

Cross-Country Research on Youth and Women Employment in Conflict-Affected Regions: Insights from Burkina Faso, Ethiopia, Jordan, and Sudan

Conducted by

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Executive Summary

Commissioned by the Challenge Fund for Youth Employment (CFYE) and conducted by Crosswise Works, this research investigates the complex employment challenges faced by youth, especially young women, in conflict-affected regions. The study, conducted in Burkina Faso, Ethiopia, Jordan, and Sudan, explores actionable strategies to enhance economic engagement and highlights solutions to creating sustainable ecosystems with employment opportunities for youth, especially young women, that can be adapted to other fragile contexts. Despite significant barriers, private sector small and medium enterprises (SMEs) in these countries have demonstrated resilience and innovation, revealing transferable practices that can foster employment for youth across similar settings.

To address the research questions outlined by CFYE, we employed a participatory approach, integrating qualitative and quantitative methods to gather data from diverse stakeholders. Key informant interviews (KIIs), focus group discussions, and surveys were conducted across multiple countries to capture the lived experiences of youth, especially young women, as well as the perspectives of employers, policymakers, and development practitioners. This multi-stakeholder engagement ensured that the findings reflect a comprehensive and context-sensitive understanding of the challenges and opportunities in these regions.

Prevalent in the research data, youth, and specifically young women, in these regions encounter common barriers to economic participation. Limited access to education and skills development, financial exclusion, restrictive cultural norms, and weak infrastructure are pervasive issues. Conflict exacerbates these challenges, disrupting economic systems and reducing opportunities for meaningful work. However, SMEs have proven to be key actors in addressing these challenges, leveraging their adaptability to create jobs and support local economies.

Financial exclusion remains a significant obstacle, particularly for women and rural youth, but innovative financial models offer effective solutions. Village savings groups in Burkina Faso and revolving funds in Sudan have successfully provided young men and women with access to capital, enabling them to start and sustain entrepreneurial ventures. These approaches illustrate how tailored financial mechanisms can be adapted to support economic empowerment in other conflict-affected regions.

Employers across these countries have also adopted flexible work arrangements to attract and retain young women, responding to local socio-cultural constraints. Remote work, freelance opportunities, and staggered shifts have been especially effective in contexts like Jordan and Ethiopia, where women often face mobility restrictions. Such inclusive employment

practices demonstrate their potential for broader application in similar settings.

Skills development is another critical area of intervention, with SMEs forming partnerships to bridge the gap between labour market needs and available skills. In Ethiopia, collaborations with Technical and Vocational Education and Training (TVET) centres have equipped youth with the skills necessary for emerging sectors such as IT. This model of localised training and capacity building can be replicated to prepare youth, specifically women, for diverse employment opportunities in other fragile regions.

Community-centred approaches have also proven effective. SMEs in Sudan, for example, have prioritised hiring locally and engaging with displaced populations, strengthening social cohesion and economic recovery. Similarly, digital platforms and mobile technologies in Ethiopia and Jordan have expanded access to training, education, and employment, enabling businesses to overcome infrastructural and geographic barriers. These innovations provide a framework for how digital tools can be leveraged in fragile contexts.

Certain sectors emerge as particularly resilient and promising for employment generation across all four countries. Agriculture, healthcare, and renewable energy provide stable opportunities even during periods of instability. For instance, SMEs in Sudan and Burkina Faso have sustained operations by focusing on food production, while renewable energy initiatives in Burkina Faso demonstrate the potential for sustainability-focused industries to provide scalable employment. These sectoral opportunities highlight clear pathways for replication in other fragile contexts.

Beyond the role of SMEs, economic development programmes play a critical function in shaping employment ecosystems for young men and women in fragile settings. Pillar B of this research examines how these programmes have adapted to conflict-affected environments and identifies best practices that can be replicated elsewhere. Across all four countries, successful initiatives have integrated flexibility, local partnerships, and conflict-sensitive approaches to remain effective despite instability. A key finding is that decentralised and locally-driven programming—such as mobile training units, digital job-matching platforms, and microfinance schemes tailored for conflict zones—can be adapted and scaled in other fragile contexts. By embedding these approaches into policy and practice, governments, donors, and private sector actors can create more inclusive and resilient employment ecosystems that withstand the pressures of conflict and economic uncertainty.

