



Enabling conflict-affected households to resume livelihoods and transition to sustainable income generation in Ad Dhali Governorate.

MSMEs Endline Report

Ad Dali' governorate

August 2024

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Executive Summary

This report summarizes the results of the endline assessment, which was carried out in Ad Dali' Governorate in Al-Azariq and As Shu'ayb districts under the project entitled "Enabling conflict-affected households to resume livelihoods and transition to sustainable income generation in Ad Dhali Governorates." led by Danish refugees council (DRC) consortium and funded by Directorate-General for European Civil Protection and Humanitarian Aid Operations (DG ECHO). Endline was conducted with the targeted Households (HHs) who benefited from the activity of Micro, small and medium-sized enterprises (MSMEs) conducted by Acted.

The endline is intended to assess the effectiveness and appropriateness as well as the impact of the MSMEs intervention, documenting key lessons and recommendations to capitalize on while designing similar interventions in future. In addition, this study aimed to assess the effectiveness of the processes followed during implementation and measure the satisfaction of beneficiaries. To achieve these objectives, 137 HHs out of 209 HHs from targeted beneficiaries were selected and interviewed (95% confidence level and 5% margin of error)

The overall findings of this endline assessment are listed below:

Table 1: Contractual indicators assessed in endline

Sector	Indicator Reference No.	Indicator	Target	Endline result
Livelihood	RI 4.2	% of target population (MSME households) improve their net income ⁽¹⁾	80%	72%

Key findings:

- 100% of respondents were satisfied with the grant provided by Acted.
- 100% of respondents were satisfied with the items they purchased for their businesses through the grants provided by acted.
- 100% of respondents think that the grant allowed them to meet the planned short-term goals⁽²⁾ described in their business plan.
- 100% of respondents were satisfied with the content of the vocational training.
- 100% of respondents were satisfied with the quality of the vocational training.
- 100% of enterprises are now functional, with 72% generating income.
- 100% of respondents are satisfied with the grants provision as part of MSMEs by Acted.

1) Net income is a measure of how much money a person, or a business, makes after accounting for all costs.

2) Short-term goals vary from a business to another, for instance, it may refer to the increase in income generation, expanding/improving the current business, starting a new business etc.

- 103% is the income generating growth rate for the existing businesses after the grants provided by Acted.
- 43% of respondents can meet all/most of all their household members' needs after the intervention due to increase in their income.

Acted AFM

- 100% of the respondents were aware of the Acted AFM channel.
- AFM channels that beneficiaries were aware of included the hotline number (94%), this was followed by suggestion box (79%), Sending a message on WhatsApp (42%), talking to the community committee (36%), talking with Acted staff when they were in the field (31%), visit Acted office (15%), and sending an email (6%).

1. Introduction

1.1 Project Background

This activity was implemented from May 2023 through June 2024 in two districts (Al Azariq and As Shu'ayb) in Ad- Dali' governorate. It aimed to enable conflict-affected households to resume livelihoods and transition to sustainable income generation through supporting HHs with resources for improving the existing businesses or starting up the businesses. Business grants were provided to improve their livelihoods. Under this activity, 207 Beneficiaries have been selected from the targeting list of households who have been reached by MPCA to be targeted under the MSMEs activity based on the CCY vulnerability assessment framework. A total of 131 HHs have existing businesses, and 76 HHs with start-up businesses.



The activity started by providing 3 days of tailored vocational training focusing on how to maintain existing businesses and improve the quality of the goods and services provided to the community. In addition, it focused on how to startup small businesses by providing the most needed knowledge on how to pitch any idea for the business, how to study targeted market and customers, sales channels, how to manage money, and at last how to write a business plan. The training continued from the 18th till the 20th of Jan. 2024.

The distribution modality was set to cash transfer divided in 3 installments. The grant value varies based on the business type. For start-up businesses, the value was 700 USD (R1 350 USD, R2 250 USD, R3 100 USD), while for existing businesses, 450 USD (R1 250 USD, R2 150 USD, R3 50 USD). The first installment was delivered on 13th of February, and the last installment was delivered on 9th of June 2024.

