadequate representation of Gulf Cooperation Council countries limited the ability to draw comprehensive regional insights.
- While the term MSME is commonly used in evaluation reports, most interventions primarily supported micro and small enterprises – often with a predominant focus on micro rather than small enterprises. The broad use of the label “MSME” obscured the distinction between enterprise sizes, making it difficult to determine whether evaluations refer to micro, small, or medium-sized enterprises.
- Lack of clear definitions and theories of change for MSMEs deterred effective monitoring and evaluation of progress.

## Content of the annexes





## 2.4 Key Definitions

### MSMEs

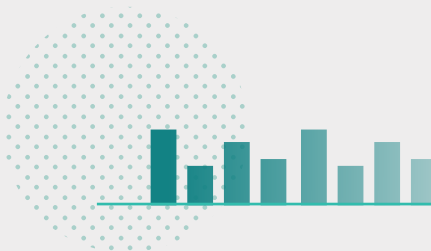
- For this synthesis, IEO adopted the definition provided by the International Finance Corporation (IFC) of the World Bank Group[26], which groups MSMEs into three categories. Thus, this synthesis focuses on evaluations and studies that include enterprises of varying size, from micro to medium based on revenue, number of employees and total assets.

**TABLE 2: Micro, small and medium-sized enterprises: Definitions (IFC, World Bank Group)**

Indicator	Number of employees	Total assets (USD)	Annual sales (USD)
Micro enterprises	<10	<100,000	<100,000
Small enterprises	10-49	100,000 – <3 million	100,000 – <3 million
Medium-sized enterprises	50-300	3 million – 15 million	3 million – 15 million

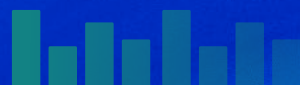
- **JOB CREATION** refers to strategies and initiatives aimed at generating new employment opportunities (including self-employment) and improving the quality of existing jobs resulting from MSME support interventions. It indicates stable and predictable income and is typically wage-paying, contract-based and part of the formal economy.
- **LIVELIHOODS** is a broader term that encompasses the capabilities, assets and activities required for a means of living due to MSME support[29]. This can include livelihood programmes that aim at diversifying income sources, improving access to resources and services and enhancing coping mechanisms to withstand shocks and stresses. These are linked to overall socio-economic development and resilience and can include informal work and other income-generating activities.
- **INCOME GENERATION** refers to MSME-related activities and initiatives that enable individuals and communities to create income sources. The income produced may not necessarily be regular or sustainable. In such a case, it would not be considered job creation but rather a livelihood activity.
- **DECENT JOBS** refer to creating quality employment opportunities resulting from initiatives designed to support MSMEs. These jobs are productive, deliver a fair income, provide security in the workplace and social protection for families and offer better prospects for personal development and social integration[30].

- **MSME COMPETITIVENESS** refers to the ability of a firm to compete, survive and thrive in the market at local, national, or global levels. MSME support interventions may enhance competitiveness by improving an enterprise's efficiency, innovation, quality and customer responsiveness and could be further explained as:
  - **Propensity to export** refers to an enterprise's capability to sell its goods or services outside its home market. MSME interventions such as providing access to new markets, trade facilitation and export promotion activities can increase this propensity.
  - **Profitability** measures an enterprise's ability to generate earnings relative to its costs. MSME interventions can improve profitability by helping companies reduce costs, improve productivity, or increase prices.
  - **Investment** implies the acquisition of assets that will help a business generate income in the future. MSME interventions can stimulate investment by improving access to finance, providing incentives, or reducing regulatory barriers.
- **SELF-EMPLOYMENT** refers to individuals working for themselves rather than being formally employed by others. In contexts with limited formal job opportunities, self-employment is key to supporting livelihoods and incomes.
- **BUSINESS RESILIENCE** is the ability of MSMEs – especially micro and small enterprises – to withstand, adapt to and recover from shocks such as conflict, crisis, or climate-related disruptions.
- **WOMEN'S EMPOWERMENT** refers to the expansion of women's access to assets, skills, markets and decision-making power – enabling greater participation in the economy and control over their livelihoods. This includes enhancing women's confidence to engage in economic activities by overcoming social norms.
- **RESILIENCE** refers to long-term capacity building to help individuals, businesses and economies withstand future shocks and adapt to changing conditions.
- **STABILIZATION** refers to short-term efforts aimed at restoring basic economic and social functions following a crisis. The goal is to prevent further deterioration and establish a foundation for recovery.





### 3. WHAT WORKS and WHERE in MSME SUPPORT INTERVENTIONS





This section presents findings related to Synthesis Question 1. Where feasible, findings are provided to allow for contextual disaggregation within the Arab States region.

### 3.1 Policy Advocacy and Regulatory Reforms



UNDP's sector-specific policy advocacy reveals its potential to catalyze MSME growth, particularly in renewable energy. Yet its limited engagement in broader system-level reforms such as tax simplification, formalization and addressing larger regulatory barriers hindered broader outcomes on job creation and enterprise formalization. Inadequate financing and lack of targeted capacity-building further constrained the effectiveness of policy efforts.

**UNDP's engagement in broader system-level policy and regulatory reform efforts in Arab States was limited.** Although not specific to Arab States, UNDP's support to the private sector lacked consistent prioritization of system-level interventions, such as streamlining government procedures and fostering public-private dialogues to enhance the MSME ecosystem and boost productivity[31].

**Sector-specific policy efforts yielded more tangible outcomes,** particularly in renewable energy, where initiatives such as the Egypt Photovoltaic project and the Tunisian Solar Plan (see Box 1) contributed to enabling environments for private sector participation. These projects developed financing mechanisms, regulatory frameworks, and institutional support that helped integrate small-scale entrepreneurs into green energy markets[32–34]. UNDP support was more successful when it was part of government initiatives than when being proactive in promoting policy change processes.

**While UNDP initiatives addressed some labor market issues, its interventions often operated in thematic silos** and had limited engagement with national labor regulations, which are significant for employment generation[33,35].

#### BOX 1: SECTOR INITIATIVES IN EGYPT AND TUNISIA

In Egypt, targeted reforms affecting MSMEs in the renewable energy sector, particularly through the Egypt-PV project, yielded significant results. The project facilitated key policy and regulatory changes that benefitted micro and small enterprises focusing on photovoltaic systems. In addition to supporting amendments to the Electricity Law to incorporate renewable energy provisions, it enhanced photovoltaic integration into the national grid and collaborated with banks to offer attractive financing options. By addressing legal, technical and financial barriers to solar PV adoption, the project contributed to job creation and income generation and expanded access to sustainable energy solutions for small-scale entrepreneurs and households[32].

Similarly, Egypt's Bioenergy for Sustainable Rural Development project promoted bioenergy technologies by establishing a supportive policy framework that included the formal recognition of bioenergy technologies in national government plans. ►





The framework aimed to position bioenergy technologies as competitive alternatives to fossil fuels by recommending financial and fiscal incentives based on their socio-economic and environmental value. Complementary initiatives such as training rural women engineers, further supported this effort. However, despite demonstrating the viability of bioenergy, the project faced challenges in generating widespread employment and developing markets due to regulatory delays and incomplete financial mechanisms[36].

In Tunisia, the UNDP-supported Tunisian Solar Plan aimed to improve conditions for micro and small enterprises in the renewable energy sector by improving investment opportunities and market access. Legal reforms enabled micro and small enterprises to produce electricity for self-consumption and sell surplus energy, thereby enhancing their competitiveness. While the Plan succeeded in establishing policy frameworks to support micro and small enterprise participation in the renewable energy market, its overall effect was tempered by external challenges, including stakeholder disagreements and regulatory hurdles[33,34].



**Although formalization was indirectly tackled through capacity-building efforts and in some cases by improving access to resources (e.g., renewable energy financing), UNDP did not engage extensively in broader regulatory reforms**[34,36]. Efforts to support informal enterprises were present but without a strong emphasis on formalization incentives, tax regime simplification, or structural regulatory adjustments that could have facilitated MSMEs in Arab States[33,35].

