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(UNDP/PAPP)

External Mid-Term Evaluation

“DEEP- Women Entrepreneur– (DEEP- WE)”

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List of Abbreviations

ACAD	Arab Center for Agricultural Development
Al Najdah	Al Najdah Palestinian Women's Development Society
ASALA	Palestinian Businesswomen's Association
CRDP	Community Resilience Development Program
DEEP-WE	Productive families Economic Empowerment Programme-Women Entrepreneurs
IECD	European Institute for Cooperation and Development
Faten	Palestine for Credit and Development
HH	Households
IDB	Islamic Development Bank
Juhood	Juhood for Community and Rural Development
LGUs	Local Governance Units
MA'AN	MA'AN Development Center
MF loans	Microfinance Loans
MFIs	Microfinance Institutions
MoSA	Ministry of Social Affairs
MSS	Mother School Society
MTR	Mid-Term Evaluation
NGOs	Non-Governmental Organizations
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
PARC	Palestinian Agricultural Rural Committees
PRA	Participatory Rapid Appraisal
PYU	Palestinian Youth Union
Qader	Qader for Rural Development
Sida	Swedish International Development Cooperation Agency
SLA	Sustainable Livelihood Assessment
ToR	Term of Reference
UNDP	United Nations Development Programme

Executive Summary

The Deprived families Economic Empowerment Programme – Women Entrepreneurs Project (DEEP-WE) is a joint initiative of Sida, UNDP and its partners (the Ministry of Social Affairs, Ministry of Planning, Ministry of Labor, Islamic Developmental Bank, and others) that aim to address the increasing vulnerability and continuously deteriorating economic situation in Palestine. Enhancing the economic conditions of productive yet poor families and increasing the effectiveness of their productive assets is adopted by DEEP to decreasing the exclusion of these households from economic development and increasing their contribution, beyond being merely beneficiaries of economic growth and recovery opportunities, but also active participants in local and national economic development, employment creation, and delivery of quality goods and services to markets.

Targeting households through women’s economic empowerment is considered a strategic entry point “to improve the living conditions of depressed and deprived Palestinian families and by that to contribute to a revitalized Palestinian economy”¹. In this way, DEEP-WE seeks to add value to DEEP, by focusing on developing the capacities of women to run their own businesses and increase their social and economic empowerment at the family and community levels, through the provision of grants and microfinance loans.

The purposes of the Mid-Term Evaluation of the DEEP-WE project are “to assess the progress of the project against stated outputs as of April 2015, as well as identify challenges and recommend course corrections”. A qualitative and quantitative approach was used to conduct this external mid-term evaluation, the information gathering and analysis were conducted using development of an information matrix, desk review of related literature, in-depth meetings and semi-structured interviews with the program management team, main stakeholders, and with partner organizations, organizing and carrying out field visits, and PRA workshops and focus groups. The mid-term evaluation targeted a selected sample of women through a questionnaire and focus groups, for both grants and microfinance loans. The findings of the evaluation process are articulated in the narrative of the evaluation report, for the feedback and review of the concerned duty-bearers.

Relevance: The analysis of relevance revealed that DEEP-WE’s situation analysis of the Palestinian context is accurate and remains valid. The project design reflected the local context and the problems facing women in Palestine through its outcome, expected outputs, and the tailored design of activities. The project also reflected the needs of the target group. The thorough process employed by DEEP-WE for selecting the implementing partners ensured their relevance. The relevance of the project is also visible in its

1 DEEP Productive families Economic Empowerment Programme, Project Factsheet, available at: <http://www.undp.ps/en/focusareas/poverty/projects/DEEP.pdf>.

targeting of the three geographical areas: Area C, Jerusalem, and the Gaza Strip. Although they suffer from different types and levels of human rights violations, they face similar vulnerability issues. At the same time, DEEP-WE, through its partners, implemented the project by tailoring it to address the specific characteristics of each geographical area.

Efficiency: The selection of the beneficiaries was flexible and was carried out in consultation with the village councils, major players in the local committees that were created in the targeted community to support the implementation of the project. Participants in the focus group clearly mentioned that the training conducted by the business development service organizations was useful and helped them to make their projects a success. However, there was no technical training relevant to the type of the projects the participants would develop. The process of developing the business plans, bidding, and purchasing faced many challenges and difficulties. It is difficult to say that the partner organizations were efficient in carrying out their roles and responsibilities, as there were delays in implementing the business plans, delays in delivery of the inputs to establish or run the enterprises, as well as deficiencies in the quality of the inputs delivered to the beneficiaries.

To avoid any misunderstandings about the developed conceptual framework regarding women entrepreneurship and its relevant criteria, DEEP-WE together with partner organizations are to review the conceptual framework of entrepreneurship and the relevant criteria to create a more common understanding and use of these selection criteria.

More than 88% of grantees believed that the procedures for applying for the grant made them feel respected, for those women received the MF loans, all of them felt respected throughout the process.

Effectiveness: The project was quite successful in developing and establishing income-generating activities. 72 projects targeted by the grants generated 73 full-time jobs, including 57 jobs for women, and 13 part-time jobs, including eight for women. The 28 projects targeted by MF loans generated 12 full-time jobs, including seven jobs for women, and 16 part-time jobs, with just one of these part-time jobs for women. The project helped increase the competencies and capacities of the beneficiaries. More than 85% of the women interviewed during the evaluation process declared that the capacity-building training enhanced their competencies, and the majority of those who received training believe that the training played an essential role in the success of their projects.

Impact: Without a doubt, the project generated positive social and economic impacts for the beneficiaries. The sample analysis revealed that the socio-economic benefits were the primary reason why the beneficiaries wanted to participate in the project. Most of the interviewed women declared in different ways that they achieved the goals they had when they had joined the project: many increased their income, guaranteed sustainable

income, made their dreams of starting their own enterprises come true, and many mentioned their ability to cover their sons and daughters' educational expenses.

For those who received grants, the tangible positive changes occurred in their mobility and movement, access to the market, and ability to sell products, while the rest of the anticipated changes have not been felt yet. Better access to markets was also mentioned during the focus groups. Those who mentioned negative impacts discussed the lack of time they face in doing housework or taking care of their children, as well as how running the project while taking care of their responsibilities at home overburdens the women.

After the establishment of the projects, approximately 28% of those who received grants had reinforced their membership in community groups and 11% had joined new groups. 81% of them have better relations in their communities and feel that men have better perspective on women's roles and capacities to deal with business, clients, merchants, and the market, create networks, manage finances, and run projects successfully.

Sustainability: Analyzing the potential of the projects' sustainability at this stage is challenging, as the majority of the established projects visited during the evaluation process have been run for periods less than eight months. The generated outcomes are still not sufficient to ensure the project's sustainability, given that many HHs have been using the income, as expected, to enhance their basic living standards (clothes, food, and education) – and not for developing the project. On the other hand, DEEP-WE was aware of the main components of sustainability; it enhances the potential for sustainability by providing a basic foundation: enhancing capacities, skills and knowledge; promoting the practice of these new skills, and the implementation of the projects guaranteed the beneficiaries' involvement and ownership. Most of the women targeted for the evaluation highly valued the capacity-building activities and almost all of them believe that such activities were the reason behind the success of the project. A more active role for the local committees could enhance the sense of ownership at the local level. The committees could have been better utilized by empowering the members to take an active role in supporting the projects.

MoSA's role, during this phase, in governing and managing the project was limited due to internal factors, including the change in the Minister and the consequent changes in the individuals who play leading roles in the Ministry, including the members of the technical committee. It is important to have MoSA on board again, to ensure their contribution to the project policies and strategies and to the monitoring of the project implementation. The Ministry of Economy and Ministry of Agriculture should also be on board, in addition to the Ministry of Planning, Ministry of Labour and the Islamic Development Bank. Modifications to the project's Board of Trustees can bring new dynamics to the project. It is suggested to represent the NGOs and the private sector and to represent the ministries by deputies to make it more practical in organizing and conducting board meetings.

More attention has to be given to the building of the practical capacities of the targeted women in running and developing small enterprises and to the creation of supportive environments, through providing continuous follow-up, on-the-job training, and community-based activities that can create positive supporting dynamics in the targeted communities.

To foster greater potential for sustainability, DEEP-WE is to consider deeper analysis of the established projects' sustainability. This can be done by analyzing the projects, especially those that did not succeed, in the context of the three aspects that were analyzed in the sustainability part of this report.

Network/Linkages: The beneficiaries' involvement was satisfactory in the selection, design, and implementation of their projects, as clearly stated by those interviewed for the purpose of the evaluation. As for the Community Resilience Development Program (CRDP) that is being partly funded by Sida and implemented by UNDP-PAPP through local partners, DEEP-WE should coordinate with CRDP especially in areas related to economic empowerment and business development to avoid duplications, and at the same time combine the efforts of the two projects to have more tangible impact in the same targeted communities, as both of the two programs are targeting East Jerusalem and Area C.

Lessons Learned: Entrepreneurship is not a clear-cut issue, which created confusion to a certain degree in selecting the beneficiaries. DEEP-WE should turn entrepreneurship into more measurable indicators that can help to enhance the selection of the beneficiaries.

Business Plans are essential and crucial components in establishing realistic and sustainable projects. DEEP-WE, together with the partner organizations, are to pay more attention to the process and expend more effort with the beneficiaries to ensure the business plans reflect the actual needs of the project. Such efforts will help to guarantee more satisfaction among the beneficiaries and increase their feeling of ownership over the projects.

Grant Size: The grant size should be correlated to the nature of the project and the geographical area. More flexibility is to be given, as this factor affects the degree of the impact and sustainability of the projects.

Bidding Process: The bidding process that occurred during the project resulted in delays and a low degree of satisfaction among beneficiaries. The central purchasing resulted in higher costs of the materials, equipment, and tools, as the margin for competition among suppliers was narrow due to bidding requirements. DEEP-WE should pay attention to this process to better utilize the resources for the projects.

Follow-Up: Follow-up and coaching after establishing a project is important. Not mentoring beneficiaries during the running and operating of their project is a risk factor for such projects to fail, knowing that the risk of failure is higher in the first period of the project, if not well-planned and -executed.

1. Background and Introduction

Poverty reduction and supporting the resilience of communities are the main objectives of the United Nations Development Programme (UNDP). As such, the initiation of DEEP was a joint response from UNDP and its partners (the Ministry of Social Affairs, Ministry of Planning, Ministry of Labor, Islamic Developmental Bank, and others) to the increasing vulnerability and the continuously deteriorating economic situation in Palestine.

Enhancing the economic conditions of productive yet poor families and increasing the effectiveness of their productive assets is the applied approach of DEEP to decreasing the exclusion of these households from economic development and increasing their contribution, beyond being merely beneficiaries of economic growth and recovery opportunities, but also active participants in local and national economic development, employment creation, and delivery of quality goods and services to markets. This approach was adopted to deal with the causes of the problem and its impacts. The deterioration of the socio-economic situation in Palestine is a result of imposed factors and shocks on communities living under occupation: war, confiscation of property, blockade, violations of human rights, limited or prohibited access to national natural resources, and restrictions on mobility and participation.

The Productive families Economic Empowerment Programme (DEEP) was developed “to improve the living conditions of depressed and deprived Palestinian families and so to contribute to a revitalized Palestinian economy through supporting self-employment and micro-enterprise development as means to reduce unemployment, achieve higher economic growth, reduce poverty and expand the opportunities for members of deprived Palestinian families to become entrepreneurs through providing them with financial and business development services. This will enable the potential entrepreneurs within these families to start up micro enterprises and ensure sustainable sources of income.”²

DEEP-WE became an additional project in the DEEP main model. Targeting households through women’s economic empowerment is considered as a strategic entry point “to improve the living conditions of depressed and deprived Palestinian families and by that to contribute to a revitalized Palestinian economy”³, given the fact that women are the main supporters in their households during times of crisis and are usually better able to cope with the hardship and difficult situations that families face. In this way, DEEP-WE seeks to add value to the Productive families Economic Empowerment Programme, by focusing on developing the capacities of women to run their own businesses and increase their social and economic empowerment at the family and community levels.

2 DEEP Productive families Economic Empowerment Programme, Project Factsheet, available at: <http://www.undp.ps/en/focusareas/poverty/projects/DEEP.pdf>.

3 Ibid.

2. Evaluation Objective and Methodology

2.1. Purpose of the Task

The purposes of the Mid-Term Evaluation of the DEEP-WE project are “to assess the progress of the project against stated outputs as of April 2015, as well as identify challenges and recommend course corrections.” More specifically, the MTR focuses on “highlighting issues and challenges affecting the effective and efficient implementation of the project outputs and their contribution to project outcomes and impact. The MTR is also expected to recommend whether results obtained thus far warrant an extension of the project.” This is done through providing information about:

1. The project’s progress towards promoting an increase in the percentage of economically active women who practice their economic rights in the West Bank (Area C), Gaza Strip, and East Jerusalem;
2. The main strengths and weaknesses in the project’s implementation approach in order to scale up good practices and resolve issues related to deficiencies, with the ultimate goal of improving the project’s performance in future stages;
3. The activities that contributed the most to the achievement of the objectives, and those which were the least successful;
4. The obstacles and challenges that the programme faced and how they were overcome;
5. The project’s contribution to the capacity of key service delivery institutions/NGOs, including partner Microfinance Institutions, to implement policies at the local level that promote and protect women’s human rights to access employment and social protection;
6. The effectiveness of the strategies employed by the project, and recommendations on future work, including innovative approaches that could be scaled up and replicated by DEEP-WE and its partners;
7. Analysis of the efficiency and effectiveness of the project’s management, including its Programme Outcome Committee (POC) (i.e. UNDP, Sida, and MoSA), and articulation of lessons learned and recommendations on how to improve management in the future; and
8. Lessons learned to date.

A qualitative and quantitative approach was used to conduct this external mid-term evaluation. The information gathering and analysis were conducted using the following methodology:

Initial assessment meetings: Two meetings (introductory and discussion meetings) and other tools of communication (e-mail, phone interviews) were conducted with the project management and other team members to review the ToR, discuss the approach, and agree on research tools. (Please see Annex 1 for the Evaluation ToR.)

Development of an information matrix and detailed work plan: The information matrix for data gathering was developed and the indicators and questions were distributed by source of information among the different project-related groups. Three different sets of questions targeting the UNDP team and partner institutions, including NGOs and MFIs, were developed. Another checklist (questionnaire) for the targeted women was developed to be used at the field level. Another two checklists were developed to 1) guide the discussion during PRA workshops for beneficiaries and 2) guide the meetings with the key counterparts at the community level. The developed checklists and information gathering tools were provided to the UNDP team for feedback in order to finalize improved versions. Afterwards, a detailed implementation plan for the MTR was developed to guide the entire process that led to this report.

Desk review of related literature: The DEEP team provided the consultant with all required data, information, and reports to facilitate the desk review and analysis of the project documents.

The main documents received and reviewed were:

- Log Frame and Project Proposal
- Project Agreement
- Project Annual and Semi Annual Progress Reports (2013 – 2014)
- List of beneficiaries, Sida families
- NGOs' proposals, agreements, and reports
- Other materials produced under the project (project implementation manual, and partners' selection criteria and procedures). (Please see the complete list of the documents provided in Annex 2.)

In-depth meeting with the program management team and main stakeholders: An in-depth meeting with the program staff was arranged. During this meeting, the conceptual aspects of the program and the program logic were discussed. Another workshop with DEEP's team, both in the West Bank and Gaza Strip, was conducted. Meetings at the national and donor levels were conducted with Sida, MoSA, and IDB. (The minutes of meetings and interviews are presented in Annex 3.)

Logical Framework Review and Analysis: Analysis for the project log frame was conducted, and the main findings of the logical linkage and interrelation were discussed in the team workshops and are presented in the main findings section of this report.

Semi-structured interviews and meeting with partner organizations: One meeting with each of the NGOs and microfinance institutions was conducted, including: the teams working for Faten in Gaza focusing on microfinance; ASALA Gaza and West Bank offices for grants; and ACAD, PARC, Juhood, MA'AN, PYU, MSS, Al Najdeh, and Qader in the West Bank (grants). (The minutes of the meetings are presented in Annex 3.)

Organizing and carrying out field visits: As per the agreement with UNDP, 100 women beneficiaries were targeted by the questionnaire and interviewed: 72 women received grants (64 from the West Bank and 8 from the Gaza Strip), and 28 women targeted by microfinance from the Gaza Strip were visited at their projects' sites.

PRA workshops and focus groups: Another 115 women beneficiaries (90 women from grants, and 25 women from microfinance loans) participated in 12 focus groups.⁴ The focus groups targeted beneficiaries that were engaged by different partner NGOs, as presented in the tables below.

The methodology used for selecting women beneficiaries for the questionnaire and focus groups is described as follows.

