**Mid-Term Evaluation Report**

***of***

**Youth Economic Empowerment Project**

**UNDP – YEMEN**

***By***

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# LIST OF ACRONYMS

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|  |
| CFW | Cash for Work |
| CIF | Cleaning Improvement Fund |
| GoY | Government of Yemen  |
| ILO | International Labour Organization |
| MoU | Memorandum of Understating  |
| PD  | Project Document  |
| SFD  | Social Fund For Development  |
| SMEPS | SMALL AND MICRO ENTERPRISE PROMOTION SERVICE |
| SWF | Social Welfare Fund  |
| ToR | Terms of Reference |
| UNDP | United Nation Development Programme  |
| YEEP | Youth Economic Empowerment Project  |

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# EXECUTIVE SUMMARY

## INTRODUCTION

The aim of study for this midterm evaluation of the “Youth Economic Empowerment in Yemen” project is understood to be the set of components, outcomes, outputs, activities and inputs that are detailed in the project documents and progress reports. The evaluation assessed the planned, on-going, or completed activities to determine their relevance, efficiency, and effectiveness, the sustainability of results and the level of satisfaction of the project’s stakeholders and beneficiaries with the results achieved thus far. The project is co-financed by the Embassy of Japan and Embassy of South Korea, providing funds of USD $ 2.5 million.

## KEY ACHEIVEMENTS

The YEEP is an initiative of the UNDP, conceptualized in 2012 and given initial support by the GoY and funded by the Embassy of Japan and South Korea. The project was based on a situation analysis describing the considerable challenges facing youth in Yemen. The project defines youth as males and females between 18 - 30 years old. Project outputs were outlined as, 1-Increased opportunities for self-employment, entrepreneurship and business development 2- Increased access to financial resources for youth self-employment, and 3- The enhancement and promotion of youth entrepreneurship culture and economic empowerment.

The mid-term key achievements are listed as follows:

1. The concept of YEEP’s implementation through the 3x6 and job placement refer to a unique innovative approach that is driven by understanding youth economic needs and providing appropriate empowerment-focused activities.
2. The YEEP managed to provide business and life skills training and to implement Cash-for-Work programs for 563 youth participants through the first phase of the 3x6 approach and 438 in the Job Placement scheme in three different governorates.
3. 260 enterprises were established during first term of the project and the second phase of the 3x6 approach by youth (males and females) in three different governorates: 41 in Sana’a, 174 in Taiz, and 46 in Aden. This number is continuing to grow as the project’s implementation proceeded.
4. The perception of youth in Yemen shifted from poverty-targeted interventions to vital economic actors. Youth were seen as weak, vulnerable, and incapable of sustaining their own living independently. YEEP was successful in introducing a new paradigm of youth significance depicting young people as important economic players for Yemen’s overall economic and social development.
5. The project's effort has enhanced the entrepreneurial skills and potential of youth entrepreneurs. The project has built an initial entrepreneurial cultural base and entrepreneurial skills among the target group (youth, males and females), which should be further strengthened.
6. YEEP has maintained several key implementation partnership agreements, which were signed with local NGOs that are actively engaged in providing employment and entrepreneurship skills development training and promotion. The partnerships have significantly contributed to the capacity-building of the contracted NGOs.
7. The culture of saving has been well enhanced among the youth participants and has contributed to making a mind-set change based on the opportunity provided them. Yemeni youth do not open savings accounts as this was not seen as a necessary measure for the future. Saving has evidently altered the youths’ outlook towards a more positive spirit and set of motives as repetitively reported by these youth. They have learned how to save and manage money and to make small investments in starting a business. We find that youth choose to open and save in savings accounts based on the opportunities provided them and their aspirations for the future.
* The impact of the Cash-for-Work (CFW) program on young women can go beyond employment and income. While the project was not aiming to radically change the formation of gender relations and the gender division of labour in Yemen, the CFW programs implemented have proved the positive potent for promoting gender equality. The project has enabled young women to engage in school rehabilitation (painting) work for wages for the first time in Yemen and to perform jobs and skills previously considered to be men's exclusive domain, as well as gaining the same rate of pay. New areas for employment and income-generation have opened up for women.

## MAIN FINDINGS

Yemen is considered to be the poorest country in the Arab world; it ranked 160 out of 184 countries in the Human Development Index for 2012. Its population growth rate of 3% is one of the highest in the world and exceeds its economic growth rate. Yemen is considered to have the second highest unemployment rate in the world, up to 50% according to the Social and Economic Development Research Centre (SEDRC). The Yemen coalition government has made its main priority boosting the job market and opening up new avenues for its youth, the segment of population most affected by a lack of work opportunities. SEDRC estimated in August 2013 that in some regions of Yemen youth unemployment could reach 73.3%, a dizzying and very troublesome statistic given that extreme poverty and instability have been proven to go hand-in-hand.

The following are the main mid-term key findings:

1. Overall, YEEP is highly relevant and needed. It is firmly based on adequate and realistic needs assessments, situation analyses and sound problem identification. It has a clear and sustainable logic of implementation. The project aims at opening up entrepreneurial opportunities, and attempts to address some of the serious constraints of youth employment in Yemen. It intends to enhance their capacity through training and to scale up their investments and businesses to integrate them with and let them contribute to the local economy.
2. YEEP was recognized by youth beneficiaries as “life changing” initiative that channelled them with new hope to meet their future’s aspirations.

1. YEEP’s logic and the implementation approach were found to be unique and innovative in addressing youth economic empowerment. The project’s approaches to empowerment have been carried out in three aspects: “knowledge and know-how” whereby youth were trained in life and entrepreneurial skills as well as completing two months of Cash-for-Work programs that helped to build-up additional vocational skills, “will”, wherein youths’ personalities were strengthened in terms of self-confidence and self-perception, “assets”, through which youth were required to open a bank account, save money, and start a business.
2. Project implementation was characterised by initial delays in all components, but once sub-projects were started and CTA hired, efficiency has improved rapidly.
3. The project approach was well-considered in the manner that it purposively identified the leading agency (UNDP YEEP project) in day-to-day project management and prime responsibility for implementation in collaboration with contracted local NGOs.
4. The project jointly developed with the ILO an M&E strategy for the 3x6 implementation approach in mid-2013; it would have been more constructive to have the strategy prior the implementation. The absence of base indicators, targets, and in some cases timeframes since the beginning of the project made real measurement of progress difficult. In the absence of target indicators, it is not clear what success should be measured against.
5. Implementing the project in Sana’a first and then moving to Taiz and Aden had caused the project to duplicate its efforts for phase 1 twice in two different governorates. It would have been more cost-efficient to maximize the utilization of resources in implementing phase 1 in the three different governorates semi-concurrently, rather than implementing them sequentially.
6. The evaluation results show that the more involved local NGOs are in implementation, the more aspects of capacity development get embedded in the project. It was clear that the capacity of the local NGOs contracted has been well developed during the pilot phase implementation of the project. Implementation partners were selected through competitive means.
7. The national ownership on the top government officials within YEEP has delivered sound results. National ownership in YEEP was more often manifested in terms of the commitment and participation of national counterparts than in management or control of the project by government. National ownership was fostered more often and perhaps more significantly at top levels of national government, and within the civil and private sectors of Yemeni society. However, this alignment was mainly focused on top officials and NGOs and was deficient in any incorporated elements of government involvement on the institutional, procedural, or human resources levels. National ownership and capacity-building have been noted by UNDP as “mutually reinforcing processes” and are both important to the achievement of results and sustainability.
8. The project lacked the national institutional capacity to continuously implement project activities, and suffered from a deficiency in building capacity and transforming relationships among all key actors in the project through organizational strengthening and networking as the basis for more effective action by individuals and groups in their relationships with those with institutionalized authority (government, NGOs, employers, etc.).
9. Project phasing-out and proper exit strategy were not clearly demonstrated; a clear exit plan should be agreed upon by all relevant stakeholders.
10. The project lacked the components for self-employment promotion through career guidance and referral and vocational skills training and development. Although vocational training is not part of YEEP, several youth however have not sustained their entrepreneurial motives during the implementation of the business training or implementation (for example in Aden), either due to individual social and economic circumstances or to the irregularity in the selection of the target group. Youth were left with no other options.
11. YEEP has successfully trained 563 youth participants in three governorates--Sana’a, Taiz, and Aden--to become potential youth entrepreneurs, and caused a change in their enterprise level and individual behaviour, as well as providing access to credit to a smaller but growing cohort of training beneficiaries. The general perspective of the youth towards the business training was extremely positive. Overall, youth were of the view that the trainers were of high quality, patient and tolerant, able to manage fast and slow learners and learners with different levels of literacy and education, and able to more than sufficiently explain the new terms of the training materials.
12. The project design places great emphasis on the provision of grants for youth while few efforts have been made to facilitate access to microfinance for youth entrepreneurs. This is generally acceptable in the context of the project and Yemen, wherein grants can be quicker for generating income and poverty alleviation and in YEEP, grants only come after two months of serious work and saving, which is very motivating step in the life of youth. Nevertheless, the widespread concept of grants among youth can have serious negative impact on the microfinance culture and institutions and this was seen in the case of Indonesia after Tsunami, where assistance was given as direct grants by donors and putting microfinance institutions in difficult financial risk. This should not prioritize one over the other but rather envisage grants disbursement and microfinance as well coordinated tools for the benefit of the project’s impact and sustainability.
13. The project team includes males and females and the pilot sites are managed in collaboration with NGOs which include male and female officers. However, there were no guidelines on minimal representation of female youth beneficiaries in the project. The percentage of women to men on average is 30% women and 70% men. Normally a 50 per cent minimum of female participation is set as a target to ensure that women and men have equal access to employment.
14. ForAll Foundation has used a community-based targeting technique which was undertaken through a group of community members or an individual community leader to nominate who in the community should benefit. In the case of Yemen, selection bias based on personal interests or tribal and political motives are very likely to happen, which may eventually cause the social exclusion of some youth.
15. It was found that there was no detailed and unified definition of selection criteria. The terms were not clarified and disaggregated into a certain weighted score, dimensions that can be effectively scored and matched among the candidates.
16. Evidence prompted during the interviews indicates that there were some irregularities in the selection process. 15-20% of the youth selected are incapable of reading and writing, have insufficient entrepreneurial spirit, are not considered to be among the poorest, and lack the ability to become self-sustained entrepreneurs.
17. The youth also had very positive views of the impact of the training and business advisory. For youth already engaged in rapid income generation activities, the training resulted in changed behaviour, which almost without exception resulted in some increases in business revenue or expansion in operations. In parallel to the rapid income generation activity, the training sessions sharpened their notions of business and assisted them in crafting better business plans for eventual funding.
18. The majority of active and potential enterprises are engaged in traditional sales, basic services, and manufacturing activities, with a very limited number engaged in agro-industry. Given Yemen’s mainly rural and agricultural character, there is a clear need to build forward and backward linkages to agriculture, as well as to tourism, the other resource-based sector with considerable potential, in order to build sustainable enterprises.
19. As the training proceeded, there were no firm quality assurance baseline measures that should have been set up in advance to ensure seemly entrepreneurial education. This may sound very idealist, but since the project is in a pilot phase, extra quality-control procedures should have been put in place to better evaluate its outcomes.
20. YEEP contracted with the an ILO expert to develop new Yamani tailored training curriculum after discovering that the currently used one is insufficient in terms of the knowledge required to develop a sound business plan. This lack specifically included too few examples and case studies, insufficient explanation of financial statements or provocation of provoke joint ventures or group associations; it was also extremely summary in terms of content. The curriculum was also found to be very general and did not adhere to the Yemeni business environment. Youth asked to provide a case study about successful youth entrepreneurs in Yemen.
21. The established microbusinesses lacked the concept of joint ventures, group organization or group guarantees for micro-finance lending, as such the practical experience in grassroots joint ventures and group association-based strategies were not sufficiently encouraged in the training and it appeared to be limited in outputs.
22. The business ideas generated and then established were mainly in three sectors: production based agriculture, trades, and services, for example, grocery stores, internet shops, garment design, delivery services, and other sewing services as well. As discovered, these ideas are very common and traditional and lack creativity and innovation.

### Main Findings of Job Placement

1. YEEP managed to develop close relationships with the private sector which has significantly supported the progress and achievements of the project. It was noted that YEEP held several successful meetings with Yemeni Business Club and Chamber of Commerce to form a framework between the project and key members of the private sector community.
2. There was a low response rate to the questionnaire: out of 100 questionnaires sent, only 11 companies responded. Companies realized that the labour demand surveys questionnaire have no direct benefits on their businesses (Explained by YBC: a number of similar questionnaires had been distributed in the past and failed to provide the companies with the skills required).

## RECOMMENDATIONS

After conducting a comprehensive mid-term evaluation of the YEEP project, **the evaluator finds the project is highly relevant to the social and economic situation in Yemen with regard to the employment challenges facing youth, and through acknowledging youth, men and women, as vital economic actors in the country’s overall development and stability.** The project has been seen as an effective and useful for immediate wider application in various regions in Yemen. Certain key flaws that hindered the project’s full mid-term achievements have been identified during the evaluation. As for the project better achievement of its results during the second term of implementation or in case of project’s expansion to a wider and national reach, a set of recommendations have been carried out by the evaluator to be gradually undertaken by the project management team.

