INTERNATIONAL DEVELOPMENT STUDIES CAPSTONE REPORT

Performance Evaluation of Plan International’s *Enterprise Your Life™* Curriculum in Egypt

Prepared by

Jacqueline Briggs, Sarah Ghoneim and Maïssa Khattab
*Elliott School of International Affairs, George Washington University*

for Plan International USA
# Table of Contents

Acknowledgements .................................................................................. 3  

Acronyms ................................................................................................ 4  

Executive Summary .................................................................................. 5  

Introduction .............................................................................................. 6  

Methodology ............................................................................................. 8  

Findings .................................................................................................... 16  

Recommendations ..................................................................................... 23  

Conclusion ............................................................................................... 27  

Appendices  
A. Plan Egypt Areas of Operations and Areas of Research .................. 29  
B. Success Stories and Quotes ................................................................. 30  
C. Literature Review ................................................................................ 34  
D. Sample Interview Protocol ................................................................. 39  
E. Field Pictures ...................................................................................... 42  
F. Sample Itinerary .................................................................................. 43  
G. Enterprise Your Life™ Curriculum Outline ...................................... 44  
H. Session and Audio Recording Inventory ........................................... 45  

Bibliography ............................................................................................. 46
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### ACRONYMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>CDA</td>
<td>Community Development Association</td>
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<tr>
<td>CO</td>
<td>Country Office</td>
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<tr>
<td>EYL</td>
<td>Enterprise Your Life™</td>
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<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
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<tr>
<td>MCI</td>
<td>Making Cents International</td>
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<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
</tr>
<tr>
<td>PU</td>
<td>Program Unit</td>
</tr>
<tr>
<td>PYD</td>
<td>Positive Youth Development</td>
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<tr>
<td>SG</td>
<td>Savings Group</td>
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<tr>
<td>SG+</td>
<td>Savings Group Plus</td>
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<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
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<tr>
<td>YSG</td>
<td>Youth Savings Group</td>
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</table>
This report is based on research completed by the George Washington University’s research team Jacqueline Briggs, Sarah Ghoneim, and Maissa Khattab for Plan International. The team conducted an internal performance evaluation of Plan’s the Enterprise Your Life™ (EYL) training in Egypt to determine its added value to Youth Savings Groups (YSG) participants. The research team’s 11-day trip resulted in conversations with more than 150 individuals consisting of EYL participants, training coaches, and Plan staff conducted through six participatory learning activities, 12 focus groups and 18 semi-structured interviews.

The research team’s methodology, key findings, and recommendations are all detailed throughout this report, starting with the overarching objective behind Plan’s EYL training curriculum. Egypt is currently plagued with high unemployment and a lack of economic opportunities, particularly for youth under the age of thirty-five. In response, governments, international organizations, NGOs as well as the private sector have shifted their focus in recent years towards entrepreneurship to help remedy the issue of unemployment. Therefore, EYL was developed in order to help increase employment and self-employment of youth by expanding their access and ability to use financial services, while simultaneously building their employability and entrepreneurial capabilities. The following section covers the methodology used in order to determine the added value of the training on YSGs. In order to collect the requested qualitative data needed for the evaluation, the team hosted six participatory learning activities, 12 focus groups, and 18 semi-structured interviews on the ground, which resulted in over 30 hours of interview recordings.

The key findings stemming from this data were synthesized into the next section of the report. This includes, but is not limited to findings related to participant demographics, coaching and mentoring, the EYL curriculum, as well as financial impacts and skills acquisition as a result of the EYL training. Finally, the feedback we received included several invaluable suggestions that sparked ideas among both the EYL participants as well as the research team members, which are discussed in the recommendations section of this report. Some of the recommendations include the integration of technology into the EYL training, provision of business ideas and opportunities, expansion of income-generating activities, and the formation of business partnerships. The findings and recommendations will ultimately be used to inform Plan International’s methods and approaches towards increasing EYL’s sustainability and potential for scaling up in order to foster greater economic empowerment among Egypt’s youth.
I. Introduction

On 25th of January 2011, thousands of Egyptians, who were later joined by millions of additional protestors, flooded the streets of Egypt demanding their basic rights of freedom, dignity and social justice. While these demonstrations were short-lived, their impact will live on for decades to come affecting all facets of everyday life in Egypt. During the preceding decade, prior to the revolution, Egypt witnessed high rates of growth and poverty reduction, but failed to be inclusive, leaving millions of Egyptians trapped in lower wages and standards of living with few opportunities available to them. This was especially prevalent among Egypt’s youth who were often economically and socially excluded, facing high rates of unemployment.

The lack of employment opportunities, particularly for youth under the age of thirty-five, has been cited as one of the principal causes of the Egyptian revolution and the country’s overall political unrest. Unemployment has reached its highest level, particularly among women and youth in Upper Egypt, at 13.4% in 2013 (Sieverding 2014). Inclusive growth is essential to the livelihoods of young Egyptians and can essentially be achieved by shifting from a system of crony capitalism that favors large and established enterprises to one that focuses on developing small businesses while also creating other employment opportunities.

In recent years, governments, international organizations, NGOs as well as the private sector have shifted their focus toward entrepreneurship to help remedy the issue of unemployment. While several definitions exist, entrepreneurs can generally be defined as “those individual (business owners) who seek to generate value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets (OECD 2012).” Entrepreneurship is now considered crucial for economic development and can ultimately serve as a tool for reducing unemployment through job creation, opening up opportunities for youth, stimulating innovation and other aspects that contribute directly to the economic prosperity of the country. Youth in Egypt generally see entrepreneurship as an attractive employment option with “just over half of all youth aged 15–29 (53.8%) saying they would prefer to have their own business rather than working for pay (Sieverding 2012).” Moreover, the growing attention and enthusiasm for entrepreneurship is clear from the increasing number of key players who are actively engaged in promoting the entrepreneurial spirit among the Egyptian population, such as Plan International.

Founded over 70 years ago, Plan International is part of a global network working toward the vision of creating “a world in which all children reach their full potential in societies that respect people’s rights and dignity” (Plan International 2015b, 2). Plan’s 2016-2020 Country Strategic Plan (CSP) for Egypt intends to promote the economic empowerment of vulnerable young men and women by supporting socially and economically empowering programs that provide improved financial inclusion and increased personal incomes (Plan International 2015b, 3). Through its Youth and Economic Empowerment (Y&EE) programming, based in Washington, DC, “Plan International engages marginalized youth to build their productive assets and prepare them with appropriate skills to manage
their transition into work and adulthood.”

One mechanism by which this is done is through Savings Groups.

Savings Groups (SGs) are a development mechanism, designed ten years ago for impoverished, rural and otherwise disenfranchised populations to create access to and manage their own financial lives in a way that was previously insurmountable. SG members collectively decide to save a selected amount of money at regular intervals; all funds are kept in a communal location which are available to members as loans. In cycles which generally “coincide with a period in the year when there [is] a predictable need for cash” (Allen and Panetta 2010, 7), SGs distribute the savings, plus any interest earned, to its members based on the amount s/he initially contributed to the pot. Having this large sum of capital permits members to purchase a variety of goods and/or services, which they deem necessary to provide for themselves and create sustainable lives. Youth Savings Groups or YSGs, are similar to SGs, but specifically target youth participants.

As a development agency vested in economic empowerment, Plan International has been working with Savings Groups since 2003 when they discovered the SG model that CARE International had created in Niger and Tanzania (Plan International 2015a, 18). Plan adapted the CARE model by “supplying [the] capacity building and monitoring through local NGO partners… [thus allowing communities] to create and manage their own financial institutions, mobilize capital through savings, learn about good governance and accountability through transparent procedures, exercise ownership over growing pools of assets, and strengthen social capital. [This has led to] more empowered citizens capable of driving other forms of community economic and social change” (Plan International 2015a, 18). Because of the wide ranging and significant “benefits at the individual, household and community levels” that this approach brings, Plan is considered among the top three agencies that promote SGs around the world. As of September 2014, Plan International supports over 1.1 million individual SG members (Plan International 2015a, 19).

Research confirms that Savings Groups themselves can serve as effective platforms for further development and empowerment initiatives. Because of their peer-to-peer disbursement patterns, SGs have become an extremely efficient and cost-effective approach to deliver various trainings. This phenomenon is called Savings Groups Plus or SG+. Enterprise Your Life™ was designed to be implemented as a SG+ curriculum.

Enterprise Your Life™ was developed in tandem by Plan International and Making Cents International (MCI) from 2012-2014 to be delivered during the regularly scheduled SG meetings. EYL is a fun, interactive and youth-centered entrepreneurial training curriculum designed to develop the entrepreneurial mindset of young people through soft and life skills training, with an important emphasis on coaching and mentorship. The Enterprise Your Life™ training is a 12-week curriculum, delivered in 20 separate, 45-minute sessions during a regular YSG meeting. Its lessons include: thinking ahead and the importance of planning; knowing one’s market and conducting research to be what that market

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needs; decision making and cost-benefit analysis; negotiation and other effective communication techniques; wise investments and understanding risks; and finally recognizing one’s own competitive advantage and marketing that advantage. In the Egyptian context, these trainings are held in the Community Development Association (CDA), local, government-run community centers in Egypt, similar to a community recreation center in the United States. EYL coaches are often pulled from CDA staff.