The project mainly aimed to achieve the following objectives:

1. To meet the critical basic needs of vulnerable conflict-affected households and reduce negative coping strategies.
2. To meet the critical basic needs of vulnerable households by leveraging MPCA activities to cover basic critical needs while supporting the transition to long-term development through the livelihoods training and MSME grants component.

1.2 Objectives

The endline assessment aims to evaluate the impact of MSMEs grants and training on the targeted population, collect feedback and inform future interventions. The specific objectives of this endline assessment are to:

- ✓ Assess HHs ability to meet their basic needs according to their priorities in the last 30 days.
- ✓ Measure the success rate of the old versus newly established enterprises disaggregated by gender.
- ✓ Estimate monthly average revenue from the newly established enterprises disaggregated by gender after receiving the MSME assistance.
- ✓ Estimate monthly average revenue from the existing upgraded enterprises disaggregated by gender after receiving the MSME assistance.
- ✓ Assess training relevance, and effectiveness toward enhancing business skills.
- ✓ Document main reasons for the discontinuation of the enterprises if any, disaggregated by old versus new enterprises, and gender wise.
- ✓ Determine the effectiveness of the activities and gather information around implementation processes.
- ✓ Measure the outcome values of the indicators in the project's logical framework (Log Frame).
- ✓ Assessing beneficiaries' awareness and usage of Acted feedback mechanisms (AFM).
- ✓ Identify areas for improvement that Acted can capitalize upon for future programming.

1.3 Data Collection Methodology and Sampling

The endline assessment applied a standardized quantitative survey to collect the necessary data amongst the targeted beneficiaries. Beneficiaries were informed about the process and the objectives of the survey and secured their verbal consent before starting the survey. Household-level interviews with 137 randomly selected HHs were conducted for this assessment (59 female, and 78 male). The selected sample is representative of the total number of 207 beneficiaries chosen with a confidence level of 95% and a 5% margin of error. The Acted MEAL Unit utilized 5 male and 2 female enumerators and conducted one day training to ensure enumerators' familiarity with the overall assessment objective and the assessment survey tool. The enumerators conducted each survey in person (door-to-door) using the KoboCollect application on their smartphones while quantitative data were analysed using Microsoft Excel. The data collection process started on July 15th and lasted till July 18th. The below table shows the sample details.

Table 2: sample disaggregation by district and gender

Governorate	District	Gender	Total beneficiaries	Targeted sample
Ad Dali'	Al Azariq	Male	24	12
	Al Azariq	Female	10	10
	As Shu'ayb	Male	108	66
	As Shu'ayb	Female	65	49
Total Sample			207	137

1.4 Limitations

- The endline assessment was conducted just one and a half months after the distribution of the final installment, limiting the ability to fully evaluate the activity's impact. A minimum of four to six months is necessary to thoroughly assess the intervention's impact and sustainability.
- The subjectivity and possibility of biased answers by respondents should be considered. Exaggerating a response to either amplify or downplay its impact in hopes of receiving more assistance should be taken into consideration. The responses for financial figures are based on the respondent's verbal feedback without any supporting document.
- For seasonal micro-businesses, and those beneficiaries who did not start income generation, the results could not be evaluated.

2. Findings

2.1 General Information

2.1.1 Gender of the Respondents:

The gender distribution of the respondents was slightly larger for male, with 57% (n=78) of the respondents being male and 43% (n=59) female. The gender distribution of the respondents is a critical aspect of the analysis as it provides insights into the gender dynamics of the surveyed HHs.

2.1.2 Age of the Respondents:

The majority of the respondents were between the ages of 36 and 59 years, accounting for 54% (n=74) (25% female (n=34), and 29% male (n=40)) of the total respondents. The age group between 18 and 35 years accounted for 37% (n=51) (14% for female (n=19), and 23% for male (n=32)) of the respondents, while those above 60 years of age made up 9% (equal percentage of 4.5% (n=6) for both female and male) of the total respondents. The high percentage of respondents between the ages of 36 and 59 years could be indicative of the overall middle age of the targeted households or the fact that this age group is more likely to have more engagement in the businesses they're doing for a long time.

