



POST-PROJECT EVALUATION REPORT

**UDF-15-661-TUN: Entrepreneurship for Participation and Inclusion
of Vulnerable Youth in Tunisia**

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Disclaimer

The views expressed in this report are those of the evaluator. They do not represent those of UNDEF or any of the institutions referred to in the report.

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I. Overall Assessment

This report is the evaluation of the “Entrepreneurship for Participation and Inclusion of Vulnerable Youth in Tunisia project implemented by Tamkeen for Development (T4D). The project was initially set to be implemented from 1 April 2017 to 31 March 2019. A seven-month no-cost extension was granted, and the project ended on 31 October 2019.

Through this project, T4D sought to strengthen the economic independence of marginalized youth in the regions of Beja, Jendouba, Kef and Siliana. The goal was to demonstrate that youth who generate revenue for themselves and their families are better enabled to constructively engage with democratic processes by providing them with opportunities to lead local initiatives.

The project’s overall development goal was to “contribute to the integration of youth in the social and economic fabric to increase their contribution to the success of the democratic transition.” The specific objective was to increase the civic engagement of marginalized youth in North West Tunisia through the improvement of their economic opportunities.

The project’s expected results were strengthened their economic independence through the disbursement of microcredits to marginalized youth in order to, and improved social integration youth through the strengthening of their civic engagement and adhesion to the principles of participative democracy.

Although the project was not officially co-funded, the microfinance institution Zitouna Tamkeen provided in-kind support to T4D during the course of the activities, as will be further described in the efficiency section of this report. The total budget was USD 209,000 (inclusive of the M&E portion retained by UNDEF).

In terms of achievement, the project has had positive albeit somewhat limited results. In general, it seems that the microfinance component of the project took precedence over the democratic engagement activities because of a challenging economic and political context that required more time and effort to be allocated to the first component. Throughout the project period, there was a lack of gender balance with about a third of the participants being women. By the formal closure of the project, 142 youth out of 200 received their microcredits and were able to launch their businesses. The remaining 58 beneficiaries have yet to complete their paperwork and receive proper processing of their funding requests by Zitouna Tamkeen.

The project helped enhance the capacity of hundreds of participants on participative democracy but had limited outputs aside from the high participation of project beneficiaries in the voting process of the elections taking place during its course. A youth steering committee was formed that helped organize five conferences, but local initiatives and concrete actions were slow to materialize.

Key recommendations are related to continuing to experiment and enhance the model of connecting economic empowerment and democratization. This pilot project was useful to identify the weaknesses and challenges that such a project may face and has laid the ground for improved interventions through this approach. Other recommendations include taking stock of this experience and developing a detailed risk assessment of the microfinancing component, a contingency plan that would address the impact of delays on the democracy-related activities, and improved internal mechanisms on efficiency, both in terms of budget follow-up and remaining activities.

As for lessons learned, it would be wise to continue experimenting with the model used in this project if there is an interest in scaling it up to other regions or countries. As the components require different sets of skills and knowledge, there is a need to add planning and monitoring tools to this type of project's timeline in order to ensure tangible and concrete applications of the components. Finally, it is important to note the value added by the proximity of trainings to reaching more individuals who would otherwise be unable to take part in the project.

II. Project Context

(i) Development Context

Since 2011 and the peaceful revolution that ended the Ben Ali regime and restored democracy, Tunisia has had a vibrant growth in its civil society and in reclaiming the public space. The culture of citizenship had been weakened by decades of hyper-centralization and a complete absence of freedom of speech. The central power had limited the access of citizens to information and tools to develop local initiatives. Citizens have long been oppressed and deprived of their participation in decisions as they lack tools to communicate and understand the function of public authorities, as well as tools to participate and to hold their representatives accountable.

With what is considered the most successful experience of change in the region, Tunisian youth are still starting to understand the scope of the opportunities at hand in the public sphere. Youth-led and grassroots initiatives emerged across the country and support from like-minded institutions provided the space for youth to experiment further with their newly-discovered freedoms. Challenges along the way continue to complicate the full transition, such as a difficult economic environment with constant high rates of unemployment and growing inequalities, and a stalling truth and reconciliation process.

The North West region of Tunisia has been neglected by central authorities for decades. The 2014 national statistics indicate a high poverty rate of more than 30%, compared to 15.5% nationally, and high unemployment rates (40% in Kef for example.) As the region mostly depends on agriculture, marginalized or unemployed youth in this region have limited opportunities to

improve their situation and many choose to head to the capital or migrate. Some have also been drawn toward extremist movements.

As for public participation, the new decentralization framework offers the first tangible experience with local democratic representation based on the 2014 constitution. With new public policies and legal frameworks, interim delegations were set-up at the local level during the transition process. The first democratic municipal elections took place in May of 2018. The creation of 350 new municipalities is no small feat which brings its own set of challenges.

(ii) Project Objective and Intervention Rationale

According to the project document, the project “Entrepreneurship for Participation and Inclusion of Vulnerable Youth in Tunisia” aimed to:

- Improve the economic independence of marginalized youth through the creation of income-generating activities, and
- Improve the social inclusion of marginalized youth through the strengthening of their civic engagement and their adherence to the principles of participative democracy.

