



Mid-Term Evaluation of

Securing Rights and Improving Livelihoods of Women (SRILW) Programme

With focus on Key area # 2

“Increased Economic Security and Autonomy of marginalized Women, in Upper Egypt and in slum areas”

Final MTE report

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List of Acronyms

ABA	A lexandria B usiness A ssociation
BDS	B usiness D evelopment S ervices
CDA	C ommunity D evelopment A ssociation
CSOs	C ivil S ociety O rganizations
DAC	D evelopment A ssistance C ommittee
EU	E uropean U ion
ECO	E gypt C ountry O ffice
FGDs	F ocus G roup D iscussions
GDP	G ross D omestic P roduct
GE	G ender E quality
GOE	G overnment o f E gypt
HRBA	H uman R ights- B ased A pproach
ID	I dentify C ard
IMF	I nternational M onetary F und
LFW	L ogical F ramework
M&E	M onitoring and E valuation
MEK	M isr E l- K heir F oundation
MOI	M inistry o f I nterior
MOP	M inistry o f P lanning
MOSS	M inistry o f S ocial S olidarity
MSAD	M inistry o f S tate f or A dministrative D evelopment
MTE	M id- T erm E valuation
MSC	M ost S ignificant C hange
NCW	N ational C ouncil o f W omen
NGOs	N on- G overnmental O rganizations
OECD	O rganization f or E conomic C o-operation and D evelopment
PMS	P erformance M anagement S ystem
SCC	S ocial C ontract C entre
SFD	S ocial F und f or D evelopment
SLA	S ustainable L ivelihood A pproach
SMEs	S mall and M edium-sized E nterprises
SRILW	S ecuring R ights and I mproving L ivelihoods o f W omen
TOR	T erms o f R eference
UN	U nited N ations
UNDP	U nited N ations D evelopment P rogramme
UNEG	U nited N ations E valuation G roup
UNIFEM	U nited N ations D evelopment F und f or W omen
UN Women	U nited N ations E ntity f or G ender E quality
USAID	U nited S tates A id
VAG&W	V iolence A gainst G irls & W omen
VSLA	V illage S aving and L oan A ssociation

Executive summary

In recent years, the proliferation of women in leadership roles has brought a great deal of attention to gender inequality issues across all professions and management levels, especially the continuing challenges in breaking down exclusive, patriarchal male power bases. In this regard, there have been significant efforts exerted by several leading organizations and grassroots networks, designed to shift cultural attitudes as well as to challenge existing gendered power relations. These have highlighted the role that transformative women leadership initiatives can play in supporting women to create and take opportunities to develop and succeed both personally and professionally in political and civic engagement, women empowerment and autonomy in addition to combating violence against women and girls in public spaces.

In order to respond to the context UN Women is implementing the programme "**Securing Rights and Improving Livelihoods of Women**" (**SRILW**). The programme has three pillars: (i) to contribute to women's economic empowerment, (ii) to promote their rights and strengthen their role in civic engagement in public spaces, and (iii) to combat violence against women and girls in public spaces.

In 2016 the UN Women Egypt Country Office (ECO) commissioned a mid-term evaluation of the economic empowerment pillar, whose overall objective is increasing the **economic security and autonomy of marginalized women** in Upper Egypt and in slum areas. The key expected results of this pillar are: (i) improving the livelihood of families of targeted women through safety net intervention; (ii) women-led income generating enterprises become economically solvent through enterprise development intervention, and (iii) strengthening the institutional capacity of GOE and civil society partners through capacity development activities.

The **overall goal of the mid-term evaluation** was "to provide an independent and systematic assessment of the overall performance of the programme including a review of the design, implementation, quality and outcomes vis-à-vis the program's set objectives and outcomes. Based on that, the MTE process was guided by OECD/DAC criteria with special focus on assessing the overall **effectiveness, relevance, efficiency, and sustainability** in addition to providing concrete recommendations for the improvement of planning and implementation of joint programme.

The specific objectives of the MTE were to:

- (1) assess the relevance of the programme approach to promoting women's economic security and autonomy;
- (2) assess the effectiveness and efficiency in progressing towards the achievement of results on women's economic security and autonomy;
- (3) analyse how a human rights-based approach (HRBA) and gender equality principles are integrated into the programme;
- (4) identify and validate lessons learned, best practices and innovations of the work supported by UN Women; and
- (5) provide actionable recommendations with respect to programme implementation. The primary intended users of the evaluation are UN Women senior management and programme management, implementing partners, donors and other stakeholders working on women's economic empowerment.

Evaluation Methodology

To address the key questions outlined in the TOR, the consultant adopted evaluation methodology based on gender responsive and participatory approaches, involving a broad range of stakeholders in the evaluation (including marginalized women who are project beneficiaries). The evaluation process

was initiated with a desk review of all project documents relevant to the evaluation scope- including the normative frameworks, UN Women Strategic Plan, and relevant national frameworks and strategies. A combination of **semi-structured interviews** (*individual and group interviews*) with seven staff and other key stakeholders (6 males and 3 females), and eight **focus group discussions (FGDs)** with a total of 83 female programme participants to capture progress on outcomes and key changes in the lives of the targeted groups from the perspective of the direct beneficiaries, stakeholders, partners and concerned staff. Also, to triangulate data, some of the same information was collected using different tools and with different targeted groups during the evaluation process to cross-validate data as well as to capture different perspectives on the same issue.

Key findings and conclusions

Relevance

The programme was successful in reaching poor, vulnerable women and addressing their contextualized needs; the economic objective, in particular, has addressed a very serious need for economic empowerment among marginalized women in the target areas of Upper Egypt. Due to the poor economic conditions of their communities, as well as illiteracy and marginalization, the most serious need of marginalized women in Upper Egypt and slum areas is to gain opportunities to become economically empowered and educated, and to prove that they could make a change in their lives by contributing to their families' income to enhance their living standard and their families' economic status. The economic empowerment component was properly designed to fulfil these women's needs through building their financial capacities and offering them the opportunity to save money, form enterprises, and access loans to start small businesses to gain financial independence and security, and consequently become empowered in their societies. Combining financial literacy trainings with the technical trainings, and the provision of financial services such as loans, establishment of enterprises and saving groups has had an added value to the beneficiaries of the programme, as they became confident in themselves and aware of the value of money and how to best utilize it through running successful businesses that generate profit. Having an integrated approach in the programme design that combines the civic engagement of women and ensures that they are protected from violence was also one of the successful aspects in the programme design. FGDs confirmed that those who were engaged in the "social solidarity" / joint venture companies became more active in civic engagement and more aware of their important role in the community. Programme interventions and activities also contributed to supporting grassroots leadership and the formation of community/women's economic groups and seeking *pro-poor* policy change for women following a well-structured approach and pre-defined criteria to select the target groups under each of the three models adopted in the project as indicated above. Nonetheless, the programme design was too ambitious particularly with regard to some of the planned activities/interventions in the 1st year of project implementation.

The programme is strongly aligned with UN Women's goal of gender justice. UN Women's gender justice change goal was presented thus: UN Women was committed to promote gender justice through ensuring that many more women will gain power over their lives through changes in attitudes, ideas and beliefs about gender relations, and through increased levels of women's economic empowerment and autonomy and critical decision-making processes on the household level. According to UN Women in this programme, investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth.

UN Women has a clear vision regarding the selection process of the partners for this programme. The selection of partners in this project was found as one of the strengths and key enablers of the success in this project because of their previous and diverse experiences in implementing women's

economic empowerment activities. The overall system established by UN Women created the environment of planning and implementing the programme in many respects. Consultations with various key stakeholders have been conducted, including microfinance institutions, BDS providers, donor agencies and private sector organizations as a scoping exercise to note synergies between their programs and services and the women's economic empowerment (WEE) programme, and how the programme can capitalize on the existing knowledge base of these organizations, their experience and successes, and how to best address capacity gaps. UN Women was successful, to an extent, in planning for and mobilizing different NGOs to work together under one umbrella to achieve the goals and objectives of the programme. The linkage and connection between the three partners needs to be strengthened as explained above to prevent their working in isolation from one another to ensure an integrated complementary field approach and promote mutual learning interventions. Although more coordination and collaboration would have positively affected the outcomes of the programme, in reality blending all of these organizations, for one purpose, is a tremendous milestone. This could be a point of improvement for future programmes.

Effectiveness

The comprehensive and holistic approach was used in implementing the programme contributed to supporting women's empowerment at individual, household, and community levels.

At individual level, it has increased the capacities of the targeted women groups to manage their new own businesses properly, guided by skills required for economic security. Women-led income generating enterprises have become economically solvent. Women's communication and negotiation skills have significantly improved and they are more confident expressing themselves and communicating their ideas. There was also clear achievement in increasing the awareness of women regarding their rights, roles and responsibilities and understanding of the importance of their role in their families and communities. Women felt an enhanced sense of leadership. This has opened the door for them to participate in public life and increased their civic engagement in their communities.

At household level. The activities women are engaged in not only have a direct impact on their economic status, but also affect the health, education and social circumstance of the family and the community in general. A clear resistance from men to the women-led businesses existed at the beginning. This started to transform in the target communities where the businesses proved successful and of benefit to the family. Their roles in their families were enhanced as they began to contribute to the household income and help their husbands pay living expenses such as health, education, food, clothes and others. This has boosted women's self-confidence and sense of self-worth, which made them feel stronger, independent and able to make decisions in their households. This also consequently improved their husbands' attitudes towards them, as they became more understanding, more cooperative and more likely to listen to their wives' opinions and share their problems with them, and they, and their children, started to help their wives in their businesses. Another significant change has been the improvement in relations of the women with their mothers-in-law. This changes in the attitude and the behaviour of, not only the women, but also their men and their entire family and community members are considered significant. Nonetheless, women stressed the need to engage men, conducting more awareness raising and outreach to them which explain the economic and social benefits of participation in the economic interventions.

At community level. People of their villages also started to look upon women participants more positively, and as they (the women) became able to solve the problems faced by their families, friends and neighbours, they were viewed upon as being trustworthy and began to play an active role in their communities. In addition, within the framework of the programme, the culture of the targeted villages started to change and the people of the villages started to send their children to kindergartens.

At the time of the MTE, the economic pillar of the programme had reached over 7,000 of the 8,000 targeted women. This includes 7000 women who participated in the VSLA, 1650 to whom assets have been transferred and 1056 who have received credit. The VSLA groups have accumulated savings of more than EGP 900,000 (equivalent to 100,000 euros). In addition, 1,810 loans were issued to VSLA members to start income generating activities and home-based outlets. Furthermore, 675 women received assets to establish a business, resulting in 34 registered companies with the Ministry of Investment as “Social Solidarity” /joint venture companies. These formal entities comprise the above mentioned 1650 women and have received the required assets to be able to operate their enterprises.

The programme has achieved some degree of internal coherence, integration and linkages among the different programme components and models. Both a strength and weakness of the intervention is that the strategies for each partner were individually and separately designed and implemented. The strength lies in the adaptation to context; this enabled each partner to play its role, however, the weakness is the relative weak linkage between the three partners which did not give rise to an integrated approach that would have combined all their activities in better way. Although the three main components of the programme - the VSLA, the loans issuance, and the Social Solidarity/joint venture companies - have been well designed to collectively contribute to achieving the overall objective of the programme, the implementation by the three partners has been conducted individually without coordination or follow-up between them. This negatively impacted internal coherence, integration and linkages among the three programme components during implementation.

Efficiency

Increasing cooperation between the three (3) partners would provide them with a good opportunity to complement each other where for example some participants from the VSLAs could promote their small projects in a way that requires a loan from the SFD or joining one of the joint venture companies. This could produce efficiency gains for the programme. Again, this would be realized in the existence of a unified action plan to be discussed in periodic meetings even through a steering committee mechanism. Additionally, greater integration between the economic pillar and the other two pillars (political and social) could also promote greater efficiency and cost-effectiveness. A cost assessment should also be conducted for every business by the NGO to determine the suitable funding needed for the business. This requires financial training for the NGOs, as well as the women.

In addition, the need to address contextual issues in the target areas gave rise to some delay in implementing some of the activities and their postponement to the second year because of the time needed to prepare and sensitize the community on the project methodology and the new economic values - particularly the saving concepts - in addition to the acceptance of men to allow to their wives to start their own projects to contribute in the economic management on the family level. Additionally, time was needed to sign partnerships with the key implementing partners. However, the project team succeeded in adapting the set plans to ensure that the key activities and interventions would be carried out as planned even with some delay.

The MTE found the need to improve the quality of the monitoring and to monitor the outcomes and results achieved through the program implementation across all implementing partners rather than focusing only on the short-term results (outputs). A strong emphasis should be placed on improving the existing monitoring and evaluation system, with a unified system for all stakeholders which includes both the qualitative and quantitative changes in addition to the documentation of the best practices and most significant changes to be shared among the three partners and VSLAs for learning purposes. This will increase the clarity and accountability to communities and partners of the

program. The programme has taken steps to address this issue although late in the implementation phase.

Sustainability

One of the key factors that can promote women's commitment to the program and program sustainability is the beginning of the process of financial independence. Some of the interviewees claimed that this positive impact will encourage women to continue in this program or another program and will attract other women. Successful women can eventually serve as role models for other women, and eventually be fully independent from the program and start to lead from within.

The absence of a sustainability plan at the beginning of the project, jointly developed by all the partners and stakeholders (including an exit-strategy guided by specific indicators for each of the three pillars of the sustainability: financial, human resources and institutional sustainability) was one of the issues that need to be revisited and considered in order to ensure project ownership and contribute directly to the independence of the target groups and different stakeholders. Raising the capacities to track the progress during the life of the project would contribute to promoting their institutional capacity; this will in turn reflect on their ownership of the project and promote the project beneficiaries to be part of the change targeted.

The MTE found that the social solidarity/joint venture companies' model has potential to be applied in other areas in Egypt, countries and regions as it has shown great potential for success in development and empowerment. The vital characteristic of collaborative companies is sustainability. Compared to micro-projects and SMEs, collaborative companies depend on a very strong and rigid structure. This structure decreases the chances of failure or bankruptcy, and increases the chances of independence, development and growth.

Recommendations

Based on an analysis of the key findings and lessons learned, the following are the key recommendations proposed classified into eight categories:

1. **Promote integration among key project partners: Priority – High**

UN Women should promote integration among key project partners through the joint development of a collective integrated project implementation strategy where the project interventions and activities complement each other to contribute to achieving the set objectives (e.g. the skilled women inside some of the VSLAs managed by CARE could be referred as an entry point to be engaged in other group economic activities such as the social solidarity companies managed by MEK). This effort should include:

- a. The holding of quarterly or bi-annual joint meetings to discuss these issues and exchange best practices and experiences among the partners to promote mutual learning and enhance integration as well as organize exchange visits for the staff working on the programme in the three partner organizations, to share their experiences, have a common vision and learn from one another. *This was recently started but should be continued, tracked and monitored.*
- b. The development of a **unified action plan** that integrates the work of all the implementing partners. This action plan should clearly state the role of each partner and the outputs and outcomes expected from them. Women beneficiaries of each model should also be involved in the strategy planning in order to ensure the feasibility and practicality of the plan from the perspective of the end-user.

2. **Discuss an incentive system for VSLA and SFD loans**, to promote partnerships and cooperation between women instead of individual businesses, which is the one of the main objectives and screening criteria for women.

3. **Include men and community groups in social marketing and awareness activities:** UN Women should target men, including husbands and other community groups, to introduce them to the project objectives and activities to reduce their resistance and rejection of their wives and sisters' participation in different project activities, particularly the VSLAs and Social Solidarity companies. This strategy should not only focus on the benefits of participation, but on gender equality and women's rights.
 - In this regard, there is a need to promote **respect for working women** as valuable assets to their communities and society in addition to their right to work. This should be coupled with awareness raising for men and boys and engaging them in the program so that they can become supporters and help in its outreach. These efforts should be a part of the social marketing of the project through a comprehensive package of awareness activities at the beginning of the project in addition to refreshers when needed.
 - It is highly advised to train the VSLAs management groups and members on how to set priorities through some refresher sessions to encourage social cohesion of the VSLA.

4. **Work with other community associations:** It is highly recommended to consider how implementing partners can work with other CDAs - especially those that are providing vocational training and other relevant activities – and to link them with social solidarity companies. The CDAs could train those who would like to take part in these companies or provide other advance training activities on new skills. Also, such associations could provide awareness sessions to men groups and other community members to increase the project outreach and promote awareness on the importance of women's economic empowerment and women's involvement in the different decision-making processes. Finally, these associations can provide other important training and awareness activities in other areas such as first aid, literacy, industrial safety, etc.

5. **Develop a sustainability plan and exit strategy:** It is highly recommended to work with MEK foundation to develop an exit strategy for the social solidarity companies with clear identification of roles and responsibilities, capacity building activities, sustainability mechanisms and measures (including the e-marketing tools, exhibitions, etc.), the provision of marketing and business networks, and development and support of a fundraising mechanism guided by specific assessment indicators. This is highly important to ensure the project sustainability and includes providing training on how to deal with the challenges and constraints the MEK might encounter during their work.

6. **Maximize the benefit and services provided by the SFD:** It is highly recommended that the SFD work with other associations and not rely on only one association such as the businessmen association as one of the official associations. This would increase the outreach of the project and ensure a high level of transparency and accountability measures in selecting the target groups for the services and loans provided. Also, it is recommended to increase and support the linkage between the SFD and the social solidarity companies/joint venture especially for holding the permanent exhibitions and fairs as a sustainability mechanism for their activities.

7. **Refine capacity building activities:**
 - a. **Capacity building of beneficiaries of SFD financial services:** It is highly recommended to involve those applying or selected to receive loans from the SFD in training and awareness activities before receiving the loans to ensure the project sustainability and good project management. In this regard, it is advised to conduct these training and awareness activities as close to where they are living as possible to motivate them before starting the project and increase the outreach of the project.
 - b. **Collective approaches to capacity building:** The project team with the involvement and support of the key partners should explore how to work together in developing a joint

capacity building plan with specific interventions and activities targeting the women groups, and community associations and groups.