The selection of the sample was completed based on the following criteria:

- Type of intervention: The sample was distributed between the two types of interventions, microcredit and grants;
- Geographical distribution: The sample was distributed between the three targeted areas of the project (Area C in the West Bank, Gaza, and East Jerusalem);
- Organizational distribution: The sample was distributed to present all of the implementing partners' organizations (the sample included women from those who were targeted by each of the partner organizations); and
- The targeted women from each organization were selected randomly from the provided list of beneficiaries (in most cases, one out of every four women, with consideration to present most of the targeted communities as much as possible).

The selected sample of the women targeted through the questionnaire and focus groups for both grants and microfinance components is presented in Annex 4.

Data Analysis and Conclusions: All of the data that was collected was analyzed and interpreted. Excel sheets were used for data entry and analysis, and cross-checking (triangulation) of the data was carried out. The findings and conclusions that are supported by evidence from the documents or the data collected by the evaluator are presented in the following sections in this report.

⁴ It was planned to conduct 12 workshops and to engage 150 women in the workshops. The partner NGOs and MFIs were responsible for the invitation of participants; in reality, more than 150 targeted women were invited, and the number of those who attended the workshops was less, as presented above. The number of women who attended each workshop is presented in Annex 6.

Reporting: The findings of the evaluation process are articulated in the narrative of the evaluation report, for the feedback and review of the concerned duty-bearers. Based on the feedback, the report was modified and finalized.

3. Evaluation Findings

3.1. Relevance

3.1.1. The relevance of the design of the project to the country context

The desk review of the project documents revealed that DEEP-WE's situation analysis of the Palestinian context is accurate and remains valid. The well-being of the Palestinian economy and the sustainability of community livelihoods are negatively affected by the Israeli occupation, and have been so for decades. Palestinians have been subjected to severe political, social, and economic pressures that have greatly constrained their ability to develop in a sustainable manner.

The Israeli occupation restricts the Palestinian economy and limits development, through its violations of Palestinian human rights, including their social and economic rights. In the Gaza Strip, Israeli forces continue to impose severe restrictions on the movement of persons and goods, for the seventh consecutive year. In the West Bank, the Israeli government continues to control and confiscate Palestinian natural resources, including water and land, demolish properties, expand settlements, and restrict movement between the West Bank and East Jerusalem.

At the level of Palestinian politics, internal divisions continued, most notably between the Palestinian National Authority in the West Bank and Hamas in Gaza. The instability of the internal political situation in Palestine further deteriorated socio-economic conditions, resulting in the increased vulnerability of the Palestinian people and reduction of families' capacities to sustain their livelihoods.

In 2014, the economy in the West Bank witnessed a growth of five percent, while at the same time, Gaza's economy suffered severely, as its GDP contracted by fifteen percent. Overall, the Palestinian economy contracted by three percent in 2014, on a per capita basis. The deterioration of the main economic indicators, including national income, employment, and GDP (4.4% in 2013)⁵, continued to characterize the Palestinian national economy. The tightened blockade of the Gaza Strip and the mass destruction of infrastructure and houses after the June-July 2014 Israeli invasion, destruction of civilian property, land confiscation by the Israeli government, attacks by Israeli settlers against

⁵ The World Bank, 'West Bank and Gaza,' available at: <http://www.worldbank.org/en/country/westbankandgaza>.

Palestinian civilians and property, and ongoing policy of closure, restrictions on movement, and limited access to resources severely constrict the Palestinian economy and limit the impact of efforts led by the Palestinian National Authority and international donors to recover the Palestinian economy. In Gaza, the unemployment rate increased by as much as eleven percentage points, reaching 43 percent in the fourth quarter of 2014—probably the highest in the world. In the West Bank, the unemployment rate dropped by one percentage point. In Gaza, the poverty rate reached 39 percent, and with poverty in the West Bank at sixteen percent, the aggregate poverty rate hit 25 percent.⁶

Palestinian women are a marginalized group in society, due to social and cultural factors.⁷ In Palestine, women face more social pressures than men, which restrict their mobility and autonomy, prohibiting them from enjoying their civil rights. This, in turn, has economic consequences: Palestinian women have limited control over assets and resources, and limited decision-making regarding the utilization and management of assets and resources.⁸

In Palestine, a combination of political, social, and economic factors have played a complex role in shaping women's participation in the labour force. To overcome the myriad challenges they face, women tend to focus on finding coping strategies to support their families. Compared to women in many other Arab countries, Palestinian women appear to stand in an advanced position, as they are better represented in the educational system, women's organizations, and advocacy and lobbying groups. However, the representation of Palestinian women in political and other official institutions and the formal labour market is still very limited.

Conclusions:

The following facts about the project design reflect its relevancy to the local context:

- The project targets marginalized communities, which are subjected to human rights violations, are suffering due to isolation and the blockade, and have limited access to resources and property as a result of the Israeli occupation in East Jerusalem, the Gaza Strip, and Area C.
- The project activities have been designed in order to be implemented with a focus at the local level with targeted communities and in line with local economic priorities.
- The project was designed to tackle poverty through a developmentally sustainable approach, using economic empowerment as a means of reducing poverty and, in the best case scenario, graduating from poverty to positively influencing local economic growth and development.
- The project was designed to increase the targeted groups' access to capital and entitlements that can sustain their livelihoods.

6 The World Bank, 'West Bank and Gaza,' available at: <http://www.worldbank.org/en/country/westbankandgaza>.

7 Badr, Karine, 'Rural Women and Agriculture in the MENA,' CIHEAM Briefing Notes, No. 66., International Centre for Advanced Mediterranean Agronomic Studies (CIHEAM), Paris, 2010.

8 PWRDCR, 'Women working conditions and role in the Palestinian agriculture sector,' 2010.

- The project supports the target groups to resist the violations of their human rights—including the mass destruction of infrastructure and houses in the Gaza Strip, and the destruction of civilian properties and land confiscation by the Israeli army and settlements in the West Bank and Jerusalem—which have resulted in shrinking employment and business opportunities. The project support is tangible in providing the targeted women with means to enhance their existing resources and infrastructure and use them to generate income for their families.
- The project was designed to target, and has been successful in targeting, the most marginalized group in society: women who have limited access to resources, face restrictions on mobility, and have limited opportunities to participate in building their and their families’ future.
- The project aims to expanding women’s opportunities to fully harness their rights, such as the right to employment.
- The project aims to increase mobility for women, which in return contributes to a revitalized Palestinian economy by bringing more people into the active labour force and producing added value through the newly established small enterprises.
- The project supports women’s integration into the labour force and strengthens human resources, and in so doing, helps women to overcome the political, social, and economic challenges they face and to focus on developing coping strategies to support their families.⁹

In reference to the project log frame, the project outcome is “targeted Palestinian women entrepreneurs belonging to low income families from Gaza, Area C and East Jerusalem can access needed financial and technical resources to start their businesses, and adopt positive and sustainable livelihoods strategies.” The following are the two expected outputs of the project:

- 1) Targeted women receive business development services and technical support to start their businesses, and
- 2) Targeted women have access to relevant finance schemes to establish or develop their own businesses.

The project design reflected the local context and the problems facing women in Palestine through its outcome, expected outputs, and the tailored design of activities.

3.1.2. The relevance of the interventions to the needs of the target group

In its Labor Force Survey of 2014, the Palestinian Central Bureau of Statistics stated that the labor force participation rate in Palestine had increased to 45.8%, from 43.6% in 2013. The male participation rate had increased to 71.5%, compared to 69.3% in 2013. The female participation rate had also increased: from 17.3% in 2013 to 19.4% in 2014.

⁹ These findings were generated from the desk review of the project documents as well as the interviews with the project team and implementing partners.

In the West Bank, the labor force participation rate in 2014 was 46.6% for persons aged 15 years and above: 73.4% for males and 19.1% for females. The results indicated that the labor force participation rate in the Gaza Strip was 44.4%: 68.2% for males, compared to 20.0% for females.

The survey also revealed that 36.1% of employed persons worked in the services sector. The main field of employment for women was the services and other branches sector, which employed about 57.0% of women in Palestine. The agriculture, hunting, and fishing sector provided job opportunities to about 20.9% of women. In 2014, 61.1% of employed persons were working in the West Bank, 27.2% in Gaza, and 11.7% in Israel and Israeli settlements.

The unemployment rate in Palestine in 2014 was 26.9%: 23.9% for men and 38.4% for women. The results revealed that unemployment was concentrated among youth aged 15 to 24 years at 43.6% (39.9% for men and 62.8% for women). The unemployment rate in the West Bank was 17.7% (15.2% for men and 27.4% for women). The highest unemployment rate was in Hebron and Bethlehem governorates at 20.6%, followed by Jerusalem governorate at 19.0%, Salfit governorate at 18.6%, Jericho and Al Aghwar governorate at 17.9%, then Nablus governorate at 17.6%. The lowest unemployment rate was in Qalqiliya governorate at 12.6%. In the Gaza Strip, the unemployment rate was 43.9%: 40.1% for men and 56.8% for women. The unemployment rate in Gaza among youth aged 15 to 24 years was 67.9%: 64.4% for men, compared to 82.8% for women. 54.2% of persons aged 15 years and above in Palestine were outside the labor force: 28.5% of men and 80.6% of women.¹⁰

Based on the above-mentioned facts about the status of women in Palestine, the project reflected the needs of the target group through the following:

- The project focused on women, as the unemployment rate among women is significantly higher than among men.¹¹
- The project targeted the geographic areas facing the highest rates of unemployment based on official reports and surveys, namely: the Gaza Strip, Jerusalem, Bethlehem, Nablus, Ramallah, and Hebron.
- It is important to note that although a number of grants are registered under the names of male family members (34%), as presented in the project database (Sida-MIS), all of the established projects are operated by women entrepreneurs. The registration of this group (part of the project's first batch) was completed in this way because the list of beneficiaries was provided by MoSA and was extracted from the Ministry database, which uses the name of the head of the family for registering the household. The provided grants are distributed as follows:¹²

10 Palestinian Central Bureau of Statistics, 'Labor Force Survey: Annual Report: 2014,' Ramallah, 2015.

11 Please see project Sida-MIS.

12 The sample was selected from the projects that are managed and run by women. The overall analysis of the projects follows in the next sections.

Table (1)

Area	No. of enterprises financed by project	No. of grants and microfinance officially registered under the names of women	Implementing partner organizations
Gaza Strip	51 grants	18 grants	Asala
	53- microfinance	53 microfinance	Faten
Nablus Area	93- grants	30 grants 7 grants 3 grants	ACAD MA'AN MSS
Bethlehem	56- grants	11 grants	Asala
Salfeet	25 grants	23 grants	Juhood
East Jerusalem	77 grants	75 grants	PARC
	126 grants	46 grants 2 grants 33 grants 26 grants	MA'AN Al Najdeh PYU Qader
Toubas	19 grants	16 grants	MA'AN
Jericho	52 grant	32 grants	MA'AN
Ramallah	15 grants	3 grants	Al Najdeh
Hebron	23 grants	22 grants	Qader
Total	537 grants 53 microfinance	336 grants 53 microfinance	

3.1.3. The relevance of the implementing partners

The DEEP-WE program was implemented with 11 local partners, 10 from the Palestinian Non-Governmental Organizations sector (NGOs) and 1 Microfinance Institution (MF loans). The partner NGOs have varied experiences with working at a grassroots level. Some are MFIs that specialize in providing loans and microfinance services, like Faten. Others have strong rural and grassroots relationships, like PARC, ACAD, and MA'AN. Many work with marginalized groups, such as women, youth, and individuals with disabilities (Asala, PYU, Juhood, Qader, and Al Najdeh). Some are locally-oriented women empowerment organizations, like MSS. All of the partners have access to at least some of the targeted marginalized geographical areas: East Jerusalem, Area C, and the Gaza Strip. These partners were selected from the qualified NGO list (around 35 organizations), after they had passed the Capacity Assessment process required to join UNDP in implementing DEEP-WE's second phase activities.

During the selection, DEEP-WE ensured that partners can reach Palestinian women entrepreneurs from low-income families in Gaza, Area C, and East Jerusalem, and can support in increasing the targeted women's access to needed financial and technical

resources to start their own businesses. DEEP-WE ensured that partners could support the women in adopting positive and sustainable livelihoods strategies, through providing business development services and technical support to start their businesses and providing finance schemes to establish or develop their own business.

Conclusion: The thorough process employed by DEEP-WE for selecting the implementing partners ensured their relevance. DEEP-WE-PMU selected the project implementing partners through a participatory comprehensive process, which started with public advertisement, was followed by a comprehensive capacity assessment exercise conducted by a UNDP-designated team and responsible officials from the Ministry of Social Affairs, Ministry of Labor, and Ministry of Planning, and was validated by the DEEP Board of Trustees' chairperson, the Minister of Social Affairs. A roster of assessed and qualified NGOs has been ready for any partnering arrangements under the DEEP portfolio, including the DEEP-WE project.

3.1.4. The relevance of using the same approach in the three different geographical areas

The three geographical areas selected for the DEEP-WE project were identified based on the fact that these areas face deteriorated socio-economic conditions, as well as the following hardship conditions:

- Ongoing Policy of Blockade, and Violations of the Right to Freedom of Movement:** In 2013, Israeli forces continued to impose a blockade on the Gaza Strip. This systematic policy represents a constant violation of the right of the Palestinians to an adequate standard of living, including health, education, the right to work, social security, and the right to adequate shelter. In the West Bank, Israeli forces have continued to restrict the movement of civilians between cities. In particular, they have continued closing off occupied East Jerusalem to Palestinian civilians from elsewhere in the oPt, denying Palestinians access to advanced medical care, their right to meet with family members, and access to education, work, and religious sites in East Jerusalem.
- **Destruction of Civilian Property:** According to the United Nations Office for the Coordination of Humanitarian Affairs (OCHA), in 2013 Israeli forces demolished 663 civilian facilities, including 98 in occupied East Jerusalem and 565 in Area C (including the Jordan Valley). In the Gaza Strip, Israeli forces destroyed thousands of homes during the invasion and attacks against civilians.¹³
 - **Settlement Activities and Attacks by Settlers against Palestinian Civilians and Property:** In 2013, Israeli settlers escalated their attacks against Palestinian civilians and property, and they launched joints attacks with the Israeli forces against Palestinian civilians in the West Bank, including East Jerusalem.
 - **The Annexation Wall in the West Bank:** In 2013, following the completion of the

¹³ OCHA, 'Fragmented Lives, Humanitarian Overview 2014,' March 2015.

majority of the annexation wall from the northern, western and southern sides of the West Bank, the Israeli government was planning to build a section of the wall along the Jordan River.

Although the three geographical areas suffer from different types and levels of human rights violations, they face similar vulnerability issues:

- High level of unemployment;
- Deteriorated socio-economic conditions, especially for those households headed by women; and
- Limited access to resources and entitlements.

Consequently, DEEP-WE targeted these geographical areas to allow women to enjoy better access to business development services, technical support, and relevant finance schemes to establish or develop their own businesses. In this way, DEEP-WE is working on alleviating the effects of vulnerability in the three geographical areas. At the same time, DEEP-WE, through its partners, implemented the project by tailoring it in the following ways to address the specific characteristics of each geographical area:

- The type of the interventions: In Area C and East Jerusalem, the intervention was composed of grants and capacity building training, while the MF loans and capacity building were used only in Gaza, for technical implementation reasons,¹⁴ in addition to a small margin of grants. It is also important to mention that by targeting Area C, DEEP-WE is in compliance with the national strategy for the development of Area C and of high relevance to this strategy.
- The amount of the grants for the East Jerusalem projects was of higher value than the amount of those provided in Area C, due to the fact that the cost of starting a new business in Jerusalem is much higher than in rural areas. The amount of the grants in East Jerusalem was of higher value than in the West Bank and the Gaza Strip, as the cost of living in East Jerusalem is higher, in addition to the more prohibitive legal and financial governmental requirements.
- All of the projects in East Jerusalem are of a commercial nature, as it is not easy to implement projects of a different nature inside East Jerusalem, due to legality issues and the logistics needed to do so, while in Area C and the Gaza Strip, the projects varied from agriculture and production to services.

¹⁴ The technical reasons included avoiding mixing grants and MF loans in the same community, and avoiding the high risk of enterprise failure due to the poverty level and hard economic situation in the Gaza Strip.

Figures from the interviewed sample:

- 65 out of 72 grants were used to establish new projects, while only 7 grants were used to invest in existing projects.
- Only 3 MF loans were used to establish new projects, and the rest were used to develop existing projects.
- The grants were used in the following manner: 60 grants for assets (equipment, tools, and materials), 10 grants for operational costs, and 2 grants for project expansion. For MF loans, 27 MF loans were used for assets and only 1 for loss compensation.
- 39 grants within the commercial sector, 19 in the service sector, 11 within the agricultural sector, and 3 in the industrial sector.
- 13 MF loans within the commercial sector, 4 in the service sector, 8 within the agriculture sector, and 3 in the industrial sector.

