Independent Project Evaluation

"Promoting women empowerment for inclusive and sustainable industrial development in the MENA region"

UNIDO Project No.: 140026



UNIDO INDEPENDENT EVALUATION DIVISION

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ABBREVIATIONS AND ACRONYMS

Association for Women's Total Advancement & Development		
Association des Femmes Chefs d'Entreprises du Maroc		
Business and Professional Women Association		
Business Women Forum Palestine		
Business to Business		
Center of Arab Women for Training and Research		
Global Environment Facility		
Foundation Giacomo Brodolini		
Information and Communication Technology		
Internally Displaced Persons		
International Labor Organization		
Monitoring and Evaluation		
Millennium Development Goals		
Middle East & North Africa		
Micro, Small and Medium Enterprise		
Medium-term Program Framework		
National Business Registration System		
No Peace Without Justice		
Public Private Development Partnership		
Industrial Policy, External Relations and Field Representation Division		
Private Sector Development		
Results Based Management		
Systems, Applications & Products		
Sustainable Development Goals		
Small and Medium Enterprise		

SPX	Subcontracting and Partnership Exchange	
тсв	Trade Capacity Building	
ToR	Terms of Reference	
UNDG-ITF	Italian Development Cooperation	
UNDP	United Nations Development Program	
UfM	Union for the Mediterranean	
UNFPA	United Nations Population Fund	
UNHCR	United Nations High Commissioner for Refugees	
UNICEF	United Nations Children's Fund	
UNIDO/ODG/EVQ/IEV	UNIDO Independent Evaluation Division	
UNIDO/PTC/AGR	Agri-Business Development Branch	
UNIDO/PTC/BIT	Business, Investment and Technology Service Branch	
UNIDO/PTC/TCB	Trade Capacity-Building Branch	
UNWOMEN	United Nations Entity for Women Equality	
USAID	United States Agency for International Development	

GLOSSARY OF EVALUATION-RELATED TERMS

Term	Definition		
Baseline	The situation, prior to an intervention, against which progress can be assessed.		
Effect	Intended or unintended change due directly or indirectly to an intervention.		
Effectiveness	The extent to which the development intervention's objectives were achieved, or are expected to be achieved.		
Efficiency	A measure of how economically resources/inputs (funds, expertise, time, etc.) are converted to results.		
Impact	Positive and negative, intended and non-intended, directly and indirectly, long term effects produced by a development intervention.		
Indicator	Quantitative or qualitative factors that provide a means to measure the changes caused by an intervention.		
Lessons learned	Generalizations based on evaluation experiences that abstract from the specific circumstances to broader situations.		
Logframe (logical framework approach)	Lindicators, and assumptions that may affect success or failure. Based on RRM		
Outcome	The likely or achieved (short-term and/or medium-term) effects of an intervention's outputs.		
Outputs	The products, capital goods and services which result from an intervention; may also include changes resulting from the intervention which are relevant to the achievement of outcomes.		
Relevance The extent to which the objectives of an intervention are consistent to beneficiaries' requirements, country needs, global priorities and partry and donor's policies.			
Risks	Factors, normally outside the scope of an intervention, which may affect the achievement of an intervention's objectives.		
Sustainability	The continuation of benefits from an intervention, after the development assistance has been completed.		
Target groups	The specific individuals or organizations for whose benefit an intervention is undertaken.		

EXECUTIVE SUMMARY

The project "Promoting Women Empowerment for Inclusive and Sustainable Industrial Development" is answering a relevant need in the MENA Region. Women are powerful drivers of development and economic growth. Studies have reported that raising female employment to male levels can have a direct impact on GDP growth rates, increasing it by as much as 34% in some countries. Women entrepreneurs represent an untapped potential for growth, prosperity and poverty reduction.

The project is designed with the aim of helping women to strengthen their economic independence in six target countries in the MENA region. Its implementation is based on a strong partnership with local, national associations in the countries concerned and their respective ministries of industry. Its design embraces a holistic view contemplating three levels of intervention: on a macro level, it intends to facilitate the policy dialogue between the key stakeholders in order to promote women entrepreneurship; on the meso level, the goal is to strengthen the capacities of national professional women's associations so that they are able to contribute to an environment conducive to the development of women's entrepreneurship; finally, on the micro level, it promotes training, coaching, identification and facilitation of business partnerships opportunities and access to finance.

The initiative is in line with the recently adopted Sustainable Development Goals (SDGs): SDG 1: End poverty in all its forms everywhere, SDG 5: Achieve gender equality and empower all women and girls, SDG 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all, SDG 9: Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation and also SDG 16: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels. From a UNIDO point of view, it fulfills mission and values of the Organization: gender equality and women's empowerment are vital to achieving inclusive and sustainable industrial development (ISID).

The period of project implementation covered by this evaluation spans from February 2015 till July 2016. It is to be noted that in 2017 one more country, Algeria, was added to the six original beneficiaries and welcomed in a meeting in Rome. Recent activities are not covered by this assessment.

The desk review of the documentation available indicates that UNIDO designed this project to answer a specific and direct request by the relevant counterparts in the endeavor. These latter were engaged in the identification of their critical problem areas and gave their contribution from the beginning to the development of the technical cooperation activities plan. Country representatives (from government, industries, gender groups, custom officers and civil society) were also appropriately involved and participated together with the Associations in the identification of critical problems.

The design of the project, based on three levels of action, was a challenge for its implementation since each different level required a substantially different span of time to yield results, e.g., to reform a law at national level is a more long and complex process than conducting a training course. For this reason, the link between the micro and the macro levels resulted week in the analysis of results of the first 18 month of life of the initiative. The monitoring and evaluation system of the project struggled to follow the progresses of this multifaceted course of action and will need to incorporate more qualitative analysis in the future.

The implementation of the project was carried out according to plan. The outputs were all achieved for each outcome. Some minor delays were recorded in relation to outcome 3. As a

matter of fact, the number and the quality of activities carried out at macrolevel largely exceeded the expectations of the original plans. In the 18 months under exam, the project was able to trigger the policy dialogue at national and international levels and has grown to become a regional platform for exchange of good practices and knowledge in the area of women economic empowerment.

A remarkable exchange of ideas and information between the various stakeholders was supported by UNIDO and enhanced through the organization of regional conferences on women economic empowerment in Italy, Jordan, Egypt. These Conferences registered the participation of several high-level personalities, including at ministerial level, international organizations (such as UN WOMEN), women entrepreneurs, and representatives of national and international financial institutions. They resulted in the formulation of commonly agreed recommendations for action points to promote women entrepreneurship in the countries involved.

In the context of the project, several research studies were carried out to increase knowledge of the reality of female entrepreneurs in the region. UNIDO has collected and disseminated the related information which is now all available on line. Among other studies, it is worth noting a survey carried out among 1.210 women entrepreneurs in the target countries. The methodological scheme used (the Global Entrepreneurship Monitor - GEM) made possible to include women's associations and women business leaders from the different countries and will make it possible in the future to keep on building on the original survey and measure over time the developments in the Region.

The capacities of women business associations have been reinforced in several fields to offer more adequate business development services to women entrepreneurs, and to contribute more efficiently to women economic empowerment at national and regional levels. The association representatives and members were also trained on UNIDO's investment promotional methodology and were offered additional coaching throughout an on-the-job practice performed in the framework of the investment promotion component of the project. Furthermore, the national associations were trained (including training of trainers) on UNIDO's COMFAR Lite software for financial analysis and appraisal of investment projects and established as national exclusive hubs in their respective countries.

An informal international network of strategic alliance is taking shape around the initiative and the project has been labelled by the Union for the Mediterranean (UfM). The labelling has enhanced the cooperation with UfM on women empowerment and more broadly on job creation for youth and women in the Mediterranean, it has also increased the visibility of the project and the opportunities to coordinate complementarities and share experiences with other major stakeholders in the region, including governments. The evaluation registered a general appreciation by the associations on the initiatives carried out by the project and now request to move to scaling up activities in a second phase.

Finally, the women business associations involved decided to create a regional consortium of their own. The consortium is intended to support business women by expanding market opportunities, by mobilizing available financing and advocating for a conducive entrepreneurship ecosystem, and envisions to represent and defend the interests of women entrepreneurs in the MENA. The idea of creating a consortium is to be regarded as an unplanned result of the dynamics triggered by the project and it represents a fundamental step towards sustainability of the present initiative.

UNIDO contribution to this project was found to be crucial for its relevance in promoting a strategic vision for a more conducive environment through the Organization's experience and know-how. In the preparatory phase as well as during the implementation of the project the role of UNIDO was crucial to steer action and act as a catalyzer among the different parties who had a

stake in the endeavor. UNIDO also created an international support for the initiative raising awareness on the project objectives and strategy through several actions which included international events, institutional exchanges of lessons learned, publications, and use of media. This international vocation of the project represents its strength and differentiate it from the many other existing initiatives in support of national women associations. Future effort should build on this aspect.

The project is rated as highly satisfactory, nonetheless, the evaluation pinpointed areas that need improvement, and can be easily addressed in the future. The initiative has been characterized by an ambitious vision which has brought good results in terms of networks and visibility of the initiative in the international arena. It is strongly recommended that this great potential is consolidated with the financing of a second phase.

As for the future of the project, the evaluation's recommendations (discussed at length in the report) focus on the creation of an unrestrictive pathways to economic empowerment for women in the MENA Region.

They include among others:

- consider support to women entrepreneurs as part of national measures to contrast unemployment
- continue working on a three-level holistic approach;
- maintain emphasis on a regional action;
- enlarge the number of beneficiaries of the project;
- enhance gender diagnostics and analysis and disseminate results of survey;
- advocate the implementation of existing conventions for gender equality to negotiate better suited institutional frameworks for women entrepreneurs;
- create informal networks which carry on the synergies created in the international events promoted by the project and strengthen the network of strategic alliances;
- scale-up the activities in support for women enterprise with special emphasis in providing support to activities related to quality certification;
- support all the activities related to inclusion of Algeria as seventh country in the project, ensure that it is fully integrated as new member. As last member to be added to the project Algeria can benefit from sharing progress achieved and experiences derived from activities in other contexts;
- continue backing the efforts of the Associations towards the Consortium they plan to establish. The Consortium will progress along the line indicated by the legal advisory services and UNIDO should accompany further advances;
- offer information on the ongoing and pipeline projects of the Organization in the region and continue to implement the training in COMFAR lite but enlarge the number of people trained to be trainers including also national trainers from NGO's or government institutions.

1. THE PROJECT

1.1 Context of the project

Since the 1970s, many MENA countries have recorded the fastest rates of global progress in human development, including improvements in infant mortality and life expectancy. Literacy rates in the MENA region for females jumped from 61% in 2000 to 72% in 2011. There are also positive trends in women's participation in the economic life, in politics and decision-making (from 3.8% in 2000 to 12.8% in 2013). Despite progress, the educational gains achieved by women are yet to translate into greater empowerment and participation in public life. Women's economic and public participation remains the lowest in the world.¹

These persistent gender inequalities incur high social costs for the region and hamper a country's ability for sustainable economic growth and good governance. Strengthening women's empowerment in MENA countries can support inclusive growth by fostering investment in human capital and stimulating female labor force participation, and entrepreneurship is a largely untapped source of vital human capital for the region. Despite the fact that most MENA countries have ratified the Committee on the Elimination of Discrimination against Women (CEDAW), they are slow in the implementation of measures favorable to women in the social settings: reviewing legislation and amending discriminatory laws and regulations alone are insufficient to overcome gender inequality in practice. Gender equality must include empowering women, and demands equal access to services and resources, economic opportunities and political voice.²

1.2 Design of the project

"Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the MENA region" is a project designed to improve the economic participation of women and to thereby create the conditions for inclusive and sustainable growth in the MENA region, by making use of the strong potential of female entrepreneurs in Egypt, Jordan, Libya, Morocco, Palestine and Tunisia. Algeria was included according to project design at the end of the project first phase.



The initiative was planned in response to the request of MENA women business associations in Egypt, Jordan, Libya, Morocco, Palestine and Tunisia. These associations were willing to increase

¹ OECD (2013), Gender inequality and entrepreneurship in the Middle East and North Africa. A statistical portrait.

² WORLD BANK (2011), The Environment for Women's Entrepreneurship in the Middle East and North Africa Region

their contribution to women entrepreneurship development in the region and asked for the support of UNIDO to implement the funding provided by international donors, as described in the next section of this document.

Its design included three outcomes (see below) estimated to favorably impact the overall ecosystem for women entrepreneurship in the MENA region, on a sustainable way. The expected changes were intended to lead to an increase in women economic empowerment and contribution, as entrepreneurs, to growth and job creation in the MENA region.

Outcome 1:

Public key actors initiate targeted policy reforms, based on an inclusive dialogue with national and regional women associations, to promote a more conducive environment for women entrepreneurship.

Outcome 2:

The National Women's Business Associations of the MENA Region offer more efficient demand-driven services to support women entrepreneurs in the region on a sustainable basis

Outcome 3:

More sustainable women-led businesses are created or developed in the MENA region.

1.3 Key stakeholders

The institutions involved in this project included among others: Ministry of Trade and Industry in for Egypt, Ministry of Industry and Trade to Jordan, Ministry of Industry for Lebanon, the Ministry of Industry for Morocco, Ministry of Trade, Economy and Industry for Palestine and the Ministry of Industry and Commerce for Tunisia.

Six national women's associations -one for each country participating in the project - were chosen as the main counterparts and beneficiary of the project. They were responsible for the execution of various activities, but especially for the establishment of the National Task Forces bringing together public and private partners to support the political dialogue and for the promotion of synergies with other programs underway at national level.

The six mentioned associations are as follows:

- AWTAD, the Association for Women's Total Advancement & Development, a non-profit Egyptian association established in 2008 and working with women and youth in the fields of personal, professional and social development with special emphasis on entrepreneurship and capacity building. Through trainings, workshops, mentoring programs and knowledge-sharing sessions, AWTAD created a trust-based network that facilitates the exchange of ideas and know-how and gives women and youth the needed encouragement to materialize their business ideas, while actively working at the development of the entrepreneurship culture. AWTAD has already collaborated with several international organizations in particular ILO.
- The Business and Professional Women Association Amman (BPWA) a non-profit dedicated to opening pathways and creating platforms for women in business to move beyond barriers and utilize their unique energies, talents, and capabilities to make a difference. Through BPW International, the BPWA is part of a global network of business and professional women's federations and clubs, in addition to being a member of the "Association of Organizations of Mediterranean Businesswomen" (AFAEMME) and other key regional networks.

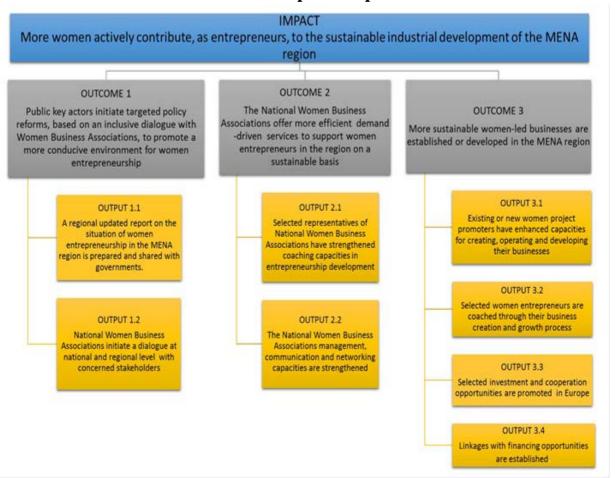
- Al Majmoua, a Lebanese microfinance institution whose mission is to promote sustainable development by improving the economic and social conditions of low-income individuals, especially micro-entrepreneurs, with a focus on women and youth, through the provision of financial and non-financial services, all over Lebanon. Al Majmoua was established in 1994 by Save the Children–USA as a program with a mandate to provide sustainable financial services to low-income women micro-entrepreneurs in urban and rural areas of Lebanon. Since inception, Al Majmoua has financed some 48,000 active clients (of whom 54% are women) for a total outstanding portfolio of USD 42million. This puts Al Majmoua as the leading Microfinance Institution with the largest outreach in Lebanon.
- The Association des Femmes Chefs d'Entreprises du Maroc (AFEM), the largest Women Business Association in Morocco was founded in 2000 and counts nowadays 600 women entrepreneur members representing about 55,000 jobs in Morocco. AFEM is dedicated to the promotion of female entrepreneurship in Morocco and works also at promoting the image of Moroccan Business Women abroad. AFEM is engaged in more than 80 partnerships at both national and international levels and is implementing several programs in collaboration with international cooperation organizations.
- The Business Women Forum (BWF) Palestine, a national non-profit association established in 2006, to help "strengthen the role of businesswomen as leaders in the Palestinian economy through advocacy, networking, and the provision of business services". BWF has members, and beneficiaries from all the West Bank cities and Gaza. Since its establishment, BWF's relevance as a voice for women business owners and entrepreneurs within the Palestinian business community has increased substantially through designing and implementing a series of targeted interventions including: Building the capacity of business women, women entrepreneurs and youth. BWF has members, and beneficiaries from all the West Bank cities and Gaza.
- Femmes & Leadership, a Tunisian NGO founded in 2011 in the aftermaths the revolution with the mission to provide an ideal opportunity for any women to develop and improve the leadership skills. Although being a young association, Femmes & Leadership has already collaborated with many international organizations (UNDP, UNWOMEN, GIZ in particular).