- ❁ **In fragile and conflict-affected settings** such as Yemen and Syria, UNDP focused on stabilizing micro and small enterprises through sector-specific policy advocacy. These efforts enabled businesses to operate in challenging environments and facilitated the integration of **refugees and host communities** into local economic value chains[7,35]. However, these interventions had specific goals, such as installing photovoltaic systems or fostering solar energy adoption rather than engaging in broader macroeconomic or regulatory reforms. Practical challenges remained in maintaining the assets created, which affected the long-term sustainability of these initiatives[7,32–35].

**Evidence from externally-published systematic reviews from low- and middle-income countries consistently suggested that macroeconomic interventions are crucial to the growth and resilience of MSMEs**[37,38]. These reviews underscored that broader strategies in reducing administrative burdens and facilitating business formalization could contribute to moderate improvements in employment and productivity. When paired with strong execution, effective monitoring and complementary interventions such as access to finance and capacity-building, these reforms were found to enhance employment and productivity outcomes further. These reviews also showed that tax simplification helped reduce the complexity of tax compliance, thus lowering administrative costs and burdens for MSMEs. This allowed small businesses to allocate more resources to operations rather than navigating bureaucratic processes. Additionally, simplified tax systems encouraged businesses to transition from the informal sector to the formal economy as formalization improved access to financial services, loans and institutional support due to better documentation and creditworthiness[37,38].



## 3.2 Entrepreneurship Support



Tailoring entrepreneurship and livelihood support to local contexts through low-capital enterprises in fragile zones, innovation hubs in urban areas and inclusive strategies for youth, women and marginalized groups effectively enhanced self-employment, economic resilience and inclusivity.

- ❁ **UNDP's initiatives focused on tailored interventions for micro and small enterprises**, addressing needs through innovation hubs and startups in urban settings and livelihood support in rural and fragile contexts. Micro-enterprise development was particularly effective in rural areas **in fragile contexts**, where lower-capital enterprises provided rapid self-employment[5,35,39–41]. Targeted programmes for **youth, women and IDPs** supported income generation efforts[39,42,43]. For instance, small-scale businesses in Iraq, Sudan and Yemen helped **vulnerable groups** engage in self-employment with minimal capital investment[40,41]. In Jordan, Syrian **refugees** and host communities benefited from micro-enterprise livelihood programmes that promoted economic empowerment and social cohesion[4].
- ❁ **In the Mashreq and Maghreb sub-regions, UNDP support for innovation hubs, incubators and startups in urban areas was documented in several evaluations.** In Jordan and Lebanon, UNDP supported livelihood and entrepreneurship programmes, integrating **refugees** and host communities and fostering resilience and economic cooperation[4,35]. Notable initiatives include the Shababeek Youth Project in Lebanon, which provided incubation support for **young** startups and collaborations in Gaza with incubators such as BTI. Through the Shababeek Youth Project, UNDP partnered with the local NGO INJAZ to support eight start-ups, five of which were **female-led**, offering tailored business model development, prototyping and organizational support. In Tunisia, programme support linked micro and small enterprises to broader economic strategies, promoting inclusivity and sustainable changes[33].
- ❁ **Both UNDP evaluations and external systematic reviews highlighted the effectiveness of entrepreneurship support in improving livelihoods and engaging marginalized groups in low-income contexts**, with the potential to foster economic resilience at the household level. Tailored support at the enterprise level, focusing specifically on micro-enterprises in fragile zones, and medium-sized enterprises for competitive growth better addressed the diverse economic needs across different contexts.
- ❁ **While UNDP's entrepreneurship programmes successfully fostered micro-enterprises and self-employment, evaluations noted challenges in achieving job stability and addressing structural issues** such as limited access to finance, weak market connectivity, poor e-commerce and e-trade opportunities and short project duration. This was especially evident in **fragile contexts**, where entrepreneurial jobs often lacked long-term security[40,41]. A key challenge arose when support for micro and small enterprises was discontinued prematurely, preventing businesses from reaching a sustainable level of growth.
- ❁ **External evidence from systematic reviews indicated that entrepreneurship support interventions moderately enhanced self-employment opportunities**, particularly in contexts with limited formal job options, as often seen in low-income and fragile regions. A global review of active labor market programmes for **youth** found that integrating business advisory services and skills training held significant potential for enhancing youth employment and job quality. These programmes equipped young job seekers with the skills and competencies most valued by employers[24,44]. While these programmes increased the quantity of jobs created, the quality and sustainability of these jobs remained a challenge, with many positions characterized by low wages, inadequate benefits and limited job security[33,34].



### 3.3 Market Access



UNDP's market-driven approach—integrating production, financial inclusion, commercialization and market access—led to stronger and more sustainable outcomes for micro and small enterprises, especially when partnering with anchor companies in Arab States. Additionally, infrastructure development such as market rehabilitation and road construction proved essential in enhancing market access and economic stability, particularly in FCV settings.

**UNDP improved market access in the region through tailored support and strategic partnerships with local chambers of commerce and business associations.** These efforts helped micro and small enterprises connect with local, regional and international markets[31,35]. UNDP facilitated marketing and packaging initiatives, organized trade fairs and conducted market assessments to analyze supply and demand dynamics. However, institutionalization of such efforts remained limited, and in many cases, initiatives were one-off successes rather than sustained enterprise development strategies efforts[7].

❁ **In FCV contexts**, including the State of Palestine, Syria, Lebanon and Iraq, UNDP's market access initiatives supported income generation by linking micro and small enterprises to regional and international markets[7,31]. In Lebanon, the Women's Economic Participation project improved market linkages and value chain support, while the Productive Sectors Development Programme helped businesses develop branding and marketing strategies. UNDP also conducted market assessments of startups and micro and small enterprises, evaluating market needs, revenue models, competition and commercialization strategies[7]. Through the Syrian Refugee Crisis Response, UNDP supported job creation for both **refugees and host communities**, even though opportunities remained limited to local markets[3]. Positive results were also seen in the State of Palestine and Iraq, where market integration and value chain development supported income generation[40,42]. In Gaza, UNDP collaborated with the Gaza Chamber of Commerce to organize a marketplace, providing **women entrepreneurs** with opportunities to sell their products and build business networks[7]. In Yemen, UNDP initiatives focusing on local and regional markets enhanced competitiveness and income, particularly for smallholder farmers by connecting them to value chains[45].

**In the Maghreb, UNDP provided marketing support by focusing on packaging, branding, commercialization and market access.** Initiatives include partnerships to improve packaging and labeling, organizing fairs and exhibitions and creating branding strategies such as the SHANTI<sup>1</sup> label in Tunisia. Similarly, Agri-Business Fairs and the "Made in Djibouti" label helped micro and small enterprises showcase their products and access new markets[7].

❁ **Infrastructure development such as market rehabilitation and road construction also played a key role in enhancing market access and economic stability, particularly in FCV contexts.** In Iraq, UNDP-supported infrastructure rehabilitation and road construction directly contributed to job creation and economic stability by restoring marketplaces and improving trade and mobility[46]. Similarly, through initiatives such as the Enhanced Rural Resilience in Yemen II project, UNDP rehabilitated 38 community market assets, improving access for enterprises and consumers. This project also sought to reduce barriers to **women** accessing markets by improving local infrastructure and shortening travel distances[45].

<sup>1</sup> **SHANTI** refers to a Tunisian enterprise dedicated to developing innovative and creative solutions to social, economic, cultural and environmental challenges. The name "SHANTI" is derived from Sanskrit, meaning "peace."



**Notwithstanding successful initiatives, UNDP did not consistently apply a market-driven approach to livelihoods, which limited the sustainability of its interventions.** In many cases, inadequate attention to product commercialization, competitiveness and enterprise growth constraints reduced the effectiveness of interventions[31]. However, when UNDP adopted a comprehensive market-driven approach covering the full value chain from production (training, inputs, grants) to digital and financial inclusion (such as financial literacy) and finally to commercialization (quality, design, packaging, labelling) and market access (local, national and international), the outcomes were significantly stronger[7,31]. This approach was particularly effective when UNDP collaborated with anchor companies in strengthening value chains, as seen in the Women's Economic Participation project in Lebanon, the Employment Generation for Young Gazan Women project<sup>2</sup> under PAPP and Tunisia's entrepreneurship for development project. These initiatives successfully addressed key value chain challenges through strategic partnerships and targeted interventions[7].