1. **PROJECT CONCEPT AND DESIGN**

In order for the project to maximize the utilization of available resources, the evaluator recommends the following adjustments in the project implementation approach:

* 1. **To restructure the project organizational arrangement:** the structure recommended is the matrix structure in which the practice of managing individuals from within the project and outside through the partnership signed with more than one reporting line. This structure will also allow the CTA to manage cross-functional, cross-project groups and other forms of working that cross the traditional vertical project units. An example of the structure is provided below:



* 1. **To redesign the current implementation approach from sequential to incremental to improve the project’s efficiency and effectiveness:** this means that the implementation of the project should be broken down into several semi-concurrent “streams” that are implemented incrementally. The basic idea behind this method is to implement the 3x6 approach in repeated cycles (iterative) and in smaller portions of youth at a time (incremental), allowing staff members and M&E officers to take advantage of what was learned during development of earlier 3x6 streams of the project as well as reducing the overall cost of the implementation per stream, which will reduce the cost per capita. This should also create competitive environment to the implementing partners, where every stream implemented by different partner. The table below provides an example of the proposed incremental implementation:



* 1. **To develop a comprehensive M&E strategy and action plan** : establishing an M&E system would have necessitated the creation of appropriate baseline data and a database for capturing information obtained during regular monitoring exercises, including a management and information system for easing decision-making by the management. The M&E strategy and action plan should not only be limited to the overall implementation indicators but should also monitor the performance of the on-going activities with the implementing partners.
	2. **To update the Project Document with the adapted implementation strategy:** the current project document needs to be updated with the 3x6 approach implementation, job placement, and innovation and creativity award activities. A new set of target indicators based on various demographics needs to be identified. This will further facilitate better measurement of achievements against outputs and outcomes.
	3. **To develop a national institutional framework to preserve the project’s output sustainability:** should the project end without further extension or scale-up**?** The framework aims to ensure a coherent partnership amid government, employers, professional associations, NGOs and industry to promote good governance and a positive image for the growth and prosperity of the concept of YEEP. The framework should seek to develop the capacity of institutions that are relevant to the project to continuously implement the project’s activities, build capacity and transform relationships among all key actors in the project, through organizational strengthening and networking as the basis for more effective action by individuals and groups in their relationships with those with institutionalized authority (government, NGOs, employers, etc.)
	4. **To provide other career options for youth through linking 3x6 with Job Placement scheme:** as the project document states in its objectives, to “increase job opportunities for self-employment”, the implementation of the 3x6 should not only be limited to entrepreneurship and enterprise development; other options should be carried out for those who didn’t graduate. Vocational training is essential for those who do not have the entrepreneurial motives and yet have the aspiration to find a decent job. The following model illustrates how it is recommended to work:



* 1. **To provide a clear phasing-out strategy**: the phasing-out strategy should be developed to ensure that phasing out is carried out in a responsible manner, including full participation of the partners in Yemen and good communication with all stakeholders throughout the process. A typology of different exits scenarios should be developed.
	2. **To link grants with microfinance:** the long-standing sustainability of grant-financed activities by YEEP is comparatively limited; the utilization of grants linked with microfinance is ideally and practically meant to have a durable impact on the household economy of the youth. Grants support youth to take real initiative towards business establishment where microfinance helps to sustain and grow the business. Further studies need to be made to identify the best conditions of microfinance access.
	3. **To ensure that gender mainstreaming taken into account in the implementation strategy:** identify a set of guidelines that ensure minimal representation of female youth beneficiaries in the project. Normally a minimum of 50 per cent female participation is set as a target to ensure that women and men have equal access to employment.
	4. **To integrate vocational training and job placement components into the 3x6 cycle:** for the project to maximize its benefits if the youth decide to discontinue participation in the 3x6 cycle or were found to be lacking entrepreneurial motives to progress with the business plan and enterprise implementation, youth should be guided toward other employment programs in which to improve their employability skills to enter the labour market, such as vocational training and job placement. Taking no actions for this category of youth is considered to be inefficient for two main reasons: first, loss of funds invested in targeting, selecting, and training; and second, the discontinuation will result in the youth becoming at risk again.
	5. **To provide capacity-building for gender sensitivity:** women are an integrated part of the project activities and among the beneficiaries, hence it’s critical to develop the capacity of the project staff, business trainers, advisors, and implementing partners to understand gender-based differences between men’s and women’s approaches to business development. For instance, women’s entrepreneurial activities often based at home and grow at a slower pace than men. Women may require extra market and business skills training than men as they may never have undertaken any business activity.
	6. **To improve the mechanisms for participatory decision-making:** establish an advisory and technical committee to discuss issues and M&E results and recommendations to make quick adjustments to the project. The committee should have clear TORs. The technical committee needs to include representatives of government and relevant ministries, local implementing NGO partners, trainers, business advisors, YEEP M&E officers, CTA, and at a later stage the youth beneficiaries. YEEP should encourage those stakeholders to join such a committee as a way of sharing governance of the project and ensuring that project decisions are communicated at all levels. The advisory committee should further strengthen the national ownership of the project.
	7. **To improve the capacities of the national staff:** sustainable capacities of the national staff are more successfully developed in line with and as part of the day-to-day work of project activities, and in close relation with the programming and budgeting functions they perform.
	8. **To develop a scaling-up implementation strategy based on recommendations provided:** a strategy that makes explicit how scale-up will be achieved, by whom, with which funds and when, based on the recommendation provided in this report.
	9. **To capitalize on UNDP and ILO’s experience:** collect lessons learned from other similar interventions implemented by UNDP and ILO.
1. **TARGETING AND SELECTION CRITERIA**
	1. **To thoroughly identify the youth selection criteria**: to have written, unified definitions of the selection criteria of 3x6. The criteria “youth at risk”, “vulnerable”, “jobless”, and possessing “entrepreneurial spirit” need to be clarified, justified, and disaggregated into certain weighted score dimensions that can be effectively scored and matched among the candidates. The Social Welfare Fund[[1]](#footnote-1) (SWF) in Yemen can assist the project in defining the selection criteria that need to be addressed during targeting.

Some additional points that need to be comprehensively addressed during the targeting:

* Youth who lack the means to satisfy physiological needs, i.e. access to food / nutrition, clean water, income, with its timely frequency.
* Youth who are jobless but actively seeing employment or frustrated and no longer seeking jobs, skilled or unskilled, with or without previous work experience, potentially violent, etc.
* Youth who have an entrepreneurial spirit: this can be discovered through undertaking ability and aptitude tests and conducting interviews to identify potential entrepreneurs.
* Youth who have previously been engaged in armed violence, drugs, or other illegal activities.
	1. **To develop comprehensive targeting and selection criteria:** normatively defining targeting and selection criteria requires special skills and expertise. Targeting youth first requires geographic targeting and mapping of potential youth targets on the district level, the identification of a cut-off point for each considered dimension, in which the person should be deprived in order to be considered to belong to the poor group, jobless group, vulnerable group, etc. If the project seeks to reduce the efforts and cost of targeting and selection, we recommend extending relationship with the Social Welfare Fund (SWF) to assist in targeting those who meet the criteria identified. The SWF with the technical assistance of the World Bank has developed reliable targeting and selection survey instruments that can be used.
	2. **To develop more rigorous verification procedures:** new procedures should be used to minimize the irregularities in the selection procedures and to ensure that youth are indeed the poorest and most interested in business development, rather than participating for other reasons such as the financial “grant”. Several techniques can be used to verify the youth selection, such as field visits, checking on any property ownership, survey instruments and interviewing the neighbours etc. It is also recommended to have an independent verification committee that does not have linkages with the implementer.
	3. **To eliminate community-based targeting:** in the case of Yemen, selection bias based on personal interests, tribal or political reasons is very likely to happen, as community members may have other incentives besides good targeting. Therefore, we strongly recommend that the project identify other means of targeting its beneficiaries; as stated before, consultation with the SWF can be heavily beneficial in such matters.
	4. **To develop a database of youth candidates**: youth who were targeted should be registered in a database based on their selection criteria and background information. The database should help the project maintain a large pool of candidates that can gradually and incrementally be fed into the project as youth entering the program. The database also would be used to monitor and track records of the youths’ journey during the implementation and after the enterprises ‘development.
1. **LIFE SKILLS AND BUSINESS TRAINING**
	1. **To develop quality assurance and baselines indicators:** if the project is to ensure effective entrepreneurship education, then a brief quality assurance and control policy should be developed to better evaluate the outcomes of the training. Training evaluation reports should be conducted continuously with valid lessons learned and recommendations for improvements. An M&E officer should follow up on the implementation of all monitoring and evaluation activities conducted by the implementing partners, in addition to providing capacity-building in M&E to the implementing national partners and ensuring M&E applications within the project.
	2. **To develop a new training curriculum:** YEEP is working with ILO consultant to develop new training curriculum as a new training curriculum is urgently required to better develop a sound business plan, with more examples, case studies, and financial statements. The curriculum should motivate youth towards joint ventures or group associations. The curriculum also should adhere to the Yemeni business environment. Youth asked to be provided with a case study about successful youth entrepreneurs in Yemen. The following also need to be developed:
* To conduct TOT (train of trainers) to develop trainers’ capacities in entrepreneurship and business plan formulation prior to the training program.
* To develop a trainer’s guide, and visual presentation slides with some tools and examples.
* To expand the curriculum to cover topics related to “competitor analysis”, “relationship with suppliers” and more explanation of “financial statements”.
	1. **To develop training needs assessmen**t: to identify the required knowledge, skills and attitude of the targeted youth entrepreneurs, it is very important to have a baseline assessment prior to the training to measure the overall performance and progress of youth after the training.
	2. **To build trust:** the matter of trust is essential for the success of joint ventures and business groups. This was brought up time and again by youth, especially those who were concerned about partnering with other youth with whom they had not worked before. It is recommended that trust-building training and exercises constitute a considerable component in the first and second phase of the project.
1. **BUILDING CAPITAL THROUGH CASH-FOR-WORK SAVINGS**
	1. **To become more gender-sensitive in youth selection and provision of Cash-for-Work activities:** being gender-sensitive in youth targeting and in the Cash-for-Work program would mean that the gender-based differences between male and female beneficiaries are acknowledged and made transparent. Once acknowledged, youth targeting takes into consideration how such differences affect the ability to undertake the 3x6 cycle and how such differences affect participants’ entrepreneurial activities. Not all women prefer to work and gain the skills of school rehabilitation (painting) or forestation; therefore, the appropriateness of Cash-for-Work should be designed to be more gender-sensitive in the future. Very often, women face particular social constraints in developing their entrepreneurial activities, so the focus of being gender-sensitive is frequently on women “catching up”.
	2. **To partner with more potential CFW providers in various sectors to secure continuous provision of CFW activities**: in case of scaling-up the project, and the incremental implementation that has been recommended above, there will be a consistent demand for CFW opportunities throughout the implementation. It’s recommended that an assessment be conducted on the available CFW opportunities in Yemen with the focus on gender variances, seasonality, and sectorial selection, and partnerships be signed to secure continuous provision of CFW opportunities throughout the project. Cash-for-Work should have more substantial positive impacts on economic conditions, local markets and social amenities. Partnership with the Social Fund for Development (SFD) and public construction institutions should be further strengthened to contribute in national capacity-building, Cash-for-Work activities, and cost reduction.
2. **ESTABLISHING THE ENTREPRENEURIAL MICRO-BUSINESS**
	1. **To encourage the establishment of joint ventures, group association, and cooperatives:** the concept of association and cooperatives should be well-promoted and supported among youth. Group associations and co-operatives are youth-led and owned enterprises to meet youths’ financial needs. They are owned and democratically controlled by their members and based on shared values. Group associations and co-operatives can help make markets work better for poor people, and stimulate local economies by generating economies of scale, increasing access to information, and improving bargaining power. More research and studies should be prepared to examine the feasibility of its concept and implementation among Yemenis.
	2. **To promote creativity and innovativeness in the enterprise ideas generated:** to create sustainable enterprises that contribute toward local markets’ development. It’s crucial that youth be familiar with how to assess and generate innovative business ideas, understand what makes a differentiated business idea, look at sources of new business models, and search for creativity in their business models.
	3. **To coordinate business advisory and training**: business advisory sessions and training need to be well coordinated between the business advisors and trainers. Complementary training and advisory methodologies should be adopted. The advisors need to be aware of the business training curriculum content and the trainers need to be aware of the business plan feasibility criteria set by the advisors. The youth should perceive both services as complementary to one other with no contradictory views and expectations. It’s also been realized that the business advisory service should be introduced during the training and should increase significantly after.
	4. **To move from traditional business development services to a market development approach:** the project currently provides business advising through one single channel (business advisors). This has proved to be inefficient and less effective in many economic empowerment projects, due to the high cost and unsustainable factors involved in it. It’s highly recommended that the project to move toward a market development approach. This approach promotes as many suppliers of business services as possible through available channels such as private sectors, training centres, business consultancy offices, etc. For example, the project can capitalize on the cooperation agreement signed with the private sector to channel mentorship scheme or business incubation to the beneficiary of the project.
3. **PROJECT PLACEMENT – TRAINING FOR EMPLOYMENT**
	1. **To conduct interview-based labour market demand surveys:** labour market demand surveys should be conducted by a trained interviewer that visits employers and provides a detailed explanation of the aim of the survey and information to be collected. The employer should be acknowledged and involved as owner and beneficiary of the survey and not only as a provider of information.
	2. **To identify the selection criteria of youth for the Job Placement scheme:** the program needs to clearly identify the targeting and youth selection criteria to better reach the beneficiaries of the project.
	3. **To develop a simple labour market demand database:** labour market demand information is extremely significant and vital for the project’s success. The database indexes trends, statistics, and analysis concerning the conditions of the dynamics of labour market demand. The database should be designed to be simple and maintained with regular inputs from the labour market demand surveys. The database will be better assist the project to understand the labour market skills needs and requirements on a short- and long-term basis. Training programs can be designed based on consistent data tracked on the database.
	4. **To expand the training options for youth**: the types of training currently provided are limited to business and administration training such as sales, marketing, executive secretary, etc. It must be recognized that other specialized skills are highly needed as well as reported by the private sector.