Other partnering organizations included:

- The Center of Arab Women for Training and Research (CAWTAR), an international NGO based in Tunisia where it operates as a regional research and training institution dedicated to the issue of the relationship between women and development in the Arab region. CAWTAR's mission has indeed two fundamental objectives: Empower Arab women for the attainment of gender equality and contribute to the reduction of the gender gaps in order to help achieve sustainable development.
- The Foundation Giacomo Brodolini (FGB) is an independent research and policy orientation center working since 1971 in the field of gender mainstreaming, social policy, inclusion, employment and labor market. FGB has collected an extensive experience in carrying out research and studies in the above-mentioned fields, on behalf of public and private bodies, both national and international, such as the European Commission, national ministries, local authorities, entrepreneurial organizations, cultural and research Institutes.
- No Peace Without Justice (NPWJ): is an international NGO funded in 1993. The
 organization has a strong focus on the promotion of human rights and democracy
 campaigns in North Africa and the Middle East and has the aim of launching a strong and

concrete signal to promote women entrepreneurship in the Mediterranean. The agency has built a large experience in the organization and the promotion of high level institutional events, international forums and conferences, business meetings and study tours.

1.4 Outcomes and Related Outputs Map



1.5 Levels of UNIDO interventions

Broadly, UNIDO interventions can be clustered at the macro-, meso-, and micro-level. The interventions at the macro-level (policy advice, sector analysis, advocacy) can contribute to change regarding conducive policies, legal frameworks and enabling business environments. This in turn contributes to a more competitive economy in general, more competitive enterprises (or new enterprises), and which again contributes to a more competitive economy. A more competitive economy can contribute to economic growth, which can contribute to enterprises selling more goods and/or services. Given more turnover, companies may create additional jobs and employ more people.

The interventions at the meso-level – capacity building of institutions, cluster development, etc. – can contribute to institutions or associations providing better services to enterprises. If enterprises make use of the services and make subsequent changes, enterprises might be more competitive (or new enterprises established) contributing to enterprises selling more goods and/or services.

Interventions at the micro-level are for example vocational training or skill development of individuals. This can contribute to better capacitated persons which may make them more competitive on the job market. Better trained workforces contribute to making companies more competitive. Alternatively, some individuals may be able to sell goods and/or services themselves thereby creating self-employment.

Interventions at the micro-level also include pilot interventions at company level. This may directly contribute to making some enterprises more competitive or to replications in other companies. Given more turnover, companies may create additional jobs and employ more people.

Considering the above, the project's approach has been designed as holistic by embracing the three following levels of intervention:

Macro Level	The project aims to support, facilitate and nurture the policy dialogue between the key stakeholders with the objective to produce a set of recommendations and actions points endorsed by all parties to promote women entrepreneurship in the region (Outcome 1), -
Meso Level	The aim of the project is to strengthen the capacities of national professional women's associations so that they are able to provide female entrepreneurs with higher-quality and demand-driven services to support the creation and growth of their enterprises, and effectively promote an environment that is more conducive to the development of women entrepreneurship (Outcome 2),
Micro level	The project promotes promising women-led investments in the target countries through training, coaching, identification and facilitation of business partnerships opportunities and access to finance (Outcome 3).

To capitalize on the first phase's achievements and to ensure the project's continuity, an extension of the first phase (December 2016- November 2017) was approved by UNIDO and funded by the Italian government. The partnership established makes the extension till November 2017 a coherent and stronger ground for the expansion and funds raising of the project's activities. The extension phase is meant to strengthen and scale up the activities implemented during the first phase while extending the project's country coverage. The project's extension aims at:

- 1. Reinforcing the support to the implementation process of the Milan Conference recommendations in relation to the policy reforms needed to promote and strengthen female entrepreneurship in each of the targeted countries.
- 2. Strengthening the capacity building support to the Associations and to the establishment and promotion of a Mediterranean Consortium of MENA Women Business Associations.
- 3. Strengthening and scaling-up the investment promotion component.

1.6 Results for each Outcome

Outcome 1: Public key actors initiate targeted policy reforms, based on an inclusive dialogue with national and regional women associations, to promote a more conducive environment for women entrepreneurship.

It was observed that this outcome was the most successful and strengthened the policy dialogue around the women enterprise in the MENA Region at different levels and promoting various initiatives which were rated as good successes by all the people interviewed. Among other, a Conference on Women Economic Empowerment in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia was held at Milan EXPO on 14th of October. The Conference registered the participation of several high-level personalities, as well as representatives of International Financial Institutions and European women industrial associations. An assessment report of the situation and challenges of women entrepreneurship in the region helped identifying the specific challenges, perceptions and expectations of women entrepreneurs in each country through a desk review and a survey which was recently carried out among women entrepreneurs in the targeted countries.

In the context of the mentioned meeting, three panels were organized on the importance of women business networks and the business environment for women entrepreneurship in the presence of 140 attendees including several diplomatic representatives of the concerned countries and 87 women entrepreneurs and associations' representatives from the MENA countries. As a result of the inclusive dialogue carried out during the Conference, a set of recommendations and action points to promote women entrepreneurship in the six targeted countries have been drafted. The recommendations stress the importance of:

- promoting the image of women entrepreneurs in the region through role-models;
- implementing funding guarantee schemes and targeted financial services for women to facilitate their access to bank loans;
- reinforcing networking among women entrepreneurs as a means to facilitate access to markets and to enhance advocating power vis-à-vis Governments and Members of Parliament;
- strengthen the role of governments as facilitators of public-private partnerships. Two research studies were carried out with the aim to support the identification of targeted and effective policy reforms to promote women entrepreneurship at national level.



A second conference was organized in Amman (Jordan) on 20th of July 2016 and was intended to build on the achievements of the Milan Conference with the objective to further develop the analysis about women entrepreneurs in the region and to stimulate the exchange of good practices of women cluster development and women role's model in Europe and the South Mediterranean region (Algeria, Egypt, Lebanon, Jordan, Morocco, Palestine and Tunisia). The Amman Conference³ was also the occasion to present results of the analysis carried out by The Union for the Mediterranean (UfM)⁴, a partner organization in the project which comprises the 28 EU Member States, the European Commission and 15 Mediterranean countries. The UfM reported about women's participation in economic life in the Region and formulated a number of recommendations which were shared in a working group meeting entitled "Raise women's participation in economic life", held aside from the conference in Amman.



Especially worth mentioning is the survey promoted by the project which provided an improved knowledge of the reality of female entrepreneurship in the targeted region and the identification of the best practices for its promotion. The study was presented in April 2017 with an international meeting in Rome and published by UNIDO. It reports on the situation and challenges of women entrepreneurship in the region helped identifying the specific challenges, perceptions and expectations of 1250 women interviewed in the targeted countries.

In addition, a benchmarking analysis with Australia, Italy and Turkey, selected for their good policy practices in promoting female entrepreneurship, served to identify effective replicable measures to boost women entrepreneurship in the region. A summary report including the main findings of

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³ The Conference registered the participation of about 120 attendees from public institutions, women business associations and international as well as private sector organizations (BDS, Banking sector).

⁴ UNIDO has participated to UfM's regional dialogue on women empowerment on 25-26 April 2016, in quality of co-chair, together with the government of Italy, of the working group "Raise women's participation in the economic life" and to the 3rd Med4Jobs Advisory Board Meeting on 28 April 2016 in Barcelona. On both occasions, the project has been presented to the participants (Ministries and public institutions from the Mediterranean South bank, European institutions, international organizations, industrial clusters and financial institutions) and raised great interest. Opportunities for synergies were discussed with several participants and contacts are ongoing with EBRD, the British Council and BVMW (The German Association for Small and Medium-sized Businesses).

both researches was prepared, made available in Arabic and French in addition to English and shared with the national counterparts.

Outcome 2: The National Women's Business Associations of the MENA Region offer more qualitative demand-driven services to support women entrepreneurs in the region on a sustainable basis.

Under this outcome the following achievements were recorded in line with expected results:

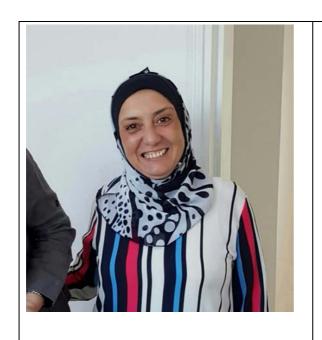
- Training sessions were organized for all six target countries to acquire literacy in conducting financial appraisal of investment projects together with the application of UNIDO's COMFAR Lite online software. 107 selected participants among Egyptian, Palestinian, Jordanian, Lebanese and Tunisian stakeholders (Business associations, public institutions, banking sector and academics), have been trained on UNIDO's COMFAR online tool to support women entrepreneurs in business plan formulation. Amongst those participants 22 were nominated by the associations to undertake individual coaching provided by UNIDO and leading to certification. By end of July 2016, four trainers were certified and five others are still in the process;
- Ten representatives of the national business associations have been trained on UNIDO's
 investment promotion methodology. The methodology has been adopted by the associations
 and applied to identify and formulate the women-led projects to be promoted;
- Sixty-two representatives/members of the national Women Business Associations
 participated to thematic technical tours in Northern Italy. Three sectorial tours were
 proposed: agroindustry, textile and jewelry. All three included technical seminars and field
 visits to selected companies, resulting in new opportunities to develop cooperation with
 Italian companies, women associations, chambers of commerce and universities;
- Twenty-four representatives of the women business associations were trained on communication for advocacy in Milan in October 2015 with the objective of increasing the efficiency of their advocating activities for a more conducive environment to women entrepreneurship;
- High-level representatives of the Women National Business Associations (CEOs, Executive
 directors and member of board) were trained in Strategic Planning in June 2015. As a result of
 this first workshop, the 6 associations, willing to establish a regional business consortium,
 requested additional assistance to reach this objective. A new workshop aiming at assisting
 the WBAs in finalizing the consortium's strategic plan has been held in May 2016. It resulted
 in the formulation of the consortium strategic plan.



Outcome 3: More sustainable women-led businesses are created in the MENA region.

The evaluation noted that this output is the only one that experienced some delays in relation to the expectation in relation to expected financial access and training. Nonetheless, it was observed that a number of results were achieved.

- 179 women have been assisted in the formulation of their business proposals in view of the investment promotion and business partnership meetings organized in Milan on 15th of October 2015. 91 projects were selected to participate in the B2Bs organized in Milan;
- 61 women coached throughout their business creation/growth processes together with a formulation of business plans;
- 294 B2B meetings between Italian companies and Women entrepreneurs from the 6 MENA targeted countries were held during the Business Forum organized in Milan. 45 Italian companies participated to the Business to Business meetings;
- As a result of these business meetings, 3 companies already concluded a business and 17 are under negotiation.







2. EVALUATION

2.1 Objective and purpose of the evaluation

The evaluation aims to:

- examine the extent in which the initiative complied with the main evaluation criteria singled out in UNIDO's Evaluation Policy, and to consider the alignment of the initiative with the UNIDO's Inclusive and Sustainable Industrial Development (ISID) agenda.
- enhance cooperation between different departments of the Organization to improve synergies;
- examine the interventions' design, level of national ownership, relevance to various stakeholders as well as the efficiency, efficacy and impact of its operations.
- offer strategic recommendations for UNIDO in optimizing the project's approach to support women economic empowerment in the target region.
- provide forward-looking exercise seeking to identify the best practices and areas for improvement for future action.

Hence the scope of this evaluation is manifold: it is relevant for both organizational challenges identified as critical by the management of UNIDO: namely, enhance cooperation between different departments of the Organization to improve synergies; and optimize assesses the interventions' design, level of national ownership, relevance to various stakeholders and the exploration of synergies with other UNIDO projects and with related initiatives of the Government. It follows a consultative process and seek inputs from a broad range of stakeholders, including policy makers and women associations involved in the design and implementation of the project.

2.2 Review period and team

The review was conducted between February and March 2017. The independent evaluator was Mrs. Rosina Salerno, Senior Evaluation Consultant.

Title of the project	"Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the MENA Region"
Starting date	February 2015
Duration reject implementation- period under exam	18 months

2.3 Scope of the evaluation

The project evaluation covers the project implementation period from February 2015 till July 2016 (Phase I) considering all project activities, with focus on the performance indicators, as well as on the evaluability of the outputs, outcomes and tasks as per the UNIDO Project Document, as a result of the UNIDO upgrading and modernization activities, including inputs and activities, impact and sustainability of the project implementation.

2.4 Methodology and analysis process

The study of issues under consideration was carried out with a consultative process and seek inputs from a broad range of stakeholders, including policy makers and women associations involved in the design and implementation of the project. The exact scope and approach of the evaluation was decided during the inception phase with the Independent Evaluation Division of UNIDO, the related Project Manager and implementing team. The study was undertaken as per

UNIDO Evaluation Policy and the Guidelines for Technical Cooperation. Its methodology was based on the following: Desk review of project document including, but not limited to the specific project;

- The original project document, monitoring reports (such as progress and financial reports), output reports (case studies, action plans, sub-regional strategies, etc.), consultants' reports and relevant correspondence;
- Notes from the meetings relevant for the project (e.g. approval of the Advisory Board meetings); and other project-related material produced by the project.
- Interviews with the project manager and technical support including staff and consultant at UNIDO HQ and in the field and if necessary staff associated with the project's financial administration, M&E expert and procurement.
- Interviews with project partners including Government counterparts, participating companies, and partners that have been selected for co-financing as shown in the corresponding sections of the project document.
- Interviews with intended users for the project outputs and other stakeholders involved with this project. The evaluator shall determine whether to seek additional information and opinions from representatives of any donor agencies or other organizations.
- Interviews with the UNIDO's project management and Project Advisory Board members and the various national and sub-regional authorities dealing with project activities as necessary.

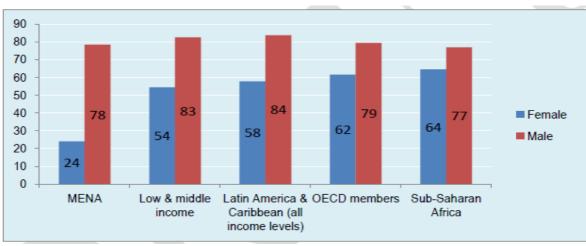
The Matrix indicates the tools used to gather the information for the evaluation is shown below.

Evaluation Criteria	Lines of inquiries, verifiers, Indicators	Primary Means of Verification	Data Source and Location of Data Collection
Relevance	Does the project fit the context of the countries involved?	Interviews, Document, Observation	Field Missions, UNIDO, project Counterparts.
Effectiveness	Comparison of current product quality with baseline conditions	Interviews, Observation	UNIDO Vienna, Project Counterparts, UNIDO field
Efficiency	Has the money spent been worth it?	Observation, Interviews	Field Missions, UNIDO, Vienna, Project Counterparts
Sustainability	Will the benefits of the project continue even after the support from UNIDO is ended?	Documents, Observations/ Interviews	Field Missions, UNIDO, Project Counterparts
Impact	What are the expected long-term effects of the project?	Interviews, Documents, Observation	UNIDO, Vienna Project Counterparts/Field Mission

3. MENA REGION AND COUNTRY CONTEXTS

3.1 Women participation in labor market in the MENA Region

Overall, the situation of women in the Arab region has witnessed significant developments in recent decades. Positive change shows an important potential for progress that has to be supported with effective policy measures⁵. Since the 1970s, many MENA countries have recorded the fastest rates of global progress in human development, including improvements in infant mortality, life expectancy, level of education and level of school enrolment for women. None the less, the MENA Region still lies behind in the attainment of gender equality⁶. The female participation in the labor market, in quality of workers or business owners/runners, remains weak in most of the MENA countries.



