



# RDPP LIVELIHOOD LEARNING STUDY LEBANON, JORDAN & IRAQ

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# ABBREVIATIONS

<b>BDS</b>	Business Development Services
<b>DANIDA</b>	Danish International Development Agency
<b>FGD</b>	Focus Group Discussion
<b>KII</b>	Key Informant Interview
<b>NGO</b>	Non-Governmental Organisation
<b>PSS</b>	Psychosocial support
<b>RDPP</b>	European Regional Development and Protection Programme
<b>SMEs</b>	Small and Medium Enterprises
<b>TOR</b>	Terms of Reference

# EXECUTIVE SUMMARY

## OBJECTIVES

RDPP II partners implemented projects with the objective of **contributing to the access of sufficient, safe and sustainable livelihood opportunities for displacement-affected populations**, following four approaches:

1. Support to private sector with a view to create new and decent jobs
2. Employability skills development followed by job placement or internships
3. Support to establish home-based and microbusinesses
4. Support for self-employment

The main objective of this learning study is **to generate evidence-based insights on livelihood interventions** by highlighting best livelihood practices, analysing influencing factors leading to intended and unintended results, strategies applied for livelihood engagements and overcoming challenges.

In addition, the study looks at partners' adaptations, advocacy and policy pathways to adjust to the contexts and improve the impact of livelihood interventions.

## METHODOLOGY

The study followed a **qualitative approach** to study ten partners that implemented ten projects: four from Lebanon, four from Jordan and two from Iraq. The research included:

- A desk review of RDPP and partners' project documents  
Semi-structured interviews with the partners' and sub-partners' staff involved in the projects (17 interviews in total including 42 staff)
- Focus group discussions (FGDs) with beneficiaries (25 FGDs in total including 139 beneficiaries, comprised of 69 females and 70 males with 69 of these being refugees and 70 being members of the host community)
- Semi-structured interviews with individual beneficiaries and other stakeholders (community-based organisations, heads of SMEs, etc.)

The Altai team collected data in Jordan, Lebanon and Iraq between August and September 2022. Altai then analysed the data collected to answer the TOR questions.

## SUMMARY OF FINDINGS

### APPROACHES TOWARDS LIVELIHOODS: SUCCESSES AND BEST PRACTICES

The first section of the Findings chapter (Section 2.1) focuses on the successes and best practices of the four livelihood approaches and looks at the factors that influenced the required change towards the overall objective of the programme (including unintended changes).

## Findings per approach

- **Support to private sector with a view to create decent jobs:** Section 2.1.1 shows that job creation was successful across the programme, with most private sector entities being able to create and sustain jobs after support from partners. From a livelihood sufficiency perspective, jobs in the private sector provide a decent level of sufficiency (around 30% to 45% of needs), yet income expectations from these jobs are high, especially given that employees usually consider them as their only source of income. Private sector jobs provide income predictability, which is very important considering the uncertain economic conditions in the three countries and the pressure this context puts on livelihood sustainability. Job retention is higher when employees are more skilled and businesses are more capable, as this leads to better predictability. Finally, while decent work conditions are hard to target in the private sector, decent work efforts have improved relationships between business owners and employees and that reflects well on the well-being of employees.
- **Employability skills development followed by job placement or internships:** Section 2.1.2 highlights that jobs matched seem to provide a decent level of sufficiency but as discussed under the private sector approach, there is high income expectations from these jobs as they are seen as the only source of income. This is why employability skills development interventions could benefit from being paired with the management of beneficiaries' expectations and include modules on self-employment to provide beneficiaries with feelings of choice and/or alternative livelihood opportunities. From a sustainability perspective, these jobs provide good income predictability and are more likely to be retained when the employability skills provided are in line with the needs of business owners. Finally, decent work is still an issue under this approach, as it can be difficult to improve working conditions in companies considering the current economic difficulties.
- **Support establishing home-based and microbusinesses:** Section 2.1.3 illustrates that impact-wise, businesses seem to be highly contributive to livelihood sufficiency of beneficiaries when they succeed, especially since beneficiaries feel they can use their businesses as an additional income source and are satisfied with their contribution to the income even if it does not cover a high percentage of their needs. From a livelihood sustainability perspective, even when no income is generated from businesses, beneficiaries feel that they can use their business skills to invest in other businesses and innovate, so this approach provides long-term skills to generate livelihoods. Finally, businesses provide beneficiaries with their own work environment as per their preference, creating feelings of freedom and empowerment. The risk of business failure under this approach is important though and Altai met several beneficiaries that were not able to sustain their business. It does not seem possible for every individual to have their own business and labour side interventions will always be needed. Furthermore, while the impact of these businesses is high for the individual beneficiary, most of these businesses are not scalable, and it seems difficult for them to create jobs in the future compared to the private sector approach, for example.
- **Support for self-employment:** Section 2.1.4 shows that self-employment has a positive contribution to livelihood sufficiency, especially when individuals use self-employment as an additional source of income. Additionally, from a livelihood sustainability perspective, having knowledge on self-employment provides beneficiaries with a sense of livelihood security where they feel they have skills that can help generate income in the long-term even if not immediately. Finally, the self-employment approach allows beneficiaries to work outside restrictive private sector jobs and provides them the flexibility they need, especially when they prefer it to the predictability of private sector jobs. However, similarly to the case of the microbusinesses approach, not everyone can be self-employed as the economy will always need labour and supporting more and more self-employed individuals might lead to a higher failure rate.

## Comparing approaches

### Comparing approaches' impact towards programme livelihood engagements

**When looking at the creation of livelihood opportunities, we can say that the private sector approach (demand side) had a strong impact in terms of number of jobs created.** Creating jobs by the private sector seemed to have been an easier target to achieve than successfully matching beneficiaries to filling the gap of already available jobs in the market (supply side), successfully creating sustainable businesses under the microbusinesses approach or successfully enabling beneficiaries to work as self-employed under the self-employment approach.<sup>1</sup> This was reflected in the way businesses and individuals responded when being asked about creating or accessing livelihood opportunities. Businesses were always quick to stress that they were able to meet their job creation targets despite all the external factors that challenged them, while individuals always raised the difficult efforts they had to put to access income-generating opportunities.

**The programme contributed to increasing the sufficiency of livelihoods, especially within the microbusinesses and the self-employment approaches.** These approaches have the highest potential of increased income, if successful, unlike employment where a salary is a salary and there is no flexibility to work other jobs. The expectation that beneficiaries have from the income they would generate from microbusinesses and self-employment is not to cover their full needs but rather to back them up with a certain percentage to reach the minimum income they need. This shaped how the impact, from a sufficiency perspective, was seen by the beneficiaries: they always tended to appreciate the income they would generate from businesses and self-employment even if it was not major, because for them it was an additional income. In the meantime, they always tended to underappreciate the salaries they generated from jobs because they were seen as their only source of income.

**Looking at the contribution of approaches to the sustainability of livelihoods, the programme had a good impact on job retention under the private sector support and employability skills development approaches.** The employers we met reported better retention rates from beneficiaries that had been trained by the projects, and the employees interviewed mentioned that their newly acquired skills would allow them to gain value in the eyes of their employers and therefore keep their jobs. **Sustainable, strategic support focused on demand is more likely to create sustainable growth and therefore sustainable jobs. Transferability of skills seemed to be higher under the microbusinesses and the self-employment approaches.** Business skills were associated with greater transferability even if beneficiaries were not able to sustain their current businesses, and self-employment skills were viewed as long-term assets that allow diversification as well.

**From a decent work perspective, the study indicates that legal awareness for individuals in the supply side of the labour market had a strong impact.** Efforts to help beneficiaries negotiate their contracts, register their businesses, or be aware of the legal standards in terms of pay, hours, or other benefits empowered and increased the standards beneficiaries have from their jobs. In terms of satisfaction with the work conditions, the **beneficiaries from microbusinesses and self-employment approaches we met praised the flexibility in terms of working hours and the ability to work remotely or from home.** Employees from the private sector had the most decent work concerns, but this was highly attributed to businesses' inability to improve working conditions considering the declining economic situation in the three countries.

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<sup>1</sup> The programme was able to achieve its targets under all approaches

## Cost-benefit analysis of approaches

The indicative output level numbers used to calculate the cost per income-generating opportunity of each approach (see Cost benefit analysis under Section 2.1.5) show that **if we consider cost per opportunity created, it looks like the home-based and microbusinesses approach is the cheapest** (the cost per business established or supported is the lowest) and is quite impactful in terms of its contribution to sufficient, sustainable and decent livelihoods. On the other hand, private sector support is the most expensive approach, as it costs the highest to create a job (considering the level of support to private sector businesses prior to job creation) and the impact of this approach on individual livelihood sufficiency, sustainability and decency are good but not much better than other approaches. The indicative numbers also show that the self-employment approach is the second most expensive (but the cost should be lower than estimated as the data is distorted by one project that had a very high investment per individual, being a pilot project focused on highly technological sectors) and the overall impact of the self-employment approach is good in terms of contribution to individuals' livelihood sufficiency, sustainability and decency. Finally, the numbers show that cost-wise, the employability approach is more expensive than the other approaches targeting individuals (microbusinesses and self-employment, if we assume that self-employment could be cheaper than indicated) while if we look at the impact, the overall contribution in terms of sufficient, sustainable and decent livelihoods of this approach is not better than microbusinesses and self-employment.

Taking the analysis above at face value would suggest providing more support to microbusinesses and self-employment and less to the private sector and employability. However, **in the context of the targeted countries, the private sector is where jobs are most likely to be created**. Approaches focusing on employability and matching the demand and supply side of labour are important because most livelihood opportunities come from employment. Moreover, self-employment and microbusinesses are not comprehensive solutions for the livelihood issues as it is not possible for everyone to be self-employed or have their own business and there will always be a need for labour side interventions. It is also important to remember that **lots of the cost that goes into creating jobs helps improve the capacity of private companies and can lead to positive outcomes for the community beyond just creating decent jobs for individuals** (through value chains, for example). Therefore, the overall conclusion would be not necessarily for livelihood programmes to invest less in the private sector but to make the investment more strategic, with more effort put on decent work and management of salary expectations according to the economic situation to maximise the impact of the approach.

## Impact of approaches per beneficiaries' gender and status of origin

**In terms of gender, in general, the programme was very inclusive towards women, who benefitted from all the approaches.** In the context of decreasing livelihoods opportunities due to the economic crises faced in Iraq, Jordan and Lebanon, the solutions often entail household level income strategies which includes increased female participation, including breaking through some of the taboos that may exist about allowing women to work. In the target areas, **the microbusinesses approach was the most efficient in giving women relatively better access to opportunities than other approaches.** Women reported more sufficient and safe income when they were running a business. Women also found more value in running a business than just a monetary benefit: establishing a business was a source of personal satisfaction and achievement. Under the employability skills approach, men who were interviewed still had access to more sufficient income than women, as they tend to be offered higher salaries and have been in the labour market longer. Transportation and distance to workplaces was the most recently quoted factor preventing most women from accessing employment after improving their employability skills.

**In terms of status of origin, self-employment was the best approach to get around the difficulties refugees face finding employment. The microbusiness approach also had a positive impact on the livelihoods of refugees interviewed.** Syrian beneficiaries view having their own business or being

self-employed as the best option for sufficient, sustainable and safe livelihoods. Self-employment also offers them flexibility for change (depending on the seasons, for instance) and the opportunity to relocate to other geographical areas. Refugees, who are more vulnerable to improper working conditions considering the power dynamics (no contract, social security, etc.), felt they **benefitted greatly from the decent work efforts across all approaches**. The information they received about the labour law for instance put them in a stronger negotiation position with their employers and they felt improvement as a result, either in salary or in treatment. Similarly, self-employed individuals were often able to legalise their status through the issue of flexible work permits, thanks to RDPP's intervention.

## Impact of approaches per country

In all countries, there were plenty of interesting successes of livelihood approaches applied by the partners despite difficulties due to external factors.

In Lebanon, it is interesting to look at the results of the programme in terms of job creation under the private sector approach. **Most Lebanese private sector entities that were interviewed were able to meet (or even exceed) their job creation targets and have been also able to retain their new employees despite the country going through an unprecedented economic crisis.** When Lebanese SMEs were asked to explain this finding they mentioned that the factors that allowed them to increase their hiring despite the crisis were related to: 1) the support provided targeted specific demand opportunities that emerged from the crisis (counter-cyclical business models); 2) the support provided helped SMEs work on ideas to adapt to the crisis (e.g., opening up to export markets); and 3) the SMEs wanted to work really hard to achieve their targets so they did not miss out on such an opportunity that was provided to them within the crisis (it is very difficult for the SMEs to buy the equipment they received on their own as they do not have fresh dollars). However, the supported private sector in Lebanon was less likely to employ refugees for several reasons, including legal ones that do not allow refugees to work in specific sectors in the country and refugees not being skilled enough to meet the needs of the businesses that were selected. When we look at the other approaches, **beneficiaries of the employability skills approach in Lebanon that were interviewed were largely able to find employment opportunities.** The issue for them was getting good salaries which seemed very difficult to achieve within the financial crisis due to the continued devaluation of the national currency. **Microbusinesses and self-employment support provided by RDPP partners in Lebanon helped beneficiaries diversify their sources of income in times of turbulent economic crisis.** The country-wide energy issue and the high inflation, however, impacted businesses' ability to run sustainably and purchase raw material.

**In Jordan, the impact of the private sector support in job creation was high:** Partners selected companies with growth capacities, and that mainly use a low-skilled workforce and could create jobs for refugees or women. Issues of decent work within the private sector were stressed across countries but mainly in Jordan, especially in the manufacturing sector. **Under the employability skills approach in Jordan, the lack of certified technical education<sup>2</sup>, or at least specialised skills, was mentioned as a factor preventing beneficiaries from finding employment in their field.** This was specific to Jordan and was not observed in other countries. The employability skills development approach also included upskilling in Jordan, which aimed at training low-skilled staff already employed in the private sector to enhance their skills, and therefore increase their retention rate and their income. **The**

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<sup>2</sup> For example programmes accredited by the Vocational Training Corporation

beneficiaries from upskilling that Altai met<sup>3</sup> did not report any change in their position, income or elsewhere after the training.

In Iraq (KRI), the microbusinesses created through partners' support, despite being more difficult to sustain than in other countries for reasons that have to do with refugees being restricted or restricting themselves to the camps market<sup>4</sup>, still offered refugees a chance to generate income that many leveraged on successfully. The self-employment approach in Iraq partially focused on training beneficiaries with prior education to exploit freelance opportunities that resulted from the COVID-19 pandemic in terms of remote work in sectors like coding, web design, mobile apps, content creation or graphic design. This offered the opportunity for many of them to work as self-employed and for others to use their skills as additional assets in their current jobs. Various external factors specific to Iraq limited the potential of beneficiaries to work as self-employed. It seems the local market for freelance jobs in Iraq is limited and the concept of freelancing is not well accepted by Iraqis, who still prefer to work with established companies. The global market was also limited as several freelancing websites do not work in Iraq and wiring money to the country is difficult. Job creation in the private sector was below target. The reason was mainly attributed to the hesitancy of companies to create jobs immediately after receiving support. Supported private sector entities were also less likely to employ refugees discussed in the report. Improving beneficiaries' employability skills in Iraq to employ them in the private sector did not lead to successful retentions, mainly due to companies being unwilling to hire and finding skills of beneficiaries not high enough.

### Beneficiaries' choice of approach

The learning study looked at beneficiaries' preferences regarding being employed, having their own business or being self-employed. In all countries, the regularity (or predictability) of income is the strongest incentive to being an employee and beneficiaries looked at salaried positions as a safer option in case of crises. Other beneficiaries seem to prefer generating their own income from their own businesses or self-employment, even if that means accessing lower incomes. Many microbusiness owners or self-employed workers that were interviewed were very happy with their situation and would not go to an employee position if they had the choice.

### Beneficiaries' perception of success across approaches

The study gathered several perceptions from beneficiaries across the different livelihood approaches, highlighted below.

**The perception of decent working conditions of the beneficiaries interviewed under different approaches was often narrowed to sufficient income:** When asked about what decent employment meant to them, beneficiaries focused on income sufficient to meet their needs as their main concern.

The study found that **most beneficiaries interviewed described success of livelihood under different approaches as the ability to respond to unforeseen risks** through more income or income diversity. The different crises that the region has recently experienced gave the work force a will to diversify their sources of income and the ability to transfer their skills from one type of income-earning approach to another. Some individuals interviewed complemented a salary with some freelancing assignments to decrease the unpredictability related to reliance on only one income source.

Extending the above finding, **the study stresses that livelihood approaches from the point of view of beneficiaries are not stand-alone and feed into each other.** For example, strategic partnerships with private sector companies lead to better chances of employment for beneficiaries from employability

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<sup>3</sup> Based on FGD with 10 women from two different companies

<sup>4</sup> There is a degree of self-imposed restriction, as it is sometimes more comfortable for refugees to work in camps and nearby.

skills development, and companies benefit as well from better trained employees. Individuals evolve, their needs change, and, consequently, they have different desires in terms of livelihood opportunities. **Interventions that provide diversity of approaches to beneficiaries, that can raise their awareness on the different livelihood options and make sure they can choose to make the best of any of these options, have therefore the best chance of success.** Similarly, sectors that allow transfer between approaches are an interesting lens for interventions. Food processing for instance can lead professionals to work for a factory, a small business, or develop their own business either from home or opening a shop. Interventions should also take into account that the results of the approaches were not always linear in terms of transition from training to income generation: many times, people who were trained on jobs were working as self-employed/had their own business or vice versa.

## ADAPTATIONS, ADVOCACY AND POLICY

Section 2.2 of the findings looks at the adaptations, policy and advocacy pathways that the partners followed to maximise the impact of the programme towards the livelihood of displacement-affected populations.

### Adaptation strategies, advocacy and policy pathways adopted by the partners

During the time of the programme, partners had to adapt to several contextual issues. The main issues reported by partners to Altai were **COVID-19**, the turbulent **economic contexts** in the region and the legal, social and political context related to **refugees' status**.

**To adapt to COVID-19**, all partners transitioned to providing training online. The transition to online training was difficult in the beginning, and beneficiaries did not have the same levels of engagement, but later they became used to it, especially when partners provided training participants with internet subscription cards or modems. The shift towards online activities allowed partners to reach greater distances, increased participation of women who face challenges in transportation, and other people who have scheduling or mobility limitations. Partners also showed reactivity to market changes during COVID-19. They revised market assessments to change sectors of focus based on what was allowed during the pandemic. They also pushed towards the self-employment approach as an alternative source of income with the demand for jobs declining dramatically during the pandemic.