# INTRODUCTION:

## Background and Context of the Project

The Youth Economic Empowerment Program towards poverty reduction and conflict prevention in Yemen is a project of the United Nations Development Programme (UNDP) and is implemented with the collaboration with several national bodies and NGOs. The project’s overall value lies in improving the livelihoods of the poor, youth and women, contributing to the stimulation of local economies and poverty reduction. The interventions will involve pro-poor economic empowerment actions building on existing facilities and focusing on capacity building, public works and community services, maintenance of production means and tools, entrepreneur skills development, access to finance, small business development and management, employment generation, economic empowerment advocacy, business information services, and enhancement of civil society participation.

“The project aims to socially and economically empower disadvantaged youth and women in market-oriented technical, entrepreneurial and managerial skills, confidence-building and empowering skills necessary to improve their access to productive resources and sustainable earning potential. Training will be systematically linked and integrated with other complementary interventions such as access to markets, appropriate technology, microfinance, entrepreneurship development and follow-up technical assistance and advisory services. The project adopts a comprehensive, market-driven, gender-responsive and community-based strategy. It involves strategic partnerships with local authorities, local councils, religious leaders, NGOs, the private sector, and relevant institutions, and contributes to strengthening their capacity as responsible service providers, facilitators and advocacy actors”[[2]](#footnote-2).

A key output has been indicated in the project document to achieve the project’s objectives:

**Output:** Youth economically empowered to effectively contribute to the stimulation of local economies, poverty reduction and enhancement of livelihoods in three governorates.

Three main indicative activities were stated to be implemented to achieve the overall project’s objectives:

* Introduce youth employment generation and access to finance through 3x6 approach
* Secure employment through a job placement scheme
* Promote the culture of youth entrepreneurship

The project was started on 1/07/2012 and expected to finish on 31/12/2013, and was funded by the Embassy of Japan and South Korea. Management arrangement was for the direct implementation (DIM) of the UNDP with the close collaboration of other ministries, including the Ministry of Planning and International Cooperation, the Ministry of Youth and Sports, the Ministry of Labour Governorate offices, local communities, and community leaders, Youth groups, local authorities, local council members, NGOs, MFIs Enterprises/private sector/employers, the Embassy of Japan and South Korea, and other social partners. Agreement signed with ILO backstopping to the project when needed. UNDP was made responsible for day-to-day activities under the overall supervision of the project board. The project was well-designed in that it purposively identified the leading agency (UNDP YEEP project) in day-to-day project management and prime responsibility for implementation in collaboration with contracted local implementing NGOs.

### Project description

A meeting was held on the first day of the mission with Ms. Caroline Lensing-Hebben, Chief Technical Advisor of the YEEP project, to present a detailed description of the project. The focus of the project’s implementation has been concentrated on three main key activities: “introduce youth employment generation and access to finance through 3x6 approach “Secure employment through a job placement scheme”, and “Promote youth entrepreneurship”.

First activity: Youth employment generation is implemented through the 3x6 approach which is a UNDP-developed approach divided into three phases:

*Phase 1 Inclusiveness* - income generation and building of capital by youth through rapid employment activities. During this first phase (two months), participants receive busi­ness development training twice a week in complement with their income-generating activity (e.g. public works). Two-thirds of the income will be saved and deposited into saving accounts at micro-finance insti­tutions with whom YEEP is partnering.

*Phase 2 Ownership* – beginning during the period of temporary employment, individuals are en­couraged to initiate a business plan, or to form a group with others via joint ventures for the implementation of a sustainable economic activity.

*Phase 3 Sustainabil­ity* - the individual’s/group’s saved capital is tripled through a grant. A feasibility study will confirm that any proposed project ideas are economically viable and that access to a lo­cal market is ensured.

Second activity: “Employment opportunities created through job placement initiatives” which are about conducting a basic labour demand survey to identify labour market requirements in terms of skills and qualifications, and then delivering training to unemployed youth based on the findings of the survey.

Third activity: the Youth Innovation and Creativity Award aims to mobilize the ingenuity and dynamic potential of young Yemenis as well as to create employment. It is an opportunity for the large unemployed youth population of Yemen to confront the country's development challenges.

All of the activities listed above are implemented with local partners that have been contracted with the YEEP to implement the activities in three governorates (Sana’a, Taiz, Aden). The following table demonstrates the activities by implementing partner:

|  |  |  |
| --- | --- | --- |
| Activity | Approach | Implementation Partner |
| youth employment generation and access to finance | 3x6 Implementation Approach | Phase 1 | For All Foundation |
| Phase 2 | YLDF in Taiz and Aden |
| Phase 3 | - |
| Employment opportunities created through job placement initiatives | Conducting labour market demand survey to identify skills shortages and deliver training based on the findings | Yemen EFE |
| Promote youth entrepreneurship | Youth Innovation and Creativity Award | UNDP – Partner to be decided |

## Timing of the Mid-Term Evaluation

The Mid-Term Evaluation is timed to take place 10 months after the project has been in operation out of a total of 18 months planned for the project. The project has therefore had reasonably adequate time for laying the groundwork, operationalizing and testing out project strategies, and building a strong base for sustainability and scalability.

## Scope and Objectives of the Evaluation

As stated in the Terms of Reference (TORs) for this mid-term evaluation, the objectives of the mid-term evaluation are to:

* Assess the results and achievements of the project during the period June 2012 to July 2013. In particular, the mission should focus on the following aspects:
* Review the effectiveness of the approach used to produce the project results.
* Assess the views of the direct beneficiaries.
* Partnership Strategy/Visibility.
* Sustainability aspects of the project
* Findings and lessons learned

## Evaluation Approach and Methodology

The evaluation process is independent and the opinion and recommendations in this report are those of the consultant and do not necessarily reflect the position of UNDP, implementing agencies, or other national partners.

An international evaluator (consultant) was selected to conduct the evaluation process in from 2 Sept – 10 Sept 2013 via desk review, interviews, and substantive communication with the project’s stakeholders.

While document review continued throughout the assignment, the evaluator focused on the field portion of the evaluation during the assignment. The evaluator reviewed quarterly project reports, as well as other documents generated by the project management to determine YEEP’s progress against targets established in the Project Document. The cut-off date for information from the project documentation was Sept 2013. The evaluator solicited detailed information from various implementing partners and stakeholders to assist in answering some of the evaluation research questions stated in the ToR.

The evaluation process generated information to address the issues identified in the respective ToR. Particular emphasis was put on the inter-agency partnership added value, process evaluation, and current project results.

The Evaluator reviewed the overall methodology proposed in the ToR, and the set of project document indicators, baseline values and targets established for tracking and monitoring progress.

On the basis of the ToRs, five methodological steps were proposed by the evaluator as follows:

1. Desk research through reviewing available project documentations, progress reports, implementing partners’ documentation and other literature.
2. Semi-structured interviews were mainly used, and were conducted and adapted to each meeting. (Questions were mostly open-ended and tailored to the different types of stakeholders.) Meetings were followed up through emails and telephone calls, when needed.
3. Focus group sessions of project beneficiaries (youth), attended by 73 youth clients and implemented in two cities in Yemen, Sana’a and Aden. Youth were divided into groups of individuals who had completed phase 1 (business training and building capital activities, income generation activities) and those who had completed phases 1 and 2 (business consultancy, grant disbursements, and business establishment), taking into consideration a representation of three governorates (Sana’a, Taiz, and Aden) and gender balance among the youth. The focus group sessions played a major role in understanding youth influences and perceptions. The evaluator relied heavily on the national consultant to work with the YEEP’s team and select as relevant and unbiased samples of youth as possible.
4. Field visits have been made to actual established businesses and youth were interviewed during business hours of operation.
5. Report writing, submission, review and final submission.

Confidentiality was guaranteed to participants and findings were triangulated and incorporated during the data analysis, and presented as such in the final report.

The evaluator interviewed the following stakeholders (detailed list of stakeholders provided in annex # 2):

* UNDP management
* UNDP YEEP project management team
* Grant Managers
* Business trainers and consultants
* ZOA International NGO
* ForALL Foundation
* YLDF (Youth Leadership Development Foundation)
* Yemeni Business Club
* Ministry of Industry and Trade
* Injaz NGO
* Education For Employment NGO
* Ministry of Planning and International Cooperation
* ILO backstopping team
* Social Fund for Development
* Youth Leadership Development Foundation
* Embassy of Japan
* Embassy of South Korea
* Alamal Bank (microfinance institution)
* Alkuraimi Bank

Focus Group Discussions: Qualitative data was obtained through a series of focus group discussions (2 groups from Sana’a, 2 groups from Tazi, and 2 groups from Adan). The purpose of the focus group discussions was threefold. Firstly, they aimed to place the people and their perceptions at the centre of the evaluation, giving them a chance to contribute to a definition of the project’s ‘success’ which goes beyond the pre-defined (log frame) objective and project goals. The second purpose was to gain a preliminary insight into the economic and social impacts of the project on the beneficiaries and their direct environment. Thirdly, it aimed to get a qualitative insight into the views of the beneficiaries on the project’s design and implementation.

 Therefore, a set of guiding questions was prepared for six focus group discussion meetings. Inquiries were based around the main questions in the ToR, with additional probing questions added as needed.

*The following number of youth attended the focus group sessions:*

# MAIN FINDINGS

## PROJECT CONCEPT AND DESIGN

The YEEP is an initiative of the UNDP, conceptualized in 2012 and given initial support by the GOY and funded by the Embassy of Japan and South Korea. The project was based on a situation analysis describing the considerable challenges facing youth in Yemen. The project defines youth as males and females between 18 - 30 years old.

Findings show the project is highly relevant and timely in meeting the needs of a growing body of vulnerable youth in Yemen, and is very much in line with the national policies and strategies as well as UNDP’s country programme efforts in poverty reduction and conflict prevention.

The pilot nature of YEEP meant that activities and intended outputs and outcomes were not specified in detail, but emerged through the flexible, responsive and ultimately successful management of substantive and operational issues by all partners. The implementation of the 3x6 approach through the Cash-for-Work scheme was one of the most positive outcomes of the substantive and responsive management of the project and contributed significantly to its overall success.

***A socio-economic context of Yemen can be summarized as follows:***

Youth unemployment is one of the most prominent development challenges facing Yemen, and it is one of the main contributors to political instability and insecurity. In 2010, the overall labour force participation rate was as low as 39.5% – and only 10.1% for women while the unemployment rate stood at 17,8% -- and 54.6% for women. In 2011, the popular movement in various provinces that resulted in regime change began with groups of young people. The deterioration of living conditions, widespread unemployment and poverty, and lack of social justice fuelled these protests.

The situation analysis described the particular challenges facing the youth in Yemen, including the fact that they make up a high proportion of the economically active population, and that unemployment within the cohort aged 15 - 29 was 7% higher than the national average, with young females making up the bulk of the unemployed.

Low levels of employable skills among youth, despite relatively high literacy rates, are compounded by an insufficiency of skills development institutions in the country.

The Fourth Five Year Development Plan for Poverty Reduction (DPPR 2011-2015) identified 4 key priorities: i) stimulating economic growth and reducing unemployment; ii) strengthening social protection; iii) accelerating progress towards achieving the MDGs; and iv) enhancing good governance. Economic diversification has recently become a priority and efforts are on-going to spur non-oil growth and create jobs in agriculture, fisheries, trade and manufacturing.

All these and other compacts gave considerable justification to the creation of an enabling environment for and the prioritisation of employment promotion for youth in Yemen.

### Project Implementation design

The project has succeeded up until half the term in providing its services to a reasonable number of youth: around 260 enterprises have been established, 85 by females and 177 by males. The initial targeted figure was (4,000) and it was revised to (1200), as it was overambitious and unlikely to be achieved in one year with pilot-based project efforts. With a limited number of YEEP staff, the project managed to capitalize on local NGOs within the country to undertake the implementation of project activities. This arrangement is ideal for local NGO capacity-building purposes. Initially, and was agreement signed with ForALL Foundation to implement the first phase of the project in Sana’a. After phase 1 was completed in Sana’a, it was decided to expand the implementation in the two other governorates, Taiz and Aden. This caused the project to duplicate its efforts for phase 1 twice in two different governorates. It would have been more cost-efficient to maximize the utilization of resources in implementation phase 1 in the three different governorates semi-concurrently, rather than implementing them sequentially, especially since this semi-concurrent implementation among three different governorates would have been executed by three different NGOs. Having more than one NGO implement the activities under the supervision of YEEP would have constructively intensified the competition among the implementers and allowed for more youth beneficiaries to join the project.

### Institutional design

The project has managed to engage various institutions in the implementation of the project, and the significant commitment and collaboration of various stakeholders with the YEEP project was noted on several occasions. However, the project design did not tackle any institutional development for youth empowerment. It has been indicated that there is no institutional framework established to ensure coherent and sustainable association among government, employers, and NGOs to promote good governance and a positive image for the growth and prosperity of youth economic empowerment interventions.