- c. **Communication skills:** Almost all stakeholders agree on the importance of having good communication skills as well as marketing and sales. MEK has an advantage over the rest of the partners when it comes to two main components, which are legalizing the collaborative companies and working in groups instead of individual businesses. From the interview with CARE staff, an essential factor was raised which is the trust in the NGO and staying credible to the community, as most women said during the FGD that they did not have much information at the beginning and were unsure of the outcomes.

8. **Strengthen the M&E Component** – UN Women should review the M&E system, tools and methodologies in this project. A more **comprehensive monitoring and evaluation system** should be developed and used by all stakeholders to ensure that there is a regular and well-structured reflection process during the life of the project. Partners' current greater focus on the quantitative "short-term results", needs to be give more attention to qualitative results and serious (systematic) tracking following a unified M&E system by all the partners.

This would include the following:

- a. Articulation of how the information collected will be analysed and utilized effectively to make the needed corrective actions accordingly.
- b. Development of an M&E matrix that demonstrates who will do what, how, when and where to ensure the strong tracking of progress during the life of the project.
- c. Establishment of quarterly reflection process or lessons learnt mechanisms through different participatory reflection tools.
- d. Development of a Logical Framework (LFW) which combines qualitative & quantitative indicators as explained above.
- e. Documentation of the successful initiatives of women and women groups; this should be referred to and used as role model to other women and other groups as well.
- f. Meaningful involvement of beneficiaries i in the monitoring and reflection activities.

The project team has started to work on this, practically by training the partners and other sub-partners on the M&E methodologies, tools and reporting skills in addition to revising the M&E framework, system and Performance Management System. However, this should be continued, tracked and monitored.

1 Background

Introduction

In recent years, the proliferation of women in leadership roles has brought a great deal of attention to gender inequality issues across all professions and management levels, especially the continuing challenges in breaking down exclusive, patriarchal male power bases. In this regard, there have been significant efforts exerted by several leading organizations and grassroots networks, designed to shift cultural attitudes as well as to challenge existing gendered power relations. These have highlighted the role that transformative women leadership initiatives can play in supporting women to create and take opportunities to develop and succeed both personally and professionally in political and civic engagement, women empowerment and autonomy in addition to combating violence against women and girls in public spaces.

Evaluation purpose

In order to respond to the context and contribute to women's economic empowerment, as well as promote their rights and strengthen their role in civic engagement in public spaces and combat violence against women and girls in public spaces, the UN Women Egypt Country Office (ECO) is implementing the program "**Securing Rights and Improving Livelihoods of Women**" (SRILW).

UN Women ECO commissioned an evaluation consultant to conduct a Mid-Term Evaluation (MTE) of the **Securing Rights and Improving Livelihood of Women** (SRILW) programme.

The overall goal of the Mid-Term Evaluation (MTE) was to provide an independent and systematic assessment of the overall performance of the programme including a review of the design, implementation, quality and outcomes vis-à-vis the program's set objectives and outcomes.

Evaluation objectives and scope

The specific objectives of the mid-term evaluation were to:

1. Assess the **relevance** of the programme approach to promoting women's economic security and autonomy;
2. Assess **effectiveness and efficiency** in progressing towards the achievement of results on women's economic security and autonomy;
3. Analyse how a **human rights-based approach (HRBA) and gender equality principles** are integrated into the programme;
4. Identify and validate **lessons learned, good practice examples and innovations of work** supported by UN Women; and
5. Provide **actionable recommendations** with respect to programme implementation

Although the programme has three key areas, the MTE focused on the second component, increased economic security and autonomy of marginalized women in Upper Egypt and in slum areas. This was because the violence against women component was subject to a separate assessment process of the Safe Cities model while the women's political participation and leadership component was in the contracting phase with the National Council of Women (NCW), at the time of the MTE.

The current mid-term evaluation covered the project implementation period from the start date of the project, January 2014 to January 2016 when the MTE process started. The geographical scope of the Mid-Term Evaluation included four (4) out of the five (5) governorates where the programme is implemented, specifically Sharkeya, Beni Suef, Assiut and Minya; Beheira was not covered in the MTE because the needed partnerships with the key institutions were in process during the time of the MTE. *For more details, please refer to annex 4 at the end of this report.*

Evaluation Criteria

With reference to the above mentioned key areas and the scope of work, the current programme evaluation process was mainly focused and guided by four of the DAC criteria: **Relevance, Effectiveness, Efficiency, and Sustainability.**

- a. **Relevance:** This criterion focused on: how well the programme design and approach addressed women's economic security and autonomy; the changing context as the programme unfolded; how relevant the work conducted in all targeted areas was; selection of partners; and how aligned the programme was with UN Women key objectives in this programme. Also, this section assessed how UN Women was contributed to the programme's implementation, and whether UN Women provided the direction, support and resources required for its successful implementation. Another aspect that was addressed was whether UN Women was responsive to issues raised by the partners, especially given the increasingly constrained circumstances under which they have been trying to implement during the life of the programme.
- b. **Effectiveness:** This criterion considered the nature of the changes that have taken place, intended and unintended, in relation to the objectives and outcome areas. Also, it explored the extent to which there has been any transformation in gendered power relations and attitudinal changes of men and women, as well as changes in the capacities of the targeted women - including the financial capacities and business management which contribute in improving the quality of women's economic security, and in the enabling environment. The issue of flexibility and responsiveness of the programme's strategies was also analysed, including their coherence and whether the different strategies were well linked.
- c. **Efficiency:** This criterion looked at the relative efficiency with which partnership arrangements have been implemented within the programme, activities have been conducted, and the programme resources have been utilized. The review also looked at how efficiently the programme has been able to adapt when necessary.
- d. **Sustainability:** This criterion examined the degree of ownership of key components of the programme by duty bearers and rights holders, and whether there were measures and institutional capacities in place to ensure the continuation of key measures and the positive changes that have taken place. It also analysed scaling-up opportunities through existing programme mechanisms.

In order to assess the above mentioned key evaluation criteria, key evaluation questions were developed under each of the 4 DAC criteria. *For more details, please refer to Annex 6 (Evaluation Matrix) where the evaluation questions included.*

Evaluation Methodology

The evaluation is intended to be formative as it aims to improve the programme design and performance. The methodology was based on participatory approaches, involving a broad range of stakeholders in the evaluation (including marginalized women who are project beneficiaries). The review process was initiated with a desk review of all project documents relevant to the evaluation scope - including the normative frameworks, UN Women Strategic Plan, and relevant national frameworks and strategies. A combination of **semi-structured interviews** (*individual and group interviews*) with staff and the other key stakeholders, and **focus group discussions (FGDs)** with programme beneficiaries was used to capture progress on outcomes and key changes in the lives of the targeted groups from the perspective of the direct beneficiaries, stakeholders, partners and concerned staff.

To triangulate data, some of the same information was collected using different tools and with different targeted groups during the evaluation process to cross-validate data as well as to capture different perspectives on the same issue.

In total, during the evaluation process 92 individuals, 86 women and 6 men, shared their perspectives.

Semi-structured Interviews (Group and individual interviews)

Eight (8) **semi-structured group and individual interviews** with the **key partners, beneficiaries from the SFD services** and project **staff** have been conducted with a total of **12** participants, 6 men and 3 women, in these interviews. They have been selected based on consultation with the concerned stakeholders and partners and guided by the sampling methodology detailed below. They were interviewed for their first-hand knowledge about the project or on the basis of their involvement in the project implementation itself.

The interviews were loosely structured, relying on a list of issues, with a simple interview guide, which allowed a free flow of ideas and information. The consultant framed questions guided by the key evaluation questions based on consultation with the concerned staff of UN Women ECO, probed for information and took notes which were elaborated later. For more details, please refer to the annex 2 in the report.

Focus-Group Discussions (FGDs)

Focus-Group Discussions (FGDs) were also used to ensure participation of programme participants and as a reflection tool to capture changes in knowledge and attitudes, skills acquired, and challenges encountered in addition to recommendations for the way forward regarding the remaining stage of the project.

FGDs provided data on outcomes from an individual perspective within a group setting that could be used for mutual and collective learning purposes as well. It was used to help assess the performance of the programme as a whole and involved the different stakeholders in discussions about programme impact at different levels (e.g., individual, family, community, and institutional).

Advantages of using the Focus Group Discussion technique are the friendly and inclusive open dialogue and discussions which have allowed the evaluator and facilitator to capture the information needed for the Mid-Term Assessment process. Views, insights and recommendations were solicited by all the participants in the planned discussions. It was planned to have from 8-12 participants in

each FGD, however, **the actual number of participants ranged from 9-13** women members in each of the VSLA and the social solidarity companies that was considered as the key target group in the current review. Nevertheless, the FGDs were managed and facilitated well in a big extent.

The evaluation team facilitated 8 FGDs with the target groups with a total of 83 participants (divided between Assiut and Beni Suef governorates). .

Sampling Strategy

The sampling strategy used was guided by the following variables and references:

- a. **Geographical location:** beneficiaries from three (3) of the four (4) participating governorates were included from Assiut, Beni Suef and Sharkeya. The selection of the three (3) governorates was based on the following sub-criteria:
 - Number of participants under each component in the governorates.
 - The fact that activities have not been started yet during the evaluation process pending governmental approvals and other required arrangements.
 - The deadline of the Mid-Term Evaluation.
- b. **Women participating in the promotion of economic security and autonomy component** (VSLA members, Social Solidarity companies' members and those that benefitted from the SFD loans). The criteria for selection of participants in the FGDs were based on the age of the VSLAs and social solidarity as will be explained in the next variable.
- c. The **level of maturity and the age of the VSLAs and the social solidarity companies** were considered in the sampling to include older groups as well as those started only six (6) months prior to the MTE.
- d. While there was a small percentage of men participating in VSLAs groups, women were the target group of the MTE given that the vast majority of the project participants were women.

Limitations of the Mid-Term Evaluation

The following are some of the limitations found during the course of the Mid-Term Evaluation process:

- a. The lack of structured tracking of the progress during the life of the project, regarding both qualitative and quantitative aspects. Although a Performance Management System (PMS) was developed by the consultant including the M&E framework, methodologies and tools, with key partners trained on their use, the system was applied only at the same time as the start of the Mid-Term Evaluation process.
- b. A lack of documentation showing the participation of different groups of beneficiaries in more than one component. If there was any participation, it was on a sporadic basis and would be between the asset transfer and the VSLA component given the overlap between the governorates. These cases helped in understanding how they are correlated and linked to each other and contributed in achieving the set project objectives. However, the rationale was that the target beneficiaries under each of the three (3) interventions of the economic empowerment component were selected based on the specific needs for each governorate and for families

targeted under each of the three (3) interventions as decided by the key partners during the project design and during the start-up workshop of the project.

- c. As indicated above, and given time limitations, the team did not have the opportunity to meet with some of the men participants in VSLAs groups during the Mid-Term Evaluation process to listen to their experiences regarding the management of the economic and financial aspects on the family level.
- d. The exclusion of the other two components of the project from the scope of this evaluation did not allow for the assessment of programmatic linkages between the three (3) components guided by the integrated approach adopted in this project.
- e. The tight timeframe for conducting the evaluation made it difficult to meet with and interview additional groups of beneficiaries.

HRBA, Gender Equality and Equity Principles

The assignment took into consideration the key Human Rights Based Approach (HRBA) as well as gender equality and equity principles to ensure that they were mainstreamed throughout the process as follows¹:

- **Inclusion:** The Mid-Term Evaluation process investigated which groups benefitted from the programme and targeted them during the assessment process. However, it was difficult to involve some of the participants with disability in the FGDs conducted as part of the final review process. The MTE disaggregated data of all the groups interviewed as shown in Annex 4 of this report.
- **Participation:** The evaluation process adopted and followed a participatory approach, applying methodologies and data collection tools engaging the programme stakeholders in a consultative manner, including in the development of recommendations. The MTE measured the level of their participation and involvement in the project design, planning, and monitoring activities. However, and as indicated above, there was some difficulty in including men participants and even some of the husbands of the targeted women beneficiaries.
- **Fair power relations:** The Mid-Term Evaluation focused specifically on assessing the degree to which power relations among the different project stakeholders and implementers supported or undermined project results. Additionally, the MTE process considered the status of groups in the targeted population within the project by ensuring the engagement of the different actors on different levels in it.

UNEG Norms and Ethical Standards

The Mid-Term Evaluation process was guided in all its processes by the key UNEG norms and ethical standards² as mentioned below:

- a. **Intentionality of review** - ensuring the utility and necessity of the information and results captured from the current review for the different stakeholders and target audiences.
- b. **Key obligations³ of the evaluator/reviewer:**

¹ United Nations Evaluation Group (2014). Integrating Human Rights and Gender Equality in Evaluations. New York: page 32.

²Linda G. MorraImas&Ry C. Rist: The Road to Results- The world bank – Washington- 2009- Page 509-510

- **Independence** - both behavioural and organisational independence.
 - **Impartiality** - objectivity, professional integrity and absence of bias.
 - **Credibility** - transparent evaluation processes and inclusive approaches involving relevant stakeholders.
 - **Conflict of interest** - ensuring neutrality in all activities related to the programme design, planning and implementation.
 - **Honesty and integrity**
 - **Accountability**
- c. Key obligations to participants:
- Respect for dignity & diversity
 - Rights
 - Confidentiality
 - Avoidance of harm

³United Nations Evaluation Group (2016). Norms and Standards for Evaluation. New York: UNEG- page 11-12.

2 Program description and context

Context

Egypt ranks low in gender equity compared to other countries worldwide. The 2016 Global Gender Gap Index, which measures disparities between men and women across countries, ranks Egypt at 132 out of 144 countries worldwide under economic participation and opportunity component. Women have significantly lower participation rates in the labour force than men (24% vs 80%)⁴ and lower literacy (68% literacy for women vs 84% of males).

Empowering women and integrating them as active participants in the economy is essential to promoting economic growth in Egypt. According to the International Monetary Fund (IMF), increasing female labour force participation rate to the male level, coupled with access to employment opportunities, would increase GDP by approximately 34 percent. In partnership with the Government of Egypt and the private sector, EU and USAID have a number of other projects and activities designed to improve the skills and participation rate of women in the workforce and remove constraints to women's economic participation in micro, small, and medium enterprises⁵.

However, as with many other areas of development in Egypt, the uprising of January 2011 substantially altered the pace and fundamental dynamics in many areas of development including the advancement of women's rights and gender equality. On the one hand, the post-revolution transition political process is providing an open space, albeit a temporary one, for the advancement of women's rights and gender equality. On the other hand, national priorities such as the drafting of the new constitution, the management of a cascading series of legislative and executive office elections and the need to address intermittent social unrest as well as the continued economic fallout of the impacts of the revolution are also contributing to side-lining the women's agenda.

For millions of poor women living in Egypt to exercise their rights as full citizens without identity cards (IDs) and birth certificates is impossible. The number of Egyptian women without ID cards remains at a high of five (5) million according to the Civil Society Organization (CSO)/ National Registrar of the Ministry of Interior (MOI). The national ID card is required to fully exercise citizenship rights, including voting and applying for work in government jobs or in the formal private sector. The ID cards are also required to gain access to important public services such as health, social insurance, as well as to access finance and Business Development Services (BDS)

Program description

"Securing Rights and Improving Livelihoods of Women" (SRILW) is a five (5) year programme initiated in December 2012 and expected to end in December 2017. As indicated above, the key donors of the projects were the EU, USAID, and UNDP in addition to UN Women. The EU contribution was 4,000,000 € (84.8% of the total project budget), while USAID contributed 198,813 € (4.2%), and UNDP 213,493 € (4.5%); UN Women's contribution was 300,000 € (6.36% of the total budget allocated to the programme). The programme consists of a package of interventions featuring

⁴ The global Gender Gap Report, 2016- World economic forum.

mutually reinforcing protection and empowerment measures designed to strengthen the position of Egyptian women in society and to ensure their participation alongside men in post-revolution development processes. In cooperation with the Government of Egypt (GOE), UN Women and one of its predecessor agencies, UNIFEM, has been promoting women's rights and gender equality in Egypt since the late 1990s. In this regard, UN Women ECO contributes to furthering women's rights and gender equality through technical assistance to government bodies, civil society and women groups, the development of national capacities, and strategic partnership development at the policy level on themes such as women's civic engagement, social and economic rights and ending violence against women.

UN Women has worked actively across the political and civil society spectrum and with the relevant partners in government and civil society to establish a set of tailored interventions, collectively known as *Securing Rights and Improving Livelihoods of Women (SRILW) programme* designed to contribute to the overall goal of advancing Egyptian women's rights and gender equality within the context of the on-going political and social transition, to complement its existing programming. Referring to the project proposal, the logical framework and other project documents, The overall goal (aim) of the programme is to *“Maximize the Human Rights and Fundamental Freedoms of Women in Egypt”*.

The approach is premised upon addressing critical gaps in the current development space in the context of women's rights and gender equality. Women must be seen as agents of change, and not only as beneficiaries of development interventions. There was a need to expand the dialogue with new stakeholders, as well as expose a new generation of emerging decision-makers to the importance of gender equality objectives to society's wellbeing, economic growth and political stability. Accordingly, UN Women's multi-pronged programme is designed to address the threats facing marginalized women and poor communities because of gender based discrimination, while establishing the basis for women's empowerment and gender equality in the long term.

Based on this rationale, the programme combines three (3) key areas (pillars) for the advancement of the women's agenda in Egypt. This type of integrated development approach contributes to realizing the set objectives with respect to Gender Equality (GE) and women's rights, and responds to opportunities and challenges with strategies and initiatives that support the engagement of women in the reform and democratization processes, in addition to supporting their empowerment to benefit equally from the political, social and economic dividends of reforms. The following section provides a brief overview of each pillar although the current MTE focused on the economic pillar only.

1. Political pillar: Increased leadership and participation of women in the public sphere.

The main focus is on women's civic engagement and their ability to access their rights as equal citizens.