**While UNDP initiatives targeted youth employment and livelihood generation, their response to youth economic empowerment needs was not comprehensive.** For example, in Somalia, UNDP's Joint Programme on Youth Employment aimed to create market linkages within specific value chains in the fish sector to support employment and income generation for youth. The programme provided training in fishery skills, revolving funds and fish processing facilities for micro-enterprises. However, while the fish value chain intervention improved skills and created employment opportunities for beneficiaries, its effect on incomes and job quality was limited due to several factors: 1) lack of adherence to a full value chain approach, including market analysis and engagement of all actors in the design and implementation process; 2) limited demand and profitability in the targeted sector; 3) seasonal challenges that disrupted business continuity; and 4) insufficient startup capital and equipment. A more holistic approach to the value chain—from production to market—could have boosted job creation and incomes for micro-enterprises[47].

### 3.4 Digitalization



Digitalization initiatives in Arab States showed promise but remained limited to pilot projects and fragmented efforts, preventing transformational potential. While micro and small enterprises benefited from improved financial inclusion and market access, these gains were often localized and modest.



**UNDP's support for e-trade and e-commerce and digital skills development helped micro and informal enterprises access broader digital markets, particularly during crises.** These initiatives enabled micro-enterprises to reach new customer bases and extend market access previously out of reach. However, UNDP's digitalization efforts—particularly in fintech, e-trade and e-commerce—remained small in scale and scope, limiting their overall effects on micro and small enterprise development[48].

**While medium-sized enterprises in the Arab States region benefited from digitalization, the contribution was less pronounced compared to smaller businesses.** Medium-sized enterprises, which already had some level of digital infrastructure and market access, primarily gained operational efficiency optimization and competitiveness improvements rather than expanding into new markets[48].



<sup>2</sup> The Employment Generation for Young Gazan Women project, a UNDP PAPP initiative from 2020 to 2021, aimed to align training and grants with market needs, enhancing job opportunities for entrepreneurs in non-traditional sectors such as ICT and industry.





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**Some initiatives demonstrated positive outcomes for micro and small enterprises, particularly in enhancing resilience and growth through digital financial services, e-commerce platforms and digital skills training.** Digital trade and e-commerce initiatives supported job creation by connecting **marginalized and rural communities** to online markets. **Women and youth** in particular leveraged these platforms to participate in digital markets and contribute to economic growth[39,49,50]. In Gaza, the UNDP Accelerator Lab helped female-owned businesses access larger markets through digital platforms, allowing local artisans to increase their income and expand their customer reach[39]. Similarly, fintech solutions enhanced market access, streamlined operations and improved financial inclusion, especially in rural and **conflict-affected areas**, where traditional financial services were limited[48]. Digital technology also presented opportunities for women in remote areas, helping bridge financing gaps and expand economic participation.
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**Evaluations highlighted that despite the potential of digital tools for expanding market access and employment opportunities for micro and small enterprises in Arab States, UNDP support and contribution remained localized and faced several limitations.** Many digital initiatives in the region struggled to transition from pilot projects to scalable solutions due to: 1) inadequate infrastructure supporting digital connectivity; 2) regulatory challenges that restricted digital finance services; 3) the gender digital divide, limiting access for **women entrepreneurs**; and 4) fragmented efforts across sectors and sub-regions. UNDP evaluations underscored the need for stronger partnerships with government and private sector to address barriers and ensure wider accessibility of digitalization benefits for MSMEs in Arab States[3,8,42,48].

### 3.5 Access to Finance

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 Microfinance initiatives, particularly microcredit and micro-savings, had the potential to boost income and create jobs, especially when complemented by technical training and business development services. Additionally, cash grants—through cash-for-work programs and seed grants—supported micro and small enterprises in recovering and generating incomes, particularly in FCV contexts.
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**UNDP played a valuable role in implementing microfinance initiatives such as micro-savings and micro-credit through local partnerships to support micro and small enterprises in FCV contexts.** These initiatives aimed to help micro and small enterprises in vulnerable areas recover by providing access to small loans and financial services through partnerships with banks and financial institutions. In Yemen and Sudan, access to finance and financial services contributed to both temporary and permanent jobs across different sectors. Beneficiaries reported increased income and competitiveness, partly due to business skills training and technical assistance[51]. In Sudan, the Youth Volunteers Supporting Peace and Recovery in Darfur project established Accumulating Savings and Credit Associations across the five Darfur states to improve community access to savings and credit. These associations facilitated investments in business development, consumption needs and emergency funds. Evaluations noted income growth, enabling beneficiaries to accumulate savings and assets such as livestock. **Women** in particular benefited from microfinance interventions as these programmes were explicitly designed to strengthen their role in household economic stability[52].

❁ **UNDP evaluations found that cash grants, particularly through cash-for-work programmes, provided short-term employment and income relief for vulnerable groups**, including women, youth and displaced persons, especially in **conflict settings** such as Gaza and Somalia[42,47]. UNDP's in-kind and cash grants such as Asset Replacement Grants played a role in supporting businesses recovery and improving livelihoods, particularly in crisis-affected areas. Under the Iraq Crisis Response and Resilience Programme, asset recovery grants helped micro-enterprises and households rebuild their businesses, contributing to income growth and economic activity. However, sustainability was often constrained by external factors, such as ongoing instability and economic volatility[40].

❁ In **Yemen**[6] and **Syria**,[53] seed grants provided as part of livelihood interventions effectively generated incomes. In Yemen, initiatives such as the Vocational and Business Skills Training and Support Project and the Rebuilding Livelihoods and Capacities of Small-Scale Fisheries Households project helped entrepreneurs and small-scale fisheries households start businesses. These efforts improved productivity in sectors such as agro-processing, textiles and fisheries. However, their long-term results remained limited due to insufficient follow-up support, lack of business development services and weak market access[6,45,54]. Similar issues were observed in Somalia's fish value chain, where a combination of technical training, micro-grants and business development services had mixed results[47].

❁ **While these interventions contributed to income generation, their effectiveness varied.** Evaluations suggested that complementary interventions such as technical training, access to financial tools and improved business modelling were crucial to maximizing results. In Southern Tunisia, UNDP implemented microfinance projects in Medenine and Tataouine to promote job creation and entrepreneurship, particularly among **youth and women**. Partnering with local institutions such as the Tunisian Solidarity Bank, these initiatives provided financing options for micro and small enterprises development. Although they positively influenced the local entrepreneurial ecosystem, short-term project durations and limited funding resulted in only modest job creation[55].

**External impact evaluations and systematic reviews provided extensive insights into microfinance and access-to-finance interventions.** A global review of micro-savings and micro-loans found that both had positive effects on job creation, incomes and competitiveness, though effects vary depending on context, loan size, market conditions and financial literacy levels. While micro-loans supported business expansion and employment, their success depended on access to larger-scale financing and supportive infrastructure. Micro-savings, on the other hand, contributed to financial stability and resilience, allowing individuals to self-finance investments and manage irregular incomes. However, the effectiveness of micro-savings and micro-loans was contingent on management skills, sector considerations and favorable economic conditions[56]. A review suggested that long-term approaches such as graduation programmes and livelihood enhancement could be effective in addressing structural poverty[57].

❁ **In fragile and conflict-affected regions**, while microfinance helped stabilize incomes and generate jobs, its influence was often limited by political and economic instability, market constraints and weak financial infrastructure. In Iraq, Syria and Gaza, market limitations constrained the effectiveness of microfinance initiatives[5,50,53]. In Somalia and Yemen, the absence of financial institutions further hindered implementation[50,51]. Additional challenges such as high interest rates and loan repayment difficulties (as seen in Tunisia and Gaza) further diminished the potential effect of microfinance interventions, highlighting the importance of tailored financial strategies for different contexts[47,50,55].