The targeted beneficiaries of the project were unemployed youth, whereby 1,200 youth (600 women and 600 men) would receive trainings and 200 of those would further receive a microcredit to support the creation or strengthening of their agricultural production. Of these 200 beneficiaries, half would be women, 20% would be completely unemployed, 5% would be with special needs and another 5% would be young adults who had lost one of both their parents.

The project contained two main components or phases. The first aimed at strengthening the economic independence of marginalized youth. After an initial process of establishing an office in the region, a three-day soft skills training aimed at developing the capacities of 1,200 youth on public speaking (one day) and participative democracy (two days). Out of the large pool of participants, 200 would be selected further develop their technical capacities through a 15-day certified training and be granted a microcredit to create or enhance their agricultural production.

The second component was linked to the social inclusion of youth and included a series of events aimed at strengthening the civic engagement of the beneficiaries. However, the project document was unclear (especially the descriptions of activities 2.2, 2.3, 2.4, 2.5 and 2.6) and crucial details were mentioned in the annexes rather than the main body of the document. Additional discussion of this issue can be found in Annex 5.

Over the span of two years, the project’s planned activities were:

- Set-up a satellite office in the region
- Trainings: 60 groups of 20 people (1,200 total participants) for 1-day training on soft skills, followed by 60 groups of 20 people for 3-day training by the Orientation and Professional Reconversion Center (CORP)

- 16-day training of 200 youth (14 groups of 13 people and 1 group of 18 people) – 15 days for the technical training and 1 day for economic capacity building (total 240 days)
- Providing microcredits to 200 youth (20,000 TND over 5 years)
- 2-day training of 30 groups of 40 people (1,200 total participants) on participative democracy over 15 months
- Creation of a group of 50 leaders (10 in steering committee)
- Organization of 5 conferences and public debates by beneficiaries
- One action per month by the groups: 8 radio broadcasts, 21 articles, a website, 5 video capsules, a Facebook page
- 4 groups of 5 youth produce an awareness campaign around the importance of economic empowerment for meaningful civic engagement
- 5 initiatives to apply acquired knowledge and exercise participative democracy
- Advocacy for socio-economic development programs based on a beneficiary-led investigation (with survey) on the impact of economic empowerment on civic participation.

The intended outcomes of the project were:

Outcome 1: Economic independence of marginalized youth through the creation of income-generating activities

Outcome 2: Improvement of the social inclusion of marginalized youth through the strengthening of their civic engagement and their adherence to the principles of participative democracy.

(iii) Project Strategy and Approach

The project strategy was focused on focus on the root causes of the issues linked to the lack of civic engagement. In improving the youth's access to economic opportunities, the project aims to instill a sense of responsibility and motivation to participate more actively in the communities. Where youth develop their managerial and technical skills, their self-confidence and willingness to be actors of change in their societies lead them to engage more actively in democratic processes. Local projects that would be developed by those youth will consolidate their engagement with local authorities in the target areas.

The project document further developed the strategy of the microcredits as the business activity selected was raising of dairy cattle. The presence of an ongoing project by Zitouna Tamkeen in the same area and on the same activity was useful for T4D to apply the knowledge on the supply chain of cows' milk in the region.

T4D's partnership strategy prioritized the microbusiness component over the democratic engagement, as the project document listed its official partners to be Zitouna Tamkeen and

Delices Holding (a national dairy production company). The Orientation and Professional Reconversion Center (CORP), in charge of the 3-day training on soft skills and participative democracy was considered as a sub-contractor for the activities.

III. Evaluation Methodology

UNDEF's 2019 operational manual for post-project evaluations was the initial reference document to develop the methodology. The evaluation respected process-oriented criteria such as focusing on lessons learned, forward-looking, and comprehensive view of the project's results. Information was collected, analyzed, and is presented in this report according to the OECD – DAC criteria of relevance, effectiveness, efficiency, impact, and sustainability. An additional criterion was included aimed at analyzing UNDEF's added-value. The post-project evaluation also aimed at linking evidence-based findings to recommendations.

The evaluator designated to conduct the evaluation prepared a preliminary planning note (Launch Note) in September 2019. The Note was based on a review of the following project documentation:

- Project document;
- Mid-term progress narrative and financial reports;
- Milestone verification reports;
- UNDEF Senior Programme Management Officer mission note; and
- Email correspondence between UNDEF Senior Programme Management Officer and the grantee.

The evaluator and the grantee then proceeded to hold introductory Skype conversations to develop a schedule of interviews that would take place during a field mission to Tunisia from 28 October to 1 November. During the field mission, the evaluator interviewed the grantee's current staff, participants in the project activities, partner organizations, government representatives, and one UNDP representative. The full list of people interviewed is presented in Annex 3.

As mentioned in the launch note, the evaluation adopted a transparent, inclusive, participatory (to finalize the list of potential interviewees and through questions that helped guide the development of other evaluation questions to participants) and results-based approach to collect, analyze and report on findings and recommendations. It assessed the rationale and justification for the project as well as the outputs, outcomes and impacts achieved. The evaluator also assessed the sustainability of the intervention including mechanisms and strategies put in place to ensure that the benefits transcend the end of the UNDEF grant. The formulation of questions during the interviews and meetings included a gender-mainstreamed approach at all times, both in terms of project participants and topics of focus and outputs.

