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| **SIDA Comments** | **Program Response** |
| Under relevance: It remains important to support these women not only from a business perspective but also in terms of legal rights, social inclusion, psychosocially etc. | To ensure integration of social and economic aspects of support to women, we learnt that this matter cannot be a random outcome of synergizing with others during implementation, and must be part of the intervention design from the very beginning including the programing/budgeting for special services in these areas of need.  One way to ensure the fulfillment of these needs under the current design is through organizing the process of referral of cases to other programs that provide specialized services in legal, psychosocial, education, health and other forms of none-economic support.  Part of this will be fulfilled/piloted by the referral system we are currently designing for two districts to become part of the day-to-day work of the MoSA social workers present in each governorate.  Under the SIDA funded DEEP, we will design, train, and conduct the mapping for services in the targeted governorates.  Follow up for the implementation and replication in other governorates for this work in 2016-2017 will be done under the larger DEEP. |
| Relevance: On page 5 it says that: “ DEEP-WE was tailored to address the specific characteristics of each geographical area”, please note that this was done only to a minor part | Correct; nonetheless, the prepared operational manual for targeting, BDS, and procurement processes was customized to meet the needs of each geographic area, mainly: Area C, EJ and Gaza Strip. This also took into consideration the level of MOSA and PA engagement in these areas to ensure our interventions fill any missing gap in quality assurance and follow (especially in Area C and EJ).  Please note, that although we have customized to some extent our technical and procedural approach, and also succeeded at the individual level with the targeted women and households, it is important to stress that the response to special local economic development needs is still not developed enough to foster economic development and growth in the targeted areas, which will require interventions at the MESO levels such as market development, value chain analysis, and community development approaches; which until now are missing from our SIDA-WE approach. |
| The NGOs still seem to need some capacity building since some of them are lacking experience on how to support entrepreneurs. UNDP should suggest an action plan for how and when this should be done since we have known this for quite some time now.  Or chose more business oriented organizations. | Although there are clear recommendations from the evaluation to conduct more in-depth and through business planning and design for the individual micro-enterprises, the focus of the recommendations were more towards providing more business support to the targeted families including product development, technical support in the relevant areas of the business, and market development interventions; which are an added service to what was provided under the program.  We support this direction (of more business oriented approach), but also recognize that as a result of the high diversity of specializations/sectors and limited scale in the micro-enterprises, giving this level of business development is very costly and not effective, unless we are working with highly innovative and promising business ideas, which was a limitation considering that most of the individual women targeted under the program preferred traditional and conventional enterprises in retail and agriculture.  The approach we are planning to promote in the future is more business outreach from the program’s end to invest more time and effort in business design and exploration of enterprise ideas that have the potential to grow and develop beyond the household’s level. This will require institutionalizing business and design series that exceed the capacity of our partner NGOs, and must utilize private sector expertise and partnerships.  In addition, this is also an investment size related question, which will be addressed further in the following responses.    Regarding NGO capacity: DEEP partners NGOs combine both development and business approaches to economic empowerment. In response, DEEP assisted each NGO to hire a trained business coach within its team (coaches which were trained under the program to follow a standardized business planning processes and onsite coaching and mentoring approaches).  DEEP is also providing continuous training and coaching for the partner NGOs on subjects such as targeting, poverty analysis of HH, and results-based monitoring focused on profitability, business sustainability and employment potential; things that often are overlooked under a traditional development/NGO led approach. |