## 3.6 Capacity Building and Skills Development



When training reflected real market needs and was supported by solid assessments, hands-on coaching, mentorship and ongoing support, MSMEs—particularly micro and small enterprises—gained more than just skills; they gained the tools and confidence to grow, overcome barriers and build lasting success and resilience.

**UNDP’s capacity building and skills development initiatives focused on equipping micro and small enterprises with market-relevant skills**, particularly through demand-driven and context-specific programmes aligned with local economic needs. These efforts contributed to fostering sustainable business growth. In Jordan, the Mainstreaming Biodiversity Conservation in the Tourism Sector project provided micro and small enterprises with vocational training tailored to market demands, leading to job creation, increased incomes and greater resilience for both host communities and refugees[3,58]. The project strategically targeted participants most likely to benefit most from the training, improving their chances of securing employment or starting businesses aligned with local economic needs[58].

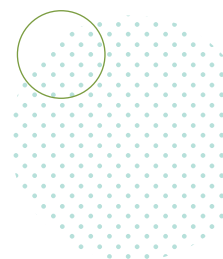
**UNDP’s market assessments helped identify high-growth sectors**, shaping programmes focused on high-potential areas such as renewable energy and ecotourism[36,58]. Targeted programmes such as women-led enterprises in Morocco’s Argan oil sector successfully boosted productivity and increased incomes. Formal vocational training programmes played a critical role in stimulating job growth, particularly for smaller firms with fewer than 100 employees[7]. These programmes addressed local economic needs through careful participant selection, comprehensive market assessments, coaching, hands-on vocational training and gender-specific empowerment strategies. However, misalignment between skills training and market demands reduced effectiveness, as individual entrepreneurs and micro-enterprises struggled to apply acquired skills in relevant industries[55].

**Coaching and mentorship elements provided participants with practical, personalized guidance**, enabling them to apply business and marketing strategies suited to their enterprises. Programmes in the Mashreq and the Maghreb that incorporated gender-sensitive approaches helped address socio-cultural and economic barriers, expanding women’s access to market, networks and capital. External evidence from stable low- and middle-income countries supported these findings[37,59–66] showing that practical, hands-on learning approaches helped MSMEs retain and apply new skills, improving job performance and business success.

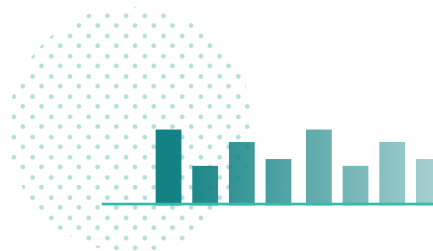
**Continuous technical support and market access improvements were particularly beneficial for micro-enterprises that face structural barriers.**

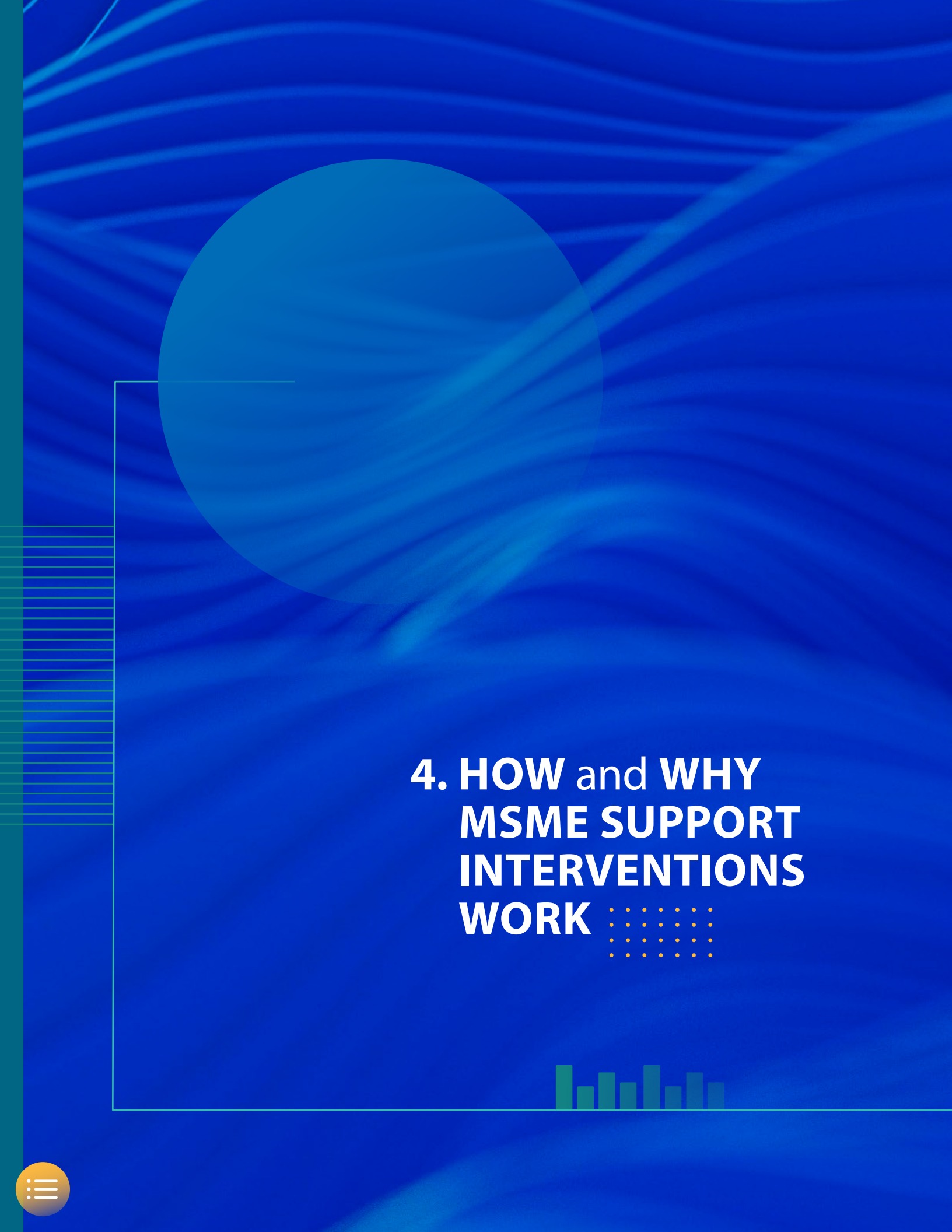


**Impact studies found that vocational, business and life skills training programmes had greater results in stable contexts**, especially for micro-enterprises led by **women**, who often struggle to access formal markets[60]. These programmes increased women’s workforce participation, self-employment and formal wage employment while also enhancing their business knowledge for future business aspirations.




- ❁ **In conflict-affected regions, integrating capacity building with financial and livelihood and support was essential for sustaining micro and small enterprises**[6,7,31]. In Yemen and Syria, vocational training combined with immediate financial support helped smaller enterprises build resilience against economic instability, enabling them to sustain income generation in challenging conditions. Similarly, external impact studies showed that skills training (technical, business and soft skills) for **women, youth and vulnerable populations** had a moderately positive impact, particularly on self-employment, women's self-esteem, entrepreneurial attitudes and financial behaviours[37,59–65]. In other cases, the effectiveness of skills training alone was limited when not combined with additional support services, especially in low-income and FCV settings[59,65,67,68]. In Jordan, while soft skills training improved confidence and outlook, employment outcomes remained limited without complementary measures[65]. Similarly, in MENA countries, skills training programmes showed short-term benefits but often failed to address systemic barriers unless integrated with broader economic interventions[59].
- ❁ **The effectiveness of interventions depended on enterprise size.** Small enterprises benefited more from scalability-focused support, including access to capital, supply chain integration and sector-specific business expansion strategies. In contrast, micro-enterprises were better served by foundational assistance such as cash grants, asset recovery and immediate financial support before engaging in skills-building programmes such as entry-level training. In **conflict-affected areas**, micro-enterprises often required survival-focused support due to their high vulnerability to economic disruptions and instability.





## 4. HOW and WHY MSME SUPPORT INTERVENTIONS WORK







This section presents findings related to programme design and implementation factors that facilitated (or hindered) the effectiveness of UNDP's MSME support. It also collates findings on how to ensure the sustainability of interventions.