3.1.5. The relevance of the UNDP as Executing Agency

Many factors make the UNDP a qualified and preferred agency for executing and managing economic empowerment programmes that aim to tackle poverty, improve the living conditions of depressed and deprived Palestinian families, and contribute to revitalizing the Palestinian economy. These factors include:

- UNDP has accumulated worldwide experience and knowledge in tackling poverty using effective developmental approaches.
- UNDP's comprehensive approach towards development helps in coordinating development interventions with a broader set of policies. The capacity development approach is at the core of UNDP programming, allowing UNDP to develop a dedicated knowledge management infrastructure and outreach expertise. Therefore, UNDP can draw from global expertise and advisory support on poverty-related matters as necessary.
- UNDP has developed an execution modality based on working with the private sector and civil society in partnership with national governmental institutions, without undermining the national role in development and poverty reduction.
- As an executing agency, UNDP does not implement activities, but provides solutions to effectively integrate the national partners into the developmental dynamics and processes. In this regard, UNDP acts as a coordinator and not a substitute for the national institutions, which in return support UNDP in developing development modalities like land reclamation, agricultural and rural productivity, economic empowerment, and

sustainable management of natural resources (mainly land and water).

- UNDP also supports the improvement of market share and competitiveness, establishment and development of micro and small enterprises for vulnerable entrepreneurs, establishment of financial services and lending systems to support SMEs, skills development and employment creation for young professionals in private sector institutions, and value chain development for domestic products.
- UNDP has 30 years of working experience in Palestine, a well-established infrastructure on the ground, and expertise in tackling poverty through household economic empowerment and promoting micro and small enterprise development. Through this experience, UNDP was able to develop unique models in poverty alleviation and economic empowerment, and adding women entrepreneurship to its model has made it a unique programme with a focus on gender.
- DEEP leadership benefitted from UNDP's global experience in tackling poverty by empowering vulnerable households and vulnerable groups.
- Far from the political coalitions and affiliations, UNDP stands at a distance from the conflicting bodies which make UNDP able to implement its programmes, including DEEP, in a conflict environment. UNDP continues to implement its program in the West Bank, Gaza Strip, and East Jerusalem regardless of the internal political conflict and changes in governments.

All of the above-mentioned reasons make UNDP strongly relevant to manage and execute poverty reduction and economic empowerment programmes.

3.2. Efficiency

The evaluation focused on the following issues related to efficiency:

3.2.1. The methodology, mechanisms, regulations, and tools

After identifying the partners and signing agreements with each partner, DEEP-WE took into consideration, while selecting the geographic areas, the NGO's preferences regarding geographic area and competitive advantages, as well as the concentration of MoSA families who have priority in benefiting from the programme in the selected communities. Distributing the geographical areas between the different NGOs, on one hand, reduced the overlapping between partners, expanded the geographical areas targeted by the project, and provided the partners' organizations with opportunities to build trust with the targeted local communities and to strengthen their grassroots relationships. However, on the other hand, the distribution of the locations could have limited the power of the partner organizations in using their grassroots relationships and their connections in the communities they used to work with in many other locations.

Two approaches were used to develop the beneficiary lists. The first approach, which was used until the end of 2013, except for Jerusalem, took the following steps in selecting the beneficiaries:

- 1- **Targeting:** Suggested households were visited by the field staff from the implementing partner NGO and filtered using the selection criteria. The targeting process included cross-checking of household information from the local committee in the targeted geographic area, and in coordination with the MoSA economic empowerment social worker in the designated governorate, who sometimes joined the team on the first visit.
- 2- **Analysis:** The analysis of the data collected about the different households was conducted by the NGO, using the Sustainable Livelihoods Approach (SLA), in order to identify their capacities and assets that could be built on and develop a positive sustainable livelihood strategy. The capacity for economic empowerment and then the business ideas were the main input of this process.
- 3- **Design:** The NGOs provided training and business plan preparation to the selected beneficiaries, including training in business skills, and at the same time developed a sound business plan for their business ideas.
- 4- **Procurement and Business Establishment:** After the business plans were developed, the implementing partners started procuring the assets and goods needed to establish the businesses for the beneficiaries, in compliance with UNDP's financial rules and regulation.
- 5- **Follow up and Coaching:** In order to ensure that the beneficiaries are running their businesses in the best manner, and to ensure the sustainability of the businesses, follow up and business coaching was conducted to help beneficiaries deal with the various issues they faced in marketing, production, finance, and other areas.

To ensure entrepreneurship as a main criteria for beneficiary selection, and to integrate community participation in identifying the women entrepreneurs, DEEP adopted a new approach to beneficiary selection starting in 2014, changing the implementation approach.

After developing the operation (implementation) manual to ensure proper implementation of the project activities, the following processes were undertaken by the partner organizations:

Initial Contacts: Before the public announcement was issued, the NGOs started arranging meetings with key community members, especially women, and started formulating local committees that would help in the nomination and selection of applicants.

Project Announcement: Each partner organization utilized its available resources to announce the project in the agreed-upon communities. The various avenues used for the announcement included village councils and local committees, MoSA, key community

members, and in some cases (in Gaza), public announcements and the media. From the sample used in the evaluation, 36 cases from the grants and 1 case from MF loans heard about the project from the village councils. 21 cases from the grants and 23 cases from MF loans heard from family members or neighbors. 15 and 1 cases, from grants and MF loans respectively, heard from other sources, mainly MoSA, especially in Gaza. The media seemed to have been used in the Gaza Strip, and only 3 of the MF loans heard about the project from the media.

Applying for the projects: The project announcement was followed by the development of the initial beneficiary list, given that such lists are not presented by the MoSA office. The partner organizations approached the local councils and the local committees to develop the suggested list of beneficiaries, in case the list was not presented by MoSA. After the revision of the initial list, the local committee, with representatives from the village council, trustworthy members, and active local women CBOs collected the applications from the potential beneficiaries.

The applicants were approached by different sources about applying for the project, as shown in the following table:

Table (2)

How did you apply to benefit from the project?	Grant	MF Loans
Apply by themselves (self-initiative)	28	25
Apply after being approached by MoSA staff	11	3
Apply after being approached by the implementing organization	25	0
Apply after being approached by the village council	6	0

Selection of the beneficiaries: The selection of the beneficiaries was carried out based on the criteria identified in the Operation Manual.¹⁵ The set of criteria were mainly focused on entrepreneurship and vulnerability. Entrepreneurship includes the individual characteristic that affect the business and was defined as willingness to start a business, readiness to start a business independently, and having an idea for a project. Such characteristics combined with vulnerable socio-economic conditions entitled applicants to be part of the project. Some partner organizations considered the criterion of entrepreneurship to be challenging as it can be difficult to assess the characteristics mentioned above, while others consider entrepreneurship to be the main criterion, not vulnerability. This resulted in repeating the selection process of the beneficiaries to ensure that both entrepreneurship and vulnerability were considered, as happened with Juhood. Qader, as well, gave priority to the criterion of disability in selecting their beneficiaries. At the same time, entrepreneurship identification in Area C was a challenge, due to the restricted horizons facing the community members, especially women. The entrepreneurship component is not only about intelligence but involves other factors (many psychological) that can be difficult for workers to assess.

¹⁵ Please see the project Operational Manual.

Conclusion: The selection of the beneficiaries was flexible and was carried out in consultation with the village council, a major player in the local committees that were created in the targeted community to support the implementation of the project.

For the samples used for the evaluation, 83% and 46% of the sample, of the grant and MF loans respectively, declared that they had been chosen for socio-economic reasons, around 13% and 54% declared that they had been chosen because they have a project idea or had developed a project, while only 4% of those who received grants declared that they had been chosen because of two reasons: socio-economic reasons and the existence of disability in the family. For a different question posed to the sample, about their perspective on why they were selected to benefit from the project, the answer was mainly about their economic situation, except for 5% of the women who mentioned that they are an entrepreneur and another 5% who mentioned their experience that entitled them to participation in the project, which indicates that entrepreneurship was not a dominating factor in the selection process.

Recommendation: To avoid misunderstandings about the developed conceptual framework regarding women entrepreneurship and its relevant criteria, DEEP-WE together with partner organizations are to review the conceptual framework of entrepreneurship and the relevant criteria to create a more common understanding and use of these selection criteria.

Non-financial means and provision of training: Three methods (models) were used in implementing the capacity-building activities in business planning and development, in order for the beneficiaries to be able to initiate their businesses:

- In Jerusalem and some parts of Ramallah, the French development assistance organization IECD conducted a two-step, self-designed, training course with visits to the projects and with follow-up with the potential beneficiaries. The first step focused on how to start a business, and the second step centered on how to develop a business. Each step included a 6-day training course of 24 hours and 5 short visits to the beneficiary.
- In Gaza for the MF loans, the implementing MFI partner Faten provided the capacity building program to the targeted beneficiaries, which included developing the project business plan and some training about how to start and manage a business.
- In the West Bank and the Gaza Strip, the selected beneficiaries participated in a 12-day intensive training course about how to start a business, small enterprises, marketing, accounting, project management, and on developing a business plan.

The training was mainly for those beneficiaries who received grants in the West Bank and the Gaza Strip, as only 3 cases of the MF loans from Gaza declared that they received training along with the loans they received. Those grants were accompanied by technical

training on business plans, bookkeeping, and planning and starting your own business. The training was provided by Small Enterprises Center (SEC) using CEFE methodology or by IECD which developed its own methodology, and later on (in September 2014) by the partner organizations themselves. Each of the implementing organizations was responsible for providing the training to their targeted group based on their own planning and using their own logistical support. At the same time, the commitment of the beneficiaries to participate in the extensive training was considered a good indicator of their commitment to run a project later, while some were not able to complete the training. The entities providing the training were sub-contracted by UNDP to deliver ready-made and tailored business development service programs for the beneficiaries, as they were not developed by the DEEP-WE team¹⁶.

Both of the business development service organizations, SEC and IECD, used participatory training methods, tools, and approaches, and the participants reported that they found the training useful. It was noticed during the evaluation process that the training covered project operations, financial and administrative issues, marketing, and business startup. There was no technical training relevant to the type of the projects the participants would develop, for example: training on agricultural issues or training on hairdressing, or food processing, as what happened during the first two batches, it is important to target the beneficiaries and not to limit it for the NGOs staff and MoSA field workers. Such training might be necessary and as important as trainings on financial and administrative issues. Those met during the focus group clearly mentioned that the training was of good value to them and helped to make their projects a success.

Production of Business Plans: During the training, the targeted women were asked to identify their projects and to develop the business plan for the projects that they agreed upon, under the supervision and with the support of the trainers. Ensuring the quality of the business plans was the responsibility of SEC and IECD. It was required that the business plans be presented to the implementing organizations, which were responsible for reviewing and approving the plans. The process of developing the business plans faced a few challenges, including:

- The SEC and IECD's role and input in developing and modifying the business plans was not satisfactory to most of the partner organizations, like PARC, ACAD, PYU, Juhood, and Qader. Most of the used business plans were those developed by the beneficiaries themselves who did not have enough experience to do so or who copied each other's plans (in one case, one business plan to start a grocery was copied five times on the PYU beneficiary list¹⁷).

¹⁶ BDS in DEEP was developed by the team and the contracted service provider in order to suit the targeted group. As for DEEP-WE, the BDS program was customized by the team and the partner organizations in order to best fit the selected women

¹⁷ The capacity building officer explained that this happened during Deep-II not in Deep-We.

- The business plans were then provided to the implementing partner NGOs to begin the procurement process for the startup business assets, goods, and services. There was a delay in delivering the business plans to the implementing partner NGOs, and this resulted in the delay of the implementation of the project as a whole (most of the contracts were extended as a result of the delay in delivering the business plans, which increased the cost of the activities¹⁸).
- The average time taken for delivering the plans was five weeks. The delay in providing the business plans was due to problems with the relevance of the business plans presented, as well as changes made to the business ideas.
- The limited experience of the beneficiaries, and minimum inputs from SEC in revising these business plans resulted in unreasonable costs or unclear specifications, as well as plans that were not realistic in terms of matching available funds with the expected specifications.

Another challenge was that the general specifications provided regarding equipment made it possible for the suppliers to manipulate the specifications, and in many cases not provide the best quality equipment or other project components, like sheep or cows.

Starting A Business: After receiving the final versions of the business plans, each implementing partner NGO started to implement the enterprises with the beneficiaries, including the bidding and delivery processes for these enterprises. It is worth mentioning that the sample used for the evaluation revealed that 65 out of 72 grants were used to establish new enterprises, while only seven grants were used to invest in existing projects. Only three microfinance loans were used to establish new projects, and the rest were used to develop existing projects. The grants were used mainly for provision of assets to start the businesses. The sample targeted by the evaluation revealed how the grants provided to the enterprises were used:

Table (3)

Use of the project financial input	Grants	MF loans
For purchasing assets (equipment, tools, and materials)	60	27
For operational costs	10	1 (for loss compensation)
For existing project expansion	2	0

As for the sample, around 70% of the women in the sample declared that they identified the project idea and designed the project, while the rest did so in consultation with the implementing organizations. The sample analysis revealed that, when the beneficiaries started to implement the project and make their ideas come to fruition, around 20% of the women implemented their project by themselves with no support from others, including partner NGOs, while 80% of them implemented their projects in coordination

18 The quantification of the negative impact of the delays on the cost was not conducted during the evaluation process, as the collected information was more qualitative than quantitative.

with the partner organizations. For the MF loans, 71% of the women implemented the projects by themselves, and the rest implemented their projects in coordination with the partner organizations.

Procurement procedures: Most of the money allocated for the grants and MF loans were used to purchase assets, equipment, tools, and materials, which needed to go through procurement and bidding procedures. Organizations adopted three approaches to procurement: central bidding, requests for quotation procurement, and direct purchasing. The process of bidding and purchasing faced many challenges and difficulties:

- Central purchasing was conducted for products, materials, and tools that were required for numerous projects, and this was done mainly when the NGOs combined the procurement of goods for many projects in one bidding.
- Central bidding faced a few challenges, including the lack of sufficiently competitive offers due to the requirements for bidding, taxed invoices, zero VAT, and other financial procedures, as well as the inability of small suppliers to deliver large amounts of the same items for projects of the same nature.
- Central purchasing resulted in higher costs of the materials, equipment, and tools, as the margin for competition among suppliers was narrow due to bidding requirements. This was noted by the implementing partner organizations, as well as by the beneficiaries during the focus groups. Fixed amounts of differences in the costs were not verified, as general information was provided to the evaluator with no concrete evidence.
- For the central and other types of bidding, the materials most of the time did not fit the specifications identified or required by the beneficiaries and their business plans, as most of the time the specifications provided were general and not clear enough.
- A few beneficiaries received items a short period before they expired. The NGOs explained that it was the responsibility of the beneficiaries to check the received items and be sure of their quality and date expiration. At the same time, the beneficiaries explained that they had limited experience dealing with such issues. Some women suffered due to the delay in the delivery of the items i.e, lost the season like those established libraries, or those purchase winter clothes and items. Conditions about the expiration dates of items should be added to the bidding documents, and the NGOs should be present for the dissemination of goods to the beneficiaries and monitor any deviation in the quality of goods, based on the purchase order or the contract. Delays are expected when taking into consideration the huge diversity of the types of goods and projects. However, the role of partner organizations is highly essential at this stage of the project, and they should have clear conditions and penalties for the suppliers in such cases.

Conclusion: Considering the fact that the implementing partner organizations' role is to conduct the bidding process, select the suppliers and contract them, supervise the material and equipment delivery, and follow up in establishing the project together with the beneficiaries, it is difficult to say that the partner organizations were efficient in

carrying out their roles and responsibilities, as there were delays in implementing the business plans, delays in delivery of the inputs to establish or run the enterprises, as well as deficiencies in the quality of the inputs delivered to the beneficiaries.

Follow-up and monitoring of the projects: Delays in preparing and finalizing the beneficiary lists, approving the revised business plans, and delivering the materials and equipment resulted in a short period for operating the enterprises within the project timeframe. The sample of the enterprises visited during the evaluation process revealed that the majority of the projects were being run by the beneficiaries for a period of between four and eight months. This period is not sufficient for the implementing partner organizations to provide enough follow-up, coaching, and mentoring to the women running the enterprises. At the same time, the follow-up of the projects was conducted based on the resources available to the implementing partners, and DEEP-WE did not allocate funds for such activities taking into consideration the MoSA provided no follow up as it was assumed. Many of the beneficiaries who participated in the focus groups declared that there was not enough follow-up from the implementing organizations after they had started their own enterprises.

Conclusion: The limited follow-up and mentoring of beneficiaries during running and operating their projects are a risk factor for such projects to fail, given that the risk of failure is higher in the first period of the project life if not well-planned and executed.