Male and female labor force participation rates, 2011

Source: OECD (2013), Gender inequality and entrepreneurship in the Middle East and North Africa.

The data produced are ILO data as reported by OECD in the publication indicates that, the proportion of women who engage in entrepreneurial ventures is still less than half that of men and the region is known to have the largest disparity between men and women in the whole world in terms of entrepreneurship. Women employers are thus few in comparison to men employers in the region and the share of men employers out of all self-employed men is more than double the same share of women's. Moreover, MENA women entrepreneurs are confronted to specific gender-related constraints.

Female-owned firms hire more women. Women make up about 25% of the workforce in female-owned firms, compared with 22% in male-owned firms. This difference may not seem large, but female-owned firms also employ a higher share of female workers at professional and managerial levels. Male-owned firms employ more women in unskilled positions. And female-owned firms are hiring more workers in general. In Egypt, Jordan and the West Bank and Gaza, the share of female-

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⁵ This para is based on available research, data and direct interviews

⁶ OECD (2013), Gender inequality and entrepreneurship in the Middle East and North Africa. A statistical portrait.

owned firms that have increased their workforces recently exceeds the share of male-owned firms.⁷

In the country participating in the project, there are marked country differences in entrepreneurial activity rates by gender. At one end of the spectrum, in Jordan, Syria and Palestine, there is a very large gender gap in prevalence rates for entrepreneurial activity at all stages. For both men and women, the number of newly active entrepreneurs is greater than the numbers running established businesses. Morocco and Lebanon exhibit a distinctly different pattern. Both these countries have unusually high rates of women active in established businesses, relative to other MENA countries. Also, exceptionally, more men participate in established rather than in new entrepreneurial activities. The Global Entrepreneurship Monitor records three main measures of entrepreneurship. One is the 'total early stage entrepreneurial activity' (TEA) rate. This covers nascent entrepreneurs (who are actively involved in planning a venture, or already operate a new one that has paid wages for less than 3 months) and owner-managers of new ventures (paying wages for 3-42 months). Information is available for ten countries in MENA. On average, 8.5 per cent of adult women are active in the nascent and new venture stages, compared to 18.4 per cent of men. The share of the adult population working as owner-managers of 'established' ventures (operating for more than 42 months), are significantly lower and the gender gap is even wider.

ENTREPRENEURIAL ACTIVITIES BY GENDER IN THE MENA REGION

Activity rate	TEA-nascent and new ventures	Established Business	Total
female	8.5	3.65	12.15
male	18.4	12.93	31.13

Source: OECD (2013), Gender inequality and entrepreneurship in the Middle East and North Africa. A statistical portrait.

Specific features of women enterprises as it emerges from the perception surveyed in the UNIDO study

The businesses run by women entrepreneurs operate mainly in the services, merchant and craft sectors. A small percentage is involved in the manufacturing industries and agriculture. » The share of individual businesses is relatively low (between 50% of Moroccan businesses and 9% of Tunisian businesses). » These businesses' governance structures and number of shareholders are tightly correlated to their size. The shareholder structure is primarily family-based. » A significant percentage of the women entrepreneurs' work in Palestine (46.67%) and in Egypt (29.94%) is home-based. » The main obstacles to entrepreneurship cited by the women entrepreneurs in the sample are, by order of importance, lack of financing, lack of experience, and lack of contacts. In some countries (Egypt, Jordan, Palestine), these obstacles are felt even more acutely. » In their start-up stage, these businesses are financed primarily using equity, with significant differences between Egypt (80.8%) and Jordan (58.6%). It is in the latter that women entrepreneurs most frequently call upon business angels (22.6%). Significant use is also made of bank credit, with sharply contrasting situations between Morocco (46.5%), and Tunisia

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⁷ WORLD BANK (2011), *The Environment for Women's Entrepreneurship in the Middle East and North Africa Region*. Introduction, page viii. Please note that the UNIDO survey carried out under the project confirms the World Bank findings.

⁸ ibidem pg 8

 $^{^9}$ ibidem

(34.6%) on the one hand and, Palestine (14.8%) on the other hand, where receiving bank credit during the start-up phase appears to be more of a challenge¹⁰.

3.2 Political and economic bottlenecks to gender equality

MENA countries have adopted the Convention on the Elimination of All Forms of Discrimination against Women, none the less, many governments in the region have retained several important reservations which may hinder gender equality in practice. Most constitutions in MENA countries provide for equality before the law. Yet some do not explicitly include the principle of equality between women and men, nor do they contain a definition of discrimination against women in the constitution. In addition, many other domestic laws tend to restrict women's rights in a wide range of areas (e.g. family law, freedom of movement). Women's political participation and access to decision-making positions are often limited due to fewer opportunities to exchange and mingle with those in power, the primacy of family responsibilities in women's lives and the traditional roles assigned to women in society.

2014 GENDER INEQUALITY INDEX

Egypt 0.573

Jordan 0.473

Lebanon 0.385

Morocco 0.525

Palestine N/A

Tunisia 0.240

Very high human development 0.199

High human development 0.310

Medium human development 0.506

Low human development 0.583

Source: United Nations Development Program, Gender Inequality Index

WOMEN BUSINESS OWNERSHIP (PER CENT OF LATEST AVAILABLE YEAR)			
	Percentage of firms with women participation in ownership	Percentage of firms with majority women ownership	
East Asia & Pacific	55.2	20.9	
Eastern Europe and Central Asia	30.9	12.2	
Latin America and Caribbean	40.2	Not Available	
Middle East and North Africa	22.7	3.7	
South Asia	18.4	9.6	
Sub-Saharan Africa	33.4	10.4	

Source: World Bank Enterprise Surveys, [Accessed October 2015].

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¹⁰ UNIDO (2017), Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the Middle East and North Africa region study on women entrepreneurship development in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia.

A recent study of the World Bank highlights the many obstructing factors as follows¹¹. Traditional gender norms, which represent a set of rules that can formally and informally direct the decisions and opportunities to which women have access. These are based on cultural, historical and religious contexts. Gender norms can shape incentive systems and support current institutions that restrict women's rights, freedoms and protection. Lack of practice can be an important factor in restricting women's chances for developing entrepreneurial skills in the labor market.

<u>Remaining high rates of illiteracy</u>. While the past two decades have been marked by a positive trend in access to education for women, the rate of adult literacy remains low. While the literacy rate of the female youth population (15-24 years of age) is relatively high, the illiteracy among the female adult population (24 years and above) is still of concern and a limit to access the market.

Accessing Financing. Women entrepreneurs face difficulties in obtaining financing especially from banks. One of the reasons, although not the only one, is women's lack of property which could be used as collateral to secure loans. BDS organizations see access to financing a serious issue because, after providing women with B2S services, a woman entrepreneur's plans can be dissatisfied because she is unable to secure financing for her project.

<u>Lack of Skills.</u> Women tend to lack skills in marketing, accounting, and financial management as well as knowledge and experience of legal requirements, business planning, and budgeting; all these affect the development, sustainability, and growth of their businesses.

<u>Lack of Supportive</u> Structures for Women who want to Start and Develop an Enterprise. Negative mentality toward generalizations of females in the working environment keep on being reflected in oppressive hierarchical practices through biased administrative enlistment and determination procedures, training and advancement opportunities, execution assessment methods, and advancement.¹²

3.3 A way to inclusive economic growth

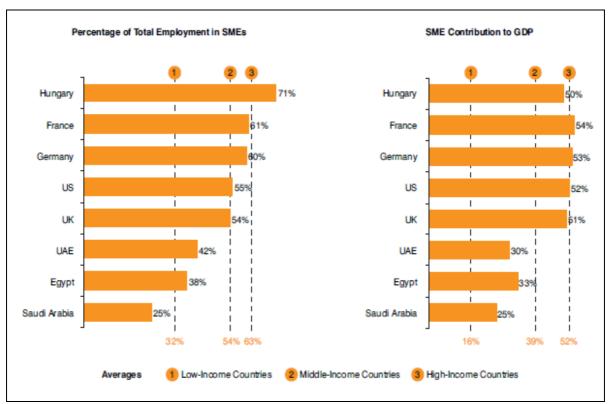
Women's entrepreneurship is less common in the Middle East and North Africa than in other developing regions—but different from what stereotypes about the region might suggest. Although women own fewer firms in the Middle East than in other middle-income countries, but these firms tend to be as large, productive, and well established as their male-owned counterparts. In some countries, they are more open to foreign investment and participation in export markets. The potential for female-owned firms to become an engine of growth and a tool for women's empowerment is great—but only if policymakers tackle the barriers that slow entrepreneurs from creating new firms and that affect firms currently operating, potentially preventing them from growing and achieving their potential. Such barriers hurt businesses throughout the region, but in some cases, they affect women more, making it difficult for them to start businesses and to perform to their potential. To become more diversified and globally competitive, the Middle East and North Africa must address three challenges. The most important challenge is in two parts—creating more jobs and creating better jobs. The labor force will reach an estimated 174 million by 2020, so the region will have to create 54 million jobs over the next 15 years just to keep up. With unemployment now estimated at just above 12.5% the more ambitious goal of creating jobs for the unemployed will take 68 million new jobs by 2020, or 4.5 million jobs a year. And to boost incomes, meet rising expectations, and avoid mounting social discontent, these

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¹¹ UNIDO (2017), Promoting Women Empowerment, pg11.

¹² WORLD BANK (2011), The Environment for Women's Entrepreneurship in the Middle East and North Africa Region and also UNIDO (2017), Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the Middle East and North Africa region study on women entrepreneurship development in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia. Technical paper.

jobs must be of high quality. The second challenge is diversifying the economy by building a new class of entrepreneurs, innovators, and risk-takers, creating an environment where private investment and employment can prosper outside the traditional sectors of oil and agriculture and reducing the region's dependence on natural resource rents.



Source: European commission SME Economic review (2008), as quoted in the report *Accelerating Entrepreneurship in the Arab World* by World Economic Forum"

Women's rising education has created a resource for development, but high unemployment among educated women means that this resource is underutilized. More opportunities for success in formal employment can benefit women—and the economy as a whole. Female-owned firms are also active exporters, and a high share attract foreign investors and are heavy users of information technology—all key ingredients for global competitiveness. Regionally, female-owned firms are as frequently exporters as male owned firms, and they are substantially more often so in Egypt, Jordan, and Morocco¹³. In Egypt, for instance, 19% of workers in female-owned firms have professional competencies, compared with just 16% in male owned firms. According to recent data in the six countries covered by the project, the rates of total entrepreneurs were as follows: Egypt: 16.1%, Jordan: 15.7%, Lebanon: 43.5%, Morocco: 31.3%, West Bank and Gaza: 12.6%, and Tunisia: 49.5%. The respective figures in these countries with regard to women-run enterprises are: 7.1%, 2.4%, 4.4%, 4.3%, 1.2% and 8.5%2.¹⁴

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¹³ OECD (2013), Gender inequality and entrepreneurship, pg.8

¹⁴ ibidem, pg.6

4. ASSESSMENT AND FINDINGS

4.1 Conformity of the project with SDG's and UNIDO policy

Finding 1: The project is conformant with UNIDO policies and guidelines for Enterprise development and job creation.

The project is fully in line with the recently adopted Sustainable Development Goals (SDGs), specifically, SDG1: 'To eliminate poverty in all its forms throughout the world; SDO 5: 'To achieve gender equality and enable all women and girls to be independent; SDG 8: 'To support long-term economic growth which is shared and sustainable, productive full-time employment and respectable work for all; SDG 9: 'To establish a robust infrastructure, support sustainable industrialization that benefits all and encourage innovation; and SDG 16: 'To support the emergence of peaceful and open societies for the purpose of sustainable development, ensure access to justice for all and establish, at all levels, effective, responsible and open institutions.

The Member States of UNIDO, at their General Conference in Peru in December 2013, adopted the Lima Declaration in which they agreed that inclusive and sustainable industrial development must become an important part of the world's long-term development agenda. In doing so, they have recognized the role that inclusive and sustainable industrial development plays in eradicating poverty and fostering sustainable development. Industry continues to be a proven and crucially important source of employment, accounting for almost 500 million jobs worldwide, representing about a fifth of the world's workforce.¹⁵

Gender equality and the empowerment of women are cross-cutting issues considered drivers for poverty reduction, social integration and sustainable industrial development. As such, the guides on gender mainstreaming prepared in 2015 reflect or embed a gender perspective into all UNIDO's portfolios. At the same time, UNIDO runs specific projects aimed at empowering or promoting women's involvement into the portfolios of most branches.

	Micro/small enterprise	Approach to gender	Approach to women entrepreneurs
Market paradigm	Stimulation of market economy Promotion of economic incentives	Gender in terms of economic efficiency	Business training Access to increased income
Empowerment paradigm	Eradication of power inequalities Emphasis on human rights	Gender in terms of social and economic empowerment	Awareness and collective action Welfare support to women
Poverty alleviation paradigm	Creation of employment Emphasis on socially responsible growth	Wellbeing for disadvantaged and vulnerable population	Social welfare policies Self-employed, cooperative development

¹⁵ UNIDO (2015), Introduction to UNIDO Inclusive and Sustainable Industrial Development, DG Brochure pg.3.

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UNIDO contribution for enterprise development was very useful also promoting a more conducive environment. This project has drawn on relevant UNIDO methodologies, such as:

- Enterprise Development and Investment Promotion (EDIP),
- Computer Model for Feasibility Analysis and Reporting (COMFAR)

Furthermore, in UNIDO strategy different paradigms interact in the perspective of women's enterprise, they range from policy advice to governments, to capacity building of institutions, to pilot interventions at enterprise level, to training of individuals. Sharing information on ongoing activities in the region could provide a source of opportunity for future synergies between the project and other UNIDO initiative in the region. Manufacturing industries and their related services sectors can absorb large numbers of workers, provide them with stable jobs. Initiatives in this latter area of agro-industry development are now taken in consideration through a good coordination with the responsible officers at UNIDO headquarters in Vienna. An efficient exchange of information enhances economic stability for rural households, increases food security and helps achieve economic transformation.

4.2 Relevance In the light of UNIDO Gender Policy

Finding 2: The project is relevant in the light of Policies and guidelines that give attention to women and to youth and inclusive development. It offers a good opportunity to collect experiences and best practices to share.

Gender equality and women's empowerment are key to UNIDO's goal of achieving inclusive and sustainable industrial development (ISID), as mandated by Member States in the Lima Declaration adopted in December 2013 ¹⁶ and highlighted in SDG 9: "Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation". The multiplying effect of industrialization on all other areas of development contributes to the entire 2030 Agenda, and also supports SDG 5: "Achieve gender equality and empower all women and girls". According to UNIDO Gender Policy and gender strategy, the Organization promotes gender equality and the empowerment of women as a key strategy to create shared prosperity and to enhance the role of women as drivers of poverty reduction and social cohesion. The gender dimension has received attention.¹⁷

While the gender policy does not specifically address job creation, it emphasizes the economic empowerment of women which is the aim of this initiative. Enhancing the role of women as drivers of poverty reduction and recognizing the link between gender equality and country economic progress foster the idea that sustaining women is a worthwhile inversion and directly contribute to SDG 9 on industry, innovation "Empowering and investing in women and girls has a multiplier effect on productivity, efficiency and economic growth". The Gender Equality and Empowerment of Women Strategy 2016-2019, (gender strategy) outlines how UNIDO implements its commitments, based on internal consultations for the priority setting and

⁶ UNIDO GC.15/Res.1

¹⁷ Among other objective especially relevant UNIDO, **GC.16/8, Dec.2015,** *Gender Equality and Empowerment of Women Strategy*,2016-2019 Report by the Director General, pag.6 "(b) promote female investors and entrepreneurial role models, as well as knowledge and mentoring networks at the local, national, regional and international levels; (c) strengthen the participation of women as employers and employees in manufacturing, industrial services, domestic and global industrial value and supply chains, and clusters, and increase their involvement in innovation, science and technology"

operationalization.¹⁸The project offers the opportunity to be used as platform for best practices for women entrepreneurs. The study for benchmarking with other regions recently published is an important step in this direction.