### M&E design

Besides the regular progress reports submitted by the management of YEEP, there was no indication in terms of activities or reports that efforts were made to monitor the implementation of the project activities.

An M&E system and activities should have been included in the Project Document. Establishing an M&E system would have necessitated the creation of appropriate baseline data and a database for capturing information obtained during regular monitoring exercises, including a management and information system for easing decision-making by the management.

## Project Strategy and Expected Outputs

Project outputs were described as, 1-Increased opportunities for self-employment, entrepreneurship and business development 2- Increased access to financial resources for youth self-employment, and 3- The promotion and enhancement of youth entrepreneurship culture and economic empowerment. These are specific, measurable, and sufficiently well-articulated statements of intended outputs.

### Project detailed measures, base indicators, and timeframes

More realistic detailed and measurable performance indicators and targets could and should have been included for project outputs, which provide essential information for any intended scale-up of the project in the future.

Although the project has been jointly developed with the ILO an M&E strategy for the 3x6 implementation approach, the absence of base indicators and targets since the beginning of the project, and in some cases time frames, does not enable the real measurement of progress. In the absence of target indicators, it is not clear what success should be measured against. Neither is it clear what magnitude of youth trained “effectively” and “efficiently”, or what number of enterprises “sustainably” established by youth, or what value of growth of existing enterprises, or of financial or in-kind contributions to the project by partners, should be considered successes. Furthermore, in the absence of timeframes in some cases, the project never made explicit when some of these objectives were to be met.

The absence of clearly defined target indicators to some of the fundamental questions that need to be posed to the project must be redressed. Discussed in more depth elsewhere in this report, these include whether the entrepreneurship development aspects of the project are and should primarily be about:

* Employment creation with all the associated expectations raised by such a self-definition; or
* Enterprise development and improved livelihoods through the growth and increased profitability; or indeed
* Whether they are only about youth empowerment through training, given that no sustainable funding for enterprise establishment was available during the initial pilot phase. (Although a number of stakeholders made reference to the intention to establish a credit component, no mention was made of credit finance in any part of the base document and the subsequent availability of credit should be seen as an extremely positive outcome); or
* All of the above

A new implementation strategy needs to be developed to thoroughly reflect the 3x6 approach implementation, job matching and placement, along with an intervention for promoting an enabling policy, legal environment, and policy advocacy strategies to support it. This must be considered essential if youths’ businesses are to flourish and if youth themselves are to be empowered in the economy.

All of the above findings related to the project’s strategy and outputs, the pilot and experimental nature of the project, the scarce skills of M&E in Yemen, justified the absence of clear and measurable indicators, targets and timeframes. On the basis of lessons learned, the project is now in a position to determine what is possible, under what conditions, through what resources and to what ends the future scale-up of the project must have.

## Project Implementation and Ownership

Management arrangements were for the Direct Implementation (DIM) of UNDP with the close collaboration of other ministries, including the Ministry of Planning and International Cooperation, the Ministry of Youth, the Ministry of Industry and Trade, local and international NGOs, the Embassy of Japan and South Korea, and other social partners. An agreement was signed with ILO to support the project technically when needed. The UNDP was made responsible for day-to-day activities under the overall supervision of the project board. The project was well-designed in that it purposively identified the leading agency (UNDP YEEP project) in day-to-day project management and prime responsibility for implementation in collaboration with contracted local NGOs.

YEEP has maintained several key implementation partnership agreements; those partnerships were signed with local NGOs that are actively engaged in providing employment and entrepreneurship promotion as well as education.

### Capacity development

The evaluation results show that the more involved local NGOs are in implementation, the more aspects of capacity development will be embedded in the project. It was clear that the capacity of local contracted NGOs was well-developed during the pilot phase implementation of the project. Implementation partners were selected through competitive means. However, YEEP would benefit from an improved selection of implementing partners and the negotiation of agreements with these partners. The evaluator also sees some potential in the setting up of time-bound “implementation or development partnerships”. At times the signed agreements also lacked an understanding of some technical elements. And despite these partnerships, there was no clear coordination framework among all key partners. For example, it was realized that the relationship between ForALL Foundation and YLDF was very weakly coordinated at the beginning, which caused several operational issues related to the youth selection criteria, business curricula used, and business consultations provided, all of which would undermine sustainability factors of the project.

### Project ownership

The national ownership within YEEP has delivered acceptable results. National ownership in YEEP was more often manifested in terms of the commitment and participation of national counterparts than in management or control of the project by government. National ownership was fostered more often and perhaps more significantly at top levels of national government, and within the civil and private sectors of Yemen society. This was evident through national participation in meetings, project events, external evaluation, and extensive implementation partnerships with local NGOs.

It was found that YEEP has maintained strong national commitment and participation. YEEP managed to work from the beginning with existing organizations, whether in the government or civil society. YEEP believed that empowerment should involve alignment with local on-going processes. This has been noted in the operational approach of YEEP with other partners, and should eventually enable local partners to develop their capacity and advocacy skills. However, this alignment was mainly focused on NGOs and was deficient in any incorporated elements of government involvement on the institutional, procedural, or human resources levels. National ownership and capacity-building have been noted as “mutually reinforcing processes” and both are important to the achievement of results and sustainability. Project phasing-out and proper exit strategy was not clearly demonstrated; a clear exit plan should be agreed upon by all relevant stakeholders to maintain national ownership during and after the project’s implementation.

Factors identified that can hinder the sustainability of the project are:

* There was a lack of institutional capacity to continuously implement the project’s activities, and deficiencies in building capacity and transforming relationships among all key actors in the project through organizational strengthening and networking as the basis for more effective action by individuals and groups in their relationships with those with institutionalized authority (government, NGOs, employers, etc.)
* There were a number of key national institutions that were supposed to be heavily involved in the project and were not, such as the Ministry of Labour and public vocational and training institutions. The non-participation of key national stakeholders in the implementation strategy negatively impacted the effectiveness and quality of project’s sustainability.

However, since YEEP is in a pilot phase and was during the period under discussion still in its early months, and given the fact that Yemen had been going through a turbulent time during the uprisings and after the 2011 revolution, it was too early to determine whether the developed institutional capacities would be sustainable. In other words, when YEEP was reviewed, this was done as an emergency measure, dealing with urgent issues in which it might have been less important to build long-term sustainable national capacities.

Arrangements for regular reporting and accounting to the steering committee and to/from the UNDP were provided for, as were arrangements for internal and external evaluations on the basis of normal procedure.

A decent level of communication with the Project Board has been well maintained throughout the implementation of the project, yet a limited contribution from the Project Board to the project has also been witnessed. It would also appear that the Project Board has not met as frequently as envisaged and that it has been somewhat remiss in managing emerging challenges to the project, in particular in assisting in identifying the infrastructure rehabilitation opportunities for Cash-for-Work for the youth, consequent to the grant disbursement and facilitation of other forms of access to financing.

The UNDP regularly updates data on project activities and outputs derived from these and other information sources on a daily, monthly and quarterly basis in the ATLAS management system and uses this for substantive and operational decision-making purposes. The planned extension and expansion of the programme will bring increasing programme management and oversight demands and will additionally require a more considered use of these reports for knowledge management, for the building of institutional memory and for the formulation of lessons learned.

### Options for Youth

YEEP envisaged a flexible decentralized approach to Phase 1 of the 3x6 approach to business skills training and microenterprise development that would lead to income generation and gainful employment. The project was comprehensive in its design with regard to providing business plan training; however, it lacked the components for self-employment promotion through career guidance and referral, as well as vocational skills training and development. Several youth have not sustained their entrepreneurial spirits during the implementation of the business training or implementation, either due to individual social and economic circumstances or to the irregularity in the selection of the target group. Most youth would be able to pass phase 1 of the project through completion of the business training and Cash-for-Work program; however, in a given population, not every individual has the drive to become an entrepreneur and therefore only a sub-set of the target youth can have their lives directly and positively affected by the implementation of the second phase. According to a fairly hopeful estimate done by Youth Business International (YBI), at least 20 per cent of the approximately 300 million unemployed and underemployed young people (aged 16 to 30 years) worldwide have the potential to become entrepreneurs, but less than 5 per cent of them do. Those youth should be guided into vocational training or employability skills training where they can develop a particular skill and become self-employed.

Providing other options for youth, in case of discontinuation, would strengthen the position of the 3x6 cycle’s exit. YEEP has not facilitated access to any vocational training for youth who found themselves incapable of taking responsibility in becoming entrepreneurs and who haven’t undertaken any substantial efforts toward establishing micro-businesses. Guiding these youth to vocational training was not explicitly articulated in the base documents; however, it would have been a rescue option for those who did not graduate from phase 1 or who procrastinated in establishing their businesses.

### Access to Finance

The development objectives of YEEP documents have been clearly stated and elaborated with broad targets/indicators under each objective. However, the project design and implementation strategy manifests a few definite flaws. The problem to be addressed is that the project design places great emphasis on the provision of grants for youth, while little effort has been made to facilitating access to financing for youth entrepreneurs. Grants do not fall under microfinance and are defined as in-kind assistance (rarely cash lump-sums) that is offered under certain urgent circumstances (post-crisis) where rapid credit is not feasible. The long-standing sustainability of grant-financed activities within YEEP is comparatively limited. Microfinance on the other hand is ideally and practically meant to have a lasting impact on the household economy of youth. While grants are social welfare, microfinance is development. And while the ideal ‘style’ of microfinance is to establish a sustainable interest-bearing scheme that is able to cover both running costs, including non-repayment losses, and inflation, and this will exceed the capability of the youth targeted within YEEP, YEEP can therefore implement various forms of “soft loans”. In these cases, and depending on a thorough assessment of skills and opportunities involved in the activity, interest could be lower or non-existent, grace periods negotiated, and collaterals minimal or non-existing, or loans could even be given in combination with start-up grants. This kind of funding is referred to as “soft loan”, which is a loan, typically from a donor or government, with a lower interest rate than an MFI could have obtained from commercial sources. This sort of subsidy is calculated by subtracting the amount of interest and fees paid on soft loans from the amount the institution would have paid if the loans had been priced at commercial rates. Therefore, the current trend away from subsidies towards a commercial approach via microfinance adds to the costs of MFIs and narrows their gross margin on loans directly. Funds generated from MFIs’ own customers’ savings deposits is naturally not affected by this trend and so becomes an even more attractive refinancing alternative in a mixed overall calculation and perspective.

### Integration of Gender in the Project Design

The review of gender balance on YEEP indicates that the project maintains a participatory and gender-sensitive approach. The project team includes males and females and the pilot sites are managed in collaboration with NGOs, which include male and female officers. The project also ensures the participation of female youth beneficiaries in all of its steps. However, there were no guidelines for minimal representation of female youth in the project. The average ratio of women to men is 30% women and 70% men. Normally, a 50 per cent minimum of female participation is set as a target to ensure that women and men have equal access to employment. More details about gender will be discussed later in the report.

### Project Document

The current project document does not clearly articulate the implementation strategy currently in use, which made it difficult to measure the progress of the project against the project document. It is very important to update the project document with the current outputs, activities, and timeframe.

### Project Relevance

Overall, YEEP is highly relevant and needed. It is firmly based on adequate and realistic needs assessments, situation analysis and good problem identification. It has a clear and sustainable logic of implementation. The project aims at opening entrepreneurial opportunities, and attempts to address some of the serious constraints on youth employment in Yemen. It intends to enhance youths’ capacity through training, and to scale-up their investments and businesses to integrate with and contribute to the local economy.

# PROJECT COMPONENTS AND ACTIVITIES

The following section provides analysis of YEEP findings as stated in the project documents. The findings will be listed as per the sequence of the ToR and the projects implementation process, covering the implementation of 3x6 approach, job placement, and the early stages of the innovation award competition. The first section of the findings will analyse the 3x6 approach implementation.

## Youth Targeting and Selection Criteria

In Phase 1, 1,033 youth candidates in three governorates, were interviewed in Sana’a and 660, 453 were selected after conducting verification field visits to ensure the selection criteria placed by ForALL were met. The UNDP was closely engaged in all aspects of the target youth selection.

### Selection Criteria

During implementation of the phases, it appeared that not enough emphasis was placed on laying out clear and well-justified weighted score criteria for 3x6 youth selection. The criteria used are: jobless, age category (18-30) years, poorest, able to read/write, lacks first level kinship between the participants, in possession of an ID or passport, vulnerable, and demonstrates an entrepreneurial spirit. The terms “jobless”, “entrepreneurial spirit”, “the poorest” and finally “vulnerable” were emphasized during the selection process’ however, it was found that there was no unified definition common to ForALL, YEEP, and other implementing partners unifying these terms. Additionally, the terms were not clarified and disaggregated into certain weighted score dimensions that could be effectively scored and matched among the candidates. The technical element and approval of youth selection was obviously absent from the preparation processes of phase 1 of the 3x6 approach. For instance, targeting youth groups that meet the general criteria stated requires first, geographic targeting and mapping of potential youth targets on the district level, second, the identification of cut-off point for each considered dimension, and defining an across-dimensions cut-off, as the number of dimensions in which the person should be deprived so as to belong to the poor group, jobless group, vulnerable group, etc.

Particular points that need to be clearly addressed during the targeting include:

* Youth who lack the ability to meet physiological needs, such as access to food / nutrition, clean water, income, with timely frequency.
* Youth who are jobless but actively seeing employment, or those who are frustrated and no longer seeking a job, skilled or unskilled, with or without previous work experience, potentially violent, etc.
* Youth who have the potential to become entrepreneurs; this scan be discovered by conducting ability and aptitude tests and interviews to identify potential entrepreneurs.
* Youth who have been engaged in armed violence, drugs, or other illegal activities.