In conclusion, the research underscores the transformative potential of SMEs in creating inclusive and sustainable employment ecosystems. By prioritising resilient sectors, fostering financial inclusion, investing in skills development, and adopting flexible employment practices, stakeholders can

empower women and youth while contributing to broader economic stability. These strategies, rooted in resilience and adaptability, are not only effective in the current study's regions but also offer scalable solutions for other conflict-affected settings.

Introduction

General Context

Conflict has far-reaching effects on the socio-economic fabric of nations, profoundly disrupting businesses, job seekers, and policymakers in affected areas. These disruptions manifest through a cascade of challenges, creating barriers to economic stability and growth. Businesses, for instance, are often forced to operate in volatile and unstable socio-political contexts, requiring constant adaptation to survive. Many initiatives are delayed or cancelled entirely, while supply chains are disrupted by displacement and logistical constraints. High staff turnover, fuelled by brain drain and an inability to retain qualified personnel, compounds these operational difficulties. For many businesses, financial pressures mount as fluctuating exchange rates and inflation, while rising costs of raw materials and logistics make sustaining operations a daunting task.

"I myself have given up hope and I'm currently planning to be recruited as a defence volunteer for my country." – Business owner in Burkina Faso on the sustainability of his welding business.

Market instability exacerbates these issues. Reduced consumer demand, fluctuating client behaviours, and hesitancy among international buyers create an unpredictable economic environment. Businesses frequently pivot to offering essential goods or explore new markets as a survival strategy. However, they also face regulatory and bureaucratic obstacles, such as inconsistent government support, excessive fees, and inadequate regulatory frameworks. While some sectors, such as oil and gas, may receive preferential treatment, others struggle with inefficiencies, including chaotic tax systems and unreliable social insurance mechanisms. The destruction of infrastructure and increased operational expenses in overpopulated areas, often resulting from internal displacement, further complicate recovery efforts.

For job seekers, the challenges are equally daunting. Displacement and overpopulation in certain regions lead to heightened competition for scarce employment opportunities, particularly in urban centres. Rural areas, by contrast, suffer from limited job opportunities and poor transportation networks. In addition, the mental health toll of conflict further diminishes

job seekers' capacity to engage productively in the workforce. These issues are further exacerbated by social and cultural barriers, including discrimination based on ethnicity or refugee status, which restrict access to equitable employment opportunities.

In the survey, targeted towards (female) young job seekers, 36% of women noted that they believe their gender impacts their ability to find a job, while 14% of men thought the same for their gender. When asked the same question on age, 19% of people between 18 and 35 responded yes, while 15% of people over 35 years of age answered yes. 78% of respondents were currently employed, with no significant difference between male and female respondents.

Policymakers, tasked with addressing these challenges, are often hampered by inefficiencies and resource constraints. Inconsistent government support, a lack of regulatory frameworks, and unconducive labour laws limit the effectiveness of interventions. In some contexts, such as Sudan, the government is completely absent due to the conflict. Shifting donor priorities further complicate long-term planning, as funding is frequently redirected to immediate relief efforts, leaving developmental programmes under-resourced. Rebuilding disrupted networks between displaced communities, businesses, and local economies is another significant challenge, requiring extensive time and investment.

Despite these challenges, businesses, job seekers, and policymakers have demonstrated remarkable resilience and adaptability. Businesses have implemented survival strategies such as streamlining operations, relocating to safer areas, diversifying products, and adopting flexible payment models. Workforce adjustments include hiring younger employees, offering flexible work arrangements, and increasing salaries and benefits to retain staff in the face of inflation. Policymakers, while constrained, have introduced supportive measures in select sectors, such as lenient policies in the oil and gas industry, to sustain economic activities during conflict.

“Conflict created challenges, but it also opened doors for us to innovate. By diversifying our products and expanding into new markets, we didn’t just survive—we grew. This growth naturally required more human resources, helping us offer new opportunities to women and youth.” – Implementing Partner in Jordan.

“Conflict has a profound impact on people’s lives, but it also creates a unique environment where entrepreneurship can thrive despite the challenges. In conflict-affected areas, while material resources may be lost, the skills and knowledge people carry remain intact. This resilience often becomes the foundation for entrepreneurial ventures, as individuals find ways to rebuild and adapt. [...] In post-conflict settings, such as refugee camps or camps for internally displaced persons (IDPs), entrepreneurship often becomes a survival mechanism. Even within these constrained environments, people demonstrate remarkable ingenuity by trading goods and services among themselves. For instance, nearly 98% of businesses in refugee camps are one-person operations, highlighting how individuals create self-employment opportunities in the most challenging circumstances.” - Entrepreneurship Support Organisation in Ethiopia.