II. Methodology

Research Question

Plan International’s overarching objective for Enterprise Your Life™’s performance evaluation was to determine its added value to Youth Savings Group (YSG) participants. As such, this research question guided the research team in identifying the appropriate research design, methodology and scope of work. Plan’s existing internal assessments of EYL were quantitative in nature, with a main focus on income generating activities (IGA), including the IGA selection process, support received, risks or problems faced during participants’ IGA endeavors, etc. An in-depth qualitative study has yet to be conducted to explore participants’ experiences of and feedback on the EYL curriculum, which the team undertook as their project. Plan was interested in examining the following sub-questions, which helped shape the interview protocols:

- What worked and did not work in regard to the relevance of the curriculum, the most beneficial follow-up support and resources, the power of incentives to drive innovation, etc.? Which modules were more relevant? Was some information missing?
- How effective is the curriculum delivery and facilitation and mentoring of the Coaches? How do timing and sequencing impact knowledge retention? What is the value of mentoring to youth starting their own enterprises? Do the credentials of the Coaches affect their effectiveness?
- How does access to additional financial services (microloans/credit) further add value to the participating youth? What value does EYL add to youth participating in SGs?
- How does the cost-effectiveness of the EYL approach compare to that of the traditional SG approach alone? Does enterprise performance (profitability, sustainability) improve after delivery of EYL?
- What are the gender and age considerations of participation in EYL and its expected results?
- What recommendations can be made to further develop and improve the model and its delivery in the future?
Targeting

Both Plan and the team’s priority was to provide EYL participants with a platform to voice their opinions on the curriculum that was both culturally adequate to the Egyptian context and that would further give them the freedom to provide constructive criticism without fear of retribution.

The first step was to define our targeting method, for which the team was given the freedom to determine. The main sampling criterion the team suggested was that selected participants should be representative of Egypt’s urban, peri-urban and rural areas. The geographical locations however also needed to be logistically reachable based on several factors, including the Plan Egypt Country Office (CO) field security guidelines, the CO’s field operations in the various Program Units (PU), YSG cycles as well as the short time allocated for the team in the field. All things considered, the governorates of Cairo (urban), Giza (peri-urban) and Qalyoubia (rural) were selected for the field research.²

YSG and EYL participants are youth and adults between the ages of 16 and 30 and are predominantly women.³ The total breakdown of EYL participants per PU is as follows:

<table>
<thead>
<tr>
<th>Program Unit</th>
<th>Youth</th>
<th>Adults</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qalyoubia (Rural)</td>
<td>1,030</td>
<td>399</td>
<td>1,429</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>517</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>912</td>
</tr>
<tr>
<td>Cairo (Urban)</td>
<td>2,334</td>
<td>700</td>
<td>3,034</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>568</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2,466</td>
</tr>
<tr>
<td>Giza (Peri-Urban)</td>
<td>2,379</td>
<td>410</td>
<td>2,789</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>391</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2,398</td>
</tr>
</tbody>
</table>

Each PU chose a random sample of 20 participants who had completed the EYL training and who were representative of the age and gender of all participants. The team and the CO estimated that 20 participants per location per day, while a higher sample size than needed, would be sufficient for the five hours allocated for each day and would help mitigate the likelihood of no-shows. As it were, participants in one governorate were so keen to share their experiences that the team ended up with over 30 participants per day.

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² See Map of Targeted Areas in Appendix A.
³ Participants’ profiles and characteristics are analyzed in Section III: Findings.
Scope of Work

The scope of work was finalized once the demographic targeting and travel dates were confirmed. The team was in the field from 11-22 March 2016, for a total of seven working days, including one full preparatory day with the Egypt CO. The team allocated two days per governorate, with over 40 participants per location for a total of over 150 interviews, including 11 coaches and four Plan staff.4

Literature Review and Interview Protocols

The team conducted a literature review covering financial literacy and access in Egypt, entrepreneurship in Egypt, as well as Savings Groups, the findings of which, combined with the research question and sub-questions contributed to the design of the interview protocols.5 The semi-structured interview questions aimed to assess whether, inter alia, participants’ IGAs are driven out of necessity to maintain their livelihoods (OECD 2008) or whether it’s a desirable career choice (Hattab 2010), whether motivation or lack thereof is a factor in participants’ decisions to start their own IGA (Ducker and Austin Associates 2010), if they view their IGAs as a supplemental income or as an option to pursue later in life once they have established themselves financially or professionally (Sieverding 2012). The interview protocols also addressed the impact of the format and method of instruction and delivery of the EYL training and its relevance on participants’ management of their finances (Drexler et al 2014), specifically whether the sessions’ interactive and participatory methods were adjusted to suit their specific needs as youth participants and establishing the effectiveness of the coaching approach (Lindley 2015).

Other issues explored in the protocols included barriers faced by participants, due to research finding the Egyptian national culture not supportive of individual success being achieved through own personal efforts (Hattab 2012), or other traditional social norms preventing women from entering the labor market (OECD 2008). Accordingly, the interviews investigated the social impact of the EYL training, specifically as it related to the reduction of social exclusion, enhancement of self-empowerment and confidence experienced by young women and adolescent girls to access education and training (Markel and Panetta 2014). Since Egyptian women often marry at a young age, questions also sought to understand the double-burden these young women are confronted with, as they aspire to set up their own business while facing societal expectations to be full-time homemakers obliged to carry out their duties in their private life.6

The building of social capital for youth through EYL has also been an important avenue of questioning, as abundant evidence demonstrates that soft skills lead to better academic outcomes (OECD 2015), and that these skills are transferable across sectors and jobs – an advantage increasingly necessary in changing

4 See sample itinerary in Appendix F.
5 See literature review on financial literacy and inclusion, savings groups and entrepreneurship in Egypt in Appendix B; see sample interview protocol in Appendix D.
and emerging economies such as Egypt (ILO 2013). Furthermore, key skills recommended as an initial focus for investments in youth workforce development include – but are not limited to – communication, positive self-concept and problem-solving (Lippman et al. 2015); all of which are reflected in the EYL curriculum’s youth capacity-building approach, focusing on building foundational entrepreneurial life skills and attitudes reinforced with key enterprise management knowledge and techniques.

Interestingly, some aspects included in the protocols, such as the role and expectations of the coaches or EYL’s interactive delivery method, designed to assess their impact on participants did not result in the same responses that might be significant enough to warrant a change in the curriculum. As the findings section will highlight, a small number of participants praised the interactive delivery method, while the majority acknowledged and praised their coaches’ mentorship roles.

These findings were distributed among several interviewing methods: participatory introductory and learning activities, focus group discussions (FGD) and individual in-depth semi-structured interviews with Plan staff, EYL coaches and EYL participants with success stories as identified by each PU.

*Participatory Activities*

Participatory evaluation methods have many advantages, namely sharing responsibility between all involved stakeholders for evaluation by actively involving participants. This facilitates group cooperation, unity and self-accountability and changes the role of evaluator to that of facilitator, while participants’ role is increased. A recognized strength of participatory methods is the empowerment of participants, as long as facilitators are skilled, collaborative and have good conflict management skills (Morra Imas and Rist 2009). The interactive nature of these activities were also chosen to cater to the relatively young age of the participants who would be more inclined to speak up in the informal setting granted by participatory activities.

- **String Game**

Each day started with an interactive ice-breaking activity, intended to build camaraderie and put participants at ease. All participants stand in a circle, and in turn each person holds a piece of the string, introduces themselves and shares an interesting fact about themselves before passing on the ball of yarn to someone facing them. Throughout the activity, each person keeps holding the string until an intricate web of yarn is created and held together in the center of the circle by all participants. In an effort to garner and encourage honest and open answers, the team, their interpreter, the EYL coaches and Plan staff also participated in the activity and similarly shared facts about themselves. When all participants introduce themselves, the string is then cut up and each person is invited to make a commemorative bracelet with his or her piece of string. Before breaking up the circle, and in anticipation of the follow-up activity, we asked each participant to call out a number in order from one to five to form different groups. This not only helped the young participants to look forward to the next activity, it also allowed them to get out of their comfort zone since they tended to gather with friends in the circle, encouraging them to find a new group for the next activity.
This String Game, initially meant as a simple introductory activity, evolved throughout the trip. In the first day in Giza, a PU staff spontaneously asked our permission to use the activity to illustrate an additional point to the participants. She proceeded to explain to all present that the shape created by the ball of yarn was akin to the participants creating a community, adding that if any one person present did not hold their part of the string, the shape would fall apart - thus signifying the importance of everyone’s presence and contribution to the collaborative learning process. The research team was grateful for this insightful analogy and continued to use the metaphor for the remainder of the trip. Moreover, having a memento from this game further helped create a symbolic bond between the team, the coaches, staff and participants who all shared the same bracelet. The team ended the trip with a multitude of multicolored string bracelets to remind them of this experience.

- **Tree Game**

Once the introductory activity was completed, the participants were seated in separate tables according to their respective numbers called out earlier. The team drew a tree on a flipchart, with visible roots and thick foliage. The facilitator explained what each part of the tree symbolized with regard to EYL: the roots represented what they had learned from EYL; the trunk depicted the way they applied these learnings in their lives, and finally the branches with foliage portrayed the gaps they considered, either from EYL or from their specific environment (e.g. lack of availability of interest-free loans, more targeted training, etc.) and which, if mitigated, would make for a perfect Tree - i.e. their ultimate goal, be it an IGA or otherwise. The team distributed color-coded post-its for each section of the tree, and participants were asked to write down their findings based on their collaborative discussions. The facilitator stressed that the aim of the activity was not only to hear their feedback but to have participants from each table discuss among themselves and collectively decide what would be presented to the audience. Each group table was then asked to nominate one participant to present their table’s findings to the audience and add their post-its to the tree once they finished. Interestingly, from Giza onwards, participants suggested that each participant from their table present one section of the tree - further highlighting their collaborative group dynamic.

