



## IMPACT EVALUATION REPORT WOMEN BUSINESS INCUBATOR PROJECT

RWANGA IDP CAMP, DUHOK

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### 1. LIST OF ACRONYMS:

BWI	Business women incubator
FGDs	Focus group discussions
GBV	Gender based violence
ISIS	Islamic state in Iraq and Syria
KII	Key informant interviews
NGO	Non-governmental organization

## 2. INTRODUCTION:

Lotus Flower, supported by CARE, started its Women Business Incubator (WBI) project on May 2019. The project was commenced with the recruitment process of staff and followed by an introduction of the project activities to the communities in Rowanga camp. Multiple activities have been conducted as part of the comprehensive approach to meet the objective of the project. Activities included conducting business mentorship training, awareness raising, and psychological support.

The Lotus Flower Women's Business Incubator (WBI) provided a financial foundation and business mentorship for women-led small businesses. In addition, women's centre hosted awareness raising sessions on gender-based violence and women rights. The Lotus Flower women's centre has been already providing adult literacy and English language courses in addition to other community-driven programming.

The Lotus Flower has operated the women's centre in the Rwanga community camp since 2016 and has successfully provided a safe space for women to access various trainings and wellness activities. The original concept for the centre was driven by the needs of the community for basic education and income generation.

The Lotus Flower and CARE have developed eligibility criteria in consultation with camp management and communities in Rwanga IDP camp for women to participate in the WBI project. Interested women and were requested to complete application forms that has been disseminated in the camp. Out of 60 women who showed interest, 30 women were shortlisted based on the selection criteria with follow up interviews conducted. A total of 15 women made it to the final list who have been awarded with the women business incubator opportunity.

The business mentorship training was one of the main project activities implemented to facilitate the engagement of the 15 women in small scale business. The business mentorship training aimed to provide vulnerable women with multiple business skills and build their self confidence and self-esteem. The curriculum of the trainings was developed by the Lotus Flower in consultation with CARE.

The Lotus Flower conducted 43 awareness raising sessions and 13 focus group discussions (FGDs) with the community in the Lotus Flower centre and utilized other available community centres in Rwanga camp. The topics of the sessions were related to GBV, sexual violence, early marriage and gender equality.

Furthermore, psychological support sessions were held on different topics such as coping with depression and trauma, suicide prevention and psychological impact of GBV. Project targets were over-achieved by 21% reaching 243 more women and girls than planned (265). In addition, 43 cases (women and girls) have received counselling support from the psychologist.

### 3. OBJECTIVE OF IMPACT EVALUATION:

The impact evaluation aims at assessing the effectiveness, relevance and sustainability of the project. In addition, project success and challenges faced during project implementation has been assessed.

Specific objectives include:

- To document any gaps in the project implementation and to identify barriers in running business by women in the male- dominated society;
- Examine whether any of the beneficiaries have the interest to use these skills as a trade/small business; whether they started earning income from their business or not, and how they are benefitting in a highly traditional society with firm gender role.
- To understand whether the women who benefited from the business women incubator project would be accepted as business women , if entrepreneurship is traditionally regarded as “male” job, by their community or not; whether they were interested in the material (and perhaps would want to learn other “male” skills); and whether this training has resulted in any changes among target beneficiaries families/community with respect to gender relations.
- To identify opportunities, and draw lessons learnt as well as recommendations

### 4. METHODOLOGY:

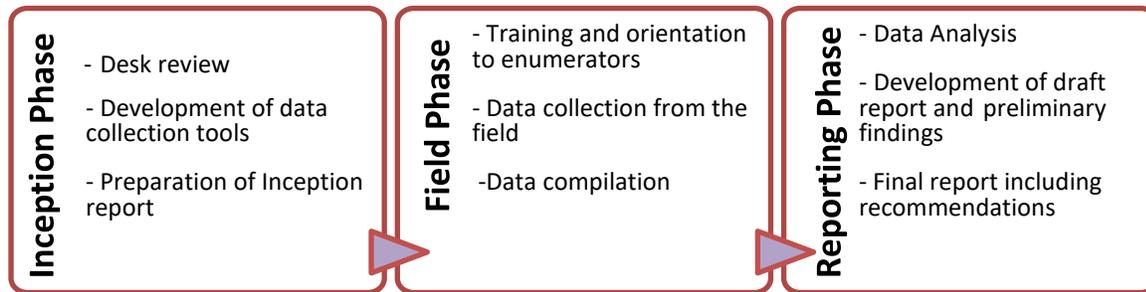
The evaluation utilized. mixed-method approach combining quantitative and qualitative data to measure the impact. Primary data was collected through qualitative and quantitative data collection methods. Focus group discussions (FGDs) key informant interviews (KII), The following data collection tools were used