2.2 Findings for Vocational Training

Acted provided training to 209 participants from selected households in Al Azariq and Ash Shu'ayb district, Ad Dali' governorate with start-up and existing businesses. 99% (44% female (n=59), and 55% male (n=77)) of the selected beneficiaries attended the training for all topics, while (1 male) of the selected beneficiaries attended part of the training.

2.2.1 Overall Satisfaction with the training content, and quality

All beneficiaries surveyed expressed a high level of satisfaction with the training content. Out of the respondents, 98% (n = 134) (43% for female (n=59), and 55% for male (n=75)) reported being very satisfied, while the remaining 2% (n = 3) (all male) indicated they were satisfied.

In addition, there was no demand to add any topics to the training program, indicating that the training topics were tailored effectively to the needs of the local markets and the selected beneficiaries.

Similar a high level of satisfaction with the quality of the training was reported among 99% (n=135) (42% for female (n=58), and 56% for male (n=77)) beneficiaries being very satisfied, and 1% (n=2) (1% female (n=1), and 1% male (n=1)) being satisfied.

2.2.2 Ability of beneficiaries to run/develop their businesses after the training

The results for establishing and running the businesses are very encouraging indicating a high success rate. 99% of beneficiaries (n = 136) (43% female (n=59), and 56% male (n=77)) reported that they're have enough skills to run/develop their businesses after receiving the training. Only one beneficiary (male) mentioned facing issues to run/develop his business because he did not attend the full training.

2.3 Findings for Grants Distribution and usage

2.3.1 Beneficiaries' Selection

100% of beneficiaries reported satisfaction with the beneficiaries selection process, 91% (39% female (n=54)), and 52% male (n=71)) of the beneficiaries (n=125) were very satisfied, while 9% (4% female (n=5), and 5% male (n=7)) of the beneficiaries were satisfied. None of beneficiaries was asked for a favor in order to be registered or encountering any issue during the registration process confirming a fair and transparent beneficiary selection.

2.3.2 Grant Distribution

All beneficiaries expressed satisfaction with the distribution process. Among them, 98% (n=134) (42% female (n=58), and 55% male (n=76)) were very satisfied, while 2% (n=3) (1% female (n=1), and 1% male (n=2)) were satisfied. Additionally, all beneficiaries confirmed that they had been informed in advance about the distribution's date, time, and location, although specific details on how far in advance, this information was provided were not clear. They also reported being informed about the amount of money they would receive and the number of installments before the distribution. The distribution's timing and location were deemed suitable by all

beneficiaries, and each one indicated collecting their cash in person. 82% of respondents (n=113) (37% female (n=51), and 45% male (n=62)) reported that it takes less than 30 minutes to reach the distribution point, while 18% (n=24) (6% female (n=8), and 12% male (n=16)) shared that it takes less than 30 minutes – 1 hour to reach the distribution point for the reason they were far away at the district center at the time of the distribution. 10% of beneficiaries (n=14) (1% female (n=2), and 9% male (n=12)) had to pay transportation fee to reach distribution point on average of 1,960 YER (1.08 USD).

2.3.3 Grant usage

It was confirmed by all beneficiaries that they use the grant money to purchase items listed in their businesses' plan. However, 33% of respondents (n=45) (20% female (n=27), and 13% male (n=18)) spent all the money they received. While 67% of respondents (n=92) (23% female (n=32), and 44% male (n=60)) spent more than they received. The reason for overspending is primarily due to an increase in the prices of planned materials, accounting for 72.8% (n=67) of the cases. Additionally, 21.7% (n=20) of the cases were due to the need for additional materials not included in the original plan. The below table shows what money spent on and how much:

Table 3 : Top items business owners spend grant money on.