**Partners adapted to different economic contexts differently. In Lebanon**, partners had to distribute grants to private sectors or to individuals in cash because of the difficulty conducting bank transfers. In response to the energy crisis that started to escalate in the final months of the program, partners suggested that future livelihood programming needs to distinguish between energy heavy vs. non-energy heavy SMEs to achieve better and more strategic results in job creation and to provide individual support to SMEs (installing solar panels as an alternative to fuel) or collective support (aligning livelihood programming with energy/policy programming). In Jordan, in reaction to the declining economic situation and its impact on work conditions, several partners are addressing protection and legal support in addition to livelihood. Another issue in Jordan was the lack of technical certifications which was sometimes quoted as a barrier for beneficiaries to access jobs. In response to that, it was suggested that more policy effort to link private sector and vocational training schools could be beneficial. In Iraq, the problems with wiring money from and to Iraq affected the ability of some beneficiaries to work as freelancers in the digital sector, and while a solution to that is beyond the programme's ability, several of the beneficiaries that were keen on working in the freelance market were using the bank accounts of relatives in Turkey.

**Depending on country, the partners had to face different legal, social and political realities related to the status of Syrian refugees to which they adapted differently.** In Jordan, the laws

stating which sectors refugees can work in are sometimes changing. Partners are well aware of these regulations and select the sectors of focus accordingly. On occasions, partners have even been able to negotiate work permits outside of approved sectors (mainly through personal connections with public authorities). An interesting case of advocacy to look at in relation to the legal context of Syrian refugees is the attempt by one partner in Lebanon to advocate for the promotion of upcycling second-hand clothes to be under the environmental sector, a sector in which Syrian refugees are allowed to work formally in Lebanon. Their advocacy work started with a technical study about the environmental benefits of the upcycling sector, for this sector to get listed under the environmental sectors of the Ministry of Environment. The partner is also working on another legal study to advocate for a law to allow refugees to work in the sector.

## Partners' collaborations and resource leveraging

**Being local or largely formed of national staff with good contacts and reputation made it easier for most partners to navigate around the management of stakeholders.** In Iraq, partners had to put more effort into community outreach, as it seems that development sector is still relatively new to the communities and is looked at more suspiciously in Iraq than in other countries.

**Main stakeholders who can facilitate access to the labour market were engaged early on by the partners.** In Jordan and Iraq, market assessments were conducted in cooperation with employment directorates, chambers of commerce and industries, and local authorities to benefit from their knowledge of the local economy.

**It seems cooperation at a higher level of public authorities was more challenging in some aspects.** Partners in Lebanon reported issues with public sector entities being almost dysfunctional and non-collaborative or responsive. In Jordan, most partners faced issues with the registration of microbusinesses that wanted to go formal, especially with delayed approvals and registration procedures. One partner suggested engaging the Ministry of Industry and Trade and the relevant governorate authority early on to avoid delays in business registration.

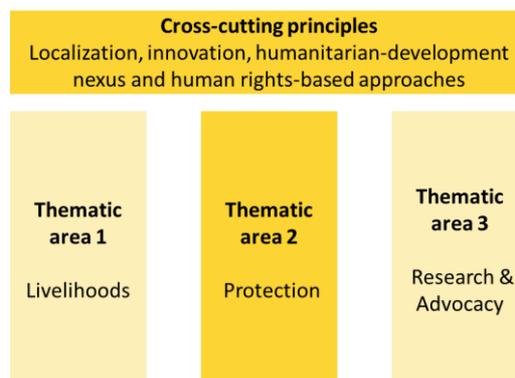
**Livelihood partners can have an interesting role in closing the gap between the private sector and public entities.** In Lebanon, one of the main issues faced by the private sector is that several government offices are non-operational due to the high turnover of employees and the long-term strikes. Businesses face difficulties finalising the bureaucratic procedures they need at the relevant ministries/directorates (getting approvals to export, to hire new employees, etc.). Projects can provide added value when they help the private sector navigate the bureaucracy and bring public authorities and the private sector closer through awareness raising, for instance. In Iraq, one partner put a lot of effort into creating job fairs that included government officials, private sector companies and job seekers from their projects. Another partner in Jordan established a Human and Economic Development Platform that regularly brings together private and public sectors to discuss issues of common concern.

**Collaboration with sub-partners was useful in Jordan, with partners benefitting from their knowledge of the local economy, their outreach capacity, and their networks in order to link beneficiaries with income generating opportunities.** There were challenges in Iraq as well when dealing with the capacity building of local NGO partners, reflecting the lag the country has regarding development work compared to Lebanon and Jordan. However, this was not the case of local TVET partners in Iraq that received capacity building to provide employability skills training to beneficiaries.

# 1. INTRODUCTION

## 1.1. BACKGROUND

The European Regional Development and Protection Programme (RDPP) was launched in 2014 as a multi-donor European initiative supporting Lebanon, Jordan, and Iraq's refugees and host populations living in displacement-affected communities access rights, safety, self-reliance and durable solutions to displacement. Following phase I of the programme, a second phase ran from October 2018 until December 2022. The RDPP is focused around three thematic areas with four cross-cutting, operational principles as presented in the adjacent diagram.



The RDPP promotes a long-term approach to livelihoods programming in displacement-affected communities. The last years have confirmed the importance of this thematic area in the three target countries through the COVID-19 pandemic and related lockdowns, the economic recession in Lebanon and the inflation currently affecting the region.

The RDPP therefore seeks to work both on creating demand for jobs in the labour market and improving the supply by developing the skills of vulnerable groups, with a focus on creating livelihood assets that are “mobile and transferable.” The goal is to design durable solutions in the form of access to safe and sustainable livelihood opportunities for displacement-affected populations. Under the second phase, the programme funded four livelihoods-focused projects in Lebanon, four in Jordan and two in Iraq, all following one or several of the initiative’s four approaches to livelihood:

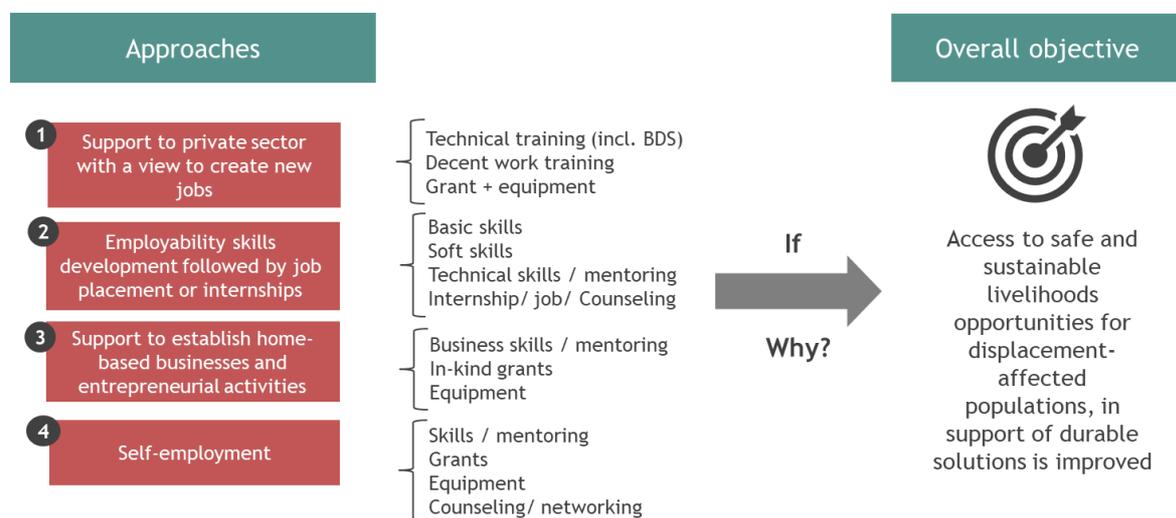
- 1. Support to private sector with a view to create new and decent jobs:** Through business development services, including capacity building, grant and provision of equipment, this approach aims at allowing private sector partners to grow and therefore create more jobs. The support provided must be joined by efforts from the companies to improve their decent work policies so that the end beneficiaries can access jobs that are sufficient, safe and sustainable. Several RDPP partners combine this approach with the employability skills approach when the private sector is supported to hire project beneficiaries.
- 2. Employability skills development followed by job placement or internships:** Providing technical and on-the-job training, soft skills training, job counselling, internships and job matching to increase individuals’ employability skills and therefore increase their access to sufficient, safe and sustainable livelihoods. Sometimes this approach is linked to the private sector approach when trained beneficiaries are offered employment by supported private sector entities.
- 3. Support to establish home-based and microbusinesses:** This approach targets mainly individual or smaller businesses and the objective is not to create jobs as per the first approach, but rather to allow beneficiaries to turn their businesses into a sufficient, sustainable and decent source of livelihood for themselves and their households. It is important to differentiate between the support to the private sector with a view of creating jobs for unemployed individuals (first approach) and this approach with the objective of creating livelihood opportunities for the business owner.

- 4. Self-employment:** Supporting beneficiaries to be self-employed by developing their relevant skills and providing necessary equipment. There is a fine line between home-based and microbusinesses and self-employment, where the latter does not imply the creation of an official structure.

As RDPP is entering the closing of this phase II, the programme is looking to **document learnings and knowledge** in a livelihood learning study that derives programme level lessons from the adoption of the four approaches above in the ten projects covered.

## 1.2. OBJECTIVE OF THE STUDY

The main objective of this learning study is to **assess if the livelihood approaches implemented by the partners contributed to access to sufficient, safe and sustainable livelihood opportunities for displacement-affected populations, and why**, as per the diagram below. In addition, the study looks at partners' adaptations, advocacy, and policy pathways to adapt to the contexts and improve the impact of livelihood interventions in order to derive learnings that are useful for future programming.



The Terms of Reference (TOR) of the study develop three specific objectives and respective learning questions (the learning questions are copied for reference in Annex 1):

1. Map pathways that the partners have followed towards executing market-based livelihood activities, and various modalities that they have applied to reach the achieved impact within different contexts.
2. Explore implementation successes, best practices, and quality considerations related to adequacy of livelihoods, dynamic context, and perceived ability to access durable solutions.
3. Document learnings of significant factors that have influenced required change and sustainability, both at country and regional levels, with a view to recommend adjustments to current approaches and a particular focus on beneficiary status of origin and gender, and innovative approaches.

The first section of the Findings chapter (Section 2.1) covers objective 2 by focusing on the successes and best practices of the four approaches and looking at the factors that influenced the required change towards the overall objective of the programme (including unintended changes as well). For each approach, we present the impact of the creation of livelihood opportunities, the contribution to the sufficiency, sustainability and decency of livelihoods, in addition to unintended impacts. The specific findings per country, gender and status of origin, targeting objective 3, are mainstreamed across this section as well.

Section 2.2 then looks at the adaptations, policy and advocacy pathways that the partners followed to adapt to the context and to maximise the impact of the programme towards the livelihood of displacement-affected populations, which encompasses objective 1.

## Clarifications

**RDPP II has included transferability of skills in its theory of change**, with the objective of developing livelihood assets that are “mobile and transferable”. In its first acceptance, transferability was defined as the possibility for refugees to use the skills they acquired through the project in their country of origin, should they be able and willing to return. One of the assumptions behind the RDPP livelihood component theory of change is: *“There are sectoral overlaps between the sectors where Syrian refugees are allowed to work in host countries as well as the labour market in Syria, whereby the skills and experiences can be transferred to a Syrian context.”* RDPP recognises that this was very much linked to the context in 2018 when programme documents were drafted, when sizeable voluntary returns were considered a likely scenario. The context has changed, and return is not always the best durable solution.

Still, one research question for this study focused specifically on transferability: *“What learning can be generated regarding transferability of employment skills or business activity, should the beneficiaries choose to return to Syria?”*

This study therefore did not limit transferability of skills to return to Syria and took into account the **multiple paths that refugees, and also host communities, can take in their search for durable solutions**. In agreement with RDPP, Altai has widened the scope of transferability to general geographic mobility (return to Syria but also moving to another region in the same country or relocating to a third country), and also to transferring skills across sectors and types of employment (self-employment, employee, entrepreneur, etc.).

**The learning study also looks at income sufficiency**. Altai extensively discussed this concept with RDPP, as it is difficult to quantify sufficiency. To avoid answers to questions on sufficiency being completely shaped by beneficiaries’ tendency to view their overall income level as insufficient, Altai adapted questions on sufficiency by asking about the percentage of household needs beneficiaries are able to generate from their income and the impact the programme had in contributing to increasing this percentage. Of course, the answers remained subjective and were not validated by verifying household expense structures, but they still provided interesting insights on the impact of the program in terms of contribution to livelihood sufficiency.

Finally, it is important to emphasise that **the study is not summative but rather formative, conducted mainly for learning purposes** to relate the outcomes and impacts of the adopted livelihood approaches to the overall objective and to generate knowledge accordingly. The objective is not to conduct an evaluation of each of the livelihood focused projects included in the study, nor to implement a tracer study, but rather to use lessons learned from these projects to draw conclusions at the level of thematic area 1.

## 1.3. METHODOLOGY

**To reach the objectives above, the study followed a qualitative approach.**

First, the team conducted a desk review of RDPP and partners’ project documents to identify the main livelihood approaches followed in each project. Alongside this, Altai participated in many discussions with the RDPP team to refine the objectives of the study and validate the methodology.

Second, the Altai team conducted **semi-structured interviews, online or in-person, with the partners' and sub-partners' staff involved in the projects.** These discussions gave insights into the lessons learned from the partners' point of view when implementing the projects.

Table 1: Summary of semi-structured interviews

Country	# of interviews	# of staff interviewed
Iraq	2	6
Jordan	5	19
Lebanon	10	17
<b>Total</b>	<b>17</b>	<b>42</b>

Third, for each project Altai dedicated one-day field visits to facilitate **in-person focus group discussions (FGDs) with beneficiaries.** Altai sampled the FGDs by taking into consideration several criteria related to gender (man vs. woman), place of origin (host community vs. refugee), different approaches, different project activities and project locations. Altai also sampled FGDs in a way that included examples of both successes and failures from beneficiaries in order to understand the factors behind each. Altai coordinated with the partners to organise the FGDs. When possible, during the days of conducting FGDs, the team travelled with the projects' staff to observe on-going activities such as visits to companies, training centres or microbusinesses supported by the projects.

Table 2: Summary of FGDs

# of FGDs	Location	Profiles	# of participants total	# female	# male	# refugee	# host
<i>Iraq</i>							
2	Erbil	Microbusinesses & self-employment	6	4	2	6	0
2	Duhok	Employability & microbusinesses	20	10	10	20	0
<i>Jordan</i>							
1	Zarqa	Head of home-based businesses	7	7	0	4	3
1	Amman	Employees	2	2	0	0	2
1	Karak	Head of microbusinesses	9	2	7	0	9
1	Karak	Employees	6	0	6	4	2
1	Amman	Self-employed	7	1	6	7	0
1	Amman	Beneficiaries from skills development	12	5	7	9	3
1	Amman	Owners of start-ups	8	5	3	0	8
1	Amman	Employees	5	5	0	1	4
1	Amman	Employees	5	5	0	1	4
<i>Lebanon</i>							
2	All Lebanon	Private sector SMEs	6	1	5	0	6
2	Tripoli & Akkar	Microbusinesses & employability skills	12	10	2	6	6
3	Bekaa	Private sector SMEs	9	1	8	0	9

2	Bekaa	Private sector employees	5	1	4	2	3
3	Tripoli & Akkar	Employability skills, microbusinesses, and self-employment	20	10	10	10	10
<b>25</b>			<b>139</b>	<b>69</b>	<b>70</b>	<b>70</b>	<b>69</b>

Finally, to target specific beneficiaries' situations, when possible, Altai conducted **semi-structured interviews with beneficiaries** across specific projects. These included individual beneficiaries, company owners, owners of microbusinesses and community-based organisations.

The Altai team collected data in Jordan, Lebanon and Iraq between August and September 2022.

Altai then analysed the data collected from the methods above to answer the TOR questions according to its report structure. The continuous discussions with the RDPP team allowed Altai to focus the study on the client's needs.

### Limitations

When reading this report, it is important to keep the following limitations in mind:

- Most of the projects covered by this study were still active at the time of Altai's visit. We therefore could not include the final outcome and impact achievements data. Outcome level data used in this report were accessed by Altai on 18 September 2022.
- The interviews and FGDs carried out under this study aimed to qualitatively analyse livelihood learning patterns. The aim was not to select statistically representative samples, but samples relevant enough to allow us to draw conclusions about successes and best practices across different livelihood approaches.
- Altai let the RDPP partners select the participants for the discussions and the places the team would visit based on the samples Altai suggested. Altai has asked to meet beneficiaries with examples of both successes and failures, but there is a risk of bias in the sample.

## 2. FINDINGS

### 2.1. APPROACHES TOWARDS LIVELIHOODS: SUCCESSES AND BEST PRACTICES

The following sections highlight in detail how different livelihood approaches adopted by RDPP partners contributed differently to the overall objective of the programme in terms of increasing access to sufficient, sustainable and decent livelihoods among the targeted population.

#### 2.1.1. SUPPORT TO PRIVATE SECTOR WITH A VIEW TO CREATE NEW JOBS

**Main question:** Did the support to private sector contribute to enhanced beneficiary livelihoods? If yes, why? If no, why?

In order to answer this question, we expand from looking at the private sector's ability to create jobs after support from partners, to looking at the sufficiency of livelihoods generated from those jobs as a result, the ability to sustain jobs, and the decency of livelihood conditions in the private sector. We also look at the unintended impacts of this approach.



#### Job creation

Across the programme partnerships, 922 new jobs were created by private sector partners, which was beyond their planned targets.<sup>5</sup> **Quantitative data therefore allows us to answer that overall, supported private sector partners succeeded in creating jobs despite the economic repercussions of COVID-19 and the general economic decline in the three countries where the programme was implemented.** The factors that allowed the private sector to create jobs despite the overall economic crises and the challenges still faced despite success in job creation are discussed next.

When looking at the job creation data per country, we notice that the number of jobs created was above target in Lebanon and Jordan but not in Iraq, as per the table below.

Table 3: Job creation by the private sector per country

	Target	Achieved
<b>Iraq</b>	260	166
<b>Jordan</b>	345	433
<b>Lebanon</b>	165	285

In Iraq, while COVID-19 and the economic situation remain the main challenges for job creation, as in all countries, specific factors related to the behaviour of the private sector in the country negatively

<sup>5</sup> Partners data reported to RDPP in 2022, accessed on 18 September 2022. This applies to all RDPP overall indicator data in this report.

affected job creation. Companies in Iraq are hesitant to create jobs immediately after receiving support from partners. They are unwilling to take risks to create jobs until they further scale up and are certain about the new demand for their products/services as a result of the support they receive.<sup>6</sup>

**In Lebanon, the private sector was able to create jobs despite the country going through an unprecedented economic crisis.** The positive quantitative trend in job creation was confirmed by the supported Lebanese SMEs that were met during focus groups. Most SMEs that we interviewed were able to meet (or even exceed) their job creation targets. Altai asked Lebanese SMEs to explain this finding. They mentioned that the factors that allowed them to meet their targets despite the crisis were: 1) the support provided targeted specific demand opportunities that emerged from the crisis (counter-cyclical business models); 2) the support provided helped SMEs work on ideas to adapt to the crisis (e.g., opening up to export markets); and 3) the SMEs were highly willing to collaborate with the partners to achieve targets because the investment opportunity provided was very important in the context of the lack of fresh dollars in the country.