1. Key informant interview questions used to interview camp management, head of sectors (Mukhtars), religious leaders
2. Focus Group Discussions guide
3. Individual interviews with 15 women awarded small grants
4. External trainer tool

As part of secondary data, different sources were used for desk review such as CARE’s previous assessments conducted in Rwanga camp by other actors and assessment reports of related subjects from other INGOs

Steps to conduct the evaluation

The three phased step was constructed to conclude the evaluation. The steps/processes for conducting the evaluation is depicted in the diagram below;



Firstly, the assessment team carried out discussions with Lotus flower to understand their approaches and what challenges they face in implementation. This analyses also included a review of relevant documents, such as; previous assessments been done by other actors. Secondly, quantitative surveys were formulated to collect data from women business beneficiaries and a few percentages of costumers. Thirdly, the assessment team carried out qualitative interviews with a range of key informants; such as; Mukhtars and camp management. Lastly, gender and age separated FGDs were held with community members for awareness raising and psychological support given. The data collection tools considered the livelihood income generation and gender sectorial needs.

CARE and Lotus flower M&E team has conducted assessment. They conducted six FGDs with residents for two days (3 with women & girls and 3 with men & boys). The woman enumerators conducted the FGD with woman & girls and the man with men & boys.

### **INDIVIDUAL INTERVIEWS FOR BWI**

The 14 out of 15 business women incubators (BWI) were interviewed using a close ended questionnaire developed for this purpose. Of the total 15 women who are benefiting from the business skill, one of the beneficiaries was outside the camp due to some family reasons at the time survey and was not able to participate in the interview. Similarly, KII questionnaire used to interview Mukhtars and camp management to gather information about the impact of the project

### **DESK REVIEW:**

Where available, context specific secondary data, such as assessment reports and gender analyses are used to contextualize, complement and help explain the impact evaluation Assessment. This information, with technical inputs from the Livelihood, Gender and Protection team, was used to analyze the evaluation’s findings.

### **FOCUS GROUP DISCUSSIONS:**

FGD tool was used to gather information about GBV key messages that have been disseminated by community mobilisers and psychological counselor in Rwanga camp. FGD guiding questions developed to assess the community sensitization activities answering the following questions:

what went well and what not\why not, what lessons learnt, how can awareness raising approaches improved in future programming.

FGDs were conducted with women, men, girls and boys in Rwanga camp mainly those who attended awareness raising sessions. One FGD included a minimum of 10 and maximum 15 participants and discussion lasted between 60-90 minutes. A total of 21 women, 20 girls, 20 men and 19 boys attended the discussion. CARE and the Lotus Flower MEAL team has led the FGDs. Consent was sought from participants before starting the FGDs. Number of participants in the FGDs are described in the following table.

Location	FGDs with men and boys	FGDs with women and girls
Rwanga camp – sector (A, B, C, D)	Two FGD = 13 boys & 13 men participants	Two FGD= 14 girls & 13 women participants
Rwanga camp – sector (E, F, H)	One FGD = 6 boy & 7 men participants	One FGD= 6 girl & 8 women participants
<b>Total</b>	3 FGDs = 19 boys & 20 men participants	3 FGDs = 20 girls & 21 women participants

#### **TIMEFRAME:**

The assessment took 3 days from 27th until 29th of October 2019 and training for data collector is been arranged on 26<sup>th</sup> of October. Two of those days were allocated for qualitative data collection, such as; FGDs with awareness raining beneficiaries and key informant interviews in the camp; such as head of sectors and camp management and one day for quantitative.

#### **DATA ANALYSIS:**

All quantitative and qualitative data were analysed using Kobo toolbox and Microsoft Excel. Based on the raw data available for download from KoBo Toolbox, a master database was developed, and data cleaning was carried out. A quantitative data framework was set up in Excel for all validated data. A series of frequencies count, and other statistical methods were employed in the analysis of the data. Qualitative data have been collected, coded and cleaned by the MEAL team and transferred to a standardized excel sheet to compare data of each location with others.