IV. Evaluation Findings

(i) Relevance

The project was relevant as it addressed the democratic participation of youth in rural areas through an economic empowerment approach. Three crucial elections took place during the implementation period of the project: legislative, municipal and presidential. The economic situation has yet to be fully restored as the government put in place new austerity measures in 2018 and as the world continues to grapple with fragile economies.

As such, the activities as designed were timely and the objectives of the project in line with the needs and priorities for democratic development in this context. However, it seems that there was limited planning around risk mitigation, and a lack of development of contingency plans relating to the microfinance component of the project. This led to prioritizing solutions to the issues faced in the related activities and contributed to a lessened focus on the other aspects of the project.

Linking economic empowerment to meaningful civic engagement

It is difficult to say that a 2-year project can bring a conclusive answer to the question of ensuring meaningful civic engagement through economic empowerment. However, it appeared that activities were partially useful in the current context.

There was a higher turn-out rate for the projects' participants than the national average in the voting process during the municipal elections. T4D staff mentioned their efforts in continuously encouraging participants to vote and participate in other ways such as observing the elections with another NGO. One beneficiary was even elected to her municipal council on a political party's list. Some microcredit beneficiaries created associations for their businesses.

However, it was unclear whether the engagement in the elections was a result of the economic empowerment or of the project's implementation objectives. Beyond the elections themselves, there didn't seem to be opportunities to apply the knowledge acquired from the 3-day training in meaningfully engaging with local authorities. Documentation evidencing democracy-related activities as per the project document's description to further this analysis was limited.

Strategic change in the microfinance component

The design of the project and consultation with relevant partners had identified dairy cattle as the object of the microfinance element of the project. The initial plan was to provide milk-producing cows to each beneficiary (to the tune of 20,000 TND). A pre-negotiated agreement with an "off-taker" (a company that is contracted to purchase the production from all beneficiaries through the milk collection centers), Delices Holding, would provide a smooth supply chain from each beneficiary to a milk collection center. This in-kind microcredit of milk-producing cows, coupled with a pre-existing agreement with milk collection centers would have facilitated the process for all stakeholders: beneficiaries, T4D and Zitouna Tamkeen.

However, the Tunisian dinar has faced a rising inflation rate, from 3% at the end of 2016 to around 7.5% in 2018, coupled with a devaluation against the USD by about 25% over the past two years. By the time of the implementation of the project and selection of beneficiaries, it seemed increasingly unlikely that the dairy cattle would be an income-producing investment. Milk-producing cows budgeted to cost 5,000 TND saw their price double in a short time span. Despite costs of production going up, the cost of milk fixed by the government was unchanged for months, incurring devastating losses for hundreds of farmers.

Instead of dairy cattle, Zitouna Tamkeen and T4D decided to provide three options for the microcredit beneficiaries based on their current situation and interests: veal farming, sheep farming and beekeeping. The in-kind amounts of the microcredits totaled between 8,000 and 16,000 TND. Most participants interviewed seemed satisfied with those changes as they were the ones to choose the purpose of their microcredit.

Risks, assumptions and gender

Risks elaborated in the project document were relevant and appropriate but indicated a lack of preparedness on the risks related to the microfinance component itself. There was no specific contingency plan to the dairy cattle element, and this had an impact on the course of the implementation, as more time and effort were spent in finding appropriate solutions.

An influencing factor according to some participants and T4D staff was the timing of the activities along with the electoral periods. The importance of being perceived as politically neutral was essential to the successful implementation of the project. However, providing microcredits in period of elections may be seen as politically motivated by some citizens, especially if there was an already-existing perception of alignment between Zitouna Tamkeen and political parties.

In fact, there were allegations that the selection process of microcredit beneficiaries was not entirely transparent. Despite the communication efforts by T4D and Zitouna Tamkeen on the changes related to the microcredit, allegations of bias during the selection process were already circulating. As a first selection of 200 beneficiaries was completed, several dropped out or were excluded after additional scrutiny by Zitouna Tamkeen. Additional allegations of lack of transparency resided in the process to replace those who were no longer able to receive the loan.

Finally, and as mentioned above, there were limited efforts to ensure gender balance in the project implementation. As seen in the figure below, out of the combined 1208 participants, 811 or 67% were men and 397 or 33% were women. This fell below the commitment for gender balance in the project document, despite the effort to provide a gender balance in the youth steering committee of the project. As for other marginalized groups mentioned, such as the unemployed, persons with special needs and orphans, there was limited documentation that clarified whether targets were reached.

	Women	Men	Total
Participants	320	688	1008
Microcredit beneficiaries	77	123	200
%	33%	67%	100%

(ii) Effectiveness

The project was mostly effective as most objectives described in the project document were met. However, there were some challenges in the project design (as described above and in Annex 5) and timing and implementation of democracy-related activities.