The nationally-led Women's Citizenship Initiative (WCI) (2011-15), supported by the programme, aimed to increase women's public participation and enhance their economic status. Though the WCI was presented to the GoE as part of the project "Strengthening of the Democratic Process in Egypt", led by UNDP, a separate joint project document was signed with the GoE, (represented by Ministry of Foreign Affairs and the Ministry of State for Administrative Development) and development partners (UN Women, UNDP and SFD), specifically focusing on the issuance of national ID cards for women..

2. **Economic Pillar:** Increased **economic security and autonomy of marginalized women** in Upper Egypt and in slum areas. The economic pillar seeks to expand economic opportunities for women aged 18-45 years of age to ensure a sustainable source of income for their households. The direct beneficiaries of the programme are 8000 poor women across five governorates (Sharkeya, Beheira, Minya, Assuit and Beni Suef) who would benefit from access to financial (i.e. assets, micro credit and saving schemes) and non-financial services (i.e. business development and advisory services and access to markets). In addition to direct beneficiaries, the dependents/family members of participating women were approximately 18,000 people in total. Governorates were selected based on the high prevalence of poverty and high rates of unemployment and underemployment, especially among youth and women. The selection of areas of intervention has taken into consideration existing and/ or planned projects of the government and other development partners, with the aim of building synergetic relationships that would result in higher impact at both the household and community levels.

The three main components under this intervention area are: (i) a Safety Net component, (ii) an Enterprise Development component, and (iii) a Capacity Development component. Two groups of poor households were targeted by these interventions.

The first group of households was that of poor women in households which have human capital and potential but that lack assets or are too poor to access finance. The women in this group of households were targeted with a graduation scheme based on capital development including the transfer of productive assets, a Village Savings and Loans Association scheme (VSLA)⁶, and business mentoring which will then qualify them for business development services (BDS) and linkages to potential microfinance providers. To qualify for receipt of productive assets, members must be at least semi-literate, and willing to develop a basic business plan (with project support).

In this regard, **the geographical scope** was as follows:

- Asset transfer with Misr El-Kheir Foundation (MEK) has been implemented in three (3) governorates: Menia, Beni Suef and Assiut with total 1650 participants.
- Village Saving Loans Association (VSLA) has been established and managed with the cooperation of CARE in two governorates: Beni Suef and Assiut with a total of 4000 planned beneficiaries while the actual number of beneficiaries by the end of the project should exceed 7000.
- Loan component – including the loans and the revolving loans has been provided with the cooperation of the SFD to beneficiaries from three (3) governorates: Beheira, Sharkeya and Menia with a total 1650 loans provided through the end of 2016.

Information collected during the MTE revealed the lack of documentation indicating the participation of different groups of beneficiaries in more than one component. However, the participants in the FGDs indicated that very few of the participant women in the VSLAs took part in some of the joint venture companies established by Mise-El-Kheir Foundation (MEK). Their participation in the VSLA groups was before joining the joint venture companies. If such participation existed, it would have

⁶ The Village Saving and Loan Association (VSLA) scheme is already implemented by CARE and PLAN in various locations in rural Egypt.

been on a sporadic basis between the asset transfer and the VSLA component given the overlap between the governorates.

The second group of households is that of individual women who are economically active and have the minimum capital but lack the know how to build and expand an enterprise. These women were provided with financial support, BDS and linkages to financial intermediaries and other enterprises along the value chain (buyers and suppliers).

The capacity development component was meant to enhance the institutional and operational capacity of relevant government partners and key service providers, as well as develop their understanding of gender issues, especially women’s economic rights.

The programme adopted a Sustainable Livelihood Approach (SLA) linking human development with economic productivity, while at the same time promoting values and strategies for equitable growth and gender equality. Lessons from similar schemes such as those implemented by the Alexandria Businessmen Association (ABA), CARE, PLAN, as well as other relevant development partners were reviewed and findings incorporated into the programme implementation strategy.

3. Social Pillar: Reduced Prevalence of **Violence against Women & Girls (VAWG)** in public and private spaces.

The main focus was on protecting women and girls from violence within the context of a Safe Cities Model piloted within the Greater Cairo area as well as in the urban areas of Giza and Qalyubiya. The overall purpose of : Safe Cities Free of Violence against Women and Girls intervention was to improve the quality of life for Egyptians through the creation of safe neighbourhoods and communities that are free from violence against women and girls (VAW & G). In addition, Safe Cities sought to: provide the relevant institutions in Egypt with the skills and knowledge to respond to, and prevent, VAW &G in public spaces, while also reducing the prevalence of VAW & G in implementation sites. The central tenet of the Safe Cities effort is empowering impoverished communities via the leadership of women and youth at the grassroots level.

Programme Objectives, Outcomes and Outputs

The specific objectives, expected outcomes of the programme and respective outputs with respect to medium and short-term results are indicated in the table below:

Key area # 1: Increased leadership and participation of women in the public sphere.
Objective (outcome) 1: Responsive services promoting women’s citizenship in Egypt enhanced
Outputs:
1. Access of women and rural dwellers to their basic citizenship rights (national ID Cards) ensured
2. Women in Greater Cairo and Upper Egypt are more aware of their citizenship’s rights
Key area # 2: Increased Economic Security and Autonomy of marginalized Women, in Upper Egypt and in slum areas.
Objective (outcome) 1: “Safety Net” Improved livelihood of families of targeted women.
Outputs:
1. Human, natural and financial capital of poor women and their families who received non-financial services are improved
2. Participation of women in decision making within the household is enhanced.

Objective (outcome) 2: “Enterprise development”
Women- led income generating enterprises have become economically solvent
Outputs:
1. Access of women to financial and non-financial services for capital development as well as ability to enter into collaborative business arrangements is enhanced
2. Ability of economically active women to enter into collaboration, sustainable arrangements, or linkages is enhanced
Objective (outcome) 3: “Capacity Development”
Institutional capacity of GOE and civil society partners is strengthened.
Outputs:
1. Pro-poor and gender orientation and targeting capacity of key service providers is enhanced
2. Referral mechanism of network of key stakeholders is developed.
Key area # 3: Reduced Prevalence of Violence against Women & Girls (VAWG) in public and private spaces.
Objective (outcome) 1: Enhanced legislative and institutional frameworks, and capacities of duty bearers to effectively respond to and prevent Violence Against Women & Girls in public spaces.
Outputs:
1. Legislative framework is reviewed and revised to effectively respond to, and prevent, VAWG
2. Institutional frameworks and dynamics are reviewed and/or developed to prevent, and better respond to VAWG in public spaces.
3. Knowledge, skills, capacities and partnerships for preventing, and effectively responding to, VAWG in public spaces is strengthened amongst duty bearers on the national level and in intervention areas.
Objective (outcome) 2: Enhanced capacity of rights holders in the implementation areas to respond to, and prevent, VAWG in public spaces.
Specific Outputs:
1. Rights holders gain knowledge, skills, and organizational capacities to demand their rights and entitlements in relation to responding to, and preventing, VAWG in public spaces.
2. Men and boys’ awareness raised on women’s rights and issues related to VAWG

Programme Key Partners

The following are the key partners of the programme for each of the three (3) key areas noting that the targeted governorates are: Assiut, Beni Suef, Cairo, Minya, Behera and Sharkeya.

Key area	Key Implementing Partners
#1: Increased leadership and participation of women in the public sphere.	The National Council for Women (NCW)
#2: Increased Economic Security and Autonomy of marginalized Women , in Upper Egypt and in slum areas.	1. CARE International Egypt 2. Masr El-Kheir Foundation (MEK) 3. Social Fund for Development (SFD)
#3: Reduced Prevalence of Violence against Women & Girls (VAG) in public and private spaces.	CARE International Egypt – with other sub-partners such as Hawa El-Mostakbel and others

3 Key findings

Section 3 provides an analysis of the key findings against the evaluation's objectives in view of the criteria of relevance, effectiveness, efficiency and sustainability guided by the key evaluation questions.

3.1 Relevance

To address the relevance component, the MTE referred to the evaluation questions outlined below to analyse the key findings under each of the relative indicators as follows:

To what extent has the programme responded to the priorities and needs of the target population, who were mainly women in poor and marginalized areas, in general and in specific in relation to the women economic empowerment and autonomy?

“We chose to fight depression, frustration, and work on something that would benefit us and the whole family” some of the beneficiaries commented in one the FGDs.

The MTE found that VSLA programs led by CARE reached a segment of the population that is extremely poor and unable to benefit from the formal sector or access opportunities from other funding foundations. On the other hand, the **“Joint ventures companies”** model adopted by Misr El-Kheir (MEK) foundation was keen to promote and enhance the potential of the women groups and used its resources to speed up some of the processes to establish the social solidarity –joint venture companies⁷- including linking them to the successful and promising markets in order to promote their autonomy and economic empowerment. Additionally, the financial and non-financial services provided by the SFD funded the poorest women to start small projects and this contributed to significantly improving their economic situation at the household level.

While the programme was successful in reaching poor, vulnerable women, a number of women withdrew from the programme due to their husbands' disapproval. Men and boys should be considered as one of the main stakeholders in the programme as they play a major role in influencing the women's decisions to participate or continue in the programme. It is critical to engage men in the programme and justify the benefit that they would reap on the economic, social, as well as political level. In this regard, the MTE did not find any reference and documentation regarding the number of women who dropped out from the programme because of their husbands' disapproval.

However, the cases reported during the MTE process when meeting with some of the stakeholders and beneficiaries revealed that the percentage of men who forbade their women to join the program was low. Some of the reasons reported here concerned the need to take care of their children (especially if they have many children) or because of some of the traditions and habits that restricted

⁷ Social solidarity/joint venture company is a company consisting of two or more persons under a given official commercial name where all they engaged in one activity complementing each other in specific roles and responsibilities that are a joint responsibility in management, gain and loss which contribute to make their activity more official and gave them better marketing opportunities as well.

some women from participating in such activities such as the VSLA or others. For this reason, the MTE found that the lack of engaging the youth and adolescents was one of the issues that need to be considered since these groups would have the opportunity to convince their fathers about the usefulness of the participation in the programme activities.

For VSLA groups, awareness raising sessions for men and engagement in the program were requested by the women to ensure that men work in promoting and supporting the programme instead of working against it. Similarly, women working with Misr El-Kheir (MEK) foundation indicated the presence of resistance from men at the start, which eased afterwards as women began supporting the family financially.

The interventions and activities during the life of the project contributed to supporting grassroots leadership and the formation of community/women's economic groups and seeking *pro-poor* policy change for women following a well-structured approach and pre-defined criteria to select the target groups under each of the three models adopted in the project as indicated above.

Combining financial literacy trainings - including project management training, loan management, feasibility study, determining priorities - with the technical trainings, and the provision of financial services such as loans, establishment of enterprises and saving groups has had an added value to the beneficiaries of the programme, as they became confident in themselves and aware of the value of money and how to best utilize it through running successful businesses that generate profit.

Having an integrated approach in the programme design that combines the civic engagement of women and ensures that they are protected from violence was one of the successful aspects in the programme design. The information captured during the FGDs confirmed that those who were engaged in the "social solidarity" / joint venture companies became more active in civic engagement and more aware of their important role in the community.

No references nor documentation were found showing the extent to which women who participated in the economic component also participated in the other two components. This would have provided a better understanding of how the integrated approach was of added value. Notwithstanding this fact, the MTE found that engaging the girls of VAW&G contributed significantly to promote their right to be part of the civic engagement pillar of this programme and the same with those who were engaged in the economic empowerment pillar activities and who acquired a better understanding of the importance of their role in civic engagement and played a greater role in the political empowerment activities.

All three partners were successful in the targeting methodology executed; however, MEK was the only partner for which the targeting of women was based on research conducted during the early stage of the process. A clear coordination between different departments made it possible to share information regarding the situation of the villages and communities being targeted through a central database of the NGO.

The project lacked a well-structured needs assessment approach explaining why a specific intervention would be suitable for a specific governorate. However, a mapping of the key stakeholders and partners and their expected roles/contributions has been conducted at the

beginning of the project. Additionally, consultations with various key stakeholders have been conducted, including microfinance institutions, BDS providers, donor agencies and private sector organizations as a scoping exercise to note synergies between their programs and services and the women's economic empowerment (WEE) programme, and how the programme can capitalize on the existing knowledge base of these organizations, their experience and successes, and how to best address capacity gaps. Finally, assessment of the target beneficiary eligibility and conditions in the slum areas not covered by the Social Contract Centre (SCC) baseline have been referred to as one of the useful secondary data resources.

Throughout the focus groups conducted, the vast majority of women participating in the three different models agreed on a number of motivations for their participation in the programme, the most important being:

- a. The poor economic conditions of the family was the main reason for programme participation. The women agreed on the importance of assisting in the household expenses as in most cases the male head of the house is the breadwinner and the only source of income for the family.
- b. Proving that women's role in the community is not solely housework but rather a more active one where women can work and support the family.
- c. Fighting feelings of frustration and depression by meeting with other women and contributing to the community.
- d. Supporting their children in their educational studies and their desire to change their children's perspectives of them as mothers.

Due to the poor economic conditions of their communities, as well as illiteracy and marginalization, the most serious need of marginalized women in Upper Egypt and slum areas is to gain opportunities to become economically empowered and educated, and to prove that they could make a change in their lives by contributing to their families' income to enhance their living standard and their families' economic status. The MTE revealed that the economic empowerment model adopted for women in this programme has proved to be successful in enhancing women's sense of leadership and has opened the door for them to participate in public life and civically engage in their communities, because women's economic autonomy makes them feel strong, able to make decisions, and capable of having an active public life free from the domination and control of their husbands, fathers or siblings.

The design of programme objectives in general has successfully addressed the contextual needs of the marginalized women, and the economic objective, in particular, has addressed a very serious need for economic empowerment among marginalized women in the target areas of Upper Egypt. Along with their marginalization and the culturally-embedded discrimination against them, women in Upper Egypt areas live in miserable economic conditions and suffer from lack of job opportunities and access to financial services, not only due to their communities' poor financial situation, but also because they, themselves, lack the personal and professional skills required to find proper jobs or start small businesses. The economic empowerment component was properly designed to fulfil these women's needs through building their financial capacities and offering them the opportunity to save money, form enterprises, and access loans to start small businesses to gain financial independence and security, and consequently become empowered in their societies.

The programme design was too ambitious particularly with regard to some of the planned activities/interventions in the 1st year of project implementation. Additionally, an important point was raised by the SFD regarding the timing of implementation of the trainings. It is crucial for the women to undertake the trainings before the start of the implementation of the businesses, to ensure maximum benefit from the trainings. It can be concluded, on the basis of the evidence provided, that the training and capacity building for women contributed to the achievement of programme outcomes.

Was the programme strategy aligned with UN Women strategic objectives/plan?

Gender justice is a key goal of UN Women. In the SRILW project under Key area # 2, UN Women gender justice change goal was presented thus: UN Women was committed to promote gender justice through ensuring that many more women will gain power over their lives through changes in attitudes, ideas and beliefs about gender relations, and through increased levels of women's economic empowerment and autonomy and critical decision-making processes on the household level.

UN Women recognizes three broad spheres that influence women's opportunities to participate in women economic empowerment and autonomy including:

- The **personal** sphere (a woman's personal capacity, confidence and context have a strong influence on her capacity to act and be heard);
- The **social** sphere (which includes norms and attitudes upheld by the men or institutions as well as civil society organisations, particularly women's organisations, which provide women with a platform or strengthen their capacity to have their voices heard);
- The **economic** sphere (gendered norms and responsibilities for housework and care work drastically reduce women's access to paid work and makes them more dependent on men in addition to undermining their capacity to get organised and participate in decision-making structures and processes) especially when there was a continuous keenness to reach and seek **pro-poor** policy change for women (e.g. social solidarity companies).

According to UN Women in this programme, investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth. To achieve women's economic empowerment, UN Women has worked to advance gender equality, including women's economic empowerment, through international agreements such as the Beijing Platform for Action, the Convention on the Elimination of All Forms of Discrimination against Women and a series of International Labour Organization conventions on gender equality. UN Women supports women's economic empowerment in line with these, and with the growing body of evidence that shows that gender equality significantly contributes to advancing economies and sustainable development.

Furthermore, UN Women works with a variety of partners through their programmes to promote women's ability to secure decent jobs accumulate assets, and influence institutions and public policies determining growth and development. Therefore, the MTE found that this programme aligns

with UN Women's gender priorities and achieving its designed objective of "Increased Economic Security and Autonomy of marginalized Women" in the targeted areas of Upper Egypt. This definitely contributes to UN Women's overall goal and serves in achieving its overarching objectives to promote women's equality and empowerment.

To what extent has the programme been successful in identifying the most relevant partners for this project, including the sub-contracts?

Programme partners have extensive experience in implementing different safety nets targeted to prevent individuals from falling into poverty and to improving livelihoods of women and their families.

UN Women has a clear vision regarding the selection process of the partners for this programme. As previously indicated, the economic component of the programme is implemented by three main partners, the Social Fund for Development (SFD), a quasi-governmental organization, Misr El-Kheir (MEK), a leading national NGO and CARE International, a leading international development NGO in Egypt. The selection of partners in this project was found as one of the strengths and key enablers of the success in this project because of their previous and diverse experiences in implementing women's economic empowerment activities.

MEK understands the significant knowledge gaps for programme development and national policies. Notable efforts are directed towards scientific research and innovation in order to contribute to poor communities as well as target and empower the most vulnerable villages across Egypt. In 1991, CARE International developed a self-managed system of Village Savings and Loan Associations (VSLAs) based on small amounts of member savings, with no outside capital investment in Niger. The model has grown into a network of more than 55,000 VSLAs in 23 African countries providing more than 1 million members with savings, credit and emergency insurance.⁸ Furthermore, the establishment of partnership with the national CSO Misr El Kheir (MEK) for the implementation of asset transfer to women-led enterprises in the target governorates, has also been wise as MEK has significant experience in managing development projects, asset transfer and small and micro-enterprises, and it has extensive field outreach.