#### **ENSURING DATA QUALITY**

In order to ensure quality of data collected, the MEAL team used the following activities:

- Data collectors have been oriented/trained on how to administer the field data collection including methodology prior to data collection.
- Quantitative data collected using mobile data collection mechanism through KoBo collect program to maintain data integrity and avoid unnecessary data entry which can result in errors.
- Data cleaning conducted to ensure correct and complete data prior to the analysis.

## 5. EVALUATION FINDINGS:

This section of the document provides detailed analyses and results of the evaluation.

### RESPONDENT DEMOGRAPHICS

All the respondents, 100% (n=14) were Females. Majority of respondents with 71% (n=10) are head of household and their ages are in between 26 – 39 years old. 43% of respondents were illiterate with 29% of them attended primary and 29% high school. Over 58% of female respondents are either FHH or widow ISIS survivors (see table 1) shows demographics of the beneficiaries who participate in this evaluation and provides more details on the number and percentage of participants disaggregated by age.

Question	Options	Rowanga IDP camp	
		%	Responses
Are you head of the household?	Yes	71%	10
	No	29%	4
Age of respondent	18-25	7%	1
	26-39	64%	9
	40-59	29%	4
	60 and over	0%	0
Education level	illiterate	43%	6
	Primary school	29%	4
	High school	29%	4
Respondent's status	FHH\ISIS Survivors	29%	4
	Widow\ISIS Survivors	29%	4
	Divorce	29%	4
	Single	14%	2

Table 1: demographics of Rowanga IDP camp respondents

### Effectiveness of the project

**Effectiveness: To what extent did the project meet the expected targets for the indicators? Why were some targets not met, if any?**

The impact evaluation concludes that Lotus flower reached all of the expected targets during the project implementation. The evaluation team is confident that with the intervention of CARE lotus flower mostly women and girls have improved access to protection awareness and among them 15 most vulnerable women awarded cash grants to open small business in the camp after their graduation from the identified trainings as per preferences. The evaluation team can also report that 15 widowed women IDPs have had improved access to source of income for their families with an average of 80,000 IQD on monthly basis.

Almost all of the women respondents 99% (n=13) agreed that the performance of the training WBI sessions on entrepreneurship (marketing, accounting, sustainability, sales) was “very good”

because of the adequate time allocated and relevance of the training topics covered, preparedness and acknowledge of facilitators. Respondents agreed that facilitators of the training answered their questions friendly that encourages them to be active during the sessions. A follow up questions was asked to all respondents to capture the “uncomfortable” factors during the training, only a few respondents claimed that training centre wasn’t cleaned well.

What is apparent from the below table is that 100% (n=14) of women respondents reported they have used the skills they learnt from BWIs trainings. Most of their comments on the impact of the training were how to start and such as, making a and amount they with costumers, compare with their has been clearly

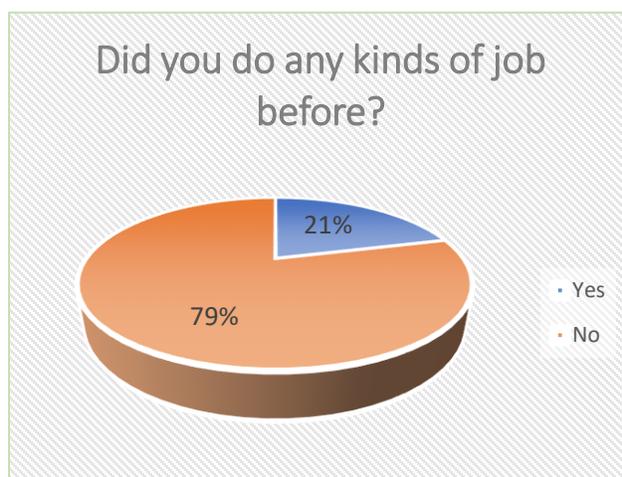
**“majority of my costumers are women because I manage shop and they feel comfortable to ask any items they would love to purchase without be ashamed” - A dignity item women business owner in Rwanga camp**

around, they have learnt manage a small business; balance between income spend, communication tracking their income to expenditure. Moreover; is realized that majority of women respondents had impact on their family members through transferring the skills they learnt during the training, such as; 10 out of 14 women agreed that they are now able to transfer their gained skills to their families, such as; children and relatives and advise their husbands to come up with a suitable plan for expenditure.