Three-day training on soft skills and participative democracy

Despite early difficulties in reaching target numbers of participants in the first training round, there was a total of 1208 participants to the three-day training on soft skills and participative democracy across three training cycles. There were advantages in the flexibility around the location and in choosing to conduct these trainings in the towns' youth centers. This proximity was useful in attracting farmers and people who have limited transportation options.



*Mr. Jamel Eddine El Gharbi, training on participative democracy.
25-26 December 2018, Sers, El Kef.*

All participants of the training on soft skills and participative democracy that were interviewed noted their satisfaction with the content of the sessions and the way that the training was organized. This component was pre-designed and planned with CORP. The trainers were selected jointly, and their preparation indicated appropriate levels of reflection and fine-tuning along the way.

Linking a soft-skills training day with two days on participative democracy was also seen as innovative and useful, albeit somewhat short. Trainers mentioned that two sets of the same training would have been even more relevant as the country was in and out of electoral periods for several months during the project. In addition, the topic of participative democracy was especially important with the new constitutional framework and the commitment of the transitional administration to truly representative municipalities.

Implementing the democratic engagement component

The condition of attending the first training in order to be selected for the microfinancing was useful in identifying the best candidates to move forward. It seemed that this process may have

limited the ownership feeling of the process to the remaining participants of the project, especially when it came to transfer their new skills in potential actions toward democratization.

In total, five conferences were organized by the youth steering committee (and microcredit beneficiaries) on the following themes: participative budgeting, the role of economic empowerment in local development, the importance of youth engagement in the electoral process, strengthening rural women's role in local development (two events on the same topic but in different towns) . It seemed that the attendance to each conference did not exceed 40 persons and some received local media coverage. An additional initiative to promote a special oil from the town of El Krib was mentioned as it involved advocating the municipality to take on a more proactive role in promoting the local produce. Visits to rural villages and towns were also mentioned as activities in encouraging the general public to vote in the municipal elections.

Despite all these efforts, the remaining activities in this component were not fully realized. T4D decided to merge the abovementioned conferences with the output aimed at developing concrete initiatives by the youth in the democratic process. It seemed like the timing with successive elections was judged as inappropriate by the grantee to pursue some activities as it carried risks of politicization. An awareness raising campaign on the link between economic empowerment and democratic engagement did not take place for the same reason. Advocacy by the youth toward their representatives to set-up development programs through a participative democracy approach was also not realized as the survey had yet to be completed by the end of the project.

Implementing the microfinancing component

The changes described above around the object of the microfinancing seemed to have a positive impact on the effectiveness of this component, despite the challenges and ongoing delays. The dairy cattle market has yet to stabilize at the time of writing of the report. The prices of milk-producing cows are still at an all-time high due to the inflation and global increases. The government subsidies that are awaited by all stakeholders have yet to be approved by the new government. The risks of contraband remained extremely high as well, with experts affirming

that more than 30,000 cows destined for the Tunisian market were sold through the black market into neighboring Algeria.



T4D was also responsible for organizing the technical trainings, a prior condition to the processing of microcredits to beneficiaries. May 2019

T4D's involvement was and still is essential in the approval and disbursement of the microcredits and in continually solving issues between beneficiaries and the microfinance institution, Zitouna Tamkeen. While this is critical for the success of the project and ensuring that

microcredits are effectively managed, it seemed that T4D staff had less time to allocate to the remaining activities and provided more assistance to Zitouna Tamkeen in processing the paperwork of the microcredits. The first microcredits were effectively disbursed in June 2019. By the end of the project in October 2019, 58 beneficiaries (almost 30%) were still pursuing the approval and disbursement of their microcredit. It would have been important to take into consideration the lengthy process and paperwork constraints during the project design and planning phases.

(iii) Efficiency

The budget as implemented enabled the project to meet most of its objectives. The relationship between these inputs and the project's outputs were partly reasonable as there seemed to be some challenges in the budget design that may have influenced the implementation of the democracy-related activities. Despite these issues, budget lines were respected, and project activities that took place were executed in a cost-efficient way.

Financial management structure and supporting documents

T4D is an NGO that is hosted and supported by Zitouna Tamkeen, the microfinance institution and partner in this project. As such, it benefited from in-kind support in terms of planning and accounting of the project, and in co-financing T4D staff costs. Documentation made available to the evaluator indicated professional bookkeeping, sound financial management procedures, and detailed reporting and justification of each expense linked to budget lines.

It seemed that T4D was unaware of UNDEF rules that provide some flexibility to reallocate small amounts across budget lines. For example, the final report mentioned the challenge of being unable to cover for transportation costs for youth in the steering committee. This issue could have been discussed with the UNDEF programme officer and covered by the unused portion of the budget line related to transfers to youth for their initiatives, for example.

Contractual services versus partnerships

The budget design indicated that the working relationship with CORP, the organization tasked with developing the three-day training on soft skills and participative democracy, was seen as a contracting obligation, whereas the expenses for the public agency that developed the technical trainings for the microfinance components were incorporated into the personnel section. This may seem innocuous, but it may indicate that there was more emphasis on strengthening the microfinance component instead of the democracy component in the design phase of the budget.