Recommendation: it would be of great value to integrate local institutions (councils, local CBOs, Chambers of Commerce, etc.) in the process of providing technical support and follow up and incubating the newly established women enterprises. This approach needs more exploration and analysis.

Until the local support mechanism is established, it is recommended to have DEEP management team delegate to partners organizations the responsibility of follow up and providing technical and managerial support to the new enterprises.

To enable the partner organizations to carry out their responsibility of providing the needed follow-up and support to the enterprises, it is recommended to develop long-term (3 years, as an example) MoUs between DEEP and the partner NGOs. These MoUs would enable the NGOs to maintain their capacities and resources and to benefit from their accumulated experience for the purpose of ensuring the sustainability of the enterprises.

DEEP-WE monitoring and reporting: The DEEP-WE project established a comprehensive and complicated monitoring system, including a web-based management information system, MIS, with access for all the partners to submit their data and progress about the projects and beneficiaries. The database allowed both the partners and the DEEP-WE team to monitor and keep updated with the progress on the ground. On the other hand, the database was not easy to deal with, as many partners faced problems with slow

processing, or the need to enter the data again when the system did not accept the data or save it. “Knowing that the speed problem is not related only to DEEP’s server capacity, which is very high, but it is affected by the internet speed of the partners organizations, especially if scanned documents need to be uploaded. Also, the slow processing happens when the user is not active in the system for a long time, so the server automatically disconnects the user, which requires entering the data again,” as explained by the DEEP Team.

As for the financial procedures, the partner organisations mentioned three challenges they faced. First, DEEP-WE requests the original invoices and bills that were issued under the name of the partner organization and covered in the budget that was allocated to the organization.¹⁹ It can take time and effort to obtain a stamped copy for each original financial document. In some cases, the partner organization’s financial officer was requested to come to the DEEP-WE office and make a copy of each paper and stamp it. Partners mentioned this issue to the DEEP-WE team but they never officially addressed it, so DEEP-WE might need to conduct a workshop with the partners to discuss this issue further and try to find an alternative that follows the policies but at the same time provides a better solution for the partners. In addition, the tax procedures in Palestine required the organizations to keep original copies of their financial documents for seven years or more. In that case, it’s essential to clarify the legal aspects of this requirement.

Second, partner organizations need to provide all of the financial supporting documents every time the organization reports to DEEP-WE about a beneficiary. This information was not accepted by the DEEP financial officer; it seems that there was a misunderstanding between the DEEP financial department and the partner organizations, regarding hard copies for the financial operations.

The third challenge is related to the fact that DEEP-WE holds the responsibility of stamping the zero VAT invoices, which usually takes more than one month for each package of invoices, especially for those suppliers who do not have their status clear with the tax authorities. This procedure can be handled by the supplier in a shorter time. (For more information, see Annex 3.)

Procedures at the beneficiary level: The sample analysis revealed the following issues regarding the implementing procedures:

- Based on the beneficiaries’ perception, around 54% of the women benefited from the grants said that the period between applying for the grant and receiving the fund was long, and for many women, this negatively affected the project (losing the season, or paying for the rent and not using the place). For the MF loans, only 5 women out of 28 said it was somewhat long.

¹⁹ Based on UNDP policy, as clarified by the financial officer.

- 50 out of the 72 women said that the procedures were easy and went smoothly and 13 out of 28 women received MF loans said the same. 19 of women received grants said it is reasonable and 13 of the MF loans. Only three of the grantees said the procedures were difficult and prevented them from benefitting from the project, and two who received MF loans said the same. In the focus groups, all of the participants noted that the procedures were simple and easy.
- 64 out of 72 grantees stated that the procedures for applying for the grant made them feel respected, while the other 8 did not pay attention to this issue when applying for the grants. For the MF loans, all of the women felt respected throughout the process.

Although the majority of the beneficiaries said the procedures were easy and simple, beneficiaries visited at their enterprises and the women met during the focus groups reported that they faced problems during the bidding process, and when dealing with material suppliers, they faced delays in receiving the grants and between the approval and when they were able to begin implementation. These issues were captured through two different questions in the questionnaire that was developed for the evaluation process. They also mentioned that they faced problems with committing to a long period of training, implementing the project in a short time, getting official documents for their enterprises (i.e. registration papers), and waiting a long time to obtain official documents. Many women stated that they did not receive materials in good quality or at good prices, and many others mentioned that they thought the amount of the grant was too small and that applying for the grant was difficult. Others faced problems in finding a good place for their enterprises, and found the training hard. Women who received MF loans noted challenges with having a guarantor/s, dealing with bank procedures, and limited cash availability in the Gaza Strip. This was echoed by those who attended the focus groups in Gaza. They also mentioned the delay caused by the war and the difficulties of finding a good place to host the project.

Recommendations: In assessing the different processes in the project, it is recommended that DEEP go through the grants Operation Manual, including the implementation procedures, the selection criteria, and the conceptual understanding of entrepreneurship, with partners and update them regarding the lessons learned during this phase and the previous phases. As different experiences and lessons learned are gained, such experiences and lessons should be reflected in the manual and the process.

Also, DEEP-WE is to consider the roles and responsibilities of both the implementing organizations and the business services providers, as many partners declared that there was no clear division between their role as implementing partner and as service provider. The partners expected the service providers (SEC and IECD) to provide more assistance in developing the business plans, revising them, and making them more holistic and realistic.

3.2.2. Assessment of the efficiency in achieving the project outputs

The project was designed to have two outputs:

- 1) Targeted women receive business development services and technical support to start their businesses; and
- 2) Targeted women have access to relevant finance schemes to establish or develop their own businesses.

DEEP-WE aimed to provide business development services and coaching to 772 entrepreneurs, including training and on-site consultancy, and offer solidarity financing to 772 entrepreneurs to assist in the procurement of goods, work, or services as necessary inputs for their economic projects. Moreover, this project set out to develop a distinct branding for Sweden's support for women's economic empowerment in Area C, Jerusalem, and Gaza within a period of three years: between January 1, 2013 and December 31, 2015.

This section will assess to what extent the planned outputs were achieved during the project phase under evaluation:

- ***Achieving Output #1: "Targeted women receive business development services and technical support to start their businesses"***

During the period between January 1 and June 30, 2014, the project was able to target 253 poor households and help them in starting their businesses, through twelve partner NGOs in Area C, East Jerusalem, and the Gaza Strip. Business plans were prepared for 318 targeted beneficiaries, through individual coaching or through joint trainings for 342 potential beneficiaries. During this period, the project approved 253 business plans.

In the project database, it is reported that by the time the evaluation process began in May 2015, the project was able to target 537 households, where targeted beneficiaries received services covering business development and technical training related to project development, operation, management, and financing. The services that were provided enabled the targeted beneficiaries to start their own businesses.

- ***Achieving Output #2: "Targeted women have access to relevant finance schemes to establish or develop their own businesses"***

The project still has another six months to go, and during this period, DEEP-WE signed agreements with six partners (Qader, MA'AN, PARC, ACAD, ASALA, and Al Najdah – Gaza) to achieve its quantitative targets for the outputs and to reach the planned number of 772 benefitted households and enterprises.

Challenges faced by the project in achieving its outputs:

- Delay in developing the business plans: Most of the partner organizations stated that the preparation of the business plans took more time than expected and made the time for implementing the project short.
- Delay in the procurement process and the financial procedures, including endorsing the Zero VAT receipts.

Conclusion: It is difficult to state that DEEP-WE will be able to accomplish the planned activities, including the selection and establishment of 235 enterprises, in less than six months – in addition to implementing the other activities, like the referral system. It is not recommended to accelerate the activities in order to accomplish the activities on time, as it might negatively affect the process and the quality of the established enterprises.

Size of the grants: The partner organizations provided recommendations regarding the size of the grants. PYU thinks it might be more efficient to have a wider range (USD 4-8000) for the grants in the West Bank, rather than an upper limit of USD 6600, which would allow for more flexibility related to the nature of the project. ACAD has no problem with the fixed amount in general, but not for agricultural projects as it tends to cost more to have a feasible and successful agricultural project. ASALA said that the size of the grant should be correlated to the economic sector and geographical areas, as what is feasible in rural areas could not be sufficient for urban areas, and the same with the agricultural sector and service sector. Also, it is worth mentioning that successfully using the grants or MF loans for establishing a good business is highly related to the availability of a good venue. If a suitable venue exists, the possibility for using the funds to establish a successful project is higher.

The analysis of the sample, as well as of the opinions received in the focus groups, suggests that there was a need for both more money to support the project and for a wider range in the size of grants and MF loans, due to the nature of the project.

3.3. Effectiveness

3.3.1. The success of the project in targeting the poor

The analysis of the sample of the beneficiaries targeted by the evaluation process revealed the following facts:

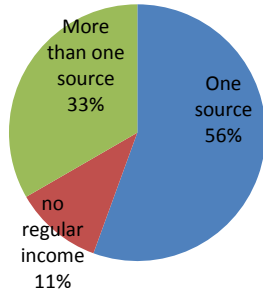
- The project mainly targeted women aged 50 years or younger. The sample selected for the evaluation interviews emphasized this, except in five cases of ASALA beneficiaries: two in the Bethlehem area, and three in the Gaza Strip.
- The project targets vulnerable women who, by nature, have limited access to resources, including economic activities, the labor market, and financial resources.

The analysis of the socio-economic status of the sample selected for the evaluation process revealed the following:

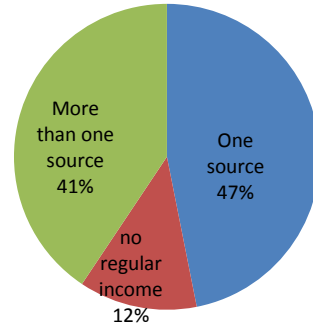
- Around 36% and 58% of the women who received grants are of age 18 to 34 years and 35 to 50 years, respectively. 57% and 25% of the women who received microfinance loans are of age 18 to 34 years and 35 to 50 years, respectively, which indicates that the project targeted young women.
- 38% and 71% of the women who received grants and MF loans, respectively, are either married, divorced, or widows, while the rest are single and support their families financially. Around 78% and 71% of the women targeted by the grants and MF loans, respectively, have more than five children in their families.
- Around 60% and 86% of the women who received grants and MF loans, respectively, completed secondary school and higher education, while the rest completed only primary school.

Graph (1)

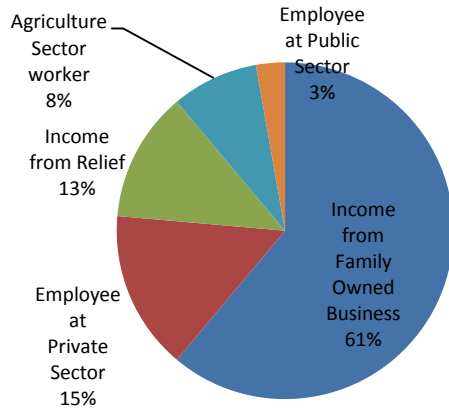
Sources of Income for the Targeted Families - Grants



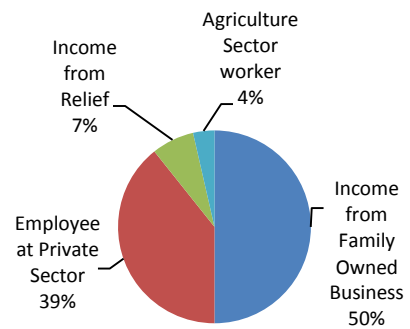
Sources of Income for the Targeted Families - MFs

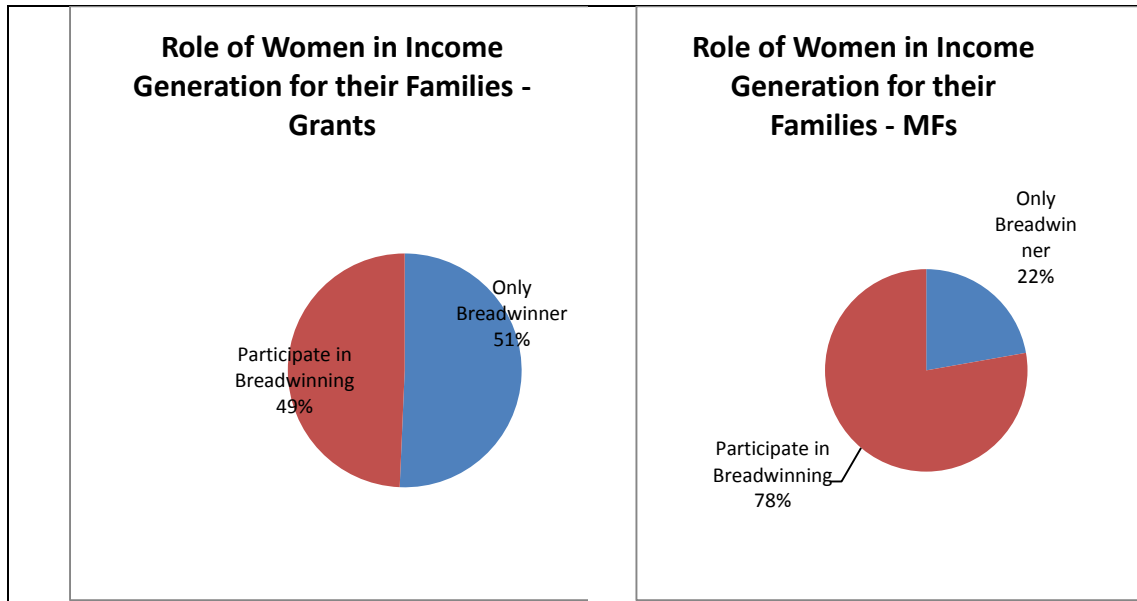


Type of Sources of Income for the Targeted Families - Grants



Type of Sources of Income for the Targeted Families - MFs





Conclusion: The women in the selected sample believed that the difficult economic situation of their households was the main reason they were selected, except for five women who mentioned that they were selected because they are entrepreneurs and another five who mentioned that they were selected because of their experiences.

3.3.2. The success of the project in developing and establishing income-generating activities

The DEEP-WE outcome states that: “Targeted Palestinian women entrepreneurs belonging to low income families from Gaza, Area C and East Jerusalem can access needed financial and technical resources to start their businesses, and adopt positive and sustainable livelihoods strategies.”

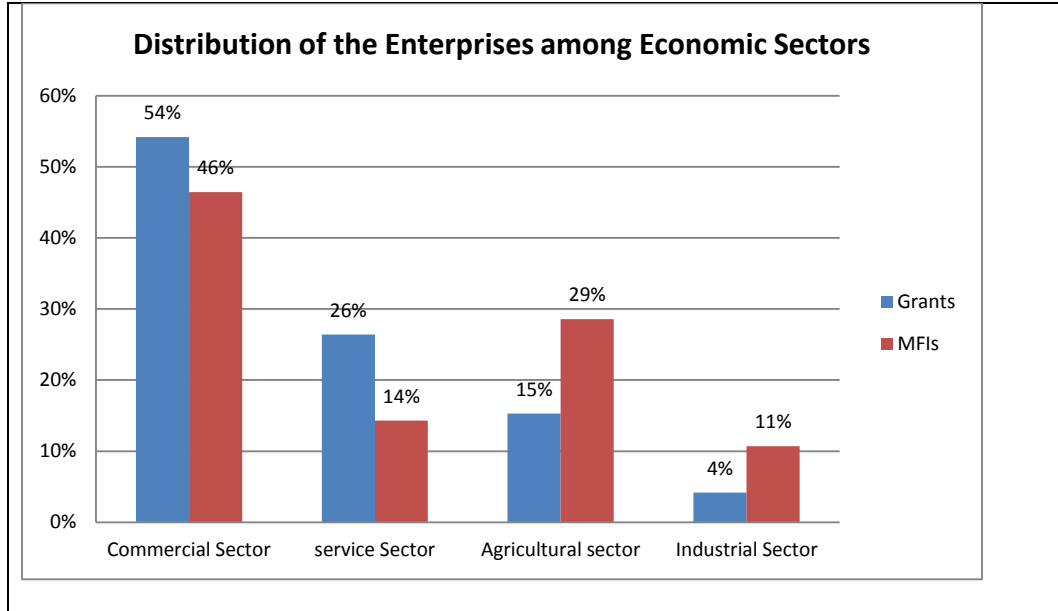
The outcome of the project focus on the entrepreneurs of low income families in marginalized areas (the Gaza Strip, East Jerusalem, and Area C) through entitling them to generate their own income.