Based on conversations with the youth during the focus group sessions, most youth indicated that the selection criteria and verification methods used were effective in targeting those who should be part of the 3x6 approach. However, business trainers and consultants have indicated that the youth targeting and selection need to be re-examined as there were many participants who lacked the right characteristics to become entrepreneurs.

### Community-based targeting

ForAll Foundation has used Community based-targeting technique based on the categories defined which was undertaken through a group of community members or a community leader who nominated those in the community who should benefit. The benefit gained by using this technique is that it depends on information available to individuals which may be more accurate and less costly to collect than what could be gathered using other techniques.  It also allows local communities to determine an understanding of youth who are eligible for the project.  Nevertheless, in the case of Yemen, selection bias based on personal interests, tribal or political reasons is very likely to happen, as community members may have other incentives besides good targeting. The continuous use of this technique may exacerbate the social exclusion of youth in various communities, particularly for women. Therefore, the larger the pool of targeted youths is, the less ability the project will have to verify the eligibility of these youth through community-based targeting.

The total number of nominated youth is 1,033 across three different governorates. 130 were nominated from Sana’a, 478 from Taiz, and 425 from Aden. This may be considered reasonably acceptable compared to the number of selected youth, which is 433 in total:63 from Sana’a, 350 from Taiz, and 140 from Aden. It wasn’t clear, however, whether the youth initially nominated were strong candidates for the project, ensuring that ForALL managed to select around 50% of them, or whether the nomination was randomly undertaken based on the categorical targeting and selection criteria mentioned earlier. Filtering a large number of nominees may be considered exorbitant and time-consuming to maintain; hence, some mechanism should be considered to expedite the filtering process in a cost-efficient manner.

### Gender-based selection

Overall, activities with the project’s direct beneficiaries did not appear to have found a natural gender balance. The table below shows the gender distribution of youth targeted was disproportionately male.

|  |  |  |
| --- | --- | --- |
| Governorates | Male | Female |
| Sana’a | 106 | 75% | 24 | 25% |
| Taiz | 345 | 62% | 133 | 38% |
| Aden | 320 | 68% | 105 | 32% |
| TOTAL | 771 | 66% | 264 | 34% |

Nominated youth for the 3x6 phase 1 in three governorates

Evaluation meetings and focus group sessions suggest that male participation is higher than that of women, but there appears to be a good number of females with entrepreneurial spirit. Gender mainstreaming was well-addressed in the project document; however, the targeting and selection criteria did not take sufficient gender-sensitivity measures into consideration, hence the categorical targeting was clearly male-youth-oriented and less applicable for female youth. Women in Yemen receive less education than men and are over-represented among the poor, unemployed, and powerless. Achieving change requires project actions that will improve women's access to the scarce and valued resources of their societies.

Being gender-sensitive in youth targeting would mean that the gender-based differences between men and women beneficiaries are acknowledged and transparent. Once acknowledged, youth targeting takes into consideration how such differences affect the ability of undertaking the 3x6 cycle, and how such differences affect their entrepreneurial activities. Very often women face particular constraints in developing their entrepreneurial activities, so the focus of being gender sensitive is frequently on women “catching up”. On top of their entrepreneurial activity, it appeared at the focus group sessions that female participants usually have a hefty domestic workload that is unpaid, leaving them less time to participate in the project. Another constraint is that in some regions women’s mobility is constrained. They may not then realize the potential of participating in the project.

### Verification procedures

Based on the interviews conducted with the business trainers, advisors, and the youth, the selection of youth indicated some irregularities in selection process, with about 10 to 20 per cent of the youth not fulfilling the criteria. This in turn may gradually affected proper grant utilization, and leakage of funds to non-target youth.

Evidence elicited during the interviews and focus group sessions indicates that some people were selected who are incapable of reading and writing, have no entrepreneurial spirit, are not considered to be the poorest, and lack the ability to become self-sustained entrepreneurs. There was the view that a more rigorous process should have been used to ensure that youth were indeed the poorest and interested in business development, rather than participating for other reasons such as the financial “grant”. This appeared to be the case in Aden where around 70% of youth did not continue to phase 2.

In practice, the project did not have sufficient previous information about whether those youth met the criteria because this information is usually difficult and costly to collect, analyse and apply in a timely fashion. For instance, some types of vulnerabilities are also time-specific; sudden misfortune may reduce a comparatively well-off person to poverty from one year to the next. Some error of inclusion, identifying non-poor persons as poor and therefore admitting them to the project, or of exclusion, identifying poor persons as not poor and thus denying them access to the project, is therefore inevitable. YEEP administrators need to be aware of other institutions that may supply this information with rigorous verification tools to reduce cost and mitigate errors; the SFD could be one of them.

## Building Capital through Cash for Work Schemes

The Cash-for-Work scheme is a key programmatic approach to addressing the need to find alternative ways to make a better livelihood: it aims at creating opportunities for the use of resources among disadvantaged people in a mean­ingful way and with the objective of becoming less dependent, more self-reliant and able to care for the family. At this stage of 3x6 approach, youth should be engaged in employment programs that can generate income and frequently provide new skills, services and opportunities. Two-thirds of the income must be saved at Al-Amal Bank or Al-Kuraimi Bank (microfinance institutions); the amount saved will be tripled by the UNDP and used as start-up capital to kick-off the new business venture.

As stated earlier, YEEP had signed a contract with ForALL to outsource the activities of phase 1 in three governorates (Sana’a, Taiz, and Aden), which can be summarized in three major key activities:

* Youth targeting and selection
* Implementing the Cash-for-Work program
* Overseeing the savings account
* Providing business training

ForAll was tasked with undertaking the work thoroughly with the close collaboration of YEEP. ForAll managed to reach several substantial agreements with various government agencies and local authorities to provide temporary employment opportunities against cash for 2 months in different economic activities and different locations; the table below illustrates the types of income-generating activity used per governorate:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sana’a | Arhab (Sana’a) | Taiz Urban | Taiz Rural | Aden |
| Rehabilitation of 14 schools | Water management, providing communities improved access to water (rehabilitation of cisterns; boreholes; construction VIP latrines)  | Reforestation | Creation of agricultural terraces | Installation of plastic filters in public space to reduce water consumption |

The work on this activity would not have been completed without the significant collaboration of YEEP and ForAll with the Ministry of Youth, Ministry of Education, local NOGs, local authorities, sheikhs, local councils, CIF (cleaning improvement fund)/governor office, SFD (Social Fund for Development), and public schools.

### Empowerment through building capital

The activity of the program “Cash-for-Work” is fully consistent with its stated intended title “Youth Economic Empowerment”, in that it allows youth to access quick sources of income, alleviate poverty, and acquires new skills while building capital to start a business. The idea of building capital to start a business is very innovative and essential to the youth. During the focus group session, most youth said that they had never had a savings account before as it was not seen as a necessary measure for the future. Going through this phase of the project has evidently shifted the youths’ outlook and lives for the better and increased their motivation, as consistently reported by the youth themselves. Youth learn how to save and manage money and to make small investments in starting a business. They can benefit from short-term grants available from the YEEP, which allows them to start or expand small business projects. It was noticed that as people got more engaged in this phase, they started to care more about their appearance and language and to look more hopefully towards the future. Some even began thinking about getting married and raising a family.

### Savings impact

In this phase the, cash injection was an appropriate and necessary response enabling youth to choose the means of their own livelihood recovery. Among the available evidence from the focus groups was the fact that people do not use the money to purchase unnecessary goods, and that it is spent on essential items that are needed for their survival and to get them to work. This was clear during the discussion which indicated that the majority of participants used the income generated in purchasing food items, paying for transportation, and repaying debts. However, the project’s ultimate goal is to see the youth earning a sustainable income that can significantly contribute to improving their youth livelihoods (health, education, etc.) which has not been significantly reported at this stage of the project.

The duration of the project was calculated around a work time of 3 days a week, over 2 months, to afford sufficient income to make a reasonable contribution to youths’ savings and, to some extent, start-up capital. The youth felt that they could benefit more from a longer duration of work, but in general they felt that the duration was adequate if they were also to receive the grants directly after starting to establish their own enterprises.

### Impact on community

The rapid employment program contributed to community recovery by supporting public activities. Among other outputs, the activities comprise rehabilitating schools, cleaning mosques, planting trees, implementing water management, and providing communities with improved access to water (rehabilitation of cisterns and boreholes; construction of VIP latrines). The schools were reported to be of greater benefit to the community in terms of having cleaner and better-looking learning environments for students. The rapid employment intervention occurred over a short period of two months. However, the impact on youth seems to have gone on beyond the project cycle. As mentioned above, improving community assets benefited a wider swath of members in targeted communities. It also raised the sense of community resilience and active citizenship among youth.

### Impact on local economy

The number of youth beneficiaries out of the total youth population was very small, but the activity has contributed in making a mind-set change in enhancing the culture of saving among youth, which the project has managed to publically promote very well to the youth. The importance of the activity interventions to the local economy is somewhat limited, as many have viewed it as social work that can be done by youth volunteers and argued that there is no direct economic value generated for the local economies. But this intervention has a significant indirect impact on the local economy as follows: skills gained by the youth, as many youth reported that they found temporary jobs based on the skills gained from school rehabilitation in Sana’a, and the traders and producers of the items as raw materials, equipment and tools purchased by those working on the project, who are expected to have benefited indirectly.

### Absence of M&E

Administering, monitoring and evaluating the work during the rapid employment activity is minimal by both YEEP and ForAll. No routine periodic monitoring and reporting was administrated to check on day-to-day issues as well as the entire cash-for-work scheme. It was clear that ForAll has no monitoring and evaluation capacity to administer such activity. YEEP also showed major weaknesses in administering M&E due to the scarcity of M&E skills in Yemen. The M&E work is not limited to checking on the daily presence of youth but goes to other aspects that measure the intervention’s impact on the youths’ livelihoods, community, and local economy.

### Assessment, rules, and guidelines on Cash for Work schemes

Upon the initiation of the project, there was no clear assessment made on the appropriateness of rapid employment activities that could enable the youth to participate in the three selected governorates. This would significantly help in expediting the process of purchasing materials, recruiting, and arranging partnerships that could have prevented the any extra efforts and time in arranging for such activities. The concept of this phase is to provide youth with some skills and start-up capital, therefore a comprehensive assessment should be conducted to evaluate the types of cash-for-work schemes based on every governorate’s and youth demographics.

Rules and guidelines on the cash-for work programming were missing; youth have reported that they were unclear about the rules of the activity and felt disoriented, especially in Taiz. Work safety and health measures were also completely absent from the implementation of the activity. There was no national framework for the Cash-for Work-projects in Yemen to facilitate access to various public infrastructural works that a project like YEEP can benefit by implementing its activity with them.

### Gender and Cash for Work

The impact of the Cash-for-Work program on young women can go beyond employment and income. While the project was not aiming to radically change the formation of gender relations and the gender division of labour in Yemen, the Cash-for-Work program once implemented has proved the positive potentiality for promoting gender equality. The table below shows the gender distribution of those who completed the Cash-for-Work program:

|  |  |  |
| --- | --- | --- |
| Governorates | Male | Female |
| Sana’a | 49 | 72% | 14 | 28% |
| Taiz | 231 | 75% | 59 | 25% |
| Aden | 110 | 73% | 30 | 27% |
| **TOTAL** | **771** | **66%** | **264** | **34%** |

The project has enabled young women to engage in school rehabilitation (painting) work for wages for the first time in Yemen and to perform jobs and skills previously considered the domain of men only, as well as gaining the same rate of pay. New areas for employment and income-generation have opened up for women. Women's sources of personal income are often limited to traditional home-based activities while men have access to new and expanding wage opportunities. The entry of Yemeni women into new skill areas contributes to the development of new perceptions about women's potentials and capabilities as well as to the building up of Yemeni women's own self-confidence. Nevertheless, from a programming perspective, the project should be fully aware of the gender-based differences while deciding on the appropriateness of the type of Cash-for-Work that addresses the gender dimension. Very often women face particular constraints in working, for instance, with regard to the distance between home and workplace, her family’s permission for her to do such work, and her domestic workload. It was noted during the focus group discussions that sufficient gender considerations were not taken during the Cash-for Work-process. Not all women prefer to work and gain the skills of school rehabilitation (painting) or reforestation; therefore, the appropriateness of Cash-for-Work should be more carefully designed to be gender-sensitive in the future.

### Saving accounts

An agreement signed between ForAll and Al-Amal bank / Al-Kuraimi bank to ensure that minimum savings of 66,000 YR be deposited at the bank from which youth cannot withdraw any of the savings unless they decide to discontinue phase 2 of the 3x6 approach. The agreement states that the bank will freeze the saving accounts for three months and money can only be withdrawn with written permission from ForAll. However, the account freezing policy has not been well enforced at all bank branches where there were cases of withdrawals without previous knowledge of ForAll team members. The bank later justified this flaw as a technical issue given that their system is not configured with account-freezing features against the account’s owner. The bank is requested to submit ad-hoc updates on the saving accounts to ForAll to ensure that balances have not gone below the minimum amount required. It was also discovered that there was no clear and consistent communication with the banks. However, YEEP has updated the agreement with the banks to ensure that there will be no arbitrary withdrawals.