Project activities

Similarly, the budget for the activities 2.2, 2.4, 2.5 and 2.6, all of which aimed at improving the social inclusion of youth through the strengthening of their civic engagement totaled less than 5,000 USD across all budget sections, except section 7 on transfers which totaled 8,000 USD. This section provided a description of activities that differed significantly from the narrative section

of the project document (more in Annex 5) as it provided for small grants to youth conducting their democratic engagement activities and a survey.

However, none of these transfers were made, and a total of almost 20,000 USD was left unspent. The survey was delayed and conducted directly by T4D and the youth initiatives and awareness raising campaigns were not implemented. According to the final report, it seemed that T4D had purposefully decided not to organize these activities because transferring funds in highly partisan contexts may have been perceived as political influence. In fact, other solutions for implementing meaningful activities could have been discussed and agreed upon.

(iv) Impact

Impact on beneficiaries and their communities

All interviewed participants (all of whom were microcredit recipients) described their participation in the project as a rewarding and enriching experience. Many noted that as farmers, they felt isolated from all activities surrounding democratization and civic engagement. The three-day training transferred knowledge and skills that were seen as interesting and useful. The participants seemed to be more conscious of their roles and obligations with their municipalities.

T4D was meticulous in following-up with the participants to document four ways in which they engaged with democratic processes: voting in the elections, volunteering or becoming a member of an NGO, observing the elections, and being active in a political party. Below are excerpts of the results (disaggregated data by sex and region is also available, although there were discrepancies indicating that these numbers were left unverified¹.)

	Total number	% of total participants
Voting	1031	85.3%
Joining an NGO	220	18%
Observing elections	152	12.5%
Active in a political party	30	2.5%

The main element that was missing in realizing the full potential of the democratic engagement component was the lack of youth-led initiatives and campaigns beyond the punctual electoral process. While this may have been challenging in a context of nation-wide elections and a highly politicized public sphere, the impact of the project on the beneficiaries' communities and the general public seemed to be less catalytic than what it could have been.

Furthermore, there were only five conferences that were organized over the course of the project, each in a different town. The events were perceived as successful by participants. However, they were the only opportunities for some of the beneficiaries (and only those who received

¹ For example, while only 326 women took part in the trainings without receiving microcredits, the tables shared with the evaluator claimed that 366 women from that pool of participants voted in the elections.

microcredits) to engage deeper in democratic processes. Findings and conclusions were agreed on, but there seemed to be limited follow-up. The exposure of other beneficiaries, especially those who were not recipients of microcredits, in their communities and their new municipalities was limited.

While the assumption of participating based on the sole motivation to receive a microcredit was fair, it was clear that some beneficiaries were able to utilize their newly acquired skills for their personal democratic engagement. For example, a 25-year-old woman from Jendouba who received a microcredit for beekeeping ran and was elected to her town's municipal council during the course of the project. The individuals who were able to take on microcredits benefitted the most from the project, as they spent more time together and this resulted in the development of eight associations and three agricultural development organizations².

Takwa Ghanjati, 25 is the youngest councilmember of Jendouba and a beneficiary of the project.

In a meeting with the evaluator, she said "what I learned in the participative democracy training was worth 10 years of experience in the council". While she was motivated to be active locally, her participation to this project was the reason why she decided to run for elections. Her objective is to ensure the participation of youth in local decision-making processes.

As a young leader, she also led the creation of a GDA with other beekeepers to enhance their collective production and marketing.

For example, a beneficiary from Testour who is raising sheep founded an NGO aimed at providing coaching to women farmers and provide economic empowerment opportunities. While it was not an organization that was directly linked to democratization, a new agricultural development organization in Testour gathered 30 beekeeping farmers with the objective to combine their know-how to better market their combined production of honey, improve their branding and receive quality certifications.

Impact on the economic empowerment of youth

The microfinance component of the project was mostly successful as the recipients of microcredits confirmed the improvement of their livelihoods. However, it was challenging to verify the target indicator linked to that improvement. The target of 80% of the beneficiaries (160 individuals) to have a 50% increase of income of twice the minimum wage of \$330 had not yet been reached as only 142 beneficiaries had initiated their microbusinesses by the end of the project.

Despite this setback, most interviewed beneficiaries noted that they were satisfied with the microcredit conditions and reimbursement modalities. Some had some comments linked to their

² The "Groupement de Developpement Agricole" (GDA) structures are organizations of farmers or agricultural entrepreneurs that are registered at the ministry of agriculture and that may jointly manage natural resources such as land and water collectively and in agreement.

choice of business. For example, sheep farming was seasonal, and most sales would take place by the end of Ramadan, as opposed to a monthly reimbursement model imposed by the microfinance institution. Another beneficiary mentioned his preference for cash rather than in-kind, as he had to wait several weeks for the provider to deliver his veal.

(v) Sustainability

The project provided some opportunities, despite delays and setbacks, to create an impetus towards democratic development. However, there were missed opportunities and challenges that prevented the project from fully accomplishing a sustained application of democratic engagement and a spill-over effect beyond the scope of the project.