| What can be done about the slow monitoring computerized system? | The main issue with the monitoring system is the reluctance of partners in general to provide updated information in a computerized fashion, as this task is usually regarded as secondary to the efforts they are putting in the field. In such a case, information reporting and data entry is delayed to the very end, leading to system overload and paper work piling up for individuals at the NGO level.  Second, the DEEP program from the beginning has failed to institutionalize the incentives for continuous feeding of the system from the NGO end. These incentives came late in the process by linking the financial replenishment for NGOs and acceptance of work completion upon the completion of data uploading and validation in the system.  Slow internet and poor infrastructure are all excuses for not fulfilling these reporting requirements and we consider them to be minor factors compared to the incentives and commitment factors.  To return to your questions about how this can be solved in the future. We are pleased to report that since we linked financial replenishment with fulfillment of reporting requirements in the automated system more than 12 months ago, the gap in computerized information has been significantly reduced and we now have more complete information to conduct analysis and make conclusions based on the data available to us.  We believe that the MTR reflected the grievance of NGOs about the process, but did not go into depth regarding the reasons why these requirement are not fulfilled and why the NGOS have not invested in upgrading any infrastructure limitation their people are facing in the field considering that this falls under their responsibility as implementers for the grant. |
| It would be interesting to see the analysis from a cost effectiveness perspective. How can the author determine that the programme is effective if there is no budget analysis made? Instead, the author suggests that in order to deliver better results, the programme needs more money. This is already a quite large intervention, based on phase I monitoring including a number of field visits etc., this section clearly needs to analyze the results also taking into account the size of the budget. | We agree with your comment, and we also have struggled in how to best articulate this once the text from the evaluator was reviewed.  The evaluator did not take into account specific sectors or geographic considerations when he made this conclusion, and we believe he based it mainly to the feedback of the NGOs and the women beneficiaries who desired to receive more funds and do more expansion to their businesses.  That said, we still believe that we have an issue with the grant amount and the funds dedicated for business development services, and this issue is not always scarcity of funds, but rather having better distribution of resources (for example the grant value in Gaza is relatively higher than West Bank considering the lower standards of living in the strip; which significantly impacted what can be done in terms of procurement of assets and services.  To better answer this question on cost effectiveness and how resources can be more equitably distributed, we recommend following a different approach to give the program more agility in allocating the right resources based on the size, location, economic potential and beneficiary contribution, rather than just having a standardized size to fit all projects.  Overall, and for clarification purposes, we understood the comment of the evaluator to be linked with the grant size and number of targets; rather than the overall budget of the project itself. |
| The lack of support at home, with kindergarten etc. is an obstacle for a woman to develop her business, what can the intervention do to at least ease some of her burdens? | Within the limitations of our intervention design, we invested efforts to raise awareness among family members to support our women partners and their business in completing the other none-economic family duties (balancing the productive and reproductive roles).  Moreover, DEEP has identified needs for social infrastructure at the community level and referred these specific needs to other organizations working in the field, such needs -if met- will affect women positively at the community and neighborhoods levels and go beyond the directly targeted group of the project.    Working with women in groups rather than as individuals will help leverage the power of advocacy and lobbying at the community, governorate, and even national level to invest in the needed services that support women in business and allow them to achieve their full potential in solidarity and cooperation. We advocate working with women in groups in the future to leverage this potential. |
| Could it be that the entrepreneurs that got access to loans instead of grants were more satisfied because they were better equipped to start and run a business? Maybe it needs to be better analyzed whom needs a loan and whom actually needs a grant? | Indeed, we have found recipients of loans to be more dedicated and concerned with profitability and sustainability than those who received grants.  The ones who received loans as oppose to grants, where the women with previous and active experience and knowledge in their sectors, and who were willing to take a risk of committing to an investment/lending arrangement.  Women with no previous experience in business management were less willing to engage in business activities unless it is a grant. Our objective is to continue working on promoting finance to the promising grant recipients who are now more confident of their ability to generate income and sustain, and have more market knowhow to expand their businesses through better and easier access to micro-finance.  