While at first each presenter spoke timidly, the facilitator asked follow-up questions which gradually allowed them to be more outspoken. Furthermore, with every facilitator’s question, the presenter’s peers stepped forward to clarify or expand on their findings. The rules of the game started out with only participants from the presenter’s table adding on to the discussion. The facilitator experimented one day to allow other tables to ask questions which, surprisingly, ended up being counterproductive. Indeed, participants from other tables were so eager to respond to what was being said that the activity became unruly and the facilitator was unsuccessful in keeping the discipline, due to the unexpectedly large amount of participants present and the inexperience of the facilitator in teaching methods geared to young adults. The assumption is that participants’ young age made them feel closer in age to the facilitator and the research team in general. Combined with the informal setting, they no longer perceived the facilitator as an authority figure. Once the facilitator provided an opportunity for them to comment or critique other members’ presentations, attempts to control the discussion were unsuccessful.
When the activity ended, the facilitator and research team member reminded participants of the importance of allowing everyone to speak without interruption, both out of courtesy and also to facilitate clear audio recordings. A group of young men immediately approached us, saying they felt responsible for the rowdiness that occurred and apologized to the team. What’s more, they proceeded to give the team advice based on the methods of their EYL coach - namely, to establish rules before starting that are to be written down for all to see. As a way to convey their genuine regret, they took it upon themselves to write down rules on the flip chart for the following session that included instructions such as “respect other people’s opinions, avoid side discussions, no speaking unless given the floor, no interrupting,” etc.

- Focus Group Discussions

Following the Tree Game activity, the research team divided the participants into two smaller groups for Focus Group Discussions (FGD). The protocols for the FGD were designed to build on the preceding activity outcomes, and provide more context on the participants’ environment - e.g. whether it was enabling or stifling, if any social dynamics and spillover effects came into play as a result of the EYL curriculum, but also on specific aspects of the training, such as coaches, specific lessons they preferred or disliked and why, etc. Questions were semi-structured so as to allow the facilitator to tailor questions and follow-ups based on the outcomes of the Tree Game activity as well as participants’ responses during the FGD.

Several interesting dynamics were observed during the FGD, including a surprising lack of participation at times from young male participants. However, since this was only observed on the first day with the youngest participants, the team estimates that the pressure of the first day on both the participants and the facilitator may have been a contributing cause. As the facilitator’s confidence grew over time during the field trip, this instance was no longer observed. A prevailing dynamic however was the outspokenness of young women as well as a small number of individuals dominating the conversation during the FGD, even speaking over or clarifying another participant’s contribution without being prompted to do so. While the facilitator was able to maintain the discipline by asking all participants not to speak over each other to allow the interpreter time to translate and take notes, and asking more quiet participants to share their stories, the lack of facilitating experience meant that it was not as straightforward to ask overly assertive and eager participants to hold off sharing their thoughts.

One major challenge occurring during the FGD discussions stemmed from the fact that the team consisted of only three members. One member was able to alternate the FGD facilitation between herself and a Plan staff member, however the very presence of a Plan staff member defeated the purpose of providing the participants with a forum open for constructive criticism without fear of retribution. While Plan staff consistently reaffirmed the value of constructive criticism, and participants did provide some - it was not without persistence from the facilitator. Ultimately, it must be acknowledged that these circumstances most likely skewed participants’ responses in a way that might not have occurred had a Plan staff not been present.
Semi-Structured In-Depth Individual Interviews

In the daily schedules, the research team included one-on-one interviews with Plan staff, EYL coaches and participants. All interviews with Plan staff and EYL coaches were conducted with the help of an interpreter, while the majority of individual interviews with EYL participants were conducted directly by the two Arabic-speaking research team members. It is important to make this distinction, as the interpretation combined with the time constraints proved to be challenging. Due to limited time and resources, the team has focused their analysis in this report based on the feedback provided by EYL participants, with Plan staff and EYL coaches interviews serving as background.

- Plan Staff

The main purpose of PU Plan staff interviews was to examine the feedback loop between participants, coaches, PUs and the CO. One staff member in particular however seemed particularly anxious ahead of the interview, even comparing the interview to an examination she needed to study for days in advance. A contributing factor to the anxiety may lie in her being the first staff member to be interviewed as part of the project, not knowing what to expect and unfortunately having to wait until the end of the second day due to last-minute scheduling changes which further increased her unease.

The staff’s expertise and personal involvement came out strongly throughout the trip, and they were as much interested in our feedback and impressions of each day as we were in theirs. The fact that they did not live on location and had to endure several hours of commute each day with no complaint was a testament to their dedication, and the research team was inspired to learn that one of the Plan staff interviewed during the trip had been a recipient of Plan programs in his youth, further highlighting their commitment to giving back to their communities.

- Coaches

The most important component the team wished to address with coaches was their implicit mentoring role in the curriculum. Coaches not only understood their responsibility as mentors, they considered it integral to the EYL training and their relationship with EYL participants. Being from the same community allowed for a significant bond to be built beyond the classroom, which was further confirmed by EYL participants.

The challenges of having an interpreter during interviews with coaches unfortunately did not allow for in-depth follow-up questioning. Indeed, the team’s initial plan was to interview only one or two coaches each day but was faced with up to five coaches to interview simultaneously. With only one hour allocated for these interviews, and with the added time for interpretation, the interviewer was unable to delve deeper and ask follow up questions.

- EYL Participants

Coaches in each CDA selected EYL participants with successful IGAs for individual in-depth interviews. These helped the research team focus on the specificities of their IGAs - from the inspiration and motivations behind their projects to the perspectives and dynamics that played a part from their
family and community, to the way these IGAs helped them on a personal level overcome their specific needs, be it financial, career-related or other. The coaches often selected more than one EYL participant to interview, which led the team to interview all suggested EYL participants in a group ranging from two to six at a time.

Community dynamics sprung up from these interviews in a way that was not discernible through the other activities. In-depth interviews revealed how participants relied on each other and collaborated to provide resources for each other’s IGAs, highlighting EYL’s impact as a springboard to developing a community. Consequently, the interviews also evolved significantly from the original protocol based on their initial responses.

It is worth noting that during the protocol design process, the team was not briefed on the number of EYL participants who would be interviewed as part of the collection of specific success stories. This resulted in the team having to develop a protocol that was applicable to a broader audience. In addition, the number of success stories that were to be examined per day constantly shifted, wherein some days we had none and others we had up to six. However, due to the semi-structured format of the interviews, the team had increased flexibility regarding the questions asked during the interview processes.

**Limitations**

The team faced a number of challenges related to the language barrier and other logistical limitations that impacted the outcome of the research and analysis.

The team was confident in its ability to operate in-country with two out of the three-person team speaking Arabic and Egyptian dialect fluently, and the third working with an interpreter. Although the interpreter proved to be a valuable addition to the team on account of her past experience and familiarity with Plan Egypt, the non-Arabic speaking team member experienced communication breakdowns during the translation of the context of events, questions and interactions. As a consequence, this team member struggled through the daily proceedings and with initial, in-country findings. Conversely, not speaking Egyptian Arabic allowed her to use different communication skills, such as speaking English while animating her words with dramatic but poignant body movements during participatory activities with the youth. At certain points during the field research, these communication skills were used to re-establish the tempo of the research activities and the demeanor of the room.

While the team collected over 30 hours of interview recordings from FGD and individual interviews with EYL participants alone, the transcription and translation of these recordings proved to be the most challenging element of the project due to limited time and resources. Note taking was particularly problematic for the two team members paired with the interpreter, particularly during FGD. While one of the two Arabic-speakers team members consistently took notes during her FGD facilitated with a Plan staff, the other two team members paired with the interpreter were unable to reach the appropriate

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7 The total amount of sessions recorded, when including Tree Game activity, Plan and EYL Coaches interviews, amounts to over 60 hours of data.
arrangement that would allow for both facilitating and note taking. Indeed, the simultaneous interpretation was a significant distraction for the facilitator due to the tight space where these FGD often took place, all the while adding undesirable noise to the recordings. The alternative setup decided upon was for the interpreter to take notes in Arabic while the non-Arabic speaking team member took observational notes. The drawback with this plan was that the Arabic notes still required translation, for which the team did not have sufficient time or resources. This resulted in the team missing out on crucial field notes that could have fed into our analysis, especially considering the team already needed to be selective in the sessions to transcribe for this report.\textsuperscript{8}

In addition to the incorporation of our notes from the field, the team ultimately transcribed, translated, and analyzed a sample of the interviews and focus group discussions with the EYL participants to provide preliminary findings, which are included in this report.

Other limitations of note include:

- Gender imbalance, with an overwhelming majority of women participants (see Gender Dynamics analysis in Section III: Findings).

- When speaking of their trainings, participants interviewed used “EYL” interchangeably with “Savings Groups” and other trainings taken at the CDA, such as literacy or family-focused trainings, often making it hard for interviewers to discern which trainings they are referring to, as well as identifying those provided by Plan.

- Differentiating EYL coaches from CDA volunteer staff. Since EYL took place at the CDA where other trainings and community activities took place, it was difficult to identify the coaches from other CDA staff not involved in EYL for informal background conversations where additional feedback could be provided.

### III. Findings

The research team’s 11-day trip resulted in conversations with more than 150 individuals. The team hosted six participatory learning activities, 12 focus groups and 18 semi-structured interviews. In order to present and analyze the data collected in the field, the team conducted a qualitative content analysis of the transcripts and field notes to identify patterns, themes, biases and meanings by coding the content in a form that can be used to address our research question and sub-questions (Berg and Lune 2012).