## LIFE SKILLS AND BUSINESS TRAINING

Life skills and business training is a major focus of the project. It aims at enhancing the knowledge, technical and managerial skills and attitudes of youth to perform their responsibilities competently in the context of the project.

### Training appraisal

To evaluate the effectiveness of the training program, the training programs were assessed in terms of enhancement of knowledge, skills, attitudinal changes in the youth participants, and subsequent improvements in their business plans, as well as positive impacts on youths’ daily lives. It was challenging to determine the improvement of youths’ business and life skills and its impact on their lives within the short time period of the mission. Therefore, the opinion of the trainers, consultants during interviews and youth (trainees) during the focus group sessions are considered to assess the effectiveness of the training programs.

While the youth were going through the Cash-for-Work activities aiming to save two-thirds of their income, life skills and business training was provided to them concurrently. The training was delivered over 2 months’ time, 2 days per week, for 16 days total. At the end of the training the youth were expected to deliver a detailed business plan and introduce it to the business advisors who decide whether the plan is feasible and deserves the grant. If the plan does not meet the advisors’ acceptance in terms of feasibility, the advisors were to provide one-to-one meetings with the youth to improve the business plan’s feasibility.

 Overall, this training has been very beneficial to many of the youth trainees that the evaluator met during the focus group sessions and interviewed during the field visits. Youth reported that the training engaged them greatly with the business world, and provided them with much enjoyment and learning. However, certain areas need improvement. The youth met expressed varied opinions of the training program with respect to its curriculum, delivery, trainers, and materials. Most of the youth reported that the training was interactive in nature and enhanced their knowledge and skills related to their business development, and that it included field trips where they had to go to the market and interact with actual business owners and observe business operations. Youth participants liked the positive attitude and behaviour of the trainers. Most of the trainers were cooperative and friendly in the classroom and outside the sessions.

The skills of the trainers were reported to be good but still need to be improved. On several occasions, it was noted that there was some disparity in the trainers’ level of support for the youth in generating creative business ideas, providing local examples, explaining the financial analysis and accounting section, and that they sometimes lacked proper methods of delivery. Trainers were also critiqued by the quality and types of business ideas presented on the business plans. Trainers explained that the average quality of youth selected for the program did not entail sufficient entrepreneurial aptitudes and that 16 days of training was not enough to induce innovative business ideas. A Training of Trainers and trainers’ orientation about the overall project is highly recommended as a solution for the above-mentioned issues.

As the training proceeded, no firm quality-assurance baseline measures had been set up in advance to ensure seemly entrepreneurship education. This may sound very idealized, but since the project is in a pilot phase, extra quality-control procedures should have been put in place to better evaluate its outcomes.

### The training curriculum

The curriculum was developed by ForAll Foundation and was provided to the trainers for delivery. Sana’a was the first city to undertake the training, and several key issues were revealed to have hindered the progress of the project which were subsequently mitigated in Tazi and Aden.

In Sana’a, it was reported by the business advisors that the curriculum used was insufficient in terms of the knowledge required to develop a sound business plan, that it did not include enough examples and case studies, lacked financial statements, did not provoke joint ventures or group associations and was very summary in terms of content. The curriculum was also found to be very general and lacking in adherence to the Yemeni business environment. Youth asked to be provided with a case study about successful youth entrepreneurs in Yemen.

 It was clear that the curriculum was not examined by an employment specialist or the business advisors prior to its use in the training, which caused some disagreements between the output of the training (business plans) and the expectations of the business advisors, particularly with the “financial statements” section on the business plan in Sana’a. Many youth had to re-work on their business plans as it emerged that they did not meet the feasibility criterion established by the business advisors.

Business advisors that were recruited by YEEP to evaluate the business plans emphasized the importance of providing the financial statements and bookkeeping principles and suggested that the curriculum should provide more illustrations and visual aids, case studies, and business idea generation. Business trainers and consultants were able to add to the curriculum to somewhat avoid similar issues in Tazi and Aden.

The youth also mentioned in all three governorates that some topics were relatively complex and led to frustration at a certain point for example, preparation of a business plan, cash-flow analysis and calculation of project cost and working capital. The participants questioned the necessity of preparing such complex financial issues, as they did not receive credit on the basis of this business plan. They felt that the time devoted to the preparation of the financial issues could be better utilized by giving them more input in other topics, such as more field trips and marketing. To overcome this issue, the YEEP hired an ILO consultant who prepared a detailed assessment of the training delivered and recommended developing a new training curriculum that satisfies the needs of the project.

All youth, regardless of educational background, age, and general skills were provided with the same training program. In this case, few youth participants, particularly in Aden, have told the evaluator that they had difficulty in comprehending the curriculum due the disparity in the educational level of the youth in one class, but they were uncomfortable sharing this in public.

### Improvements to be made

Trainers and business advisors highlighted three major concerns that need to be taken into consideration for any further scale-up of the project, which the evaluator considers quite indispensible:

* To conduct TOT (training of trainers) to develop trainers’ capacities in entrepreneurship and business plan formulation prior to the training program
* To develop trainer’s guide, and visual presentation slides with some tools and examples
* To expand the curriculum to cover topics related to “competitor analysis”, “relationship with suppliers” and more explanation of “financial statements”.

### Training assessment

It has been observed that no basic training needs-assessment was conducted to identify the required knowledge, skill and attitude of the targeted youth entrepreneurs. It would have been quite crucial to have a baseline assessment prior to the training to measure the overall performance and progress of youth after the training. Additionally, there was also no assessment made of the knowledge and skills of the youth after the training. So it was unclear for the evaluator what level of progress had been made in terms of knowledge and skills gained by youth during the training. This was proved to be true during the meetings with the grant officers when they suggested that additional business training be provided for those who had already graduated from the program and established their business. 16 days of training is surely not enough to provide comprehensive training about business, therefore access to further knowledge and skills should be channelled through relevant business development services, such as business mentorship, counselling, and vocational training. Feedback from the youth also indicated that 16 days of training may not be sufficient to provide life skills and business training and some suggested that the number of days be increased to 3 days per week instead of 2.

### Youth participant’s appraisal

The majority of trainers and business advisors met indicated that the performance of their trainees was average, although it differed from location to location. Apparently, urban youth in Taiz and Sana’a were better motivated and better able to grasp the training, while many of the trainees in Aden and rural areas were less adept at doing so and were further encumbered by difficulties understanding the financial issues. This reemphasizes the importance of youth targeting and selection as a requisite for the project to prosper.

### Joint venturing and group association

At the beginning of the training program, the capacity development for “Joint Venture” and “group associations” appears not to have been encouraged enough by the trainers. While the project has successfully reached 8 joint ventures (partnerships) graduates, these projects did not incorporate the concept of group organization or group guarantee for micro-finance lending. As such, the practical experience gained in grassroots joint ventures and group associations-based strategies is limited. It also needs to be recognized that the formulation of joint ventures and group association requires the investment of time as well as experienced staff/facilitators to undertake the initial motivational and organizational activities. Co-operatives are another particular form of enterprise development which unites a number of youth to partner together in establishing their business. This model has not been addressed either in the training or the curricula.

## ESTABLISHING THE ENTREPRENURIAL MICRO-BUSINESSES

The ultimate goal of the project is to see youth establish sustainable microenterprises that affect their livelihoods in a positive way. At this short and mid-term pilot phase of the project, it is too early to expect the sustainable microenterprises that are intended as the overall and main outcome of the project to have been created. Short-term outcomes have been the start-up capital built and capacity-building of youth with enterprise development benefits, without any significant increase in the number of new jobs, although a 261 enterprises have been created through the project. Medium-term outcomes will be increased enterprise growth and improved livelihoods for youth, with increasing levels of job creation, and long term outcomes will be increased and sustainable youth employment. The table below shows the number of enterprises established during the pilot phase of the project:

|  |  |  |
| --- | --- | --- |
| **Governorates** | **Male** | **Female** |
| **Sana’a** | 28 | 68% | 13 | 32% |
| **Taiz** | 125 | 72% | 49 | 28% |
| **Aden** | 24 | 52% | 22 | 48% |
| **TOTAL** | **177** | 68% | 84 | 32% |

### Enterprise development arrangement

Initially, YEEP agreed with SMEPS (Small and Micro-enterprise Promotion Service) to implement the second phase of the project. The agreement however, has never been operative due to disagreement over financial matters. YEEP has decided to carry out the implementation of this phase of the project, and as mentioned above, YEEP has hired business advisors to oversee the business development and to provide consultations on the business plans developed by the youth. This was done in collaboration with YLDF in Taiz and Aden. The business advisors are expected to provide one-to-one consultations with the youth and help them grow and sustain their enterprises.

### Types of business ideas

The business ideas generated and then established were mainly in three sectors: production-based agriculture, trades, and services. For example, grocery stores, internet shops, garment design, delivery services, and other sewing services as well. As discovered, the ideas were very common, traditional and lack creativity and innovativeness. The term “innovative business idea” has been repetitively emphasized during the interviews with the government officials, donors, business trainers, and advisors, and there was no clear definition of what an innovative business idea for a vulnerable young person in Yemen might be.

While the broadening of the business training may be one of the necessary conditions for innovation, often it will not be sufficient. The reason is that innovation is increasingly knowledge- and skill-intensive. Because of the positive externalities inherent in investment in knowledge, technological advances and human capital, business environment has an important complementary role to play in fostering entrepreneurial innovation. Innovation requires not only highly knowledgeable, experienced and skilled entrepreneurs, but also highly skilled labour. Thus, innovative education and capability-building are important conditions for innovative business ideas. Therefore, marginalized youth with 16 days of basic business training and little experience may not always be capable of bringing innovative business ideas or at least differentiating its characteristics. Having traditional business ideas at the beginning of the project may not sound very negative, as upcoming waves of youth in the project will learn from previous youth projects and try to differentiate theirs to be more competitive in the market. Idea evaluation methods and techniques should also be developed and used to measure business feasibility and sustainability factors over time.

### Grant disbursement issues

During the focus group sessions, youth expressed real frustration that many of them have completed the training and managed to save the required start-up capital, yet still have not signed their contracts to receive the grants to proceed with the business. This break took 2-4 months, causing some loss of credibility of the project, and many thought that they would never get the grants; thus several youth decided to withdraw their savings and not to graduate from phase 1 to 2 to meet other financial and social commitments. Some reasons for not graduating are:

* To take advantage of the large business activities during Ramadan season, youth decided not to wait until receiving the grant and proceeded to do some commercial activities with their savings.
* Not receiving the grant right after completing phase 1 caused some harm to the credibility of the project and made several youth to withdraw from the project.
* Family-related factors, wherein youth had to spend their savings on some family urgent issues (sickness).
* Lack of entrepreneurial motives and spirit (particularly in Aden)

YEEP justified the long break between phase 1 and 2 for three main reasons:

* The grant contract agreement was not ready to be signed by youth
* Discontinuing the agreement with SMEPS caused interruption in the implementation
* Business advisors were not authorizing the installments of the grant until the business plans fully adhered to the feasibility criterion.

## ACCESS TO FINANCE AND ENTERPRISE EXPANISION

As mentioned earlier, the project had few efforts on the microfinance component in the cycle of the 3x6 approach. A limited number of youth were reported to have gained access to a loan, which may constrain the types of business ideas and threaten its sustainability on the long term. Many youth have presented business projects with start-up capital that exceeded the grant provided to them but they weren’t able to access additional fund from the microfinance banks due the high interest rate (30%) and collateral required. Business advisors weren’t sure whether their role was to include provision for financing through microfinance or to limit it to the grants. This made many of the youth adjust their business plans to cope within the means of their savings and the grant provided. The reality is that it’s hard to get a loan when you don’t have any money, and this was often the case for the youth in phase 2. The grant disbursement must be utilized in a way that assists the youth to gain access to more financial resources.

Microfinance components usually focus on building sustainable outcome of entrepreneurship development, unlike social funds (grant disbursement), because of their unsustainable nature. The heavy reliance on grant disbursement will ultimately undermine the concept of microfinance institutions in the country in the long term. In addition, microfinance helps the youth to expand their business and seize more opportunities. An additional advantage of microfinance is that donor investment is recycled and reused.

### Business development services

Once the business is established by the youth, every business receives support and consultation from the business advisor for six months. During this time, the advisor strives to answer all of the business questions and to provide any kind of support related to the operation of the business. The youth expressed immense satisfaction about this service as it provides essential help in operating and managing their business. The advisor role is also to authorize the installments of the grant based on the progress of the business. This service is provided on a one-to-one basis which was understood by the evaluator to be very time-consuming and costly in case of any scale-up of the project. The business advisors are not working full-time in the project; most of them have their own practices besides providing business consultations. As the number of youth increases, the more business advisors will be required to fulfil the demand, and eventually this will increase the cost per capita drastically.

## JOB PLACEMENT – TRAINING FOR EMPLOYMENT

The overall aim of this component of the project is to increase employment opportunities for the youth by facilitating access to the labour market through business training. This should increase the employability of the youth and meet the job market requirements. YEEP signed two grant agreements with YEFE (Yemen Employment for Education) to implement the project, with the value being US $150,000 for each grant agreement. The program is expected to train 700 youth, 400 from Sana’a and 300 from Taiz and Aden. In 2008, YEFE partnered with Yemeni businesses and civil society organizations to create the Yemen Education For Employment (YEFE), providing unemployed Yemeni youth with the training and opportunities needed to secure employment as a job market intermediation between the education system and the job market. YEFE first established offices in Sana'a and Taiz, and today reaches youth from the governorates of Aden, Abyan, Al-Dhalea, Lahj, Marib, Al-Jawf, Amran and Shabwah.