As the referral system between NGOs and MFIs is still facing many issues considering the strict/rigid requirements of MFIs and their reluctance to consider the project assets as collateral in place of more traditional collaterals in the form of individual grantees, which result in further exclusion of women entrepreneurs from this access to finance, and thus limits our ability to depend on micro-finance as a response to women from marginalized families or underserved communities.  To go back to your question, yes women who had access to micro-finance were more satisfied because they controlled the process of acquiring their assets and supplies and also came into the project with more confidence, experience and market knowhow; as oppose to women who received grants and were completely dependent on the project processes and speed of implementing NGOs; and could only judge the quality of the services and goods they received in the hindsight and not during the design and implementation of the project.  Furthermore, the recipients of the grants come from severely underserved groups that often feared to address their concerns to the NGOs or MoSA or UNDP because they are afraid that this will alter their chances to receive the funds. We found out that extensive communication efforts where needed to discover what really happened and where the women were dissatisfied, of course after we had some indication that something is not right or if the beneficiary seems unhappy of not comfortable about something. This resulted in few dissatisfied women moving saliently from one stage of implementation to another without clearly voicing their concerns until later on during implementation when they have secured the grant from the project.  Currently, we are intensifying our quality assurance function through the MOSA staff (who are back on board) to help in this communication and validation process on the ground. This is still an issue in East Jerusalem, where we are solely dependent on the UNDP staff to conduct this type of support, which remains limited considering the high number of beneficiaries and geographic distribution.  These early warnings from the field are the best way to develop the process and gather a critical mass of feedback to change things.  We wish to also stress that this open communication between the targeted women and the project is promoted during the orientation and planning phases, but nonetheless, lack of knowledge, marginalization, and distrust in authority (and people) seem to require more efforts to bridge gaps and foster positive and open communication.  . |
| Good recommendations to achieve better sustainability. Also important to remember that a project that is targeting the most vulnerable in the most vulnerable areas will have a number of projects failing, regardless how much support is given to the individual entrepreneur. From this perspective, it is not only important to analyze a give project but also the people behind the successes and failures | Absolutely you are right. We see a great opportunity of better tracking this, especially that we have a solid baseline and analysis from the SLA assessment, which also by the way, offer guidance to who maybe the most promising partner in business from the identified women and households.  Furthermore, the assessment of each target done at the beginning offers an excellent baseline to track and measure the impact on the individual entrepreneurs and their  Households.  The analysis of attributes and strengths mentioned above combined with the detailed baseline, can offer solid basis to do further analysis on who has higher potential for success, and which factors (surrounding the entrepreneur) offer a more conducive environment for success and sustainability.  This will be very useful information and data in the hands of practitioners and people who manage selection in incubators and investment vehicles. |
| Should a possible new phase also include support to beneficiaries from phase I?  How to move Start-ups into Small Growing Businesses? | Yes, this is an opportunity. The women and men we have built partnerships with through their projects have a significant drive to assist and partner with others and perhaps replicate their success at the community level to foster group and larger business thinking.  Furthermore, the partnership with these entrepreneurs resulted in us accessing solid data, knowledge and internal business intelligence, that is essential to explore growth and development opportunities with them.  Furthermore, many of the targeted professionals and entrepreneurs under the DEEP-WE and larger DEEP have developed their products and are now more confident to explore new markets at the local and regional level; others will wish to explore business in new sectors; some will want to expand by franchising their businesses elsewhere in the country. All these are opportunities for continued work at a different scale in future phases with our beneficiaries. |
| Business plans; Important that each individual not only receives a tailored technical support but also a follow-up, would it be feasible? Obviously, some will need longer handholding than others. | Since the larger DEEP will continue beyond 2015 into 2016-2017, We are committed to provide at least six month follow up (including new projects finalized in the last quarter) to ensure proper support and coaching is provided. It is also important to note that once we are finished with our implementation and follow up, the project name and information is handed over to MOSA for their follow up and reporting. |