## 4.1 Focus of UNDP's Support to MSMEs



In the Arab States region, UNDP's focus on micro-level support such as capacity-building and financial support for individual entrepreneurs contributed to the empowerment of youth and women. However, the extent to which these efforts led to sustained influence was often constrained by weak linkages with meso- and macro-level interventions, including value chain development, systemic reforms and partnerships engaging other actors in MSME development.



**UNDP's MSME support in the Arab States region was more prominent at the micro level** thanks to capacity building, financial assistance and skills training for individual entrepreneurs. While meso- and macro-level initiatives were present, they were not systematically implemented, limiting their broader outcomes. In stable contexts, UNDP emphasized resilience building by enhancing productivity, promoting systemic reforms and implementing sector-specific initiatives. **In FCV contexts**, interventions primarily focused on stabilization and restoring basic economic activity through cash-for-work programmes and gradual formalization over time. However, broader regulatory reforms related to formalization remained limited and often led by other actors.

**At the macro level, UNDP's engagement in policy advocacy and entrepreneurial culture promotion was issue-specific rather than comprehensive**, with broader structural reforms often led by other actors. While trade facilitation and market access initiatives such as harmonizing policies and promoting local products had some successes, they remained fragmented and struggled to link MSMEs to global value chains. Policy advocacy efforts largely focused on specific areas such as post-crisis MSME support or entrepreneurship promotion rather than systemic regulatory and structural reforms.

**Meso-level interventions primarily aimed at strengthening public institutions** to deliver business development services, contributing to institutional sustainability. However, limited integration of private sector service providers hindered the development of resilient business support ecosystems. While digitalization and access-to-finance initiatives showed potential, their overall contribution was constrained by the lack of sector-specific strategies and weak private sector collaboration. The limited emphasis on meso-level interventions reduced UNDP's ability to effectively address structural barriers affecting MSME development in Arab States.



**At the micro level, UNDP's interventions primarily supported individual entrepreneurs and micro enterprises rather than small enterprises**, with the latter receiving less direct and more context-dependent engagement. These interventions, ranging from vocational and technical training to business development and access to finance via loans or grants, produced immediate positive outcomes. **Youth and women** were central to these efforts, with a strong emphasis on self-employment as a strategy for poverty reduction. This approach reflected UNDP's belief that skills development and financial access are key drivers of MSME growth, although sustainability challenges remained in the absence of stronger systemic support.

## 4.2 Design and Implementation Factors Affecting the Effectiveness of MSME Support



UNDP's MSME interventions in Arab States, particularly in FCV settings, faced design and implementation challenges, including inadequate gender sensitive market assessments and short project durations. Evaluations indicated that effective interventions required contextualized designs, participatory market analyses and multi-phased approaches that balanced direct enterprise support with institutional strengthening. Inclusive stakeholder engagement, extended project timelines and adaptive programming were essential to aligning projects with market needs, ensuring impact and promoting long-term sustainability.

**Micro and small enterprises in Arab States faced significant contextual barriers**, including political instability, weak governance, economic volatility, sanctions and inadequate infrastructure, which disrupted markets and limited access to resources. Additionally, refugee-related tensions and socio-cultural norms further isolated businesses, limiting their participation in economic activities. External challenges such as trade barriers, reliance on donor funding, environmental vulnerabilities and climate change exacerbated these difficulties, particularly in agriculture and resource-dependent sectors[4,7,36,45,69].



**Tailoring support to the specific needs of MSMEs proved effective in enhancing the outcomes and sustainability of interventions.** Design factors such as market assessments, project duration, multi-level approaches and value chain coverage were critical to improving the effectiveness of micro and small enterprises support intervention, particularly in FCV settings, where contextual analyses and gender-sensitive market assessments helped align interventions with local economic needs[7]. Gender assessments during the design helped address the unique challenges faced by **women** entrepreneurs[7], ensuring that interventions were more relevant and inclusive[70].

**Successful micro and small enterprise initiatives such as Gaza's economic recovery project, Yemen's vocational training initiatives and Iraq's crisis response programme were more impactful when stakeholder engagement and market analysis aligned interventions with industries that had high employment potential**[6,39,40,42]. However, inadequate baseline studies and outdated data often led to mismatches between project activities and actual market needs[7,71]. Addressing these challenges required participatory approaches, digital tools for data collection in inaccessible areas, and continuous stakeholder engagement to ensure interventions adapted to evolving market dynamics.

**Short project durations, especially in FCV settings, often weakened long-term results of micro and small enterprises.** Projects such as the Community and Security Stabilization Programme in Sudan and short-term initiatives in Darfur struggled to sustain livelihood ventures and infrastructure due to limited timelines[41,72]. In contrast, Yemen's fisheries project and Syria-focused interventions demonstrated that longer project durations were necessary to address governance, capacity building and community stabilization[6,8,54,73]. Sustainability could be improved through multi-phase or adaptive programming, stronger public-private partnerships, blended financing models, local ownership and alignment with national strategies[50,71].





MSME interventions in Arab States were most effective when leveraging existing structures and fostering strong partnerships. Well-coordinated efforts with local institutions, private sector actors, and development partners enhanced effectiveness, particularly in FCV settings. However, fragmented coordination, weak private sector partnerships and insufficient monitoring frameworks limited MSME development.



**Leveraging existing structures and ensuring effective coordination were critical to successful micro and small enterprise support interventions, especially in FCV settings.** Projects such as the Emergency Crisis Response and the Enhanced Rural Resilience in Yemen demonstrated the benefits of working with local institutions and fostering coordinated efforts among stakeholders to align interventions with broader resilience goals[45,71]. Similarly, the Headway project in Iraq showed that area-based coordination mechanisms improved alignment with local governance systems and minimized duplication[5]. In Gaza, the Path to Economic Recovery project showcased the value of multisectoral coordination between UNDP, local governments and NGOs[42]. However, poor coordination, fragmented efforts, and lack of harmonized reporting often led to inefficiencies, duplication and missed synergies. Evaluations suggested that stronger coordination mechanisms, better integration of humanitarian and development efforts and harmonized accountability frameworks would help to reduce fragmentation and maximize results.



**Collaborations with UN agencies, the private sector, local chambers of commerce, business associations and incubators or hubs facilitated micro and small enterprises growth, expanded market access and enhanced resilience, even in challenging FCV contexts**[3,31,35]. For instance, in countries affected by the Syrian refugee crisis such as Jordan and Lebanon, UNDP worked with United Nations High Commissioner for Refugees (UNHCR), the International Labour Organization (ILO) and private sector partners such as Microsoft to develop digital livelihood initiatives for **refugees** and host communities, creating scalable economic inclusion solutions.

**Strong partnerships with private sector entities as well as local NGOs and community-based organizations also improved contextual relevance and community engagement**[45,72]. In the Enhanced Rural Resilience in Yemen programme and the Community and Security Stabilization Programme in Sudan, collaborations with private sector entities facilitated on-the-job training, internships and coaching, helping participants gain employable skills while contributing to broader economic resilience and community stabilization. Additionally, partnerships with local institutions helped align skills development initiatives with actual job market needs, improving the long-term effectiveness of interventions[45].

**In development contexts, partnerships supported income generation and market access**, illustrating adaptability in different contexts[74,75]. For example, the Egypt Network for Integrated Development project partnered with over 70 local NGOs and Community Development Associations to help MSMEs access broader market systems and implement interventions focused on job creation in marginalized communities[74]. In Morocco, UNDP collaborated with the Moroccan Agency for Energy Efficiency and the Global Environment Facility to promote photovoltaic pumping systems for irrigation projects, benefiting agricultural MSMEs by supporting sustainable energy solutions[34].

**However, insufficient capacity among local partners and poorly defined roles often led to inefficiencies**, as observed in the Egypt Network for Integrated Development project[74]. Underdeveloped private sector partnerships and weak linkages with larger enterprises also constrained UNDP's MSME initiatives in Arab States[7,31,39,50]. While UNDP aimed to strengthen partnerships with UN agencies (ILO



and UNCTAD) and international financial institutions (World Bank and regional banks) to drive systemic changes in private sector development, including MSMEs, these efforts were not consistently integrated into programme planning. This lack of broader private sector collaboration reduced opportunities for expanding market access[28,74,75].