### Rationale for the intervention

Low labour force participation is identified as a major issue in Yemen, and it is characterized as a youth problem, particularly among females. It is partly attributable to the limited relevance of education and skills development to the needs of the labour market, to the absence of programmes aimed specifically at the employment of youth, and to the lack of effective public and private employment agencies, and is an indicator which is likely to worsen further as new labour entrants, recent graduates or school dropouts spill into the labour market at a faster rate. Inappropriate education and skills delivery has also resulted in a disproportionate rise in the unemployment rate of persons with higher education. Given this background, the rationale behind job training programs could seem straightforward. Several purposes could be pursued:

* To provide new knowledge or abilities (enhance human capital)
* To serve as a labour intermediation instrument
* To integrate trainees into the labour market

### Assumptions of the component

Briefly, the assumptions behind the Job Placement program can be described as follows:

* Large youth unemployment is partially due to a lack of the skills demanded by the productive sector ( mainly a supply problem)
* The skills needed in the job market could be acquired in short-term business courses
* Business courses provided are based on TNA and are relevant and pertinent to local labour markets

### Project activities

The agreement signed between YEEP and YEFE states the following activities:

* Identify potential employers, companies and institutions.
* Identify vacancies in term of positions and staffing, in consultation with the employers.
* Finalize job placement agreements with the selected employers
* Assess the skills development and training needs of the potential youth to be recruited through TNA.
* Provide training to youth based on market needs in coordination with private sector and business associations.
* Link the trained youth with the private sector companies through YEFE human resources teams and 'cold calling'.
* Implement the project's job placement and traineeship scheme for 400 youth, wherein youth gain access to career opportunities through matching skills development with private sector needs.
* Submit a final report including documentation of success stories, lessons learned, challenges and best practices.

### Job Placement main findings

YEEP managed to develop close relationship with the private sector in which has significantly supported the progress and achievements of the project. It was noted that YEEP held several successful meetings with Yamani Business Forum and Chamber of Commerce to form a framework between the project and key members of the private sector community.

The TNA questionnaire has been developed by the YEEP through contracting an international consultant to identify labour market requirements in terms of skills and qualifications and training needs. The outputs of the questionnaires have been analysed and used as base reference for all training course. The questionnaire contains a sufficient number of questions that can significantly contribute to addressing job market needs in terms of skills and qualifications.

No clear selection criteria were identified in the program agreement or in the work plan; it was simply understood to be targeting youth with no further categorization.

A number of key challenges were posed to the implementation of the project during the placement:

* Low response rate to the questionnaire: out of 100 questionnaires sent, only 11 companies responded. Companies realized that the questionnaire would have no direct benefits to the demand survey (Explanation of the YBC: a number of similar questionnaires had been distributed before and failed to provide the companies the skills required).
* Commitment of private sectors to hire the youth after the training was not guaranteed. Companies do not want to feel obliged to recruit the youth after the training.
* Private sector companies require the youth to have a commercial guarantor, in which someone to guarantee the trainee financially in case of any misconduct. This is usually more common with money-handling jobs.
* Youth show a higher preference for working in the public sector as it provides job security.
* The perceived risk was that youth might quit the job after placement.
* Female trainees have some constraints on their mobility and social limitations, with regard for instance to working evening shifts or in male-dominated work environments, etc.

# PROCEEDINGS OF KEY MEETINGS WITH EXTERNAL STAKEHOLDERS

## Meeting with ZOA-International

A meeting held with Ms. Corine Verdoold, Country Representative of ZOA – International in Yemen and Mr. Habib Rajeh and Mr. Mohammed Alshami from Vision Hope International to discuss the cooperation with the YEEP project.

* In May 2012, ZOA decided to start a three-year Disaster Response Operation in Yemen in two conflict areas, Arhab district and Bana Garmouz sub-district, in cooperation with Vision Hope International (VHI). VHI is a Germany-based development organization with over ten years’ experience in Yemen. Their main focus is on rural development and water and sanitation.
* An agreement was signed with the YEEP to implement the 3x6 approach in the conflict areas mentioned above.
* ZOA felt that the 3x6 approach was a very innovative idea that could create sustainable businesses for its beneficiaries.
* The agreement synergizes both projects’ efforts toward conflict prevention and sustainable livelihoods for the Yemeni people.
* Targeting and selection criteria were adapted based on the UNDP targeting and selection criteria used for YEEP.
* At the time of the meeting, the youth beneficiaries were about to receive vocational training as well as having just opened their bank accounts, so there was no information on how much money was being saved.
* ZOA stated that partnering with YEEP made their work sounder and more and sustainable
* ZOA suggested that different types of vocational training to facilitate self-employment should be addressed within the 3x6 approach implementation.

## Meeting with Al-Amal Bank

A meeting held with Mr. Abdullah M. Alkassim, the Head of International Partnership, to discuss the bank’s cooperation with YEEP. The meeting was concluded with the following remarks:

* The bank stated that there was no agreement on provisions to finance the beneficiaries of YEEP.
* Financing the beneficiaries of YEEP is too risky as most business plans presented do not provide any types of collateral.
* Youth need to be trained in understanding how microfinance works as well as how to communicate with bankers.
* The bank suggested that YEEP establish a guarantee fund at the bank to act as a guarantee and collateral of the loans disbursed to youth.

## Meeting with Yamani Business Club (YBC)

A meeting held with Mr. Fathi Saeed, businessman and the head of the Yemeni Business Club (YBC) to discuss cooperation with YEEP. The meeting was concluded with the following remarks:

* The YBC emphasized at the meeting the importance of addressing skill shortages and the need for all labour market players to act in concert to overcome critical labour market challenges.
* The Y**B**C acted as a key informant and supported YEEP in reaching out to private sector companies to conduct the labour market demand study used for the identification of vacancies within the job placement scheme.
* The response rate of the survey was very low, only 11 companies responded out 100 approached.
* The low number of responses was explained by Mr. Saeed as stemming from the fact that companies no longer realize direct benefits for their companies from filling out the surveys.
* The meeting was concluded with a main recommendation through which to develop a robust mechanism for private sector engagement in various YEEP activities.

## Meeting with the Ministry of Industry and Trade

A meeting held with Mr. Iqbal Yassin Bahader, Deputy Minister, to discuss the ministry’s aspiration with regard to YEEP. The meeting was concluded with the following remarks:

* The Deputy Minister praised the project and thanked the UNDP for its efforts in trying to tackle complex and highly sensitive developmental issues in Yemen.
* The deputy minister suggested that the project should go beyond the establishment of traditional microbusinesses and start approaching vocational training and developing skills for self-employment that meet the job market requirements. The establishment of cooperatives has also been suggested as a means for rapid stimulation of the local economies.

## Meeting with the Ministry of Planning and International Cooperation (MOPIC)

*A meeting held* with Mr. Omar Abdulghani discuss the ministry’s aspirations with regard to YEEP. The meeting was concluded with the following remarks:

* The Deputy Minister expressed great interest in the project; however, he also expressed the belief that the cost of running the project is very high compared to its outputs.
* It was mentioned that the project should also encourage innovative business ideas among youth and shift away from the traditional business models established. Cooperative businesses have also to be encouraged as a major aim for the project in its future implementation.
* There was an emphasis on creating gender-based types of businesses that can adapt to related sociocultural aspects of Yemen.

## Meeting with the Embassy of Japan

A meeting held with Mitsuhiro Imamura, Third Secretary, Embassy of Japan, to discuss the embassy’s views on the project. The meeting concluded with the following remarks:

* Mr. Imamura praised YEEP and its efforts in striving to provide sustainable employment for Yemeni youth.
* The embassy believed that the project is very important and is hoping to see its impact on the ground in various regions of Yemen.
* The project should put more efforts into supporting youth to generate more innovative ideas that are considered a major force for economic growth.
* The embassy sees a lot of potential for the project to grow, particularly on the south.
* The project should have clear exit strategy that requires gradual decreases in donor funding in the future.
* Mr. Imamura admired YEEP’s prompt communication with the embassy. The project has kept the embassy well-informed of any progress and achievements as well as making sure to maintain the embassy’s presence at all events and in all publications.

## Meeting with the Embassy of South Korea

A meeting held with Mr. Lee, Sangmin, Deputy Head of Mission, Embassy of South Korea, to discuss the embassy’s views on the project. The meeting concluded with the following remarks:

* Mr. Lee emphasized the importance of the project and expressed the South Korean government’s satisfaction on the progress the project has made within a short period of time.
* Mr. Lee praised YEEP’s prompt communication with the embassy. The project has kept the embassy well-informed of any progress and achievements as well as making sure to maintain the embassy’s presence at all events and in all publications.

## Meeting with ILO M&E Consultant

A phone meeting held with Mr. Patrick Daru, ILO M&E Consultant, to discuss his views on the evaluation process of the project. An MOU was signed between the UNDP and the ILO to provide technical assistance in M&E to YEEP by the ILO. The meeting was concluded with the following remarks:

* Mr. Daru emphasized the importance of having a seemly M&E strategy and action plan for the project since the beginning. However, it was believed that conducting M&E now is still possible but with numerous limitations.
* The ILO and YEEP developed an M&E strategy for the 3x6 approach during mid-2013.
* NGOs were given autonomy in managing the project’s activities with no M&E guidelines followed.
* The UNDP and ILO should further capitalize on each other’s assets in the implementation of the project. The ILO has the technical assistance capacity and the UNDP has the implementation capacity.

## Meeting with ILO SMEs Consultant

A phone meeting held with Mr. Samih Jaber, ILO SME Consultant, to discuss his views on the training and business development sections of the project. Mr. Jaber was hired by YEEP to conduct an assessment in June 2013 on the training of business development aspects. The meeting was concluded with the following remarks:

* It was noted that the curriculum used was weak and deficient in its methodology, which does not suit the approach of the project. It lacks local examples and illustrations of some topics, such as finance and accounting.
* Business ideas generated and presented or established are traditional and lack creativity and innovativeness. Trainers need to be trained to utilize idea-generation tools.
* There is a need to develop a Trainers’ Guide to ensure quality and set standards for the training.
* There is a need to select good and qualified trainers, build their capacity and certify them in the new training programme to be developed by the ILO.

## Annex 1 – List of persons interviewed

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Date** | **Time** | **Organization** | **Name** | **Title** | **Cell phone** | **Email** |
| 3-Sep-13 | 8:00 | UNDP Yemen | Ms. Caroline Lensing-Hebben | YEEP Chief Technical Advisor | 712221954 | caroline.lensinghebben@undp.org |
| 3-Sep-13 | 9:00 | UNDP Yemen | Mr. Fuad Ali | Team Leader |   |  fuad.ali@undp.org |
| 7-Sep-13 | 9:30 | ZOA-International | Ms. Corine Verdoold | Country Representative | 737235782 | c.verdoold@zoa.nl |
| 7-Sep-13 | 9:30 | Vision Hope | Mr. Habib Rajeh | project manager | 777855854 | rajeh.habib@gmail.com |
| Mr. Mohammed Alshami | project director | 777321950 | alshami\_scc@yahoo.com |
| 8-Sep-13 | 8:00 | For All Foundation | Ms. Hend Atshan | Team member | 733853280 | menohend@yahoo.com |
| Mr. Taha Sulaiman Ghaleb | Team member | 733941335 | taha.albora@hotmail.com |
| 8-Sep-13 | 16:00 | Al-Amal Bank | Mr. Abdullah M. Alkassim | Head of International Partnership | 711102909 | aalkassim@alamalbank.com |
| Mr. Sameh Alhakimi | Operation Manager Assistant | 714140996 | salahakimi@alamalbank.com |
| 9-Sep-13 | 8:30 | Yemeni Business Club | Mr. Fat-hi Saeed | Deputy General Manager |   |   |
| Mr. Moneera Abdo Othman | Projects Coordinator |   | projects@ybc-yemen.com |
| 9-Sep-13 | 10:00 | Business advisor - Sana'a | Ms. Iftikhar | YEEP - Business Advisor | 735913375 |   |
| 9-Sep-13 | 11:30 | Ministry of Industry and Trade | Mr. Iqbal Yassin Bahader | Deputy Minister | 711188967 | iqbal19532003@yahoo.co.uk |
| Ms. Safia | Project Officer  |   |   |
| 9-Sep-13 | 12:45 | Injaz - Yemen | Mr. Majed Alshamiri | Executive Manager | 733170441 |   |
| 10-Sep-13 | 8:00 | Education for Employment | Mr. Yasser Alsaidi | Chief Executive Officer | 711110311 | yalsaidi@efefoundation.org |
| 10-Sep-13 | 10:15 | MOPIC - Ministry of Planning and International Cooperation | Mr. Omar Abdulaziz Abdulghani | Deputy Minister | 777557675 |   |
| Mr. Khaled Afif | Director General | 711102996 | khaledafif@yahoo.com |
| 10-Sep-13 | 11:20 | ILO | Mr. Samih Jaber | 3x6 curricula developer | +962 795202099  | sjaber53@gmail.com |
| 10-Sep-13 | 12:30 | Sana'a Grant Managers | Mr. Ali Alrefaee | Grant Manager | 777303739 | alirefaee@gmail.com |
| Mr. Marwa Hamed | Grant Manager | 733036494 | marwahamed89@hotmail.com |
| 10-Sep-13 | 14:30 | ILO | Mr. Patrick Daru |   |   | daru@ilo.org |
| 10-Sep-13 | 15:30 | Korean Embassy | Mr. Lee, Sangmin | Deputy Head of Mission | 734000568 | sangminleefromkorea@gmail.com |
| 10-Sep-13 | 19:00 | Business advisers: Sanaa | Mr. Raidan Almotawakil | Business Adviser | 712666455 | raidanm73@gmail.com |
| 11-Sep-13 | 10:00 | SFD - Social Fund for Development | Mr. Marwan Almaqtari | SFD Director | 711105544 |   |
| 11-Sep-13 | 14:00 | YEEP - Coordinators: Taiz, and Aden | Mr. Raidan Alkhamri | Aden Coordinator | 712221955 | raidan.al-khamri@undp.org |
|   |   | YEEP - Coordinators: Taiz, and Aden | Mr. Rasha Alshargabi | Taiz Coordinator | 712221956 | rasha.alshargabi@undp.org |
| 11-Sep-13 | 17:30 | Business advisers - Aden | Mr. Waleed Saleh Musa | Business Adviser | 733989057 | alhamry@hotmail.com |
| 11-Sep-13 | 18:00 | Grant officers - Aden | Mr. Mhd Murshed Nashir | Grant Officer Aden | 735845160 | mow-7351@hotmail.com |
| 12-Sep-13 | 8:00 | Youth Leadership Foundation - YLDF | Mr. Ghada Almotawakil | program Coordinator | 736729448 | ghada@yldf.org |
| Mr. Nadia Almasrifi | Grant officer | 770852844 | nalmasrafi@yldf.org |
| Mr. Khaled Aljunaid | Grant officer | 734276022 | kaljunaid@yldf.org |
| 12-Sep-13 | 10:30 | YEEP - Team | Ms. Kawkab Althaibani | Communication officer | 712221950 | kawkab.althaibani@undp.org |
| 12-Sep-13 | 11:30 | ForAll Foundation | Ms. Sabah Badri Bakeer | Executive Manager | 733157777 | forall.yemen@gmail.com |
| Mr. Abdulazziz Alidrissi | Trainer | 735211112 | azizsoft.ye@yahoo.com |
| 12-Sep-13 | 13:45 | Embassy of Japan | Mr. Mitsuhiro Imamura | Third Secretary | 737700317 | mitsuhiro.imamura@mofa.go.jp |
| 12-Sep-13 | 17:30 | Al-kuraimi | Mr. Mohammed Mahmoud | Focal Point | 738222261 | mkt@alkuraimi.com |
| Mr. Radhwan Alkuraimi | Managing Director Deputy |   | radhwan@alkuraimi.com |