The microfinance component was the most sustainable element of the project as 142 individuals (with the commitment of Zitouna Tamkeen to reach 200 beneficiaries beyond the closure of this project) improved their livelihoods and were economically empowered. One of the risks around this sustainability is the fact that the technical trainings that were organized for the project were designed to take place over 15 days. The certification received could only be used as a pre-condition to the Zitouna Tamkeen microcredit and would not be accepted by other microfinance institutions. The regular trainings usually take up to four months, and while the short trainings were seen positively by some beneficiaries, others mentioned their preference to having received support for the regular trainings that would have allowed them to apply for other microcredits in the future.

As for the democratic engagement component, a select number of beneficiaries were able to truly take on roles of agents of change in their communities as mentioned above. Besides these few motivated and engaged individuals, the project seemed to have limited tangible impact beyond the encouragement to vote. While creating NGOs can be seen as a positive development, questions remained on their sustainability as they would also require extensive efforts to develop their programs and fundraise accordingly.

Participants to the three-day trainings, recipients of microcredits and who took part in the youth's steering committee of the project had acquired knowledge that newly elected municipal councilpersons may not have had. There could have been multiple opportunities to work with the new municipalities on the topics that they had learned about, especially on participative budgeting. Some youth were also motivated to work on the access to information law and the links with participative democracy, but the project's scope could not encapsulate this work.

As for the 1008 participants who did not benefit from the economic empowerment component, a new grant was being discussed with Silatek, a Qatari foundation, to continue training 400 of them on project management and to receive some type of funding. It was not clear to the evaluator whether the Silatek grant would also include a democratic engagement component.

(vi) UNDEF Added Value

It was clear that UNDEF was able to take advantage of its unique position and comparative advantage to fund an innovative initiative that would have been difficult to find support for from other traditional donors. The premise was highly enticing, as the links between economic empowerment, reducing inequalities and democratization are at the heart of the current global challenges in political and economic power systems.

This project was the first ever undertaking of T4D and to have received funds from the UN seemed to greatly enhance their credibility. The UNDEF executive director also helped in raising the profile of the organization and its host, Zitouna Tamkeen, as her visit to their offices in June 2019 was covered by the media.



Annika Savill, Executive Director of UNDEF, taking part in a panel and presentation of Ms. Boudour Lahzami of the project, June 2019.

There were some missed opportunities in the project design and implementing modalities to better use UNDEF's comparative advantage in the form of an explicit mandate to focus on democratization issues, as was presented through this report. However, for a first attempt at this type of project, lessons learned (developed below) may help in furthering UNDEF's added value in this specific field joining economic empowerment and democratization.

In addition, the presence of a UN logo on project materials seems to have enhanced the credibility of the project. A local public relations company was also hired by Zitouna Tamkeen to help enhance the project's visibility in national media. In terms of visibility, all documents and materials reviewed by the evaluator showed an appropriate use of the UNDEF logo.

V. Conclusions and Recommendations

Conclusions	Recommendations
<p>The project was relevant, but its implementation was influenced by challenging political and economic contexts.</p>	<p>T4D and Zitouna Tamkeen should have developed a separate strategy that includes a detailed risk assessment of the microfinancing component and a contingency plan that includes ways to address the impact of delays on the democracy-related activities.</p>
	<p>T4D should address the concerns of some of the public that may perceive them as politically connected. Whether in the selection process of microcredit beneficiaries, or in the visibility efforts that T4D engages in almost exclusively linked to Zitouna Tamkeen, the perceptions of bias may persist.</p>
	<p>UNDEF should reconsider the inclusion of microfinancing components within its own funding. Should interesting proposals arise and be considered for funding, it would be useful to look at the “democracy merit” of micro-project financing proposals.</p>
<p>Along with other challenges to the effectiveness of the project, the organization was risk averse in implementing democracy-related activities during electoral periods.</p>	<p>Practical applications of the soft skills and participative democracy trainings should have been prioritized after the May 2018 elections with new local councils.</p>
	<p>T4D should develop its problem-solving skills and discuss external challenges impeding on the successful implementation of their projects with their donors.</p>
<p>The final financial expenditure report indicated unspent funds of about USD 20,000.</p>	<p>T4D should have a better mechanism to track expenditures and the burn rate of the budget, reallocating and requesting revisions as needed, especially to achieve the democracy-related outputs and outcome.</p> <p>For example, though the T4D staff seemed highly competent and devoted to the project, it would have been useful to consider enhancing human resources or partnering with other local CSOs for the implementation of the remaining activities.</p>
<p>The project is a pilot for a larger model to put in place strong procedures to support the role of civil society in promoting democracy. However, there were missed opportunities to enhance the impact and sustainability of the project.</p>	<p>T4D should have a longer-term vision and strategy for their partnership with Zitouna Tamkeen and their engagement toward democratization and human rights, as electoral periods are bound to be experienced at any point in any project.</p>

VI. Lessons Learned

The model used in this project to connect economic empowerment with democratization through micro-financing and engagement of beneficiaries in democratic processes is **worth further reflection** to improve its local implementation first, especially on the democratic engagement component, **before scaling it up** to other regions or countries.

Actions plans should be realistic in reflecting the time for procedures to review and approve microcredit recipients, as well as include additional monitoring tools. In projects that include microfinancing, an assessment of the risks of the microfinance component should be further elaborated with more precise analysis or the economic situation and contingency planning should be developed and designed within the project document.