4.3 Relevance in the light of women enterprise development

Finding 3: The project gives significant attention to gender mainstreaming or is targeting women and girls towards UNIDO gender strategy.

Weak economic participation of women is considered among the major obstacles facing socioeconomic development efforts in the MENA Region¹⁹. The effort of focusing on women and youth is crucial for achieving an inclusive and sustainable development. More than 80% of entrepreneurs in the MENA Region have very small-scale operations, with enterprise value of less than USD 15,000. These are the organizations that are most vulnerable to external shocks and most likely to wither away because of lack of support. Microenterprises should not be dismissed as irrelevant to job creation. Lessons learned from experience could help establish pipelines of development for these microenterprises, especially if stakeholders focus on more labor-intensive small businesses, since these will logically employ greater numbers of people.

4.4 Time frame

Finding 4: The time available for the project to yield results was very limited, especially in relation to macro level objectives.

The evaluation covered a period of eighteen months of project implementation. Thus, it was easier to assess the results of most UNIDO project's activities in the micro component of enterprise development which have a life span easily identifiable. They are rather impressive considered that in a short span of time they reached several hundreds of beneficiaries. Projects monitoring follows and report results mainly at the meso- and micro-level. However, at macro level, awareness raising remain difficult to capture in the form of quantified achievements. Qualitative analysis and case studies could provide better evidence of progress in future monitoring activities. A review of the project monitoring and evaluation system revealed that most results reported are at the output and outcome levels. A typical output reported is the number of people trained. A typical outcome reported is an institution's capacity enhanced. Long-time effects on policies and mainstreaming strategy require a much longer time frame to yield results.

4.5 Aggregation of gender and age data

Finding 5: Overall, the availability of gender disaggregated data in the MENA Region is still limited. The availability of age disaggregated data is even more limited.

It is expected, that the six guides on gender mainstreaming in the areas of UNIDO activities, which give gender disaggregated data high importance, will increase the availability of gender disaggregated data in future. The availability of age disaggregated data is even more limited than the availability of gender disaggregated data. Further efforts are necessary also to improve the legal frame with respect to women in the region. Law often does not distinguish between men and women in terms of their rights and it lacks enforcement of equality in wages for the same occupation. Disaggregating data is another critical step to gaining increased knowledge from

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¹⁸ More information available from: https://open.unido.org/index.html.

¹⁹ The role of women enterprise development is crucial to the creation of additional jobs for women and youth in the MENA Region. The world rate of women's economic participation stands at 51.1%, while it stands at 18.7% in the Middle East and at 24.4% in North Africa. ILO. *Global employment trend*, 2013.

collective or aggregated information. Fully disaggregating data helps to expose hidden trends, it can enable the identification of vulnerable populations for instance, or it can help establish the scope of the problem and can make vulnerable groups more visible to policy makers. In particular, it requires the following:

- improving the availability of gender indicators by centralizing data held by different entities,
- identifying gaps in knowledge and new indicators,
- building national capacity to collect and analyze sex-disaggregated data.

4.6 Enhancing the policy dialogue in the Mediterranean

Finding 6: The project has enhanced the policy dialogue between the various stakeholders that has been supported and stimulated by the project.

Assessment of documentation available and the interviews indicate its relevance to needs and policies of the countries involved. The project design proved to be analytical and sound. Monitoring of activities highlighted conformity of outputs with expected results. Observation showed that in only 18 months of implementation the project experienced a remarkable number of outputs and significant outcomes, most of them are described in detail in chapter 3 above. In a general overview, at policy level, the project triggered the policy dialogue at national and international levels. The dialogue between the various stakeholders has been supported and stimulated through the organization of regional conferences on women economic empowerment in Italy, Jordan, Egypt. These Conferences registered the participation of several high-level personalities, including at ministerial level, international organizations (such as UN WOMEN), women entrepreneurs, and representatives of national and international financial institutions. They promoted the exchange of good practices and experiences and resulted in the formulation of recommendations and action points to promote women entrepreneurship in the six target countries.

The level and regional outreach of the policy dialogue has been increased through the established cooperation with the Union for the Mediterranean (UfM). It is worth mentioning that in the context of the progress of this dialogue, UNIDO is now co-chairing of a UfM working group in the framework of the regional dialogue on Women in Society in preparation of the UfM Ministerial Conference that will be held by end of 2017. Research studies were carried out to improve knowledge of the reality of female entrepreneurship in the targeted region and the identification of the best practices for its promotion: they aimed to support the identification of data for evidence based and effective policy reforms to promote women entrepreneurship at national level. An assessment report and an extended survey of the situation and challenges of women entrepreneurship in the region helped to identify specific challenges, perceptions and expectations of women entrepreneurs in each country through a desk review and a survey carried out among 1.210 women entrepreneurs in the target countries. In addition, a benchmarking analysis with Australia, Italy, and Turkey, selected for their good policy practices in promoting female entrepreneurship, served to identify effective replicable measures to boost women entrepreneurship in the region.

4.7 Effective source of good practices

Finding 7: The experience matured in the context of the project provides an improved knowledge of the reality of female entrepreneurship in the targeted region and the identification of the best practices for its promotion. The project published a study for the comparison of experiences.

In the perspective of moving toward best practices should be welcomed the two research studies which were carried out in the context of the project with the aim to support the identification of targeted and effective policy reforms to promote women entrepreneurship at national level. An assessment report of the situation and challenges of women entrepreneurship in the region helped identifying the specific challenges, perceptions and expectations of women entrepreneurs in each country through a desk review and a survey carried out among women entrepreneurs in the targeted countries. A first round of the survey reached 400 women across the 6 targeted countries between August and September 2015 and a second round took place during April and May 2016, resulting in a total of 1210 women entrepreneurs surveyed. An in-depth analysis of the data collected has been carried out in July 2016 and a report based on the survey results prepared. In addition, a benchmarking analysis with Australia, Italy and Turkey, selected for their good policy practices in promoting female entrepreneurship, served to identify effective replicable measures to boost women entrepreneurship in the region.

A summary report including the main findings of both researches has been prepared, made available in Arabic and French in addition to English and shared with the national counterparts and the members of the national task forces. The results of both researches have been presented in various occasions, including at regional level, and raised great interest among donors, NGOs and cooperation agencies (to be developed in a below paragraph) due to its recognized contribution to a better understanding of the characteristics of female entrepreneurship in the MENA region and the challenges they face. Based on the results of both researches, the MENA Women Business Associations have identified priority areas for national policy reforms to be promoted, in order to boost female entrepreneurship in their respective countries.

4.8 Legal framework improvement

Finding 8: Project action helped to build a constructive environment for women enterprises and to strengthen awareness.

The MENA Region has approved a number of legal measures (prior to the project) to enhance role of women and favor inclusive development. International Conventions and Policies greatly promoted the improved approach.

One of the main factors influencing the promotion of gender equality is compliance with international gender equality standards, including the International Covenant on Civil and Political Rights (ICCPR); the International Covenant on Economic, Social and Cultural Rights (ICESCR); the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW, 1979); and the 2013 OECD Recommendation on Gender Equality in Education, Employment and Entrepreneurship. Overall, conformity with these standards varies across the region.

4.9 Importance of policy advocacy activities

Finding 9: Several countries in the region have approved recently main changes in their national legislations in favour of women. This project provides a tangible and concrete platform to promote advocacy for the implementation of these new measures.

Several countries in the region seem to have grasped the importance of addressing gender issues to accelerate their social and economic growth. They have consequently introduced significant changes in order to favor women in starting new businesses, growing their enterprises, creating employment, and participating fully in economic development activity.

EXAMPLE OF NATIONAL PRACTICES

EGYPT

Egypt on 14 and 15 January 2014: the new constitution was approved by 98.1% of voters. According to Article 11: "The state shall ensure the achievement of equality between women and men in all civil, political, economic, social and cultural rights in accordance with the provisions of this constitution. The state shall take the necessary measures to ensure the appropriate representation of women in the houses of representatives, as specified by law. The state shall also guarantee women's right of holding public and senior management offices in the state and their appointment in judicial bodies and authorities without discrimination."

JORDAN

Article 6 of the Jordanian Constitution guarantees equality as a general matter: "Jordanians shall be equal before the law". Yet, it sets out grounds of non-discrimination which exclude gender: "There shall be no discrimination between them as regards their rights and duties on grounds of race, language or religion." No specific protection against gender-based discrimination is hence enshrined in the Jordanian Constitution.

LEBANON

The preamble to the Lebanese Constitution declares that "Lebanon is a social democracy based on social justice and equality in rights and duties between all citizens without discrimination or preference." It further recognizes that "all Lebanese are equal before the law. They equally enjoy civil and political rights and equally are bound by public obligations and duties without any distinction." It recognizes the right to general equality in law without enumerated grounds and hence makes no explicit reference to sex. Unlike in most other MENA countries, Islamic law does not constitute the main source of legislation.

MAROCCO

The Moroccan Constitution (2011) calls for equal status of women and men as citizens; a ban on discrimination and a commitment to fight it; a commitment to government action to advance the "freedom and equality of all citizens and their participation in the political, economic, cultural and social spheres." In addition, the constitution created the Authority for Equality and the Fight against All Forms of Discrimination, which aims to empower women to participate in public life and ensure the compliance of national laws with international standards.

Article 17 of the Omani Basic Law prohibits discrimination on grounds of "gender, origin, colour, language, religion, sect, domicile or social status". By enumerating gender as a ground against discrimination, the Omani Basic Law is therefore providing protection against gender-based

discrimination. However, this provision does not apply to non-citizens. Since foreign guest workers constitute over a quarter of Oman's population, many residents remain hence without legal protection.

PALESTINE

The Palestinian Basic Law recognizes the right to equality on the basis of gender but does not explicitly recognize the duty of the state to promote and ensure these rights. Article 9 of the Basic Law (amended in 2003) declares that "all Palestinians shall be equal before the law and the judiciary, without discrimination based upon race, sex, colour, religion, political views or disability." The constitution explicitly ensures women rights and equality with men, including active participation in social, political and cultural life. The law strives to abolish restraints that prevent women from participating in the building of family and society. The constitution also stipulates that women shall have the same rights, basic liberties and duties as men.

TUNISIA

According to the new Tunisian Constitution adopted in January 2014, the rights to election, voting and candidacy are guaranteed in accordance with the law. The state seeks to guarantee women's representation in elected councils (Article 34). The state shall commit to protecting rights achieved by women and seek to support and develop them. The state shall guarantee equal opportunities between men and women in the bearing of all the various responsibilities in all fields. The state shall seek to achieve equal representation for women and men in elected councils. The state shall take the necessary measures to eliminate violence against women (Article 46).

Source: CAWTAR-OECD analysis based on national legislations in the MENA region

In the most advanced cases, the law obliges employers who employ more than 20 workers to provide a suitable place under the custody of an eligible nanny to care for female workers' children of less than four years old if they are more than ten children. It also provides for granting pregnant women a fully paid maternity-leave of up to ten weeks before and after delivery, forbidding here work before passing this period, also allowing women a daily one-hour break for breast-feeding, and allowing women a one year long unpaid leave to devote herself for raising here children; the law, furthermore, prohibits dismissal of a pregnant women after the sixth month of pregnancy or during a maternity leave. Advocacy for further action in these areas is a crucial element and this project provides the starting point for practical implementation of the new measures. The project has foreseen the creation of task forces at national level including private and public partners, led by the women business associations. In the future, there is need for further efforts in this direction, triggering the policy dialogue at national level and enhancing action in the field of advocacy

5. RATINGS

5.1 Overall rating

The evaluation concluded that the project is fully in line with the recently adopted Sustainable Development Goals (SDGs), specifically, SDG1: 'To eliminate poverty in all its forms throughout the world; SDO 5: 'To achieve gender equality and enable all women and girls to be independent; SDG 8: 'To support long-term economic growth which is shared and sustainable, productive full-time employment and respectable work for all; SDG 9: 'To establish a robust infrastructure, support sustainable industrialization that benefits all and encourage innovation; and SDG 16: 'To support the emergence of peaceful and open societies for the purpose of sustainable development, ensure access to justice for all and establish, at all levels, effective, responsible and open institutions'.

In addition to that, gender equality and women's empowerment are key to UNIDO's goal of achieving inclusive and sustainable industrial development (ISID), as mandated by Member States in the Lima Declaration adopted in December 2013 and highlighted in SDG 9: "Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation". The multiplying effect of industrialization on all other areas of development contributes to the entire 2030 Agenda, and supports SDG 5: "Achieve gender equality and empower all women and girls". The project is relevant to the UN Development Assistance Framework (UNDAF)/Country objectives in each target countries and UNIDO's ISID agenda.

The evaluation could assess that objectives, outcomes and outputs identified in the project design are relevant to the different target groups of the intervention. The project was designed to work at three levels, micro, meso and macro levels for each stage, it singles out different outcomes and consequently the related outputs (detailed analysis is offered in chapter 2 above). The outputs as formulated in the project document are relevant to the outcomes, although not sufficient to achieve the expected outcomes and objectives which will require more time and resources.

The documentation on the preparatory phase of the initiative indicates the counterparts were directly engaged in the identification of their critical problem areas and gave their contribution to the development of the technical cooperation activities plan. The relevant country representatives (from government, industries, gender groups, custom officers and civil society), were appropriately involved and participated in the identification of critical problems.

In the preparatory phase as well as in the implementation of the project the role of UNIDO was crucial to steer action and act as a catalyzer among the different parties who had a stake in the endeavor. UNIDO also provided to create an international support for the initiative raising awareness on the project objectives and strategy through several actions which included international events, institutional exchanges of lessons learned, publications, and use of media.

UNIDO contribution to this project was found to be very relevant in promoting a more conducive environment through the Organization's experience and know-how. This project has drawn on relevant UNIDO methodologies, such as: Enterprise Development and Investment Promotion (EDIP); Computer Model for Feasibility Analysis and Reporting (COMFAR). The associations were also trained on UNIDO's investment promotion methodology and were offered additional coaching throughout an on-the-job practice performed in the framework of the investment promotion component of the project. In addition, the national associations were granted access to the COMFAR software and established as national exclusive hubs in terms of access to COMFAR Lite in their respective countries. COMFAR in its simplified version COMFAR Lite was well-received. COMFAR in its simplified version COMFAR Lite was well-received.

the interviews good satisfaction by the people trained: however, two aspects were brought to attention of the evaluator as a request to be taken into consideration for future action in a second phase: a) the COMFAR training should include a section for practice with the application to a real case; b) the training should be offered to a larger number of instructors. More in general, UNIDO will have to promote fund raising for resources to cover at least partially the participation of women in international training or events.

The evaluation recorded from the interviews good satisfaction by the people trained: however, two aspects were brought to attention of the evaluator as a request to be taken into consideration for future action in a second phase: a) the COMFAR training should include a section for practice with the application to a real case; b) the training should be offered to a larger number of instructors.

The evaluation noticed the fact that the number of beneficiary of the project was restricted to the six associations: one for each country involved. This choice was acceptable in an inception phase to trigger action but proved a limitation in subsequent practice. The project tends to become focused on beneficiaries relevant only to the outcomes at meso level (which covers the six associations) and lose the dynamics of social interaction at national level. In a second phase the number of beneficiaries need to be enlarged and include also other stakeholders such as at NGOs and government agency.