In all four countries, healthcare, agriculture, and food production remain resilient and vital. In Jordan and Sudan, respondents identified IT and Fintech as growth sectors. E-commerce and other online platforms for shopping have potential in Ethiopia. In Burkina Faso, renewable energy and infrastructure development were mentioned. However, all these solutions were mentioned across all countries, indicating that conflict-affected countries in 2024 face similar opportunities and priority areas. Systemic issues, such as inadequate infrastructure and limited government support for digital transformation, continue to hinder progress in the potential areas for growth and resilience.

Addressing these interconnected challenges requires a comprehensive and collaborative approach. Businesses, governments, and international stakeholders must work together to rebuild and stabilise economic ecosystems. Recognising the critical role of youth and women in economic recovery is essential, as targeted programmes can empower these groups to drive resilience and foster social cohesion. In the face of adversity, communities continue to demonstrate ingenuity and resourcefulness, underscoring the importance of context-sensitive and innovative solutions to build a sustainable future in conflict-affected regions.

Hence, the objectives of this research are twofold:

1. To synthesise insights from multiple countries to uncover common obstacles and opportunities, fostering the creation of innovative, adaptable, and context-specific solutions;
2. To develop holistic, practical recommendations aimed at enhancing the inclusivity and impact of economic ecosystems for youth and women.

Overview of the countries

Jordan's private sector is moderately developed, with significant growth in the technology, agriculture, and renewable energy sectors. However, entrepreneurial activity remains constrained by bureaucratic barriers, limited access to financing, and uneven support for rural enterprises. The entrepreneurial ecosystem has been bolstered by initiatives such as startup incubators and government-backed programmes aimed at fostering innovation, particularly among youth. Yet, systemic issues such as high unemployment and gender disparities persist. Hosting one of the largest refugee populations in the world—predominantly from Syria and Palestine—Jordan faces immense pressure on its labour market and public services. Regional conflicts, including the ongoing Gaza crisis and the prolonged Syrian conflict, have further exacerbated challenges such as unemployment, particularly among women and youth. This has intensified competition for jobs and highlighted the need for inclusive economic programmes. Some businesses have taken a hit because of boycotts of Israeli-backed products or businesses, while others have benefitted from this boycott to sell products made elsewhere.

Unemployment remains a critical issue, with a national rate of 21.5% in Q3 2024. Male unemployment stood at 18.3%, while female unemployment was alarmingly higher at 33.3%, reflecting significant gender inequality. Youth unemployment exceeded 46.1%, particularly impacting rural areas like Ma'an and Aqaba. The labour force participation rate was 34.3%, with women contributing just 14.8%, indicating persistent systemic barriers to accessing employment opportunities.

Urban and rural disparities further compound the challenges. Youth in urban areas face unemployment rates of 20.6%, while those in rural regions experience even greater difficulties, with young rural women disproportionately affected. Despite high levels of education among women—76.2% of employed women hold a bachelor's degree or higher compared to 26.7% of men—female participation in the labour force remains among the lowest globally, recorded at 13.8% in 2023.

Jordan's economy relies heavily on micro, small, and medium-sized enterprises, which make up 95% of businesses, contribute 40% to the GDP, and employ 60% of the workforce. GDP contributions by sector show agriculture accounting for 4.81%, industry for 23.95%, and services for 60.36%, underscoring the country's reliance on service-oriented activities. Regional conflicts like the Syrian war and Gaza crisis disrupt trade routes and increase competition for low-wage jobs, particularly in the informal economy.

Ethiopia's private sector is nascent but growing, with agriculture serving as the backbone of the economy. The entrepreneurial ecosystem is underdeveloped, characterised by limited access to capital, inadequate

infrastructure, and regulatory challenges. Despite these obstacles, there is significant potential in areas such as agribusiness and renewable energy. Conflict in Ethiopia has escalated since the outbreak of the Tigray War in November 2020, which has severely disrupted economic activities, displaced millions, and created acute humanitarian needs. This conflict has compounded existing challenges, limiting opportunities for youth, especially women, while increasing the urgency for conflict-sensitive economic interventions.

Ethiopia has a predominantly agricultural economy, being the second-most populous country in sub-Saharan Africa, with a population approaching 123 million people and over 63.66% of the population employed in farming. In 2022, the unemployment rate for persons aged 15-29 years in urban areas of the country was 27.2% which was higher than that of the general unemployment rate (18.9%).