Items	Existing businesses			Start-up businesses		
	Expenditures YER	Expenditures USD	Percentage %	Expenditures YER	Expenditures USD	Percentage %
Raw material/business items	53,462,600	29,701.44	58%	46,800,042	26,000	55%
Rent			0%			0%
Employee salaries			0%			0%
Equipment	23,469,100	13,038	29%	34,186,442	18,992.47	42%
Other expenditures	4,602,000	2,556.67	13%	50,000	27.8	3%
Total	81,533,700	45,297	100%	81,036,484	45,020	100%

The above table shows that 0% of the received cash was used to pay employees salaries, or permits rent. Indicating that all respondents are holding their businesses and/or pay their employees from the generated income along with their relatives, and have their own permits or pay their rent fees from the generated income.

For the other expenditures, Tillage took the lead as the most bought item by respondents presenting 59% with total expenditures of 2,200,000 YER (1,122.22 USD) for existing businesses followed by Barn/sheep housing with total expenditures of 1,450,000 YER (805.55 USD). For start-up businesses, only transportation fee is recorded as other expenditures with 50,000 YER (27.8 USD). The below table shows the total "Other" expenditures.

Table 4 : Top other items business owners spend grant money on as other expenditures.

Item	Existing	Start up	Total
Tillage	2,200,000		2,200,000
Barn/Sheep housing	1,450,000		1,450,000
Air bottle	462,000		462,000
Plastic bags for work	300,000		300,000
log cabin	190,000		190,000
Transportation		50,000	50,000
	10,472,600	2,676,142	13,148,742

On average, 463,862 YER (257.70 USD) is the actual amount of overspending as illustrated in the table below:

Table 5: Overspending figures disaggregated by business type

Business type	Total grant amount	Total expenditures	Difference	Diff. Average YER	Diff. Average USD
Existing	63,789,900	81,533,700	17,743,800	227,485	\$126.38
Start up	67,090,200	81,036,484	13,946,284	236,378	\$131.32
Total	130,880,100	162,540,214	31,660,114	463,862	\$257.70

2.3.4 Satisfaction with the Grant:

All respondents expressed their satisfaction with the grant provided by Acted mentioning the items purchased for their businesses. Additionally, it was highlighted by all that grant allowed them to meet the planned short-terms goals described in their business plan. Furthermore, 96% (41% female (n=56), and 55% male (n=75)) of the respondents did not face any difficulties finding the items in the local markets, while 4% (2% (n=3) for both female and male) stated that encountered some difficulties to find some items in the local markets. The most frequent reason is because some of these items were not available in the local market, so respondents have to request them from other markets. In addition, one respondent stated that the quality of the item he requested (Fabric) is not adequate for his work. All respondents gave positive feedback about the ease of accessing the assistance without any hurdle, and they all confirmed that the assistance was relevant to their priority needs.

2.4 Findings for enterprises status

The endline assessment shows that 100% of the enterprises are running and functioning. 72% of the enterprises have started generating income. However, 28% of the enterprises are not generating income yet since the type of enterprises are seasonal and/or in development stage (for instance, livestock need time to raise and start reproduction). It's worth noting that the endline assessment timeline was not ideal as there was only a 1.5 month gap between the final installment and endline assessment.

The enterprises categories supported through the grants provided by Acted are shown in the table and illustrated in the figure below.