The project triggered the policy dialogue at national and international levels. The dialogue between the various stakeholders has been supported and stimulated through the organization of regional conferences on women economic empowerment in Italy and Jordan. These Conferences registered the participation of several high-level personalities, including at ministerial level, international organizations (such as UN WOMEN), women entrepreneurs, and representatives of national and international financial institutions. They promoted the exchange of good practices and experiences and resulted in the formulation of recommendations and action points to promote women entrepreneurship in the six target countries. The level and regional outreach of the policy dialogue has been increased through the established cooperation with the Union for the Mediterranean (UfM).²⁰

Research studies were carried out to improve knowledge of the reality of female entrepreneurship in the targeted region and the identification of the best practices for its promotion: they aimed to support the identification of data for evidence based and effective policy reforms to promote women entrepreneurship at national level. The assessment report and an extended survey of the situation and challenges of women entrepreneurship in the region presented in Rome (April 2017) helped to identify specific challenges, perceptions and expectations of women entrepreneurs in each country through a desk review and a survey carried out among 1210 women entrepreneurs in the target countries. In addition, a benchmarking analysis with Australia, Italy, and Turkey, selected for their good policy practices in promoting female entrepreneurship, served to identify effective replicable measures to boost women entrepreneurship in the region.

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²⁰ An extended project proposal of EUR 4,525,000 – including the ongoing project as a pilot phase and entailing the replication on a larger scale of the project's activities – has been labelled by the Union for the Mediterranean in November 2015. The label means unanimous endorsement of the project's rationale and objectives by UfM's 43 members and brings larger awareness and visibility, as well as further support and new opportunities in mobilizing partners. The label entails in particular UfM's continuous support towards ensuring the implementation of the project by facilitating the policy dialogue, providing networking opportunities (in particular with European women associations), and joint identification of issues and solutions. In this framework UfM is facilitating the establishment of synergies with other ongoing projects, as well as access and participation to larger platforms of policy dialogue. Moreover, UfM is supporting UNIDO in raising additional funds by providing access to its strong network of donors and financial institutions (EBRD, WB, AfDB).

The project has grown to become a regional platform for exchange of good practices and knowledge in the area of women economic empowerment. UNIDO provided support for the creation of strategic alliances that can support the action for women entrepreneurs in the region: in particular, it is to be noted that the project has been labelled by UfM. The labelling has enhanced the cooperation with UfM on women empowerment and more broadly on job creation for youth and women in the Mediterranean, it has also increased the visibility of the project and the opportunities to coordinate complementarities and share experiences with other major stakeholders in the region, including governments.²¹

The women business associations beneficiaries of the project decided to create a regional consortium. The consortium is designed with the mandate to: 1) Support business women in developing their capacities and growing their businesses by expanding market opportunities, mobilizing available financing, and offering innovative digital solutions; 2) Strengthen the business women associations by disseminating best practices, methods and business models; 3) Advocate for a conducive entrepreneurship ecosystem to advance women inclusive and sustainable economic empowerment, able to represent and defend the interests of women entrepreneurs in the MENA region.

The evaluation could observe that the outputs were all achieved with a minor exception to some delays registered in relation to the outputs (number of COMFAR certifications) of outcome 3. These delays, as it emerged from discussion with UNIDO managers, are to be considered acceptable as they stem from the necessity to ensure that the training offered to the association members result more effective. Certifications in fact were granted only upon condition of demonstration of applied knowledge practice. Business associations report that they have been reinforced in several fields, which in turn will allow them to offer business development services to women entrepreneurs, and to contribute more efficiently to the policy dialogue on women economic empowerment at national and regional level.

5.2 Quality of project design (LFM)

EVALUATION ISSUES	RATING	COMMENTS
1.Clarity and adequacy of outcome (clear, realistic, relevant, addressing the problem identified). Does it provide a clear description of the benefit or improvement that will be achieved after project completion?	HS	 Outcomes were clear and well-designed however, too ambitious for the time span of the project and the resources available. Counterparts have been appropriately involved and were participating in the identification of their critical problem areas and in the development of technical cooperation strategies at different stages of the implementation. Interviews with beneficiaries indicate that UNIDO managers are actively supporting the

²¹ As a matter of fact, UNIDO is part of UfM's regional dialogue on women empowerment, in quality of co-chair of the working group "Raise women's participation in the economic life" established in preparation of the fourth UfM Ministerial Conference on strengthening the role of women in society to be held during the first quarter of 2017. This is contributing to increase the impact and outreach of the policy dialogue efforts carried out within the framework of the project, since its recommendations will be included in the general recommendations to be presented at the upcoming EUROMED ministerial conference on strengthening the role of women in society.

		 implementation of the project, encouraging its participative approach. It was noted that in some cases lack of experience in international cooperation practices by some of the beneficiaries resulted in delays in the implementation and required active support to solve bottlenecks. The assessment of documentation available and the interviews indicate its relevance to needs and policies of the countries involved. The project partners involved proved to have participated in the preparation of project design. Monitoring of activities highlighted conformity of outputs with expected results.
2.Clarity and adequacy of outputs (realistic, measurable, adequate for leading to the achievement of the outcome).	S	 The project's outputs are relevant to the different target groups of the intervention. The outputs as formulated in the project document were found relevant and sufficient to achieve the expected outcomes and objectives. The project presented a weakness on the side of innovation although a study benchmarking best practices in other regions of the world could triggers interest in alternative solutions for women and enterprises in the future implementation. The evaluation found that the only delays were experienced in relation to the output 3 and only in relation of one of the indicators. Delays were due to demanding standards of certification.
3.Clarity, consistency and logic of the objective tree, and its reflexional in the LFM results hierarchy from activities to outputs, to outcome and to overall objective.	HS	 The objective tree was found to be consistent with LFM design. The problem tree has a good logic in relation to output, outcomes and objectives but constraints were identified in relation to financial resources available. Risk assessment was underestimated. The project has a large risk component related to the availability of funds for the second phase.
4.Indicators are SMART for Outcome and Output levels.	MS	 The attainment of overall development objectives, outcomes and outputs are defined by a set of SMART verifiable. The monitoring and evaluation work carried on was very detailed and well done, but the system in itself needs improvement. Quality indicators are absent.

RATING OF PROJECT OBJECTIVES AND RESULTS

- Highly satisfactory (HS): The project had no shortcomings in the achievement of its objectives, in terms of relevance, effectiveness or efficiency.
- Satisfactory (S): The project had minor shortcomings in the achievement of its objectives, in terms of relevance, effectiveness or efficiency.
- Moderately satisfactory (MS): The project had moderate shortcomings in the achievement of its objectives, in terms of relevance, effectiveness or efficiency.
- Moderately unsatisfactory (MU): The project had significant shortcomings in the achievement of its objectives, in terms of relevance, effectiveness or efficiency.
- Unsatisfactory (U) The project had major shortcomings in the achievement of its objectives, in terms of relevance, effectiveness or efficiency.
- Highly unsatisfactory (HU): The project had severe shortcomings in the achievement of its objectives, in terms of relevance, effectiveness or efficiency.

HS	= Highly satisfactory	Excellent	
S	= Satisfactory	Well above average	
MS	= Moderately satisfactory	Average	
M U	= Moderately unsatisfactory	Below average	
U	= Unsatisfactory	Poor	

Sources: Website of the Center of Arab Women Training and Research (CAWTAR)

5.3 Rating according to Criteria and Findings

Criteria	Findings	Evaluators' rating
Relevance	Finding: Enterprise development for job creation is a central theme in UNIDO policies and guidelines. The project is fully in line with the recently adopted Sustainable Development Goals (SDGs), specifically, SDG 1: 'SDO 5: SDG 8: SDG 9: and SDG 16: 'To support the emergence of peaceful and open societies for the purpose of sustainable development, ensure access to justice for all and establish, at all levels, effective, responsible and open institutions". Finding: The project is relevant to Policies and guidelines give attention to women and to youth and inclusive development. According to UNIDO Gender Policy and gender strategy, the	Highly Satisfactory
	organization promotes gender equality and the empowerment	

Criteria	Findings	Evaluators' rating
	of women as a key strategy to create shared prosperity and to enhance the role of women as drivers of poverty reduction and social cohesion.	
	Finding: The role of micro enterprise development is crucial to the creation of additional jobs/employment for women and youth in the MENA Region. UNIDO project has a component that is contributing directly or indirectly to enterprise development for additional jobs/employment. The effort of focusing on women and youth is crucial for achieving an inclusive and sustainable development	
Effectiveness	Finding: The policy dialogue between the various stakeholders has been supported and stimulated by the project. The organization of Conferences on Women Economic Empowerment in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia at Milan EXPO on 14th of October 2016 and in Amman on 20th of July 2016. In this first phase the strategic architecture was never slowed between the three levels of action which instead profitably interacted, as for instance in the case of the Milan event.	Highly Satisfactory
	Finding: The experience matured in the context of the project provides an improved knowledge of the reality of female entrepreneurship in the targeted region and the identification of the best practices for its promotion. In the perspective of moving toward best practices should be welcomed the two research studies which were carried out in the context of the project with the aim to support the identification of targeted and effective policy reforms to promote women entrepreneurship at national level.	
Efficiency	Finding: All outputs were achieved with minor delays. The evaluation could observe that the outputs were all achieved with a minor exception to some delays registered in relation to the outputs (number of COMFAR certifications) of outcome 3. These delays, as it emerged from discussion with UNIDO managers, are to be considered acceptable as they stem from the necessity to ensure that the training offered to the association members result more effective. Certifications in fact were granted only upon condition of demonstration of applied knowledge practice.	Satisfactory

Criteria	Findings	Evaluators' rating
Monitoring system	Finding: During the life of the project the system was improved and simplified, however it needs further improvement and inclusion of quality analysis and quality indicators. The review appreciated that the monitoring and evaluation work carried on was very detailed and well done, but the very design of the system needs improvement. It appeared that the UNIDO monitoring system — on which the evaluations build - can deliver data with regard to outputs and outcomes at meso and micro levels, whereas the reporting on higher-level results (or long-term results) is a challenge. it was too early to measure job results which can only be measured after a certain time lag (up to several years after project completion). Finally, the evaluation calls the readers' attention on the fact that we need to have more gender aggregate data in the region statistics but this is an issue that cannot be solved by the project alone.	Moderately satisfactory
Overall rating	The initiative can be rated as highly satisfactory and the good rating derives from the high degree of ownership of the project by the countries involved and the effective contribution that UNIDO provided in the preparatory and implementation phase. The project proves to be well aligned to UNIDO's priorities and sound in its logic. However, it is evident that the resources made available do not match the ambition of its original design. Eighteen months (duration of project implementation under exam) hardly provide time to produce sustainable results at macrolevel and firmly influence economic reform of the enterprise sector in favor of women inclusion. It was possible to acknowledge that the number of activities carried out with success in promoting international dialogue is impressive: tens of beneficiaries have been reached by the	Highly Satisfactory
	activities of the project. Also, worth mentioning are the communication aspects of the project: the initiative has produced a large amount of information and publications, well appreciated by a wide audience in various international conferences. Weakness were recorded in its execution caused mainly by slow adjustments to national practices in the different countries. However, it has to be recognized that the complexity of intervention and the heterogeneity of partnership of stakeholders justify the bottlenecks experienced in its implementation and that finally the project complied with its expected results.	

6. CONCLUSIONS

6.1 To what extent is this intervention relevant?

Evidence shows that the project is relevant to the Region's needs. In fact, the MENA region has the world's largest disparity between men and women in terms of entrepreneurship. MENA is a region very diversified but with common characteristics and culture. The rate of entrepreneurship among women in MENA is inferior to that in other comparable regions. The proportion of registered enterprises owned and managed by women in MENA – while impossible to estimate with accuracy – is extremely low: fewer than 7 per cent of incorporated firms in MENA have any women among the owners of the business, and only 1 per cent have a top female manager, compared to 37 per cent (having any women among the owners) and 18 per cent (having a woman in top management) respectively, worldwide.

It is becoming increasingly clear that women are, and will continue to be, powerful drivers of development and economic growth. Studies have reported that raising female employment to male levels can have a direct impact on GDP growth rates, increasing it by as much as 34% in some countries and that countries' productivity can increase by as much as 25% if discriminatory barriers against women are removed. At the same time, women tend to have certain special characters. Their production and consumption patterns are often more resource-efficient, they are more likely to recycle and they make more sustainable decisions for their households and businesses, they are likely to employ more women.

There is then increasing recognition of the role that women entrepreneurs can play as engines for inclusive and sustainable industrial growth. Women are in fact seen as the great potential of economies in developing countries and it is key to develop their potentials looking also at specific sectors. Sectors with a high potential for wealth creation, food security and green businesses can offer opportunities for generating or expanding entrepreneurial and employment opportunities for women. It is in the region's best interests for women to have equal opportunities in terms of participating in their national economy, either as entrepreneurs or employees. The result of this engagement would bring in the short-term gains for the individuals involved, and in the long term would bring economic transformation.

6.2 To what extent is there ownership?

The evaluation observed that the main feature of this initiative is that the initial request for this project originated directly from women associations in the countries involved. Since its beginning, the project was designed with its participation of beneficiaries and full involvement of national stakeholders (large amount of documentation records this preparatory phase). According to the parties involved, UNIDO efficiently accompanied the parties' efforts, provided technical advice and coordination of action.

The common commitment to a joint endeavor strengthened the feeling of ownership of the project by its various partners and represents today one of the most significant features of the initiative. Ownership accounts for many of the positive results of achieved in the first phase, since all parties, despite the profound differences of the national contexts, find the project relevant to their needs.

The international meetings held in the context of the project saw the participation of Government authorities, political representatives as well as final stake holders, a clear indicator of the importance attributed to the joint efforts of women association for the promotion of

empowerment through economic improvement and participation to the economic life of the country.

6.3 To what extent is it relevant to UNIDO mandate?

The evaluation concluded that the project is fully in line with the recently adopted Sustainable Development Goals (SDGs), specifically, SDG1: 'To eliminate poverty in all its forms throughout the world; SDO 5: 'To achieve gender equality and enable all women and girls to be independent; SDG 8: 'To support long-term economic growth which is shared and sustainable, productive full-time employment and respectable work for all; SDG 9: 'To establish a robust infrastructure, support sustainable industrialization that benefits all and encourage innovation; and SDG 16: 'To support the emergence of peaceful and open societies for the purpose of sustainable development, ensure access to justice for all and establish, at all levels, effective, responsible and open institutions'.

In addition to that, gender equality and women's empowerment are key to UNIDO's goal of achieving inclusive and sustainable industrial development (ISID), as mandated by Member States in the Lima Declaration adopted in December 2013 and highlighted in SDG 9: "Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation". The multiplying effect of industrialization on all other areas of development contributes to the entire 2030 Agenda, and supports SDG 5: "Achieve gender equality and empower all women and girls".

6.4 Were the problems clearly identified and analyzed?

The evaluation could assess that the problems were clearly identified, analyzed in the preparatory phase of the project. The overall information was limited by scarcity of data available on the real situation of women entrepreneurs in the region but the direct involvement of the main actors supplied relevant knowledge of the socio-economic contexts. Recently, the literature on the subject, has been enriched the publication of various studies produced by OECD and the World Bank for women in the MENA region, notably in relation to women and women enterprises. However, it is to be noted that the main source of data collection is still weak when it comes to gender as the region statistics do not provide gender-sensitive data. In this perspective, it is especially worth to mention the project under examination produced a significant study, one of the few based on a multi country survey of women. The survey was carried out among 1210 women entrepreneurs in the target countries and a benchmarking analysis of best practices with Australia, Italy, and Turkey, selected for their good policy experiences in promoting female entrepreneurship, served to identify effective replicable measures to boost women entrepreneurship in the region. The survey scheme used closely involved women's associations and women business leaders from the different countries. A special feature, the Global Entrepreneurship Monitor (GEM), will make it possible in the future to keep on building on the original survey and measure developments over time and to take more effective action on sustainable performance drivers.

6.5 Was the project logical framework properly designed?

The project design was based on UNIDO methodology and articulated in micro/meso/macro levels. Project identification assessment criteria comply with the logical framework approach (LFA) methodology. The results hierarchy in the LFA, from activities to outputs, outcome and overall objective, is logically applied in the original design and consistent with general practice. Verification and Assumptions were adequate, but with a weak identification of external factors and risks. The process and set up of steps and analyses required to design a project were

undertaken in a systematic and structured way, e.g. various stakeholders were involved, problem and objective were analyzed in detail.