\textsuperscript{8} A breakdown of the sessions conducted is available in Appendix H.
Participant Characteristics

As outlined in the methodology section, it was important to both Plan and the research team to have a targeting strategy that would allow for a comparison of Egypt’s different geographical areas and identify possible socioeconomic discrepancies. To build a profile of the surveyed participants, a sign-in sheet was passed around each morning for participants to record personal information: names, ages, marital status and anything interesting they wished to share. The team reminded the participants that their data would not be shared externally and that they were allowed to choose pseudonyms if need be, as long as we could identify their gender. The following information is therefore self-reported data as presented by the participants.

As hoped for, the participant reflected the diversity of the different geographic locations in which the team completed the review.

![Average Age Chart]

<table>
<thead>
<tr>
<th>Location</th>
<th>Average Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kom Ashfen</td>
<td>24.5 years</td>
</tr>
<tr>
<td>Tamouh</td>
<td>21 years</td>
</tr>
<tr>
<td>El Marg</td>
<td>30 years</td>
</tr>
</tbody>
</table>

* Data from Day 1 in Tamouh not included.

**Kom Ashfin**, the small farming village in the rural **Qalyoubiya governorate**, was the youngest crowd with a total of 42 participants averaging just over 18.5 years old, only four were married. The male to female ratio here was almost balanced, with 19 males and 23 females. These participants were energetic and enthusiastic about the work they had been doing with the CDA and eager to share with the research team.

**Tamouh** in the peri-urban **Giza governorate**, was, as acknowledged by Plan staff and the participants themselves, the most culturally conservative location visited. With an average age of 21 years, eight

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9 Sign-in data from Day 1 in Tamouh not included.
participants were married and many of the 15 women participants of the total 26 were nearly fully covered, reinforcing the participants’ self-identified conservatism and their belief that the participation in trainings such as EYL and run successful IGAs can be compatible with the traditional norms and cultures of their community.

**El Marg** was not the originally planned location for the research in the urban **Cairo governorate**. A last-minute change of plans in Nahdet Khayrallah left the team with a new, but equally appropriate location for the final days of fieldwork. The average EYL participant was **24.4 years** old and 38 out of the **46 participants** were women, 22 of whom were married. It is interesting to note than one man was present both days of the field work in El Marg, both in his capacity as a coach and an EYL participant.

**Financial Impact**

Initially surprising, very few participants mentioned significant change in financial literacy as a result of participating in EYL. The team believes this is because many of the EYL participants who were interviewed have participated in SG and SG+ before participating in EYL that are more specifically aimed at improving participant financial literacy, rather than life skills. However, the EYL curriculum was a reinforcement of lessons already learned and/or a **catalyst for participants to practically implement** their financial assets. The team believes that this should lead to higher rates of growth in personal finances of those who successfully implement an IGA as a result of participating in EYL. Participants mentioned that the access they generally had to menial amounts of savings and small loans through their SG helped them to overcome the first barrier of access to capital, in order to start their own business or IGA, but that there was a need for access to larger sources of capital that could be easily available to them.

**Curriculum**

The EYL curriculum was purposefully designed to be participatory and engaging and throughout the performance evaluation; participants identified the interactive nature and hands-on lessons as key to the training’s success. EYL participants appreciated the simplicity of the lessons that included pictures, stories and games, which allowed for deductive reasoning to take place as participants learn by doing.

The team was made aware that the curriculum is designed to be flexible and allow for coaches to adjust when appropriate. However, no specific discussion arose where students felt that this was a benefit or handicap to the way in which they learned. Nevertheless, some EYL coaches mentioned that they stuck exactly to the script of the training guide while others suggested that they adapted or supplemented the lessons based on personal experience and the needs of the YSG members. The flexibility of the curriculum allows for such variations without substantial impact on the learners or the learning outcome. It is possible that coaches and participants would benefit from clearer guidelines on whether or not the adapting of the curriculum is acceptable, and would would ease tensions and distress among coaches in regards to best practices.
Coaching and Mentorship

Background interviews revealed that Making Cents International (MCI) was very intentional about its use of coaches in the EYL curriculum design. In previous curriculums, coaches were cited as the main reason many participants felt better prepared for any given circumstance. MCI recognizes that developing mentally and emotionally healthy young adults relies heavily on the psychology of Positive Youth Development (PYD). PYD was defined by the U.S. Government’s Interagency Working Group on Youth Programs as “Positive Experiences + Positive Relationships + Positive Environments + Positive Youth Development”\(^\text{10}\). Both Plan International and MCI recognized the need for SG+ coaches to act as mentors and positive role models in order for EYL to be successful in cultivating strong, self-sufficient young people; however, it was decided to make this mentoring role an implicit portion of the curriculum, rather than an overt definition of the position.

Based on the field research, the team finds that the curriculum design and implementation **successfully addresses the youth’s needs** for “Positive Relationships” through its use of **coaches and their implicit role as a mentor** to their YSG members. Participants recognize that an ideal coach is one who is flexible, positive and friendly. Coaches, they explained, should have strong classroom management abilities and should facilitate productive group discussions; should not only be knowledgeable on the subject(s) being taught, but also be astute enough to recognize when a situation needs to be adapted. Youth participants, notably those in Qalyoubiya (the youngest sample group), saw most of these traits in their own coaches and were able to compare to adults in other settings, namely formal educational settings, where a caring mentor was often not present. Participants did insinuate that some coaches could benefit from **further classroom management trainings** to set appropriate limits for the YSG and the SG+ curriculum instructions. These findings indicate that the youth participants recognize the **need for and crave the presence of a positive role model and mentor** in their lives. While these criteria have not explicitly been included in Plan’s coaching selection processes in the past, it may be useful to include for future selections. Furthermore, coaches do not have any official monitoring or evaluation role in the current design of EYL, but with some further modified trainings, this could easily be added to their role without burden.

Additionally, from the coaches’ perspective, EYL was an extremely positive experience. Through the interviews with the coaches, the research team believes that the coaches truly and deeply care about the well-being and success of their students. **Coaches innately recognize the importance of their role** in the young people’s lives, as well as the significance their position has in the EYL training. Generally, the coaches who met with the research team felt the responsibility to be a trusted member of the community, to whom the YSG members could approach for advice, both personal and professional. Perhaps this is illustrated best in the words of one coach from Qalyoubiya when she suggested that she treats the curriculum with so much care and respect, it is as if it were her own child. The **mutual respect** the coaches and YSG members have for each other is critical in the success of EYL and similar SG+.

**Soft Skills**

Gaining soft skills is a crucial learning outcome for EYL participants. Sometimes otherwise known as people skills, soft skills usually refer to how a person can effectively convey his/her technical skills in a way that makes him/her a marketable person and primarily benefit a person’s relationship with him/herself.\(^{11}\) They are rarely taught explicitly or effectively in traditional academic settings, which leaves young people at a disadvantage. EYL’s hands-on approach and curriculum delivery can be attributed to the successful acquisition of the skills discussed below.

The following soft skills repeatedly surfaced through discussions with EYL sample participants, Plan staff and CDA coaches as either explicitly or implicitly gained from participation in the EYL trainings:

- Agency and Participation
- Awareness
- Cooperation and Teamwork
- Courage
- Flexibility and Adaptability
- Patience
- Perseverance, Motivation and a desire to learn
- Respect
- Responsibility and Delegation skills
- Self-confidence and Pride
- Self-governance
- Trust
- Social Responsibility
- Self-importance and self-improvement

The development of these and a combination of other hard and soft skills at a relatively young age are necessary “Positive Experiences” that young people need in order to grow into emotionally and mentally healthy adults. Creating “Positive Experiences” significantly helps children and young adults realize their own strengths and weaknesses and thus, their full potential. As Plan’s vision clearly states, this is an overarching priority for all of Plan’s work.

**Life Skills**

Integral to EYL is the transfer of both soft skills and life skills. Like soft skills, life skills are not as easily ascertained in a formal academic setting such as schools; however, they are useful tools individuals need to become a prosperous member of an economy. UNICEF defines life skills “as psychosocial abilities for adaptive and positive behavior that enables individuals to deal effectively with the demands and challenges of everyday life”.\(^{12}\) Life skills benefit an individual externally. Not surprisingly, many of the life skills which were part of the discussions the research team members had

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with EYL participants, Plan Egypt staff and CDA coaches during the field research overlap thematically with the six main lessons of EYL mentioned in the introductory section of this paper. Some of the most repeated life skills learned were as follows:

- Decision Making
- Goal Setting
- Negotiation and Persuasion
- Planning and Prioritizing
- Teamwork
- Time Management
- Seeking Advice

Additionally, some particular hard business skills that are useful in entrepreneurial settings are an essential element of the curriculum and are also spelled out in the EYL lessons. While explicit in design, it cannot be assumed that these skills will come across effectively during the EYL training period to the participants. However, the research team can report that participants felt they had gained meaningful experience in and/or knowledge of the following business skills as a result of their participation in the EYL training:

- Budgeting and Pricing
- Competitive Advantage
- Customer Service
- Feasibility Study
- Market Research
- Product Distinction
- Seeking Experience and/or Apprenticeships

**Cultural Norms and Family Dynamics**

Many of the participants interviewed considered themselves culturally and religiously conservative. For example, they stated that men and women who are not related are generally discouraged from interacting, especially outside the home; husbands and fathers are the primary breadwinners and decision-makers of the household; and young people are often viewed as inexperienced and naïve which results in a lack of voice or agency for expression. This was true throughout all three governorates. Interestingly, the rural area, Qalyoubia, seemed most relaxed in its cultural and religious conservatism. This may be attributed to the presence, albeit small, of participants from other faith traditions as well as the younger demographic who may be more open to alternative cultural norms.