- **Robust Monitoring and Evaluation (M&E) systems were found to be essential for tracking MSME effectiveness and adaptability, particularly in FCV settings.** Successful examples include Egypt's GEF Small Grants Programme, which utilized real-time data for strategy refinement, and the Gaza Economic Recovery Programme, which incorporated beneficiary feedback and data triangulation for project adjustments[5,42,77]. Participatory and digital M&E tools, such as those used in Tunisia's Entrepreneurship for Development Project and Yemen's YECRP, enhanced transparency and accountability[33,71].

**While individual MSME initiatives showed success, the absence of a holistic framework, theory of change and robust M&E limited their broader and longer-term effect on economic growth.** Many MSME projects focused on outputs (e.g., training completion, loan disbursement) rather than long-term outcomes such as decent jobs created, competitiveness, market integration and sustainability[33,76]. Inadequate funding, fragmented data collection, and the lack of adaptive learning frameworks hindered real-time strategy adjustments, as seen in the Community Security and Stabilization programme in Sudan and other FCV contexts[51,71,72]. Introducing standardized outcome indicators, real-time monitoring and participatory approaches would improve learning, beneficiary relevance and decision-making, even in challenging conditions[4,31].

- **Agility and flexibility were essential for effective MSME support in FCV contexts.** UNDP's interventions that used adaptive approaches that prioritize inclusivity, sustainability and responsiveness to local challenges were more promising. These methods enhanced programme resilience by tailoring interventions to unique community needs and by quickly responding to crises.

- **UNDP's agility in FCV contexts was a key strength.** UNDP was able to quickly adapt to shifting conditions in projects such as Gaza's recovery initiatives, Yemen's Enhanced Rural Resilience Programme and the Iraq Crisis Response[40,42,45,71]. Its flexibility in mobilizing diverse funding sources, leveraging local partnerships and employing conflict-sensitive planning enabled effective responses to emergent challenges[3,6,45]. Decentralization and partnerships with local NGOs and private entities further enhanced operational continuity[31,71]. Strengthening agile funding mechanisms, empowering local offices and enhancing risk management frameworks were critical to improving UNDP's responsiveness in FCV settings.

**Implementing flexible, rapid-response mechanisms allowed micro and small enterprises to adapt to evolving challenges.** The UNDP 3x6 approach, which integrated humanitarian and development support, effectively helped smaller enterprises build resilience in crisis-prone environments. During events such as COVID-19 and regional conflicts, UNDP's quick, small-scale interventions provided immediate income support to beneficiaries, enabling them to meet urgent needs and maintain business continuity[31,76].

### 4.3 Factors Affecting the Sustainability of MSME Support Interventions



Sustainability of MSME interventions in the Arab States region depended heavily on long-term planning, institutional support and local ownership. Projects that integrated into national systems, strengthened local institutions and aligned with market needs such as Iraq's Headway and Tunisia's Solar Plan demonstrated more lasting results, while short-term or fragmented efforts struggled to achieve scalability and continuity.

**Short-term, fragmented projects often failed to generate sustaining benefits.** For example, in the Community Security and Stabilization Programme in Sudan, too short timelines and weak financial linkages hindered scalability and sustainability[72]. In contrast, interventions that emphasized systemic changes such as fostering entrepreneurial mindsets, aligning with national policies and strengthening public institutions showed greater long-term benefits. Iraq's Headway project successfully integrated local governance structures, promoting ownership and continuity, while Egypt's Egypt Network for Integrated Development project aligned with national initiatives such as "One Village, One Product," supporting coherence with national development priorities[5,74].



**Policy support for MSMEs remained a critical gap in many Arab States, with limited public investment in regulatory frameworks and business advisory services tailored to micro and small enterprise's needs.** This gap was especially evident in **FCV settings**, where weak institutional backing hindered resilience and long-term growth. For instance, Yemen's RELACC project struggled due to fragile policy frameworks, which made it difficult to sustain outcomes beyond the project lifecycle[54]. However, some efforts to strengthen macro-level policy environments, such as advocating for MSME friendly regulations and enhancing access to finance, have demonstrated positive results. UNDP's private sector development initiatives supported the establishment of institutional mechanisms that improved market linkages and financial access[31,34].

**The capacity of local institutions to provide continued support was essential to scaling and sustaining MSME interventions.** Tunisia's Solar Plan engaged local agencies in delivering ongoing technical and financial assistance, ensuring support beyond the project period[34]. Similarly, projects that partnered with microfinance institutions and utilized innovative financing mechanisms such as blended finance and microloans contributed to greater financial resilience. Tunisia's Entrepreneurship for Development Project was one such example, offering microloans that enabled micro and small enterprises to maintain operations post-intervention[33]. Nevertheless, limited access to affordable credit and financial services remained a challenge, constraining micro and small enterprises ability to scale and sustain their activities[72].

**Environmental sustainability emerged as another factor influencing the long-term viability of micro and small enterprises models.** Initiatives such as the Bioenergy Project in Egypt and the Solar Plan programme in Tunisia integrated green technologies and sustainable practices, aligning MSME operations with broader sustainable development goals. Similarly, Somalia's charcoal project transitioned micro and small enterprises toward environmentally friendly livelihoods, reducing dependency on unsustainable practices[34,36,70]. These integrations not only enhanced micro and small enterprises sustainability but also supported environmental and economic resilience at the community level.

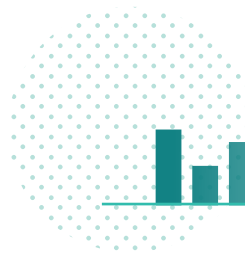




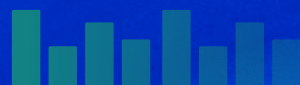


**Participatory design and implementation contributed to stronger local ownership and sustainability.**

In Jordan, the Youth and Voices for Renewal and Development project involved communities throughout the project lifecycle, leading to greater local buy-in and long-term commitment[7,52]. In contrast, limited community engagement in some interventions undermined sustainability, especially when external funding ended or local actors lacked ownership. **Women-focused** micro and small enterprise programmes that included mentorship, access to finance and networking opportunities showed promising results in improving long-term outcomes. These initiatives addressed gender-specific barriers, enhanced market access and contributed to social norm changes that supported the sustainability of women-owned micro and small enterprises[7].



## 5. LNOB CONSIDERATIONS in MSME INTERVENTIONS





This section provides insights into the extent to which interventions specifically targeted vulnerable groups and disaggregated programme data were available.



UNDP's MSME support interventions in Arab States demonstrated a strong commitment to gender and youth empowerment as well as to refugees and IDPs, emphasizing inclusive economic opportunities and social cohesion in conflict-sensitive settings. However, there was limited evidence of efforts to include persons with disabilities.

**UNDP evaluations showed that the principles of LNOB and gender mainstreaming were integral to MSME support interventions** in the Arab States region, with particular emphasis on targeting women in programme activities. These efforts included the establishment of gender units, the development of gender-sensitive policies and engagement of local stakeholders to embed gender considerations into programme frameworks[7,49]. However, while these principles were present, their application remained inconsistent, limiting the potential for sustained inclusivity across interventions.



## 5.1 Gender

**Adopting comprehensive gender-responsive design and implementation strategies was essential to addressing systemic barriers faced by marginalized groups, particularly women**[45,76]. These included conducting gender-responsive market assessments and supporting the formalization of women-led businesses, which helped improve women's financial independence and contributed to shifting social perceptions in male-dominated sectors[7]. Evaluations also pointed to the need for more holistic partnerships with other agencies to address the complex and intersecting challenges faced by women and marginalized groups.