As a matter of fact, in the interviews of the evaluation the preparation activities were reported to have been quite inclusive, and the project took into account and reflects national and local priorities and strategies and was triggered by a need perceived as urgent by the very stakeholders involved. However, the beneficiaries identified for the present project were limited to one association per each country and the is scope in the future to enlarge their numbers. The evaluation notices, however, that the fact that at the end of this participatory initial stage, the number of beneficiaries was restricted to six associations (one for each county involved). This choice was acceptable in an inception phase to trigger action but the number of beneficiaries needs to be enlarged in subsequent practice. The project needs to foster the dynamics of social interaction at national level and consider including also other stakeholders such as at NGOs and government agency.

6.6 Is the M&E System adequate?

The project monitoring and evaluation was carefully designed and appropriate to catch project's progress towards its outputs. Quantitative evidence from desk reviews were systematically collected in order to provide a solid basis for the progress achieved. The findings were presented in a transparent and reader-friendly format, to enable users of the evaluation findings to easily verify the foundation for analytical conclusions and recommendations. Among constraints we observed the difficulty for the system to catch quality aspects of the implementation while monitoring tends to focus on the quantitative side. In addition to that, various interviewees indicated that the proceeds were considered quite demanding in terms of information required to comply. It was noted that a significant effort was made to slim up the procedures during the life of the project. Note however that:

- it was not possible to measure quantitatively UNIDO's contribution to more employment, because UNIDO's contribution was of a very indirect nature;
- no baselines were established at the onset of the program,
- it was too early to measure results for macro level activities which can only be measured after a certain time lag (up to several years after project completion).

It appeared that the UNIDO monitoring system – on which the evaluations build - can deliver data with regard to outputs and outcomes at meso and micro levels, whereas the reporting on higher-level results (or long-term results) is a challenge. it was too early to measure job results which can only be measured after a certain time lag (up to several years after project completion). Finally, the evaluation calls the readers' attention on the fact that we need to have more gender aggregate data in the region statistics but this is an issue that cannot be solved by the project alone.

6.7 Have the intended results been achieved?

The evaluation recognizes the complexity of the project operations which clustered different types of activities into the following categories, which are recognized as main areas of action: policy advice; improve business environment; capacity building of institutions; capacity building of entrepreneurs; skills training; study tour; access to finance; access to markets; network development; Investment Promotion and business partnerships facilitation; and political Advocacy. Furthermore, to coordinate the implementation of the above mentioned three levels of the action foreseen in the project was in itself a challenge: each different level requires a

substantially different span of time to yield results, e.g., to reform a law at national level is a more long and complex process than conducting a training course. The project management carried them out according to plan. The outputs were all achieved for each outcome. Some minor some delays were recorded in relation outcome 3. These delays, as it emerged from discussion with UNIDO managers, are to be considered acceptable since they are minor delays and stem from the necessity to ensure that the training offered to the association members result more effective. Despite this complexity, the project complied and sometime exceeded its indicators with the only exception of Output 3 in relation to the certification activities and amount of financial loans. This failure to comply with one of the project indicators however should rather be considered a delay as interviews indicate that results will be yield soon.

6.8 How was UNIDO contribution to the project?

UNIDO contribution to this project was found to be very relevant in promoting a more conducive environment through the Organization's experience and know-how. In the preparatory phase as well as in the implementation of the project the role of UNIDO was crucial to steer action and act as a catalyzer among the different parties who had a stake in the endeavor. UNIDO also provided to create an international support for the initiative rising awareness on the project objectives and strategy through several actions which included international events, institutional exchanges of lessons learned, publications, and use of media.

This project has drawn on relevant UNIDO methodologies, such as: Enterprise Development and Investment Promotion, Computer Model for Feasibility Analysis and Reporting (COMFAR). The associations were also trained on UNIDO's investment promotion methodology and were offered additional coaching throughout an on-the-job practice performed in the framework of the investment promotion component of the project. In addition, the national associations were granted access to the software and established as national exclusive hubs in terms of access to COMFAR Lite in their respective countries. COMFAR its simplified version COMFAR Lite was well-received. The evaluation recorded from the interviews good satisfaction by the people trained: however, two aspects were brought to attention of the evaluator as a request to be taken into consideration for future action in a second phase: a) the COMFAR training should include a section for practice with the application to a real case; b) the training should be offered to a larger number of instructors.

UNIDO provided support for the creation of strategic alliances that can support the action for women entrepreneurs in the region and for the project. This latter has been labelled by UfM. The labelling has enhanced the cooperation with UfM members for concerted action on women empowerment and more broadly on job creation for youth and women in the Mediterranean. It has increased the visibility of the project and the opportunities to coordinate complementarities. The evaluation noticed that the fact that the number of beneficiaries is restricted to six associations (one for each county involved) is a limitative factor for the project. This choice was acceptable in an inception phase to trigger action but the number of beneficiaries needs to be enlarged in subsequent practice. The project needs to foster the dynamics of social interaction at national level and consider including also other stakeholders such as at NGOs and government agency.

The project triggered the policy dialogue at national and international levels. The dialogue between the various stakeholders has been supported and stimulated through the organization of regional conferences on women economic empowerment in Italy, Jordan, Egypt. These Conferences registered the participation of several high-level personalities, including at ministerial

level, international organizations (such as UN WOMEN), women entrepreneurs, and representatives of national and international financial institutions. They promoted the exchange of good practices and experiences and resulted in the formulation of recommendations and action points to promote women entrepreneurship in the six target countries. The level and regional outreach of the policy dialogue has been increased through the established cooperation with the Union for the Mediterranean (UfM).

Research studies were carried out to improve knowledge of the reality of female entrepreneurship in the targeted region and the identification of the best practices for its promotion: they were all published by UNIDO to support the identification of data for evidence based and effective policy reforms to promote women entrepreneurship at national level. The assessment report and an extended survey of the situation and challenges of women entrepreneurship in the region presented in Rome (April 2017) helped to identify specific challenges, perceptions and expectations of women entrepreneurs in each country through a desk review and a survey carried out among 1210 women entrepreneurs in the target countries. In addition, a benchmarking analysis with Australia, Italy, and Turkey, selected for their good policy practices in promoting female entrepreneurship, served to identify effective replicable measures to boost women entrepreneurship in the region.

7. RECOMMENDATIONS

Recommendations for the future of the project focus on how to continue creating unrestrictive pathways to economic empowerment for women through gender-responsive development of the private sector as well as through supportive infrastructure and legislation. This includes ways to best promote equal access to finance for entrepreneurs and using technology to facilitate growth as well as raising awareness on the fact that a strong private sector is a crucial factor in terms of achieving country economic transformation. By providing an independent framework that aligns cultural and personal strengths to wider economic considerations, empowering women presents real relevance to local need, as well as the global value chain.

The recommendations below are listed to reflect this:

Recommendation: Finance the second phase of the initiative to consolidate sustainability.

- The first conclusion of this evaluation is that there is need of a second phase to consolidate all the achievements of the first phase of the project especially at macro level. Donors should continue invest in the project capacity to design and manage a strategic network in order to maximize their comparative benefits created with the international action promoted by this project. Failure to provide further resources would cause dispersing all the strategical efforts of the first phase and losing an international recognized platform of common practices and harmonized action in the Region.
- In the future, it is important to consider incorporating a dedicated chapter on innovation including innovative financing instruments, technical and marketing guidance.

Recommendation: Consider support to women entrepreneurs as part of national measures to contrast unemployment

• It is necessary to raise awareness on the fact that supporting women entrepreneur is much more than gender mainstreaming. By strengthening women entrepreneurial opportunities in the private sector allows to create new jobs. From micro to macro, from the individual to the corporate, harnessing the passion of women to do good business for the sake of a better future will directly result in national growth.

Recommendation: Continue working on a three-level holistic approach

Policy makers, the private sector and civil society organizations need to work together in their respective roles for enabling overall social change and driving economic opportunities. For this reason, it is important to foster a clear understanding of the importance of the three levels approach of the project in exam and provide to an enlargement of the beneficiaries of the project. The project should continue to develop synergies and to find integrated solutions to efficiently implement an ambitious advocacy agenda at macro level and of the technical training of women entrepreneur at micro level. Involving government institutions, as strategic stakeholders, could promote the design of a road map toward common objectives for women entrepreneurs with policies encouraging participation of the private sector and civil society.

Recommendation: Maintain emphasis on a regional action

- The project should not abdicate to its international emphasis and continue championing the international dialogue. For instance, when asked to indicate a priority area for future action of the project most of the beneficiaries indicated their preference for support in access to finance. Financial access should be tackled in a regional perspective and in the form of a political commitment to negotiate a reformed regulatory framework, by the countries involved. Tackling gender and inclusion within the vision of a regional strategy will bear significant fruit and will allow to raise funds from different donors and to establish common accepted business practices for access to external markets.
- In the future action, the second phase of the project should strongly enhance the regional and

interregional action, because there is a gap of activities in this area. Mostly donors focus on business meetings, technical issues and little resources are devoted to the regional dimension. Since the needs at national levels are many, the risk for future planning is to lose its regional vocation to enter diversified national actions tailored to specific contexts or specific associations, while forgetting the regional vocation of the overall endeavor.

Recommendation: enlarge the number of beneficiaries of the project

 The project direct beneficiaries were restricted to the six associations: one for each country involved. This choice was acceptable in an inception phase to trigger coordinated action with a simple dynamic but the group of beneficiaries should be enlarged in subsequent practice. In a second phase the number of beneficiaries needs to be enlarged and include also other stakeholders such as at NGOs and government agency.

Recommendation: Enhance dialogue on gender diagnostics and analysis and disseminate results of survey

• Undoubtedly, gender diagnostics and analysis contribute to better designed country programs and projects: they are crucial for national authorities to approve evidence based policies and guide decision making. The project cannot cover the existing gap but advocate for a change and provide pilot action in this area. For example, the extensive survey of women entrepreneurs in the Region presented in Rome, in the context of the project, well contributed to a gender disaggregated demand analysis and was very well received by a large and varied audience. Efforts should continue in that direction, building on the existing survey results and enlarging the collection of data. In this context, it should be considered the opportunity of having a session in each country presenting the report to the main stakeholder including NGOs and Universities.

Recommendation: Advocate the implementation of existing conventions for gender equality to negotiate better suited institutional frameworks for women entrepreneurs.

• It is important to open a dialogue to negotiate within national contexts reformed institutional legal frameworks conducive to effective environment for women enterprises and target public policies by situation (founding a business, taking over a business, taking succession of a family business, growth vs. necessity entrepreneurship, social entrepreneurship, organizational entrepreneurship, rural entrepreneurship, etc.) Adjustments to existing formal institutional frameworks for incentivizing and supporting entrepreneurship should focus priority on: access to financing, access to new markets (public markets, major corporations, international markets); recruitment facilitation (e.g., reduced employer charges).

Recommendation: Create informal networks which carry on the synergies created in the international events promoted by the project.

- To draw from the experience of other women and men entrepreneurs who have experienced the same situations, and faced similar challenges and problems can be the remedy for the lack of experience women cite as a major barrier to entrepreneurship. In order to enable women to have access to useful contacts, general information and specific information on entrepreneurship, it is important to encourage and facilitate the creation and development of women's entrepreneur networks which carry on the synergies created in the international events promoted by the project. Business networking can be conducted in a local business community, at a regional level (which typically happens less often because of the travel involved) or even at a national level or international level, in the form of conferences and other fora. Using the Internet and teleconferencing services, it is possible for businesspeople from a similar industry or sector to connect even if they live in different regions or countries.
- One series of measures to support women could consist, for instance, of communications that give
 exposure to women entrepreneurs' role models and showing that starting a business has become
 an easier. Promoting women's entrepreneurship and facilitating access to entrepreneurship for
 women also implies bringing about a change in the way women's roles are perceived (woman,
 mother, employee, entrepreneur, etc.) and providing them with the means needed to achieve
 balance in their family and work lives.

Recommendation: Scale-up the activities in support for women enterprise with special emphasis in providing support to activities related to quality certification.

Assist in improving access to international markets, explore measures for facilitating access to
international markets, explore alternative solutions to support the financial weight of acquiring
quality certification necessary to access international markets, foster the creation of national funds
to assist women in the project activities especially in relation to quality certification of their
production.

Recommendation: Continue to establish a network of strategic alliances

- Continue to exercise UNIDO's convening power to organize regional events on access to financing
 and promote alliances and partnerships with a broad set of stakeholders, and other international
 organizations especially strengthen the valuable collaboration created with UfM for international
 action which is to be developed in the second phase of the project, and invite Universities or NGO's
 that could be interested in financing their own impact studies evaluations. Where possible consider
 awareness raising on the role of women in enterprise in meetings convening major Universities in
 the countries involved.
- In this perspective, it is also important to continue backing the efforts of the Associations towards the Consortium they plan to establish. The Consortium will progress along the line indicated by the legal advisory services and UNIDO should accompany further advances.

And in addition:

- support all the activities related to inclusion of Algeria as seventh country in the project, ensure
 that it is fully integrated as new member. As last member to be added to the project Algeria can
 benefit from sharing progress achieved and experiences derived from activities in other contexts;
- offer information on the ongoing and pipeline projects of the Organization in the region and continue to implement the training in COMFAR lite but enlarge the number of people trained to be trainers including also national trainers from NGO's or government institutions.
- Consider as a priority areas of action the areas identified by the involved associations in their individual countries, as follows.

Organization	Areas of Policy reforms identified by WBA for promotion	
AWTAD (Egypt)	Access of SMES to public procurement purchases	
BPWA (Jordan)	Promoting women entrepreneurship in creative industries	
Al Majmoua (Lebanon)	Access to finance	
AFEM (Morocco)	Access to finance (Women dedicated investment fund)	
BWF-P (Palestine)	Women representation in decision making positions	
Femmes & Leadership (Tunisia)	Access to finance (Women dedicated investment fund)	



UNITED NATIONS INDUSTRIAL DEVELOPMENT ORGANIZATION TERMS OF REFERENCE

INDEPENDENT TERMINAL EVALUATION

"Promoting women empowerment for Inclusive and Sustainable Industrial Development in the MENA region – Phase 1"

UNIDO Project No: 1400026

Time period: May 2015- December 2016

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BACKGROUND AND CONTEXT

BACKGROUND

Although the MENA region has registered a relatively high economic growth during the last years, with a 4.74% average GDP growth rate during the 2000-2015 period1, the participation of women, both in the labor force and in the entrepreneurial activity, remains weak and their unemployment rate particularly high.

As a matter of fact, despite the undeniable improvements in women's education in the region, only 27% of MENA working-age women were part of the labor force in 20152, well below the worldwide average proportion of one out of two. At the same time, women's unemployment rates in the region are approximately the double than men: 20,4% of MENA women in the labor force were unemployed in 2015, a rate that rises to 47.5% for young females.

MENA women are generally active in the public sector, partly because of the lower wage gap and the higher-level education jobs that it offers but mostly as a result of the fact that it "often provides employment terms that are friendlier for women with family care responsibilities". As a result, the female participation in the private sector, in quality of workers or business owners/runners, remains weak in a majority of MENA countries. In particular, with regard to entrepreneurship, the proportion of adult women who engage in entrepreneurial ventures is still less than half that of men and the region is known to have the largest disparity between men and women in the whole world in terms of entrepreneurship (OECD, 2014). As a matter of fact, according to the World Bank Enterprise Surveys4, only 12 to 15 percent or formal SMEs in the MENA region are women-owned, compared to 31 to 38 percent in emerging markets5. Women employers are thus few in comparison to men employers in the region and the share of men employers out of all self-employed men is more than double the same share of women's. Moreover, according to findings from a recent OECD-MENA research7, the weakness of the female entrepreneurial activity in MENA countries is one of the main factors explaining the limited development of entrepreneurship in the region, together with high barriers to doing business, particularly for smaller firms, and cultural norms, in which entrepreneurial activity is seen as a second-best compared with employment in the public sector.

In addition to the general barriers to entrepreneurship also faced by their male peers, MENA women entrepreneurs are confronted to specific gender-related constraints. In particular, access to finance appears very challenging for women in the region. Women business owners who seek debt financing, report difficulty in getting bank loans - essentially because of lack of collaterals, credit history- and dealing with lenders. If most studies show no difference in the level of funding that banks are willing to provide women versus men, women appear more reluctant to apply for loans and more likely to expect rejection.