Nevertheless, the participants interviewed suggested that the lessons learned through EYL have begun to change some of these realities for the better. Several young people mentioned that, in the short term, they had joined a YSG without the consent of their father or husband, but after recognizing the personal growth and the potential economic benefits, many of those disapproving family members changed their minds and welcomed the trainings.

What is most impressive to the research team as whole was the immense multiplier effect EYL has on its participants and their networks. When prompted, most participants explained that they have shared
lessons they have learned with family, friends and neighbors. One savvy young male participant even managed to bargain his way into employment by offering to teach his employer the lessons he had learned.

Gender Dynamics

As Plan mentions in their Savings Group Programme Guidelines, SGs have generally attracted women and girls because of their empowering effect (Plan International 2015a, 21). This was evident in the overall totals\(^\text{13}\) of male (39) and female (75) participants with whom the research team met. The team recognized at every geographic location an increased sense of female empowerment than what was unexpected prior to the field visit. The female participants spoke confidently and interacted with each other and their male counterparts with ease. This shows that YSGs and SG+ programming is effective in bolstering female confidence and self-worth. However, since most of the young people present had participated in one or more SG+, it is inconclusive if this empowerment piece can be solely attributed to the EYL curriculum.

Both Plan International and the research team recognize that male participation in EYL is not as impressive as their female counterparts. Male participation is extremely important in changing cultural norms and societal expectations and should be encouraged by Plan and participants who have seen the benefits of male participation. Several times in the field research, the research team was made aware of cultural practices that kept women within the walls of their own homes, rarely speaking to people beyond immediate family, especially on behalf of themselves. If more men actively participate in activities, such as EYL, this can help change cultural norms for the better.

At the household level, many young women cited EYL’s negotiation lessons as one of the most important hard skills they learned. Several of these young women and girls came from families where the above-mentioned cultural norms were in full effect. (One young lady was even participating in the YSG, EYL and team’s research without the permission or knowledge of her father.) The negotiation lessons were imperative in convincing family members, most usually males in provider roles, such as husbands or fathers, that participation in the training was beneficial to the individual and the family. After noticeable, positive changed behavior in the young woman, many family members, including those who had previously been skeptical, were encouraging and supportive of their female family member’s participation in EYL.

Age Dynamics

Though youth is typically defined as the time period between the ages of 15-24, Plan International does not have a specific definition of youth. It leaves defining this fluid time period up to individual Country

\(^{13}\) Sign-in data from Day 1 in Tamouh not included.
Offices based on the host government’s definitions. Egypt’s national definition of youth is also fluid, providing an age range of anywhere from 18-35 years old with varying end points.\textsuperscript{14}

The most significant outcome from the team’s work as it relates to the age dynamic was a specific request to open the EYL training to a wider age demographic, allowing for older individuals to participate. This is noteworthy because in all of the three governorates, there were multiple participants outside of Egypt’s nationally suggested age range of youth. However, this speaks to the success of EYL’s curriculum design, which was, as previously mentioned, easy to understand and adapt to specific situations. Other trainings geared towards adults may not contain specific innovative, interactive and entertaining elements that make EYL both understandable and successful.

IV. Recommendations

As presented in the key findings, the Enterprise Your Life training was well received by the participants according to the feedback received as part of the performance evaluation. Initially, we were solely receiving overwhelmingly positive responses regarding the training, however, after repeatedly noting that this feedback would ultimately be used towards building on the training’s current success for future participants, recommendations and other ideas around ways in which EYL can be improved started to unfold. This feedback included several invaluable suggestions that sparked ideas among both the EYL participants as well as the research team members, some of which are listed below:

Integration of Technology

According to the 2010 Global Entrepreneurship Monitor, Egypt ranked 50 out of 53 surveyed countries in the dimension of access to R&D and technology (Jochaud 2014). The acquisition of latest technology presents a burden for startups as it requires high capital investment that is mainly accessible to larger and more established firms with greater financial resources. Upgrading the level of technology used by Egyptian enterprises is critical to improving product quality, efficiency and competitiveness.

During the discussions with the EYL participants across the various geographical areas, technology was a recurring recommendation as a means to improving the EYL training. However, the reasoning behind this recommendation as well as the approach for its implementation varied among the respondents. For example, while talking to respondents in Giza, we were informed that the women there are limited in their mobility and cannot easily attend the various trainings held at the CDA. Additionally, a participant in Cairo mentioned that she had been attending the EYL training, as well as our focus group, without her father’s knowledge or consent as he was not approving of her participation. Providing participants the

\textsuperscript{14} In an attempt to define youth, USAID states that, while “key multilaterals define youth as 15-24 years for statistical purposes”, many countries and organizations “expand this range to reflect the broader changes and developmental needs in the transition to adulthood, as well as the diversity among cultural and country contexts. USAID uses the term youth … and while youth development programs often focus on youth in the 15 to 24 year age range, USAID programs are also likely to engage individuals aged 10-29 as a broader youth cohort”. See: USAID 2012, see also: “Youth Policy Egypt Country Factsheet: Definition of Youth” available at http://www.youthpolicy.org/factsheets/country/egypt/ [last accessed May 2016].
option to join EYL virtually will not only reduce their need to hide their participation in the training from their family, but will also provide other community members access to either join EYL or utilize the online training materials towards enterprising their own life. This spillover effect has been exemplified during the team’s research where one participant informed us that after each EYL training session, she would return home and teach her husband the curriculum. His introduction to the content altered his perceptions towards female employment from initially opposing the idea of women serving as household breadwinners to accepting the fact that it could serve as an avenue for increasing the family’s income and improving their standards of living.

Others mentioned that they would like to incorporate computer systems into the training where certain modules are done online, for example. The lack of technology adoption and unskilled workers stand in the way of the development of countless enterprises, therefore, information technology skills will increase the probability of the participant’s ability to build up their business or acquire other employment opportunities. Integrating technology into the training will also give participants access to business ideas, how-to videos (e.g. operating a sewing machine to develop a textile business), and financial literature to expand their options for monetary support.

**Business Ideas and Opportunities**

“In addition to financing, current youth entrepreneurs cited business information, marketing services, and the need for counseling as the three greatest problems they face in running their business (Sieverding 2012).” According to the 2012 Population Council study on the perspectives of Egypt’s youth on entrepreneurship, male entrepreneurs were particularly likely to mention the need for financial services (31.2%), while female entrepreneurs were most likely to say that they lacked business information (24.7%), please see Figure A.

The gender gap in regards to the need for business information, with only 12.4% of male entrepreneurs mentioning this factor, really highlights the need for support in this area with a targeted focus toward female entrepreneurs. The fact that the majority of the Enterprise Your Life participants are women presents an optimal opportunity to disseminate business information to that particular demographic. In fact, several discussions included requests for business ideas that can be implemented by graduates of the EYL training.

*Figure A: Most important problem faced by youth entrepreneurs, by gender, percent mentioning each reason*
A recommended approach towards increasing business information and ideas was to include enterprise options in the training curriculum that are feasible and relevant to their respective communities. For example, as part of the “Finding Opportunities in the Market” lesson in the EYL curriculum, the participants can be introduced to a few business options that can be implemented in their local community. In addition, the lesson can be even more dynamic and hands-on by applying real-world experiences where the training cohort visits various local business as part of the market scoping process. This exercise not only brings the lesson to life, but also equips participants with the knowledge on available opportunities in their local market that they can plan towards developing upon completing the EYL training. Alternatively, local business owners can become engaged in EYL as guest speakers presenting on their experiences starting a business in their community. Furthermore, an internship program can be set up as part of the EYL training where participants intern at local businesses that they are interested in learning more about in order to help inspire the creation of their own business. This mutually beneficial arrangement is also advantageous for the business owner as he/she would receive pro bono support with the company’s work and other business-related efforts.

In addition, several training participants have requested more marketing ideas and tools. While the “Communicating Who You Are” lesson in the EYL curriculum covers the importance of marketing and communicating who you are to society, several participants were interested in expanding this particular lesson further by becoming more knowledgeable on the available channels to advertise their business as well as how to best utilize these marketing tools. For example, a large population of Egyptian youth is familiar with social media and other forms of virtual communities, but not well versed on how to use such technology towards building up their clientele and adding visibility to their enterprise.

Finally, the need for counseling has been cited as a barrier to entrepreneurial growth, as mentioned above. Throughout the EYL training and even after its completion, participants are strongly encouraged to seek mentorship support from their respective coaches to help guide them towards achieving their entrepreneurial goals. In addition to this form of support, participants mentioned that they would like to receive additional resources (e.g. a refresher manual or post-training guidance) around key takeaways from the training, next steps for cultivating a business, and frequently asked questions to serve as additional post-training guidance. Furthermore, it is important to note that many participants do not necessarily have the capacity to work towards forming a business once they have completed EYL. Rather, because they are consumed with school and/or other similar activities, their opportunity to comprehensively explore business prospects takes place later down the road. Due to the fact that this period between completing the training and starting a business can be quite extensive, the manual would serve as a great refresher of the lessons learned from the training.