Though it is difficult to measure the economic consequences of active conflict, it is evident that it has a tremendous contribution to the unemployment rate of a given country. A survey done in 2023 by the 'Young Lives' project run by Oxford University has revealed that in Tigray, seven out of 10 young people in the pilot study were unable to find jobs or continue working during the conflict. The survey has further indicated that nine out of 10 young people reported that their day-to-day lives had been affected by significant price increases, which is not surprising given spiralling inflation of between 20 - 35% in Ethiopia since 2020. Interestingly, Ethiopia's GDP, as well as GDP per capita, has remained stable and even increased since 2020.

The private sector in **Burkina Faso** remains underdeveloped, with most businesses operating in the informal economy. Agriculture dominates the economic landscape, but there is growing interest in small-scale manufacturing and sustainable energy projects. The entrepreneurial ecosystem is hindered by weak financial systems, limited market access, and pervasive insecurity. Since 2015, Burkina Faso has faced a surge in violence linked to Islamist insurgencies and intercommunal conflicts. The number of displaced people reached 2,062,534 as of March 31, 2023, according to CONASUR. These conditions have severely restricted the ability of SMEs to scale and reduced access to employment for vulnerable groups, particularly women and youth.

MSMEs generate between 35% and 40% of the country's gross domestic product and employ a considerable proportion of the workforce. According to the most recent national survey on employment and the informal sector (ENESI-2015), 95.5% of employed workers carry out their main activity in the informal sector. This observation is more pronounced in rural areas (99.3%) than in urban areas (81.2%). 61% of the working-age population is young, but their level of employability remains generally low: low rate of professional training as well as the inadequacy of the training received with the needs of the job market.

Sudan's private sector operates under challenging conditions, with many businesses struggling to navigate political and economic instability, sanctions, and outdated regulations. The entrepreneurial ecosystem is fragile, with limited access to financing and mentorship, particularly for young entrepreneurs. Agriculture, oil, and small-scale industries form the core of the economy, but conflict and political instability have stifled growth. The country has been plagued by recurring conflict, with a recent outbreak in April 2023, which has resulted in widespread violence, displacement, and economic disruption. These challenges underscore the urgent need for targeted economic recovery initiatives to support SMEs and promote inclusive growth.

Sudan's youth (15-24) unemployment rate for 2023 was 18.15%, an increase of 5.19 percentage points, or a 40% increase, from the unemployment rate of 12.96% in 2022. The GDP has decreased from \$154.672 billion in 2022 to \$123.565 billion in 2023. The decrease of GDP and the increase in unemployment can directly be attributed to the war. The impact on the employment sector has been devastating, with widespread destruction of infrastructure, disrupted industries, and diminished economic activity.

Despite the varying circumstances and contexts in each region, the private sector, particularly SMEs, plays a pivotal role in creating inclusive economic opportunities. Yet, leveraging their full potential requires an in-depth analysis of their strategies and motivations, alongside strengthened partnerships with developmental and governmental actors. As development funding streams face increasing constraints, it is imperative to identify effective, scalable, and sustainable solutions to enhance programmatic impact in these contexts.

Methodology

The research is grounded in a participatory and human-centred design (HCD) approach to investigate the challenges and opportunities for youth and women's employment in conflict-affected regions. The study is structured around two core pillars, each exploring critical aspects of employment ecosystems and development programming in fragile contexts.

Pillar A focuses on the role of private sector SMEs in fostering job creation and building sustainable employment ecosystems for youth, especially women. It also examines how economic stakeholders, such as governments, educational institutions, and financial organisations are investing in employment and entrepreneurship opportunities for these groups. The research identifies best practices and adaptive strategies employed by ecosystem actors to navigate fragile contexts, while also assessing sector-specific obstacles that hinder the hiring and retention of youth and women. Additionally, it explores the role of innovative financial solutions in enabling

SME resilience and employment engagement for these vulnerable populations.

Pillar B investigates how economic development and employment creation programmes, including interventions of the Challenge Fund of Youth Employment (CFYE), function in conflict-affected zones and adapt to the barriers imposed by such settings. The study evaluates the practices of these programmes in engaging youth and women, highlighting the adaptations made to address shifting socio-economic conditions. It further examines the differing barriers faced by urban and rural populations, as well as those reported by youth, especially women, in their interaction with these programmes. By analysing these challenges, the research aims to identify scalable solutions that enhance programmatic inclusivity and impact in fragile environments.