In Jordan, the size of companies benefitting from the support was an interesting factor in terms of job creation. The structures supported ranged from small craft companies to large factories and medium-sized social enterprises. When looking at outcome level data, it seems that factories are the type of structure that created the highest number of jobs in Jordan. The hypothesis could be that companies with growth potential are often companies with more capital, access to finance and markets, which smaller companies do not have. However, if bigger companies tended to create more jobs, these jobs did not always provide the beneficiaries with sufficient, sustainable and decent livelihood opportunities (we discuss these points in detail below).

**Beyond country-level differences, several other factors contributed to the ability of the private sector to create jobs.**

**First, job creation can be attributed to the support provided by partners.** Supported private sector actors reported that the technical assistance or business development services (BDS) received helped them create jobs when it targeted very specific needs they had. In some cases, businesses even mentioned that the technical assistance was more useful for them to grow and create jobs than the grant. As an example, a honey production business in Lebanon stated that the technical support it received allowed it to create a marketing component that it needed to increase the sales of its products and therefore to hire more people. This was perceived more important to the company than receiving a grant that it would invest in something else. In addition, it was observed that the involvement of a professional, specialised in the sectors of the targeted businesses, created the opportunity to home in on specific solutions that supported the growth of the businesses. A company in Lebanon stated: *“We did benefit from the financial support but what was very important for us is meetings with experts in the field.”* In Jordan, a consultant supporting a plastic factory suggested it move to private labelling which allowed the factory to create 20 to 25 additional jobs.

**The ability of businesses to create jobs was largely dependent on market demand and projects’ strategy to select companies with growth potential and ambition.** Selecting businesses with strong demand created more chances for them to grow and created jobs as a result. In Jordan, the private sector entities that created jobs managed to do so because the interventions supported them in opening new markets. The Lebanese or Jordanian businesses that targeted the export market and succeeded in finding a stable demand abroad found it easier to create jobs (e.g., a frozen potato business in Bekaa had to downsize with the crisis but was able to expand again and create jobs after having received

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<sup>6</sup> Interview with partner staff

training in exporting that allowed it to find a market in the Gulf; a plastic factory in Jordan developed its exports thanks to the support from a business consultant).

**Finally, besides COVID-19 and the general economic decline, other external factors impacted the ability of the supported private sector to create jobs. These factors are interesting to note, especially in Lebanon, a country that is going through unprecedented economic turmoil.** In Lebanon, companies that the partners supported, which are largely dependent on the supply of energy to run their operations (mainly production companies), mentioned that the lack of electricity and the increase in fuel prices is a clear limitation to their ability to create jobs. With the hours of electricity supplied by the state being extremely limited, these companies are pushed to depend more on buying electricity from private generators or having their own generators, but fuel has become less available and more expensive. Because the energy issue started to deteriorate in the last few months of implementation of the programme after the private sector had agreed with the partners on the type of support needed, these companies did not take into account the need for an alternative source of energy (i.e., solar system) when they received material support, and that affected their ability to leverage on the support to create jobs. For future programming, ensuring affordable and sustainable energy supply is perceived to be more important to companies that produce in Lebanon than technical training and grants to enable to grow and create jobs: *“What do we do with the grants and how do we apply what we learned in our trainings if we do not have energy supply to operate our businesses?”*<sup>7</sup>. This calls for livelihood programming in Lebanon that targets job creation through private sector support to have a plan as to how to address the energy issues through either individual support to SMEs (installing solar panels as an alternative to fuel) or collective support (aligning livelihood programming with energy/policy programming). Future programming needs to also distinguish between energy heavy vs. non-energy heavy sectors to achieve better and more strategic results in terms of job creation. This point is also elaborated in Section 2.2 on Adaptations, advocacy and policy.

#### **Keeping jobs vs. creating jobs**

Project design linked the success of private sector-related activities to job creation and workplace conditions improvement. While, overall, the programme managed to create new jobs, companies across the three countries frequently mentioned that the support from partners was important to maintain existing jobs as well. Indeed, RDPP partners' interventions in many cases helped several companies survive, and therefore keep jobs. This could be considered as a positive outcome because these jobs might have been lost without the support of the partners.

#### **Measuring success in job creation**

Despite most of them achieving their targets in job creation, several partners mentioned that additional jobs might be created after the programme stops its operations and hence, they will not be captured. Altai's findings confirm that this is a general trend across countries. This raises a question about how to measure impact in terms of job creation when working with the private sector. Job creation needs to be measured in the long term.

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<sup>7</sup> FGD with businesses, Lebanon

### Interesting experiences for allocation of newly created jobs to specific groups

- 1. Working with social enterprises led to allocating created jobs for potentially more vulnerable groups.** The awareness and willingness to employ members of displacement-affected populations seem higher in social enterprises than in regular companies. For instance, in Lebanon, a sub-partner that collects good quality second-hand clothes and makes it available at affordable prices in geographical areas populated by vulnerable populations, was able not only to meet the target in terms of job creation but also to employ a considerable proportion of programme trainees (30 out of 200). In Jordan, social enterprises, or companies that have been supported by NGOs for a long time (such as Syrian companies that relocated in Jordan after the beginning of the war) tended to be more willing to employ refugees or people with disabilities. Social enterprises are by definition looking to support vulnerable groups and have ethical modality towards job creation and employment of the targeted populations. On the contrary, regular companies, especially traditional and less entrepreneurial ones, tend to have less motivation towards this goal.
- 2. In Jordan, partners were careful in their selection to ensure that supported companies could create jobs for specific groups, such as women, refugees or low-skilled workers.** Factories supported were from sectors that can employ up to 30% refugees, as per government regulations, and operate in sectors where women can work.
- 3. The synergies between RDPP approaches (private sector support and employability skills development) had interesting results.** When the employability skills development approach was linked with private sector support, companies tended to hire individuals that had benefitted from training through the same project. This could be achieved thanks to the trust that companies put in the capacity of the partner to deliver quality training and was further accomplished by the involvement of companies in the design of the training modules.

### Sufficiency, sustainability and decency of jobs

Because RDPP's objective is not only to create jobs but also to contribute to making these jobs sufficient, sustainable and decent, in the following paragraphs we look at **how the partners' interventions contributed to increasing the sufficiency, sustainability and decency of jobs provided by the private sector.**

In terms of sufficiency of income generated from jobs in the private sector, FGDs with employees of supported private sector entities showed that in Jordan their salaries help them cover on average 45% of their household needs, while in Lebanon salaries cover less (close to 30% to 40%, taking into account the hyperinflation in the country). These percentages were considered relatively fine by the employees – considering the economic decline in their countries – but a general pattern of wishing that their salaries would increase was observed, especially after the business owners were supported by partners. This point of view must be understood by taking into account beneficiaries' bias to always assume that their salaries should be higher, especially in jobs which are considered their only source of income (as opposed to businesses or self-employments that are considered as complementary sources of income). It is also important to mention, as concluded from the FGDs with business owners, that because of the turbulent economic context salary improvements have been very difficult to achieve.

In terms of sustainability and retention of jobs in the private sector, Altai could provide different scenarios and examples from the data gathered. In Lebanon and Jordan, the majority of the companies met hired new employees and have retained them. **They attributed it to the success of the intervention, that provided strategic support adapted to the crisis and focused on market**

**demand to ensure sustainable growth** (see above under the “Job creation” sub-section). However, in Lebanon these same companies also mentioned the difficulty in retaining their employees considering the salary packages they are able to provide. Convincing employees to stay within the low and inflating salary packages that companies can offer in Lebanon is difficult. Indeed, in Lebanon, low retention rates are often attributable to the employees’ looking for other opportunities rather than the employers’ ability to maintain the jobs.

Still, regarding the sustainability of jobs in the private sector, it was observed that providing the private sector partners with sustainable business practices (through training) was important for them to sustain the jobs they provide. **The training played an important role, as it built management and financial practices for companies to run their businesses sustainably, and therefore sustain current jobs and create more jobs.** As already mentioned, interventions helped private sector partners navigate through the COVID-19 crisis and the economic downturn and allowed some of them to stay open. Several companies mentioned the risk management support they received as something that will allow them to cope with future crises, be aware of potential future challenges and plan ahead to avoid them, allowing them to retain their employees’ jobs.

**In terms of work conditions of jobs provided, the impact of the private sector support approach on decent work is not obvious.** The percentage of targeted businesses that have made efforts to improve work conditions is below planned target for three out of four projects for which we have the data. The economic situation and, notably, inflation can be factors of employees’ dissatisfaction, as their income is losing value, especially that most of the time their income level is the main consideration for evaluating the decency of their work. Employees still recognised the feeling of security provided by employed positions: *“If you are doing your job well and conducting yourself in a good manner in the workplace you will feel secure.”*<sup>8</sup> Some adaptations also motivated the companies to put more effort in. For example, **the companies that used the grant or the new equipment to reduce their production costs were more willing to invest in the well-being of their employees.** There were several examples of this in Lebanon: a company in Bekaa that received a machine that needs less fuel to operate, or another that set up a solar system, were able to save money on electricity and use it to increase the transportation allowance for employees and therefore improve their income decency directly. Therefore, helping the businesses reduce costs and invest the savings in the well-being of the employees was the main recommendation provided by employees in Lebanon, both Lebanese and Syrians, towards improving working conditions.

Altai also observed several positive impacts of the programme’s effort towards improving decent work conditions under the private sector approach:

- **Better relationships between employees and business owners:** Most employees in Lebanon felt that the decent work effort (whether individual sessions to them or sessions to companies’ management) created a better relationship between them and their managers. Even if the SME was not able to achieve the ideal working conditions for them, they still appreciated how the programme triggered better dialogue with their managers. However, employees expressed that they would have benefitted more from technical training: they felt it would strengthen their position in the company and therefore improve their work conditions, not only in terms of income.
- **Companies’ owners or management reported improved relationships with their employees after decent work training.**
- **Decent work was considered more important by Syrian employees in Lebanon:** Refugees, who are more vulnerable to unsatisfactory working conditions considering the power dynamics, felt they benefitted from the decent work efforts. The information they received about the labour law in

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<sup>8</sup> FGD with women employees, Jordan

Lebanon put them in a stronger position when negotiating with their employers and they felt improvement, as a result, either in salaries or in treatment.

## Unintended impacts of private sector support

Altai observed several interesting unintended impacts of the private sector approach:

- **Enabled employees to learn new skills.** Beyond job creation, providing new machines and equipment to companies gave their existing employees the opportunity to learn new skills. Moreover, the training benefitted employees when they got the opportunity to participate in it (not restricting participation to owners).
- **New machines and equipment resulted in less working hours.** As stressed by employees, providing new machines sometimes contributed to improving decent working conditions by increasing productivity at work and hence reducing the number of working hours. This was highly appreciated by employees: *“After all, we have benefited from the grant through the new machine. It enabled more productivity, faster work, and fewer overnights.”*<sup>9</sup>
- **Helped the community and created employment for the targeted populations in other sectors.** Supporting businesses that buy from local producers helped achieve results at the community level through a trickle-down effect. For example, in Lebanon a grape exporter managed through the increase in export to buy more quantities of grapes from the local farmers. In Jordan a handicraft company is buying the production of many home-based businesses in the country. It is interesting to look at the relationships between supported companies and other businesses in their community. Supporting companies that can buy from local producers across their value chain can multiply the economic impacts of the programme. In Lebanon, supporting the agrifood exporting sector can result in a positive impact on the agricultural sector when agrifood businesses buy raw materials from farmers. In turn, the agricultural sector has a strong presence of Syrian refugees which would lead to a good result in terms of enhanced livelihood of vulnerable communities.
- **In Lebanon, the private sector support approach enhanced collaboration between companies as a result of networking and creating a community of practice.** Working together towards similar goals improved companies’ ability to grow and create jobs. This impact could be magnified if coupled with strategic clustering (selecting businesses that can buy and sell to each other, B2B). Relying on the community of practice was also very helpful as businesses exchanged and benefitted from each other (knowing suppliers, where they can get this and that from, etc.): *“Through this project, we did acquire B2B partnership, get to meet other people, build new relationship that could increase the job in future.”*<sup>10</sup>
- **In some occurrences, the approach had an impact on the perception of the private sector towards vulnerable groups.** This was especially true when supported companies were involved in the skills development approach and reduced the stigma around refugees or women. In Jordan, one employer interviewed said that as an investor, his criteria to hire are skills and experience but that within the project he developed a new approach of giving a chance to more vulnerable, less skilled individuals.

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<sup>9</sup> FGD with employees of SMEs that received grants, Lebanon

<sup>10</sup> Business, Lebanon

## 2.1.2. EMPLOYABILITY SKILLS DEVELOPMENT FOLLOWED BY JOB PLACEMENT OR INTERNSHIPS

**Main question:** How did this approach lead to increasing access to sufficient, sustainable, and decent livelihoods among beneficiaries?

In order to answer this question, we expand from looking at beneficiaries' ability to access employment opportunities after training, to looking at sufficiency of livelihoods generated as a result, ability to sustain livelihoods, and decency of livelihood conditions under employment. We also look at unintended impacts of this approach.



### Increasing access to employment

Data on the partnerships shows the success of the approach in terms of successful job matching. **Findings from our discussions with some beneficiaries of this approach show a great diversity in terms of experience and success.** The beneficiaries come from different backgrounds, have benefitted from a great variety of support, and hence the impact of the approach in terms of access to employment differed greatly.

The disaggregation of findings per status of origin shows a **strong disparity between the host communities and the refugees in terms of accessing employment opportunities** as a result of the employability skills development approach. As per the feedback from the FGDs, the majority of refugees did not perceive an increase in job opportunities as result of this approach. This is obviously attributed to the difficulties of getting work permits for refugees (in Lebanon and Jordan) and the preference towards locals because they have more expertise and are easier to hire (in the three countries). In Jordan and in Lebanon, refugees all reported the difficulties in getting a work permit as the main impediment for them finding a job: *"If they were to hire a non-Jordanian, they need numerous permits."*<sup>11</sup> It is important to mention though that in Iraq, a major factor that limited the ability of Syrian refugees to access jobs was the distance from refugee camps to urban economic hubs. This was stressed by almost all interviewed Syrian refugees who were in camps in Iraq and were seeking employment after benefitting from employability skills development, and it impacted women even more, as their families do not allow them to travel long distances to work. Indeed, when looking at the feedback from FGDs according to the gender of respondents, transportation and distance to workplaces was the most recently quoted factor preventing most women from accessing employment after improving their employability skills. Despite that, Altai observed that **cultural opinions that women should not be employed in a company outside their home is changing, mainly because of the changing livelihood needs of the households.** With the challenging economic context after COVID-19, some respondents stressed that it is becoming more acceptable for women to work outside of their traditional remit in order to participate to the household's need, which increased their ability to access employment after training. **Aside from these specificities, the study did not observe important differences in terms of access to employment after employability skills development between male and female beneficiaries.**

**Beyond status of origin and gender, several other factors impacted beneficiaries' ability to access employment after developing their employability skills:**

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<sup>11</sup> FGD with beneficiaries from apprenticeship, Jordan

As raised under Section 2.1.1, the **involvement of the private sector in the skills development approach led to good results in terms of access to employment**. Some partners linked the training to the market need for skills by involving – or at least consulting with – private companies in the selection of the training topics, which had a positive impact on increasing beneficiaries’ chances of getting employed by these companies after training.

The impact of internships and apprenticeships on access to employment is not clear. We could see under some projects that **beneficiaries of internships had a higher chance of accessing employment** than those who had only gone through training. Work experience seems important to increasing access to employment. In addition, internships can build relationships and trust building between a company and a potential employee. A great percentage of FGD participants from Lebanon stressed how the internship gave them exposure to the job market, especially when it was long enough, resulting in either them accessing jobs after the internship or feeling more secure about getting employed because of the experience they have (as opposed to those who did not have it).<sup>12</sup> In Iraq, we found a great disparity between those who went through transition to employment and those who did not. When the partners offered a ready opportunity to employ beneficiaries, they were able to convince them – and their families when they are women – to travel and acquire the employment experience they need to increase their income. **This somehow contradicts what many beneficiaries interviewed told us about distance being a strong impediment towards employment: maybe beneficiaries are less concerned about distance when linked to the right opportunities.** When the duration of the internship was perceived too short by the beneficiaries, the impact on employability was less. In Jordan, according to interviewed youth who did three months apprenticeships, the apprenticeship was too short when the fields they apply for require two to three years of experience.

**To be able to create sustainable employment, the types of jobs have to be matched with the duration/degree of the training and with the level of existing skills of the beneficiary when entering the project.** Many beneficiaries found themselves unable to be employed after because they did not have enough skills to find a job. One respondent said: *“I thought the training I got was enough for me but when I entered the real job market it was completely different. After we finished the training, I felt like I was cut off in the middle of the journey, and I went back to where I was before the program.”*<sup>13</sup> Similarly, some beneficiaries interviewed in Jordan told us that jobs in the sectors they were trained in were only open to people with certified technical education. The mid-term evaluation of a skills development intervention in Jordan confirmed that: *“When employers were asked about challenges related to the referred beneficiaries, both consented to lack of technical or specialised skills.”*<sup>14</sup>

**Job counselling follow-up with beneficiaries after the training is a strong factor for better livelihood opportunities, even when they are not placed in a job or in an internship.** Individual follow up after training makes trainees feel safe and supported, which in some cases is very important to them from a livelihood perspective. **In all countries, connections and networks were even more important than counselling and partners’ connecting beneficiaries with local mentors had a positive impact in terms of employment outcomes.** Interviewed beneficiaries highly attributed their ability to access employment opportunities, or lack thereof, to “personal connections”: *“Regardless of degrees and level of skills, they won’t hire you if you are not connected and especially if you are Syrian.”*<sup>15</sup> In Jordan, partners provided mentors, usually individuals from the community with good

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<sup>12</sup> FGDs with women, Lebanon

<sup>13</sup> FGD with beneficiaries from skills development through apprenticeship, Jordan

<sup>14</sup> Mid-term review of Resilience through Livelihoods for Vulnerable Syrian Refugees and Jordanian Host Community Across Jordan project, JRF, Feb. 2021

<sup>15</sup> FGD with beneficiaries in Iraq

networks, to help beneficiaries access employment after training. These mentors acted as “intermediaries” in helping beneficiaries find employment. One of them, for instance, was a public servant that was able to get work permits for Syrian beneficiaries thanks to his connections. Three employed beneficiaries Altai met from different projects received a job thanks to the involvement of one of these “intermediaries” with contacts in the private sector.