In addition, the three partners have a number of local offices in the areas in which the project is being implemented. The choice of **Social Fund for Development (SFD)**, which is known for its significant experience in providing financial and non-financial services to Egyptians, and its continued support to women's empowerment projects and programmes in all governorates, has also helped in increasing the outreach of the programme. As a quasi-governmental organization, SFD has wide outreach ability and experience in building women's capacities and helping them acquire the needed skills through providing them with financial, non-financial, and technical services.

As for **CARE International**, it has been serving individuals, communities and local associations in the poorest regions of Egypt since 1954, and it has field offices operating in five governorates; Assuit, Beni Suef, El- Minya, Sohag, and Qena. Women's rights is one of the four main development areas on which it works. Choosing CARE International to lead on the implementation of the Village, Savings

⁸ Care, Self-Replication and Sustainability of CARE's Village Savings and Loan Associations, 2010

and Loans methodology component has also been successful, for its wide experience in implementing such programmes.

However, the linkage and connection between the three partners needs to be strengthened as explained above to prevent their working in isolation from one another to ensure an integrated complementary field approach and promote mutual learning interventions.

The overall system established by UN Women created the environment of planning and implementing the programme in many respects. UN Women was successful, to an extent, in planning for and mobilizing different NGOs to work together under one umbrella to achieve the goals and objectives of the programme. Although more coordination and collaboration would have positively affected the outcomes of the programme, in reality blending all of these organizations, for one purpose, is a tremendous milestone. This could be a point of improvement for future programmes.

The following is an outline of some of the trainings offered by the partners and the most beneficial ones as reported by some of the women interviewed during the MTE process:

Care's VSLA groups

- a. The most beneficial training was that regarding personal and social support, confident decision-making, and communication skills.
- b. Orientation on the VSLA groups, their formation, general assembly and the procedures to join the groups, and how to benefit from the programme.
- c. Time management and meeting deadlines of payments
- d. Specific financial management training on how to prepare a balance sheet, cash flow, etc.
- e. Training on social empowerment, which the women recommended be conducted again for the men.

MEK's social solidarity companies model

- a. The most beneficial were the vocational trainings which are specialized courses in the field of handicrafts and needlework
- b. Technical business management and financial training
- c. Marketing training and inventory management
- d. Communication skills and training on how to deal with customers
- e. Market research: basing the products and services provided on supply and demand. Women were guided on how to capitalize on the products and services with high demand and plan production according to seasonal trends.

SDF's loans

- a. The most beneficial training was managing loans and prioritizing needs
- b. Buying and selling
- c. Business management
- d. Feasibility studies

3.2 Effectiveness

To what extent has there been progress on intended changes to date in the economic empowerment and security of the targeted women and their families? Have there been any intended or unforeseen changes/results (both positive and negative) to date?

The MTE found that a comprehensive and holistic approach was used in implementing the programme. It includes orientation on the financial and non-financial services offered in the target communities, technical assistance from the NGOs to women, trainings related to communication, financial skills and managing businesses, and awareness-raising for stakeholders. Each partner has their own model with different interventions and trainings. These models contributed to raising the capacities of the targeted women groups to manage their new own businesses properly, guided by skills required for economic security. There was a clear achievement in increasing the awareness of women regarding their rights, roles and responsibilities. Women showed more confidence in expressing their opinions. They also agreed that the programme has empowered them on the personal, household, and societal levels. Moreover, capacity development of the partners contributed to promote the **institutional capacity** of these entities towards project ownership and sustainability. All women of the three models interviewed during the MTE process agreed and reported on the following changes:

Individual level

- a. New skills acquired including negotiation, communication, sales and marketing skills as well as sewing.
- b. Developed a sense of responsibility and recognition of their roles and their capacities.
- c. Women started working in groups and sharing their experiences with others, empowering and assisting them in resolving a number of family disputes.
- d. Women's self-confidence was raised.

Household level

- a. Noticeable changes in the way men perceive women. Some men began to engage the women in their decision-making.
- b. Contributing to the education expenses of the children.
- c. Problems decreased and most of them resolved. The following are some of the examples:
 - Covering the medical fees especially if there are unplanned health issues.
 - Having a sufficient household income contribution to avoiding some of the family problems commonly occur between the husband and wife on the household level as reported by some of the women interviewed.
- d. Women sharing in household expenses resulted in men welcoming the program.

Societal level

- a. Solving problems of the neighbours and encouraging people to join the groups.

- b. For MEK, women started cooperating with private companies, hospitals, doctors, and nurseries to sell products.

“We now have a sense of responsibility and have a goal towards achieving something important everyday” some of the beneficiaries commented in one of the FGDs.

Changes captured on the programme’s policies, practices, ideas and beliefs:

The MTE provides clear evidence on the programme’s policies, practices, ideas and beliefs that have been achieved, transformations that occurred and successes documented. The activities women are engaged in not only have a direct impact on their economic status, but also affect the health, education and social circumstance of the family and the community in general. A clear resistance from men to the women-led businesses existed at the beginning. This started to transform in the target communities where the businesses proved successful and of benefit to the family. As stated above, engaging women in the decision-making process in the house is an accomplishment and good progress towards women being aware of their rights.

Other strong evidence found during the course of the project and reported by the beneficiaries during the evaluation process was noted when they indicated that they started to send their children to the nurseries and day-care centres. This can be considered a significant change in community attitudes and culture as a result of women’s income increase and their participation in the project.

In this regard, it is worth highlighting that in its policies, practices, ideas and beliefs, the project intended to make the following changes: 1- Improve human, natural and financial capital of poor women families who received non-financial services. 2- Improve women’s decision-making capacity within the household. 3- Enhance access of economically active women to financial services for capital development. 4- Enhance the ability of economically active women to enter into collaborative business arrangements or linkages.

Throughout the life of the project till the time of implementation of the MTE, the current updated performance management system of the project (that was developed by the consultant) indicated that it has reached over 7,000 of the 8,000 targeted women. This includes 7000 women who participated in the VSLA, 1650 to whom assets have been transferred and 1056 who have received credit. The VSLA groups have accumulated savings of more than EGP 900,000 (equivalent to 100,000 euros). In addition, during the MTE process, 1,810 loans were issued to VSLA members to start income generating activities and home-based outlets. Furthermore, 675 women received assets to establish a business, resulting in 34 registered companies with the Ministry of Investment as “Social Solidarity” /joint venture companies. These formal entities comprise the above mentioned 1650 women and have received the required assets to be able to operate their enterprises.

The implementation of these activities has had a significant impact in women’s lives, and ensured the achievement of the above-mentioned changes that the project aimed to achieve. Through the conducted interviews, the evaluation found that a positive change has happened to the targeted women, as they became more self- confident and better able to express their ideas, communicate with their peers and actively engage in their communities. In addition, the interviewed women have

stated that through the programme, their awareness has been increased, their negotiation, communication, marketing, and technical skills have been developed, and their experiences have been strengthened through starting their own businesses. They also mentioned that their sense of responsibility towards their families has increased after they started to contribute to their families' life-expenses, and give their husbands money instead of taking from them, which has made them feel important and raised their self-worth. This has consequently improved women's decision making in the household and in their villages.

On the other hand, and as for the outcomes of the programme, which are 1- The "Safety Net" Improved Livelihoods of families of targeted women 2- "Enterprise Development" women- led income generating enterprises have become economically solvent. It is apparent that the road to achieving these outcomes is being paved through this programme and with the continuity and implementation of similar programmes, those outcomes will be successfully achieved.

As explained under different sections, the MTE found that the beneficiaries were satisfied with the results of the programme. The interviewed beneficiaries have expressed their satisfaction of the results of the programme that changed their lives entirely and made them able to achieve their dreams and run businesses to improve their families' financial conditions, increase their income, prove themselves, and become useful members in their communities.

"I was scared at first to participate in the VSLA group as I thought that it was a scam and I would lose my money. I insisted that I would be in charge of the group fund and keep it at home. Afterwards, I realized that these people were looking after us and only wanted what's best for the community. I started with a contribution of 5 pounds and now my contribution reached 50 pounds," one participants narrated her story in one of the FGDs.

"My husband was a smoker and used to waste all his money and health on this addiction. When I joined the group and started my own businesses that generated profit for the family, he was thrilled. I succeeded to contribute to my family's many expenses, which encouraged him to quit smoking and use the money spent on it for the benefit of the family. This was the best thing that came out of it," a participant narrated her story in one of the FGDs.

"We now have a sense of responsibility and have a goal to achieve something important every day," some of the beneficiaries commented in one of the FGDs.

"We chose to fight depression and frustration, and to work on something that would benefit us and the whole family," some of the beneficiaries commented in one the FGDs.

As evidenced in the FGDs, women have shown a great sense of leadership and understanding of the importance of their role in their families and communities. Their communication and negotiation skills have significantly been improved and they became able to express themselves and communicate their ideas.

Furthermore, their roles in their families were enhanced as they began to contribute to the household income and help their husbands pay living expenses such as health, education, food, clothes and others. This has boosted women's self-confidence and sense of self-worth, which made them feel stronger, independent and able to make decisions in their households. This also consequently improved their husbands' attitudes towards them, as they became more understanding, more cooperative and more tolerant with their wives.

Additionally, husbands tended also to listen to their wives' opinions and share their problems with them, and they, and their children, started to help their wives in their businesses. This is considered a huge change in the attitude and the behaviour of, not only the women, but also their men and their entire family and community members.

Moreover, the MTE found that the 34 joint venture companies established and registered by the beneficiaries as of June 2015 are considered one of the main initiatives through which women proved to own the programme. Through these companies, women have shown that together, and through their team work and collaboration with one another, they could succeed and run successful businesses.

The MTE considered this as one of the key significant results achieved during the course of the project especially in view of the fact that it was formed, developed and managed completely by the community following a bottom-up approach with strong successful mentoring by the MEK project team.

As a telling example, one of the beneficiaries who received a loan from the SFD has started a small ice cream business with her husband who has just been released from jail, and is uneducated and unemployed, to help in generating income for their family. Another beneficiary lost her husband, an upholsterer, 10 years ago, and became the head of the household. She received a loan from SFD to work as an upholsterer, utilizing the experience she gained from assisting her husband in his work, to secure her family's needs. Another woman applied for a loan from SFD to expand her clothing business that she opened with her husband's assistance.

It is also noteworthy that the VSLA have offered the beneficiaries the opportunity to save money and run businesses such as poultry farming, clothing, grocery, sewing, and selling butter. Besides, the participating women in VSLA have developed two initiatives to help two of their colleagues; in the first initiative, a number of women (less than 10 women) received a collective loan of L.E 10,000 to help their colleague's husband who had an accident and needed to have surgery. The second initiative was to collectively loan a colleague money to get her husband out of prison. In addition to the contribution of the establishment of the joint venture companies in promoting the sense of the ownership among the members who register it collectively, these initiatives have shown a great sense of solidarity and cooperation among the participating women when dealing with some unplanned circumstances that happen to some of the members (e.g. covering illness related expenses of some members without enduring loan difficulties). One of the most significant initiatives was that of a woman who received a loan, opened a grocery store, and brought her older child with special needs from Cairo to work with her. And when Shabab El Kheir Association noticed her success, it gave her L.E 2,000, from its own budget to support her.

The MTE found that although the programme aimed at increasing the economic security and autonomy of marginalized women, its results went beyond the economic empowerment of women, to include their social empowerment and enhancing their leadership roles in their families and societies. This was manifest in the reports of those interviewed during the MTE process in different situations as they became active and responsible. Their families and the people of their villages started to look upon them more positively, and as they (the women) became able to solve the problems faced by their families, friends and neighbours, they were viewed upon as being trustworthy and began to play an active role in their communities. In addition, within the framework of the programme, the culture of the targeted villages started to change and the people of the villages started to send their children to kindergartens.

Furthermore, due to the success of the Saving Groups in helping women save money, start small businesses, contribute with their husbands to their living expenses, and make purchases for their families, the children of the targeted women were encouraged to form saving groups like their mothers so as to save money and buy whatever they wanted. As a result, 5% of the saving groups were formed from the children of the women of the VSLA where the children/youth followed the same methodology, rules and guidelines to manage these VSLAs and collect the monthly shares, through which some of them bought computers and others bought bicycles and toys. This reinforces the recommendation of the MTE of the need to think seriously to form some of the VSLAs from the children, adolescents and youth to promote the saving culture in addition to disseminating their successes to increase the outreach of the project.

As the MTE revealed, there is evidence that the programme has achieved its outputs in improving the livelihoods of families of targeted women and “enterprise development” women-led income generating enterprises have become economically solvent. The training, in the use of knowledge and skills for effective and efficient planning, budgeting and management is shown in the three models.

Also, one of the intended changes captured from the analysis of the data collected from the FGDs was **the support of the husbands** and taking care of the children during women’s work. Most of the participants in the FGDs especially those are founders of some of the joint venture companies established with the support of Misr El-Kheir foundation indicated that their husbands were so happy because the income of their families have been increased as a result of the participation of their wives in such economic activity. In this regard, some of the participants indicated that a significant change in the husbands’ attitudes especially in supporting their children particularly with the education lessons- as possible when they returned from their work based on their observation that their wives doing a lot to support the family expenses.

“For the first time in my life, I had the feeling that we have two arms in managing our family expenses and taking care of our children – Some of my neighbours’ envy me because I have a husband like this” one of the participants commented while others confirmed on that as some of them have the same situation in their families.

As stated before, behavioural change was noticed among almost all women. They started engaging in decision-making within the household, sharing in the house expenses, as well as being empowered socially. In MEK’s model, a woman mentioned traveling to Cairo to attend an exhibition and display her products. This highlights the impact of this intervention on freedom and mobility of women.

“We managed to save money and invest it in our child’s education to go to university and study engineering,” some of the beneficiaries commented in the FGDs.

As indicated above, the MTE found that through investigation of the correlation between women’s participation and how it translates into the welfare of the community, the positive impact on the education, health, and livelihood status of their children, families, and the wellbeing of their community at large was evident. Participation in the programme women feel empowered as their income increased and they were able to accumulate saving and contribute towards health and education. This boosted women’s social status and self-confidence.

“Now, we have started to think seriously of sending some of our children to the nurseries and day care centers which was not at all a common practice in our communities,” some of the women interviewed commented. This represents one of the major changes captured in their quality of lives and a significant change in the community attitudes to the importance of sending their children to the nurseries as a step towards reaching for a higher quality of education services as a result of their participation in this project.

The FGDs highlighted a positive impact of the programme on the beneficiaries' lives. The direct impact on health status is difficult to demonstrate. However, evidence showed women spending on the healthcare for their families. Women also became more aware of hygienic practices whether in their daily lives or in the business. This was manifest from the discussions between the women participants inside the VSLAs which centered on the need to take care of the health of their children and ensure that they have clean homes and healthy environments. With respect to the impact on education, the most prominent use of the profits was on children’s education and sending them to the nurseries and day care centers which was not a common practice on the society level. VSLA groups contributed to supporting vulnerable children who could not afford school fees. Other women from the SDF and MEK models indicated that the profits gained from the businesses were used to cover the educational expenses of the children, including classes or books and other materials needed.

Some beneficiaries reported the following facts that indicate that the project contributed to enhancing women’s leadership abilities with respect to their own lives and those of their families’. As the list of expenditures that the women began covering below indicates, the decision-making process on the household level became much participatory and based on a collective and consultative process and not depending on the husband only as reported by some of the women interviewed during the MTE:

- a. Children’s school and books fees
- b. Marriages of their sons and daughters
- c. Food and clothing
- d. Renewing the furniture of the home
- e. Private tutoring classes
- f. Buying new electronic home devices such as automatic washing machine
- g. Purchasing gold jewellery
- h. Health care and medications
- i. Daily life expenses

Are there any clear signs that show progress in the transformation of power relations?

The MTE found that considering the resistance that women faced from husbands or fathers at the beginning of the programme to their participation, and their submission to this culturally embedded to what is called “unequal power relations”, the participating women started to become independent, confident, aware of their rights, and able to play significant roles in their communities. This was captured from the women participants in the FGDs during the MTE indicating that women and many of the men no longer consider men to be superior and have power over them.

Through the FGDs, women have reported strong leadership skills and enthusiasm to change their lives and undertake useful activities for themselves and their families. For example, the participating women managed to convince their husbands to participate in the programme; one of them travelled to Cairo on her own to attend a two-day exhibition, and two (2) participating women became members of their local Community Development Association (CDA), where they attended several seminars and awareness sessions on different issues. However, all the women participants in the FGDs indicated that this should be based on mutual agreement with their husbands and that if their husbands did not approve, they will not be able to participate in such a manner since decisions should be taken jointly.

Furthermore, the resistance of their husbands declined once their wives started to generate income for the family. This made the husbands change their attitudes towards their wives and they began to encourage them, take their opinions in all matters and cooperate with them, because they started to trust their wives and regarded them as responsible and important members of the family. As mentioned and explained under the previous question, this was reported by most of the women participated in the FGDs conducted in the current MTE. However, others indicated that other few participant women indicated that their husbands going into intensive discussions and sharp dialogue when talking about where they will spend the income got from the work of both of them.

As mentioned before, the culture of the targeted villages has changed and people have started to send their children to kindergartens which did not happen before the programme (due to lack of sufficient income) and the participation of women in economic activities has increased.

One of the most significant changes that have happened is that the mothers-in-law of the participating women began to change the way they dealt with their daughters-in-law after becoming economically empowered and contributing to the family's income. This has positively affected relations among the family members and reduced the tensions that are culturally embedded between the mothers-in-law and their daughters-in-law, most of the women participants in the FGDs reported this but they indicated again that this would not have been possible without their husbands' approval of their participation in the program.

To what extent did the programme achieve internal coherence, integration and linkages among the different programme components and models, taking into account the different contexts?

The programme has achieved some degree of internal coherence, integration and linkages among the different programme components and models. Although the three main components of the programme - the VSLA, the loans issuance, and the Social Solidarity/joint venture companies - have been well designed to collectively contribute to achieving the overall objective of the programme, the implementation by the three partners has been conducted individually without coordination or follow-up between them. This negatively impacted internal coherence, integration and linkages among the three programme components during implementation.