Evaluation Questions

The following evaluation questions for the research were agreed with the CFYE team during the inception phase:

Pillar A

1. Through which methods are economic stakeholders, such as governments, educational institutes, and financial institutions investing in youth, especially women, access to employment and entrepreneurship development opportunities?
2. What are the best practices and tailor-made solutions of entrepreneurship ecosystem stakeholders in engaging with youth, especially women, and how have they had to adapt their activities within changing fragile contexts?
3. What are the key obstacles for economic ecosystem actors and employers to hiring youth, especially women, and how does this differ per sector or type of work, and how does conflict exacerbate these barriers?
4. Which actors play key roles in providing innovative and accessible forms of finance in fragile settings? How are these contributing to youth and women's ability to be engaged in employment or SME Creation?
5. What obstacles do women or youth report that create barriers to their participation in SME Creation and growth?

Pillar B

1. What are the best practices and tailor-made solutions of economic ecosystem development programmes, including CFYE, in engaging with youth and women in fragile settings?

2. How have economic ecosystem development programmes adapted their activities within the changing socio-economic context in fragile contexts?
3. What are the key obstacles for women to interact with programming and their ability to engage in economic opportunities, how does conflict exacerbate these barriers?
4. How are the barriers for engaging in programmes and economic opportunities different for urban and rural youth and women populations?
5. What obstacles do youth, especially women, report that create barriers to their participation in economic development programmes and what do they report as their biggest barrier to economic engagement?

Research Approaches and Tools

This study employs both qualitative and quantitative methods, including stakeholder interviews, focus groups, and online and in-person surveys, to collect comprehensive data. Key informants include employers, policymakers, and development practitioners to youth and women participants themselves. The findings will synthesise cross-country insights, enabling a nuanced understanding of the dynamics in employment and economic development within conflict-affected regions, and inform innovative, context-specific recommendations for improving youth and women's engagement in economic ecosystems.

To ensure a sample that is representative of the ecosystem realities in each country, the targets were as follows:

- 30 Key Informant Interviews (KIIs) per country
- 6 Focus Group Discussions (FGDs) per country
- 60 In-person Survey Responses per country
- 50 Digital Survey Responses per country

To maximise utilisation of the research, the team closely involved key CFYE stakeholders and staff during the research process, fostering learning and ownership. Check-in and sense-making meetings were held with the CFYE team during the research; preliminary findings were presented halfway through the data collection period with an opportunity for partners to provide feedback on preliminary results and suggest recommendations.

The tables in Annex 1 provide an overview of how the different methods were used to answer the evaluation questions, as well as how different stakeholders were consulted in the process.

The table below provides a summary of the numbers of individuals consulted during the research project, either through the online survey or the KIIs and FGDs held in each project location.

Respondents	Burkina Faso	Ethiopia	Sudan	Jordan
# of KIIs	30	30	30	30
# of FGDs	5	6	5	3
# of survey responses	64	76	83	94

As shown in the table above, all targets for the KIIs and FGDs were met. The number of survey responses, specifically in Ethiopia and Burkina Faso, were lower than targeted. This is both due to the short timeframe that the surveys were open for response, as well as apprehension from respondents to fill out the survey online. The research team has shared these surveys in local groups of entrepreneurs and jobseekers, as well as taken surveys in-person with entrepreneurs in their network. Although not as many respondents as targeted, the sample is still large enough to give insight into the sentiments in each country.

Research Limitations

The availability and quality of the data and documents provided by the CFYE team during the research were adequate; the participation of Country Leads and Implementing Partner teams was supportive of the research process throughout.

Some limitations inherent to the implementation of this evaluation include:

- Participants to the KIIs and FGDs were chosen based on the desk research and the existing network of the researchers and CFYE country leads. While trying to find participants who reflect the private sector in each country, there is a possibility of selection bias, i.e. those respondents who were chosen to participate might differ from those who were not represented in terms of their attitudes and perceptions, their affiliation with government/non-government structures, and their socio-demographic characteristics and experience.
- Participants to the KIIs and FGDs were all in-country. This research focused on conflict adaptation and resilience and might have missed insights from initiatives that have left the country due to the conflict.
- Due to the tight timeline (from 5 November until 12 December for all deliverables) for data collection, the evaluation could not host focus groups with all desired participants. This gap will be filled through the knowledge gained from the KIIs.