## Sufficiency, sustainability and decency of employment opportunities

Because RDPP’s objective is not only to increase beneficiaries’ access to employment opportunities after employability skills development but also to contribute to making these opportunities sufficient, sustainable and decent, in the following we look at improvements in the sufficiency, sustainability and decency of livelihoods of beneficiaries after accessing employment opportunities.

### **In terms of livelihood sufficiency achieved from employment opportunities, the beneficiaries met for the learning study that accessed employment after training saw their income increase.**

For the majority of them though, their salaries still did not fully cover their expenses, but that is expected due to beneficiaries’ bias of often not being satisfied with their income levels and is mostly attributed to mostly attributed to external factors (inflation and the reduction in the value of labour in the market). In Jordan, they admit that at least the income is regular, while regularity was an issue in Lebanon: due to the fluctuating exchange rate, job holders felt insecure about the value of their salaries which is always under threat of inflation, forcing them to have continuous negotiations with their employers. It is important to mention when talking about sufficiency and increasing income levels of beneficiaries after skills development, that the experience of upskilling (already employed and going through skills enhancement training) did not often result in increases in income before and after the training. This is attributed to employer’s unwillingness to increase salaries of existing employees even when they become more skilled. **When disaggregating this data per gender we can find some trends.** Men interviewed reported more sufficient income than women. We can explain this by the fact that men tend to be offered higher salaries and have been in the labour market longer than women for cultural reasons: *“Women usually accept lower salaries. They can work for 100 dinars just to contribute to their household income. Unlike men, they accept 250 or 260 dinars.”*<sup>16</sup> Interestingly, the perception of women on their ability to contribute to their family’s expenses with their employment income was different according to their marital status: young women living with their parents were more satisfied with the income they were able to achieve, while married women with children were less satisfied. This is a trend across the different livelihood approaches, and it is discussed also in Section 2.1.3 – the home-based and microbusinesses approach.

**In terms of sustainability of employment opportunities,** feedback from employers<sup>17</sup> from Lebanon and Jordan showed **more ability to retain employees as a result of the program, especially when the skills of employees were valuable to them.** In Iraq, the retention rate seems much lower, due to the factors already discussed under Section 2.1.1, related to the very conservative behaviour of the private sector in the country. Despite the importance of technical skills, employers that have a high retention rate attribute it mainly to soft skills: **short, soft skills training can have an impact on beneficiaries’ commitment to stay and employers’ willingness to keep their employees.** Besides increasing job retention, improving their employability skills increased beneficiaries’ feelings of livelihood security, even when they did not find a job after training. This perception of livelihood security dominated the tone in FGDs. Beneficiaries largely attributed this feeling of security to the soft skills they

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<sup>16</sup> Interview with CBO, Jordan

<sup>17</sup> In Section 2.1.1 we cover job retention from the point of view of employers who were supported by the programme but were not only hiring beneficiaries who underwent employability skills development through the programme. In this section we focus on the retention of jobs from the perspective of employers who partnered to actually employ beneficiaries whose employability was enhanced.

acquired as they are transferable skills that they can use in several fields or types of work. These skills enable them to deal with people in general even when they move to other sectors, as opposed to technical skills which beneficiaries felt they needed to gain experience before feeling an impact on the sustainability on their livelihood. So, soft skills do not only contribute to higher job retention among employees, but also to a higher feeling of livelihood security among all beneficiaries. The soft skill that they mentioned the most frequently as easily transferable was communication: *“Communication skills can be employed in any job or any other country.”*<sup>18</sup> Finally, as under other approaches, employability training often developed the appetite of beneficiaries to learn, and therefore improved their ability to sustain and improve their skills later. This was seen as key for the beneficiaries to sustain their livelihood in the future.

**In terms of decency of employment opportunities**, while the same discussion on working conditions under the private sector applies here (it is hard to push the private sector to improve working conditions considering the economic situation), **it is important to mention that the legal awareness provided to beneficiaries in the employability approach had an interesting impact.** Several beneficiaries, especially refugees, reported becoming more aware of their rights, and better equipped to negotiate their contracts, especially in Lebanon and Jordan. This allowed them to refuse employment opportunities that did not meet the legal minimum standards in terms of hours or salary and be in a better position to negotiate. When looking at the data per status of origin, becoming more aware of contractual issues to protect their rights against unlawful practices by employers seemed more important to refugees. On the other hand, beneficiaries from the host community tended to focus on income and social benefits as their main concern of decent work.

### Unintended impacts of employability skills development

- **Impact on the well-being of beneficiaries:** A great percentage of interviewed beneficiaries perceived the skills development approach as highly important to help them build a better livelihood. They felt they became more empowered, stronger and more able to impress employers and build their presence in the working environment: *“They taught us to be independent, and strong, to count on ourselves, overcome our problems without any help or support from other.”*<sup>19</sup> This seemed very important in time of COVID-19, when training represented hope for some beneficiaries interviewed: *“For me, the training took me from being depressed to being more driven toward success.”*<sup>20</sup> Some beneficiaries Altai met had lost their employment because of the pandemic, and joining the training was seen as both a chance to acquire skills and be part of a community.
- Some beneficiaries used the training as an **opportunity to change careers** – not to access more income but rather to access different opportunities that they are passionate about.

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<sup>18</sup> FGD with beneficiaries from skills development and on the job training, Jordan

<sup>19</sup> FGD with women, Lebanon

<sup>20</sup> FGD with beneficiaries from skills development, Jordan

### 2.1.3. SUPPORT TO HOME-BASED BUSINESSES AND MICROBUSINESSES

**Main question:** How does this approach lead to increasing access to sufficient, sustainable and decent livelihood among beneficiaries?

In order to answer this question, we expand from looking at beneficiaries' ability to open and sustain businesses after training, to looking at how businesses help them reach more levels of livelihood sufficiency, the long-term sustainable livelihood benefits of businesses and business training and livelihood decency and working conditions when working as business owners. We also look at unintended impacts of this approach.



In three countries, Altai met with beneficiaries under this approach who had managed to establish businesses with support from the projects. In the following, we look at factors that allowed beneficiaries to open, and also to sustain, businesses.

Several factors that affected businesses' ability to run sustainably were related to the provision of support by RDPP partners. **First, in terms of training, the skills learned from business development training were seen to highly contribute to enabling beneficiaries to sustain their businesses.** The training provided to beneficiaries was useful when it allowed them to plan for business sustainability: *"After the training, we learned to save and properly arrange for the future. We now save money in case of future business risk."*<sup>21</sup> **Second, the follow-up provided by partners after the provision of training and grants plays a big role in supporting businesses to be sustainable.** Many beneficiaries across the three countries realised after establishing their business that they have questions regarding the implementation of the skills they learned, and this is where follow up from the trainer has been crucial to enable them to run their businesses sustainably.

**The learning study did not see correlations between the type of business, the sector the business operates in or the background of beneficiaries and higher or smaller chances of sustainability.** In Jordan for example, businesses interviewed ranged from women-run home-based businesses to start-ups, including microbusinesses with shops, and they were all running without major differences related to their type. The ability to create and maintain a business was similar from individuals with no education to individuals with higher education degrees, refugees or from the host communities. This can point towards strong market assessments by the partners, helping support viable businesses and taking into account the needed educational background and linking it to business type for each sector.

**Some interviewed partners attributed the success in sustaining businesses to beneficiaries' willingness and the urgency of their need.** From their experience with beneficiaries in their projects, they report that individuals who are determined to create an income from these businesses because they do not have another option were more likely to sustain their businesses. This relates to our findings of complementarity between income pathways: businesses are too often perceived as a complementary income stream, that could be deprioritized when other income stream(s) become(s) more profitable.

**Formalising existing businesses seemed to lead to good results in terms of business sustainability.** Few businesses interviewed already existed informally or at very micro level before the programme and received support in registration and formalisation, which led to sustainability. Formalisation might not be the only solution to sustainability but is a strong step forward for businesses

<sup>21</sup> FGD with women head of home-based businesses, Jordan

that reached this level in their growth. It is important to mention that yet, the predominant trend is not to formalize because of perceived minimum added value (low cost-benefit ratio).

**Businesses interviewed have strong links with their communities, which impacts their sustainability.** Communities provide support, making small businesses less vulnerable to shocks. In refugee camps in Iraq, proximity of businesses to people's homes made them easier to run. Women business owners mention that this proximity helps them with flexible opening hours, the possibility to interchange roles with their husband, to go check on the kids then open the shop again, even trying to work another job while keeping the shop. However, when the community is small the demand is low, making it difficult for businesses to grow.

**Several external factors affected the ability of microbusinesses to open and run sustainably – these were more pronounced in Lebanon due to its economic situation.** Similar to the private sector, the country-wide energy issue in Lebanon was a main factor raised by interviewed home-based and microbusinesses to explain difficulties sustaining businesses, especially when they were highly dependent on electricity. For example, women working in tailoring have difficulty working from home because they only have power supply for a few hours a day and cannot afford private generators. **This issue was addressed by the partner by providing batteries to business owners.** While this step is still not complete because business owners still needed to charge their batteries and the very few hours of electricity were not enough, it is still a step in the right direction towards addressing energy needs of businesses in the context of Lebanon. Beneficiaries expressed that the ideal solution is to be provided with solar panels so they do not have to depend on power supply to charge their batteries, but solar panels are a more expensive option. Inflation is also a major barrier against sustainability of microbusinesses in Lebanon, especially those that need to buy raw materials.<sup>22</sup> They are paid by their customers in Lebanese pounds and have to buy the raw materials in US dollars. This makes it difficult for them to ensure proper profit margins and to deal with that some of them are asking their customers to buy the raw materials instead (e.g., tailors asking customers to buy the textile) while they only apply their skills on the raw material and get paid for their labour.

### **Sufficiency, transferability and decency of livelihoods generated from businesses**

Similar to the discussion under other approaches, because RDPP's objective is not only to support and create businesses but also to contribute through these businesses to provide more income sufficiency and more sustainable and decent livelihood opportunities for beneficiaries, in the following the report covers improvements in the sufficiency, sustainability and decency of livelihoods of beneficiaries after being involved in business training and establishing businesses.

In terms of sufficiency of livelihood achieved from businesses, **when the business created was sustainable, the learning study came across several examples of strong impact on income increase.** In Jordan for instance, all beneficiaries that managed to open and sustain a business, whatever the sector or the type of business, saw their income increase as a result of the intervention. **The expectation that beneficiaries have from the income they would generate from their businesses is not to cover their full needs, but rather to back them up with a certain percentage to reach the minimum income they need.** The beneficiaries engaging in this pathway are not always looking for a full-time job or minimum income, but to supplement other income pathways for the households. Vulnerable families often put together an income from a patchwork of sources. In one FGD<sup>23</sup> in Lebanon for example, women said that making up to \$100 per month from their businesses would be "very good" for them. This shaped how the impact of this approach, from a sufficiency

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<sup>22</sup> FGD with women establishing businesses in tailoring

<sup>23</sup> FGD with women in tailoring, Lebanon

perspective, was seen by the beneficiaries. Because this approach seemed to have a larger impact for women as concluded from our FGDs, **below are some specific perceptions of women business owners:**

- Even if they were not able to meet their full income needs after running the business, women interviewed were satisfied with being able to contribute to parts of their household expenses. Being able to support their husband or the head of the household financially was considered as a great achievement. Several women having a home-based business in Jordan became the main income provider for their household, and they clearly link the impact to the approach. This was similar in Lebanon, where women reported becoming able to cover up to 20 to 30% (and 50% in some cases) of their household expenses as a result of the businesses they established
- However, women interviewed who were fully responsible for the household's livelihood (because of their husband not working, or because they were widows or divorced) expressed less satisfaction with their income as it did not allow them to cover their expenses. As observed under other approaches, sufficient income differs greatly depending on the marital status of women and the family they have to support with their income. We did not observe similar differences amongst male respondents.
- Even when their contribution to the household was not considerable, women found more value in running a business than just monetary benefit. Establishing a business is not only a source of income, but a source of personal satisfaction and achievement, and a strong example of economic empowerment leading to social and psychological empowerment: *"It's not only a job for me, it became part of my life, and it is something for me (investment in myself)"; "We are proud of ourselves as productive members of society."*<sup>24</sup>
- Women use their skills to produce things that they or their family need at reduced cost. For example, women who learned tailoring sew school uniforms for their kids. Women in the agrifood sector make "mouneh" for them and their neighbours, to cut costs as well. *"Our work is not limited to us, it's beyond here. We are applying it to our family and neighbours."*<sup>25</sup>

There were several factors related to achieving a higher level of sufficiency from businesses. **Several beneficiaries attributed their ability to generate sufficient income from businesses to business skills they learned from training.** They knew the technical skill but did not know how to strategically generate income from it. The business training armed them with *"commercial thinking"*<sup>26</sup> that taught them how to invest their technical skills to make income: *"How to run our project, how to raise income, we learned all this from the training, in all cases we were housewives, we didn't know how to make a profit margin, we used to sell randomly and sometimes we used to lose instead of making a profit."*<sup>27</sup> **As under other approaches, beneficiaries interviewed look into diversification of income to reach higher sufficiency levels** when they have the opportunity to do so: *"Each one of us works random secondary jobs here and there to cover the rest of his/her expenses and needs."*<sup>28</sup>

In terms of sustainability of livelihood opportunities generated from businesses, **most beneficiaries interviewed considered their skills as highly transferable, not only across countries but also across sectors.** They feel they learned business skills that they can use everywhere: *"Now that I was trained on business management, I feel I can open any shop that I want."*<sup>29</sup> Several beneficiaries felt

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<sup>24</sup> FGD with women in tailoring, Lebanon

<sup>25</sup> FGD with women in tailoring, Lebanon

<sup>26</sup> FGD with women in tailoring, Lebanon

<sup>27</sup> FGD with women head of home-based businesses, Jordan

<sup>28</sup> FGD with microbusiness owners, Jordan

<sup>29</sup> FGD Iraq

they could use their newly acquired negotiation and communication skills to generate opportunities even if their current businesses fail. Many also mentioned the virtuous circle created by the approach of “learning to how to learn”. Because they have learned a lot of skills when opening their businesses, they are more curious and not afraid to join new training or self-train to learn the new skills that they would need: *“Because I know the basics now, I use YouTube to learn new photography methods and even learn about new equipment.”*<sup>30</sup> This approach also provided skills that are transferable to other approaches. Several respondents developing microbusinesses in Jordan were also working as self-employed freelancers on the side, using their newly acquired skills to generate more income.

In terms of decency of livelihood conditions when operating businesses, home-based businesses and microbusinesses in general are considered as a safe place for women who do not have to take transportation, work with employers, etc. **Beneficiaries mentioned the legal support and awareness-raising provided under this approach as a strong element contributing to decent work.** This is especially true for Syrians: *“I benefitted a lot from the training, all of it, especially the legal information obtained. Now we know that we can officially register our projects, and we have the same rights as Jordanians. The training taught us our rights, rights we were not aware of, we thought these rights were only for Jordanians, but now we know that the law does not differentiate between refugees, Jordanians, and other nationalities. This gave us the power to ask for our rights because we were afraid to ask for them.”*<sup>31</sup>

### Unintended impacts of home-based and microbusiness support

- **We came across beneficiaries who, through meeting in the activities, combined their business plans to be stronger:** *“Through this training, I was able to find a partner to work with and establish a business together.”*<sup>32</sup> There is a great opportunity for the business approach to create joint ventures of cooperatives among their beneficiaries. This was suggested by beneficiaries in Lebanon: women working in the same field suggested creating a small tailoring factory where they could create products at scale. However, this does not seem to have been pursued a lot under the approach.
- **The approach was successful in creating social relationships that were sustained after the intervention.** When the beneficiaries were trained together on the same skills to open similar businesses, Altai observed unity and support among them. They created informal support groups, shared experiences, which was especially important during the COVID-19 and economic crises: *“We met recently but we feel united, we help each other.”*<sup>33</sup> Beyond solidarity, several beneficiaries are buying from other beneficiaries’ businesses. In Jordan, for example, one beneficiary who got married asked a co-beneficiary to make the cake.
- **Altai observed very high levels of social cohesion between beneficiaries,** notably between Lebanese/Jordanian and Syrian women, in Jordan and in Lebanon.
- **The approach also clearly improved well-being and interpersonal skills of beneficiaries.** They gained confidence from running a business and being in contact with customers. We came across concrete examples across all countries: in Lebanon, many women who had problems at home started feeling better after joining other women in learning business skills. This was even more important when projects provided mental health and psycho-social support sessions. In Jordan, beneficiaries

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<sup>30</sup> FGD with women head of home-based businesses, Jordan

<sup>31</sup> FGD with women head of home-based businesses, Jordan

<sup>32</sup> FGD with men, Lebanon

<sup>33</sup> FGD with women in tailoring, Lebanon

clearly linked this to the reality of running a business: *“As a business owner, your personality has to stand out and you have to develop yourself and your work on your own”*; *“If someone proposed a price before, I never used to negotiate but now I have the courage to do so.”*<sup>34</sup>

- **The approach also improved the relationship of women beneficiaries with their families:** *“We apply these skills on a family level now, we apply them in our social life, even in the way we communicate with others.”*<sup>35</sup> Iraqi women reported more influence on household decision making: *“We used to always tell our husbands ‘give me,’ now we are giving them! They cannot speak to us like before.”*<sup>36</sup>
- **Several microbusinesses supported by partners have created jobs, and some beneficiaries clearly stated that if they manage to expand their business, they will create jobs.** There is therefore an unintended impact of the approach on job creation.
- The COVID-19 crisis seems to have had an impact on how business owners define business sustainability. Many mentioned that they would feel their **business is sustainable when they are able to make enough profit to manage unforeseen risks:** *“We now look out for periods like the Covid period, the Covid period was very back-breaking with regards to our projects, it set us back by 100 steps, it was a lesson, now we put a profit margin in case something happens.”*<sup>37</sup>

#### 2.1.4. SELF-EMPLOYMENT

**Main question:** How much does the self-employment approach contribute to accessing sufficient, sustainable and decent livelihood?

In order to answer this question, we start by looking at the ability of beneficiaries that took this approach to work as self-employed, and then move into looking at the contribution of self-employment opportunities to their livelihood sufficiency, the sustainability of working as self-employed and the impact of working conditions when self-employed. We also look at unintended impacts of this approach.



#### Creating self-employment opportunities

The self-employment approach is less common compared to other approaches implemented under RDPP livelihood interventions. Only a few projects included activities specific to self-employment: one in Lebanon, one in Iraq and one in Jordan with limited activities.