As indicated earlier in this report, there were no data or reference documents on women who participated in more than one of the three interventions under this pillar of the project. This was because the three components of the Economic Empowerment Pillar (key area #2) was managed by specific partner; CARE for the VSLA, SFD for the loans funding, and the MEK for the asset transfer activities represented in different activities including the Joint venture companies established during the life of the project. Also, and as indicated earlier in this report and reflected in the recommendations section that there is lack of integration and mutual cooperation between the three partners till the time of conducting the current MTE. However, the MTE revealed that this could be shown only between the VSLAs and asset transfer activities while this would not be possible for the same cases with the beneficiaries from loans provided by the SFD especially that there is no VSLAs activity in Sharkeya governorate.

What are some of the key factors that have contributed to successes?

Both a strength and weakness of the intervention is that the strategies for each partner were individually and separately designed and implemented. The strength lies in the adaptation to context; this enabled each partner to play its role, however, the weakness is the relative weak linkage between the three partners which did not give rise to an integrated approach that would have combined all their activities in better way. Actually, the MTE review found that each partner did not know what the others were doing due to the absence of regular joint meetings that would have strengthened coordination and integration and contributed significantly to achieving the set objectives and supported mutual learning opportunities as well. However, the lack of coordination was addressed with the agreement to have regular meetings to discuss how they can implement the project interventions as planned and how to learn from the best practices through reflection processes on both the partner and community levels. The MTE found that trainings, communication, marketing and sales skills are essential for the success of the businesses.

Essentially a number of factors are required to be present for the success of any business. These factors are as follows after applying it to the project implementation and assessing it in the MTE:

- a. **Dedication** - Women were dedicated to establishing and managing the social solidarity companies or what called Joint venture companies).
- b. **Purpose** – a reason for organizing and cooperating with others.
- c. **Processes** – activities which people undertake to efficiently and effectively achieve the goals set.
- d. **Resources** – a place to work, the right equipment, money to pay the bills and run the business.
- e. **Customers** – people who believe in the value of the products and services offered and are willing to pay money for them. Each partner adopts a unique model and has a set of key factors that

contributes to the success of the projects being managed by the women. As indicated earlier in this report, CARE, being one of the key partners, enjoys an extensive experience in forming and managing the VSLAs while MEK provided solid experience in asset transfer and managing the financial and non-financial services- including the establishment of the social solidarity/joint venture. The SFD has an extensive experience in managing loan activities.

The following points are the main reasons for success of each model adopted.

MEK Joint venture companies

- **Legalization (official registration)** of the business as documents play an essential role in protecting the interests of the business and business owners).
- **Training offered and continuous technical assistance** from MEK which assisted in overcoming challenges faced during the implementation
- **Trust of women** in themselves and working with a cooperative spirit with other women, in addition to appropriate division of tasks and responsibilities among women in the collaborative companies.
- There was some reported **support of husbands** and taking care of the children during women's work as reported by most of the project beneficiaries benefited from the joint venture companies. Actually, they reported that most of their support was given mainly to help their children in achieving their education assignments.
- **The proper selection of the NGOs** in the community.

The general key factors which contributed to these successes, as explained by the interviewed beneficiaries in the social solidarity companies, were:

- a. The professional training and good preparation received from MEK.
- b. The technical support received from MEK and its eagerness to facilitate all difficulties.
- c. The women's trust in themselves and the team work spirit that existed among each other, along with the fair distribution of roles and responsibilities among us.
- d. The assistance of their husbands who accompanied them to work and look after the children during working hours. After they started to have an important role in the family and the household income improved
- e. Strong mentoring, guidance and support provided by MEK staff
- f. The marketing experience they gained from the sales training we received
- g. Having a common goal among us, to prove ourselves
- h. Having support regarding legal affairs

Success factors for individual models included:

SFD loans

- a. Shops are owned and not rented
- b. Good communication skills and understanding of how to deal with the costumers
- c. Stressing the importance of proper hygiene
- d. Businessmen Association, one of the implementing NGOs, is widespread with 12 branches; it is trustworthy and has a notable influence over local communities
- e. Strong monitoring of the projects from the SFD

Care VSLA

- a. Meeting the needs and demands of the women in the provision of finance
- b. Changing the stereotype regarding how the poor are not able to save money
- c. Engaging the community NGOs in community outreach
- d. Intensive training to the field workers and having a strong monitoring mechanism from CARE
- e. Proving credible by being honest and not promising what the NGO cannot guarantee

Furthermore, the choice of the areas in which the programme is being implemented has been an important factor for the success of the Social Solidarity companies' component, along with the support of MEK's different departments and employees who cooperated with the beneficiaries and provided them with the needed assistance and mentorship along the way.

What are the key challenges / constraints in the programme? How have they been dealt with?

The different models also encountered several challenges, specifically

Joint venture companies model

- a. Products' marketing: to overcome this problem the women decided to reduce the profit margin to find outlets and compete with similar products in the market.
- b. Refusal of the women's husbands to have their wives participate in the programme: to overcome this problem MEK staff raised the awareness of those husbands and convinced them of the importance of this activity. The refusal of some men to allow their wives to participate in the project was one of the key challenges that have been addressed by MEK through the awareness activities provided to some of the husbands when they were visiting their wives where the joint venture companies are managing. Also, using some of the successful companies and the income earned was one of the supportive factors that encouraged other husbands to join other new joint venture companies as reported by some of the FGDs participants interviewed in the MTE.
- c. Lack of awareness of legal aspects among the beneficiaries: this problem has been overcome through raising people's legal awareness by MEK and by a well-known lawyer in the targeted village.

The **VSLA model** has faced two major challenges during its implementation as follows:

- a. The poor financial conditions of the targeted group made them apprehensive that they would not be able to repay the loan: this challenge has been overcome through conducting a Pact that stated that whosoever did repay the loan instalment on time, would not have to pay an interest amount.
- b. Fear of loans, which led one of the beneficiaries to participate in the programme without telling her mother-in-law: to overcome this problem CARE staff has raised the awareness of the people on the importance of the saving groups to enhance their financial conditions and

improve their living standard. As a result, that mother-in-law joined the VSLA in its new round.

Other challenges reported were as follows:

- a. **Impatience of the members.** This was observed amongst some of the VSLA members who required urgent loans from the VSLA while the group agreed on other priorities; that made them impatient as they were placed on a waiting list. Some of the VSLA members interviewed during the MTR reported that the conflict sometimes happening inside the group because of the time took to agree on specific priorities from their point of views. Despite the fact that they indicated that this is not common case, this indicating to the need to train them on how to set priorities through some refresher trainings sessions to reduce the threat of the social cohesion trait of the VSLA. As a result, some **conflicts** inside the group appeared as explained above.
- b. **Disagreement on the Family level.** In some cases, there are some differences on the family level happened because of the lack of agreement on how to spend the income and in which areas considered as priority. In some ways, such debate between the husband and wife may be considered a positive change, pointing to a joint decision process taking place. Again, this indicating to the need to raise the parents' awareness on how to set priorities on the family level as well. However, having such dialogue inside the family is considered as one of the steps ahead towards the increasing of women involvement in the decision-making process on the family level.
- c. **The lack of interest among some members.** Some of the VSLAs members interviewed in the MTE reported that sometimes the discussions have been made in the VSLAs meeting lack of maturity especially when some members talking about some issues that were seen as private issues and not good to raise it in these meetings. In this regard, some VSLAs members prefer to not attend these meeting regularly because of the lack of their interest. On the other hand, others reported that the time taken to get loans based on the priorities agreed lead to lack of enthusiasm and interest of members to take part in the VSLAs meeting. The current MTE found that one of the reasons behind that is the absence of other activities rather than discussing the loans to be granted to some members. However, others reported that this is not the case for all the VSLAs but this is happening in few groups.
- d. **Establishing trust.** People were afraid that the money they would accumulate will be given to the field coordinators. As a result of some of the above-mentioned challenges, the MTE found that the **clarity of VSLA concept** is an issue and was unclear to some of the people. Again, this indicates the need for increasing the awareness component on the VSLAs before forming them in addition to the other refresher awareness sessions- when needed.

3.3 Efficiency

Have synergies with other actors and interventions been sufficiently taken advantage of to ensure better program performance?

The implementation model under key area 2 of the program focused on each of the three partners being fully responsible for implementing a specific component while at the same time having synergies and linkages among all the three key partners. Through the interviews conducted with representatives from each implementing partner, an absence of cooperation and exchange experiences and progress was clear among all partners. Partners affirmed the need for periodic meetings between them and a unified action plan. All partners should work closely and in cooperation with each other, sharing experiences and contributing to achieving the outcome of the program. A well-structured partnership is needed for balancing the contributions of partners to this process in the best possible way. Also, a capacity gap is present between the implementing partners where there is unequal knowledge or infrastructural resources available to carry out tasks.

Moreover, increasing the cooperation between the three (3) partners would provide them with a good opportunity to complement each other where for example some participants from the VSLAs could promote their small projects in a way that requires a loan from the SFD or joining one of the joint venture companies. Again, this would be realized in the existence of a unified action plan to be discussed in periodic meetings even through a steering committee mechanism.

Additionally, and as indicated earlier in the report, the MTE found that there is an obvious absence of integration between the economic pillar and the other two pillars (political and social). There was no reference or documentation found indicating whether the same target populations benefitted from the three interventions or the overlap in the implementation process.

For SFD and VSLA groups, although many of the women benefiting from the services were working in the same fields, women were more inclined to work on their own rather than engage in group projects. The SFD team suggested starting to place the women who are working in the same field in groups especially the ones working with handicrafts who are more resistant to the idea of cooperating with other women. As an example, for the SFD loans, 22 were working with leather and 40 working in accessories until the time of the MTE process. However, women preferred individual projects rather than joint ones with other beneficiaries. The reasons stated for this included:

- Difference in ideas, taste and ways to promote and sell their products/services
- A belief that all joint projects are doomed to fail
- Freedom in running and managing the business.

Have the funds and time available been used in the most adequate way to achieve the changes proposed? Were the funds adequate and clearly and sufficiently distributed in the design of the program?

The MTE found that financial training for both the NGOs and the women beneficiaries should be provided to determine the suitable funding for each of the project activities under the three pillars in a way that ensures the cost effectiveness related issue. Since the unit cost of each of the three interventions varies significantly according to the nature of services provided and the eligibility criteria, the absence of documentation or references indicating those who are benefitting or participating in the more than intervention or whether there was an overlap or synergy is considered

as one of the gaps identified. However, the participants in the VSLAs could benefit from the other two interventions carried out per governorate but again this was not documented as well.

From interviews with some of the key partners, it is stated that all projects are run with the minimum cost possible as the model was adopted from a previous program. The partner representative believes that it is not possible to decrease the cost, as it is the optimum cost. The program coordinator of MEK argued with the previous statement stating that the projects can be managed with less cost. He gave an example of accessories businesses where the funding they received was more than the actual costs needed. A cost assessment for every business should be done by the NGO to determine the suitable funding needed for the business. This requires financial training for the NGOs, as well as the women.

Moreover, the need to address contextual issues in the target areas gave rise to some delay in implementing some of the activities and their postponement to the second year because of the time needed to prepare and sensitize the community on the project methodology and the new economic values - particularly the saving concepts - in addition to the acceptance of men to allow to their wives to start their own projects to contribute in the economic management on the family level. Additionally, time was needed to sign partnerships with the key implementing partners. However, the project team succeeded in adapting the set plans to ensure that the key activities and interventions would be carried out as planned even with some delay.

To what extent does the program have an effective monitoring and evaluation mechanism in place and how has the project used the information generated to inform programmatic adjustments?

The MTE found the need to improve the quality of the monitoring and to monitor the outcomes and results achieved through the program implementation across all implementing partners rather than focusing only on the short-term results (Outputs).

A strong emphasis should be placed on improving the existing monitoring and evaluation system. Each partner closely monitors their results and activities; nonetheless, a need to improve the quality and track the outcomes and impact of the program across all implementing partners is needed. This will increase the clarity and accountability to communities and partners of the program. The partners should be involved in developing the planning and implementation strategies and monitoring of the different components. One way of ensuring clarity of the monitoring and evaluation system across all the stakeholders could be preparing a manual that describes the basic monitoring methodology and outlines the steps that field officers should carry out. Also, capacity building for the field officers is favoured to ensure the reporting of quality data.

The existence of a unified monitoring and evaluation system for all stakeholders will most likely add another dimension to the program and improve this area. In this regard, the M&E training developed and provided to the partners has focused on the M&E framework and the performance management system (PMS) developed, the M&E methodologies and tools, reporting system to improve the quality of reports provided to the donors such that they are more focused and cover both the qualitative

and quantitative changes in addition to the documentation of the best practices and most significant changes to be shared among the three partners and VSLAs for learning purposes.

In addition, the MTE observed a lack of involvement of a representative sample of the target groups and community members during the project design phase and the other planning processes. Greater participation would have been a beneficial strategy to obtain their feedback, views and ideas and the process would have contributed to motivating them to work hand in hand with the project team members to achieve the desired implementation outputs. This was also the case during the implementation phase as well, as there was a lack of a reflection process to track progress during the life of the project. However, this was corrected when the key partners were trained to develop monitoring activities on a quarterly basis as outlined in the M&E framework, methodologies and reporting system developed two years into programme implementation with the involvement of a sample of the target groups. However, the fact that corrective actions were taken during the course of the project is a positive observation.

3.4 Sustainability

What measures are being used to ensure the sustainability of the positive effects of the intervention? Are there opportunities for scaling up / expansion?

The MTE found that the beginning of the process of financial independence will have a positive impact on women's commitment to the program. Some of the interviewees claimed that this positive impact will encourage women to continue in this program or another program and will attract other women. This is considered one of the major positive effects that would maintain sustainability over the long run.

When the interviewees were asked about sustainability, their first reply was about having a plan. Indeed, there is a plan, as a first measure, to guarantee the sustainability of the program and to ensure the maintenance of the outcomes. MEK suggested looking for other sources of funding for this program as a long-term strategy for sustainability. VSLA groups suggested that members should be contract based through what is known "joint responsibility mechanism" where other two members will guarantee the loan taker.

Sustainability measures

Capacity building. As mentioned earlier, training and capacity building are one of the main factors that guarantee that the positive effects of the interventions are sustained over time. The fact that training was provided for women and capacity building for NGOs, is highly essential to maintain and sustain the progress of the program. Training and capacity building has a domino effect, not only with respect to the goals and objectives of this program, but also in many other factors directly and indirectly related to the empowerment and independence of women in Egypt overall. One factor in common from the three models was the noticeable impact of the training conducted.

However, the information collected from the interviews conducted with a sample of those who received loans from the SFD, the MTE found that some of those who received loans lacked the relevant training and awareness that would help them in reducing the level of risk associated with the possibility of using the loan, as well as some of the skills they would need to ensure better management of their own projects.

With respect to institutional capacities, the grassroots organizations that participated in the implementation of the program have succeeded in achieving their targets; however, they still need to receive additional capacity building trainings so as to be able to maintain the changes produced in these communities, continue what the program has started, and follow up with the program's beneficiaries after the end of the program.

Mainstreaming knowledge among implementing partners ensures the sustainability of impact and the continuity of the interventions. Each implementing partner conducts a BDS package, which is distinct to other models. The process of sharing BDS packages among partners should be held as a priority. This is not solely limited to sharing available knowledge, but even more importantly, sharing resources and capacity building of partners. Linkages in the models capitalize on the existing capacities of the partners. It improved tools and systems used and had a positive impact on the outcomes delivered, besides sustaining and sharing successful models. Capacity building for all stakeholders to plan and use new tools and knowledge on a sustainable basis will guarantee long-term impact.

While sufficient institutional capacities exist to maintain the changes produced. To ensure the sustainability of the programme, stakeholders should: (i) capitalize on the existing capacities, (ii) invest in marketing the program and the products potentially through social media; and (iii) work on the community awareness component, both for individuals and local NGOs.

The absence of a sustainability plan at the beginning of the project, jointly developed by all the partners and stakeholders (including an exit-strategy guided by specific indicators for each of the three pillars of the sustainability: financial, human resources and institutional sustainability) was one of the issues that need to be revisited and considered in order to ensure project ownership and contribute directly to the independence of the target groups and different stakeholders. Raising the capacities to track the progress during the life of the project would contribute to promoting their institutional capacity; this will in turn reflect on their ownership of the project and promote the project beneficiaries to be part of the change targeted.

UN Women was able to influence the Egyptian cabinet, executive and judicial branches, to the benefit of the program. This is one of the most vital roles and UN Women was able to address this challenge in a professional manner. Major lobbying and coordination was successful in benefitting the implementing NGOs and beneficiaries.

Scaling-up / expansion opportunities

The MTE found that the social solidarity/joint venture companies' model is the most effective model for decreasing the chance of failure and bankruptcy. The social solidarity/joint venture company is a company consisting of two or more people under a given official commercial name and who are engaged in one activity complementing each other in specific roles and responsibilities. These

individuals share a joint responsibility in management, gain and loss; this contributes to making their activity more official and offers them better marketing opportunities as well.

The model implemented by MEK could be applied in other areas, countries and different regions. The model is based on promoting different dimensions of women's empowerment. Joint venture companies have shown great potential for success in development and empowerment. The vital characteristic of collaborative companies is sustainability. Compared to micro-projects and SMEs, collaborative companies depend on a very strong and rigid structure. This structure decreases the chances of failure or bankruptcy, and increases the chances of independence, development and growth. While many micro-projects and SMEs have less independence, collaborative companies are characterized on dependencies at some levels to ensure the growth for the whole project and its long-term sustainability.

Nationally, there are expansion opportunities for this program not only in upper and rural Egypt, but in urban Egypt as well. One of the programme's main goals is to integrate women in household decision-making through the promotion of financial independence and empowerment. This is would have a larger nationwide with respect to integration of women in the larger society, in turn realizing one of the objectives of the program, which is women's awareness of their citizenship rights. The program is considered to be effective and sustaining this objective due to the integration and participation of women in society on the micro and macro level.