**Evaluations underscored the importance of multi-level support for women at individual, organizational and institutional levels.** This included tailored business development services, the promotion of governance and financial skills within women-led enterprises and efforts to foster policy-level changes that encouraged gender equality in economic participation. Women's economic empowerment initiatives demonstrated how to address gender-specific challenges such as unpaid care responsibilities, mobility restrictions and social norms limiting economic engagement[7]. Community-led and inclusive models such as Egypt's One-Village-One-Product (OVOP) initiative drew inspiration from Japanese development models and successfully promoted local resource use, traditional handicrafts and community-based economies of scale[74]. This model particularly benefited women and youth, supporting economic empowerment and cultural preservation.

**Creating supportive environments that engaged men in addressing gender stereotypes alongside the establishment of safe spaces for women's leadership and participation contributed to inclusivity and helped mitigate gender-based violence**[5,7,78]. However, evaluations also flagged risks associated with targeting women and women-led micro and small enterprises, including the potential for household conflict and increased exposure to domestic or sexual and gender-based violence, especially in FCV contexts[7].



## 5.2 Youth



**Youth empowerment emerged as a critical component of support to micro and small enterprises, especially in FCV contexts, where youth faced limited opportunities and heightened unemployment risks.** These programmes aimed to equip young people with vocational training, entrepreneurial skills and

livelihood opportunities to foster resilience and economic engagement[39]. Programmes that combined cash-for-work with skills training enabled youth to earn an income while building their employability and entrepreneurial capacity[39].

**However, evaluations noted that the scale and scope of youth-focused interventions were often insufficient relative to the magnitude of youth unemployment.** While business development training supported youth in starting and managing enterprises, the absence of an enabling business environment and difficult access to finance continued to pose significant barriers to youth entrepreneurship[5,6,42].

## 5.3 Refugees, IDPs and Returnees


**The inclusion of refugees, IDPs and returnees in support to micro and small enterprises across Arab States demonstrated targeted efforts.** Programmes such as the Jordan Livelihoods Programme and Enhanced Rural Resilience in Yemen (ERRY) explicitly supported refugees and IDPs through vocational training, cash-for-work and entrepreneurship support, contributing to economic stability and social cohesion[4,45]. Despite these gains, evaluations noted gaps in long-term support and monitoring, which limited the scalability and sustainability of refugee inclusion in micro and small enterprises.

**In contexts with significant refugee and host community populations such as Jordan and Lebanon, support to micro and small enterprises played a vital role in promoting social cohesion.** It helped displaced populations in rebuilding their lives, achieving self-reliance and contributing to local economies, thereby fostering economic recovery and stability[3,53]. Best practices included conflict-sensitive design, shared training spaces and policy advocacy to enable refugees' access to formal markets. For example, the ERRY programme applied equitable benefit-sharing between IDPs and host communities[45], while the Jordan programme promoted collaboration through joint training environments[4].

**Refugees contributed significantly to local economies even though their inclusion was often constrained by legal restrictions, limited financial access and social tensions**[3,4,42]. Refugees often operated informally, offering goods or services without adhering to regulations, at times undercutting formal micro and small enterprises. The issue was most pronounced in Jordan and Lebanon, where informal refugee businesses competed with local enterprises[3,4]. Refugee employment in low-wage sectors sometimes led to resentment among host communities, complicating micro and small enterprise integration into local economies. For example, the Jordan Livelihoods Programme faced resistance from host communities due to perceived inequalities in employment distribution[4]. The uncertain legal status and limited capital of refugee entrepreneurs also contributed to perceptions of high-risk among potential private sector partners. Refugees were frequently viewed by financial institutions as high-risk borrowers, limiting their access to credit, while increased demand strained financial resources available to host communities[3,4]. Evaluations pointed to the need for integrated policy frameworks, long-term development funding and conflict-sensitive approaches to harmonizing micro and small enterprises development with refugee dynamics[3].

## 5.4 People with Disabilities

**Support for persons with disabilities within MSME programmes was found to be less pronounced.** Targeted resources and dedicated initiatives for people with disabilities were limited. Evaluations suggested that future programming might benefit from more direct approaches and resource allocation dedicated to ensuring their inclusion and participation.



## 6. KEY TAKEAWAYS and IMPLICATIONS for MSME POLICY and PROGRAMME SUPPORT







The findings from this synthesis highlight several areas that could improve the design and implementation of MSME support interventions in the Arab States region.

	FINDINGS AND LESSONS	IMPLICATIONS
<b>APPROACH</b>	<p>UNDP's support in Arab States largely targeted micro-enterprises through micro-level interventions, especially in fragile settings. This yielded short-term empowerment for youth and women. Meso- and macro-level interventions such as value chain development, regulatory reforms and partnerships with other actors were less consistently implemented. Weak institutional linkages and inconsistent engagement at the systemic level limited the long-term sustainability and potential for scale.</p> <p>Even in fragile and conflict-affected settings, where broader reforms may take longer, connecting stabilization efforts to national system strengthening can help move small businesses from informality toward resilience and sustainable growth, contributing to stronger MSME ecosystems and more inclusive development across the region.</p>	<ul style="list-style-type: none"> <li>• <b>Adopt an integrated approach that combines micro-level support with broader reforms that make it easier to do business.</b> When micro-level efforts are linked with meso-level strategies (such as improving access to markets, finance and digital tools) and macro-level reforms (such as tax simplification or easing business registration), outcomes tend to be stronger and longer-lasting.</li> <li>• <b>In fragile or conflict-affected settings, start with stabilization measures (such as cash-for-work or livelihood grants) and gradually build toward market integration and broader reform.</b> This will help enterprises survive in the short term and lay the groundwork for more inclusive and resilient local economies.</li> </ul>
<b>SECTORS</b>	<p>Sector-focused programmes such as those in renewable energy, agro-processing or tourism showed promising results, especially when tailored to local needs. The outcomes were more durable when the efforts were aligned with national policies and embedded in supportive regulatory and institutional environments.</p> <p>Most value chains supported by UNDP focused on rural micro-enterprises and vulnerable groups, particularly in fragile settings. These efforts are critical. At the same time, there is value in diversifying support to include high-growth sectors such as renewable energy, sustainable agriculture and tourism.</p>	<ul style="list-style-type: none"> <li>• <b>Anchor MSME support in specific sectors and work alongside other organizations to improve tax simplification and strengthen business registration.</b> This will help create a more supportive environment for businesses to grow.</li> <li>• <b>Consider supporting sectors with stronger potential for MSME development.</b> Greater attention to urban youth and innovative startups, including through incubators and entrepreneurship hubs, can help foster new types of MSMEs and create quality jobs. Promoting green and inclusive value chains not only supports economic recovery but also contributes to environmental sustainability and long-term resilience.</li> </ul>

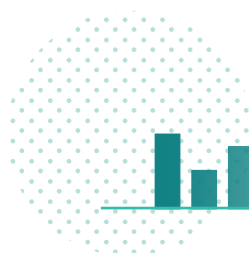


	FINDINGS AND LESSONS	IMPLICATIONS
MARKETS	<p>Many MSME programmes in Arab States helped small businesses improve how they produce goods and services. However, they often paid less attention to how those products reached customers or accessed markets. Interventions that included packaging, branding and linking MSMEs to value chains, especially through partnerships with anchor companies, tended to deliver stronger and more enduring benefits.</p> <p>In fragile settings, improvements to infrastructure such as roads and marketplaces played a key role in restoring economic activity. However, many initiatives were short-term or one-off efforts, with limited follow-through on commercialization or sustained market connections.</p>	<ul style="list-style-type: none"> <li>• <b>Pay more attention to the marketing of goods, not just their production.</b> Supporting MSME growth and competitiveness requires a more comprehensive approach that addresses the entire value chain, from production and quality control to marketing, distribution and sales. Where UNDP is not directly supporting all parts of the value chain, building partnerships with others can help fill those gaps and ensure that MSMEs receive more complete and coordinated support.</li> <li>• <b>In crisis-affected areas, rebuild market infrastructure.</b> This is key to reviving local economies.</li> </ul>
DIGITAL	<p>E-commerce and fintech services supported small businesses by improving market access and financial inclusion. This had a positive impact, particularly on entrepreneurs living in rural areas, women and youth. Digitalization efforts also allowed medium enterprises to improve their operational efficiency.</p> <p>However, most digital efforts remained small in scale or limited to pilot projects because of poor internet infrastructure, restrictive regulations and limited digital access for women.</p>	<ul style="list-style-type: none"> <li>• <b>Investing in digital connectivity, tools and policies to help MSMEs gain better access to markets, improve competitiveness and participate more fully in the digital economy.</b> Investments in digital skills and policies that support fintech, e-trade and digital entrepreneurship can expand opportunities for MSMEs to compete and grow in the digital economy. Unlocking the full potential of digitalization may require stronger partnerships with governments, tech providers and the private sector to expand reach and improve inclusion.</li> </ul>