Discussions with partners and beneficiaries tend to point to similar findings per country regarding the involvement of beneficiaries in self-employment. **In all countries, at the time of the study, a considerable number of beneficiaries (perceived to be more than half) managed to find opportunities and worked as self-employed.**

There were several factors behind beneficiaries’ access to self-employment opportunities or lack thereof. Beneficiaries from the self-employment approach across the three countries were using their community and engaging on social media to build customer networks. **Indeed, beneficiaries who**

<sup>34</sup> FGD with women head of home-based businesses, Jordan

<sup>35</sup> FGD with women head of home-based businesses, Jordan

<sup>36</sup> FGD, Iraq

<sup>37</sup> FGD with women head of home-based businesses, Jordan

**leveraged their friends and social circles to find customers and posted some of their pieces of work on social media tended to find more opportunities than others.**<sup>38</sup> Several respondents suggested improving this practice through the creation of a community of the self-employment trainees themselves, for them to work for each other: *“If you need a plumber, call someone from the programme who was trained on plumbing.”*<sup>39</sup> Marketing and social media training provided by the interventions were considered as very useful by the beneficiaries interviewed.

**Across countries, self-employment beneficiaries received mentorship (for several months in one project) and equipment to be able to carry their work as self-employed.** This was highly contributive to enabling them to start working as self-employed. Provision of support under this approach could benefit from some improvements, however. Beneficiaries interviewed (especially those trained in professions such as plumbing, electricity, painting, etc.) mentioned that besides mentoring, they would also benefit from more effort in linking them to potential clients the same way beneficiaries from the employability skills are placed in jobs or internships, indicating that perhaps the linkages effort from the partners were not enough. One partner, however, invested in this type of linkage by creating a digital phone application to link self-employed beneficiaries to clients (whether companies or individual clients). Despite promising results initially, it seemed that this did not lead to increasing access to opportunities as society is not used to hiring people through apps. In addition, it was also suggested by some beneficiaries that the distribution of equipment by partners, despite it being highly appreciated, would benefit from taking into account sectoral differences by distributing more equipment to sectors that need more and less to others that need less, indicating that perhaps the partners distributed equipment equally to everyone to avoid conflict while some needed it more than others.

In Iraq, where one partner focused heavily on training beneficiaries with prior education to exploit freelance opportunities that resulted from the COVID-19 pandemic in sectors like coding, web design, mobile apps, content creation and graphic design, it was interesting to look at the self-employment experience. **As reported by the partner, a good percentage of the beneficiaries are now working as self-employed, especially women who found remote work was an opportunity for them to manoeuvre around cultural barriers that prevent them from going to a workplace.** Some external challenges, however, face these freelancers. First, it seems the local market for freelance jobs in Iraq is limited and the concept of freelancing is not well accepted by Iraqis, who still prefer to work with established companies, which limits the opportunities. Therefore, most of the beneficiaries were providing services outside Iraq. However, the global market was also limited as several freelancing websites do not work in Iraq and wiring money to the country is difficult, for example, freelancers with Iraqi bank accounts cannot connect to PayPal or register their accounts with freelancing platforms. Some of them were manoeuvring around that by using the bank accounts of relatives in Turkey. For Syrians the situation was even more difficult as they cannot open bank accounts in the country.

### **Sufficiency, sustainability and decency of livelihood opportunities resulting from self-employment**

Again, because RDPP's objective is not only to enable beneficiaries to work as self-employed but also to contribute through these self-employment opportunities to providing more income sufficiency and more sustainable and decent livelihood opportunities for beneficiaries, in the following the report looks at improvements in the sufficiency, sustainability and decency of livelihoods of beneficiaries after being able to work as self-employed.

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<sup>38</sup> FGD with beneficiaries, Lebanon

<sup>39</sup> FGD with beneficiaries Lebanon

In terms of sufficiency obtained from self-employment opportunities, a good percentage of the beneficiaries met with managed to increase their income thanks to the project's intervention. **Self-employment allows an interesting diversity of income, diversity being considered by interviewed beneficiaries as a strong way to ensure sustainability.** A self-employed beneficiary in Jordan mentioned: *"Being self-employed allows you to work four jobs at the same time."*<sup>40</sup> The difficulty in accessing further income from self-employment was largely attributed to external factors beyond programme capacity, such as lack of opportunities because of the economic situation in the countries.

In terms of sustainability of livelihood generated from self-employment, **self-employment skills in professions like plumbing, electricity, painting, etc., even if they do not provide immediate income, are perceived by interviewed beneficiaries as skills useful in the long term.** These skills provide beneficiaries with a safety net and make them feel secure about knowing how to do something that can generate income: *"I have a profession in my hand."*<sup>41</sup> Beneficiaries also said that they can use these skills to help themselves or their families when they build new homes, have things to repair, etc. Indeed, providing beneficiaries with vocational training opportunities to enhance their skills and allow for long-term acquisition of assets, and introducing beneficiaries to the latest techniques, could have a significant impact on the sustainability of their work. **Self-employment skills in digital freelancing also provided interviewed beneficiaries with a feeling of security about generating income, even if not immediately.** The ones that ended up not working as self-employed sometimes use these skills in their current employment (making a website, making a QR code, making a poster, etc.) which increases their employers' satisfaction with them and makes them more interested in retaining them in the long term. These digital skills also provide them with a freedom to move across countries while being able to work remotely. For refugees in Iraq specifically, these skills provide them with strong potential to work as freelancers in other countries (such as Turkey, a major second destination for refugees who first resided in Iraq).

In terms of decency of opportunities when working as self-employed, **self-employment always comes with the risk of not getting paid.** Self-employed individuals also do not benefit from insurance, paid-leave, maternity leave, sick leave, retirement, etc., which is also the case for those involved in other employment approaches as well. Therefore, freelancers have specific needs in terms of legal training, to understand what comes with the status and how they can protect themselves. Projects supported beneficiaries by legalising their status, even issuing flexible work permits for Syrian beneficiaries in Jordan, which allows the beneficiaries to gain better and safer work opportunities.

**As mentioned earlier, self-employment when from home was usually considered as decent work for women interviewed.**

### Unintended impacts of self-employment

- **Some beneficiaries from other approaches work as freelancers for income diversification or when they are between jobs.** This highlights the opportunity of transferability of skills between approaches. Some partners focused on employability skills development noticed that several of their beneficiaries wanted to use their skills to be self-employed, but often did not have the knowledge in terms of regulations, bookkeeping or marketing to do so. Future interventions might include a module on freelancing (laws, bookkeeping, etc.) under every approach so beneficiaries have the minimum awareness of what self-employment implies if they wish to (or have to) follow that path.
- **The networks created between beneficiaries has proved useful under this approach in increasing access to self-employed income-generating opportunities.** For instance, one company that benefitted from support under the private sector development approach sometimes works with freelancers that have been trained by the project for specific events where they need extra

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<sup>40</sup> FGD with self-employed, Jordan

<sup>41</sup> FGD with Beneficiaries, Lebanon

staff. Based on that, it could be interesting to develop more cross-over between approaches and introduce freelancers to private sector partners, for instance.

### 2.1.5. COMPARING APPROACHES

#### Comparing the impact of approaches towards programme objective

**When looking at creation or improved access to livelihood opportunities, we can say that the private sector approach (demand side) had a strong impact in terms of the number of jobs created.** Creating jobs by the private sector was an easier target to achieve than successfully matching beneficiaries to fill the gap of already available jobs in the market (supply side), successfully creating sustainable businesses under the microbusinesses approach or successfully enabling beneficiaries to work as self-employed under the self-employment approach.<sup>42</sup> This was reflected in the way businesses and individuals responded when asked about creating or accessing livelihood opportunities. Businesses were always quick to stress that they were able to meet their job creation targets despite all the external factors that challenged them while individuals always raised the difficult efforts they had to put to access income-generating opportunities.

**The programme contributed to increasing the sufficiency of livelihoods, especially within the microbusiness and the self-employment approaches.** These approaches have the highest potential of increased income, if successful, unlike employment where a salary is a salary and there is no flexibility to work other jobs. The expectation that beneficiaries have from the income they would generate from microbusinesses and self-employment is not to cover their full needs but rather to back them up with a certain percentage to reach the minimum sufficient income they need. This shaped how the impact, from a sufficiency perspective, was seen by the beneficiaries: they always tended to appreciate the income they would generate from businesses and self-employment, even if it was not major because for them, it was an additional income while they always tended to underappreciate the salaries they would make from jobs because they were seen as their only source of income.

**Looking at the contribution of approaches to the sustainability of livelihoods, the programme had a good impact on job retention under the private sector support and employability skills development approaches.** The employers met reported better retention rates from beneficiaries that have been trained by the projects, and the employees interviewed mentioned that their newly acquired skills would allow them to gain value in the eyes of their employers and therefore keep their jobs. **Transferability of skills seemed to be higher under the microbusiness and the self-employment approaches.** Business skills were associated with greater transferability even if beneficiaries were not able to sustain their current businesses and self-employment skills were viewed as long term assets that allow diversification as well.

**From a decent work perspective, the study indicates that legal awareness for individuals in the supply side of the labour market had a strong impact.** Efforts to help beneficiaries negotiate their contracts, register their businesses, or be aware of the legal standards in terms of pay, hours, or other benefits empowered and increased the standards beneficiaries have from their jobs. In terms of satisfaction with the work conditions, the **beneficiaries from the microbusiness and self-employment approaches praised the flexibility in terms of working hours and the ability to work remotely or from home.** However, employees from the private sector expressed most of the

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<sup>42</sup> The programme was able to achieve its targets under other approaches

observed decent work concerns, but this was highly attributed to businesses' inability to improve working conditions considering the declining economic situation in the three countries.

### Cost-benefit analysis

In order to analyse the cost-benefit of the different approaches, Altai looked at the budget per output level in the logical framework of nine of the ten projects included in this study.<sup>43</sup> Of a total of 64 output levels, 44 were attributed to the four livelihood approaches in this study. These 44 output levels included activities specific to one of the four livelihood approaches, as highlighted in the table below. The attribution also included any capacity building and research activities that were conducive to implementing activities under one specific approach. We did not include advocacy, capacity building and other activities that were not directly related to implementing the four approaches. In some cases, when the partners did not make the distinction in the project's documents, the selected output levels included both direct and indirect (including salaries, running costs, etc.) costs of livelihood activities.

Table 4: Allocating projects' log frame outputs to approaches

Approach	Outputs related
<i>Support to private sector with a view of decent job creation</i>	All outputs related to providing technical training, grants or equipment or decent work training to the private sector
<i>Employability skills development followed by job placement or internship</i>	All outputs related to training, placing individuals in jobs/ internships or linking them to jobs
<i>Support to establish home-based or microbusiness</i>	All outputs related to training or funding individuals to establish home-based or microbusiness
<i>Self-employment</i>	All outputs related to training or funding individuals to work as self-employed

We then distributed the budget of the 44 selected outputs (which corresponded to 80% of the total outputs budget of the nine projects, the rest being allocated to advocacy, capacity building and other activities not directly related to the four approaches) across the four approaches as shown in the table below.

Table 5: Approaches' budget

Approach	Estimated budget
<i>Support to private sector with a view of decent job creation</i>	<b>5.2m USD (at least)</b>
<i>Employability skills development followed by job placement or internship</i>	<b>2.1m USD (at least)</b>
<i>Support to establish home-based or microbusiness approach</i>	<b>1.2m USD (at least)</b>
<i>Self-employment</i>	<b>0.7m USD (at least)</b>

<sup>43</sup> After discussions with RDPP, we have excluded from the analysis one project in Jordan because it was considered a pilot project that focused on innovating with a small number of beneficiaries which would make it an outlier distorting the data. We also excluded the self-employment outputs of one project in Iraq because it had a very high investment per self-employment trainee, and it would distort the data.

<i>Mixed (employability, microbusinesses, self-employment)</i>	<b>3.6m USD</b>
<i>Mixed (across all approaches)</i>	<b>0.3m USD</b>

Often, activities linked to the three approaches of employability, microbusinesses and self-employment were mixed together under the same outputs. These outputs included at least two, or all, of the following: employability training or job placement, microbusiness training or grant/equipment, self-employment training or grant/equipment, in addition to decent work and PSS work across the three approaches. These outputs represented 3,593,313.32 USD (26%) of the budget distributed across these three approaches, as shown in the table above. In addition, some outputs mixed all approaches together and they corresponded to 329,029.03 USD (2% of the budget), mainly related to research and capacity building. To be able to analyse the cost of each approach correctly, Altai calculated the cost per livelihood opportunity created as per the table below. Before looking at the calculations below, it is important to mention that the calculations made are only indicative and used for the sake of comparison: this is due to the inclusion of direct and indirect costs together in several outputs, and the consideration that there will always be activities under several selected output levels that are not necessarily conducive to creating an income-earning situation (the generality of the outputs).). The data does not exactly reflect the actual expenses directly creating an income-earning situation. **The below figures are only used to provide a rough cost-benefit analysis that allows us to draw comparisons between the approaches while taking into consideration the inevitable limitations of these comparisons.**

Table 6: Cost per opportunity created in each approach

<b>Approach</b>	<b>Total Budget</b>	<b>Number of opportunities created<sup>44</sup></b>	<b>Cost per opportunity created</b>
<i>Support to private sector with a view of decent job creation</i>	5.2m USD	911 jobs created	<b>5.7k USD per job created</b>
<i>Employability skills development followed by job placement or internship</i>	2.1m USD (at least)	885 successful job matches	<b>2.4k USD per successful job match</b>
<i>Support to establish home-based or microbusiness</i>	1.2m USD (at least)	843 businesses supported or established	<b>1.4k USD per business supported or established</b>
<i>Self-employment</i>	0.6m USD (at least)	331 <sup>45</sup> working as self-employed	<b>1.8k USD per person working as self employed</b>

<sup>44</sup> According to RDPP overall indicator datasheet received on 18 September 2022

<sup>45</sup> The data provided includes only number of beneficiaries that received self-employment support (551), excluding numbers from one project in Iraq because it is an outlier project that had very high investment per trainee in self-employment. Based on the estimated numbers from the partners that worked on self-employment, it seems that at least around 60% of those supported are working as self-employed. This is how we calculated the total of 331.

We base the following discussion of the cost-benefit of the approaches on the numbers above. While the cost of the employability skills, microbusinesses, and self-employment approaches is higher than indicated because of the unallocated budget, we assume that their relative budget will remain in the same hierarchy, and below the budget of the private sector approach.

**The indicative numbers above show that cost-wise, the home-based and microbusiness support is on average the least costly approach**, as the cost per business established or supported is the lowest compared to the cost of creating other income-generation situations. **The discussion on this approach in section 2.1.3 shows that impact-wise, businesses seem to be highly contributive to livelihood sufficiency of beneficiaries when they succeed**, especially that beneficiaries feel they can use their businesses as an additional income source and are satisfied with their contribution to the income even if it does not cover a high percentage of their needs. Moreover, the discussion on this approach shows that from a livelihood sustainability perspective, even when income is not generated from these businesses, beneficiaries can use their business skills to invest in other businesses and innovate, so this approach provides long-term skills to generate livelihoods. Finally, businesses provide beneficiaries with their own work environment as per their preference, giving them a sense of freedom and empowerment.

If we consider cost per opportunity created, it looks like the home-based and microbusiness approach is on average the least costly and is impactful in terms of its contribution to sufficient, sustainable and decent livelihoods. However, the risks of business failures are important, especially if livelihood interventions favour the creation of more and more businesses. Furthermore, it is important to remember that while the impact of these businesses is high for the individual beneficiary, most of these businesses are not scalable, and it seems difficult for them to create jobs in the future compared to the private sector support, for example (although this approach is much more expensive).

The numbers also show that cost-wise, private sector support is the most costly approach, considering the level of support to private sector businesses prior to job creation. Impact-wise, our discussion on the private sector approach in section 2.1.1 shows that **from a livelihood sufficiency perspective, jobs in the private sector provide a decent level of sufficiency, yet income expectations from these jobs are high**, especially that employees usually consider them as their only source of income. **Private sector jobs provide, however, income predictability, which is very important considering uncertain economic conditions in the three countries and the pressure the context puts on livelihood sustainability**. Job retention is higher when employees are more skilled and businesses are more capable, leading to better predictability, as shown in our discussion. Finally, while decent work conditions are hard to improve in the private sector, decent work efforts have improved relationships between business owners and employees and that reflects well on the well-being of employees.

So, at face value, the impact of the private sector approach on individual livelihood sufficiency, sustainability and decency are good but not much better than other approaches, even though this approach is more expensive. **In the context of the targeted countries, the private sector is where jobs are most likely to be created and livelihood programmes must work with this sector to absorb those trained on employability**. Moreover, self-employment and microbusinesses are not large-scale solutions for the livelihood issues, as it is not possible for everyone to be self-employed or have their own business. It is also important to keep working with the private sector. **Most of the cost that goes into creating jobs helps improve the capacity of private companies, and can lead to strong positive outcomes for the community beyond just creating decent jobs for individuals** (through value chains, for instance). This approach targets organisations and not only individuals, and its unintended impacts are not to be underestimated. **The overall conclusion would be not necessarily for livelihood programmes to invest less in the private sector but to make the investment more strategic with more effort put on decent work and management of salary expectations according to the economic situation** to maximise the impact of the approach.

The numbers also show that cost-wise, the self-employment approach is similar to microbusinesses (except a bit more costly). Impact-wise, section 2.1.4 on this approach shows that it has a **good contribution to the perception of livelihood sufficiency, especially when individuals use self-employment as an additional source of income**, similar to the case of the microbusiness approach. Additionally, from a livelihood sustainability perspective, **having knowledge about self-employment provides beneficiaries with a sense of livelihood security** where they feel they have skills that can help generate income in the long-term even if not immediately. Finally, similar to microbusinesses, the self-employment approach allows beneficiaries to work outside the private sector environment and provides them the flexibility they need, especially when they prefer it to the predictability of private sector jobs.

**So, at face value, the overall impact of the self-employment approach is good in terms of contribution to individuals' livelihood sufficiency, sustainability and decency and its cost could be lower than estimated.** However, similarly to the case of microbusinesses, not everyone can be self-employed, and approaches focused on employability and matching the demand and supply side of labour are important because most livelihood opportunities come from employment.

Finally, the numbers show that cost-wise, the employability approach is more expensive than the other approaches targeting individuals (microbusinesses and self-employment, if we assume that self-employment could be cheaper than indicated). This is probably because the job placements efforts mean paying for their internships sometimes. **Impact-wise, jobs matched seem to provide a decent level of sufficiency but as discussed under the private sector approach, there is more income expectation from these jobs as they are seen as permanent** and restricted sources of livelihoods. From a sustainability perspective, these jobs provide good income predictability and are more likely to be retained when the employability skills provided are in line with the needs of business owners. Finally, decent work is still an issue under this approach, where it is difficult to improve working conditions considering economic difficulties.

So, at face value, this approach has good impact on the sufficiency, sustainability and decency of individual livelihoods, but its contribution is not better than microbusinesses and self-employment even though it is a bit more expensive. As mentioned, it is important to train beneficiaries to have jobs and not only generate income themselves, because jobs will always be the most likely source to generate income. Employability skills development interventions could be paired with more management of beneficiaries' expectations and include modules on self-employment to provide beneficiaries with feelings of choice and/or alternative livelihood opportunities.