The **proximity of the trainings** was extremely useful to attract famers and people with limited transportation options. The advantage in the flexibility around the locations of the trainings was palpable and should continue to be considered in projects whose audience is rural, of modest and poor means and generally more conservative than in urban settings.

VII. Annexes

Annex 1: Evaluation Questions

DAC criterion	Evaluation Question	Related sub-questions
Relevance	To what extent was the project, as designed and implemented, suited to context and needs at the beneficiary, local, and national levels?	<ul style="list-style-type: none"> ▪ Were the objectives of the project in line with the needs and priorities for democratic development, given the context? ▪ Since the project strategy was changed, how appropriate and relevant was this change to better address the needs of the beneficiaries and to achieve the project's objectives? ▪ Were risks appropriately identified by the projects? How appropriate are/were the strategies developed to deal with identified risks? Was the project overly risk-averse? ▪ How were the location of the activities selected to better fit the needs at the beneficiary, local and national levels? ▪ To what extent were decision makers (local municipal council members, microfinance institutions, agricultural companies and others) involved in the project in order to open up more formal channels of public participation? ▪ To what extent the intervention as designed enhanced public dialogue on public participation issues? Did the project reach beyond those that were already engaged on the issue?
Effectiveness	To what extent was the project, as implemented, able to achieve objectives and goals?	<ul style="list-style-type: none"> ▪ To what extent have the project's objectives been reached? ▪ To what extent was the project implemented as envisaged by the project document? If not, why not? ▪ Were the project activities adequate to make progress towards the project objectives? ▪ What has the project achieved? Where it failed to meet the outputs identified in the project document, why was this? ▪ Did the project have an effective way to measure the progress and achievement of objectives? ▪ Was the microfinance element an adequate medium to engage on public participation? ▪ On the strategic change in the microfinance product: would this have been mitigated had there not been delays in project implementation? Did this create missed opportunities? Did the adjustments made yield the desired quality and impact? ▪ Did key stakeholders fully participate in the project? Were there other stakeholders that were not included?
Efficiency	To what extent was there a reasonable relationship between resources expended and project impacts?	<ul style="list-style-type: none"> ▪ Was there a reasonable relationship between project inputs and project outputs? ▪ Did institutional arrangements promote cost-effectiveness and accountability? Are there examples of leveraging other resources or partners in joint activity during the project? ▪ Was the budget designed, and then implemented, in a way that enabled the project to meet its objectives? ▪ To what extent were the project's resources matched or leveraged by Zitouna Tamkeen as the microfinance component was implemented? Was this arrangement an efficient use of resources?

<p style="text-align: center;">Impact</p>	<p>To what extent has the project put in place processes and procedures supporting the role of civil society in contributing to democratization, or to direct promotion of democracy?</p>	<ul style="list-style-type: none"> ▪ To what extent has/have the realization of the project objective(s) and project outcomes had an impact on the specific problem the project aimed to address? ▪ Have the targeted beneficiaries experienced tangible impacts? Which were positive; which were negative? ▪ To what extent has the project caused changes and effects, positive and negative, foreseen and unforeseen, on democratization? ▪ In what way was the project able to integrate marginalized youth in the social fabric of Tunisia and in the democratization process? ▪ Is the project likely to have a catalytic effect? How? Why? Examples? ▪ To what extent were the training modules impactful? ▪ To what extent was the general public sensitized to the principles of participative democracy after the execution of the communication strategy? ▪ What was the impact of social media contents? Are they still making an impact? ▪ This project had a double objective of economic and social integration. How did it link with the participation to democratic processes? To what extent was this successful? ▪ Did the project have an efficient way to measure the scope and impact of communication actions? ▪ Include a concrete justification of all results.
<p style="text-align: center;">Sustainability</p>	<p>To what extent has the project, as designed and implemented, created what is likely to be a continuing impetus towards democratic development?</p>	<ul style="list-style-type: none"> ▪ To what extent has the project established processes and systems that are likely to support continued impact? ▪ Are the involved parties willing and able to continue the project activities on their own (where applicable)? ▪ Were the capacity development activities implemented in a way that insured a durable impact on direct beneficiaries? Were the new competencies strengthened throughout the project? ▪ Is there evidence that the acquired competences had a spill-over effect beyond the project? Were the projects set up by beneficiaries sustainable? ▪ Are the youth still engaged with their local governments in putting in place socio-economic development programs that are adapted to their needs and that respond to the principles of participative democracy?
<p style="text-align: center;">UNDEF value added</p>	<p>To what extent was UNDEF able to take advantage of its unique position and comparative advantage to achieve results that could not have been achieved had support come from other donors?</p>	<ul style="list-style-type: none"> ▪ What was UNDEF able to accomplish, through the project that could not as well have been achieved by alternative projects, other donors, or other stakeholders (Government, NGOs, etc). ▪ Did project design and implementing modalities exploit UNDEF's comparative advantage in the form of an explicit mandate to focus on democratization issues? ▪ Visibility: were all documents that were printed and distributed during the course of the project include UNDEF? Were all activities organized during the project indicate UNDEF as the funder?