Analyzing the sample revealed that:

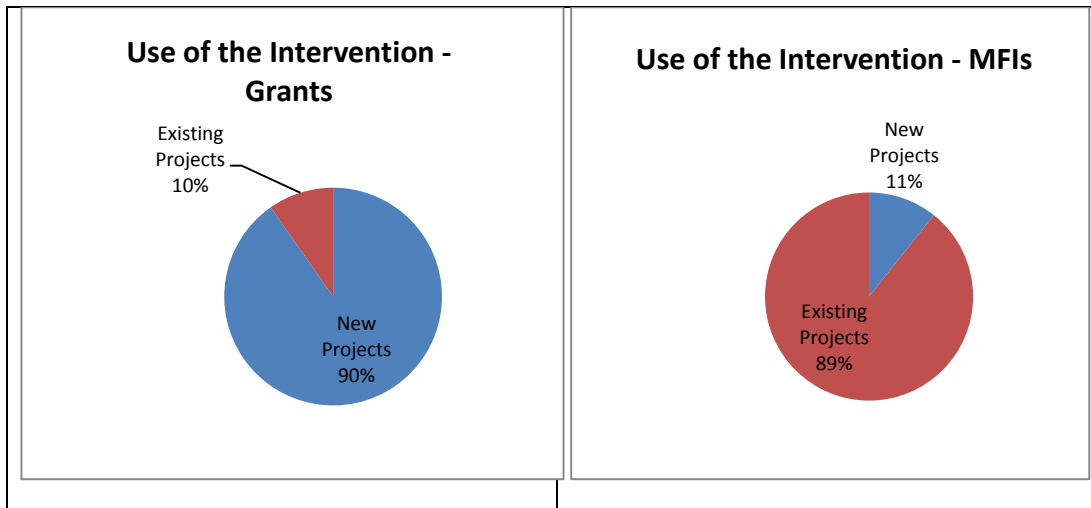
- The project targeted households to enable them to generate new sources of income through newly established projects. The sample revealed that 65 out of the 72 grants were used to establish new projects, while only seven grants were used to invest in existing projects. However, only three MF loans were used to establish new projects and the rest to develop existing projects.
- The project supported projects within economic sectors that have high potential to generate income. The grants were used in the following sectors: 39 grants were used for commercial sector projects, 19 for service sector projects, 11 for agricultural sector projects, and three for industrial sector projects. The MF loans were used in the

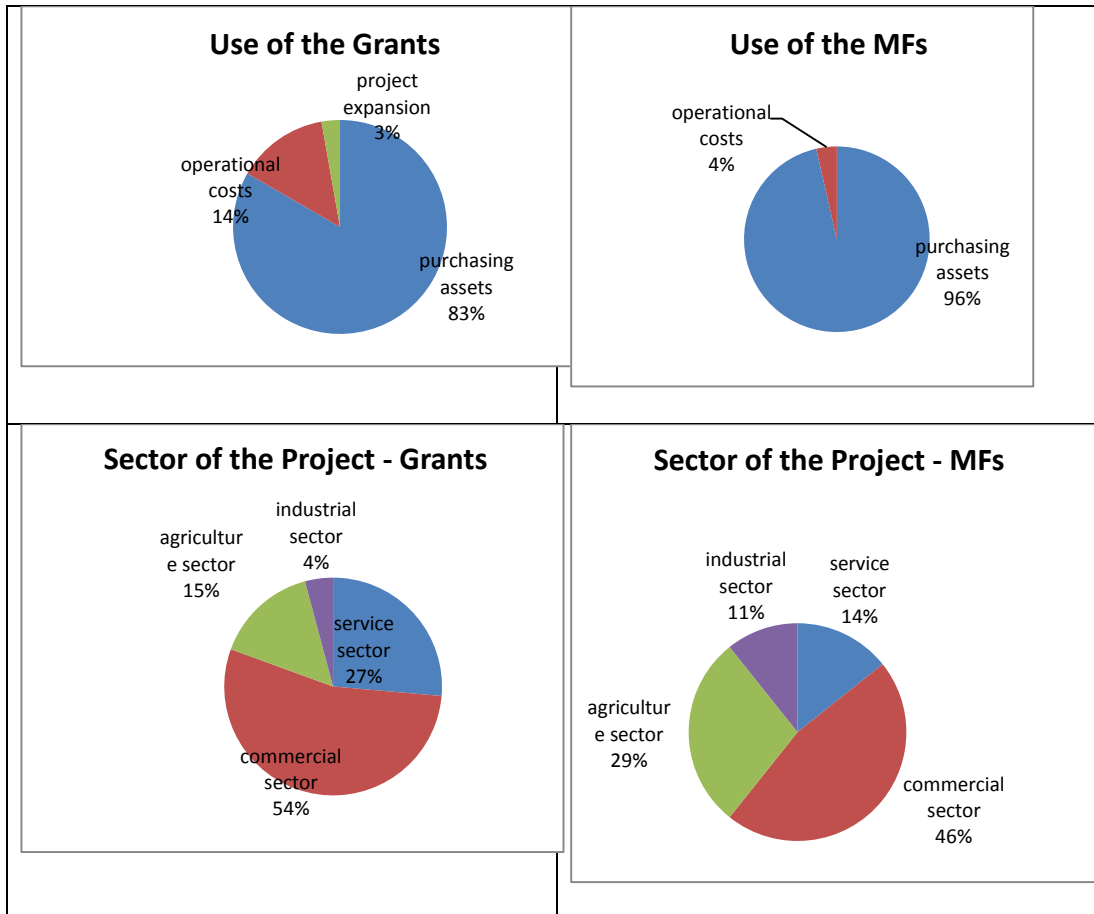
following sectors: 13 grants within the commercial sector, four in the service sector, eight within the agriculture sector, and three in the industrial sector.

Graph (2)



Graph (3)





- The projects were able to generate jobs and income for the beneficiaries themselves, the families, and others. 36 of the grants and 18 of the MF loans are targeted for family employment, 34 of the grants and three of the MF loans for self-employment, and two of the grants and seven of the MF loans to employ others. The sample revealed that 18% and 43% of the projects supported by the grants and MF loans, respectively, that were visited during the evaluation process were able to generate paid job opportunities for others. Although the projects have been running for a short period of time, it is significant that they have been able to generate paid jobs.
- Also, the sample revealed that the 72 projects targeted by the grants generated 73 full-time jobs, including 57 jobs for women, and 13 part-time jobs, including 8 for women. The 28 projects targeted by MF loans generated 12 full-time jobs, including seven jobs for women, and 16 part-time jobs, with just one of these part-time jobs for women.
- Most of the projects just started, and they are barely covering their running costs. However, 26 projects targeted by the grants were able to save a few hundred NIS, and six projects targeted by the MF loans were able to save a few tens of NIS.

- **The ownership of the projects:** 49 projects targeted by the grants and two targeted by the MF loans are individually owned respectively. 22 of the grants and 24 of the MF loan projects are owned by families respectively. Only one grant project and two MF loan projects are communally owned.
- **The venue of the projects:** 45 of the grant projects and 14 of the MF loan projects are located on family property respectively. 27 of the grant and 13 for the MF loans projects are located in rented venues respectively. Only one of the MF loans is located in a leased property. 32 of the grant projects and 15 of the MF loan projects are located far from the beneficiaries' households, while 40 grant projects and 13 MF loan projects are located near the beneficiaries' houses respectively.
- **The ownership of the projects:** Only nine of the grant projects and 11 of the MF loan projects are officially registered, while the rest are not officially registered.

3.3.3. The success of the project in achieving its goals

Partnership with the Ministries: The project was designed to be supervised by an outcome committee. The committee is composed of three main parties: the Ministry of Social Affairs, which utilizes the outcomes of the project to supplement the overall social protection strategy at the national level and is the official owner of the initiative; UNDP/PAPP, the executive entity accountable for the overall outcomes of the project; and Sida, the main contributor to this initiative. In previous phases of the project, the Islamic Development Bank was the main funder of the project and was part of the project governance (Board of Trustees). The three parties coordinate and jointly oversee the project to ensure that it delivers the required outcomes within budget, on time, and with the appropriate quality.

After reviewing the project documents and the DEEP-WE proposal, it became clear that the role of MoSA during DEEP-WE was very limited. MoSA did not act as planned or based on the responsibilities that were laid out in the program proposal, compared to the previous phases of the project in which the role of MoSA was more tangible. The inconsistency of MoSA's role can be explained as follows:

- The level of involvement of MOSA in the project is a direct result of the interest of the Minister in the project. The replacements of the Ministers and the related

changes in the key personnel positions resulted in the fluctuation of MoSA's interest and involvement.

- MoSA in general has minimal commitment to its role and responsibilities in the project. As the leading party, the Ministry did not convene the outcome committee or the Board for meetings. In addition, the technical committee has limited involvement in the supervision of the implementation of the project. DEEP allocated resources to cover the salaries and running expenses of 28 employees to support the implementation of the programme, however, the ministry has not succeeded until now to incorporate those employees into its official staff.
- Part of the project is implemented in the Gaza Strip and East Jerusalem, where MoSA has a limited mandate. Such restrictions over its mandate in these two areas played a role in restricting MoSA's active involvement in the project.
- Unlike in the first round of the project (the first batch), when MoSA was part of the technical committee and supported the preparation of the implementation plan, MoSA is not effectively carrying out its functions, including monitoring the implementation of activities to ensure proper implementation and providing quality control through its experienced staff to assist the project team in conducting comprehensive oversight. The MoSA team provided limited input in developing the detailed project work plan, identifying the needs of beneficiaries, collecting baseline data, and configuring the database for targeted households, as this is mainly the job of the partner organizations. At the same time, MoSA field workers are part of the local committees and supported the NGOs in the process of beneficiary selection in some areas.

One partner organization stated that: "MoSA is an important partner in the project; it is the official owner of the project". MoSA was acting during the DEEP-WE project with the minimum level of commitment, and they did act as it is upon the expected role in governing the project. It is important to have MoSA on board again, to ensure their contribution to the project policies, strategies, and monitoring of the project." (Please see the interviews.)

Partnership with local NGOs: While implementing the DEEP-WE project in its different phases, UNDP used a variety of approaches to facilitate active and collaborative partnerships with all of the stakeholders that include NGOs from different backgrounds, sectors of work, capacities, and experiences. Partnerships with the civil society organizations (CSOs) enabled the project to combine the strengths of UNDP and the CSOs. The DEEP-WE mechanisms allowed NGOs and MFIs to act as implementing partners of the activities. The NGOs and MFIs utilized their strengths, experiences, networks, and trust with communities for the benefit of the project. The NGOs and MFIs also used the interaction with target groups (poor and vulnerable communities), especially women, already established contacts with grassroots associations, their experiences in using participatory approaches and outreach programs, as well as their ability to provide services and interventions of a multidisciplinary nature to implement DEEP-WE.

The partner organizations provided needs assessments to select the potential beneficiaries, technical, financial, and procurement support to the beneficiaries, monitoring of the implemented activities, and in many times implemented the capacity-building activities.

The monitoring and evaluation system of DEEP, which is run through a web-based Management Information System (MIS), keeps track of the interventions with families by providing technical assistance such as training and progress on the implementation of the projects. MIS has established a holistic and complementary developmental role supporting the various partners in designing and implementing the interventions and it enables building synergies in the field.

Partnership with local communities and local committees: The partner organizations, in implementing the project, created local committees in each targeted community that were composed of representatives of the local government units (LGUs), CBOs, and key leaders of social groups to allow local participation in the project implementation and support. In reality, most of these committees were active only in the first phase of implementation: announcement, receiving applications, and in the first round of the beneficiary selection. This is considered sufficient involvement in such types of projects, as more involvement would require more investments in time and means to build the capacities of those committees. At a few locations, the active role of the committees was limited to the local governance unit (LGUs), as happened in Biddu-Jerusalem for example.

3.3.4. The success of the project in developing the capacity of partner organizations

DEEP-WE partners were selected based on specific criteria. Only NGOs that demonstrated satisfactory levels of capacity²⁰ were selected as implementing partners. It was also planned that those NGOs with lower capacity would receive capacity development support if more NGOs were required for implementation. Partners with potential agreement greater than USD150K were subjected to a review based on UNDP policies before being selected as partners. As for the MF loan partners, a capacity assessment tool developed by DEEP PMU was used. The tool covers:

- Institutional capacity (governance, management, and staff skills, previous experience working with the target group, branch network, etc.);
- Track record (experience, accountability, transparency, sustainability, portfolio quality, audited financial statements, ratings, etc.);
- Poverty-targeting approach (poor communities, loan size, gender, and methodology);

²⁰ The selection criteria included: aspiration, strategy, project management capacities, financial capacities, organisational skills and structure, systems and infrastructure, and human resources.

- Outreach, growth rate, and innovation (partnerships to reach poorer people, use of IT, reductions in operational cost, etc.); and
- Sustainability and profitability, efficiency and productivity compared to other countries in the region and other conflict countries, and accessibility to the very poor.

The selected partner organizations exhibited strong capacities in implementing the project. The capacity-building of the partners covered the following:

- The targeting and selection of beneficiaries, which included training on SLA and orientation about poverty concepts and measurements. This was followed by coaching sessions.
- Training of coaches on business planning and coaching of businesses.
- Orientation sessions about UNDP & DEEP-WE financial and procurement policies and procedures.
- Orientation and follow-up sessions about the web-based MIS.
- Workshop sessions about DEEP-WE implementation manual development.

3.3.5. The success of the project in developing the capacity of the poor

The project helped increase the competencies and capacities of the beneficiaries. 62 of the women interviewed during the evaluation process declared that the capacity-building training enhanced their competencies, compared to 2 women who said it did not. The training was provided either by SEC, IECD, or the implementing organizations.

The grants provision was correlated with receiving training, while the provision of MF loans was not correlated with the capacity-building intervention. The MF loan beneficiaries did not receive any technical or administrative training or support during the project. They were provided with advice by the credit field officers during their field visits. All those who received grants were provided with managerial and financial training.

The majority of those who received training believe that the training played an essential role in the success of the project.

3.4. Impact

The evaluation assessed the following issues regarding impact:

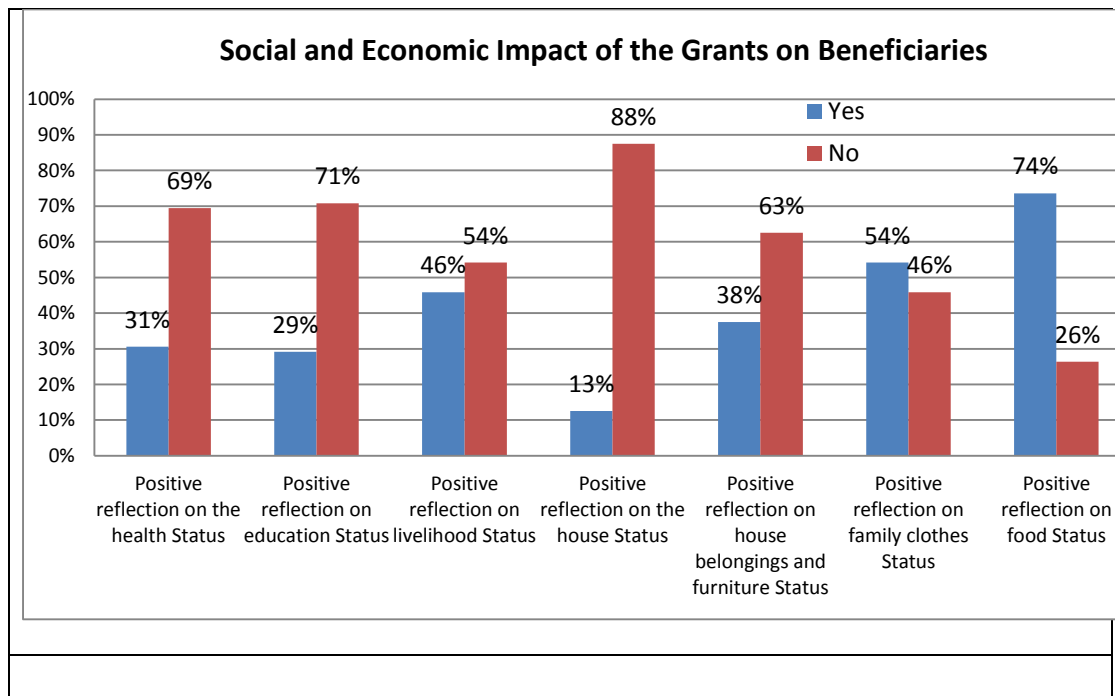
3.4.1. The positive and negative social and economic impacts on the beneficiaries