### Impact of approaches per beneficiaries' gender and status of origin

**In terms of gender, in general, the programme was very inclusive of women, who benefitted from all the approaches.** The cultural challenges usually raised when discussing access of women to livelihood opportunities seems to decrease with the economic crises faced in Iraq, Jordan and Lebanon: their contribution is needed to support the household income, so their participation to the workforce seemed better perceived. In the target areas and target groups of RDPP, **the microbusiness approach was the most efficient in giving women relatively better access to opportunities than other approaches.** Women reported more sufficient and safe income when they were running a business. Women also found more value in running a business than just a monetary benefit: establishing a business was a source of personal satisfaction and achievement. **Under the employability skills approach, men interviewed still accessed more sufficient income than women** as they tend to be offered higher salaries and have been in the labour market longer. Transportation and distance to workplaces was the most commonly quoted factor preventing most women from accessing employment after improving their employability skills.

**In terms of status of origin, self-employment was the best approach to getting around the difficulties refugees face in regard to finding employment. The microbusiness approach also had a good impact on the livelihoods of refugees interviewed.** Syrian beneficiaries view having their own business or being self-employed as the best option for sufficient, sustainable and safe livelihoods. Self-employment also offers them flexibility for change (depending on the seasons, for instance) and the opportunity to relocate to other geographical areas. Refugees, who are more vulnerable to improper working conditions considering the power dynamics (no contract, social security, etc.), felt they **benefitted greatly from the decent work efforts across all approaches**. The information they received about the labour law for instance put them in a stronger position to negotiate with their employers and they felt improvement as a result, either in salaries or in treatment. Similarly, self-employed individuals were often able to legalise their status, through the issue of flexible work permits, thanks to RDPP's intervention.

### Impact of approaches per country

In all countries, there were plenty of interesting successes of livelihood approaches applied by the partners despite difficulties faced due to external factors.

In Lebanon, it was interesting to look at the results of the programme in terms of job creation under the private sector approach. As mentioned in the section on private sector, **most Lebanese private sector entities that were interviewed were able to meet (or even exceed) their job creation targets and they have been also able to retain their new employees despite the country going through an unprecedented economic crisis**. This was attributed to support from partners adapting to emerging market needs from the crisis and to SMEs wanting to work really hard to achieve their targets because they needed the support during the crisis. However, the supported private sector in Lebanon was less likely to employ refugees for several reasons, including legal ones that do not allow refugees to work in specific sectors in the country and refugees not being skilled enough to meet the needs of the businesses that were selected. When we look at the other approaches, **interviewed beneficiaries of the employability skills approach in Lebanon were largely able to find employment opportunities**. The issue for them was finding good salaries, which seemed very difficult to achieve within the financial crisis (continued devaluation of the national currency). **Microbusinesses and self-employment support provided through RDPP in Lebanon helped beneficiaries diversify their sources of income in times of turbulent economic crisis**. The country-wide energy issue and the high inflation impacted businesses' ability to run sustainably and purchase raw material, however.

**In Jordan, the impact of the private sector support in job creation was higher compared to Lebanon**. In Jordan, partners selected companies that mainly use a low-skilled workforce and could create jobs for refugees or women. Issues of decent work within the private sector were stressed across countries but mainly in Jordan, especially in the manufacturing sector. **Under the employability skills approach in Jordan, the lack of certified technical education<sup>46</sup>, or at least specialised skills, was a factor preventing beneficiaries from finding employment in their field**. This was specific to Jordan and was not seen, even to a low extent, in other countries. The employability skills development approach also included upskilling in Jordan, which aimed at training low-skilled staff already employed in the private sector to enhance their skills, and therefore increase their retention rate and their income. **The beneficiaries from upskilling that Altai met<sup>47</sup> did not observe any change in their position, income or elsewhere after the training**. This questions the relevance of upskilling as part of the employability skills development approach in light of the objective of RDPP to improve sustainable and decent livelihood opportunities.

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<sup>46</sup> For example, programmes accredited by the Vocational Training Corporation

<sup>47</sup> Based on FGD with 10 women from two different companies

In Iraq (KRI), **the microbusinesses** created through partner support, despite being more difficult to sustain than in other countries for reasons that have to do with refugees being stuck in the camps market, they still **offered refugees with a chance to generate income that many leveraged on successfully**. The self-employment approach in Iraq partially focused on training beneficiaries on how to exploit freelance opportunities resulting from the COVID-19 pandemic in terms of remote work in sectors like coding, web design, mobile apps, content creation and graphic design, even for clients outside of the country. This offered the opportunity for many of them to work as self-employed (especially women who found it a good opportunity to work remotely and generate income without having to commute or be in a workspace) and for others to use their skills as additional assets in their current jobs (e.g., people working at restaurants using their graphic design skills to do social media marketing for their restaurants). **Various external factors specific to Iraq limited the potential of beneficiaries to work as self-employed**. It seems the local market for freelance jobs in Iraq is limited and the concept of freelancing is not well accepted by Iraqis, who still prefer to work with established companies. The global market was also limited as several freelancing websites do not work in Iraq and wiring money to the country is difficult. Finally, **job creation in the private sector was below target**. The reason was mainly attributed to the hesitancy of companies to create jobs immediately after receiving support. Supported private sector entities were also less likely to employ refugees for several reasons, including quotas on employing refugees in the private sector. **Improving beneficiaries' employability skills in Iraq to employ them in the private sector did not lead to successful retentions**, mainly due to companies being unwilling to hire and finding skills of beneficiaries not high enough.

### Beneficiaries' choice of approach

This learning study also looked beneficiaries' preferences regarding being employed, having their own business or being self-employed.

For most of them, **the regularity of income is the strongest incentive of being an employee**. Beneficiaries looked at salaried positions as a safer option in times of crises, as having a fixed income becomes more appealing since it provides more predictability while crises bring a lot of uncertainty. The cultural aspect is also important in shaping their preference towards employment as it is more accepted by society.

Regarding preferences to have their own business, sometimes it seemed the creation of a business came as a second livelihood choice, because beneficiaries could not get employed (because of their age, disability, or family requirements) or because of the shortage of vacancies in their country. Yet, **most of the business owners that we met were happy with their situation and would not go to an employee position if they had the choice: "I'd rather make 100 dinars working on my own than 250 dinars working as an employee for a company."**<sup>48</sup> So, beneficiaries interviewed seem to prefer generating their own income from their own businesses even if that meant accessing lower incomes.

When it comes to being self-employed, the general impression from all countries is that **most of the beneficiaries are happy to be self-employed and prefer this to having full-time employment in a company – the freedom and flexibility allowed by self-employment is the drawcard**. For beneficiaries in daily professions (plumbing, electricity, painting, etc.), they stress that they definitely prefer working as self-employed rather than being employed with a supervisor as it offers them the opportunity to make more income per hours worked.<sup>49</sup> However, in Lebanon, for example, taking into

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<sup>48</sup> FGD with microbusinesses in Jordan

<sup>49</sup> FGD with beneficiaries Lebanon

consideration the turbulent market context and the difficulty in sustaining income opportunities, they are not able at the moment to make much more, therefore they might consider employment. The very few respondents who would prefer being employed would accept being paid less for a regular income. Among Syrian beneficiaries, the preference of being self-employed was even higher: they do not have to go through the difficult process of getting a work permit which often discourages the employers. Self-employment also offers flexibility for change (depending on the seasons, for instance) and the opportunity to relocate to other geographical areas. Women, who were mostly involved in the self-employment approach under the freelance component in Iraq, prefer to work as self-employed as it provides them greater flexibility in terms of what they work on and when to work on it. Self-employment allows women to work from home, which they often prefer than having to leave the house to work for a company. This explains why the higher percentage of beneficiaries proceeding with freelance work in Iraq were women.<sup>50</sup>

### Beneficiaries' perception of success across approaches

The study could gather several perceptions from beneficiaries across the different livelihood approaches, which are highlighted below.

**The perception of decent working conditions of the beneficiaries interviewed under different approaches was often narrowed to sufficient income:** when asked about what decent employment meant to them, beneficiaries focused on income sufficient to meet their needs as their main concern.

The study found that **most beneficiaries interviewed described the success of livelihoods under the different approaches as the ability to respond to unforeseen risks** through more income or income diversity. The different crises that the region is undergoing gave the workforce a will to diversify their sources of income and the ability to transfer their skills from one type of income-earning approach to another. Some individuals interviewed complement a salary with some freelancing assignments to decrease the unpredictability related to the reliance on only one income source.

Extending the above finding, **the study stresses that livelihood approaches from the point of view of beneficiaries are not stand-alone and feed into each other.** For example, strategic partnerships with private sector companies lead to better chances of employment for beneficiaries from employability skills development, and companies benefit as well from better trained employees. Individuals evolve, their needs change, and, consequently, they have different desires in terms of livelihood opportunities. **Interventions that provide diversity of approaches to beneficiaries, that can raise their awareness on the different options and make sure they are equipped to make the best of any of these options have, therefore, the best chance of success.** Similarly, sectors that allow transfer between approaches are an interesting lens for interventions. Food processing, for instance, can lead professionals to work for a factory, a small business, or develop their own business either from home or opening a shop. Interventions should also take into account that the results of the approaches were not always linear in terms of transition from training to income generation: many times, people who were trained on jobs were self-employed/had their own business or vice versa.

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<sup>50</sup> Interview with partner

## 2.2. ADAPTATIONS, ADVOCACY AND POLICY

This section addresses objective 1 of the TOR which is focused on partner's **adaptations, advocacy and policy pathways to adapt to the contexts and improve the impact of livelihood interventions.**

### 2.2.1. ADAPTATION STRATEGIES, ADVOCACY AND POLICY PATHWAYS ADOPTED BY THE PARTNERS

What **adaptation strategies, advocacy and policy pathways** have been pursued by the partners to adapt to the context and improve or prevent deterioration of vulnerable beneficiaries' ability to access sustainable livelihoods? What adaptation strategies **were missed**? How can advocacy and policy efforts **be enhanced** to facilitate positive change?

During the time of the program, partners had to adapt to several contextual issues. The main issues reported by partners to Altai comprised **COVID-19**, the turbulent **economic contexts** in the region and the legal, social and political context related to **'refugees' status**.

#### COVID-19

The largest components of all projects were implemented during the pandemic (if not all). To adapt to the challenges of COVID-19, both in terms of health safety and country regulations, the partners adopted several modalities.

#### Online or socially distant provision of activities

**All partners transitioned to providing training (whether to private sector or to individuals) online.** Despite limitations related mainly to the difficulty of teaching skills in some sectors online (such as tailoring, as reported by beneficiaries), online training had a lot of positives to it. For instance, taking the training from home gave beneficiaries more time to learn their skills, especially when the training was recorded and sent to them, and they were able to watch it repeatedly.

In general, the transition to online training was difficult at the beginning, and beneficiaries did not have the same levels of engagement, but later they became used to it, especially when **partners provided training participants with internet subscription cards or even with modems** to make sure they had good access to the internet to receive training material or attend training online. This increased the participation rate and efficiency of online training. While online training was satisfactory from both beneficiaries and partners' perspectives, the outreach and selection seemed to have been time consuming for partners' staff who conducted individual phone conversations with each potential beneficiary. When physical contact was inevitable with beneficiaries (to provide equipment, for example), partners were able to apply safe health protocols (minimum distancing, hygiene practices) that ran across their organisations.

**This shift towards online activities allowed partners to reach further geographically, increase the participation of women who face challenges in transportation, along with other people who have scheduling or mobility limitations.** COVID-19 related lockdowns were also used by partners to provide support to beneficiaries that would otherwise not have had the time to join training. The shift was also easier for partners who had previous experience in running programmes online. They reported that their activities were not really being affected by the online shift because it is their standard practice. Some partners developed innovative online platforms that can still be used to cover more areas or to reach out to people that are less available (because already employed or caring for their family, for instance).

## Reactivity to market changes as a result of COVID-19

**Partners showed reactivity to change sectors based on what was allowed during COVID-19.** In Jordan, for example, a project had just finalised a comprehensive market assessment when the lockdown and closure of many economic sectors happened. The team led a quick assessment to see which sectors would still be operating and was able to shift the project employability skills development focus towards the agrifood sector, ensuring that beneficiaries could work even in times of COVID-19 restrictions. The partner identified sectors that were boosted by the value chain disruptions and built on those to ensure success in terms of employability of its beneficiaries.

A partner in Iraq showed an interesting adaptation to the drop in demand for jobs during COVID-19 and the difficulty to convince the private sector to hire employees. **They created a Shared-Value Partnership model (SVP) whereby they paid the full or partial salary of their beneficiaries to encourage the private sector to employ them.** While the impact on retainment of jobs after is not clear, as discussed under Section 2.1.2, this strategy managed to at least provide beneficiaries with a stable income at a time when companies were discharging employees.

**The self-employment approach was by itself an adaptation to the economic context of COVID-19.** Self-employment represented an alternative source of income with the demand for jobs declining dramatically during the pandemic (companies shutting down or reducing their business activities). The approach allowed beneficiaries to diversify and provided them with various types of skills to generate income outside the employment market.

In general, the material support provided by the programme was immediately needed by the communities because of the economic impacts of COVID-19. In addition, the support provided by the projects during the pandemic had a **positive psychological impact on the targeted communities** as it gave them hope in times of uncertainty.

## Economic context

Partners had to face different economic realities on the ground which they adapted to differently. The three countries targeted by the RDPP faced economic turmoil, at different levels.

In Lebanon, the banking crisis brought many financial and operational challenges to all interventions. **First, because of the difficulty of conducting bank transfers, partners had to distribute grants to private sectors or to individuals in cash.** Having to deal with cash transfers created delays, especially as the partners were not exposed to such practices before in such volume. The banking crisis also caused partners in Lebanon more losses in the amounts budgeted for, as the banks increased transfer fees. On the other hand, partners were able to save as planned costs were lower than anticipated. This crisis is a continuing challenge for partners as it keeps evolving.

The energy crisis, manifested by extremely limited hours of electricity supplied by the state and the reduced availability of fuel which increased the costs of private generators, was also a main contextual challenge to adapt to in Lebanon, although this issue started to escalate in the last months of programming. The cost and availability of fuel is disrupting SME operations (or disabling them completely), especially those that are heavily dependent on energy, and is also making their products less competitive internally and in the export market. This is why it was also suggested that future livelihood programming needs to distinguish between energy heavy vs. non-energy heavy SMEs to achieve better and more strategic results in job creation. One partner also suggested that livelihood programming in Lebanon should have a plan on how to address the energy issues, either through individual support to SMEs (installing solar panels as an alternative to fuel) or collective support (aligning livelihood programming with energy/policy programming).

The economic crisis in Lebanon posed a lot of challenges regarding decent work conditions. **To respond to this challenge, partners had to adapt their activities to the context of decent work within the crisis.** One partner focused its research on **studying decent work conditions in sectors**

**that have been hit largely by the crisis and used that to advocate for better practices from employers in these specific sectors** (such as health, hospitality, etc.). They indicated that this effort could have translated to better impacts if 1) more effort was put in to involve smaller public sector actors that are more responsive such as unions and municipalities, and not be stuck with the least responsive ones such as Ministry of Labour, etc. (discussed below under Section 2.2.2), and 2) if the advocacy work was more targeted (not general) and focused on advocating specific SMEs in crisis-hit sectors to respect decent work conditions.

The economic situation in Jordan is difficult as well, with increasing unemployment rates (particularly among youth), inflation, etc. As in Lebanon, **this situation impacts work conditions** as the low salaries and unemployment rates, combined with inflation, lead to a massive rise in poverty levels. There is also an increasing move towards the informal economy. The degradation of work conditions of employees was visible during the FGDs conducted by Altai, with many employees being unsatisfied with their working conditions and their work environment. In response to this, **several partners are addressing protection and legal support in addition to livelihood**. Partners also try to act as a link between individuals and the private sector to improve the work environment, through advocacy campaigns for public and private sectors for instance. **The focus on decent work in Jordan could have been more structured**: there is a degree of reluctance to engage in decent work programming because it creates additional costs that the businesses cannot afford.

In Jordan, the lack of technical certifications was sometimes quoted as a barrier for beneficiaries to access jobs. Under one project, grants were provided to some beneficiaries of skills development to join vocational schools, which proved successful in terms of employment outcomes. More policy efforts to link private sector and vocational training schools is needed. As mentioned in the report previously, one of the main barriers for beneficiaries to access jobs in Jordan was the lack of technical certifications, which was not the case in Lebanon and Iraq.

In Iraq, the general economic situation went from stagnation to decline due to COVID-19 and the limitation on regional goods movement (the Kurdistan Region is vastly dependent on imports from Turkey), lengthy budget negotiations between Kurdistan Regional Government (KRG) and Government of Iraq (GoI) (including continued patchy payments of public salaries), and the absence of central government in Baghdad for over a year. **Because of the devaluation of the Iraqi dinar that happened at the time of programme implementation, partners made sure to disburse their grants in USD to keep their value**. Some issues were faced in Iraq because of the realities of the banking sector and the difficulty of wiring money to the country or open bank accounts, especially for Syrian refugees. In one of the two projects in Iraq, where self-employment was a main component, all beneficiaries faced problems working as freelancers, notably because of their inability to receive money from abroad which limited their global market, and Syrian refugees in particular could not open bank accounts to even work remotely in the local market. **To respond to that, several of the beneficiaries that were keen on working in the freelance market were using the bank accounts of relatives in Turkey**.

## Refugee context

Depending on the country, the partners had to face different legal, social and political realities related to the status of Syrian refugees to which they adapted differently.

**In Jordan, the laws stating which sectors refugees can work in are changing frequently towards more and more limitations on the sectors open to them**. NGOs are well aware of these regulations and select the sectors of focus accordingly. We came across some examples of refugee beneficiaries receiving training in sectors they are not allowed to work in. Partners tried to mitigate work permit issues through advocacy, sometimes using their reputation and their personal contacts in the public sector: the role of the “intermediaries” discussed under the “Employability skills development approach” was

sometimes key to obtaining a work permit for some individuals. But this solution was for individual cases only and cannot be easily extended to all the refugees benefitting from skills development.

An interesting case of advocacy to look at in relation to the legal context of Syrian refugees is the attempt by one partner in Lebanon to advocate for **the promotion of upcycling of second-hand clothes to be under the environmental sector, a sector in which Syrian refugees are allowed to work formally in Lebanon**. Its advocacy work started with a technical study about the environmental benefits of the upcycling sector, for this sector to get listed under the environmental sectors of the Ministry of Environment. The partner is still working on another legal report to advocate for a circular to allow refugees to work in the sector. The upcycling graduates from the project that were able to find jobs are currently employed as service providers, meaning they are not registered with the National Social Security Fund.