**Expanding Income Generating Activities**

Stemming out of the team’s observation was the fact that respondents frequently described businesses as solely consisting of selling tangible products in the market. There were a few instances where other income generating activities (IGAs) were mentioned such as the provision of services rather than goods. While several of the discussions centered around selling products like soaps, accessories, textiles, and
edible goods, a few group members noted that understanding the similarities and differences between selling products and services posed a challenge in developing their business. For example, one member’s ambition has been to become a singer and use his vocal skills towards a career in the music industry. However, he is unfamiliar with the process for scoping the market in terms of the services industry and is unsure of the options available to him for advertisement and marketing his skills. Another member shared his experience of tapping into the service sector where he essentially used his entrepreneurial skills that he developed as a result of EYL to benefit his uncle in expanding his current enterprise. In exchange for his training services on the EYL material, his uncle would offer him a position at his company. Nevertheless, he framed this story in the context of merely sharing knowledge and did not realize that he was actually engaging in an entrepreneurial relationship that would ultimately provide him with an opportunity to generate income.

On the contrary, there was a participant that shared her story about how she discovered a way in which she can apply her skills towards an income generating activity. Her marketable language skills proved to be a necessity in her community as many women were illiterate and sought her tutoring services in order to learn how to read and write in the Arabic language. While generally charging her customers less than the market rate, she still managed to succeed in this business as it continues to grow. Her lower prices can be attributed to the fact that she is either unaware of average market price for her services or shares the same thinking as several other participants that it is difficult to sell their knowledge and/or other related skills to their neighbors or other community members, perceiving it as analogous to profiteering.

**Coaching Careers**

Participants across the various geographic areas highlighted the fact they essentially considered the Enterprise Your Life coaches as family and viewed them with the utmost admiration. This was further exemplified by the fact that many wanted to become coaches themselves in order to share their wisdom and knowledge with their peers and other community members. The EYL training commences with a lesson introducing participants to the idea of viewing a coach as a resource so that participants feel comfortable with the training sessions and value the role a coach can play; take positive risks and validate the role of a coach; and receive general information and expectations about coaching. Considering the fact that coaching is significant to both the EYL curriculum and the participants, it might be valuable to also include guidance around how to become a coach, which can be integrated into the aforementioned lesson “Coaching: From Drills to Games”.

The “Coaching Challenge” activity, a segment of the coaching lesson, is a great opportunity for participants to not only learn about what it means to play the role of a coach, but they can also learn about what it takes to become an EYL coach. A principal takeaway from the training that respondents expressed was the idea that it is important to always set a goal and work towards achieving it. If participants aspire to become coaches, then it seems intuitive to assist them in paving the path towards becoming a coach. The results of this initiative can be mutually beneficial where participants can prepare themselves to become a coach while also preserving institutional knowledge and best practices. Having an individual who has experienced the participant perspective of the EYL training who later
transitions to a position where they are conducting the training can be enriching and add value to the EYL experience for both future participants and those implementing the EYL training by facilitating the enhancement of the curriculum through better incorporation of best practices and lessons learned. For example, one of the Plan staff interviewed shared his story of how he was previously a recipient of various Plan International trainings in Egypt and now supports Plan’s activities through an advisory role similar to that of a coach.

**Forming Business Partnerships**

The team was quite impressed with networking that was taking place among the participants. For example, we had one person share with us her business practices and as part of that conversation, she mentioned that she supplies another Enterprise Your Life participant with yarn, which he uses to create accessories for his business. This notion of collaboration among the participants towards a common goal was also evident among another participant who aspires to open her own pharmacy, but in addition to her limited financial resources, she had not yet acquired the technical knowledge needed to effectively start up and manage a pharmacy. However, after hearing about her interests through casual conversation, one of her colleagues shared his experience working in the pharmaceutical sector, providing valuable insight that could contribute to her entrepreneurial growth.

The final lesson of the EYL curriculum centers on the idea of sharing with others as “learning is not just for you but something that you can share with others as well (Making Cents International/Plan WARO 2014).” This would be a great opportunity for participants to share their vision of starting a business, now that they’ve completed the training, where synergies can be identified among the various areas of interest. It is important to note that participants also mentioned that they are unfamiliar with the process for starting a joint business, however, this process could ultimately promote more and better enterprise development among the training recipients and hence should be encouraged. Adding a lesson around networking and partnerships could be of immense added value to the participants as they prepare their business plans and ideas.

**V. Conclusion**

The overarching goal of the *Enterprise Your Life™* training curriculum in Egypt is to increase employment and self-employment of youth by expanding their access and ability to use financial services, while simultaneously building their employability and entrepreneurial capabilities. The purpose behind the research team’s performance evaluation was to determine the EYL training’s added value to Youth Savings Group (YSG) participants. While assessments of EYL have been conducted in the past, demonstrating initial positive results, the purpose of this evaluation was to build on these quantitative results by conducting an in-depth qualitative study to explore participants’ experiences of and feedback on the EYL curriculum. The team collected a number of key findings that validate the training’s success including its ability to improve its participant’s financial literacy, soft and life skills (e.g. self-governance, social responsibility, prioritization, budgeting), while also breaking down cultural barriers.
and instilling a sense of empowerment. Based on the feedback from over 150 EYL participants, the research team was able to develop recommendations for Plan International’s EYL project to increase its sustainability and potential for scaling up by applying more effective and innovative approaches towards fostering greater economic empowerment among Egypt’s youth. As one participant mentioned in response to being asked about the training’s benefits beyond establishing an income-generating activity: “EYL is not just a training, it’s a way of life.”
APPENDIX A

Plan Egypt Areas of Operations and Areas of Research
Yvonne was also a source of inspiration in regards to the success she was able to achieve after taking the Enterprise Your Life Training. After recently getting married, she was obligated to move from her urban and liberal city to a rural and conservative town to live with her husband and his family. This transition was further complicated by the fact that she differed from the majority of the members of her new community due to her being of the Coptic faith. However, EYL equipped her with the self-confidence, empowerment, and patience needed to confront the challenges she was facing. The lessons from the training helped her pursue several of her goals, one of them being starting her own business specializing in perfumes and accessories. Her success was not solely starting a business, but also developing a network with other EYL participants in her community to help support one another’s business. For example, she sells the yarn she purchases for her accessories to Basel, which he depends on to run his own business.

Basel, at the age of only 16, has been running his own business selling various accessories. Using the yarn purchased locally from Yvonne, he creates bracelets, cellphone covers, and other similar accessories simply using yarn as the primary element in creating his products. His path towards entrepreneurship was not very simple as he encountered objection from his father and other family members, stating that he was going against societal norms in regards to his choice of business. However, Basel’s determination allowed him to not only flourish in his business while also balancing his school work, but also to convince and prove to his father that his business was as legitimate as the next. The fact that he is generating an income at such a
young age was quite impressive, especially considering that it is common for youth in Egypt to depend on family members for financial support (Hattab 2012).

Enayat runs three IGAs- she owns a store, sells detergent and is known in her town for the delicious Roa’á she makes during Ramadan. She has empowered her daughter to manage the store, while creating trust within the community by allowing them to buy from her on credit. Enayat’s life has been changed so much by EYL that the only way she can think to repay it is by becoming an EYL coach herself.

Elham is 27 years old, and has been in Savings Groups for three years. She was married at 17 and had not finished her education. Savings Groups taught her how to manage her household budget, saving for private tutoring lessons for her three children, saving money for emergencies and even budget for leisure. Her husband first objected her getting out of the house, saying he had a steady job and income and that there was no need for her to work. “Women working is improper, no women in our society works… We’re a very traditional society. The woman is protected and kept at home, like Bedouin tribes”.

She says she used to spend her money impulsively and find herself short of money at the end of the month. After taking EYL, she started a project selling veils from home – buying them wholesale, embroidering or embellishing them at home before selling them. She started this project because she said her town did not have any shops for veils, and women had to travel far to buy them. When her children started school, she found she had more free time and wanted to do something useful to her. She loves children and decided to start working in a nursery, which she saw as an opportunity to get out of where she was.

“The training was motivational,” she said. “You have to understand that the culture of the town was not really encouraging women to leave their house. It’s a closed society and women can’t do anything on their own.” She added that the EYL training “brought an awareness and education, and it gave women the courage to work, get out of the house and contribute as much as anybody else. It gives her status.”
She explained that through the trainings she attended she felt educated, learned about life, how to deal with children, with her husband and how to deal with the people around her.

Asked about the impact of EYL on her, she said: “you have to be interested in your project to be able to invest in it and improve it. EYL helped me plan in general – for the project, for my home, my children. I started to think about the project before executing it, and thinking ahead of how I will benefit from it once I do.” And her husband? “When he saw that I wasn’t neglecting my children and I was able to balance the responsibilities of their upbringing with the household and the work at the nursery, he started helping with the children’s studies and doesn’t let me carry all the load.” But she says it doesn’t stop there: EYL taught her how to make everyone participate and be involved in a project as one group. Now, her children and her organize their time so everyone helps with house chores, including her son who is in charge of errands outside the house. “On top of that, my children are top of their classes”.

If she hadn’t attended EYL or Savings Groups trainings, Elham said: “I don’t think we would have stepped out of the house, thought about working. We would just keep ourselves busy with the house, the children, our husband, and that’s it.”

“We have really benefited from EYL. It was really useful to our life. It changed our way of thinking, it broadened our mind. Now, instead of watching TV, we learn new useful things, use our minds, at home, with our children.”