## Annex 2 - List of youth beneficiaries participated in the focus group discussions

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Names الاسم** | **Genderالجنس** | **Ageالعمر** | **Edu levelالمؤهل التعليمي** | **Locationالمنطقة** | **Rural / urban** | **Business training received** | **financial literacy received**  | **city** | **Group** |
| 1 | Badr Mohammed Ahmed Alharazi | M | 24 | ELEMENTRY | Ring Road | Urban | Yes | Yes | Sana'a | **Group1** |
| 2 | Ehab Ahmed Saeed | M | 23 | SECONDRY | Bait Baoss | Urban | Yes | Yes | Sana'a |
| 3 | Faris Ali Abdulla Saleh | M | 22 | ELEMENTRY | Airport area | Urban | Yes | Yes | Sana'a |
| 4 | Marwa Mahmoud Hawash | F | 22 | BCS | Bait Baoss | Urban | Yes | Yes | Sana'a |
| 5 | Samar Yahia Ali Almatari | F | 20 | BCS | Ring Road | Urban | Yes | Yes | Sana'a |
| 6 | Yousra Mutahar Alkhthrani | F | 20 | SECONDRY | 60th street | Urban | Yes | Yes | Sana'a |
| 7 | Helen Haza Alsamadi | F | 24 | BCS | Bait Baoss | Urban | Yes | Yes | Sana'a |
| 8 | Najat Ali Saleh Almqtali | F | 21 | SECONDRY | 60th street | Urban | Yes | Yes | Sana'a |
| 9 | Shaima Ahmed Alshawki | F | 23 | SECONDRY | sarif | Urban | Yes | Yes | Sana'a |
| 10 | Kamal Ali Ahmed Alsowari | M | 20 | ELEMENTRY | bani matar | Rural | Yes | Yes | Sana'a |
| 11 | Arwa Mohammed Ahmed Aljabal | F | 26 | SECONDRY | Hael | Urban | Yes | Yes | Sana'a | **Group2** |
| 12 | Nasim Abdullah Qasem Alatrasi | F | 23 | BCS | Sawan | Urban | Yes | Yes | Sana'a |
| 13 | Widad Razaz Haza Alsharabi | F | 32 | BCS | Sawan | Urban | Yes | Yes | Sana'a |
| 14 | Jalal Yahia Ahmed Naji | M | 27 | ELEMENTRY | Airport area | Urban | Yes | Yes | Sana'a |
| 15 | Salah Abdulla Ahmed | M | 28 | Diploma | Safia | Urban | Yes | Yes | Sana'a |
| 16 | Hasan Alwashali | M | 30 | SECONDRY | Taiz Street | Urban | Yes | Yes | Sana'a |
| 17 | Akram Saleh Alabassi | M | 27 | SECONDRY | 20th Street | Urban | Yes | Yes | Sana'a |
| 18 | Abdulrahman Abduljabar Alasbahi | M | 27 | Diploma | Hael | Urban | Yes | Yes | Sana'a |
| 19 | Mohammed Abdo Hussain Salah | M | 23 | ELEMENTRY | Ring Road | Urban | Yes | Yes | Sana'a | **Drop Outs** |
| 20 | Nabil Hussien Ahmed Alobaidi | M | 30 | Diploma | Cairo Street | Urban | Yes | Yes | Sana'a |
| 21 | Khaled Mohamed Ahmed Almosilimi | M | 30 | ELEMENTRY | Ring Road | Urban | Yes | Yes | Sana'a |
| 22 | Jamal Ahmed Hadi Maqwala | M | 27 | ELEMENTRY | Ring Road | Urban | Yes | Yes | Sana'a |
| 23 | Emad Jameel Mohammed Kassim | M | 27 | BCS | Alribat | Urban | Yes | Yes | Sana'a |
| 24 | Eman Ali Qaid Ahmed | F | 26 | BCS | TAIZ | Urban | Yes | Yes | TAIZ | **Group2** |
| 25 | Rasha Ahmed Alwan | F | 26 | BCS | TAIZ | Urban | Yes | Yes | TAIZ |
| 26 | Tahani Abas Mohammed | F | 25 | SECONDRY | TAIZ | Urban | Yes | Yes | TAIZ |
| 27 | Kifah Hatem Nagi Ali | F | 24 | Diploma | TAIZ | Urban | Yes | Yes | TAIZ |
| 28 | Samar Saer Abdulghani Mohammed | F | 27 | Diploma | TAIZ | Urban | Yes | Yes | TAIZ |
| 29 | Arhab Khaled Saleh Ahmed | F | 25 | BCS | TAIZ | Urban | Yes | Yes | TAIZ |
| 30 | Elham Abdo Ahmed Ali | F | 23 | Diploma | TAIZ | Urban | Yes | Yes | TAIZ |
| 31 | Meshili Ali Husain Alkhulani | M | 27 | SECONDRY | Althabab | Urban | Yes | Yes | TAIZ |
| 32 | Harith Mahyoub Abdulla Alshaibani | M | 26 | Diploma | Althabo'ah | Urban | Yes | Yes | TAIZ |
| 33 | Thakir Abdulaziz Mohammed Ahmed | M | 26 | Diploma | Taiz | Urban | Yes | Yes | TAIZ |
| 34 | Mustafa Shawqi Ali Alhamadi | M | 25 | Diploma | Albasbah | Urban | Yes | Yes | TAIZ |
| 35 | Habib Mohamed Alkamali | M | 26 | BCS | Shar'ab | Urban | Yes | Yes | TAIZ |
| 36 | Samir Saleh Ahmed Ali | M | 30 | Diploma | Taiz | Urban | Yes | Yes | TAIZ |
| 37 | Ammar Ali Musaid Atshan | M | 30 | Diploma | Taiz | Urban | Yes | Yes | TAIZ |
| 38 | Asma Saleh Abdulla Alawi | F | 24 | SECONDRY | Alkamb | Urban | Yes | Yes | TAIZ | Group1 |
| 39 | Amal Ramzi Abdulmula Alsakkaf | F | 25 | BCS | Almoror | Urban | Yes | Yes | TAIZ |
| 40 | Assrar Mansour Thabet Saed | F | 22 | Diploma | Almasbah | Urban | Yes | Yes | TAIZ |
| 41 | Sawsan Saif Qasim | F | 23 | SECONDRY | Alshamasi | Urban | Yes | Yes | TAIZ |
| 42 | Jawahir Ali Fitaini | F | 18 | - | Salah | Urban | Yes | Yes | TAIZ |
| 43 | Dina Saif Abdo Almash-hari | F | 22 | BCS | Sainah | Urban | Yes | Yes | TAIZ |
| 44 | Asmahan Mohammed Abdo Hazaa | F | 29 | BCS | Salah | Urban | Yes | Yes | TAIZ |
| 45 | Adm Abo Ahmed Azab | M | 22 | BCS | Alaskari | Urban | Yes | Yes | TAIZ |
| 46 | Akram Ahmed Alshaibani | M | 18 | SECONDRY | Alhasab | Urban | Yes | Yes | TAIZ |
| 47 | Haitham Mansour Ahmed Abdo | M | 20 | SECONDRY | Albarah | Urban | Yes | Yes | TAIZ |
| 48 | Adeeb Abdullah Omar Ahmed | M | 23 | Diploma | Jamal Street | Urban | Yes | Yes | TAIZ |
| 49 | Ismat Saeed Hizam Ghanim | M | 22 | SECONDRY | Osaifirah | Urban | Yes | Yes | TAIZ |
| 50 | Majed Najeeb Abdulla | M | 23 | BCS | Althawra | Urban | Yes | Yes | TAIZ |
| 51 | Ahmed Abdullazziz Ali Saif Sa**leh** | M | 23 | BCS | Alshiryah | Rural | Yes | Yes | TAIZ |
| 52 | Muharram Ghaleb Harith Nasr | M | 28 | SECONDRY | Taiz | Urban | Yes | Yes | TAIZ | Drop Outs |
| 53 | Mohammed Jalal Mohammed  | M | 19 | SECONDRY | Taiz | Urban | Yes | Yes | TAIZ |
| 54 | Abdulsalam Nagi Ahmed Hasan | M | 19 | ELEMENTRY | Taiz | Urban | Yes | Yes | TAIZ |
| 55 | Iftikhar Mohammed Abdulhameed | F | 30 | BCS | Alma'alla | Urban | Yes | Yes | Aden | Group1 |
| 56 | Riam Ahmed Saeed Alyafai | F | 24 | BCS | Almansoura | Urban | Yes | Yes | Aden |
| 57 | Amr Saif Ali Mohammed | F | 26 | ELEMENTRY | Kod Othman | Urban | Yes | Yes | Aden |
| 58 | Faiza Ahmed Hussain | F | 30 | ELEMENTRY | Khur Maksar | Urban | Yes | Yes | Aden |
| 59 | Muna Salim Abdo | F | 25 | ELEMENTRY | Khur Maksar | Urban | Yes | Yes | Aden |
| 60 | Abeer Ali Bahurmoz | F | 29 | Diploma | Creter | Urban | Yes | Yes | Aden |
| 61 | Rana Abdullah Mahyoub Hizam | F | 24 | BCS | Alshaikh Othman | Urban | Yes | Yes | Aden |
| 62 | Aith Hasan Aith | M | 20 | SECONDRY | Almansoura | Urban | Yes | Yes | Aden |
| 63 | Salim Mustafa Hussain | M | 20 | SECONDRY | Khur Maksar | Urban | Yes | Yes | Aden |
| 64 | Ammar Ali Hasan | M | 21 | SECONDRY | Dar Sad | Urban | Yes | Yes | Aden |
| 65 | Mohammed Salem Ahmed Nasir | M | 22 | ELEMENTRY | Dar Sad | Urban | Yes | Yes | Aden |
| 66 | Sadam Salem Mohammed Bagash | M | 21 | SECONDRY | Dar Sad | Urban | Yes | Yes | Aden |
| 67 | Ahmed Thabit Abdulla Abdo | M | 20 | BCS | Alqahira | Urban | Yes | Yes | Aden |
| 68 | Abduljabar Adnan Abduljabar | M | 23 | SECONDRY | Almansoura | Urban | Yes | Yes | Aden |
| 69 | Wigdan Soliman Ahmed | M | 29 | Diploma | Alshaikh Othman | Urban | Yes | Yes | Aden |
| 70 | Adnan Fadl Mohammed | M | 20 | ELEMENTRY | Creter | Urban | Yes | Yes | Aden |
| 71 |   | M |   |   |   | Urban | Yes | Yes | Aden | Drop Outs |
| 72 |   | M |   |   |   | Urban | Yes | Yes | Aden |
| 73 |   | M |   |   |   | Urban | Yes | Yes | Aden |

1. The SWF covers all governorates in Yemen, with the selection of districts covered dependent on estimated levels of district-level food poverty. The SWF has branch offices in each governorate and district offices in 211 out of Yemen’s 333 districts. [↑](#footnote-ref-1)
2. Project Document 2012 [↑](#footnote-ref-2)