## 2.2.2. PARTNERS' COLLABORATIONS AND RESOURCE LEVERAGING

How have the partners collaborated with **government, local authorities, other stakeholders and sub-partners** in executing their livelihoods interventions? How have they **leveraged their resources**?

**Being local or largely formed of national staff with good contacts and reputation made it easier for most partners to navigate around the management of stakeholders they had to deal with.** In Jordan, all livelihood NGOs were local, and reported that they contacted governmental institutions first through personal connections, then by officially representing the organisation. They leveraged their web of connections to push forward advocacy for their cause. Interestingly, in one case in Jordan, one partner used its connections with governmental institutions, like the army for instance, to offer opportunities for its beneficiaries (the army asked for tailors and hired them through the partner). **In Iraq, partners had to put more effort into community outreach to inform the community about the project**, sometimes using the mukhtars as their channels to spread the word about the programme. It seems that development activity is looked at more suspiciously in Iraq than in other countries, which justifies these extra adaptations by the partners.

**Main stakeholders who can facilitate access to the labour market were engaged early on by the partners.** In Jordan and in Iraq, market assessments were conducted in cooperation with employment directorates, chambers of commerce and industries, and local authorities to benefit from their knowledge of the local economy. This engagement in Iraq included a Memorandum of Understanding (MoU) with the Chamber of Commerce to use its databases to map out registered private sector actors. The same partner also used the website of the Ministry of Labour and Social Affairs (MoLSA) for job posting to share opportunities with its jobseekers. Partners in Lebanon reported issues with public sector entities being almost dysfunctional and non-collaborative or responsive within the crisis.

**It seems cooperation at a higher level of public authorities was more challenging in some aspects.** In Jordan, most partners faced issues with the registration of microbusinesses that wanted to go formal, especially with delayed approvals and registration procedures. One partner suggested engaging the Ministry of Industry and Trade and the relevant governorate authority early on to avoid delays in business registration. In Iraq, partners had to get approvals from the directorate of NGOs (DNGO) and the Joint Crisis Coordination Centre (JCC). A similar process is in place in Jordan where any project needs to get approval from the Jordan Response Information System for the Syria Crisis (JORISS) before starting implementation, which creates important delays in the start of all projects. This was not the situation in Lebanon where partners reported not having to deal with government institutions at all if they were not themselves sub-partners in the project.

**Livelihood partners can have an interesting role in closing the gap between the private sector and public entities. Livelihood programming must align its agenda with governance programming to activate the role of the state and government institutions to be more responsive to the needs of SMEs.** In Lebanon, one of the main issues faced by the private sector is that several

government offices that SMEs need are non-operational due to the high turnover of employees (after their salaries became negligible) and the long-term strikes organised to increase salaries. This is making it difficult for businesses to finalise the bureaucratic procedures they need at the relevant ministries/directorates (getting approvals to export, to hire new employees, etc.). We observed similar issues in Jordan, because of the long and complicated bureaucratic procedures needed to license new activities: one company was not able to license a new restaurant, hence not able to run at full capacity and create jobs. The creation of an incubator for start-ups proved impossible in a project lifespan, because of official licensing processes. Projects can provide added value when they support the private sector navigate the bureaucracy and bring public authorities and the private sector closer through awareness raising, for instance. In Iraq, one partner put a lot of effort into creating job fairs that merged government officials (such as governors, chambers of commerce, etc.), private sector companies and job seekers from their projects. Bringing high-level Iraqi government officials motivated the SMEs to join these fairs as it is good for their visibility. Another partner in Jordan established a Human and Economic Development Platform that regularly brings together private and public sectors to discuss issues of common concern. Some partners also mentioned the possibility of them advocating more for public—private partnerships, for example, in industrial areas to establish child-care systems to break one of the barriers to women working.

**Collaboration with sub-partners was useful in Jordan, with partners benefitting from their knowledge of the local economy, their outreach capacity, and their networks in order to link beneficiaries with income generating opportunities.** There were challenges in Iraq as well when dealing with the capacity building of local NGO partners, reflecting the lag the country has regarding development work compared to Lebanon and Jordan. **Reportedly, one partner in Iraq mentioned frustration with the unwillingness of local partners to leverage on the capacity building provided to them.** One partner mentioned it clearly: *“the local partners in Iraq do not want to develop”*. However, this was not the case of local TVET partners in Iraq that received capacity building to provide employability skills training to beneficiaries. TVETs showed a great willingness to learn, improve their curriculums and tactics of delivering skills training. Their capacity building experience was perceived very positively by the partner.

**Findings under all approaches show that there is an interest in developing a community-based approach, i.e., to take into account the community surrounding the supported individuals or businesses.** Supporting businesses that buy from local producers has strong impacts at the community level through a trickle-down effect. Microbusinesses seem to have a higher chance of survival when they are close to their communities: communities provide support, making small businesses less vulnerable to shocks. Mentors that come from the community also have a big role in helping individuals find livelihood opportunities. However, when the community is small the demand is low, making it difficult for businesses to grow. All these local factors are interesting to look at in the design of any interventions.

**Partners whose experience has been highly focused on the private sector reported how the project as a whole and the capacity building, they received enhanced their knowledge and practices regarding the refugees’ context (how to address challenges of vulnerable groups without only focusing on growth).** A partner in Jordan is, in turn, transferring these practices and knowledge to its strategic private sectors. In Lebanon, they used their capacity building to target more entrepreneurs that can hire members of vulnerable groups which is important for their social image.

### 3. CONCLUSIONS

This section recaps on the main findings of the study and summarizes the learning points that could be interesting to consider for future livelihood programming.

When looking at each livelihood approach, the study highlights the success of the private sector in creating jobs, even in turbulent economic contexts. **It seems important to continue supporting this sector because of its ability to create livelihood opportunities in the context of the three targeted countries.** Working with the private sector should also **look beyond job creation, as keeping jobs could be considered a positive outcome as well.** Moreover, job creation needs to be measured on the long term, as several partners mentioned that additional jobs might be created after the programme stops its operations.

The synergies between the private sector approach and the employability skills development approach had interesting results in terms of decent job creation. When the employability skills development approach was linked with private sector support, companies tended to hire individuals that had benefitted from training through the same project. **Such practice can be mainstreamed across all private sector collaborations, and indeed, private sector support and employability skills development should go hand in hand to ensure allocation of jobs to the vulnerable groups targeted in the program.** The study shows that working with social enterprises leads to allocating created jobs to potentially more vulnerable groups. In addition, careful selection of companies helps ensure that they could create jobs for specific groups, such as women, refugees or low-skilled workers.

Often times, beneficiaries reported less satisfaction with income generated from jobs in the private sector as opposed to income generated from businesses or self-employment. This is not necessarily because jobs in the private sector provide less income but rather because there is more expectation from these jobs: they are considered an essential source of income while other jobs (businesses or self-employment) are considered as complementary. **This perception should be taken into consideration in livelihood programming to avoid conflating beneficiaries' expectations from income generated from employment in the private sector with actual income contributions achieved under this approach.** Interventions that aim to match beneficiaries with jobs in the private sector benefit from being paired with the management of beneficiaries' expectations. **Including modules on businesses and self-employment could provide beneficiaries with feelings of choice and alternative livelihood opportunities (skills that can be used across approaches).** Future interventions might include a module on freelancing (laws, bookkeeping, etc.) under every approach so beneficiaries have the minimum awareness of what self-employment implies if they wish to (or have to) follow that path.

**From a livelihood decency perspective, beneficiaries interviewed tend to prefer being self-employed or having their own businesses** to having a job, mainly due to flexibility of working hours and to the low ability of the private sector to improve working conditions. This very positive perception of microbusinesses or the self-employment approaches should not point towards doing more and more of these approaches: labour side interventions will always be needed because they are the most likely sources of livelihood. **Future collaboration with the private sector should take into account that formal jobs do not always mean decent working conditions:** with the current economic crises, companies report not being able to improve the working conditions. **Some strategies still succeeded in helping few businesses improve the working conditions of employees,** such as providing cost-reduction support and investing the savings on the well-being of staff. **The impact of legal awareness for individuals from all approaches should not be underestimated:** efforts to help beneficiaries negotiate their contracts, register their businesses, or be aware of the legal standards in terms of pay, hours, or other benefits empowered and increased the standards beneficiaries have from their jobs, especially amongst refugees.

Business and self-employment skills are associated with better skills transferability. **The programme was still able to increase job retention when working with the private sector, either when supporting SMEs or when training individuals for jobs.** To be able to create sustainable employment, the types of jobs have to be matched with the duration/degree of the training and with the level of existing skills of the beneficiary when entering the project.

For specific target groups, the microbusinesses approach was the most efficient in giving women relatively better access to opportunities than other approaches. It seems more comfortable to women to have a business on the side or at home, that they use to contribute to their household needs. It also has very positive psychological repercussions. In terms of status of origin, self-employment was the most efficient approach to get around the difficulties refugees face finding employment. The microbusiness approach also had a positive impact on the livelihoods of refugees interviewed. Syrian beneficiaries view having their own business or being self-employed as the best option for sufficient, sustainable and safe livelihoods. Self-employment also offers them flexibility for change (depending on the seasons, for instance) and the opportunity to relocate to other geographical areas.

When assessing the findings per country, results from Lebanon show that most Lebanese private sector entities were able to meet (or even exceed) their job creation targets and have been also able to retain their new employees despite the country going through an unprecedented economic crisis. **Crises should not detract programmes from working in the country, but rather to adapt the support to the needs emerging from the crisis.** This is true in all countries.

The adaptations to COVID-19 showed how revised market assessments to change sectors of focus based on what was allowed during the pandemic allowed reaching good results in creating opportunities and helping beneficiaries generate income. **This stresses the importance of studying the demand needed in the market before providing support to companies and individuals to reach better strategic results.**

**Because of the declining economic situation, combining livelihood activities with protection and legal support seems to have an added value. Future programming could consider more synergies between the two types of support.**

**Developing a community-based approach for livelihood, i.e., taking into account the community surrounding the supported individuals or businesses, could be developed in future programming.** We saw how supporting businesses that buy from local producers has strong impacts at the community level through a trickle-down effect. We also saw that microbusinesses seem to have a higher chance of survival when they are close to their communities and respond to their needs. Under the employability skills approach, having mentors that come from the community also have a big role in helping individuals find livelihood opportunities. Another unintended impact that raised our attention, and would benefit from more support in future programmes, is the creation of joint ventures, cooperatives, or informal communities of practice amongst beneficiaries of all approaches.

Finally, the experience of upskilling, which aimed at training low-skilled staff already employed in the private sector to enhance their skills, and therefore increase their retention rate and their income, did not often result in positive changes in employees' position, income or work conditions after the training. **This questions the relevance of upskilling as part of the employability skills development approach in light of the objective of RDPP to improve sustainable and decent livelihood opportunities.**

## 4. ANNEXES

### 4.1. TOR SPECIFIC OBJECTIVES AND LEARNING QUESTIONS

<b>1</b>	<b>Map pathways that the partners have followed towards executing market-based livelihoods activities, and various modalities that they have applied to reach the achieved impact within different contexts</b>
1.1	How have the RDPP and partners adapted to the evolving context? What adaptation strategies have been missed?
1.2	What advocacy and policy pathways have been pursued to improve or prevent deterioration of vulnerable beneficiaries' ability to access sustainable livelihoods?
1.3	How have the partners collaborated with local authorities and other stakeholders in executing their livelihoods interventions? How have they leveraged their resources?
1.4	What innovative approaches have the partners adopted to facilitate access to decent income opportunities/job creation at a time of economic stagnation? Which approaches have worked better than others?
<b>2</b>	<b>Explore implementation successes, best practices, and quality considerations related to adequacy of livelihoods, dynamic context, and perceived ability to access durable solutions</b>
2.1	What has been the outcome and the impact of the RDPP livelihood engagements? How has the support provided by RDPP partners through the various livelihood's pathways contributed to enhanced beneficiary livelihoods?
2.2	What pathways have or have not led to creating the required change identified by the partners and in what ways / through what means? Examples?
2.3	By analysing the cost-benefit of the different pathways, what was required to create tangible income opportunities for beneficiaries/enterprises? Which approaches have been most efficient in creating sustainable change?
2.4	What impact have the different approaches had on the lives of the beneficiaries? How do the beneficiaries measure success – more income, more opportunities to gain work, more flexibility, more jobs created or otherwise?
2.5	Are there differences between what has worked or been successful approaches or methodologies between the country contexts?
2.6	How can success of various livelihoods pathways be measured beyond changes in household income? What considerations determine adequacy of household-level livelihoods, in terms of income vs. for example sustainability of livelihoods strategies, job safety and decent work, growth and expansion potential for businesses or self-employment, and/or social acceptability of the income-earning opportunity and similar?
<b>3</b>	<b>Document learnings of significant factors that have influenced required change and sustainability, both at country and regional levels with a view of recommending adjustments to current approaches and a particular focus on beneficiary status of origin and gender, and innovative approaches</b>
3.1	How has refugee beneficiaries' ability to pursue various durable solution options been impacted by the various livelihood's pathways?
3.2	Is there a notable correlation between the beneficiaries' perception of local integration (belonging/feeling safe/accepted to/in a community) and enhanced access to income or livelihood? Is this the case for host communities as well as refugees?
3.3	What learning can be generated regarding transferability of employment skills or business activity, should the beneficiaries choose to return to Syria?
3.4	How and to what degree the beneficiary status of origin and gender impacted their ability/ decision to access decent/safe employment and/or establishing small business and/or self-employment?
3.5	Have there been any positive or negative, financial, or non-monetary unintended consequences of partners' livelihoods interventions?
3.6	Has the sustainability of provided livelihoods opportunities been adequately considered in the partner project design, implementation, and adaptations? What sustainability considerations and adaptations to changing environment should be considered for future RDPP interventions?
3.7	How can advocacy efforts be enhanced to facilitate positive change?

## 4.2. FINDINGS PER TOR QUESTIONS

1	Map pathways that the partners have followed towards executing market-based livelihoods activities, and various modalities that they have applied to reach the achieved impact within different contexts
1.1	How have the RDPP and partners adapted to the evolving context? What adaptation strategies have been missed?
	To adapt to the challenges brought by COVID-19, all partners successfully transitioned to online activities. This shift allowed for greater reach geographically, the increased participation of women who face challenges in transportation, and other people who have scheduling or mobility limitations. Partners also showed reactivity to shifting sectors of focus towards opportunities during the pandemic. The three countries of intervention faced strong economic turmoil during the implementation years. Partners found interesting ways to adapt their strategies to the specific contexts, such as addressing energy issues in Lebanon. The economic situation impacted work conditions in the three countries (drop in salaries value due to inflation or currency devaluation, increase of informal economy, etc.) and the adaptation of decent work interventions responded to these new realities.
1.2	What advocacy and policy pathways have been pursued to improve or prevent deterioration of vulnerable beneficiaries' ability to access sustainable livelihoods?
	<p>As mentioned above, the economic situation in the three countries impacted decent work conditions. In Lebanon, some partners advocated on that topic, focusing their research on decent work conditions in sectors that have been largely hit by the crisis and advocating for better practices. To answer the degradation of work conditions, several partners in Jordan are addressing protection and legal support in addition to livelihood. Such adaptations could be scaled up in future livelihood interventions to respond to the decent work issues that were highlighted in the three countries because of the continuous economic decline since COVID-19. Indeed, stronger linkages between livelihoods and protection interventions are needed.</p> <p>Advocacy also proved helpful to allow Syrian refugees to work. In Lebanon, one partner is advocating for the promotion of upcycling of second-hand clothes to be under the environmental sector, a sector in which Syrian refugees are allowed to work formally in Lebanon. In Jordan, the advocacy efforts happen at the local level through well connected individuals who manage to navigate through the regulations to place refugees into employment or allow them to register their activities.</p>
1.3	How have the partners collaborated with local authorities and other stakeholders in executing their livelihood interventions? How have they leveraged their resources?
	In all three countries, collaboration with local authorities proved helpful and local stakeholders were usually more responsive than national actors. When a good collaboration was established with local stakeholders (authorities but also employment directorates, chambers of commerce and industries, CBOs, etc.), partners benefitted from their knowledge of the local economy, their outreach capacity, and their networks in order to link beneficiaries with income generating opportunities. Livelihood partners sometimes had an interesting role in closing the gap between the private sector and public entities, so that government institutions were more responsive to the needs of the private sector. Attempts to create more dialogue and awareness between private, public sector and local development actors can have a positive impact on improving the private sector eco-system and hence job creation as a programme objective.
1.4	What innovative approaches have the partners adopted to facilitate access to decent income opportunities/job creation at a time of economic stagnation? Which approaches have worked better than others?
	The self-employment approach represented an alternative source of income to employment with the demand for jobs declining dramatically during the pandemic and due to the economic context in the three countries. Strategic partnerships with private sector companies lead to better chances of employment for individuals benefitting from employability skills development, and companies benefit as well from better trained employees. Allowing beneficiaries to transition across approaches to provide diversity of income generation options proved to be a good response to beneficiaries' need to diversify their sources of income in times of economic crises. Similarly, sectors that allow transfer between

	approaches are an interesting lens for interventions. Food processing for instance can lead professionals to work for a factory, a small business, or develop their own business either from home or by opening a shop.
<b>2</b>	<b>Explore implementation successes, best practices, and quality considerations related to adequacy of livelihoods, dynamic context, and perceived ability to access durable solutions</b>
2.1	<p>What has been the outcome and the impact of the RDPP livelihood engagements? How has the support provided by RDPP partners through the various livelihood pathways contributed to enhanced beneficiary livelihoods?</p> <p>Livelihood engagements contributed to accessing livelihood opportunities for displacement-affected populations and enhanced transferable employability skills of this population:</p> <p><b>In terms of creating livelihood opportunities, the private sector approach (demand side) had a strong impact in terms of the number of jobs created.</b> Creating jobs by the private sector was an easier target to achieve than successfully matching beneficiaries to filling the gap of already available jobs in the market (supply side), successfully creating sustainable businesses under the microbusiness approach or successfully enabling beneficiaries to work as self-employed under the self-employment approach.</p> <p><b>The programme contributed to increasing the sufficiency of livelihoods, especially within the microbusiness and the self-employment approaches.</b> These approaches have the highest potential of increased income, if successful, unlike employment where a salary is a salary and there is no flexibility to work other jobs. The expectation that beneficiaries have from the income they would generate from microbusinesses and self-employment is not to cover their full needs but rather to back them up with a certain percentage to reach the minimum sufficient income they need. This shaped how the impact, from a sufficiency perspective, was seen by the beneficiaries.</p> <p><b>When we look at the contribution of approaches to sustainability of livelihood, the programme had a good impact on job retention under the private sector support and employability skills development approaches.</b> The employers interviewed reported better retention rates from beneficiaries that have been trained by the projects, and the employees interviewed mentioned that their newly acquired skills would allow them to gain value in the eyes of their employers and therefore keep their jobs. <b>Transferability of skills seemed to be higher under the microbusiness and the self-employment approaches.</b> Business skills were associated with great transferability even if beneficiaries were not able to sustain their current businesses and self-employment skills were viewed as long-term assets that allowed diversification as well.</p> <p><b>From a decent work perspective, the study indicates that legal awareness for individuals in the supply side of the labour market had a strong impact.</b> Efforts to help beneficiaries negotiate their contracts, register their businesses, or be aware of the legal standards in terms of pay, hours, or other benefits empowered and increased the standards beneficiaries have from their jobs. In terms of satisfaction with the work conditions, the <b>beneficiaries from microbusiness and self-employment approaches that were interviewed praised the flexibility in terms of working hours and ability to work remotely or from home.</b> However, employees from the private sector expressed most of the observed decent work concerns, but this was highly attributed to businesses' inability to improve working conditions considering the declining economic situation in the three countries.</p>
2.2	<p>What pathways have or have not led to creating the required change identified by the partners and in what ways/through what means? Examples?</p> <p><b>Support to the private sector with a view to create new and decent jobs:</b> Job creation was very successful across the programme, with most private sector entities being able to create and sustain jobs after support from partners. Jobs in the private sector provide a decent level of sufficiency, yet income expectations from these jobs are high, especially that employees consider them as their only source of income. Private sector jobs provide income predictability, which is very important considering the uncertain economic situation in the three countries and the pressure it puts on livelihood sustainability. Job retention is higher when employees are more skilled and businesses are more capable, leading to better predictability. Finally, while decent work conditions are hard to improve in the private sector, decent work efforts have improved relationships between business owners and employees and that reflects well on the well-being of employees.</p> <p><b>Employability skills development followed by job placement or internships:</b> Jobs matched to beneficiaries seem to provide a decent level of sufficiency but, there is more expectation from these</p>