Moreover, the MTE found that successful women will eventually serve as role models for other women, and eventually be fully independent from the program and start to lead from within. As women from all over the program benefit from program results and the impacts, they will become eager to participate and help other women join this program. This will not only justify the continued investment, but will also add another dimension to the goals, objectives and impacts of this program. This will lead to a larger scope of positive impacts, which will justify and promote greater investment in the field of women's empowerment. This will truly be the main result of financial independence and the integration of women in society.

As women from the same area begin to look up to the successful women, there will be a general acceptance and promotion of the integration of women in decision making in the household. This could be realized from two main perspectives. Firstly, these successful women will contribute to the income of the household in the short and long run to escape poverty. Secondly, these successful role models will participate more broadly in society, on the micro and macro level, and will engage in decision making inside and outside of the household.

Indeed, the program has had a positive impact on the personalities, attitudes, behaviours and financial conditions of its beneficiaries. This change has consequently given rise to changes at their personal and professional levels, and according to the interviewed women, the program made them "find themselves" and become important figures within their families and communities, as well as significantly enhancing their living conditions. They have therefore emphasized that they will continue what they have started within the framework of the program even after its end. Hence the positive impact of the program on women as a continued investment in the lives of the beneficiaries and their families and communities.

4 Key lessons learned

The following are some of the key lessons learned during the life of the project as captured during the MTE process:

- a. Early preparation of the project interventions and activities in the targeted areas and signing the needed partnerships with the key partners was found to be an important strategy to sensitize the community groups and prepare them well before starting the project to avoid delay in implementation. Thus, allocation of sufficient time is important in the 1st year of the project implementation plan. It is important to set realistic and not too ambitious plans in order to avert problems during the course of the project and ensure the quality of services provided.
- b. Involving a representative sample of the target groups and community members during the project design phase and the other planning processes was found to be an important strategy to get their feedback, views and ideas. This strategy would contribute to motivating them to work hand in hand with the project team members to achieve the desired implementation goals. This was not followed during the project design and implementation which may have contributed to some of the problems the VSLAs encountered such as the impatience, boredom and management issues which could be discussed by involving some of the project beneficiaries and community members in the planning phase followed by a reflection process.
- c. The existence of a unified unit cost of funding the members of the social solidarity companies model adopted by MEK foundation is one of the policy issues that need to be reviewed especially in view of the fact that some of the small projects like those in the field of accessories did not require the total budgets allocated to them. This had a negative impact on the cost effectiveness as other projects required additional funds (e.g. purchase of tricycles to transport the products to the customers).
- d. Lack of adequate attention in involving the Community Development Associations (CDAs) and the other Civil Society Organizations (CSOs) working in the targeted areas affected the outreach of the project activities and interventions and minimized their role in the awareness component in the project.
- e. Relying on only one of the businessmen associations to be the implementing partner of the services provided by the SFD in this project was found to be one of the areas that need to be checked to ensure the good selection of the beneficiaries from the financial services provided by the SFD and to attain highest level of accountability and transparency measures where they are working.
- f. Finally, lack of adequate attention to developing well –structured M&E activities - particularly the reflection activities with the target groups – is one of the areas that require improvement to ensure the project beneficiaries' involvement in providing feedback, ideas and recommendations to enhance project quality processes and services provided. Some corrective actions have been recently carried out after the conduct of M&E training for the key partners of the project.

5 Conclusions

Relevance

The economic empowerment component was properly designed to respond to one of the most serious priority needs of marginalized women in the target areas of Upper Egypt through building their financial capacities and offering them the opportunity to save money, form enterprises, and access loans to start small businesses to gain financial independence and security, and consequently become empowered in their societies. Combining financial literacy trainings with the technical trainings, and the provision of financial services such as loans, establishment of enterprises and saving groups has had an added value to the beneficiaries of the programme, as they became confident in themselves and aware of the value of money and how to best utilize it through running successful businesses that generate profit. Having an integrated approach in the programme design that combines the civic engagement of women and ensures that they are protected from violence was also one of the successful aspects in the programme design.

The programme is strongly aligned with UN Women's goal of gender justice. UN Women's gender justice change goal was presented thus: UN Women was committed to promote gender justice through ensuring that many more women will gain power over their lives through changes in attitudes, ideas and beliefs about gender relations, and through increased levels of women's economic empowerment and autonomy and critical decision-making processes on the household level. According to UN Women in this programme, investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth.

The selection of partners in this project was found as one of the strengths and key enablers of the success in this project because of partners' previous and diverse experiences in implementing women's economic empowerment activities. UN Women was successful, to some extent, in planning for and mobilizing different NGOs to work together under one umbrella to achieve the goals and objectives of the programme. Nevertheless, the linkages and connection between the three partners needs to be further strengthened to prevent their working in isolation from one another to ensure an integrated complementary field approach and promote mutual learning interventions. The integration of different mechanisms to create a more integrated and complementary approach could better maximize project results. While greater coordination and collaboration would have positively affected the outcomes of the programme, in reality blending all of these organizations, for one purpose, is a tremendous milestone.

Effectiveness

The comprehensive and holistic approach was used in implementing the programme contributed to supporting women's empowerment at individual, household, and community levels.

At individual level, it has increased the capacities of the targeted women groups to manage their new own businesses properly, guided by skills required for economic security. Women-led income generating enterprises have become economically solvent. Women's communication and negotiation skills have significantly improved and they are more confident expressing themselves and communicating their ideas. There was also clear achievement in increasing the awareness of women regarding their rights, roles and responsibilities and understanding of the importance of their role in

their families and communities. Women felt an enhanced sense of leadership. This has opened the door for them to participate in public life and increased their civic engagement in their communities.

At household level. The activities women are engaged in not only have a direct impact on their economic status, but also affect the health, education and social circumstance of the family and the community in general. Their roles in their families were enhanced as they began to contribute to the household income and expenses. Their increased economic participation has also resulted in social benefits, including increased self-confidence and sense of self-worth and independence and ability to make decisions in their households. This also consequently improved their husbands' attitudes towards them, as they became more understanding, more cooperative and more likely to listen to their wives' opinions and share their problems with them. While changes in the attitude and the behaviour of, not only the women, but also their men and their entire family and community members are considered significant, women stressed the need to engage men, conducting more awareness raising and outreach to them which explain the economic and social benefits of participation in the economic interventions, as well as women's right to participate.

At community level. Resistance from men to the women-led businesses existed at the beginning. This started to transform in the target communities where the businesses proved successful and of benefit to the family. People of their villages also started to look upon women participants more positively, and as they (the women) became able to solve the problems faced by their families, friends and neighbours, they were viewed upon as being trustworthy and began to play an active role in their communities. In addition, within the framework of the programme, the culture of the targeted villages started to change and the people of the villages started to send their children to kindergartens.

Efficiency

Increasing cooperation between the three (3) partners would provide them with a good opportunity to complement each other and could produce efficiency gains for the programme. This would be realized in the existence of a unified action plan to be discussed in periodic meetings even through a steering committee mechanism. Additionally, greater integration between the economic pillar and the other two pillars (political and social) could also promote greater efficiency and cost-effectiveness.

There is a need to improve the quality of the monitoring and to monitor the outcomes and results achieved through the program implementation across all implementing partners rather than focusing only on the short-term results (outputs). A strong emphasis should be placed on improving the existing monitoring and evaluation system, with a unified system for all stakeholders which includes both the qualitative and quantitative changes in addition to the documentation of the best practices and most significant changes to be shared among the three partners and VSLAs for learning purposes. This will increase the clarity and accountability to communities and partners of the program. The programme has taken steps to address this issue although late in the implementation phase.

Sustainability

There is potential for sustainability of the economic models. Maximizing the use of the partners' resources and experiences from other similar projects (e.g. MEK) is considered as an advanced step

towards an integrated approach strategy that assists in carrying out the project interventions and activities and contributes to the sustainability of the project outcomes and results. Another key factor that can promote women's commitment to the program and program sustainability is the beginning of the process of financial independence. This positive outcome will encourage women to continue in this program or another program and will attract other women. Successful women can eventually serve as role models for other women, and eventually be fully independent from the program and start to lead from within.

To promote greater sustainability, there is a need for partners to develop a joint sustainability plan (including an exit-strategy guided by specific indicators for each of the three pillars of the sustainability: financial, human resources and institutional sustainability) to ensure project ownership and contribute directly to the independence of the target groups and different stakeholders. Raising the capacities to track the progress during the life of the project would contribute to promoting their institutional capacity; this will in turn reflect on their ownership of the project and promote the project beneficiaries to be part of the change targeted.

6 Recommendations

With reference to the analysis of the key findings that resulted from the current MTE and the lessons learned, the following are the key recommendations proposed classified into categories:

1. **Promote integration among key project partners: Priority – High**

UN Women should promote integration among key project partners through the joint development of a collective integrated project implementation strategy where the project interventions and activities complement each other to contribute to achieving the set objectives (e.g. the skilled women inside some of the VSLAs managed by CARE could be referred as an entry point to be engaged in other group economic activities such as the social solidarity companies managed by MEK). This effort should include:

- The holding of quarterly or bi-annual joint meetings to discuss these issues and exchange best practices and experiences among the partners to promote mutual learning and enhance integration as well as organize exchange visits for the staff working on the programme in the three partner organizations, to share their experiences, have a common vision and learn from one another. *This was recently started but should be continued, tracked and monitored.*
- The development of a **unified action plan** that integrates the work of all the implementing partners. This action plan should clearly state the role of each partner and the outputs and outcomes expected from them. Women beneficiaries of each model should also be involved in the strategy planning in order to ensure the feasibility and practicality of the plan from the perspective of the end-user.

2. **Discuss an incentive system for VSLA and SFD loans**, to promote partnerships and cooperation between women instead of individual businesses, which is the one of the main objectives and screening criteria for women.

3. **Include men and community groups in social marketing and awareness activities:** UN Women should target men, including husbands and other community groups, to introduce them to the project objectives and activities to reduce their resistance and rejection of their wives and sisters' participation in different project activities, particularly the VSLAs and Social Solidarity companies. This strategy should not only focus on the benefits of participation, but on gender equality and women's rights.

- In this regard, there is a need to promote **respect for working women** as valuable assets to their communities and society in addition to their right to work. This should be coupled with awareness raising for men and boys and engaging them in the program so that they can become supporters and help in its outreach. These efforts should be a part of the social marketing of the project through a comprehensive package of awareness activities at the beginning of the project in addition to refreshers when needed.
- It is highly advised to train the VSLAs management groups and members on how to set priorities through some refresher sessions to encourage social cohesion of the VSLA.

4. **Work with other community associations:** It is highly recommended to consider how implementing partners can work with other CDAs - especially those that are providing vocational

training and other relevant activities – and to link them with social solidarity companies. The CDAs could train those who would like to take part in these companies or provide other advance training activities on new skills. Also, such associations could provide awareness sessions to men groups and other community members to increase the project outreach and promote awareness on the importance of women’s economic empowerment and women’s involvement in the different decision-making processes. Finally, these associations can provide other important training and awareness activities in other areas such as first aid, literacy, industrial safety, etc.

5. **Develop a sustainability plan and exit strategy:** It is highly recommended to work with MEK foundation to develop an exit strategy for the social solidarity companies with clear identification of roles and responsibilities, capacity building activities, sustainability mechanisms and measures (including the e-marketing tools, exhibitions, etc.), the provision of marketing and business networks, and development and support of a fundraising mechanism guided by specific assessment indicators. This is highly important to ensure the project sustainability and includes providing training on how to deal with the challenges and constraints the MEK might encounter during their work.
6. **Maximize the benefit and services provided by the SFD:** It is highly recommended that the SFD work with other associations and not rely on only one association such as the businessmen association as one of the official associations. This would increase the outreach of the project and ensure a high level of transparency and accountability measures in selecting the target groups for the services and loans provided. Also, it is recommended to increase and support the linkage between the SFD and the social solidarity companies/joint venture especially for holding the permanent exhibitions and fairs as a sustainability mechanism for their activities.
7. **Refine capacity building activities:**
 - d. **Capacity building of beneficiaries of SFD financial services:** It is highly recommended to involve those applying or selected to receive loans from the SFD in training and awareness activities before receiving the loans to ensure the project sustainability and good project management. In this regard, it is advised to conduct these training and awareness activities as close to where they are living as possible to motivate them before starting the project and increase the outreach of the project.
 - e. **Collective approaches to capacity building:** The project team with the involvement and support of the key partners should explore how to work together in developing a joint capacity building plan with specific interventions and activities targeting the women groups, and community associations and groups.
 - f. **Communication skills:** Almost all stakeholders agree on the importance of having good communication skills as well as marketing and sales. MEK has an advantage over the rest of the partners when it comes to two main components, which are legalizing the collaborative companies and working in groups instead of individual businesses. From the interview with CARE staff, an essential factor was raised which is the trust in the NGO and staying credible to the community, as most women said during the FGD that they did not have much information at the beginning and were unsure of the outcomes.

8. **Strengthen the M&E Component** – UN Women should review the M&E system, tools and methodologies in this project. A more **comprehensive monitoring and evaluation system** should be developed and used by all stakeholders to ensure that there is a regular and well-structured reflection process during the life of the project. Partners’ current greater focus on the quantitative “short-term results”, needs to be give more attention to qualitative results and serious (systematic) tracking following a unified M&E system by all the partners.

This would include the following:

- g. Articulation of how the information collected will be analysed and utilized effectively to make the needed corrective actions accordingly.
- h. Development of an M&E matrix that demonstrates who will do what, how, when and where to ensure the strong tracking of progress during the life of the project.
- i. Establishment of quarterly reflection process or lessons learnt mechanisms through different participatory reflection tools.
- j. Development of a Logical Framework (LFW) which combines qualitative & quantitative indicators as explained above.
- k. Documentation of the successful initiatives of women and women groups; this should be referred to and used as role model to other women and other groups as well.
- l. Meaningful involvement of beneficiaries i in the monitoring and reflection activities.

The project team has started to work on this, practically by training the partners and other sub-partners on the M&E methodologies, tools and reporting skills in addition to revising the M&E framework, system and Performance Management System. However, this should be continued, tracked and monitored.

Annexes

Annex 1. Focus Groups Discussions (FGDs) Guide

Key Guidelines

- Focus groups was planned to have a maximum of 8-12 with average 10 participants either from the VSLAs, Collaborative companies but the actual status shows that the average of participants in each of the FGDs ranged between 8-13 participants.
- The **selection process** by the key implementing partners considered some criteria including: the good representation from the different areas particularly from the marginalized communities- as possible, those participated in the different program interventions/activities, the socio-economic status. Additionally, it was recommended to check the possibility to include men in the FGDs in addition to include at least 1 of the women with disabilities but this not happened in the reality.
- A documentation form was developed to document the name, age and sex of participants and other basic data about the participants in the FGDs (the names will be referred for internal use only).
- The FGD was conducted by one facilitator with the support of other evaluation team members to document the FGD to be more focused in managing the FGD.
- At the beginning of the FGD, the facilitator provided a short introduction to explain the purpose of the evaluation process, and the objective of conducting the FGD.
- The facilitator asked them for prior approval on using the information that will be collected from the FGD for the evaluation and obtain consent to record the FGD or take some photos using UN Women protocols in this regard.
- The facilitators managed the FGD in very interactive manner where s/he should give the opportunity to all/most of the participants and encouraged them to express their views, insights and ideas freely.
- In this regard, the seating was in U-turn shape to allow all the participants to take part in the FGD and allow to the facilitators to observe any non-verbal communications.
- It is noticed that the FGD was facilitated in 60-90 minutes.
- Since it is not neither a structured interview nor a survey/questionnaire, the facilitators discussed with the participants some of the following key areas of discussions to ensure flow of information in very interactive manner (and not as questions/answers).
- At the end of the FGD, the facilitator summarized the information collected and thanked the participants for their feedback and time.

However, the following are the key issues have been discussed in the FGDs facilitation process:

I. **With VSLAs groups:**

1. The main reasons behind their participation in one of the VSLAs groups or establish one of the new VSLAs groups.
2. The key activities they take part inside the VSLA during the life of the programme.
3. The key of changes they have seen in themselves and their life due to your participation in this project on different levels:
 - a. **Individual level** (knowledge, skills, behaviours, hopes, attitudes and dreams)

- b. **Family level** (particularly for the decision-making process inside the family for the different daily economic and social activities)
 - c. **Community level** (particularly for their engagement in the civic activities in the public spheres or other community development initiatives)
(Provide some examples – as possible)
4. Their assessment and perception of the capacity building activities (training and awareness sessions) they received during the life of the project? Explain.
 5. Provide examples of some of the most successful Income Generating Projects (IGPs) or small projects funded by the VSLA?
 6. If so, what are the key enablers of making the success in the programme implementation from their point of view?
 7. Are there any examples where some VSLA members think to expand of their small projects and communicate with other funding organizations such as the SFDs or other group projects?
 8. The key areas where the VSLAs members spend their income – especially which resulted from the income got from the projects funded by the VSLAs groups – To have more information about the impact of this income on the other life aspects such as education, health, recreation, buying the home appliances', etc.
 9. How they perceive to the participation in the group projects vs the individual projects?
 10. The key challenges they encounter and how they dealt with?
 11. The main reasons behind the members' withdrawal or leaving the VSLA group from their point of view.
 12. How and the extent the men' attitudes changed regarding the women's participation and leadership of the VSLAs groups and their community role in different activities especially the economic activities- Please provide some examples.
 13. How we can sustain the work of the VSLAs from their point of view?
 14. Key recommendations and areas to be improved in the future
 15. Other issues (e.g. success stories).