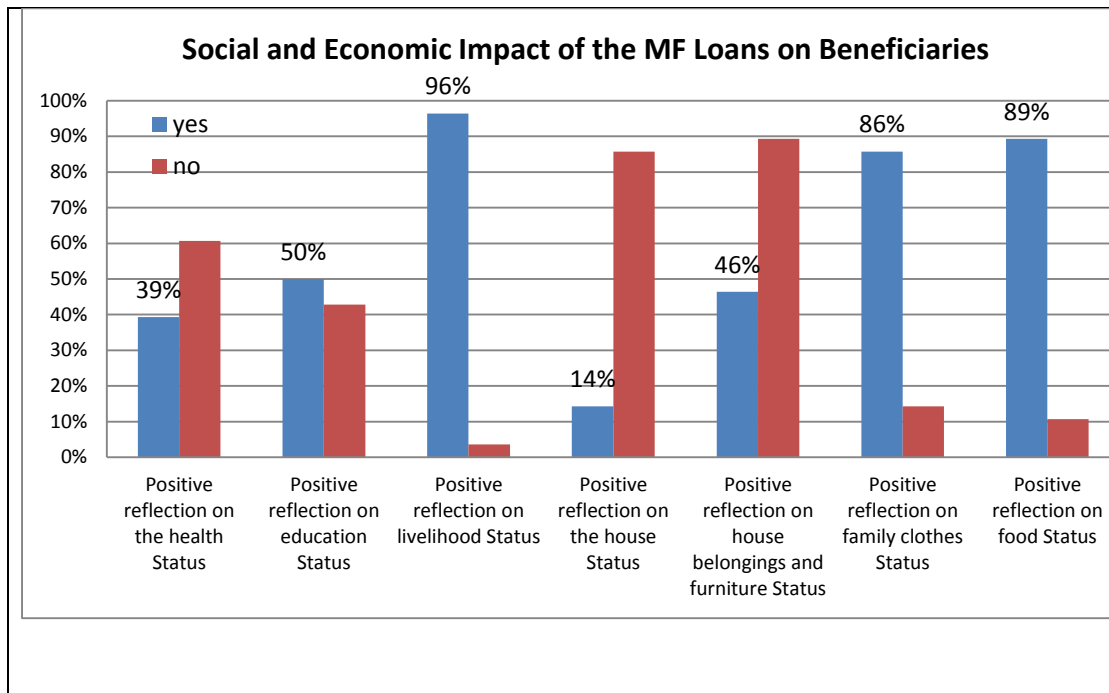
Social impacts and impacts on livelihood: Without a doubt, the project generated positive social and economic impacts for the beneficiaries. The sample analysis revealed that the socio-economic benefits were the primary reason why the beneficiaries wanted

to participate in the project. Most of the interviewed women declared in different ways that they achieved the goals they had when they had joined the project: many increased their income, guaranteed sustainable income, made their dreams of starting their own enterprises come true, and many mentioned their ability to cover their sons and daughters' educational expenses. For those who received MF loans, the reason behind their involvement in the project was mainly to start their own enterprises. Few mentioned difficult economic conditions as a factor, and they believe their goals were achieved. The following data was obtained:

- 57 out of 72 of the projects established from the grants (79%) are considered the only source for income for the families, while only 14 projects (19%) contribute to the family income. Only one beneficiary does not have any income in her family.
- 12 projects established from MF loans (43%) are the only source of income for the families, and 16 projects (57%) contribute to the family income.

Graph (4)



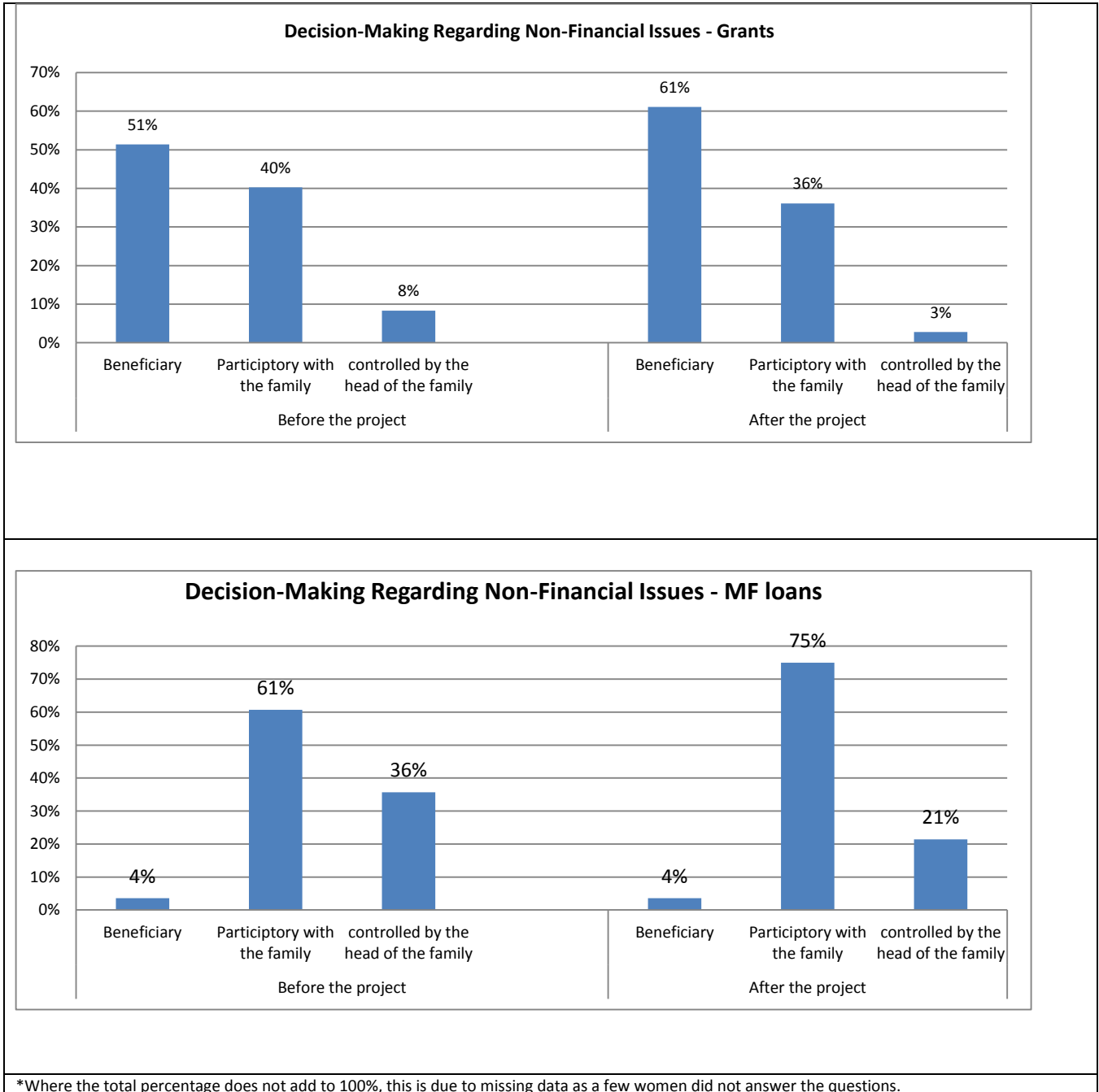


- Graph (4) illustrates the positive social and economic impact of the project on the beneficiaries' lives. At this stage, the tangible impact is evident in the clothes and food status of the family, which are often the first things families consider when their income increases. On the other hand, it is well understood that there has been limited positive impact on the other issues assessed, as the project is still in its early stages and needs more time to generate additional income to address other social and economic statuses. The women in the focus groups discussed the project's positive impact on the family's income and socio-economic conditions. The greater impact on microfinance beneficiaries can be explained by the fact that the majority of the microfinance loan beneficiaries had established their projects before this intervention began.
- According to the interviewed women, the reasons for the limited achievements of the projects are: difficult registration procedures in Jerusalem, finding appropriate sites for the project, supplying of materials, differences in specifications of materials and equipment, the suppliers and their attitudes, the limited timeframe, shortage of cash money, closures and restrictions on movement, as well as the war on Gaza.

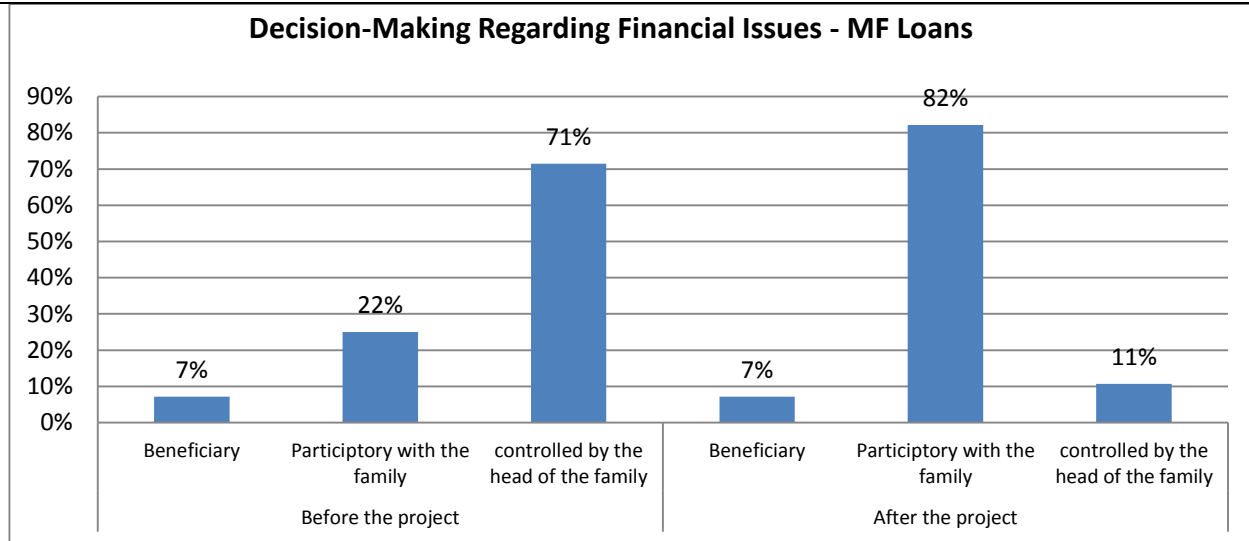
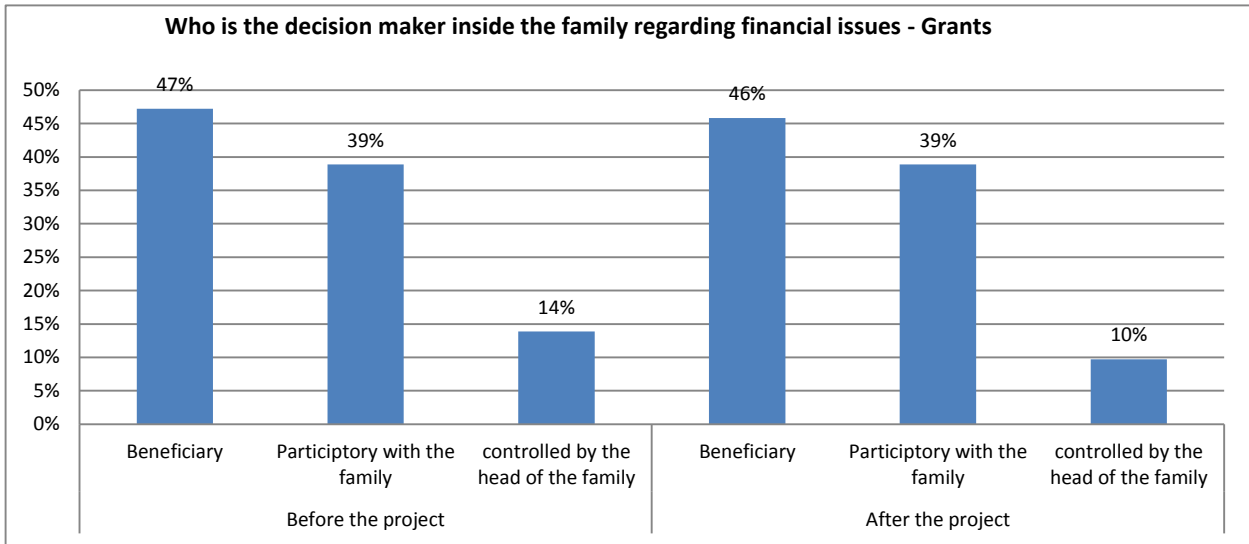
Impact on decision-making: The following graphs illustrate the status of women regarding decision-making processes inside their households. Comparing before and after, it is clear that the projects established by the grants contributed toward positive change in this regard, as decision-making inside the households has become more beneficial for the women. This is not the case for those who benefitted from the MF loans. As for decisions regarding financial issues, for the projects established by MF loans

participatory decision-making became more common, as the women are fully responsible for their enterprises including on financial issues.

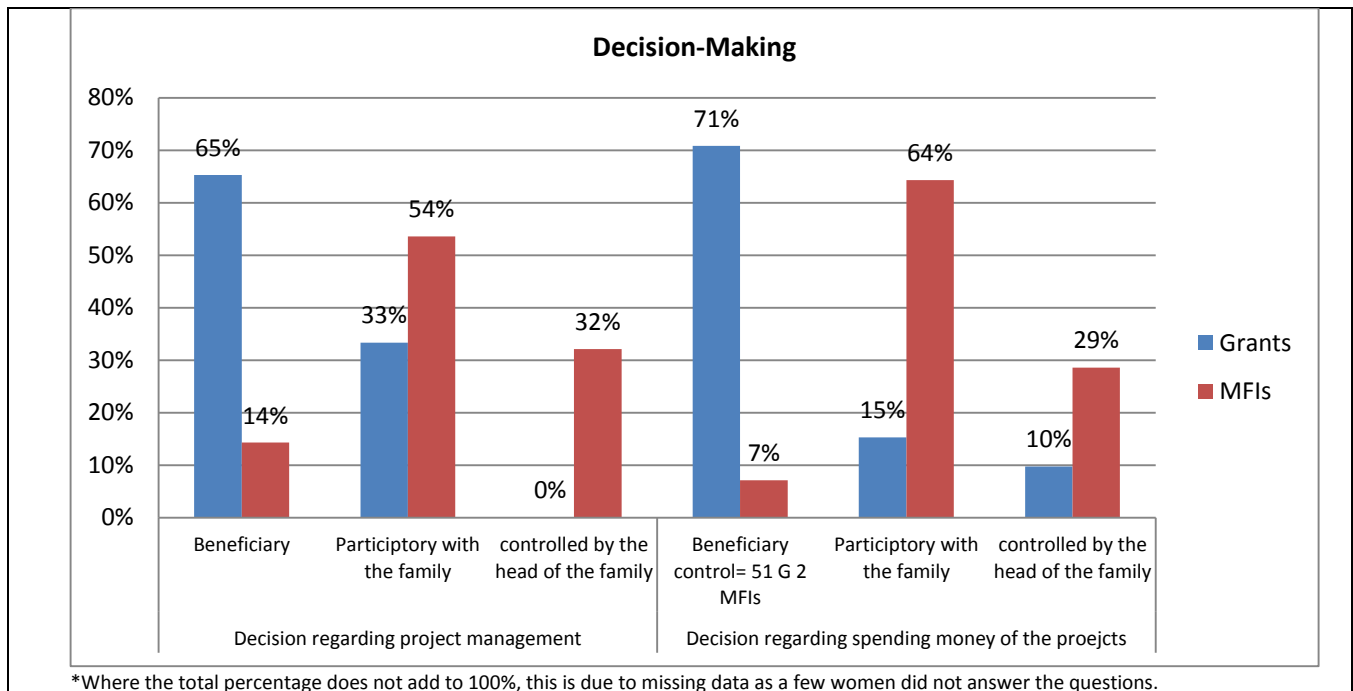
Graph (5)



Graph (6)



*Where the total percentage does not add to 100%, this is due to missing data as a few women did not answer the questions.



For decisions regarding the management of the project and spending the income produced by the project, it is clear that for the grant projects the beneficiaries lead the decision-making, while for the MF loans, decision-making is generally conducted in a participatory manner, as presented in the above graph.

Regardless of the fact that decision-making is difficult to impact in a short period of time, the women who participated in the focus group noted the positive trend that occurred in their households with regards to decision-making. Decision-making has increasingly benefitted the women beneficiaries or moved towards participatory processes inside the family, regarding the use of income from the project, expansion of the project, and marketing the products. At this stage, it is difficult to measure and assess the impact of the project on decision-making in the beneficiaries' households. This might be tackled during the final evaluation.