	<p>jobs as they are seen as permanent, restrictive sources of livelihoods. From a sustainability perspective, these jobs provide good income predictability and are more likely to be retained when the employability skills provided are in line with the needs of business owners. Finally, decent work is still an issue under this approach, where it is difficult to improve working conditions in companies considering economic difficulties.</p> <p><b>Support to establish home-based and microbusinesses:</b> Businesses seem to highly contribute to livelihood sufficiency of beneficiaries when they succeed, especially in that beneficiaries feel they can use their businesses as an additional income source and are satisfied with their contribution to the income even if it does not cover a high percentage of their needs. Even when no income is generated from businesses, beneficiaries feel that they can use their business skills to invest in other businesses and innovate, so this approach provides long-term skills to generate livelihoods. Finally, businesses provide beneficiaries with their own work environment as per their preference, creating a feeling of freedom and empowerment. The risk of business failure under this approach is important to discuss though, especially if livelihood interventions favour the creation of more and more businesses, as it is not possible for every beneficiary to have their own business. Furthermore, while the impact of these businesses is high for the individual beneficiary, most of these businesses are not scalable, and it seems difficult for them to create jobs in the future compared to the private sector approach, for example.</p> <p><b>Support for self-employment:</b> This approach has a good contribution to livelihood sufficiency, especially when individuals use self-employment as an additional source of income. Additionally, having knowledge of self-employment provides beneficiaries with a sense of livelihood security where they feel they have skills that can help generate income in the long-term even if not immediately. Finally, the self-employment approach allows beneficiaries to work outside restrictive private sector jobs and provides them the flexibility they need especially when they prefer it to the predictability of private sector jobs.</p>
2.3	<p>By analysing the cost-benefit of the different pathways, what was required to create tangible income opportunities for beneficiaries/enterprises? Which approaches have been most efficient in creating sustainable change?</p>
	<p>The indicative output level numbers used to calculate the cost per income-generating opportunity of each approach show that the home-based and microbusinesses approach is the cheapest (the cost per business established or supported is the lowest) and is quite impactful in terms of its contribution to sufficient, sustainable and decent livelihoods. On the other hand, private sector support is the most expensive approach, as it costs the highest to create a job and the impacts of this approach on individual livelihood sufficiency, sustainability and decency are good but not much better than other approaches. The self-employment approach is the second most expensive (but the cost should be lower than estimated as the data is distorted by one project that had a very high investment per individual, being a pilot project focusing on highly technological sectors) and the overall impacts of the self-employment approach are good in terms of contribution to individuals' livelihood sufficiency, sustainability and decency. Finally, the employability approach is more expensive than the other approaches targeting individuals (microbusinesses and self-employment, if we assume that self-employment could be cheaper than indicated) while if we look at the impact of this approach, the contribution is not better than microbusinesses and self-employment even though it is a bit more expensive.</p> <p>This would suggest providing more support to microbusinesses and self-employment and less to private sector and employability. However, in the context of the targeted countries, the private sector is where jobs are most likely to be created, so approaches focused on employability and matching the demand and supply side of labour are always important because most livelihood opportunities come from employment. Moreover, self-employment and microbusinesses are not large-scale solutions for the livelihood issues, as it is not possible for everyone to be self-employed or have their own business. It is also important to remember that lots of the cost that goes into creating jobs helps improve the capacity of private companies and can lead to strong outcomes for the community beyond just creating decent jobs for individuals (through value chains, for example). Therefore, the overall conclusion would be not necessarily for livelihood programmes to invest less in the private sector but to make the investment more strategic with more effort put on decent work and the management of salary expectations according to the economic situation to maximise the impact of the approach.</p>

2.4	What impact have the different approaches had on the lives of the beneficiaries? How do the beneficiaries measure success – more income, more opportunities to gain work, more flexibility, more jobs created or otherwise?
	<p>The study gathered several perceptions from beneficiaries across the different livelihood approaches.</p> <p><b>The perception of decent working conditions was often narrowed to sufficient income:</b> When asked about what decent employment meant to them, beneficiaries focused on income sufficient to meet their needs as their main concern.</p> <p><b>Most beneficiaries interviewed described success as the ability to respond to unforeseen risks</b> through more income or income diversity.</p> <p><b>Livelihood approaches from the point of view of beneficiaries are not stand-alone and feed into each other.</b> Many times, we found occurrences of individuals being trained on one approach but ending up doing another (e.g., self-employment trainees finding jobs or employability skills trainees opening a business, etc.).</p> <p><b>Beneficiaries also reported that the results of the approaches were not always linear in terms of transition from training to income generation:</b> The journey that some beneficiaries followed to generate income was more complex than just receiving training and then finding a job or income-generating opportunities in general. A lot of times they had to start a job, then leave it, then look for ways to improve their skills, and then try another job, etc.</p>
2.5	Are there differences between what has worked or been successful approaches or methodologies between the country contexts?
	<p><b>In Lebanon, most private sector entities that were interviewed were able to create jobs and they have been also able to retain their new employees despite the country going through an unprecedented economic crisis.</b> The factors that allowed SMEs to meet their targets despite the crisis were related to: 1) the support provided targeted specific demand opportunities that emerged from the crisis (counter-cyclical business models); 2) the support provided helped SMEs work on ideas to adapt to the crisis (e.g., opening up to export markets); and 3) the SMEs wanted to work really hard to achieve their targets so they did not miss out on such an opportunity that was provided to them within the crisis. <b>However, the supported private sector in Lebanon was less likely to employ refugees for several reasons, including legal ones that do not allow refugees to work in specific sectors in the country and refugees not being skilled enough to meet the needs of the businesses that were selected. Microbusiness and self-employment support provided through RDPP in Lebanon helped beneficiaries diversify their sources of income in times of a turbulent economic crisis.</b></p> <p><b>In Jordan, the impact of private sector support in job creation was higher compared to Lebanon. Partners selected companies that mainly use a low-skilled workforce and could create jobs for refugees or women.</b> Issues of decent work within the private sector were stressed across countries but mainly in Jordan, especially in factories. The employability skills development approach also included upskilling in Jordan, which aimed at training low-skilled staff already employed in the private sector to enhance their skills, and therefore increase their retention rate and their income. <b>The beneficiaries from upskilling that Altai met did not observe any change in their position, income or elsewhere after the training.</b> This questions the relevance of upskilling as part of the employability skills development approach in light of the objective of RDPP to improve sustainable and decent livelihood opportunities.</p> <p><b>In Iraq (KRI), the microbusinesses created through partners' support, despite being more difficult to sustain than in other countries, still offered refugees a chance to generate income that many leveraged on successfully. Various external factors specific to Iraq limited the potential of beneficiaries to work as self-employed.</b> It seems the local market for freelance jobs in Iraq is limited and the concept of freelancing is not well accepted by Iraqis, who still prefer to work with established companies. The global market was also limited as several freelancing websites do not work in Iraq and wiring money to the country is difficult. <b>Finally, job creation in the private sector was below target. The reason was mainly attributed to the hesitancy of companies to create jobs immediately after receiving support.</b> Supported private sector entities were also less likely to employ refugees for several reasons, including very exclusive quotas on employing refugees by the private sector. Improving beneficiaries' employability skills in Iraq to employ them in the private sector did not</p>

	lead to successful retentions, mainly due to companies being unwilling to hire and finding skills of beneficiaries not high enough.
2.6	How can success of various livelihood pathways be measured beyond changes in household income? What considerations determine adequacy of household-level livelihoods, in terms of income vs. for example sustainability of livelihood strategies, job safety and decent work, growth and expansion potential for businesses or self-employment, and/or social acceptability of the income-earning opportunity and similar?
	<p><b>All approaches improved the well-being and interpersonal skills of beneficiaries.</b> For several beneficiaries with little skills and experience, training allowed them to realise that they enjoy learning, that they can join other training courses and learn new skills on their own. Training provides the opportunity “to learn how to learn”. Beneficiaries from all approaches reported increased self-confidence and improved relations with their families.</p> <p>The discussions have shown that the <b>preference between being an employee or being independent</b> (either through self-employment or setting up a business) varies a lot between one individual and another. Some would rather earn less but have a fixed salary, while others want to be their own boss even if it means more risk. The people we met are always balancing between those, and this assessment of risks changes during one’s life. Usually, individuals who prefer being employed put the regularity of income upfront. Those who prefer self-employment mention freedom and flexibility as the main reasons, but also the difficulties for some to get hired (because of age, status of origin, family or because of the labour market).</p>
3	<b>Document learnings of significant factors that have influenced required change and sustainability, both at country and regional levels with a view of recommending adjustments to current approaches and a particular focus on beneficiary status of origin and gender, and innovative approaches</b>
3.1	How has refugee beneficiaries’ ability to pursue various durable solution options been impacted by the various livelihood pathways?
	<p><b>Refugees’ ability to pursue durable solutions was greater under the self-employment and microbusiness approaches: they represented the best approaches to get around the difficulties refugees face finding employment and had a positive impact on the livelihoods of refugees interviewed.</b> Syrian beneficiaries considered having their own business or being self-employed as the best option for sufficient, sustainable and safe livelihoods. Self-employment also offers them flexibility for change (depending on the seasons, for instance) and the opportunity to relocate to other geographical areas. The employability skills development approach impacted less refugee beneficiaries’ ability to pursue durable solutions, as the majority of refugees interviewed for this study did not perceive an increase in job opportunities as result of this approach.</p> <p>Refugees, who are more vulnerable to improper working conditions considering the power dynamics (no contract, social security, etc.), felt they <b>benefitted greatly from the decent work efforts across all approaches.</b> The information they received about the labour law, for instance put them in a stronger position to negotiate with their employers and they felt improvement as a result, either in salaries or in treatment. Similarly, self-employed individuals were often able to legalise their status, through the issue of flexible work permits, thanks to RDPP intervention.</p>
3.2	Is there a notable correlation between the beneficiaries’ perception of local integration (belonging/feeling safe/accepted to/in a community) and enhanced access to income or livelihood? Is this the case for host communities as well as refugees?
	We observed high levels of social cohesion and great dynamics of support between refugees and host communities within all groups of beneficiaries that participated in joint activities. Interventions were successful in creating social relationships that were sustained after the programme and informal support groups that proved extremely useful in times of COVID-19 restrictions or economic crises. In many cases, integrating refugees in the same activities with host communities was seen to be important to increasing refugees’ sense of belonging and making them more confident and empowered to work and generate a livelihood. In some occurrences, we observed how synergies arising from beneficiaries meeting under the intervention increased access to livelihood opportunities, such as beneficiaries

	providing freelancing opportunities to professionals they met during training, regardless of their status of origin.
3.3	What learning can be generated regarding transferability of employment skills or business activity, should the beneficiaries choose to return to Syria?
	<p>RDPP II has included transferability of skills with the objective of developing livelihood assets that are “mobile and transferable”. In its first acceptance, transferability was defined as the possibility for refugees to use the skills they acquired through the project in their country of origin, should they be able and willing to return.</p> <p>The learning study has found that transferability goes beyond this initial consideration. First of all, the context has changed, and return is not always the best durable solution for refugee beneficiaries. <b>Transferability of skills is an interesting concept to look at general geographic mobility (i.e., return to Syria but also moving to another region in the same country or relocating to a third country), and also to transferring skills across sectors and types of employment (self-employment, employee, entrepreneur, etc.).</b> The study found that the different crises that the region has recently experienced has given the workforce a will to diversify their sources of income and the ability to transfer their skills from one type of income-earning approach to another.</p> <p><b>The beneficiaries we met tend to consider soft and business skills as the most transferable skills.</b> The soft skills they acquired were perceived as transferable skills that they can use in several fields or types of jobs, leading to a feeling of security. The business skills can be used to invest in other businesses if their current business models fail.</p>
3.4	How and to what degree has the beneficiary’s status of origin and gender impacted their ability/decision to access decent/safe employment and/or establish small business and/or self-employment?
	<p>The programme was very inclusive towards women, who benefitted from all the approaches. The cultural challenges usually raised when discussing access of women to livelihood opportunities seems to have decreased due to the different crises faced by Iraq, Jordan and Lebanon: their contribution is needed to support the household income, so their participation in the workforce seemed better perceived. <b>In the target areas of RDPP, the microbusinesses approach was the most efficient in giving women relatively better access to opportunities than other approaches.</b> Women reported more sufficient and safe income when they were running a business. Women also found more value in running a business than just monetary benefit: establishing a business was a source of personal satisfaction and achievement.</p> <p><b>In terms of status of origin, self-employment was the best approach to get around the difficulties refugees face finding employment. The microbusiness approach also had a good impact on the livelihoods of refugees interviewed.</b> Syrian beneficiaries view having their own business or being self-employed as the best option for sufficient, sustainable and safe livelihoods. Self-employment also offers them flexibility for change (depending on the seasons, for instance) and the opportunity to relocate to other geographical areas.</p> <p><b>Refugees, who are more vulnerable to improper working conditions considering the power dynamics (no contract, social security, etc.), felt they benefitted greatly from the decent work efforts across all approaches.</b> The information they received about the labour law for instance, put them in a stronger position to negotiate with their employers and they felt improvement as a result, either in salaries or in treatment.</p>
3.5	Have there been any positive or negative, financial, or non-monetary unintended consequences of partners’ livelihoods interventions?
	<p><b>Under all approaches, the learning study identified social cohesion as an unintended impact. We observed great dynamics of support between beneficiaries, across nationalities and genders.</b> The social relationships were sustained after the support and informal support groups proved extremely useful during COVID-19 restrictions and economic crises. Social cohesion was not formalised under the projects, and the creation of indicators and tools to adequately measure the impact of the approaches on social cohesion would allow for more detailed reporting on this and generate lessons learned for the development community, if RDPP is interested in exploring this avenue.</p> <p><b>Interventions improved the well-being and interpersonal skills of beneficiaries and gave them hope in times of uncertainty.</b> Beneficiaries interviewed under all the approaches usually felt they were more empowered and stronger. This seemed really important during COVID-19, when training</p>

	<p>represented hope for some beneficiaries interviewed. Many women who had problems at home started feeling better after joining other women in learning business skills. This impact was even more important when projects provided mental health and psycho-social support sessions.</p> <p><b>Several interventions also impacted the communities, beyond beneficiaries only.</b> Supporting businesses that buy from local producers helped achieve results at the community level through a trickle-down effect.</p>
3.6	<p>Has the sustainability of provided livelihood opportunities been adequately considered in the partner project design, implementation, and adaptations? What sustainability considerations and adaptations to changing environment should be considered for future RDPP interventions?</p> <p><b>In terms of sustainability of employment opportunities, we could observe an increase in the retention rate of new employees as a result of the programme.</b> Despite the importance of technical skills, employers that have a high retention rate attribute it mainly to soft skills: short, soft skills training can have an impact on beneficiaries' commitment to stay and employers' willingness to keep their employees. <b>Soft skills contribute to higher job retention, but also to greater feelings of livelihood security among all beneficiaries. Their inclusion in partners' projects design impacted the sustainability of livelihood opportunities for all. Similarly, skills acquired under the self-employment or micro-business approaches, even if they do not provide immediate income, are perceived by interviewed beneficiaries as useful skills in the long term.</b> These skills provide beneficiaries with a safety net and make them feel secure about knowing how to do something that can generate income.</p> <p><b>Increased sustainability could be achieved by future interventions through the provision of skills that are transferrable across approaches:</b> Multi-pronged livelihood strategies become increasingly preferred, partly to decrease the unpredictability related to reliance on only one income pathway.</p> <p><b>Creating and formalising more synergies between beneficiaries increased the sustainability of livelihood opportunities.</b> For instance, we came across businesses that met during RDPP activities and combined their business plans to be stronger. Some beneficiaries call on their co-trainees when they have a freelance opportunity in their field. There is a great opportunity to create joint ventures or cooperatives among the beneficiaries. Livelihood interventions could provide opportunities for cooperation to help the beneficiaries cooperate with each other. Strategic clustering (selecting businesses that can buy and sell to each other, B2B) could also have a strong impact. In Lebanon, one private sector partner called for building coalitions among actors working on economic development to learn from each other's adaptations on dealing with the crisis and figuring things out together (such as opening bank accounts abroad, etc.).</p>
3.7	<p>How can advocacy efforts be enhanced to facilitate positive change?</p> <p>The economic situation in the three countries impacts decent work conditions. <b>Enhanced advocacy efforts are needed in this field, towards the private sector and public authorities.</b> To answer the degradation of work conditions, protection and legal support are often needed in addition to livelihoods.</p> <p><b>One policy suggestion across all countries was to put more effort into connecting private sector actors and economic development actors.</b> Overall, in all countries, it was noticed that there has been a big disconnect between private sector and economic development actors while the partners reported that it is impossible to create jobs/create growth without the private sector. Partners that were able to connect better were able to create better opportunities for their beneficiaries.</p> <p>Finally, as mentioned, adaptations to respond to the decent work issues that were highlighted in the three countries because of the continuous economic decline are important, and stronger linkages between livelihoods and protection interventions are needed, as was the case in Jordan.</p>