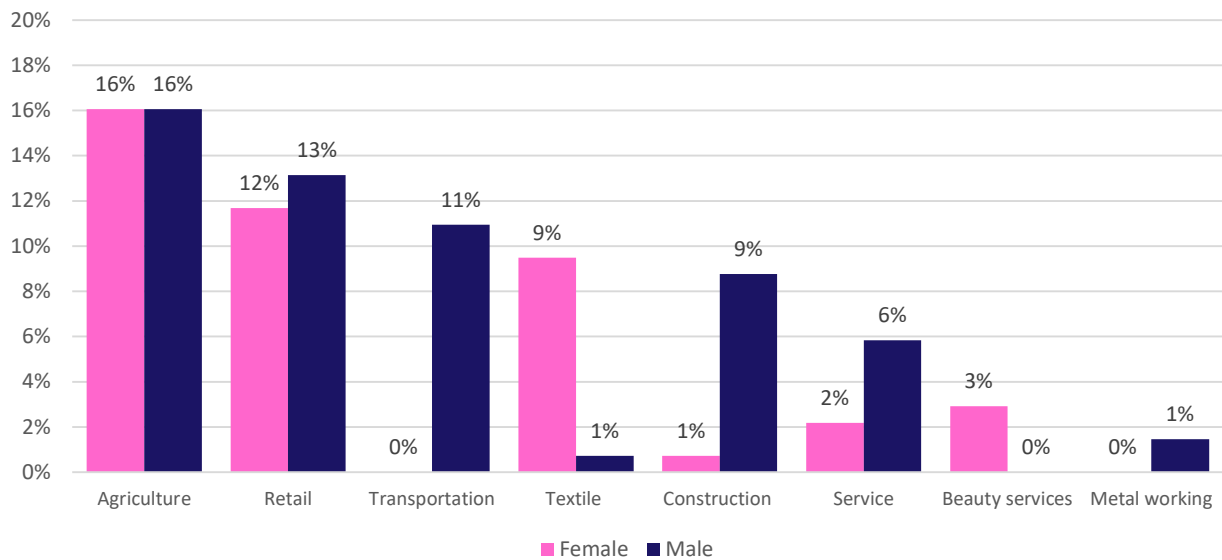


Figure 1: Enterprises categories supported through the grants provided by Acted

More details regarding the enterprises supported through the grants disaggregated by gender of enterprise are found in Annex 1.

2.4.1 Employees and Customers

On average, each business had 1 employee to run the business. The maximum number of employees working full-time was 7, while the maximum number of employees working part-time was 3 employees. 84% of the workers are not compensated indicating that the employees running the business either the business owners or their relatives. Furthermore, 16% of the workers are compensated, with 1% receiving in-kind compensation and 15% receiving a salary. The average daily wage paid for employees compensated through salary is 6,500 YER (3.6 USD) working on average 6 hours a day.

Regarding the customers, the monthly average number of customers reached 18 customers in total. For newly established businesses, the average number of monthly customers is 23 customers, while the average number of monthly customers for existing businesses is 14 customers.

2.4.2 Business growth

The table below shows the average monthly income, expenditure, and profit over the three months prior to data collection for 99 MSMEs generating income. While the average monthly income for both existing and start-up businesses remained consistent at 66 USD, there were notable differences in profits between male and female entrepreneurs. In existing businesses, female entrepreneurs earned less than half the profit (43 USD) compared to their male counterparts (93 USD). In start-up businesses, the profit gap was narrower, with females earning (63 USD) and males earning (68 USD).

The income growth rate for males is over 10 percentage points higher, reaching 106%, compared to females, who have a growth rate of 96% in the existing businesses.

Table 6: Income, expenditure and profit

	Existing businesses			Start-up businesses		
	Overall	Female	Male	Overall	Female	Male
Baseline income (Sales)	117,411 (\$65)	82,833 (\$46)	157,309 (\$87)	0	0	0
Endline income (Sales)	237,857 (\$132)	162,666 (\$90)	324,615 (\$180)	271,279 (\$151)	210,833 (\$117)	294,677 (\$164)
Endline expenditure	119,107 (\$66)	85,333 (\$47)	158,076 (\$88)	151,744 (\$84)	98,333 (\$55)	172,419 (\$96)
Income (Sales) growth rate	103%	96%	106%	100%	100%	100%
Income profit	118,750 (\$66)	77,333 (\$43)	166,538 (\$93)	119,534 (\$66)	112,500 (\$63)	122,258 (\$68)

The Cash Market Working Group (CMWG) reported that the Minimum Expenditure Basket (MEB) value for South Yemen (IRG) is 265,000 YER. According to endline data, 59.1% of the assessed MSME beneficiaries (n=81) managed to increase their household income by 50% or more of the MEB.

For expenditure management, the respondents reported that the top item prioritized as an expenditure of their income from the business is “Pay off debt” and “Pay for food” with 70% and 69% in a row, and the least prioritized item was “Pay house rent” with 7%. The below figure shows the percentage of each item disaggregated by gender.