II. With sample of the collaborative companies' members:

1. The main reasons behind their decision to establish and register one of the new collaborative companies.
2. The key activities they take part inside the VSLA during the life of the programme.
3. The key of changes they have seen in themselves and their life due to your participation in this project on different levels:
 - a. **Individual level** (knowledge, skills, behaviours, hopes, attitudes and dreams)
 - b. **Family level** (particularly for the decision making process inside the family for the different daily economic and social activities)
 - c. **Community level** (particularly for their engagement in the civic activities in the public spheres or other community development initiatives)
(Provide some examples – as possible)
4. Their assessment and perception of the capacity building activities (training and awareness sessions) they received during the life of the project? Explain.
5. If so, what are the key enablers of making the success in establishing the collaborative companies from their point of view?
6. The key areas where the members of the collaborative companies spend their income – especially which resulted from the income got from the projects funded by the profits gained

from the projects funded in this company – To have more information about the impact of this income on the other life aspects such as education, health, recreation, buying the home appliances', etc.

7. How they perceive to the participation in the group projects vs the individual projects?
8. The key challenges they encounter and how they dealt with?
9. How and the extent the men' attitudes changed regarding the women's participation and leadership of the collaborative companies and their community role in different activities especially the economic activities- Please provide some examples.
10. How we can sustain the work of the collaborative companies from their point of view?
11. Key recommendations and areas to be improved in the future. Other

Annex 2. Semi-Structured Interview Guides

(With sample of the beneficiaries from the SFD loans)

Name: _____ Age: _____
Project activity: _____
Date: _____ Loan amount: _____

1. Provide more information about the idea of the project funded by the SFD through the businessmen association.
2. Their assessment and perception of the capacity building activities (training and awareness sessions) they received during the life of the project? Explain.
3. The key of changes they have seen in themselves and their life due to your participation in this project on different levels:
 - **The individual level** (knowledge, skills, behaviours, hopes, attitudes and dreams)
 - **Family level** (particularly for the decision-making process inside the family for the different daily economic and social activities)
 - **Community level** (particularly for their engagement in the civic activities in the public spheres or other community development initiatives)(Provide some examples – as possible)
4. If so, what are the key enablers of making the success in establishing the collaborative companies from their point of view?
5. How they perceive to the participation in the group projects vs the individual projects?
6. The key areas where they spend their income – especially which resulted from the income and profits gained from the projects funded by the SFD – To get more information about the impact of this income on the other life aspects such as education, health, recreation, buying the home appliances', etc.
7. The key challenges they encounter and how they dealt with?
8. How and the extent the men' attitudes changed regarding the women's participation and leadership of the small projects they are managing and their community role in different activities especially the economic activities- Please provide some examples.
9. How we can sustain the work of this project from their point of view?
10. Key recommendations and areas to be improved in the future.
11. Others

Annex 3. Semi-Structured Interview Guides with Stakeholders / partners & staff

Name: _____ Title: _____
Organization: _____

Date of interview: _____ Email: _____

1. What is your role with the Programme?
2. Are the programme objectives in line with priorities and targeted policies that UN Women and /or CARE/MEK or SFD adopt – particularly gender priorities that ensure securing the rights and improving the livelihood of marginalized women in the targeted areas?
3. To which extent the integrated implementation approach used meet the priorities to the target groups in the programme and contribute in the programme objectives? What is the added value of having such integrated approach to the programme?
4. What is the value added through working with UN Women in this programme?
5. To what extent, has the project been successful in identifying the most relevant partners for this programme? Explain
6. From your point of view, what changes or results have you seen due to this programme? What are the key enablers contributed in this success from your point of view?
7. Have there been unforeseen results or unforeseen beneficiaries?
8. How the different Capacity Building activities carried out during the life of the project was effective? Explain
9. How you perceive to the group projects vs the individual projects?
10. Would you please tell us some of the key initiatives/activities that add value to achieving g the project objectives from your point of view? Elaborate in this point with the partners
11. To what extent does the programme have an effective monitoring and evaluation mechanism in place and how has the project used the information generated to inform programmatic adjustments? Comment.
12. Extent the project has led to or contributed to changing knowledge, attitudes and behaviour of women, girls & other targeted groups- including the men & other community members? Provide some examples- as possible
13. How we can ensure the sustainability of the project and the scaling-up opportunities?
14. From your point of view, how the referral system among the 3 key interventions of the economic security and autonomy of marginalized women in the targeted areas?
15. To what extent are the beneficiaries satisfied with the results?
16. What are the key challenges encountered during the life of the project and how they dealt with?
17. What are the key lessons captured from your point of view during the life of the project?
18. What are the key recommendations you can provide us to improve the programme implementation in the future?
19. Others:

Annex 4: List of stakeholders and beneficiaries met and interviewed

S	Name/target group	Tool used & # of meetings	Sex			Directorate/ district	
			Male	Female	Total	Assiut	Beni Suef
<ul style="list-style-type: none"> Key direct beneficiaries 							
1	Village Saving Loans Associations (VSLAs) members	2 FGDs	0	22	22		
2		2 FGDs	0	18	18		
3	"Social Solidarity" companies' members	2 FGDs	0	26	26		
4		2 FGDs	0	14	14		
5	SFD: sample of beneficiaries	Group interview	0	3	3	Sharkeya	
Sub-total		8 FGDs	0	83	83		
<ul style="list-style-type: none"> Stakeholders/ partners and staff 							
5	<u>CARE:</u> Ex-project manager.	Semi-structured interview	1	0	1	CARE Egypt	
6	Project coordinator		1	0	1	CARE Beni Suef	
7	Project field coordinator		0	1	1		
6	<u>MEK:</u> Project coordinators		3	0	3	All – MEK – Head Office	
7	<u>MEK:</u> Project senior coordinator - Minya		0	1	1	MEK- Minya	
8	<u>MEK:</u> Project field coordinator - Assiut		0	1	1	MEK- Assiut	
9	<u>SFD:</u> Project coordinator		1	0	1	SFD- Sharkeya	
Sub-Total		7 Interviews	6	3	9		
Grand total			6	86	92		

Annex 5: BIO of the Evaluation team members

The following table shows a brief BIO for the evaluation team members:

MTE member	BIO
<p>Awny Amer</p> <p>(Team leader & the main senior evaluator of the MTE)</p>	<p>Awny Amer is works as an independent Research, Monitoring & Evaluation consultant, based in Egypt. He has 30 years of experience in development & evaluation. Awny Amer started his career with Plan International Egypt where he worked with the firm for over 22 years. In 2009, after accumulating extensive experience, Awny established himself as an independent R&E consultant.</p> <p>Throughout his career in the R&E field, Amer had the opportunity to lead and conduct different R&E processes, surveys, and situations analysis for diverse programmes addressing children, youth, women and other vulnerable groups. Awny worked extensively with most of the UN agencies as well as other INGOs at the global, regional and national levels- including UNICEF, UNDP, UN Women, WFP, ESCWA, Oxfam, IDRC, CARE, Save the Children, Inter News, Search for Common Ground (SFGG), UNRWA, Drosos foundation, Right to Play, War Child, and Plan International among others. He has good regional experience as he worked in different countries in the MENA region.</p> <p>In this regard, Awny always applies a combination of qualitative & quantitative methods with special focus on the participatory M&E approach, methodologies and tools including Most Significant Change (MSC) technique, storytelling techniques, longitudinal study processes, FGDs, case studies, community reflection tools and others in a consultative manner during the evaluation process to promote meaningful participation and strengthen the accountability practices on different levels.</p> <p>Currently, he is acting as a board member of the International Development Evaluation Association (IDEAS), African Policy Centre (APC), the Egyptian R&E network in Egypt (EREN) and the Community of Evaluators (CoE) in addition to acting as one of the founders of the EvalMENA and active member at Africa Evaluation Association (AfrEA). He had the opportunity to develop different papers and abstracts which were submitted to different international evaluation conferences. Awni also had the opportunity to translate some of the key R&E publications such as the “The Road to Results” and the Most Significant Change technique (MSC) guide in addition to the Gender+ guide.</p>
<p>Ahmed Amin</p> <p>Research & Evaluation assistant</p>	<p>Good experience in development for 30 years- including 28 years with Plan International Egypt as program area manager. He had the opportunity to manage different programmes, interventions and project that addressing the children, adolescent, youth and women. Also, he got specific M&E diploma with good field skills in facilitating the FGDs, MSC, interviews, etc. He had the opportunity to be involved in some of the M&E tasks and assignments with Plan, UN Women, UNICEF Egypt, UNICEF Lebanon, Drosos foundation and others.</p>

Annex 6: Evaluation matrix

Mid-Term review criteria	Key Question(s)	Method(s)	Target Groups(s)	Triangulation
Relevance	<p>1. To what extent has the programme responded to the priorities and needs of the target population, who were mainly women in poor and marginalized areas, in general and in specific in relation to the women economic empowerment and autonomy? (The appropriateness of the programme design, interventions, strategies and approaches for promoting the intended changes that the programme set out to achieve)</p> <p>2. Was the programme strategy aligned with UN Women strategic objectives/plan?</p> <p>3. To what extent has the programme been successful in identifying the most relevant partners for this project, including the sub-contracts?</p>	Semi-structured interview	Relative Programme staff of the UN women Egypt	<p>Semi-structured interviews with key partners: CARE, SFD and MEK (Including the field coordinators)</p> <p>Secondary data analysis and desk review of the project documents</p>
Effectiveness	<p>4. To what extent has there been progress on intended changes to date in the economic empowerment and security of the targeted women and their families? Have there been any intended or unforeseen changes/results (both positive and negative) to date? Are there unintended beneficiaries in the programme?</p> <p>5. Are there any clear signs that show progress in the transformation of power relations? For example, are there any clear signs that the women who participated in the programme are more aware of their rights or of gender roles and relations with respect to women economic empowerment and autonomy – including the</p>	<p>Focus-Group Discussions</p> <p>(FGDs)</p>	<p>Key direct beneficiaries</p> <p>(Sample of the project participants in each of the targeted governorates)</p>	<p>Semi-structured interviews with key partners: CARE, SFD and MEK (Including the field coordinators)</p> <p>Secondary data analysis and desk review of the project documents</p> <p>Annual progress reports</p>

	<p>decision-making process on different levels?</p> <p>6. To what extent did the programme achieve internal coherence, integration and linkages among the different programme components and models, taking into account the different contexts?</p> <p>7. If there are some specific successes, what are the key factors that contributed to them?</p> <p>8. What are the key challenges/constraints in the project? How have they been dealt with?</p>			
<p>Efficiency</p>	<p>9. Have synergies with other actors and interventions been taken advantage of sufficiently to ensure better program performance?</p> <p>10. Have the funds and time available been used in the most adequate way to achieve the changes proposed? Were the funds adequate and clearly and sufficiently distributed in the design of the program?</p> <p>11. To what extent does the programme have an effective monitoring and evaluation mechanism in place and how has the project used the information generated to inform programmatic adjustments?</p>	<p>Semi-structured interview</p>	<p>Relative Programme staff of the UN women Egypt</p>	<p>Semi-structured interviews with key partners: CARE, SFD and MEK (Including the field coordinators)</p> <p>Secondary data analysis and desk review of the project documents</p> <p>Annual progress report</p>

<p>Sustainability</p>	<p>12. What measures are being used to guarantee that the positive effects of the intervention are sustainable over time?</p> <p>13. Which measures were being used to guarantee that the positive effects of the intervention are sustainable over time?</p> <p>14. Do sufficient institutional capacities exist to maintain the changes produced?</p> <p>15. Are there any scaling and/or expansion opportunities to the program in other areas or countries?</p>	<p>Semi-structured interview</p>	<p>Relative Programme staff of the UN women Egypt</p>	<p>Semi-structured interviews with key partners: CARE, SFD and MEK (Including the field coordinators)</p> <p>Secondary data analysis and desk review of the project documents</p> <p>Annual progress report</p>
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4. Expected Results – Logical framework

Key Area 1: Increased Leadership and Participation of Women in the Public Sphere: Logical Framework

	PROJECT SUMMARY	INDICATORS	MEANS OF VERIFICATION	RISKS / ASSUMPTIONS
Impact	Maximize the Human Rights and Fundamental Freedoms of Women in Egypt			
Outcomes	<p>Indicator: An inclusive agenda is promoted by the GOE and is reflected in policies and budgets</p> <p>Outcome: 1.1: Responsive services promoting women citizenship in Egypt enhanced.</p>	<p>1.1.a: gender friendly services are adopted by the GOE and/or institutionalized</p> <p>1.1.b: # of services that reach the doors of women in remote areas</p>	<p>1.1.a: GOE reports and statistics</p> <p>1.1.b: civil society organizations reports on the status of Egyptian women</p> <p>1.1.c: monitoring visits</p>	<p><u>Assumptions:</u></p> <ul style="list-style-type: none"> ▪ Public administrative reform will take the gender aspect into consideration ▪ Strong political will and commitment is demonstrated to advance the status of women <p><u>Risks:</u></p> <ul style="list-style-type: none"> ▪ Human rights agenda is relegated given Egypt's fight against terrorism
Output 1.1.1	<p>Output 1.1.1.1: Access of women and rural dwellers to their basic citizenship rights (national ID Cards) ensured</p>	<p>1.1.1.a: # of national ID cards issued for women in the targeted areas</p> <p>Baseline: 181,868 as of July 2015</p> <p>Target: 190,000</p>	<p>1.1.1.a: internal monitoring and field visit reports of NCW</p>	<p><u>Assumptions:</u></p> <ul style="list-style-type: none"> ▪ All processes are done in the most efficient manner to ensure timely issuance of national ID cards



<p>Activities for Output 1.1.1: Access of women and rural dwellers to their basic citizenship rights (ID Cards) ensured</p>	<p>Activities: 1.1.1.1: strengthen the capacity of coordination mechanism within NCW to deliver more efficiently on the facilitation process</p>	<p>1.1.1.1.a: ongoing technical assistance and feedback is provided by UN Women to the coordination unit</p> <p>1.1.1.1.b: reduced time to process applications</p> <p>1.1.1.1.c: # of applications processed without errors</p>	<p>1.1.1.1.a: minutes of bi-weekly and monthly meetings are in place</p> <p>1.1.1.1.b: monthly progress reports are provided by the coordination unit documenting activities</p> <p>1.1.1.1.c: number of application forms actually filled</p>	<p>1.1.1.1.b: official reports indicating number of ID cards issued by CR/MOI</p>	<p>Risks: Possible delays from the CR/MOI for administrative or security reasons (e.g. cabinet shuffles, terrorist attacks)</p>
<p>Activities for Output 1.1.1: Access of women and rural dwellers to their basic citizenship rights (ID Cards) ensured</p>	<p>Activities: 1.1.1.2: Purchase of 190,000 ID application forms</p> <p>1.1.1.3: Update existing baseline within the CR/MOI of the number of women with no</p>	<p>1.1.1.2: financial resources spent on issuance of national ID cards to women in deprived areas</p> <p>1.1.1.3: official letters presented on a two months basis from CR/MOI indicating</p>	<p>1.1.1.2: receipts/cheques provided as supporting documents</p> <p>1.1.1.3: CR/MOI letters are available on file</p>	<p>Risks: Unforeseen delays from implementing partners</p> <p>VAW and continued harassment could challenge women's participation in the public sphere</p>	<p>Assumptions: All activities will be conducted as per work plan and allocated time frames</p>



	ID cards	the number of ID cards issued		
<p>Output 1.1.2</p> <p>Output 1.1.2.2: Women in Greater Cairo and Upper Egypt are more aware of their citizenship's rights</p>	<p>Output 1.1.2.2: Women in Greater Cairo and Upper Egypt are more aware of their citizenship's rights</p>	<p>1.1.2.a: # of women who apply for national ID cards</p> <p>1.1.2.b: # of women who report that they have been encouraged by their husband or male relatives to apply for the national ID cards</p> <p>1.1.2.c: # of women who report that they have been encouraged by other women who obtained a national ID through the initiative</p>	<p>1.1.2.a: NCW, CR/MOP reports</p> <p>1.1.2.b: testimonials of women who have benefited from the initiative</p> <p>1.1.2.c: testimonials of women who have benefited from the initiative</p>	
<p>Activities for</p> <p>Output 1.1.2: Women in Greater Cairo and Upper Egypt are more aware of their citizenship's rights</p>	<p>Activities:</p> <p>1.1.2.1: develop a comprehensive Public Awareness Information Strategy- in partnership with NCW and the State Information Services and private sector media - for raising the awareness of the public on the importance of ID cards in Women's lives</p> <p>1.1.2.2: design, test, produce and disseminate Public Services Announcements (PSA) on the</p>	<p>1.1.2.1: Public awareness and information strategy developed with an associated action plan for its implementation</p> <p>1.1.2.2.a: # of television channels that launch the campaign</p>	<p>1.1.2.1.a: public awareness strategy is documented and shared with implementing partners</p> <p>1.1.2.1.b: opinion surveys/focus groups with samples of target women to assess improvement in perception and awareness of civic rights</p> <p>1.1.2.2.a: existing recordings of PSAs</p>	



<p>significance of national ID cards to be aired on various TV channels and Radio Stations</p> <p>1.1.2.3: conduct social media campaign targeting young men and women, in coordination with NCW and the State Information Services (SIS)</p> <p>1.1.2.4: develop and update comprehensive Women's Citizenship Initiative branding materials</p>	<p>1.1.2.2.b: # of participants in the testing focus groups</p> <p>1.1.2.3: # of visits to the social media platform</p> <p>1.1.2.4: branding material developed and in place</p>	<p>1.1.2.2.b: monitoring reports</p> <p>1.1.2.3: tracking of number of visits and available documentation provided by the hosting company</p> <p>1.1.2.4: samples are in stock and materials are distributed to implementing partners</p>
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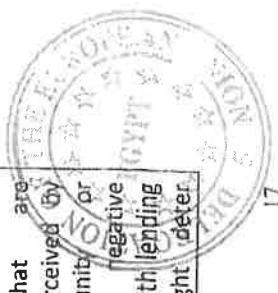
Key Area 2: Increased Economic Security and Autonomy of Marginalized Women, in Upper and Rural Egypt