Findings Pillar A - how private sector SMEs in fragile contexts can contribute to job creation and employment ecosystems in fragile settings to attract and sustain women and youth employees

Question 1: What are the key obstacles for economic ecosystem actors and employers to hiring youth, especially women, how does this differ per sector or type of work, and how does conflict exacerbate these barriers?

Key Obstacles to Hiring Women and Youth

Employers and economic ecosystem actors in fragile contexts face persistent challenges in hiring young women and men, with notable differences between urban and rural settings. In urban areas, youth often have access to higher education and a broader range of job opportunities, yet they still struggle with high unemployment rates due to market saturation and a mismatch between academic training and employer needs. In contrast, rural youth face limited access to education, vocational training, and formal employment opportunities, leaving them with fewer pathways to economic participation. Women in rural areas, in particular, experience greater barriers to mobility, skills development, and financial independence, often leading them to rely on informal and subsistence-based work.

A key factor in bridging this gap is the role of Technical and Vocational Education and Training (TVET) centres and other training academies, which can equip youth, especially women with job-relevant skills. In Ethiopia and Burkina Faso, TVET programmes have sought to address skills shortages, but their reach remains limited, particularly in rural areas where infrastructure and funding constraints hinder accessibility. In Jordan, urban-based TVET centres provide training aligned with high-demand sectors such as IT and renewable energy, but rural populations—especially women—struggle to access these programmes due to financial and logistical barriers. Strengthening TVET accessibility and curriculum alignment with market needs is essential to overcoming these employment challenges in both urban and rural settings.

TVETs try to bridge the issue of the mismatch between the skills youth possess and what employers need. Academic programmes in Ethiopia and Burkina Faso often fail to prepare candidates with relevant technical, digital, and soft skills. Employers in these countries report a shortage of workers proficient in English and other essential skills, particularly among rural populations. In Jordan, employers noted cases where rural youth lacked

even basic digital literacy, such as creating an email account, which limited their ability to participate in training for remote jobs.

Women face distinct challenges that limit their participation in the workforce, particularly in rural areas. Socio-cultural norms in Ethiopia and Sudan often restrict women's mobility, making it difficult for them to access jobs, especially in male-dominated sectors. Safety concerns and lack of transportation present additional barriers, with high travel costs and unsafe routes discouraging women from commuting to work in both Burkina Faso and Sudan. In Jordan, restrictive gender norms continue to limit women's participation in the private sector, with many employers preferring to hire men for roles that require travel or long hours. For example, a company dismissed a well-qualified woman, living in a rural area, as a candidate because they assumed she would not relocate, despite her being willing and able to do so.

Financial exclusion further compounds these challenges, as women have limited access to capital and credit, making it harder for them to start businesses or invest in skills development. Additionally, workplace discrimination and hiring biases persist across all four countries, with some employers perceiving women as less committed due to family responsibilities. In Sudan, women often find themselves excluded from higher-paying or leadership roles, reinforcing gender disparities in employment.

In areas with limited internet access and professional networks, rural youth, especially women, are often unaware of available opportunities or lack the connections to access them. This isolation is compounded by the concentration of financial and infrastructural resources in urban areas, leaving rural populations with fewer pathways to employment. In Burkina Faso, for instance, the lack of banking infrastructure limits the ability of rural entrepreneurs to access credit, hindering their ability to grow businesses and create jobs.

Sector-specific and structural challenges also play a role. Jobs in rural areas, particularly those in the private sector, are often low-paying and scarce, making them less appealing. Employers frequently view youth as inexperienced and women as less committed due to familial obligations, which discourages investments in training or mentorship programmes. In Sudan, rural workers are typically hired for entry-level or blue-collar roles, while specialised mid- and senior-level positions are filled by relocating personnel from urban centres like Khartoum.

Conflict exacerbates these barriers by disrupting education, infrastructure, and economic activities. Displacement due to conflict adds layers of complexity, including loss of documentation and housing insecurity, which make sustained employment difficult. In Ethiopia, for instance, businesses face challenges in maintaining operations due to worker displacement and insecurity, with some companies resorting to short-term contracts. Women

in conflict zones are disproportionately affected by safety concerns and restricted mobility, as seen in Sudan, where they are often hidden by their families to protect them from gender-based violence. Additionally, the psychological impact of conflict reduces productivity and motivation across the workforce.