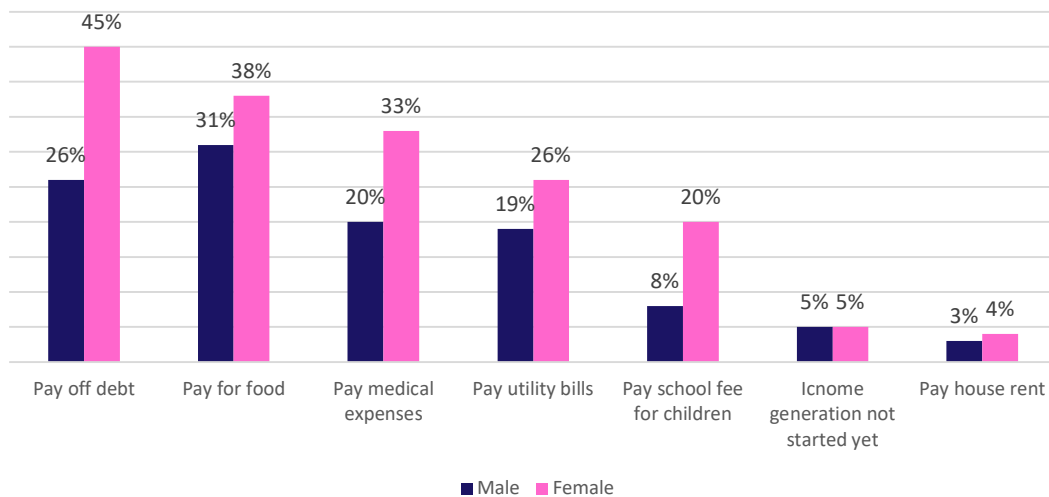


Figure 2: Top prioritized expenditures from businesses income disaggregated by gender

2.5 Findings for Grant Impact

2.5.1 HHs ability to meet their basic needs according to their priorities in the last 30 days

The endline assessment shows that 52% of the respondents (n=71) reported that they were able to meet some needs for all members in their household over the past 30 days. However, 38% of the respondents (n=52) reported ability to meet most needs for all members. Regretly, 5% of respondents (n=7) report their disability to meet all needs for all members in their household over the past 30 days due to the reason that their businesses did not start generating income at the time of the assessment.

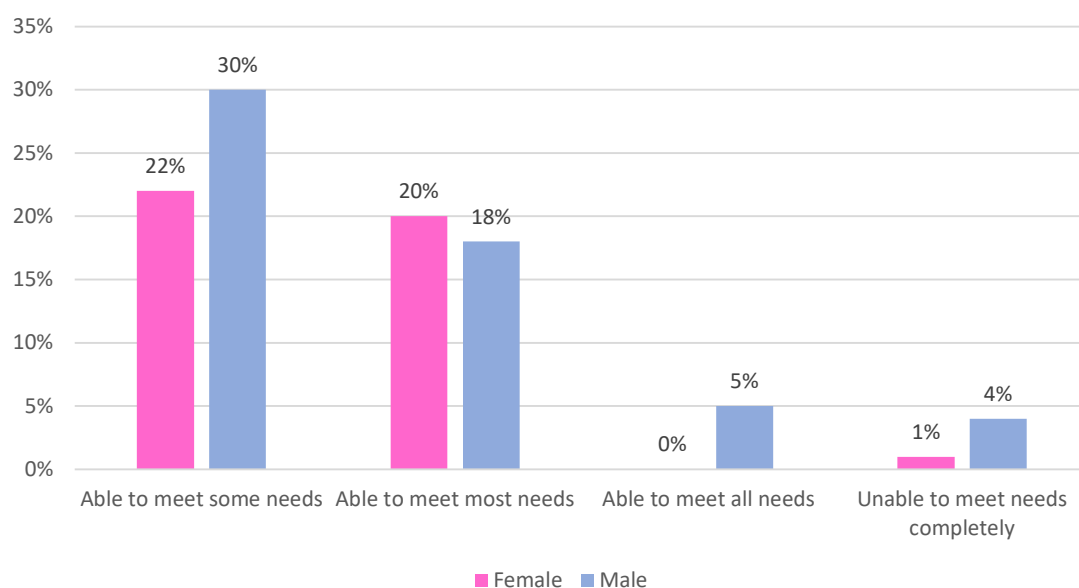


Figure 3 : Respondents' ability to meet basic household needs.