Annex 2: Documents Reviewed

Background documents

- Carnegie Endowment for International Peace, *Tunisia's municipal elections*: <https://carnegieendowment.org/sada/76299>
- International Foundation for Electoral Systems, *Elections in Tunisia, 2018 Municipal Elections: Frequently Asked Questions*: https://www.ifes.org/sites/default/files/2018_ifes_tunisia_municipal_elections_faqs_english_final.pdf
- Inflation rates, <https://tradingeconomics.com/tunisia/inflation-cpi>
- Middle East Eye french edition, *Tunisie : la crise du lait, dernier malaise d'une économie en crise*, 8 August 2018, <https://www.middleeasteye.net/fr/reportages/tunisie-la-crise-du-lait-dernier-malaise-dune-economie-en-crise>
- Middle East Eye french edition, *Tunisie : les éleveurs pris à la gorge par la crise du lait*, 20 December 2018, <https://www.middleeasteye.net/fr/reportages/tunisie-les-eleveurs-pris-la-gorge-par-la-crise-du-lait>

Project documentation - UDF-15-TUN-661

- Project document
- Reports: mid-term progress report, final narrative and financial reports
- Milestone verification narrative and financial reports
- Supporting documents from the grantee: participants' registration forms, internal summaries, photos, consultancy reports.
- Contract with CORP

Project outputs

- PowerPoint presentations of the soft skills and participative democracy training
- Questionnaires and survey results
- Social media page of T4D (photos, videos, updates from the project)

Annex 3: Persons Interviewed

Tamkeen for Development and Zitouna Tamkeen	
Nabil Kesraoui	Treasurer of the Board of Directors, Director of Business Engineering, Zitouna Tamkeen
Chekib Besbes	Project Manager, T4D
Boudour Lahzami	Development and Partnerships Manager, T4D
Mehdi Ben Dahr	Dairy cattle farming project manager, Zitouna Tamkeen
Aymen Majri	Chief of agency, Jendouba, Zitouna Tamkeen
Mohammed Allani Taha	Operations Director, Zitouna Tamkeen
Main project contractors	
Jamel Eddine El Gharbi	Trainer – participative democracy
Chams Eddine Cherif	Trainer – soft skills
Ameni Boubaker	Executive Director, CORP
Beneficiaries	
Maher Zaidi	Veal farming
Sara Abidi	Sheep farming
Tankwa Gengati	Municipal councilwoman and beneficiary (beekeeping), Jendouba
Mohamed Ali Alwi	Veal farming
Hasna Jlassi	Sheep farming
Khalil Seliti	Sheep farming
Bahri Chebbi	Sheep farming
Other stakeholders	
Mohsen Dabbousi	President of the network of associations of Jendouba
Med Hedi Benali	UNDP

Annex 4: Acronyms

CSO	Civil Society Organization
CORP	Orientation and Professional Reconversion Center
NGO	Non-Governmental Organization
T4D	Tamkeen For Development
TND	Tunisian Dinar
UNDEF	United Nations Democracy Fund
UNDP	United Nations Development Program
USD	United States Dollar

Annex 5: Examples of confusing project document output titles

Output	Title in project document	Cross-cutting with titles in action plan	Cross-cutting with budget details
2.2	Contact direct réalisé, y compris l'échange et la communication des revendications des jeunes aux représentants des autorités locales (5 évènements pour 200 participants)	Conférences, débats et séances d'échanges publiques (5 évènements d'un jour pour 40 participants)	
2.4	Evènements s'adressant au grand public et aux jeunes sont sensibilisés aux préceptes de la démocratie participative (5 évènements pour 200 participants)	Campagne de sensibilisation sur le lien entre la capacitation économique et la démocratie (5 évènements d'un jour pour 40 participants)	
2.5	Le sens de la citoyenneté et la responsabilité sont développés chez les jeunes via leur implication dans des initiatives de participation démocratique (5 propositions d'évènements pour 200 participants)	Création d'initiatives engageant activement les jeunes dans le processus démocratique (5 évènements d'un jour pour 40 participants)	Compensation pour des initiatives de suivi local à 4 groupes de 5 jeunes (\$25/jeune/intervention * 20 jeunes = \$500 par intervention) pour la campagne de sensibilisation (tous les 3 mois – c'est-à-dire pour un projet qui s'étale sur 24 mois/3 = 8 interventions récompensées)
2.6	Le plaidoyer de la part des jeunes renforce auprès du gouvernement afin de les convaincre à mettre en place des programmes de développement socio-économiques adaptés à leurs besoins et répondant aux préceptes de la démocratie participative	<ul style="list-style-type: none"> ➤ Enquête ➤ Analyse ➤ Large évènement avec les autorités publiques pour présenter les résultats. 	Compensation pour des initiatives de sondage à 4 groupes de 5 jeunes (\$25/jeune/intervention * 20 jeunes = \$500 par intervention) pour la campagne de sensibilisation (tous les 3 mois – c'est-à-dire pour un projet qui s'étale sur 24 mois/3 = 8 interventions récompensées) pour étudier l'impact de la capacitation économique sur l'épanouissement de la démocratie.