	FINDINGS AND LESSONS	IMPLICATIONS
FINANCE	<p>Access to finance remained a significant challenge for many micro and small enterprises in Arab States. Grants, microcredit and savings initiatives helped stabilize incomes and support business continuity during difficult periods. Short-term cash assistance such as cash-for-work was particularly useful for stabilizing livelihoods in fragile settings, but its effectiveness was often limited without follow-up support. Programmes that combined financial support with additional services achieved better outcomes in terms of income generation, resilience and business development. Financial inclusion efforts were also most effective when tailored to different contexts and linked to the size and needs of different enterprises.</p>	<ul style="list-style-type: none"> <li>• <b>Tailor financial interventions to local contexts and combine them with services such as business training, mentorship and improved access to markets.</b> Offering a range of financial tools (including blended finance) adapted to enterprise size and local conditions and linking them to non-financial support can improve the long-term effectiveness and sustainability of MSME programmes across the region. These complementary efforts help entrepreneurs build skills and networks and thus make more productive use of financial resources. This is especially important for short-term projects, where follow-up and sustained support beyond the startup phase can make a significant difference in enabling businesses to grow.</li> <li>• <b>Diversify the range of financial tools available to MSMEs, including blended finance</b> instruments developed with local financial institutions. Such models can help reduce lending risks and improve access to credit, particularly in underserved areas.</li> </ul>
SKILLS	<p>Skills training had moderately positive outcomes in terms of self-employment, business resilience and empowerment. In fragile and conflict-affected settings, linking training to immediate livelihood support was especially important for women, youth and other vulnerable groups.</p> <p>Programmes were most effective when tailored to local market needs and combined with complementary support such as access to finance, mentoring and hands-on learning.</p> <p>Incorporating market assessments into programme design also helped ensure that training content remained relevant and demand-driven. In contrast, changes were limited when training was delivered in isolation or not aligned with available jobs or business opportunities.</p>	<ul style="list-style-type: none"> <li>• <b>Align skills development programmes with local market realities and integrate them in broader packages of support.</b> Conducting market assessments during the design phase can help ensure that training is relevant, practical and more responsive to actual economic opportunities. Shifting away from stand-alone interventions (e.g., training only) toward more integrated and locally responsive models could help strengthen the sustainability and overall effectiveness of MSME support across the region. Complementary support such as startup capital, coaching, mentoring and facilitating market access can enhance the practical application of skills and improve business outcomes.</li> <li>• <b>In fragile settings, combine training with short-term livelihood support within flexible, context-sensitive delivery approaches.</b></li> </ul>

	FINDINGS AND LESSONS	IMPLICATIONS
M&E	<p>While individual MSME initiatives in Arab States showed promising results, their broader and longer-term outcomes were often constrained by the absence of a holistic framework, theory of change and robust M&amp;E systems capable of informing adaptive management. Many programmes focused primarily on outputs (e.g., training completion or loan disbursement) rather than on longer-term outcomes (e.g., decent job creation, MSME competitiveness or market integration).</p> <p>In fragile and conflict affected contexts, fragmented data collection and the lack of adaptive learning mechanisms further limited the ability to adjust strategies in real time and respond to emerging needs.</p>	<ul style="list-style-type: none"> <li>• <b>Be more intentional about programme design and place a stronger focus on outcomes.</b> Future programmes may benefit from a more integrated, outcome-oriented, evidence-informed design. Clearly articulated theories of change and comprehensive results frameworks can help align interventions with broader development goals, bridging the gap between short-term outputs and long-term outcomes. The use of standardized outcome indicators, real-time monitoring tools and participatory feedback mechanisms can support timely decision-making and enable course correction.</li> <li>• <b>Investing in digital M&amp;E platforms to track MSMEs over time.</b> This can strengthen impact evaluation and inform future programming. Together with baseline and end assessments, these elements can contribute to the development of more sustainable, scalable and resilient MSME ecosystems across the region.</li> <li>• To improve data consistency and policy coherence, consider harmonizing MSME definitions used by governments and partners.</li> </ul>

	FINDINGS AND LESSONS	IMPLICATIONS
LNOB	<p>The degree to which marginalized communities were included in MSME programmes in Arab States varied across programmes. Many focused on empowering women and youth. Some extended support to refugees and IDPs, contributing to social cohesion and greater economic inclusion. Targeted efforts for persons with disabilities were limited. Disaggregated data were inconsistently collected, limiting their use in programme design.</p>	<ul style="list-style-type: none"> <li>• <b>Strengthen inclusive design and participation to ensure that no one is left behind.</b> Applying LNOB principles more systematically by identifying diverse needs, addressing access barriers and promoting equitable participation can help ensure that MSME support remains inclusive. A clearer LNOB approach may also help ensure that MSME programmes do no harm.</li> <li>• <b>Strengthen the use of disaggregated data, especially by gender and disability, for more targeted and responsive programming.</b></li> <li>• Ensure the meaningful participation of refugees and IDPs in MSME support. This will help promote social cohesion and inclusive economic growth.</li> <li>• <b>Place greater emphasis on persons with disabilities</b> through targeted interventions that promote accessible service delivery and inclusive infrastructure.</li> </ul>







## 7. IMPLICATIONS for FUTURE EVALUATION, RESEARCH and SYNTHESIS



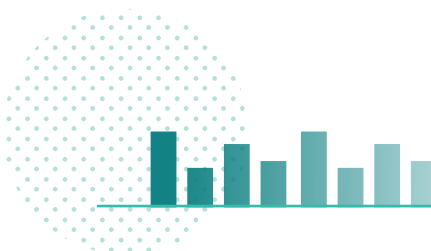


This synthesis identified several evidence gaps in both UNDP and external evaluation evidence on MSME support in Arab States. These are visually presented in the two accompanying interactive evidence maps:

- [Evidence and Gap Map of effectiveness of MSME interventions](#),
- [Evidence and Gap Map of major barriers and facilitators related to MSME](#).

The following suggestions aim to improve the quality, relevance and use of future research and evaluations related to MSME support in the Arab States region:

- Clarify the scope of research and evaluations to improve their usefulness.** Future evaluations and research are more helpful when they clearly define what they are assessing. This includes specifying the type of intervention, the sector (such as agriculture, services or manufacturing) and the scale of enterprises involved—whether micro, small or medium-sized. Clearly identifying target groups (such as women, youth, persons with disabilities, refugees or IDPs) adds important context for interpreting the findings and understanding who benefits from the interventions.
- Integrate impact evaluations into project design and expand geographic coverage.** Including impact evaluations from the start of a project makes it easier to assess what works, for whom and at what cost. While many UNDP evaluations provide valuable insights, they often focus more on activities and short-term outputs than on long-term outcomes. Incorporating impact and cost-effectiveness analyses—alongside baseline and endline assessments—would strengthen learning about sustainability and scalability.
- Expand impact evaluation coverage in the Arab States region, particularly in fragile and conflict-affected settings, which remain under-researched.** This will help generate more context-specific insights and ensure that diverse local challenges and opportunities are reflected in future programming.



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## Annexes

Annexes to the report (listed below) are available at:

<https://erc.undp.org/evaluation/documents/download/24469>

- Annex 1.** List of Arab States by different classifications
- Annex 2.** List of MSME intervention categories and their descriptions
- Annex 3.** Methodology
- Annex 4.** Search results (PRISMA diagram)
- Annex 5.** Characteristics of the evidence base
- Annex 6.** Search Strategies
- Annex 7.** Critical Appraisal Checklists
- Annex 8.** Data extraction form
- Annex 9.** UNDP's programme response





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