57% of the respondents reported that their businesses are the main source of income for their households. However, 43% rely on other source of income to support their households. The most main source of income for these households is monthly salary presenting 41%.

90.5% of the respondents reported that they preferred to receive grants over in-kind items/equipments. Only 9.5% of respondents (n=13) preferred to receive in-kind items/equipments over grants, stating that the main reason for their choice was the prices in the market are unstable.

2.5.2 The success rate between old versus newly established enterprises

The results show a great success rate for the enterprise (new or existing) by 72%; for the new established enterprises, the success rate (improved income) is 41%, female business owners present 22% of the total percentage, while male business owners present 19% of the total percentage. For the existing business, the results show a success rate of 31%, female business owners present 9% of the total percentage, while male business owners present 22% of the total percentage. The gender gap in success rates is minimal for existing

businesses, but it is significantly larger for new businesses, where women's success rates are nearly half that of men's.

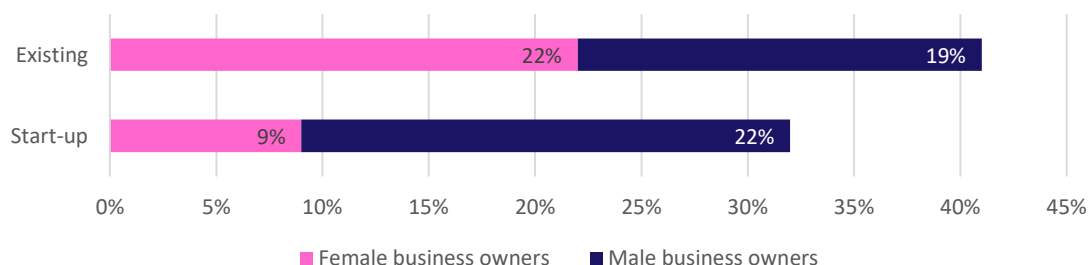


Figure 4: Success rate between old and newly established enterprises disaggregated by gender of business owner

2.5.3 Awareness of Acted Feedback Mechanism (AFM)

100% of the respondents were aware of the Acted AFM, which demonstrates an elevated level of efficiency in awareness raising related to the mechanism. 100% of the total sample of respondents declared knowing at least one way to contact Acted in case they had any questions, complaints, or suggestions; When asked about AFM channels they were aware of, the most well-known complaints and feedback mechanism channel was the hotline number of the AFM (94%). This was followed by suggestion box (79%), Sending a message on WhatsApp (42%), talking to the community committee (36%), talking with Acted staff when they were in the field (31%), visit Acted office (15%), and sending an email (6%). This high level of awareness about the hotline mechanism may be due to the ease of access and the perceived effectiveness of the mechanism in addressing complaints. The hotline may also be seen as an impartial and anonymous channel for submitting complaints, which can help to build trust among community members. Similarly. Overall, the finding that the hotline is the most known feedback mechanism indicates that it is an important tool for promoting accountability and addressing the needs and concerns of targeted population. This underscores the importance of maintaining and improving the hotline as a critical feedback mechanism for the assistance program.