¹ Own calculation based on IMF, World economic outlook database, October 2016

² Women in Business and Management: Gaining momentum in the MENA region. ILO 2016 ³ ILO (2016) Ibid.

Other challenges for women entrepreneurs in the MENA region are lack of entrepreneurship education and training opportunities, difficulties in accessing business support services, and networks. Research shows that many women do not have adequate connections for credible introductions to industry associations, chambers of commerce and other key business networks. Last but not least, some business barriers lie in the regulatory and legal framework.

Yet, there is a shared belief that releasing the economic potential of women, in particular in entrepreneurship, is critical for the promotion of an inclusive and sustainable industrial development in the region. Female entrepreneurship in the MENA region actually represents an untapped potential of growth, prosperity and poverty reduction that would contribute to diversify economies with new ideas, technologies and production methods.

Furthermore, more gender diversity helps to promote innovation and competitiveness in business. Greater economic empowerment of women and greater gender equality in leadership are key components that help to develop stronger, better and fairer growth. Investing in women's economic empowerment through entrepreneurship will help to sustain not only economic growth which is a driver of poverty reduction, but will enhance women social inclusion and integration to reduce gender inequalities, gaps and strengthen, as a consequence, women's confidence, leadership and voice in the private and business sector.

PROJECT CONTEXT AND RATIONALE

The project: "Promoting women empowerment for Inclusive and Sustainable industrial Development in the MENA region" aims to improve the economic participation of women and to thereby create the conditions for inclusive and sustainable growth in the MENA region, by making use of the strong potential of female entrepreneurs in Egypt, Jordan, Libya, Morocco, Palestine and Tunisia.

In this regard, the project is fully in line with the recently adopted Sustainable Development Goals (SDGs), specifically, SDG 1: 'To eliminate poverty in all its forms throughout the world', SDO 5: 'To achieve gender equality and enable all women and girls to be independent', SDG 8: 'To support long-term economic growth which is shared and sustainable, productive full-time employment and respectable work for all', SDG 9: 'To establish a robust infrastructure, support sustainable industrialization that benefits all and encourage innovation', and SDG 16: 'To support the emergence of peaceful and open societies for the purpose of sustainable development, ensure access to justice for all and establish, at all levels, effective, responsible and open institutions'.

The project was designed in response to the request of six MENA women business associations willing to increase their contribution to women entrepreneurship development in the region: the Association for Women's Total Advancement and Development -AWTAD in Egypt, Business & Professional Women Amman - BPW -A in Jordan, The Lebanese Association for Development – Al Majmoua in Lebanon, Association des Femmes Chefs d'Entreprises du Maroc – AFEM in Morocco, Business Women Forum-BWF for Palestine and Femmes et Leadership in Tunisia.

Based on thorough analysis of the situation, two major considerations have emerged to build the project's rationale:

(1) Despite the importance in number of associations/committees dedicated to the promotion of women entrepreneurship and to advocating for a more conducive business environment, women entrepreneur's voices hardly reach decision-making levels. Yet, the MENA government's policy commitments to improve the economic and social status of women, including their rights, would

further benefit from taking into account the businesswomen community's concerns and views on how to encourage a greater participation of women in the economy.

(2) The capacities of Women Business Associations to lobby policy-makers on the one hand, and on the other hand, to provide non-financial services, in particular in the areas of access to finance, access to markets and business opportunities to their members, need to be enhanced so they can play a more effective role in promoting the development of female entrepreneurship in the MENA region.

Considering the above, the project's approach has been designed as holistic by embracing the three following levels of intervention:

- 1- On a macro level, it aims to support, facilitate and nurture the policy dialogue between the key stakeholders with the objective to produce a set of recommendations and actions points endorsed by all parties to promote women entrepreneurship in the region (Outcome 1),
- 2- On a meso level, the aim is to strengthen the capacities of national professional women's associations so that they are able to provide female entrepreneurs with higher-quality and demand-driven services to support the creation and growth of their enterprises, and effectively promote an environment that is more conducive to the development of women entrepreneurship (Outcome 2),
- 3- On a micro level, it promotes promising women-led investments in the target countries through training, coaching, identification and facilitation of business partnerships opportunities and access to finance (Outcome 3).

STATUS OF IMPLEMENTATION

The project has been approved in February 2015 with a funding provided by the Italian Government. The implementation started in March 2015 in Egypt, Jordan, Lebanon, Morocco, State of Palestine and Tunisia with a foreseen duration of 18 months. Its implementation strategy relied on a strong partnership with the six already mentioned women's national associations and their respective ministries of industry.

During the first year of implementation, the need to expand and reinforce the project's activities, including to other associations/countries, has been highlighted in various occasions by both the women's associations and the ministries of industry of the 6 concerned countries. It resulted in the design of an expanded project proposal, including the initial project as a pilot phase and entailing the replication on a larger scale of the foreseen activities. The expanded project has been labelled by the Union for the Mediterranean in December 2015, meaning unanimous endorsement of the project's rationale and objectives by UfM's 43 members and bringing larger awareness and visibility as well as further support and new opportunities in mobilizing partners/donors.

The project's pilot phase (herein referred as first phase) ended in July 2016 with a conclusive Steering Committee recognizing the relevance of the approach and its contribution to women's economic empowerment in the concerned countries.

As per project progress reports, as of end the end of the first phase, the project's main achievements were the following:

The policy dialogue between the various stakeholders has been stimulated (Outcome 2) as a result of:

- The organization of a two Conferences on Women Economic Empowerment in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia, at Milan EXPO on 14th of October 2016 and in Amman on 20th of July 2016. Both conferences registered the participation of several high-level personalities. The Milan Conference inclusive dialogue resulted in the formulation of a set of recommendations and action points to promote women entrepreneurship in the six target countries, that were shared with the relevant stakeholders.
- An improved knowledge of the reality of female entrepreneurship in the targeted region and the identification of the best practices for its promotion: Two research studies were carried out with the aim to support the identification of targeted and effective policy reforms to promote women entrepreneurship at national level. An assessment report of the situation and challenges of women entrepreneurship in the region helped identifying the specific challenges, perceptions and expectations of women entrepreneurs in each country through a desk review and a survey carried out among 1200 women entrepreneurs in the target countries. In addition, a benchmark analysis identifying relevant and transposable best practices to enhance female entrepreneurship was carried out. The results of both researches have been presented in various occasions, including at regional level, and raised great interest among donors, NGOs and cooperation agencies due to its recognized contribution to a better understanding of the characteristics of female entrepreneurs in the MENA region, the challenges they face and the way to overcome them.
- The identification, based on both the drafted set of recommendations and the assessment report, of national advocacy priorities endorsed by the women business associations that are partners to the project: Access of SMES to public procurement purchases for AWTAD (Egypt), Promoting women entrepreneurship in creative industries for BPWA (Jordan), Access to finance, in particular through women dedicated investment funds for AFEM (Morocco), Femmes & Leadership (Tunisia) as well as Al Majmoua (Lebanon) and Women representation in decision making positions for WBF-P (Palestine).
- The practices and knowledge in the area of women economic empowerment, in particular since it has been labeled by UfM. The labelling has not only enhanced the cooperation with UfM on women empowerment8 and more broadly on job creation for youth and women in the Mediterranean, but has also increased the visibility of the project and the opportunities to coordinate complementarities and share experiences with other major stakeholders in the region, including governments. As a matter of fact, joint initiatives are currently under discussion with UNWOMEN and GIZ.
- The supported women business associations have reinforced capacities enabling them to offer more adequate business development services to women entrepreneurs and to contribute more efficiently to the policy dialogue on women economic empowerment, at national and regional level (Outcome 2).terms of entrepreneurship development coaching capacities, UNIDO's investment promotion methodology has been adopted by the associations and applied to identify and formulate 91 women-led projects to be promoted. In addition, 100 members and partners of the six associations have acquired literacy in conducting financial appraisal of investment projects with application of UNIDO's COMFAR Lite online software. By end of July 2016, 4 trainers out of them were certified COMFAR Lite experts and for other 5 the process was ongoing. Besides, the national associations were granted access to the software and established as national exclusive hubs in terms of access to COMFAR Lite in their respective countries.

- In terms of advocacy, communication and networking capacities and besides the provision
 of tools (website) and trainings, the national Associations have been supported in their
 intent to create a regional consortium of women business associations able to support,
 represent and defend the interests of women entrepreneurs in the MENA region, through
 the organization of strategic planning workshops.
- Women entrepreneurs' investments in the target countries have been supported and promoted, particularly by facilitating access to finance and business partnerships (Outcome 3)
- 192 women entrepreneurs assisted in the formulation of their business proposals out of which 91 projects were selected and formulated (40% in the Agro-Industry sector, 12% Handicrafts, 12% Services).
- 61 women coached throughout their business creation/growth process and formulation of business plan.
- 294 B2B meetings between 65 MENA entrepreneurs and associations on one side and 45 Italian companies on the other side held in Milan on 15th of October 2015: 3 partnerships concluded to date and 17 under negotiation.
- 49 MENA entrepreneurs participated to thematic technical tours in Italy (Textile, Agrofood and Jewelry)

KEY PROJECT STAKEHOLDERS

The six national associations of the MENA region, project counterparts and direct beneficiaries in the selected countries are:

Established in 2008, **AWTAD** is an Egyptian NGO dedicated to the professional and personal development of women and youth to empower them on both the social and economic levels. Through trainings, workshops, mentoring programs and knowledge-sharing sessions, AWTAD aims at creating a trust-based network that facilitates the exchange of ideas and know-how and gives women and youth the needed encouragement to materialize their business ideas, while actively working at the development of the entrepreneurship culture. AWTAD has already collaborated with several international organizations and, with relevance to this project, is implementing the Fempreneur Mentoring Program in partnership with Vital Voices Grow, which is specially designed for women entrepreneurs. The program supports female business owners and helps them to achieve personal development, business growth, and improved operations.

BPW-Amman was founded in 1976 and is working since to increase women's economic participation in Jordan by (1) harnessing the underutilized economic and social capabilities of Jordanian women by utilizing the experience of its accomplished members, its resources and its networks and (2) providing effective services in response to the needs of its members, female professionals and business owners. In its near-to-forty years of existence, BPW has in particular demonstrated effectiveness in promoting and facilitating the advancement of the status of women in business through trainings, scholarship opportunities, and networking events. BPW-A is reorganizing in 2015 with a stronger focus on young female entrepreneurs and SME owners in Jordan's fast growth industries, through sector-specific

networking, targeted long term mentorship, business administration education and business support services.

Al Majmoua, The Lebanese Association for Development, is an independent non-profit Lebanese microfinance institution (MFI) following international best practices. Al Majmoua (which is the Arabic term of "the group") was initially created in 1994 as a microfinance program by Save the Children to provide group loans to low-income women entrepreneurs. In 1997, it spun off into a fully autonomous NGO, registered as an association with the Lebanese Ministry of Interior. Currently, Al Majmoua offers group and individual loans, and free non-financial services to its borrowers and non-borrowers through its network of 22 branches all over Lebanon.

AFEM is the largest Women Business Association in Morocco. It was founded in 2000 and counts nowadays 600 women members representing about 55,000 jobs in Morocco. AFEM is dedicated to the promotion of female entrepreneurship in Morocco and works also at promoting the image of Moroccan Business Women abroad. In order to support the development of female entrepreneurship in Morocco, the Association offers counselling services and assistance to women willing to create or grow their business. Besides, AFEM represents women entrepreneurs in decision making circles where the association is a proposal force in advocating in favour of a business environment more conducive for the development of female entrepreneurship. AFEM is engaged in more than 80 partnerships at both national and international levels and is implementing several programs in collaboration with international cooperation organizations. Its national network extends to 7 Moroccan cities in addition to Casablanca where the head offices are located.

BWF- Palestine is a national non-profit association established in 2006, to help "strengthen the role of businesswomen as leaders in the Palestinian economy through advocacy, networking, and the provision of business services". BWF has members, and beneficiaries from all the West Bank cities and Gaza. Since its establishment, BWF's relevance as a voice for women business owners and entrepreneurs within the Palestinian business community has increased substantially through designing and implementing a series of targeted interventions including: (1) Building the capacities of business women, women entrepreneurs and youth through the Business Development Services Center (BDC) which provides tailored trainings and workshops, (2) Encouraging entrepreneurship through young entrepreneurs Business Plan Competition (BPC) for women-owned SME's and Role Model Program that has been organized in cooperation with schools and universities, (3) Advocating and promoting women issues in the business sector through advocacy and drafting of concept papers and policy notes related to women entrepreneurs and organizing workshops, seminars, and round table discussions in order to help them reach decision making positions, (4) Active participation in national teams for drafting relevant policies including: The National Team for Women Employment, The National Team for the National Export Strategy, and The Advisory Council for The Technical Education Policies and (5) Active and founding member of several national and regional forums such as: the General Assembly of The Palestinian Investment Fund (PIF), and the MENA Business Women Network (BWN).

Femmes & Leadership is a Tunisian NGO founded in 2011 in the aftermaths the revolution with the mission to provide an ideal opportunity for any women to develop and improve the leadership skills that are required in her career and personal life. Although being a young association, Femmes & Leadership has already collaborated with many international organizations (UNDP, UNWOMEN, GIZ in particular) on various programs having in common,

as main objective, women empowerment at political and socio-economic levels through training, coaching and mentoring.

WAY FORWARD

In order to capitalize on the first phase's achievements and to ensure the project's continuity, a one year extension (December 2016- November 2017) has been approved by UNIDO and funded by the Italian government. The partnership established with UfM makes the extension till November 2017 a coherent and stronger ground for the expansion and funds raising of the project's activities.

The extension phase is meant to strengthen and scale up the activities implemented during the first phase while extending the project's country coverage, preferably to Algeria.

The project's extension aims in particular at:

- 1. Reinforcing the support to the implementation process of the Milan Conference recommendations in relation to the policy reforms needed to promote and strengthen female entrepreneurship in each of the targeted countries.
- 2. Strengthening the capacity building support to the Associations and to the establishment and promotion of a Mediterranean Consortium of MENA Women Business Associations.
- 3. Strengthening and scaling-up the investment promotion component

BUDGET INFORMATION

Grant	Total allotment	Total expenditure	% Implementation	Donor
2000003000	EUR 840,707.96	EUR 840,707.96	100	Italian Government

PURPOSE OF THE EVALUATION

The purpose of this independent evaluation is to assess the effectiveness, efficiency and sustainability of the project and provide recommendations on adoptable best practices for the Phase II.

The evaluation will also address, to the extent meaningful, other standing evaluation criteria singled out in UNIDO's Evaluation Policy, such as relevance, impact, management, gender mainstreaming, environmental sustainability, alignment with the UNIDO's Inclusive and Sustainable Industrial Development (ISID) agenda, and potential to promote ISID.

The evaluation will be thus a forward-looking exercise and seek to identify the best practices and areas for improvement in order to draw lessons that can be used in the implementation of the project's upcoming phases and other similar projects to be implemented by UNIDO in other countries and the regions.

Short-term interest is that the current evaluation will provide the basis for the extension phase (Phase II) of the Project and substantial recommendations and lessons learned that will enable sustainable and effective implementation of the foreseen activities. Therefore, the

recommendations of this evaluation should be available in time to be taken into account in the implementation process of this new phase. Furthermore, the evaluation is relevant for both organizational challenges identified as critical by the management of UNIDO:

- Enhance cooperation between different departments of the Organization to improve synergies;
- Optimize the use of UNIDO's Field/Desk Offices for the implementation of technical assistance.

The evaluation aims to produce:

- Short-term recommendations for UNIDO for the planned roll-out phase (Phase II), with a focus on the project's organizational structure and coordination mechanisms;
- Strategic recommendations for UNIDO in optimizing the project's approach to support women economic empowerment in the target region.

The evaluation will assess the achievement of results, as stated in the project document and the contributors to success or lack thereof. Moreover, the evaluation will assess the interventions' design, level of national ownership, relevance to various stakeholders and the exploration of synergies with other UNIDO projects and with related initiatives of the Government. It will follow a consultative process and seek inputs from a broad range of stakeholders, including policy makers and women associations involved in the design and implementation of the project. The exact scope and approach of the evaluation will be decided during the inception phase with the related Project Manager and implementing team. The evaluation will be undertaken as per UNIDO Evaluation Policy and the Guidelines for Technical Cooperation.