| Grant size; Good suggestion to tailor the size of the grant to the needs of the individual business plan. This should probably have been done from the start. | Yes. Please see answer to previous comment. |
| Nothing on what type of businesses that has potential, vocational training has been discussed during phase I, is this something that would be explored in the future or done by other actors? | It is already explored and implemented under the larger DEEP in partnership with MOL vocational training centres as well as seven private vocational training centres in West Bank, EJ and Gaza; namely: YWCA, IRADA, Lutheran Union, Federation of Industries, Islamic University, UCAS, Wajdi University College, and Notre-dame school for hospitality & hotel management. |
| GBV analysis, has the programme had any negative impact on the women? What can the programme do to mitigate this? GBV was not included in the original set-up but has during implementation been a discussion both locally but also with Sida’s focal point in Stockholm. Are the challenges different in Gaza and West bank? Can UNDP join forces with others eg UN-WOMEN or Palestinian NGOs working with violence against women and obstacles in legal frame-work? | GBV cases have not been detected/reported by the NGOs & MoSA coordinators. The MTR results didn’t record any drawbacks on women status after establishing the micro-projects. However, we can’t rule out the possibility of having GBV cases; therefore, this should be taken into consideration in the Referral System combined with building the capacity of NGOs employees to be able to detect, promote communication, and address such cases.  In our planned work in women economic empowerment. We are exploring a women centred approach focusing on business development and the addressing of needs and arising needs using the capacity of well-established partners in the fields of legal aid, psychosocial. Family planning, health, education…etc. This includes UN-Women and their specialized partners on the ground. |
| In the sections on Efficiency, especially in the executive summary, there is a large part of the analysis and recommendations that would be more appropriately dealt with under sustainability (see p. 5 4th paragraph – “ at this stage, the enterprises do not seem mature enough to stand by themselves without technical  and financial support…”). This analysis is somewhat contradictive to what is concluded under sustainability | Good suggestion. It was already done by the author in the advanced version. |
| Entrepreneurship; How has entrepreneurship been measured before? | DEEP utilized a two- stages process for selection of families as recipients of grants and other forms of finance under the project.  The first stage was the poverty scoring to determine the income and consumption levels of the household, and the second stage was the sustainable livelihoods assessment SLA that analyses the capitals of the household that determine the success or failure of the project (physical, financial, natural, social, and human capitals).  Under DEEP-WE and our interventions targeting youth and women under the larger DEEP, more focus was put on the individual entrepreneur who will be the owner/manager of the project as oppose to a family based project.  This focus is what the evaluator is referring to (with respect to selecting the right entrepreneur based on personal and individual attributes); which can be further analysed by tools like aptitude testing and other world known assessment tools.  DEEP has developed criteria to balance between the household level capitals (SLA Approach) and the individual attributes of entrepreneurs through the assessment tool development for the program by the Berziet Continuous Education centre.  In his evaluation, the consultant was inquiring from NGOs about the methods by which individual entrepreneurs are assessed. They did a household level analysis as a first step (poverty scoring + SLA) followed by a design process built on the personal preference of the entrepreneur. This last level was very subjective considering the individual needs and abilities of each women beneficiary; and is a capacity building process that identifies potential, rather than criteria of selection (pass/fail).  This testing of potential for entrepreneurship was a source of dispute between the NGOS and the program, especially if conducted before the poverty scoring, which resulted in NGOs promoting promising entrepreneurs who are not poor by DEEP/MOSA definition. This created what we call the poverty-reduction vs. Economic empowerment dilemma, which we are dealing with by redesigning the larger DEEP as an economic empowerment approach for not only poor entrepreneurs, but also those who are marginalized and vulnerable, thus widening the selection criteria to select those who are the most motivated to establish and expand a business. |
| We all agree that MoSA is an important partner to the programme, however, what can be done to improve this? Or should we include other ministries? How has this been followed up? We know that before the decision, i.e. in 2011 and 2012 several ministries were consulted with but MoSA was the most suitable one, is this still the case? | The level of engagement of MoSA in the programme has been advanced since April 2015 i.e. the regular technical meetings, more day to day interaction with the DEEP’s staff, NGOs staff and MoSA field workers.  MoSA is invited to the annual review meeting on 28.10.205 to participate and also shed more light on the role of MOSA in the follow up and handover |