Table (4)

Changes occurring after the project	Type of change	Grants	MF Loans
Changes in the housework	+	14%	11%
	None	57%	71%
	-	29%	0%
Changes in taking care of children	+	14%	21%
	None	35%	57%
	-	35%	0%
Changes in mobility and movement	+	54%	32%
	None	15%	54%
	-	25%	0%
Changes in access to markets	+	51%	43%
	None	17%	43%
	-	26%	0%
Changes in selling products	+	49%	29%
	none	18%	57%
	-	3%	0%

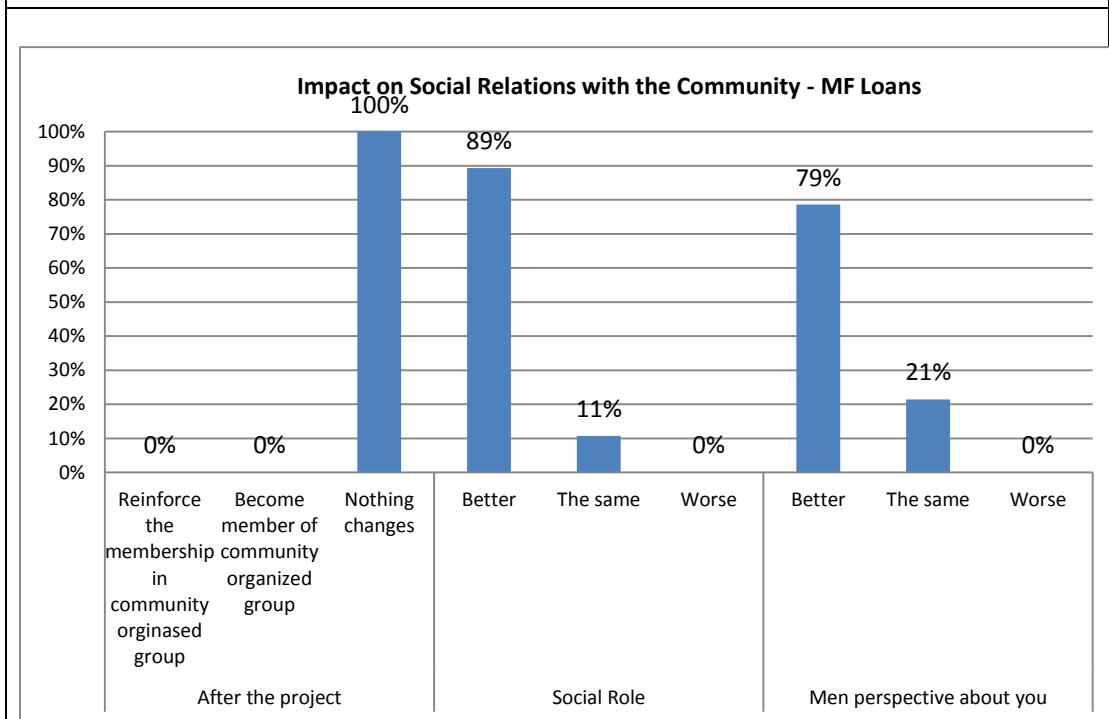
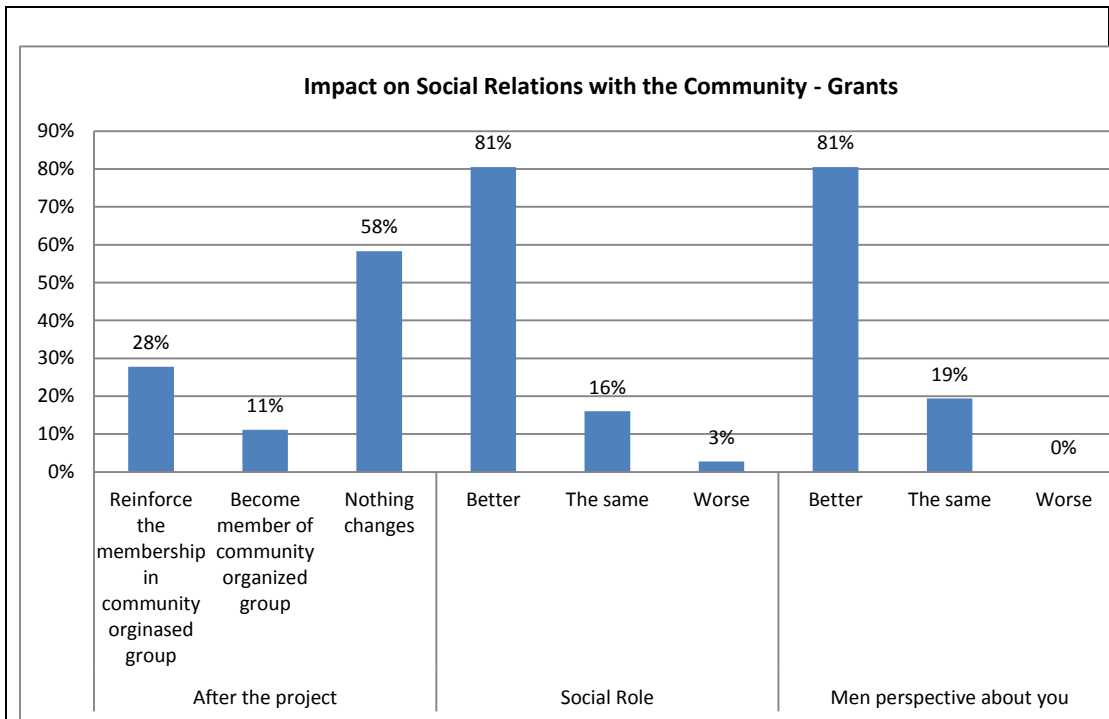
*Where the total percentage does not add to 100%, this is due to missing data as a few women did not answer the questions.

The above table presents the percentages of different types of changes that have occurred in the families and HHs. For those who received grants, the tangible positive changes occurred in their mobility and movement, access to the market, and ability to sell products, while the rest of the anticipated changes have not been felt yet. Better access to markets was also mentioned during the focus groups. For those who received MF loans, there was a positive change in the same areas, but not in as high percentages as for the grants. Those who mentioned negative impacts discussed the lack of time they face in doing housework or taking care of their children, as well as how running the project while taking care of their responsibilities at home overburdens the women.

Impact on beneficiaries' social relations with the community: After the establishment of the projects, approximately 28% of those who received grants had reinforced their membership in community groups and 11% had joined new groups. 81% of them have better relations in their communities and feel that men have better perspective on women's roles and capacities to deal with business, clients, merchants, and the market, create networks, manage finances, and run projects successfully.

Those who received MF loans noted no changes in their community activities. However, 89% of them stated that they have better social relations in their communities, and 79% believe that men have better perspectives about them. Many of the women who participated in the focus groups declared that now they are members of social groups in their communities and have better social roles.

Graph (7)



*Where the total percentage does not add to 100%, this is due to missing data as a few women did not answer the questions.

3.4.2. The impact on intra-household relations

The following table presents how women feel and act regarding discussing issues in public. The table illustrates that addressing issues in public still makes women feel uncomfortable, but they will not hesitate to talk and debate about issues and decisions if they feel they have to protect themselves and their children.

Table (5)

Effects of the project on discussing issues in public		Grants	MF Loans
It is not easy for you to address your issues in public, as it is not Comfortable	Agree	54%	43%
	Disagree	44%	57%
You will not hesitate to argue in public over decisions that might negatively affect your life and your children.	Agree	71%	86%
	Disagree	25%	14%
It is hard for you to have a leading role in your community, even if you want to.	Agree	34%	57%
	Disagree	64%	43%
You do not mind talking in public, even in front of community leaders.	Agree	78%	75%
	Disagree	21%	25%

Impact on different capital: The following table examines how the project affected the different capital of the women targeted by the project. It is clear that the majority of the women who received microfinance loans agree that the access to financial capital has affected them in a positive way, while only 50% of those who received grants do so. Better access to markets and social capital both for those who received grants and MF loans is compounded by the beneficiaries' ability to deal with new people: customers, suppliers, and traders. No major impacts on the environment, natural resources, and human capital occurred.

Table (6)

Capital and Resources	Effects	Grants	MF Loans
Financial capital	+	50%	96%
	no effect	18%	7%
	-	3%	0%
Environment and natural resources	+	10%	11%
	no effect	50%	86%
	-	1%	0%
Market	+	82%	75%
	no effect	4%	25%
	-	0%	0%
Social capital	+	51%	79%
	no effect	31%	21%
	-	1%	0%
Infrastructure	+	8%	0%
	no effect	46%	96%
	-	0%	0%
Human capital	+	13%	7%
	no effect	44%	93%
	-	0%	0%

*Where the total percentage does not add to 100%, this is due to missing data as a few women did not answer the questions.

3.5. Sustainability

3.5.1. The extent to which income-generating activities are sustained

The sustainability of the project is a crucial issue for helping vulnerable women sustain their livelihoods and overcome socio-economic hardship. This issue also has been emphasized by Sida, which perceives the sustainability of the established projects and small enterprises as the most important challenge facing the projects: “The sustainability of the established projects can help the targeted women and HHs in making their living.”

Analyzing the potential of the projects’ sustainability at this stage is challenging, as the majority of the established projects visited during the evaluation process have been run for periods less than 8 months (up to 24 months for three projects established by grants). For those projects established by MF loans, the periods range from four months to 15 years. The generated outcomes are still not sufficient to ensure the project’s sustainability, given that many HHs have been using the income, as expected, to enhance their basic living standards (clothes, food, and education) – and not for developing the project.

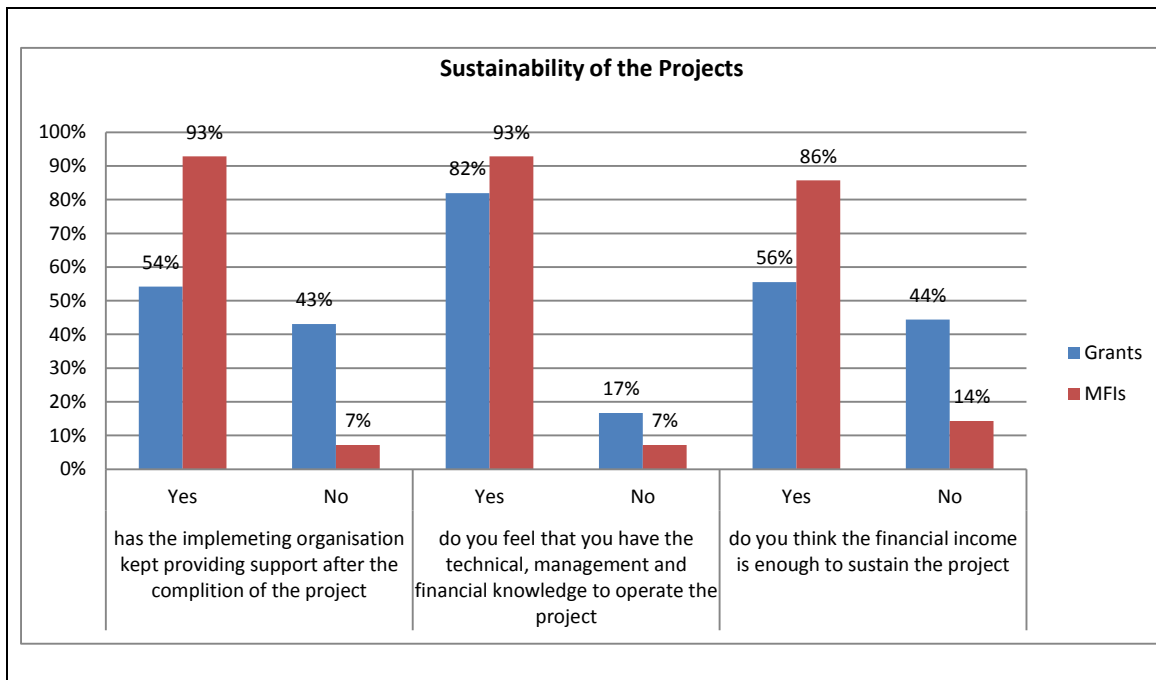
On the other hand, DEEP-WE enhances the potential for sustainability by providing a basic foundation: enhancing capacities, skills and knowledge; promoting the practice of these new skills; and appropriate follow-up. DEEP-WE was aware of the main components of sustainability including the individual characteristics of the entrepreneurs; willingness to run a project, the presence of appropriate background information about the project and the area of the business, awareness about the difficulties and obstacles that might face the projects, and readiness and ability to learn. Therefore, the design of the project included capacity-building activities to enhance skills and knowledge, the selection of the beneficiaries considered the entrepreneurship characteristics, and the implementation of the projects guaranteed the beneficiaries' involvement and ownership.

Most of the women targeted for the evaluation highly valued the capacity-building activities and almost all of them believe that such activities were the reason behind the success of the project. The following graph shows that more than 50% of those interviewed from the grant projects have the entitlements and means to sustain their projects, efficient and effective follow-up from the implementing organizations, and sufficient skills and knowledge. In addition, 56% and 86% of those who received grants and MF loans, respectively, mentioned that they have the appropriate income to sustain their enterprises, taking into consideration the fact that most of the households use the income generated from their enterprises for urgent matters like health issues, or for education and household enhancement.

Another important factor affecting the sustainability of the projects that must be considered is the vulnerability of the household in terms of urgent health costs, education, and housing. Fostering these components would enhance the sustainability of the projects.

Regarding the sense of ownership, more than 50 women in the sample declared that they choose the projects and designed them, while the rest choose them in consultation with the implementing organizations. For the implementation, only 14 women implemented the project by themselves, while 58 implemented their projects in cooperation with the implementing organization. For the MF loans, 20 out of 28 women implemented the projects by themselves, while only eight implemented their projects in cooperation with implementing organizations.

Graph (8)



At the same time, there are many challenges facing the sustainability of the projects; the external factors, the political factor is the main challenge. All of the projects need sufficient follow-up and coaching from the implementing organizations. As the majority of the women enterprises are HH-oriented, more support and business coaching are needed to ensure the economic empowerment of the women. The challenge is to look deeper to highlight and identify what is needed in order to improve the sustainability of the established enterprises or projects. One implementing partner stated that: “More analysis is needed to identify the optimal size of the projects or enterprises and the allocation of the financial resources to empower the targeted women.” According to another implementing partner: “Some projects are much more likely to not be sustained due to external ad-hoc factors, mainly political factors.”

At this stage, it is difficult to say that the enterprises are mature enough to stand by themselves without technical and financial support from the implementing organizations. Many still need follow up. Many beneficiaries who participated in the evaluation process mentioned that they need technical support to run their projects in a successful manner.

Most stated that they need extra financial support to be able to keep their projects running, mainly to extend the enterprise inputs.

Recommendations: It is recommended to provide the newly established enterprises with technical and managerial support during the first six months. Moreover, each type of project needs different kinds of support. For example, agricultural projects need intensive technical support during the season. The commercial enterprises need support in the marketing and promotion of products. Six months in general is suggested for all kinds of project, with some flexibility in the frequency and type of support. The most important thing is to orient the women entrepreneurs in how to sustain and develop their projects.

3.5.2. The local ownership

Local ownership can be achieved through support from the local community, fostering strong potential for sustainability. DEEP-WE aimed to secure such support by creating the local committees to help in implementing the projects. The establishment of such committees could create support for the projects given the fact that a majority of the women enterprises are HH-oriented, and more community support and networking are needed to ensure the economic empowerment of women and the sustainability of their projects.

The role of the local committee differs from one community to another and from one organization to another. The local committees in most of the communities are composed of representatives of CBOs and local government units (LGUs), but in general the role was limited to the announcements, distributing and receiving applications, screening the applicants, and finally communicating with the applicants to attend the training. A more active role for the committees could enhance the sense of ownership at the local level. The committees could have been better utilized by empowering the members to take an active role in supporting the projects. As one implementing partner recommended, “The approach could be blended with community mobilization represented in Business Community Councils, for example.”

On the other hand, the local ownership of the projects are enhanced when they are based on the communities’ needs and the projects are filling a gap in the communities.

3.5.3. The progress of the project towards national ownership

MoSA is an important partner of the project. It is the official owner of the project and the leading body of DEEP-WE. In the field, the field researchers should provide the project with the potential beneficiary list and facilitate field visits to the targeted households.

MoSA’s role in governing and managing the project was limited due to internal factors, including the change in the Minister and the consequent changes in the individuals who

play leading roles in the Ministry, including the members of the technical committee. The commitment of the Ministry leaders to playing the leading role in governing the project was not at the same level during earlier phases of the implementation of DEEP; it decreased significantly during the implementation of DEEP-WE. It is important to have MoSA on board again, to ensure their contribution to the project policies and strategies and to the monitoring of the project implementation. MoSA is not the sole player in this regard. The Ministry of Economy and Ministry of Agriculture should be on board, in addition to the Ministry of Planning and Ministry of Labour. Modifications to the project's Board of Trustees can bring new dynamics to the project. It is suggested to represent the NGO sector and the private sector, including the Islamic Development Bank, and the ministries, and to represent the ministries by deputies to make it more practical in organizing and conducting board meetings.

3.5.4. National/local institutions' support for the project

Local support was provided through the local CBOs and official community groups that participated in the local committees, especially the local government units. At the national level, the project was supported by the implementing organizations and their supporters. MoSA had no active role during the last two years of the project period. In the beginning, it provided the official formal cover for the project, the required staff by DEEP (22 field researchers and 6 employees at the Ministry central level), and suggested names for the selection of the beneficiaries in the first round.

On a different level, the program was working side by side with the private sector, and most of the established projects relied on supply and procurement processes with local and national private sector dealers.

3.5.5. Additional issues that relate to the sustainability of the impact and outputs of the project

Sustainability can be divided into three parts: sustainability factors related to the HHs and beneficiaries themselves, factors related to the nature of the project and project management, and then factors related to the national policies and procedures.