Of those who were asked if they have started working as a business women, 92% (n=13) indicated that they have already (most of them in August and the remaining in September) started engaging themselves in business between August and September in Ruwanga IDP camp by opening shops to merchandise different goods and services including, dignity kits , fast food restaurant, beauty salon, photo copy service, barbers and small food markets. While only one woman at the time of the evaluation had not yet started her business as she was facing difficulties to get business licenses due to some family constrains but she was optimistic in the coming weeks to get it and run her own business.

Question	Options	Rowanga IDP camp	
		%	Responses
Have you used the skills you learnt from the BWIs training?	Yes	100%	14
	No	0%	0
Have you started working as a business woman yet?	Yes	92%	13
	Somehow	8%	1
	No	0%	0
Did you do any kinds of job before?	Yes	79%	11
	No	21%	3

When asked about their overall satisfaction of the women business incubator, on average 100% (n=14) of the women beneficiaries reported being “very satisfied” with Relay! GBV Challenge innovation project approach and their business. A follow up question was asked regarding their previous job in the past, based on the responses of the survey participants, below the figures show that 79% (n=11) of women respondents stated that they were jobless and only took care of their children, financially depended on either their husbands or a family member. The remaining 21% (n=3) stated that they were working as sewing and sport trainers & food item market owner.



### **Access to protection information through awareness raising**

The project met its targets (project target 400 individuals & achievement 449 individuals) identified in the project proposal when it comes to individuals. The awareness raising teams' capacities was stretched out to reach all individuals in the camp as capacity wasn't enough to reach all sectors; however; this was thought during project proposal and only covered a few sectors, such as; sector A, B, C and D in the camp. The limited financial resources of Lotus flower did not allow them to mobilise more promoters proportionately to the camp size. This explains why some respondents below (12%) claim they did not receive house-to-house visits nor joined group sessions in the last 3 months. Women recall more than men having received visits from promoters, probably because they spend more time at home due to their domestic work and are present during volunteers' visits.

The Lotus Flower has conducted 43 awareness raising sessions and 21 focus group discussions (FGDs) with the community in the Lotus Flower centre, and other available community centres in Ruwanga camp. Through these sessions' awareness on different protection concerns (GBV, SGBV, Early marriage and gender equality) were raised.

About 88% (40% men & boys, 48% women & girls) of the respondents have received gender awareness through tent visits or joint sessions provided by Lotus flower hygiene teams. 95% (50% men & boys, 45% women & girls) have found the gender and protection topics interesting and useful. This was also found in the qualitative survey, most of the participants in the focus group discussions think that the topics handled and the service in general have provided the community with significant knowledge about topic they were not aware of.

Overall, 79% (42% men & boys, 37% women & girls) are satisfied with the awareness raising sessions in the camp, the remaining 21% of respondents were not satisfied mostly because they were not visited by the team or did not participate in the awareness sessions due to the high

demands by community and limited capacity of the team to cover all sectors in the camp, as well as the short duration of the project.

Tent to tent visits was identified as the preferred channel of communication for delivering awareness about gender topics to the affected population according to 76% (40% men & boys, 36% women & girls). The participants from the FGD also agreed with this choice, since it gives them more freedom to speak than in a group especially about topics, they find sensitive. Group sessions were the second preferred means of delivery by beneficiaries at 49% (25% men & boys, 24% women & girls), as this allows individuals to learn more about the topic through discussions with the others and hearing their opinions.

### Relevance /appropriateness

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**Evaluation question:** Was the intervention chosen in line with local priorities and were the interventions being the most appropriate and relevant for the women business incubator project, taking into account the operational environment and the overall context?

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Lotus flower staff's engagement with the community was professional and welcomed by the community. Communities have shown trust in field staff and, at many instances during the data collection, their efficiency, good behavior and good reputation was praised by the community members.

According to the respondents in the FGDs as well as individual interviews, including beneficiaries and camp management evaluation findings beneficiaries who have been awarded with business startup cash grants, their households income (an average 6 family members) has increased on average of 80,000 IQD monthly as a result of their engagement in small scale business and they are hoping for a better future.