PROJECT SUMMARY	INDICATORS	MEANS OF VERIFICATION	RISKS / ASSUMPTIONS
Impact	To maximize the human rights and fundamental freedoms of women in Egypt		
Outcome 2.1	Indicator: An inclusive agenda is promoted by the GOE and is reflected in policies and budgets Outcome: 2.1: "Safety Net": improved livelihoods of families of targeted women.	<ul style="list-style-type: none"> * Field Visits * Field Visits report * Progress reports * Baseline Report * Case management * Final evaluation * MIS system to determine status of women 	<p>Assumptions:</p> <p>The security situation in Egypt will have become relatively stable, and security issues will have been resolved</p> <p>The programme period is not too short to demonstrate impact</p> <p>There are enough women/households who will want to participate in the programme</p> <p>Enough women in the VSLA groups grants will want to establish an enterprise together</p> <p>Risks:</p> <p>The existence of service providers that are negatively perceived by the community or</p>
Output 2.1.1	Output 2.1.1: Marginalized women's human, natural and financial capital is improved	<ul style="list-style-type: none"> * Field Visits * Field Visits reports * Progress reports * Baseline Report * Case management * Final evaluation 	<ul style="list-style-type: none"> * Field Visits * Field Visits reports * Progress reports * Baseline Report * Case management * Final evaluation



<p>Activities for Output 2.1.1: Human, natural and financial capital of poor women families who received non-financial services improved</p>	<p>2.1.1.1: Identify women who will participate in the VSLA scheme or VSLA/ Productive Asset Transfer implemented by CARE and National NGO Network</p> <p>2.1.1.2: Implement hands on training and basic BDS Implement VSLA/Productive</p>	<p>Beni Suef, Menia and Assiut target: 90% of women complete the VSLA/PAT</p> <p>% of women who have increased decision making power within the household Baseline: 0 at the beginning of the project</p> <p>target: 50% increase in women who report increased decision making power within the household</p>	<p>* MIS system to determine status of women</p>	<p>previous negative experiences with lending programs might deter women participating in the program</p> <p>Since the revolution, many of the MFIs have experienced loan default. They might as a result become too strict in their screening of loan applications</p> <p>The culture of collaboration in Egypt is weak. The network might not operate as expected from a strategic value network</p>
<p>field visits, field reports, MIS system</p>	<p>number of women who will participate in the VSLA/PAT/ loans program in the intervention areas</p> <p>baseline: 0 women participants in VSLA/PAT at the beginning of the project</p> <p>target: 7,000 women</p> <p>number of trainings provided to women participants</p>			

Outcome 2.2	<p>Asset Transfer</p> <p>2.1.1.3: Awareness raising messages disseminated by the NGOs</p> <p>Outcome: 2.2: "Enterprise Development": Women-led income generating enterprises have become economically solvent</p>	<p>baseline: 0 trainings provided to women by the project</p> <p>target: 3 types of trainings</p>	
Output 2.2.1	<p>Output 2.2.1: Women's access to financial and non financial services is enhanced</p>	<p># of women and women groups who received loans</p> <p>Baseline: 0 women received loans by the project in the intervention areas</p> <p>target: a minimum of 800 women receive loans in the intervention areas</p>	<p>Assumptions:</p> <p>The security situation in Egypt will have become relatively stable, and security issues will have been resolved</p> <p>The programme period is not too short to demonstrate impact</p> <p>There are enough women/households who will want to participate in the programme</p> <p>Enough women in the VSLA groups grants will want to establish an enterprise together</p>
Output 2.2.1			<p>Risks:</p> <p>The existence of service providers that are negatively perceived by the community or previous experiences with lending programs might deter</p>





<p>women participating program</p> <p>Since the revolution, many of the MFIs have experienced loan default. They might as a result become too strict in their screening of loan applications</p> <p>The culture of collaboration in Egypt is weak. The network might not operate as expected from a strategic value network</p>		<p># of women and women groups who had their loans renewed.</p> <p>target: 50% of women had their loans renewed</p>	
	<p>SFD tracking reports, house visits, field visit monitoring reports</p>	<p>number of financial services provided to women participants</p> <p>baseline: 0 women received loans from the projects</p> <p>target: 600 women</p> <p>number of BDS services provided to women led enterprises</p> <p>baseline: 0 BDS provided at</p>	<p>2.2.1.1: provision of financial services</p> <p>2.2.1.2: Consult with BDS providers concerning the development and provision of appropriate BDS package to the targeted group/s.</p>
			<p>Activities for Output 2.2.1: Access of women to financial and non financial services for capital development as well as ability to enter into collaborative business arrangements is</p>

<p>enhanced</p>	<p>2.2.1.3 Implement BDS package to include trainings & technology transfer, product development, marketing information, and advisory services...etc)</p> <p>2.2.1.4: Facilitate linkages with financial intermediaries</p> <p>2.2.1.5 Events to disseminate success stories and lessons learnt</p>	<p>the start of the project target: 3 BDS provided</p> <p># of events held baseline: 0 events held at the start of the project target: 3 community events</p> <p># of GOE and CS partners who have institutional and operational capacities to manage projects on pro-poor and women empowerment principles. Baseline: 0 at the start of the project Target: 3</p>	<p>capacity assessment report</p>	<p>Assumptions: The security situation in Egypt will have become relatively stable, and security issues will have been resolved</p> <p>The programme period is not too short to demonstrate impact</p> <p>There are enough women/households who will want to participate in the programme</p> <p>Enough women in the</p>
<p>Outcome 2.3</p>	<p>Outcome 2.3: "Capacity Development": Institutional capacity of GOE and civil society partners is strengthened.</p>			



Output 2.3.1	<p>Output 2.3.1: Pro-poor and gender orientation and targeting capacity of key service providers is enhanced</p>	<p># of GOE and NGOs who had their capacities developed on gender integration and gender equity</p> <p>baseline: 0 at the start of the program target: 3</p>	<ul style="list-style-type: none"> * Field Visits * Field Visits report * Progress reports * Baseline Report * Case management * Final evaluation * MIS system to determine status of women 	<p>VSLA groups grants will want to establish an enterprise together</p>
Activities for	2.3.1.1 Undertake Institutional Capacity Assessment for civil	number of capacity assessments conducted		<p>Risks:</p> <p>The existence of service providers that are negatively perceived by the community or previous negative experiences with lending programs might deter women participating in the program</p> <p>Since the revolution, many of the MFIs have experienced loan default. They might as a result become too strict in their screening of loan applications</p> <p>The culture of collaboration in Egypt is weak. The network might not operate as expected from a strategic value network</p>



<p>Output 2.3.1: Pro-poor and gender orientation and targeting capacity of key service providers is enhanced</p>	<p>Society Partners</p> <p>2.3.1.2: Implementation of capacity building activities</p>	<p>baseline: 0 target: 3</p> <p>number of capacity building activities</p> <p>baseline: 0 at the start of the project target: 3</p> <p>Increase in number of key stakeholders who are referred through the network.</p> <p>Baseline: 3 targeted partners to be subcontracted Target: 50% increase</p>	<p>training reports</p>	
<p>Output 2.3.2</p>	<p>Output 2.3.2: Referral mechanism of network of key stakeholders is developed- Periodic meetings for information sharing</p>	<p>* Field Visits * Field Visits reports * Progress reports * Baseline Report * Case management * Final evaluation * MIS system to determine status of women</p>	<p>Risks:</p> <p>The existence of service providers that are negatively perceived by the community or previous negative experiences with lending programs might deter women participating in the program</p> <p>Since the revolution, many of the MFIs have experienced loan default. They might as a result become too strict in their screening of loan applications</p> <p>The culture of collaboration in Egypt is weak. The network might</p>	




Activities for Output 2.3.2: Referral mechanism of network of key stakeholders is developed	2.4.1.1: Initial Workshops for network of partners periodic meetings for information sharing 2.4.1.2: Documentation of best practices and lessons learnt	number of workshops conducted baseline: 0 workshops/meetings at the start of the project target: 10 number of documents/report produced capturing lessons learnt baseline: 0 target: 1	meeting documents of workshops brainstorming meetings report	not operate as expected from a strategic value network
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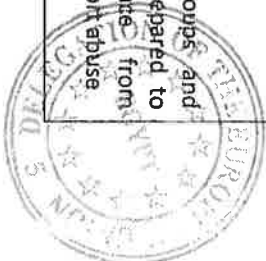
Key Area 3: Reduced Prevalence of Violence against Women & Girls in the Public and Private Spaces

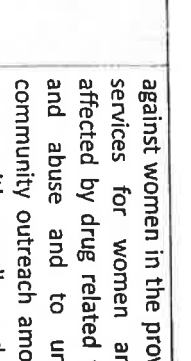
	PROJECT SUMMARY	INDICATORS	MEANS OF VERIFICATION	RISKS / ASSUMPTIONS
Outcome 3.1	<p>Outcome 3.1 Enhanced legislative and institutional frameworks, and capacities of duty bearers to effectively respond to and prevent VAW&G in public spaces</p>	<p>Draft legislative amendment drafted/endorsed. # of high level expert meetings sessions organized to discuss amendments to the penal code so as to include a definition of VAW&G.</p>	<p>Report proposing legislative amendments finalized and made available;</p>	<p>Assumptions The GOE is committed to the issue of safety and security in urban areas, especially for women and girls.</p>
Output 3.1.1	<p>Output 3.1.1 Legislative framework is reviewed and revised to effectively respond to, and prevent, VAW&G.</p>	<p># of legislative authorities/figures who endorse, support and help in lobbying for passing the amendments. # of ministries (duty bearers) that officially endorse and implement quality standards for monitoring and responding to elimination of VAW.</p>	<p>Expert Group Review meeting minutes;</p>	<p>Risks Political instability and changes in government might place constraints on the policy-makers ability to act effectively in favor of women's security Persistent fear of reporting cases of sexual harassment and/or violence against women.</p>
Activities for Output 3.1.1	<p>Activities: - Review existing legal framework (legislation and regulations) relating to VAW and sexual harassment and its implementation, building on the</p>	<p># National Strategy on EVAW developed and endorsed. -Parliament judiciary</p>	<p>Revised/amended legal framework and associated regulations;</p>	



Activities for	Produce training curricula, training	# Of Judges, prosecutors,	Women Safety Audit applied	Urban Observatories
Output 3.1.2	<p>Output 3.1.2 Institutional frameworks and dynamics are reviewed and/or developed to prevent, and better respond to VAW&G in public spaces.</p>	<p># Of Modules developed and tested.</p>	<p>Training activity reports.</p>	<p>Assumptions The leadership of the relevant ministries are willing to engage with the programme;</p>
	<p>existing work of civil society organizations and the National Women Machineryes</p> <p>- Present and discuss the review of the legal framework, proposed amendments, regulations and guidelines and draft an action plan to implement the review's recommendations.</p> <p>- Initiate and implement an advocacy plan to disseminate findings, and submit recommendations to the legislative authority</p>	<p>committee discusses the suggested amendments.</p> <p>-Parliament discusses the suggested amendments.</p> <p>-Parliament passes the suggested amendments.</p> <p>-Number of media anchors/figures who endorse, support and help in lobbying for passing the amendments.</p> <p>Baseline: 0 Targets: 1 draft legislative amendment presented/endorsed 4 Duty bearers (Mol, NCW, MOI and Prosecution Office).</p>	<p>Court records;</p> <p>Media reports;</p>	

Output 3.1.2	<p>materials and practical guides for judges, prosecutors, First-Responders, Police Investigators on the revised legal framework, sexual assault evidence collection and preservation, prosecuting cases of sexual harassment and violence against women and girls and dealing with victims.</p> <p>Develop and implement an advocacy strategy on improving the utilization of forensic evidence in cases of violence against women and sexual assault</p> <p>Develop and integrate Women's Safety Audit into Guidelines for Strategic Development Planning based on lessons learned from selected sites</p>	<p>first-responders who have their capacities enhanced on preventing and responding to sexual harassment and VAW</p> <p>Baseline: UNODC Handbook on Effective Prosecution Responses</p> <p>Targets: Safety Audit integrated into Guidelines of GOPP. 1 Localized Training manual for Prosecutors. 3 physical and social assessment reports.</p>	<p>in GOPP Detailed Planning practice.</p>	<p>hosted at GOPP and MOLD are mainstreamed and hosted centrally at one institution.</p> <p>Risks</p> <p>Persistent fear of reporting cases of sexual harassment and/or violence against women (fear that nothing will be done, fear of stigma, lack of trust in the justice system, fear that the perpetrator will seek revenge.</p>
Output 3.1.3	<p>Output 3.1.3</p> <p>Knowledge, skills, capacities and partnerships for preventing, and effectively responding to, VAW&G in public spaces is strengthened amongst duty bearers on the national level and intervention areas.</p>		<p>Monitoring of activities with the community</p>	<p>Assumptions</p> <p>GOE is committed to the issue of safety and security in urban areas, especially for women and girls.</p> <p>Vulnerable groups and victims are prepared to seek assistance from NGOs and report abuse</p>
Activity 3.1.3	<p>Activities:</p> <p>Support the identified selected NGOs operating in the intervention sites on violence</p>	<p>- # of women and girls affected by drug related violence reached by NGOs</p>	<p>Activity reports; NGO reports and records;</p>	



	<p>against women in the provision of services for women and girls affected by drug related violence and abuse and to undertake community outreach among drug users with needle and syringe exchange programmes, condom distribution, HIV and hepatitis C voluntary counseling and testing and referral to treatment.</p> <p>Train prosecutors to show awareness and clear perception of VAW&G, how to handle, prosecute its cases and prevent it as well as clear knowledge of law amendments (if they were passed by time of training).</p>	<p>for support</p> <ul style="list-style-type: none"> - # of drug users reached and received counseling, or treatment. - Drug consumption reported by women in intervention areas drops. - # Of partnerships formed among duty bearers to respond to VAW <p>Number prosecutors and law personnel trained based on the generated training manual on the concept of VAW&G, how to respond to, handle and prevent it.</p> <p>Baseline: 0</p> <p>Target: 1000 community members reached through the drugs programme. 80 Religious leaders, community leaders and media advocates. 100 Prosecutors and law personnel trained on</p>	<p>Discussions and reports shared between project partners;</p> <p>Pre and post training surveys.</p>	
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		training manual produced.		
Outcome 3.2	Outcome 3.2 Enhanced capacity of rights holders in the implementation areas to respond to, and prevent, VAW & G in public spaces.	- # Young persons (males and females), community members, families, local NGOs engaged in awareness activities	Reports on the portrayal of violence and sexual harassment in Egypt Training Monitoring Log Good Practices Report on replication of training and evidence of affecting direct intervention. Volunteers database Awareness Raising tools at the community level Documentation of stories	Assumptions The target communities are willing to engage with project activities. Risks Community members refrain from engaging with project activities considering issues of VAW are still a taboo.
Output 3.2.1	Output 3.2.1 Rights holders gain knowledge, skills, and organizational capacities to demand their rights and entitlements in relation to responding to, and preventing, VAW&G in public spaces.	- percentage of women thinking it is not worth it to report to police drops	End line	Assumptions Security situation in the intervention areas is stable allowing for regular community meetings
Activities for Output 3.2.1	Activities: - Establish a volunteer programme to support local NGOs working on VAW&G in public spaces and develop the capacities to lead the behavioral change interventions in	- # of intervention NGOs who have a strong gender sensitive volunteers unit - # of local initiatives	NGO reports; Discussions with community members; Activity reports	A critical number of young people will be willing to join the cause as volunteers Risks



	<p>their areas.</p> <p>Produce and disseminate practical guides, posters and other information material informing communities in each of the intervention sites on the relevant laws relating to sexual harassment and other violence against women and girls, the criminal justice process, access to legal aid and support available from social services and NGOs.</p> <p>Develop a program for schools in intervention areas to prevent violence.</p> <p>Enhancing the existing support system that serves to rehabilitate Violence against Women and Girls victims/abused women and their families. This will be done through establishing onsite legal services that offer legal support, counseling and awareness-raising to the women in intervention areas.</p>	<p>planned and executed by the volunteers</p> <p>- # of men and boys actively engaged in volunteers unit</p> <p># of Ombudsman office mechanisms established in intervention sites</p>	<p>Workshop Reports</p> <p>Databases</p>	<p>Not enough young people are willing to join the cause as volunteers</p>
<p>Output 3.2.2</p> <p>Men and boys awareness raised</p>	<p>Output 3.2.2</p> <p>Men and boys awareness raised</p>	<p>- Decrease in percentage of</p> <p># of women benefiting from the onsite legal services offered.</p> <p>Baseline: 0</p> <p>Target: 20,000 Community members reached.</p>	<p>End line Survey</p>	<p>Risks</p>



	on women's rights and issues related to VAW & G ^s	men who think it is the woman's fault (way of dressing, walking)		Men and boys are resistant to embracing their role as agents of change
Activities for Output 3.2.2	Activities: <ul style="list-style-type: none"> • Develop a programme to engage men and boys using volunteerism, sports and arts. • Communications activities to engage men and boys including jingle. 	Baseline: 0 Target: 40% decrease		

5. Programme Strategies

Key Area 1

The National Council for Women will be the lead government body coordinating between the Civil Status Organization/Ministry of Interior who are responsible for the actual issuance of IDs and the national and civil society partners who oversee outreach and mobilization of program participants. Besides the leveraged political will that it has by virtue of its mandate to coordinate among government bodies on all matters pertaining to women's issues as per the presidential decree, NCW has prior track record in the actual facilitation of national ID cards. NCW has formerly launched this programme and coordinated its implementation with the Ministries of Local Development, Interior, Health, and civil society. Moreover, out of the total of 181,868 national ID cards that were issued by the lead of MOP between 2011 and 2015, NCW has actually facilitated the issuance of close to 97,000 ID cards (almost 60%) of the issued ID cards, noting that MOP has only signed a protocol/subcontract with NCW in 2013. Lastly, NCW has the vision to embark on widening partnerships expanding from limiting cooperation to only SFD and governorates to opening up with the Ministry of Social Solidarity (MoSS), the Youth Ambassadors, and also capitalizing on the established cadre of rural women who are able to reach far more marginalized areas and be welcomed by women from their communities.