Women's capacities: Sustainability is correlated to the capacities of those who run the projects, and HH and family support, or objections to the beneficiary running the project. The potential of the projects increases in a tangible way if the beneficiaries have sufficient knowledge and skills to establish and run the projects, along with the support of their families.

More attention should be given to the building of the practical capacities of the targeted women in running and developing small enterprises and to the creation of supportive environments. This can be achieved by providing continuous follow-up, on-the-job training, and community-based activities that can create positive supporting dynamics in the targeted communities.

Project nature and management: The sustainability of the project highly depends on the nature of the products or services the project will deliver, and on the degree to which the products or services meet community or market needs. Sustainability is enhanced when the demand is high. Also, the size of the investment is related to the nature of the project. Agricultural production projects (for example, greenhouses and animal units) require higher capital investments than trade and service projects in rural areas and include the establishment and operational costs. For example, for a productive animal unit to reach a break-even point, it needs to include at least 22 sheep or goats and at least a one-dunum greenhouse (this information is based upon a SEC study), so the fixed amount will result in a sufficient investment to allow for success and sustain the project. The project also could be competitive if the product, price, place, and promotions (the four Ps) are appropriate to compete. For any project, the PPPP should be considered with regards to sustainability. For project management, these factors should also be considered: the ability of the project to secure better bidding prices and compete with other similar projects, get the support of the market and the local community, and employ and create employment opportunities in the community.

At the macro level, the sustainability of any micro-level economic initiative is also linked to the role played by the macro level. Support at the macro level can be fostered by adopting suitable policies or developing appropriate procedures that fit with the nature of the established projects, in different areas: like project registration, taxes, bank relations, and others. As one implementing partner noted: “The interlinkages are crucial especially in the case of DEEP’s projects, i.e. poverty targeting and the role of the state in supporting micro and small enterprises on the policy and service delivery levels; hence making the market work for the poor.”

When it designed the project, DEEP considered the risks that the project might face, conducted risk mitigation analysis, and developed strategies to cope with these risks. The risk mitigation analysis is presented in the project proposal.

Within the scope of work of DEEP-WE, a pilot Referral System is planned to be implemented in two districts. This pilot offers MoSA an alternative way to support vulnerable households with a mechanism that is complementary to the cash assistance program, and promote women’s graduation from poverty towards becoming active participants in economic growth and employment generation.

- This pilot also aligns with MoSA’s decentralizing process to enable the district offices in the governorates to play a bigger role in monitoring and overseeing the work of various partners in the field. It also aims to set the stage for the various service providers to focus on serving MoSA’s beneficiaries in cooperation with MoSA staff at the district level to enhance responsiveness to the beneficiaries’ needs.
- This effort will enable MoSA’s team to ensure that synergies with other social protection programs are taking place for the benefit of targeted families in the areas of health, education, housing, and psychosocial support, as a well-integrated social safety net to complement the

Conclusion: To foster greater potential for sustainability, DEEP-WE is to consider deeper analysis of the established projects' sustainability. This can be done by analyzing the projects, especially those that did not succeed; the juice and cocktail shop project in Biddu, and Bride dressing project in Jerusalem, in the context of the three above-mentioned aspects. The challenge is to look deeper to highlight and identify what is needed in order to improve the sustainability of the established enterprises or projects. More analysis is needed to identify the optimal size of the projects or enterprises based on the type of the project and the type of the community the enterprise is acting within, and then to consider the allocation of the financial resources to empower the targeted women and provide sufficient follow-up and coaching on how to develop the projects.

3.6. Network/linkages

At the governance level of the program, DEEP is governed by a Board of Trustees that is composed of: three representatives of the PNA, including MoSA (Chairman), MoP, and MoL, three representatives of the Islamic Development Bank, and a representative of UNDP. For DEEP-WE, the Outcome Committee is the leading body of the project. It includes the representatives of Sida, UNDP, and MoSA. Operational issues are guided by the Technical Committee.

The degree of engagement by the different stakeholders varied from one level to another. At the governance level, the role of MoSA was minimized due to changes at the Minister level, and the Board of Trustees did not meet until the middle of 2015. The technical committee also had the chance to meet frequently to prepare for the second phase of DEEP, conducted in late 2012. MoSA's role in leading and monitoring the project was very limited as mentioned earlier, while its role in previous phases of DEEP was greater. As a donor, Sida provided support and carried out the monitoring functions, including field visits to the projects and follow-up with the project team, and then received progress reports from UNDP.

The implementing partners had the most crucial and essential role in the implementation of the project, but had nothing to do with the design of the project activities, capacity-building, and selection of the geographical areas, as they were selected during the design period.

The beneficiaries' involvement was satisfactory in the selection, design, and implementation of their projects, as clearly stated by those interviewed for the purpose of the evaluation.

Other initiatives that are directed at empowering women are taking place, for example initiatives conducted by the Women Business Forum and Tomorrow's Youth Organization (TYO). The objectives of such initiatives are to empower women entrepreneurs and provide them with the tools and skills needed to grow profitable and sustainable businesses that are scalable and facilitate job creation. DEEP-WE overlaps with such initiatives, with the following differences:

- DEEP-WE is more holistic in geographical distribution; as it covers three massive geographical areas.
- The number of the targeted beneficiaries is massive (approaching a thousand at each stage), while others target in the range of dozens of entrepreneurs.
- DEEP combines financial aspects with technical and capacity-building aspects, as a module tested in previous stages.
- DEEP partners with NGOs that possess significant experience in providing both grants and MF loans.
- DEEP-WE is a project of DEEP that has been implemented before, and it targets vulnerable groups, but with a focus on vulnerable women entrepreneurs.

As for the Community Resilience Development Program (CRDP) that is being partly funded by Sida and implemented by UNDP-PAPP through local partners, DEEP-WE should coordinate with CRDP especially in areas related to economic empowerment and business development to avoid duplications, and at the same time combine the efforts of the two projects to have more tangible impact in the same targeted communities, as both of the two programs are targeting East Jerusalem and Area C.

4. Main Conclusions and Recommendations

Relevancy: DEEP-WE became a project that adds knowledge and experience to the DEEP main model. Targeting households through women's economic empowerment is considered a strategic entry point "to improve the living conditions of depressed and productive Palestinian families and by that to contribute to a revitalized Palestinian economy." Women hold significant responsibility in households to cope with the hardship and difficult situations that families face. DEEP-WE seeks to add value to the productive Families Economic Empowerment approach.

DEEP-WE's situation analysis of the Palestinian context is accurate and remains valid. The well-being of the Palestinian economy and the sustainability of community livelihoods are negatively affected by the Israeli occupation, and have been so for decades. Palestinians

have been subjected to severe political, social, and economic pressures that have greatly constrained their ability to develop in a sustainable manner. The instability of the internal political situation in Palestine further deteriorated socio-economic conditions, resulting in the increased vulnerability of the Palestinian people and reduction of families' capacities to sustain their livelihoods.

The project design and the evaluation process reflect the project's relevancy to the local context:

- The project is targeting marginalized communities that are subjected to human rights violations and suffer from being isolated due to the Israel occupation of East Jerusalem, the Gaza Strip, and Area C.
- The project activities were designed to be implemented at the local level within the targeted communities, with limited dependency on the macro level.
- The project was designed to address poverty from a developmentally sustainable approach, using economic empowerment as a means of tackling poverty.
- The project was designed to increase targeted groups' access to capital and entitlements that can sustain their livelihoods.
- The project supports the target group in upgrading their existing resources and infrastructure and using them to generate income for their families, given the mass destruction of infrastructure and houses in the Gaza Strip during the June-July 2014 Israeli invasion, the destruction of civilian property, and land confiscation by the Israeli army and settlements in the West Bank and Jerusalem.
- The project was designed to target the most marginalized groups in society: women. In the Palestinian context, this tendency towards female marginalization is particularly grounded; women recognize the existence of political and economic challenges, and social pressures in addition to family expectations.
- The project aims to expanding women's opportunities to fully harness their rights, such as the right to employment.
- The project aims to increase mobility for women, which in return contributes to a revitalized Palestinian economy
The project supports women's integration into the labour force, and in so doing, helps women to overcome the political, social, and economic challenges they face.²¹

The project design reflected the local context and the problems facing women in Palestine through its outcome, expected outputs, and the tailored design of activities. The selection of the partners was conducted to better support DEEP-WE in achieving its objectives.

²¹ These findings were generated from a desk review of the project documents and interviews with the project team and implementing partners.

The three geographical areas selected for the DEEP-WE project were identified based on the fact that these areas face deteriorated socio-economic conditions.

Efficiency: The selection of the beneficiaries was flexible and was carried out in consultation with the village council, a major player in the local committees that were created in the targeted communities to support the implementation of the project. DEEP-WE is to consider revising the selection criteria by using specific measurable indicators for entrepreneurship or weights for different criteria that enhance the selection of the beneficiaries, as it is noticed that the NGOs are not well-acquainted with the theoretical concept behind Entrepreneurship.

The SEC and IECD's role and input in developing and modifying the business plans was not satisfactory to most of the partner organizations, like PARC, ACAD, PYU, Juhood, and Qader. Most of the used business plans were those developed by the beneficiaries themselves who did not have enough experience to do so or who copied each other's plans (in one case, one business plan to start a grocery was copied five times on the PYU beneficiary list).

The grants were used mainly for provision of assets to start the businesses. The sample revealed that the central purchasing resulted in higher costs of the materials, equipment, and tools, as the margin for competition among suppliers was narrow due to bidding requirements.

Considering the fact that the implementing partner organizations' role is to conduct the bidding process, select the suppliers and contract them, supervise the material and equipment delivery, and follow up in establishing the project together with the beneficiaries, it is difficult to say that the partner organizations were efficient in carrying out their roles and responsibilities.

The limited follow-up and mentoring of beneficiaries during running and operating their projects are a risk factor for such projects to fail, given that the risk of failure is higher in the first period of the project life if not well-planned and -executed.

To learn from the first phase, and with deep consideration and respect for the developed grants Operational Manual, it is recommended that DEEP go through the Manual, including the implementation procedures, the selection criteria, and the conceptual understanding of entrepreneurship, with partners and update them regarding the lessons learned during this phase and the previous phases, based on the different experiences gained by DEEP-WE and partner organizations.

Also, DEEP-WE is to consider the roles and responsibilities of both the implementing organizations and the business services providers, as many partners declared that there was no clear division between their role as implementing partner and as service provider.

The partners expected the service providers (SEC and IECD) to provide more assistance in developing the business plans, revising them, and making them more holistic and realistic.

Effectiveness: It is clear that the project was able to target women who were in need and facing socio-economic hardship, due to social constraints and limited access to the resources required to sustain their livelihoods.

The sample revealed that the 72 projects targeted by the grants generated 73 full-time jobs, including 57 jobs for women, and 13 part-time jobs, including 8 for women. The 28 projects targeted by MF loans generated 12 full-time jobs, including seven jobs for women, and 16 part-time jobs, with just one of these part-time jobs for women.

Most of the projects just started, and they are barely covering their running costs. However, 26 projects targeted by the grants were able save a few hundred NIS, and six projects targeted by the MF loans were able to save a few tens of NIS.

One partner organization stated that: “MoSA is an important partner in the project; it is the official owner of the project”. MoSA was acting during the DEEP-WE project with the minimum level of commitment, and they did act as their planned role in governing the project. It is important to have MoSA on board again, to ensure their contribution to the project policies, strategies, and monitoring of the project.” (Please see the interviews.)

The NGOs and MFIs also used the interaction with target groups (poor and vulnerable communities), especially women, already established contacts with grassroots associations, their experiences in using participatory approaches and outreach programs, as well as their ability to provide services and interventions of a multidisciplinary nature to implement DEEP-WE.

The partner organizations provided needs assessments to select the potential beneficiaries, technical, financial, and procurement support to the beneficiaries, monitoring of the implemented activities, and in many times implemented the capacity-building activities.

The selected partner organizations exhibited strong capacities in implementing the project. The capacity-building of the partners was limited to the process of developing the project manual, and the partners’ teams were trained on how to use the manual in implementing the project.

Impact: Without a doubt, the project generated positive social and economic impacts for the beneficiaries. The sample analysis revealed that the socio-economic benefits were the primary reason why the beneficiaries wanted to participate in the project. Most of the interviewed women declared in different ways that they achieved the goals they had when they had joined the project: many increased their income, guaranteed sustainable

income, made their dreams of starting their own enterprises come true, and many mentioned their ability to cover their sons and daughters' educational expenses.

It is clear that the majority of the women who received microfinance loans agree that the access to financial capital has affected them in a positive way, while only 50% of those who received grants do so. Better access to markets and social capital both for those who received grants and MF loans is compounded by the beneficiaries' ability to deal with new people: customers, suppliers, and traders.

Sustainability: The sustainability of the project is a crucial issue for helping vulnerable women sustain their livelihoods and overcome socio-economic hardship. This issue also has been emphasized by Sida, which perceives the sustainability of the established projects and small enterprises as the most important challenge facing the projects: "The sustainability of the established projects can help the targeted women and HHs in making their living." At this stage, it is difficult to say that the enterprises are mature enough to stand by themselves without technical and financial support from the implementing organizations. Many still need follow up.

More than 50% of those interviewed from the grant projects have the entitlements and means to sustain their projects, efficient and effective follow-up from the implementing organizations, and sufficient skills and knowledge.

Local ownership can be achieved through support from the local community, fostering strong potential for sustainability. DEEP-WE aimed to secure such support by creating the local committees to help in implementing the projects. The establishment of such committees could create support for the projects given the fact that a majority of the women enterprises are HH-oriented, and more community support and networking are needed to ensure the economic empowerment of women and the sustainability of their projects.

To foster greater potential for sustainability, DEEP-WE is to consider deeper analysis of the established projects' sustainability. This can be done by analyzing the projects, especially those that did not succeed, in the context of the aspects highlighted before. The challenge is to look deeper to highlight and identify what is needed in order to improve the sustainability of the established enterprises or projects. More analysis is needed to identify the optimal size of the projects or enterprises based on the type of the project and the type of the community the enterprise is acting within, the specific needs of each of the targeted geographical areas, and then to consider the allocation of the financial resources to empower the targeted women and provide sufficient follow-up and coaching on how to develop the projects.

5. Lessons Learned and Success Stories

There are many success stories the evaluation team can report, as many women met during the evaluation process stated that they achieved their goals of being involved in the project. One case is the case of Mrs. Alissa Skafie of the Athouri in East Jerusalem. As a result of her participation in the project, Alissa is now able to generate income for her family and guarantee a sustainable livelihood for her three children and husband. Also, Mrs. Mayrem Obeid and Mrs. Njah Ar Ruwidi of East Jerusalem are able to produce and market chocolate and other sweets, with good profit for their families.

At a different level of success was the ability of PARC to create internal networks among its women beneficiaries in East Jerusalem, who established relevant projects to benefit from each other: the hair dresser, sweets caterer, bride dresser, card designers, and photographer coordinate to share business.

The potential for success in the established projects is tangible, as presented in the analysis of DEEP-WE's impact and sustainability. At the same time, it is learned that:

Entrepreneurship is not a clear-cut issue, which created confusion to a certain degree in selecting the beneficiaries. DEEP-WE should turn entrepreneurship into more measurable indicators that can help to enhance the selection of the beneficiaries.

Business Plans are essential and crucial components in establishing realistic and sustainable projects. DEEP-WE, together with the partner organizations, are to pay more attention to the process and expend more effort with the beneficiaries to ensure the business plans reflect the actual needs of the project, with enough details and specifications for the inputs. Such efforts will help to guarantee more satisfaction among the beneficiaries and increase their feeling of ownership over the projects.

Grant Size: The grant size should be correlated to the nature of the project and the geographical area. More flexibility is to be given, as this factor affects the degree of the impact and sustainability of the projects.

Bidding Process: The bidding process that occurred during the project resulted in delays and a low degree of satisfaction among beneficiaries, as the quality and nature of the inputs that were received were less than expected. The central purchasing resulted in higher costs of the materials, equipment, and tools, as the margin for competition among suppliers was narrow due to bidding requirements. DEEP-WE should pay attention to this process to better utilize the resources for the projects.

Follow-Up: Sufficient resources and time allocated for the project follow-up can turn an unsuccessful project into a successful one. Follow-up and coaching after establishing a project is important. Not mentoring beneficiaries during the running and operating of

their project is a risk factor for such projects to fail, knowing that the risk of failure is higher in the first period of the project, if not well-planned and -executed.

List of Annexes

The following are the annexes that attached to the report in different files:

Annex 1: Terms of Reference

Annex 2: List of Documents Reviewed

Annex 3: Minutes of the Meetings and Interviews

Annex 4: Sample for the Field Work

Annex 5: Raw Data from the Field

Annex 6: Minutes of the Focus Groups