In addition, during the interview respondents agreed that the project activities are very relevant in contributing to earn household income in turn to meet their basic needs.

External trainers who conducted the business mentorship training to the women also stated that technical training, business skills trainings which focuses on communication skills, financial and time management and opening small shops is especially relevant for cash-grantees working within this project and has positively impacted beneficiaries' capacity to successfully start their own business.

### Accountability and Sustainability

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**Question:** Which aspects/components of the interventions implemented have contributed to connectedness to longer-term interventions and sustainability beyond the project period and Are skills gained/inputs provided by the project likely to continue being used after the project closure?

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The training that CARE in partnership with Lotus flower and coordination with the camp management provided during this project was perceived positively among the beneficiaries and non-beneficiaries of different components of the project. Women beneficiaries stated that they

felt the trainings had increased their knowledge and skills. The camp management and Mukhtars praised the services provided by this project knowing that the intervention was small and couldn't cover all sectors in the camp. Regarding the overall quality of knowledge and skills gained by beneficiaries as a result of the training majority of the interviewees during KII 88% (n=13) were mostly agreed that the quality of knowledge and skill gained high.

Stakeholders, such as; Rwanga camp management and Mukhtars (head of sectors), religious leaders have requested the intervention to be scaled up in other camps as well. According to them, these services are the best and need based. None of the key informants in the camp have any negative opinion about the project.

A complaint and feedback response mechanism to receive and respond to feedback and complaints was established in Rwanga IDP camp by Lotus flower: a complaint and feedback box, a free hotline number (80010170), a help desk during the distributions of cash grants and an accountability mobile team were established by Lotus flower. The complaints and feedback box were designed to capture general feedback and complaints on all activities implemented and document information easily from the affected population taking into consideration their preferred channel of communication, language and the level of literacy. Community members were also able to submit complaints in ways that suit them and that takes power dynamics, cultural, geographical, and protection and safety issues into account. Women, men, boys, girls, the elderly, the non-literate, people living with chronic illness, people with disabilities, communities are all considered to be able to submit complaints with relative ease and confidence.

The data collected through the complaints and feedback mechanism is consolidated and analysed monthly to identify trends and is used to inform the decision making by senior management. The complaints/feedback form used as a tool to capture complaints from beneficiaries. Meetings, direct one on one interface, the help desk, flyers and banners are all used in the camp to raise awareness.

The camp citizens in different sectors who have raised complaints were keen to understand why their names are registered by Lotus flower and CARE team but not invited for cash grants. The response was provided to all of them either by help desk team during cash grants if the result was known or after investigations on their cases by hotline team. The developed criteria were explained to them. However, of these 70 cases, 55 of them were satisfied with the result and 15 of them were not fully satisfied with the result claiming that they also should be considered as vulnerable people in the area as conflict affected everyone in the camp.

Similarly, to provide feedback and make complaints about the services, the first favorable choice for the respondents was at the camp management according to 58% (20% men & boys, 38% women & girls), followed by the Organization directly 45% (21% men & boys, 24% women & girls).

## INCOME GENERATION

The business women incubator (BWI) directly combats gender-based violence as it provides an opportunity for women to gain additional education, financial independence, and encourages them to be the primary decision-maker for their business. To complement this, awareness sessions offered on GBV and women rights and other community members invited to participate in these awareness sessions. By including everyone, men and boys would not feel marginalized and can choose to take an active supportive role as well as the project goals can be achieved more effectively and have longer sustainability.

In order to understand the income earned by business women, CARE has put in place a mechanism to measure their income under which the overall calculation will be based on respondent’s income as a result of their business supported by RELAY! GBV project in the last 2 months, subtracting their expenditures on required materials for their business.

Below figures demonstrate that 12 out of 14 women respondents gained income on average 50,000 – 100, 000 IQD on monthly basis, 3 out of 12 women get 20,000 – 40,000 IQD. Depends on the opening hours of their business and quality of products. Of those who get income on monthly basis claim that they feel financially independent inside the camp and make sure their children attend the school and contribute to their family income for a living. In addition, all of the respondents reported that they have been welcomed by community and some costumers pay more than the identified prices for items to show their supports to women small business owners inside the camp.