“*The EYL curriculum is like a child to me. I hold it near to my heart.*” – Coach, Qalyoubia

“We need the participation of the boys.” – Female participant in Qalyoubia

“If I am confident with the coach, then I can confide in him.” – Participant, Qalyoubia

“Coaches should learn how to engage all group members, especially the shy ones.” – Coach, Qalyoubia

“After the ToT (Training of Trainers), I gained self-confidence. I am not afraid to express myself and this is reflected in my group’s participation.” – Coach, Qalyoubia

“If [the coach] isn’t self-confident, first of all, we won’t feel like he is an instructor.” – Participant, Qalyoubia

“We would like to learn innovation...We want to stand out from other projects so people would want to come to us instead of others.” – Participant, Qalyoubia
“The moral of the [cousin’s lesson] is that seeking advice is an important factor in founding a project.” – Participant, Qalyoubia

“...I learned from the mistakes of my teammates who played before me, and I was able to play [the ball game] well.” – Male participant, Qalyoubia

“It is not only the girls who are shy, even some of the boys were shy about standing and talking in front of others. But it is something we all have to overcome; not only girls, girls and boys.” – Male participant, Qalyoubia

“My relationship with my participants is like that of a sibling. I provide consultation.” – Coach, Giza

“We are a focal point. We connect Plan to the community and we encourage the participants.” – Coach, Giza

“But with the training, there was an awareness and an education, and it gave the women the courage to work, and get out of the house...” – Participant, Giza

“[My husband] told me he thought it was better to return [to my IGA after illness] because I really enjoyed it, and to spend my energy there. “—Participant, Giza

“For me, in the beginning, my husband had refused the idea [that I should work] ...so I started to convince him. He recognized...I was able to manage between the children, the household, [and] the work.” – Participant, Giza

“I want my daughter to have an education too, and to continue through until the end; no talk about an early marriage, no, she has to finish her education. That is the most important thing.” – Participant, Giza

“And we trust [the coach] completely because we have come to love her.”- Participant, Giza

“Talking to [the coach] is not out of place or improper...I feel like we are the same.” – Participant, Giza

“We really have benefited from EYL. It was really useful to our lives; planning our lives, our way of thinking itself has changed. It has broadened our minds. Now instead of watching TV, we learn useful things, and use our minds, at home and with our children.” – Participant, Giza
Appendix C

Literature Review

Financial Inclusion and Literacy

Financial education goes beyond the simple provision of financial information and advice. Indeed, the OECD recommends financial literacy to be best described as a combination of awareness, knowledge, skill, attitude and behavior necessary for consumers to improve their understanding of financial products, concepts and risks. Through information, instruction and/or objective advice, financial literacy allows consumers to develop the skills and confidence to become more aware of financial risks and opportunities, make informed choices, know where to go for help and take other effective actions to improve their financial well-being (OECD 2005, 2011). Financial literacy is interrelated with and stimulates financial inclusion, defined as the process of ensuring access to appropriate financial products and services needed by vulnerable groups, at an affordable cost in a fair and transparent manner by mainstream institutional players (OECD 2011).

Vulnerable groups such as women or unemployed youth in Egypt are financially excluded due to a number of challenges including low literacy levels, being located mostly in rural and/or remote areas where financial institutions are rare and markets are not integrated into the national economy, irregular incomes and dependence on informal sources of credit, etc. (VSL Associates 2009, OECD 2011). They can lack familiarity or experience discomfort with complicated financial products, and often cannot rely on financial services due to their expensive costs and their inappropriateness to the small capital requirements of the poorest clients, in addition to other challenging requirements such as proof of identity, high transaction costs, etc. (Cole et al 2009, OECD 2011).

Several examples of governmental financial literacy programs exist in Egypt, including the Egyptian Banking Institute (EBI) Financial Education Project (FEP), which aims to promote and disseminate information regarding financial literacy in Egypt and seeks to inform small and medium enterprises (SMEs) as well as school and university students about banks and financial market products. Another program designed by EBI, “Shaping the Future” is designed to create and raise the financial literacy and awareness of Egyptian children and youth. Finally, the forthcoming Middle East Council for Small Businesses and Entrepreneurship is another example of Egyptian-led initiatives tackling financial literacy and inclusion by setting up entrepreneurship centers at universities across the country in private-public partnerships. Egypt’s Social Development Fund (SFD) is a socio-economic safety net established by presidential decree to combat unemployment, alleviate poverty, improve living conditions and help attain comprehensive socio-economic development. As such, the SFD supports SMEs by providing integrated packages of financial and non-financial services for start-ups. Although it is not applicable for personal loans, the SFD targets new graduates and unemployed youth, start-up entrepreneurs willing to expand their businesses as well as marginalized groups including women and groups with special needs.
Savings Groups

Over the past ten years, Savings Groups (SGs) have proven to be a very effective and empowering microfinance tool (CARE’s Private Sector Engagement 2014). The premise of SGs is that a group of individuals (usually poor, rural and/or those in compromised socioeconomic situations) will save and redistribute these savings among each group member according to rules and timelines the individuals themselves put in place. Group members can take out loans from these savings and pay them back with interest, providing the small group access to finances that are generally not easily accessible elsewhere in their community (Allen and Panetta 2010, 7). These groups are 100% self-funded and self-governed, allowing for maximum empowerment and minimizing costs for all parties involved (Plan International 2015).

No two savings groups are alike, and Plan International, a global leader in SGs facilitation provides its services to young people, as it aligns with their mission. Youth Savings Groups (YSGs) are similar in most ways to SGs, except for the age range of their participants and the adaptations needed to effectively work with young people. Plan International does not itself have a specific definition of youth, rather it leaves that detail up to the discretion of the individual country where the YSGs are taking place (Plan International 2015).

Savings Groups Plus (SG+) have become an important vehicle in delivering other development aid agendas and curriculum. Because of the design SGs themselves, it is fairly simple to add a variety of trainings onto the SG meetings (Ashe and Neilan 2014, 137).

Savings Groups have several added benefits and spillover effects. In general, research shows that SGs are extremely empowering for women, both young and old, as it affords them the opportunity to have control over their own finances, often, this is the first time in her life these women are given this unique opportunity (Plan International 2015, 21). This is important because, “As the primary caregivers to young children, women with enhanced financial knowledge capability are more likely to make or influence decisions that will increase the well-being of children, and additionally serve as stronger role models for young girls and boys” (Plan International 2015, 9).

Perhaps one of the most important reasons individuals initially become involved with SGs is for their access to financial tools. Most poor and rural individuals do not have quick and safe access to formal financial institutions and often find themselves looking for creative solutions for financial tools. With SGs as a catalyst, CARE International, the organization credited with creating SGs, has an eight step process to officially link SGs and their members to formal financial institutions (CARE’s Private Sector Engagement 2014, 5).

Lastly, one of the main concerns of implementing development agencies is how to connect SGs and technology. The literature suggests that there is little technology active in SGs today; a consequence of their environment. However, development agencies and individuals participating in SGs are calling for more technology to be present (Goodwin-Groen and Klapper 2016). Further research should search for the most effective ways to incorporate technology and generally help understand the extent of SG potential impact throughout the developing world.
Entrepreneurship and Training Programs in Egypt

Egypt is at a critical crossroads in terms of its development, and the way in which youth unemployment in the country is addressed will ultimately determine whether it will transition into a stable and progressive economy that would consequently reduce the social gap and establish a durable middle class. The challenge lies in the fact that on the one hand, the country has to be able to create diversified internal demand for both skilled and unskilled labor while also being able to absorb the existing unemployed youth. In this context, governments, international organizations, nongovernmental organizations, as well as the private sector have turned increasing attention to entrepreneurship. As a result, the pace at which new initiatives have been launched in the MENA region has increased drastically in the last few years, from 1.5 new initiatives per year recorded in 2010 to 10 in 2011. Over 150 initiatives have been implemented in the region in just the last few years (UNIDO, 2014).

Although a number of different definitions exist, entrepreneurs can generally be defined as “those individual (business owners) who seek to generate value, through the creation or expansion of economic activity (informal or formal), by identifying and exploiting new products, processes or markets (OECD, 2008).” It is important to differentiate between need-based entrepreneurs who establish their activity due to the necessity of maintaining their livelihood, and high growth entrepreneurs who start a business by choice to take advantage of emerging market opportunities. Both forms of entrepreneurship have strong economic potential and are generally deemed imperative to economic development and an effective tool for fighting unemployment through job creation.

According to the 2012 Global Entrepreneurship Monitor, entrepreneurship is a process by which new enterprises are founded and become viable. The process consists of various phases, from intending and trying to start a business by generating the required resources, to setting up a business, to managing and owning a new business, to growing the business to be an established enterprise and even discontinuing a business. While these phases are generally staggered, no one stage is dealt with in isolation or is totally completed prior to the work of other phases. The most critical part in the process towards developing an enterprise starts before a business is developed – it starts with the motivation to pursue an entrepreneurial career.

Creating entrepreneurial mindsets that drive innovation by generating motivation, attitudes, and competencies for entrepreneurship have taken the form of entrepreneurship education and training programs. Entrepreneurship training provides young people with the skills they need to create and manage a sustainable income-generating activity. In order for these trainings be effective, they have to mix technical skills, such as written and oral communication; technical management and organizing skills; business management skills, such as planning, decision making, marketing and accounting; and personal entrepreneurial skills such as self-discipline, risk-taking and innovation (OECD, 2012).

In addition to providing youth with training in technical and life skills, along with job search assistance and mentoring, it is important that programs also enhance the capacity of local NGOs to deliver effective financial and non-financial services. This approach has been informed by experience in Egypt, such as through the implementation of the Egypt@Work project, which demonstrates that improving
local capacity yields the most significant and sustainable impact on youth unemployment. “These organizations attest to the value of their improved practices by passing them on to other groups in their communities and replicating them at other branch locations around the country” (IYF, 2014).