SCOPE OF THE EVALUATION

The project evaluation will cover the project implementation period from March 2015 till the end of 2016 (Phase I) covering all project activities, with particular focus on the performance indicators, as well as on the evaluability of the outputs, outcomes and tasks as per the UNIDO Project Document, as a result of the UNIDO upgrading and modernization activities, including inputs and activities, impact and sustainability of the project implementation. The evaluation is expected to consider the following:

Consider all the activities that are part of the project;

- **1.** Cover the entire results chain from inputs and activities to impact and sustainability and review processes as well as results;
- 2. Produce recommendations for the Phase II (e.g. what has worked and what has not and what are the lessons from implementation to date, which issues need to be addressed in the next phase and what conditions should be in place);
- 3. Have a regional coverage, but with field visits to be identified by the evaluation team.

EVALUATION ISSUES AND KEY EVALUATION QUESTIONS

The evaluator will assess the project performance guided by the parameters and evaluations questions provided in this section. In addition to the qualitative assessment based on the evidence gathered in the evaluation, the evaluator team will rate the project on the basis of the rating criteria for the parameters described below in this section.

Ratings will be presented in the form of tables with each of the criteria / aspects rated separately and with brief justifications for the rating based on the findings and the main analyses.

The evaluation consultant(s) will be expected to prepare a more targeted and specific set of questions and to design related survey questionnaires as part of the Inception Report, and in line with the above evaluation purpose and focus descriptions.

However, the following issues and questions are expected to be taken into consideration in the assessment:

Project identification and design

The extent to which:

- 1. The situation, problem, need / gap was clearly identified, analyzed and documented (evidence, references). The project design was based on a needs assessment
- 2. Stakeholder analysis was adequate (e.g. clear identification of end-users, beneficiaries, sponsors, partners, and clearly defined roles and responsibilities in the project(s)).
- 3. The project considered and reflected national and local priorities and strategies
- 4. The project design was adequate to address the problems at hand;
- 5. The design of administrative process was well articulated

Ownership and relevance

The extent to which:

- 1. The project objectives, outcomes and outputs are relevant to the different target groups of the intervention;
- 2. The counterpart(s) has (have) been appropriately involved and were participating in the identification of their critical problem areas and in the development of technical cooperation strategies and are actively supporting the implementation of the project approach;
- 3. The outputs as formulated in the project document are relevant and sufficient to achieve the expected outcomes and objectives;
- 4. The project is relevant to the UN Development Assistance Framework (UNDAF)/Country programmes objectives in each target countries and UNIDO's ISID agenda.
- 5. Relevant country representatives (from government, industries, gender groups, custom officers and civil society), were appropriately involved and participated in the identification of critical problem

Efficiency of implementation

The extent to which:

- 1. UNIDO and counterpart inputs have been provided as planned and were adequate to meet requirements.
- 2. The quality of UNIDO inputs and services (expertise, training, methodologies, etc.) was as planned and led to the production of outputs.
- 3. UNIDO procurement services are provided as planned and were adequate in terms of timing, value, process issues, responsibilities, etc.
- 4. Synergy benefits can be found in relation to other UNIDO activities in the country or elsewhere.

Project coordination and efficacy

The extent to which:

- 1. The national management and overall field coordination mechanisms of the project have been efficient and effective;
- 2. The UNIDO management, coordination, quality control and technical inputs have been efficient and effective;

- 3. Monitoring and self-evaluation was carried, were based on indicators for outputs, outcomes and objectives and using that information for project steering and adaptive management;
- 4. Changes in planning documents during implementation have been approved and documented;

Effectiveness

The extent to which:

- 1. Outputs have been produced and how the target beneficiaries used the outputs;
- 2. Outcomes have been or are likely to be achieved through utilization of outputs;
- 3. The project contributes to women economic empowerment and inclusive and sustainable industrial development.

Impact and sustainability

The extent to which:

- 1. developmental changes (economic, environmental, social, inclusiveness) have occurred or are likely to occur as a result of the intervention and are these sustainable;
- 2. Was the project able to achieve unplanned results?
- 3. Did it have a multiplying effect;
- 4. Was sustainability correctly factored in the project strategy (risks analyzed and assumptions identified at design stage and appropriately monitored during implementation);
- 5. What is the prospect for technical, organizational and financial sustainability.

Furthermore, the evaluation will address the following questions specific to this project and its impact on women economic empowerment:

- 1. Did the approach adopted have the potential to address the problems identified and how should be in the future Phase?
- 2. Did the project approach integrating macro, meso and micro level worked? Were the choices made appropriate?
- 3. Did the project's organizational arrangements work? What could we do differently for the future Phase?
- 4. Has the dialogue between the relevant stakeholders improved as a result of the support provided by UNIDO? In the future can we improve the support provided at this level?
- 5. Where are the opportunities on which we can grow in the future and where are the bottlenecks to be avoided?

EVALUATION APPROACH AND METHODOLOGY

This evaluation will be carried out in accordance with the UNIDO Evaluation Policy and the Guidelines for the Technical Cooperation Program and Project Cycle.

The international evaluation consultant will develop interview guidelines.

The evaluation will apply the standard for assessing the relevance of criteria of effectiveness, efficiency, impact and sustainability of programs to assess achievements against objectives and indicators outlined in the Logical Framework.

The methodology will be based on the following:

Desk review of project document including, but not limited to:

- Notes from the meetings of Advisory Board involved in the project (e.g. approval of the Advisory Board meetings);;
- project/program policy documents
- The original project document, monitoring reports (such as progress and financial reports), output reports (case studies, action plans, sub-regional strategies, etc.), consultants' reports and relevant correspondence
- Other project-related material produced by the project.
- Interviews with the project manager and technical support including staff and consultant at UNIDO HQ and in the field and if necessary staff associated with the project's financial administration, M&E expert and procurement.
- Interviews with project partners including Government counterparts, participating companies, and partners that have been selected for co-financing as shown in the corresponding sections of the project document.
- Interviews with intended users for the project outputs and other stakeholders involved with this project. The evaluator shall determine whether to seek additional information and opinions from representatives of any donor agencies or other organizations.
- Interviews with the UNIDO's project management and Project Advisory Board members and the various national and sub-regional authorities dealing with project activities as necessary.
- Other interviews, surveys or document reviews as deemed necessary by the lead evaluator and/or UNIDO's Independent Evaluation Division (ODG/EVQ/IEV).
- It is responsibility of the project management to provide the relevant information and support for the interviews.

TIME SCHEDULE AND DELIVERABLES

The independent evaluation is scheduled to take place between February and April 2017.

The evaluation team will be formed by one International evaluator and 4 national evaluators recruited by UNIDO.

The "Evaluation Work Plan" includes the following main products/deliverables:

INCEPTION PHASE:

- Desk <u>review</u>, <u>briefing</u> by <u>project manager and development of methodology</u>: <u>Following the</u> receipt of all relevant documents, and consultation with the Project Manager about the documentation, including reaching an agreement on the methodology, the desk review could be completed.
- <u>Inception report:</u> At the time of departure to the field mission, all the received material has been reviewed and consolidated into the Inception report.
- FIELD MISSION: 15
- <u>Field mission:</u> The principal responsibility for managing this evaluation lies with UNIDO. It will be responsible for liaising with the project team, provide relevant documents, to set up the stakeholder interviews, arrange the field missions, coordinate with the Government. At the end of the field mission, there will be a presentation of preliminary findings to the key stakeholders in the country where the project was implemented.
- <u>Preliminary findings from the field mission</u>: Following the field mission, the main findings, conclusions and recommendations would be prepared and presented in the field and at UNIDO Headquarters.
- REPORTING:

- <u>Data analysis/collation</u> of the data/information collected
- <u>A draft terminal evaluation report</u> will be forwarded electronically to the UNIDO Independent Evaluation Division and circulated to main stakeholders.
- Final terminal evaluation report will incorporate comments received.

QUALITY ASSURANCE

All UNIDO terminal evaluations are subject to quality assessments by the UNIDO Independent Evaluation Division. Quality assurance and control is exercised in different ways throughout the evaluation process (briefing of consultants on methodology and process), providing inputs regarding findings, lessons learned and recommendations from other UNIDO evaluations, review of inception report and evaluation report, and ensuring the draft report is factual validated by stakeholders).

The quality of the evaluation report will be assessed and rated against the criteria set forth in the Checklist on evaluation report quality, attached as Annex 3. The draft and final terminal evaluation report are reviewed by the UNIDO Independent Evaluation Division and circulate it within UNIDO together with a management response sheet.

ANNEXES

Annex 1: Checklist on evaluation report quality

Annex 2: Rating tables

ANNEX A1. CHECKLIST ON EVALUATION REPORT QUALITY

Independent terminal evaluation of UNIDO project: Project Title:

Checklist on evaluation report quality

Report quality criteria

- Was the report well-structured and properly written?
- (Clear language, correct grammar, clear and logical structure)
- Was the evaluation objective clearly stated and the methodology appropriately defined?
- Did the report present an assessment of relevant outcomes and achievement of project objectives?
- Was the report consistent with the ToR and was the evidence complete and convincing?
- Did the report present a sound assessment of sustainability of outcomes or did it explain why this is not
- Did the evidence presented support the lessons and recommendations? Are these directly based on findings?
- Did the report include the actual project costs (total, per activity, per source)?
- Did the report include an assessment of the quality of both the M&E plan at entry and the system used during the implementation? Was the M&E sufficiently budgeted for during preparation and properly funded during implementation?
- Quality of the lessons: were lessons readily applicable in other contexts? Did they suggest
- Quality of the recommendations

Rating system for quality of evaluation reports

A number rating 1-6 is used for each criterion: Highly satisfactory = 6, Satisfactory = 5, Moderately satisfactory = 4, Moderately unsatisfactory = 3, Unsatisfactory = 2, Highly unsatisfactory = 1, and unable to assess = 0.

ANNEX A2 - RATING TABLES

RATINGS ON SUSTAINABILITY

Sustainability will be understood as the probability of continued long-term outcomes and impacts after the project funding ends. The evaluation will identify and assess the key conditions or factors that are likely to contribute or undermine the persistence of benefits beyond project completion. Some of these factors might be outcomes of the project, i.e. stronger institutional capacities, legal frameworks, socio-economic incentives /or public awareness. Other factors will include contextual circumstances or developments that are not outcomes of the project but that are relevant to the sustainability of outcomes.

Rating system for sustainability sub-criteria

On each of the dimensions of sustainability of the project outcomes will be rated as follows.

There are no risks (L) affecting this dimension of sustainability.

Moderately likely (ML). There are moderate risks that affect this dimension of sustainability.

Moderately unlikely (MU): There are significant risks that affect this dimension

Unlikely (U): There are severe risks that affect this dimension of sustainability.

All the risk dimensions of sustainability are critical. Therefore, overall rating for sustainability will not be higher than the rating of the dimension with lowest ratings. For example, if a project has an Unlikely rating in either of the dimensions then its overall rating cannot be higher than Unlikely, regardless of whether higher ratings in other dimensions of sustainability produce a higher average.

RATINGS OF PROJECT M&E

Monitoring is a continuing function that uses systematic collection of data on specified indicators to provide management and the main stakeholders of an ongoing project with indications of the extent of progress and achievement of objectives and progress in the use of allocated funds. Evaluation is the systematic and objective assessment of an on-going or completed project, its design, implementation and results. Project evaluation may involve the definition of appropriate standards, the examination of performance against those standards, and an assessment of actual and expected results.

The Project M&E system will be rated on M&E design, M&E plan implementation and budgeting and funding for M&E activities as follows:

Highly satisfactory (HS): There were no shortcomings in the project M&E system. Satisfactory(S): There were minor shortcomings in the project M&E system.

Moderately satisfactory (MS): There were moderate shortcomings in the project M&E system.

Moderately unsatisfactory (MU): There were significant shortcomings in the project M&E system. Unsatisfactory (U): There were major shortcomings in the project M&E system.

Highly unsatisfactory (HU): The Project had no M&E system.

M&E plan implementation will be considered a critical parameter for the overall assessment of the M&E system. The overall rating for the M&E systems will not be higher than the rating on M&E plan implementation.

All other ratings will be on the GEF six-point scale:

HS	= Highly satisfactory	Excellent
S	= Satisfactory	Above average
MS	= Moderately satisfactory	Average
MU	= Moderately unsatisfactory	Below average
U	= Unsatisfactory	

ANNEX B. DOCUMENTS REVIEWED

Project documentation

UNIDO. "Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the MENA Region". Project Document. 2015

UNIDO Inception Meeting. Minutes. Tunisia 2015.

UNIDO. Regional Steering Committee Meeting Minutes. Cairo 2015.

UNIDO. Regional Steering Committee Meeting Minutes. Amman 2015

UNIDO. Meeting Report. Milan 2015

UNIDO. Policy on gender equality and women development. 2015

UNIDO. Regional Steering Committee Meeting Minutes. Casablanca 2016,

UNIDO. Annual Progress Report 2016

UNIDO. Completion Report. Rome 2016

UNIDO. A study on women entrepreneurship development in Egypt. Jordan. Lebanon. Morocco. Palestine and Tunisia 2017

UNIDO. IV Regional Steering Committee Meeting (IV RSCM). Minutes. Rome 2017

Background

OECD (2012). The Untapped Potential of Women's Entrepreneurship, in Women in Business: Policies to Support Women's Entrepreneurship Development in the MENA Region.

OECD (2012). Women in Business: Policies to Support Women's Entrepreneurship Development in MENA Region.

OECD (2013), Gender inequality and entrepreneurship in the Middle East and North Africa. A statistical portrait.

OECD (2014). Women in Business 2014: Accelerating Entrepreneurship in Middle East and North Africa Region.

UNDP (2014), Making Development Co-operation More Effective.

WORLD BANK (2011), The Environment for Women's Entrepreneurship in the Middle East and North Africa Region.

SWEDISH INSTITUTE (2014), Women in the private sector in the Middle East and North Africa.

WORLD BANK (2014), Accelerating Entrepreneurship in the Arab World.

UNIDO (2017), Promoting Women Empowerment for Inclusive and Sustainable Industrial Development in the Middle East and North Africa region study on women entrepreneurship development in Egypt, Jordan, Lebanon, Morocco, Palestine and Tunisia.

IFC (2016) Solutions to Increase Access to Finance for Women-Owned Businesses in the Middle East and North Africa.

IMF (2014): World economic outlook database.

ANNEX C. PERSONS INTERVIEWED

Name	Title	
Ms. Allam Shereen	AWTAD Founder &President Association for	
	Women's Total Advancement and	
	Development (AWTAD) Egypt	
Mohamed Nehal T	Project Manager Ministry of Trade and	
	Industry Egypt	
Ms. Dradi Maria Pia	Gender Expert Italian Agency for International	
	Cooperation (AICS) Italy	
Ms. Alqaq Hadeel	Executive Director Business & Professional	
	Women – Amman. Jordan	
Sulafa Mdanat	Country Representative UNIDO Jordan	
Maher Abo Omar	Jordan	
Eng. Ramadneh Abeer	Head of Inspection and International Aid	
	Program Section, Ministry of Industry, Trade	
	and Supply Jordan	
Ben Mahmoud-Gharbi Douja	Consultant UNIDO Tunisia	
Insaf Fathallah	Education Expert National Association Tunisia	
Habiba Ben Larbi	Tunisia	
Ms. Carco	Monica Project Manager/Focal point For	
	Women Economic Empowerment UNIDO	
	Austria	
Mr. Fortunato Dino	Investment Promotion Expert UNIDO Italy	
Marina Ploutakhina,	Chief Quality Monitoring Division UNIDO	
Michele Clara	Program Coordinator Research and Policy	
	Senior Adviser UNIDO	
Hedda Ohlberger- Femundsenden,	Gender Coordinator, Office of Gender Equality	
	and Empowerment UNIDO	
Stanislaw Pigon	Chief Technical Advisor COMFAR, Investment	
	Promotion Division	
Imen Hamza	Projet Jeunes Et Citoyenneté Enda Inter-Arabe	
	Tunisia	
Azza Dimassi	Enda Interarabe Tunisia	
Djamila Bennous	Tunisia	