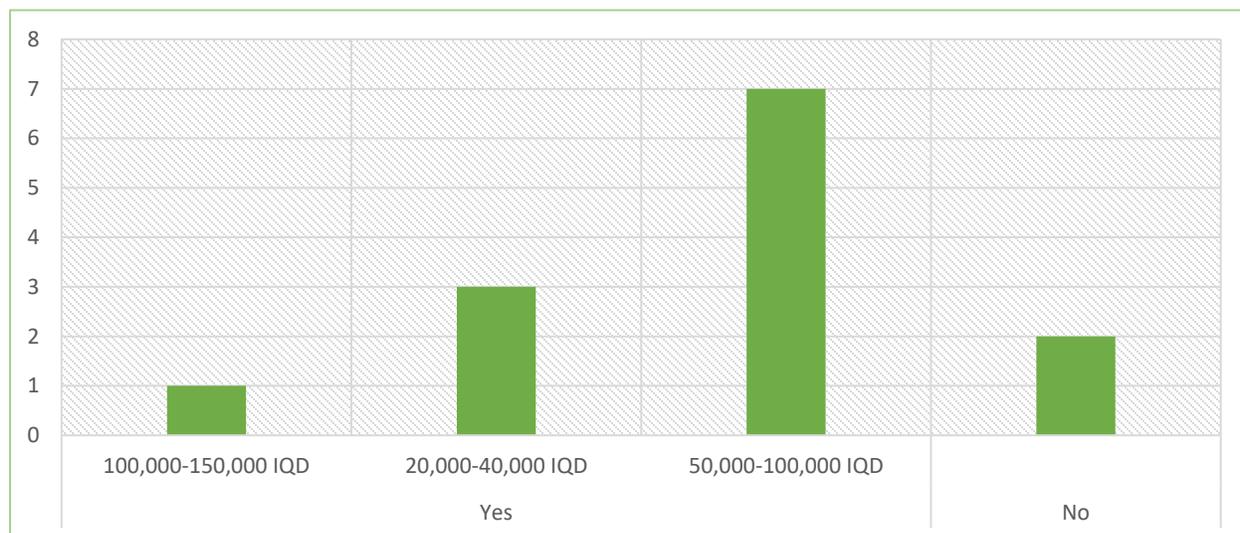


Figure 1: Have you got any income from the business, if Yes, how much on monthly basis?

## BUSINESS WOMEN ACCEPTANCE IN THE COMMUNITY:

Evaluation team has asked respondents if they have faced any obstacles by family or society during their engagement in the business, 92% (n=13) of women respondents claimed “No

obstacles” by neither family nor society but they have been encouraged by many educated people in the camp and even men and women activists helping them through promoting their items to several customers. While only 1 woman claimed that financial obstacles (such as; she estimated 2,000 USD for her project to be fully function, but she only had 700 USD, including cash grants) put her limitations to be able to follow her plans as there wasn’t enough budget to fully implement her plans.

100% (n=14) of the women respondents reported that community have accepted them as the business women and hence it didn’t create social barriers for them in the camp. Likewise, respondents believe that community have accepted them because all of them are most vulnerable people in the camp and their family members are in need of financial support.

“Do you feel that you are empowered as a business woman after participating in the BWIs” 100% (n=14) of women respondents believe that they have been financially and socially powered due to the business they run. Some of them feel psychologically and economically better than pre-intervention as most of the time they were setting at home and thinking a lot about the miseries they had in their life which made them depressed. Due to the opportunity given to them, they feel busy with business and engage with people more often.

Respondents were asked how their family feel about them being business women in the “male-dominated” society, and 100% of them stated that they families are either feeling empowered because of their income or are encouraging them to continue running their business.

All of women respondents believe that they will be able to replicate the business in their areas of origin after they return since they feel confident enough to run a business. All of them are in agreement that their next step would be to either expand the space given for their business or make more items available in their small shops.

## **PSYCHOLOGICAL SUPPORT**

Many psychological sessions were held on different topics such as coping with depression and trauma, suicide prevention and psychological impact of GBV. The project target was overachieved by 19% (43 cases achieved out of 35 cases planned) as the teams managed to reach to more women and girls. In addition to that, the psychologist provided one to one counselling to women in need.