Providing youth with quality training in market-relevant skills also plays a pivotal role in the success of entrepreneurship programs. In a 2011 study conducted by the International Youth Foundation, Labor Market Assessment of Post-Revolution Egypt, employers in Egypt cited the difficulty of finding young people with the necessary soft skills to meet workplace needs. In order to address this, it is important to incorporate life skills into entrepreneurship training programs to help equip youth with communication, teamwork, time management, and other valuable skills (IYF, 2013).

Impact of Savings Groups and Entrepreneurship Life Skills Trainings on Beneficiaries

A randomized control trial (RCT) conducted among women in urban Sri Lanka to measure the impact of a commonly used business-training course in developing countries found that training alone was not enough to generate growth in subsistence businesses run by women. While adding capital led to a boost in profitability in the first year following the training, the effect was temporary, highlighting the challenge in generating growth in subsistence-level microenterprises owned by women and suggesting that the binding constraints on growth may lie outside the realm of capital and skills. Effects of business trainings were however found to be more encouraging when given to women out of the labor force. Indeed, training helps to start enterprises more quickly, and to improve the management and profitability of the businesses started. Ultimately, combined with other RCTs on microfinance, this experiment suggested that getting women to start subsistence businesses was easier than getting these businesses to grow (de Mel et al 2014).

The Enterprise Your Life™ curriculum aims to build the soft skills of youth entrepreneurs as they relate to starting and maintaining a business. There is abundant evidence that soft skills lead to better academic outcomes and that a youth with stronger soft skills will most likely advance farther in school and gain more academic skills than their peers with lower levels of soft skills (OECD 2015). Soft skills are transferable across sectors and across jobs, something that is increasingly necessary in changing and emerging economies such as Egypt (ILO 2013). Studies have also shown that gender can play an important role in the soft skills that aid workforce success; indeed women’s attainment was found to be most associated with their openness to experience, and that they score higher than men on assessments of social perception (Cobb-Clark et al 2011, Sustein and Hastie 2014). A systematic review of youth-specific literature has led to the recommendation of key skills based on their outcomes as an initial focus for investments in youth workforce development. These include social skills, higher-order thinking skills, communication, self-control and positive self-concept. This set of five skills aligns with other skills frameworks, including the World Banks’ Skills Towards Employability and Productivity (STEP) framework, focusing on communication skills, problem-solving, learning, social and personal skills (World Bank 2014, Lippman et al. 2015)
**Areas of Further Research**

Programmes studies that incorporate Savings Groups with other developmental activities, known as SG+, are young and still ongoing; consequently no definitive conclusions have been made about the results of these programs (Rippey and Fowler 2011). While much research has focused on the effectiveness of financial education programs in a variety of settings, relatively few studies have been informed by either a suitable theoretical model or a carefully designed empirical approach. Likewise, no comprehensive cost-benefit analysis has been conducted that indicates which sorts of financial education programs are most appropriate, least expensive and for which specific populations. More research is needed to determine whether there is a causal link between improving financial literacy and individual outcomes, the evidence for which has so far been mixed (Lusardi and Mitchell 2014). Another major challenge in studying the impact of financial literacy programs is the fact that measured impacts conflate the usefulness of the financial skills with the effectiveness of the specific training methodology used in the study. Finally, it is important to remember that business performance is ultimately measured by profits, not revenue. As such, not only are small business profits difficult to measure, but training can affect the reporting quality as well as actual profits. This calls for significant methodological improvements necessary to generate reliable measures for this important outcome (Drexler et al 2014).
A P P E N D I X D

Sample Interview Protocol

Note: interviews are semi-structured and interviewers might ask follow-up questions or probes based on participants’ answers that will not follow below interview guide.

Focus Group Questions

- Introduction

Hello. My name is [...] and I am a [student at the George Washington University/Plan intern] conducting interviews about the Enterprise Your Life Training in Egypt, and I would very much appreciate your participation in this interview. All of the answers you give will be confidential, and you can choose not to answer any individual question or all of the questions in the survey. The results will only include participants’ first name, all other information is entirely confidential. Participation in this interview is voluntary. However, I hope that you will participate in this interview since your views are important. Please note that the interviews will be recorded for internal use only. At this time, do you have any questions about the interview? If any questions arise after the completion of this interview, I will be available until the end of the day or by telephone.

May I begin the interview now?

[Say for recording: This focus group is being conducted for Capstone/Plan Evaluation of EYL curriculum at [location] on [date] by [name of facilitator] and [name of note taker/other assisting facilitator]

- Questions

1. Let’s begin with some basic information. We will go around the group and each person please tell us your first name, your age and [your occupation? OR how long have you been Plan SG participant? OR how long you’ve taken EYL? -- Keep it short but relevant:]. Have you been a member of other SGs?
   a) Who do you live with, and what typical do they do tasks or duties do they perform during the day, in or out of the home?
   b) Is anyone in your household also a YSG/EYL participant?

   *Note taker to identify participants seating with coded names on diagram to facilitate note-taking and observation. Note taker to identify gender on diagram.

2. We want to know a little bit about what you learned before starting EYL. Did you take any trainings before EYL within YSG? [If yes] What kind of trainings?
   a) Probe 1: Did they impact your understanding of EYL?
   b) Probe 2: [if Yes] How? [if No]: is there anything about previous trainings you would have changed [i.e. that would have improved your EYL experience]?
   c) Probe 2: Are there other trainings or lessons you would like to add before or after the EYL training? [i.e. computer literacy skills, more role play etc.]


3. We’d like to ask each one of you to think of one reason why you like the EYL training and one reason why you don’t like it. Keep your answer to yourself, in 1-2 minutes [note taker] will go around to gather your answers. *Facilitator to observe and take notes in meantime, and do time check: 10-15 mins max. Now we will hear the “findings” from each group [summarized by the note taker].
   a) Probe 1: What does everyone think? [Check agreement vs. disagreement]
   b) Probe 2: What would you do differently if you were the Coach?

4. Now let’s talk about the EYL lessons. Can you tell us which lesson do you remember best? Why?
   a) Probe 1: Which lesson do you wish you could take again or take at a different time? Why?
   b) Probe 2: Are the lessons linked? How?

5. What lesson did you prefer, and which did you like the least?
   a) Probe 1: Why? What does everyone think? [Check agreement vs. disagreement]
   b) Probe 2: For the least preferred, what would you have done differently to make it better?

6. Do you feel like the YSG group dynamic impacted your overall EYL experience? If so, how?

7. Now we’d like to hear your thoughts on the coaches. We will do a similar exercise and ask everyone to think of one quality you generally think makes a good coach and one aspect that you in general think makes a bad coach. Keep your answer to yourself, in 1-2 minutes [note taker] will go around to gather your answers. *Facilitator to observe and take notes in meantime, and do time check: 10-15 mins max. Now we will hear the “findings” from each group [summarized by the note taker].
   a) Probe 1: What does everyone think? (Check agreements vs. disagreements)
   b) Probe 2: What were you expecting the role of the coach to be during and after the EYL training?
   c) Probe 3: Were those expectations met? Why/Why not?
   d) How available are the coaches outside of YSG meetings? How often did you meet with your coach outside of sessions? Do you think it’s sufficient? Why/why not?
   e) Is there anything you would like to change about the relationship between the coaches and the participants? If so, what?

8. Have you applied any of the skill(s) taught in the EYL training to anything life outside of the YSG since completing it?
   a) If yes, which one(s)? How so? Did it make an impact? What?
   b) Are there certain skills or lessons from the training that you think you applied, or will apply, after the training?

9. Do you have your own business? If so, have you learned anything in EYL that is helping you with your business? How has it helped? If not, do you have any plans to start your own business, and has EYL contributed to that plan? (Further probes: How did you choose your business? What went into your decision to start a business? Have you used savings from your Savings Group to start your business, if so, how? What has been your greatest success to date? What has been your biggest challenge?)

10. Can you think of one or two major things that have changed in your life since taking EYL?
a) Probe/explanation: How did it change the way you make decisions? Think of what you can do with your savings? Make you more aware of options/services available (Egypt Social Development Fund services, centers for financial education/entrepreneurship etc.)? change dynamics at home? [rephrase so it’s not a leading question]

11. Thank you very much for participating, we have no more questions. Do you have any questions you’d like to ask us?
APPLENDIX E

Field Pictures
A P P E N D I X  F

Sample Itinerary

Tuesday, 15 March

Qalyoubia

0730  Departure from Fifth Settlement

0830-1000  Drive from Plan Egypt CO to Kom Ashfeen

1000  Arrival and short introductory activity with 20 participants (Qalyoubia Group B)

1030-1130  Informal Interviews

  • Capstone Team 1: One-on-one interviews with Plan staff
  • Capstone Team 2: Participatory Learning Activities (Tree Game) with Group B

1130-1230  Group B: Break

1130-1200  Capstone team/Plan staff: Lunch break

1200-1230  Capstone team: Setup for afternoon sessions

1230-1330  Focus Group Discussions

  • Capstone Team 1: Focus Group with 10 participants from Group B
  • Capstone Team 2: Focus Group with 10 participants from Group B

1330-1430  One-on-one informal interviews with EYL participants on successes and challenges

1500  Team returns to Plan Egypt CO
APPENDIX G

Enterprise Your Life™ Curriculum Outline

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## Sessions and Audio Recording Inventory

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<tr>
<th>Date</th>
<th>Location</th>
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