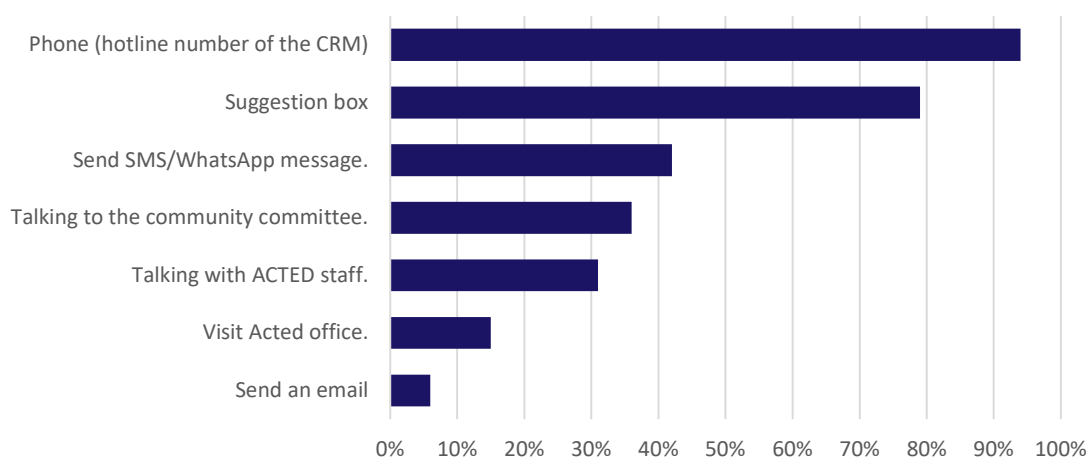


Figure 5: AFM channels ordered by the level of well-knowing by the respondents

3. Conclusions

- The assessment results are encouraging evidenced by the fact that businesses are on-going, and reporting improved income in majority of the cases (72%) . This indicates high relevance and acceptance of the MSMEs piloted in the target communities.
- The data indicates that 67% of beneficiaries exceeded their received funds, with overspending reported by 23% of females and 44% of males. The primary reason for this overspending was an increase in the prices of planned materials, affecting 72.8% of cases. Additionally, 21.7% of respondents spent more due to the need for additional materials not initially included in their plans.
- The financial data is primarily based on respondents' feedback, with some additional probing by the enumerators. However, no supporting documents, such as ledgers, were maintained to verify the accuracy of the figures.
- Existing businesses have reported a significant increase in sales, nearly doubling as a result of the intervention, benefiting both male- and female-led businesses. However, the business volume for males is nearly double that of females. This disparity may be due to the types of businesses or the limited market exposure for females.
- There is a significant income disparity between male- and female-led businesses, with existing male-led businesses recording an average profit of \$93, compared to \$43 for female-led businesses. In contrast, the income gap in new start-ups is minimal, with male-led businesses earning an average profit of \$68, while female-led businesses earn \$65.
- 90.5% of survey respondents prefer to receive grants over in-kind items/equipments. Prices fluctuation was the main reason for preferring in-kind assistance.
- The gender gap in success rates is minimal for existing businesses, but it is significantly larger for new businesses, where women's success rates are nearly half that of men's.

4. Recommendations

- Based on the encouraging assessment results, it is recommended to continue the approach of allowing beneficiaries to propose their own business ideas. The data, showing that businesses are ongoing and 72% reporting improved income, indicates that this strategy has led to high relevance and acceptance within the target communities. Importantly, the findings suggest that this approach did not result in market saturation, further supporting its effectiveness. Expanding this model could enhance the sustainability and impact of MSMEs in similar communities.
- It's crucial to conduct endline after a sufficient timeframe to ensure accurate and relevant outcome; it's recommended to plan endline assessment to commence after at least 3 months of the last installment received by beneficiaries.
- The training program should incorporate a section on ledger management to help participants record daily financial transactions, ensuring effective financial management and accurate record keeping. It's recommended to increase the amount of grant for some enterprises (126.38 USD for existing businesses, and 131.32 USD for start-up businesses to be increased), as 67% of the respondents spent more than they receive to purchase items/equipment, indicating that the current grant wasn't sufficient to provide the necessary items/equipment for their business.
- Further assessment is required to measure the long-term impact of the grant provided to the beneficiaries, as this assessment shows only 43% of respondents being able to meet all their household members' needs.
- The income gender disparity should be investigated to identify the key barriers that limit women's ability to achieve the same outcomes as men.
- Given the the disparity in new business success rates—where women achieve success at nearly half the rate of men—it is crucial to address the unique challenges faced by women entrepreneurs in the early stages of business development. A close follow-up during project implementation is recommended.

Annexures



Annex
1_MSMEs_Businesses



Annex2%2015EQJ%
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