95% (n=13) women who participated in counseling from the psychologist reported benefiting from the consoling due to not having any other options and through the consultation provided to them. They were able to overcome some of their psychological challenges caused by conflict in 2014

## **GENDER CHANGES AFTER DISPLACEMENT**

It is consistently reported that men, women, boys, and girls are able to access general resource needs such as food, water, shelter, and health services. However, within the context of both

community-based decision-making and individual family units, it was very clearly stated that men hold the decision-making power.

“A woman's main role responsibility is taking care of her home and family” this questions have been suggested to female and male FGDs separately, 10 out of 18 women participants indicated that while previously a community council (of men) had come together to hold discussions and make joint decisions, within the camp many decisions were taken purely on an individual household basis. Only 8 participants reported that women were more able to access these bodies where they exist within the camp. This still constitutes a small minority of women having access to community deliberations, but this represents an increase from before displacement. Within a household, it was broadly agreed that men and women both may earn income, but that men control the disposition of that income within the household.

Participants in the focus groups reported that traditional norms regarding livelihoods were largely unchanged from before displacement to the present – men primarily work outside the home, performing jobs such as farming, construction, sales/shop keeping, and driving, while women primarily perform domestic labour such as cooking, cleaning, sewing, baking, and childcare.

Some participants reported an increasing number of women working outside the home, facilitated by skills acquired through Lotus flower/CARE training and skill development. These women are operating bakeries, beauty salons, restaurants and cafes, but are not allowed to work in construction or drive due to cultural norms.

## **6. RECOMMENDATIONS FOR IMPROVEMENT IN FUTURE PROJECTS**

Many aspects of life in the Rowanga community could be improved, but this recommendation is targeted specifically towards concrete initiatives that could improve gender relations, the situation of women and girls in the camp, and/or the long-term economic viability of populations within the camp. Livelihood programs have a multitude of positive outcomes including improving women's mobility, decreasing child marriage, increasing the level of education for the overall family, and fostering independence and economic viability for female-headed households.

Supporting self-recovery of the women and girls not only empowers them but also ensures a sustainable approach through which participants will be able to continue running their business after the project completion and support their families. It is recommended that other humanitarian and development actors also promote self-recovery and resilience of women and girls; while also stimulating women and girls' labor force participation. Having a comprehensive approach of providing business development and management trainings and psychosocial support when needed has proven successful to enhance overall financial and psychological wellbeing of the women. The participants, who received this comprehensive support later on provided with the cash grants were success to establish and run their businesses. Additionally, engaging the broader community, including men and boys through awareness raising sessions on gender and protection issues have been successful. Hence, it is recommended that projects that

specifically target women and girls also have men and boys engagement components. CARE recommends continuity and scaling up of similar intervention to IDPs in Duhok. Based on the evaluation findings, the women awarded with training and small startup grants are able to be financially independent and community welcomed their contribution to markets as well as many other ISIS survivors are willing to take similar approaches, in the form of projects of same nature in other locations as the magnitude of crises in the camp is still in need. This means programme team needs to have a continuous coordination with local authorities as well as beneficiaries to monitor the direction of crisis situation to be able to determine types of activities for the future programming.

Lotus flower and CARE may wish to advocate, advise and follow up that the choice of business locations should not be a matter of convenience, but a strategic choice. While business failure is not intrinsic in the idea of shared premises for home and businesses, this decision should be based on thorough and informed consideration, whether it could negatively influence demand, productivity and completion, among others concerns.

As the participants of the project reportedly increased income after establishing businesses, it is recommended that the business development programmes of women are supported up-to-date market analysis of the community to allow them to choose the types of business that will yield the best results.

Future projects may consider and explore more on cash grants assistance might be adjusted according to the family size of the beneficiary in order to increase the chance that the micro-business will generate enough income for the entire family and grow to a point where greater family size becomes an advantage not a burden.

While designing the project, a set percentage of people with disabilities should be considered as cross-cutting issue and in the design of the project proposals. A minimum of %15 of women and girls with disabilities as a participant ratio is recommended for future programming to ensure adequate inclusion. When actors are having difficulties identifying women and girls with disabilities, it is recommended to contact CSOs on the ground working with people with disabilities to identify participants.

## 7. Annexes

**Annex 1:** Qualitative Method - Focus Groups Community Members and KII camp management tool



FGD for Awareness  
session Impact.doc

**Annex 2:** Quantitative method – quantitative questionnaires tool



Household visits.doc