How These Barriers Differ by Sector and Work Type

Different sectors exhibit varying challenges in hiring male and female youth. In blue-collar and manual labour roles, rural areas supply much of the workforce, but cultural and security concerns limit women's participation. In Sudan, for instance, we observed that local communities often rely on rural youth for agricultural labour, yet these roles rarely offer pathways to higher wages or skill development. In contrast, sectors like technology and professional services demand specialised skills, which rural populations in Jordan and Ethiopia often lack due to limited access to quality education and training.

Entrepreneurs in rural areas, particularly women, though resilient and innovative, still face significant hurdles in securing funding, mentorship, and market access. In Burkina Faso, women entrepreneurs have demonstrated remarkable creativity in addressing community needs, yet they remain underfunded and excluded from formal financial systems. Meanwhile, agriculture and informal sectors in Ethiopia and Sudan see an overrepresentation of rural youth and women in the workforce but they lack access to clear pathways towards formal employment or skill development.

SMEs play a critical role in sectors that are inherently resilient during conflict, such as agriculture, (renewable) energy supply, and healthcare. These industries offer sustainable job opportunities and are less vulnerable to external shocks. SMEs in all four countries have focused on agriculture and food production, demonstrating how prioritising essential goods can sustain employment even amidst instability. SMEs in other fragile contexts can replicate this strategy, identifying sectors with stable demand to create inclusive job opportunities and adaptability in uncertain circumstances.

"Not every industry has the privilege of mobility from one area to another, and for a country like Sudan, agriculture is the most hit." - CFYE Country Representative for Sudan.

From the survey data, we observed that across the four countries, 17% of business owners reported a decrease in the number of employees because of the conflict, while 56% noted an increase in employees. This confirms that while conflict impacts the businesses in many ways, many employers still find ways to retain their employees. In contrast, the data gathered in

Ethiopia, shows that 64% of business owners and survey respondents reported a decrease in employees. This could be due to a sampling bias, or because the surveys conducted in Ethiopia were focused more distinctly on zones where there is active conflict ongoing.



In Short

Employers face multiple challenges in hiring young people, specifically women, primarily due to gaps in education, infrastructure, and socio-cultural norms. Rural areas, particularly in Sudan and Burkina Faso, struggle with limited vocational training and access to resources. There is a significant skills mismatch, as many youths and women lack the technical, digital, and soft skills employers need, especially in rural regions. Socio-cultural barriers, such as gender expectations and mobility restrictions, further hinder women's and youth's participation in the workforce. Sector-specific issues, such as low-paying rural jobs and limited access to funding for rural entrepreneurs, exacerbate these challenges, while conflict intensifies the overall difficulties faced by displaced populations.

Promote Digital Literacy and Entrepreneurship

Donors and large-scale employers should fund programmes that focus on digital skills, remote work training, and entrepreneurial mentorship to open new employment opportunities for women and youth.



Invest in Conflict-Sensitive Employment Programmes

Design and fund initiatives that address the unique challenges faced by conflict-affected populations, such as displaced youth and women, including psychological support and flexible employment solutions.

Focus on Sector-Specific Opportunities

Fund pilot programmes to identify high-potential sectors for employing young men and women, such as agriculture, technology, or social enterprises, and tailor interventions accordingly.

Question 2: What obstacles do youth, especially women, report that create barriers to their participation in SME Creation and growth?

Young entrepreneurs in Sudan, Jordan, Burkina Faso, and Ethiopia face numerous challenges when it comes to engaging in SME creation and growth. These barriers are deeply rooted in financial limitations, security concerns, cultural norms, and access to skills development. Outlined below are some of the key obstacles:

Financial Barriers

Access to capital is one of the most significant challenges to economic engagement among youth. They often struggle to secure the necessary resources to start or grow a business, particularly in difficult economic climates. As highlighted below, other hurdles further exacerbate this inaccessibility to capital and financial resources:

- The socio-economic situation, rising costs, and family financial burdens (e.g., school fees, food) often leave little room for investing in business ventures, particularly for women who bear much of the household financial responsibility in Sudan and Burkina Faso.
- Inadequate access to loans and working capital further hinders business startup and growth.

Conflict and Insecurity

Political instability and conflict can severely disrupt business activities, limiting access to markets, raw materials, and skilled labour. In conflict zones, security issues can make running a business even more challenging:

- Conflict exacerbates barriers, as it disrupts access to markets, raw materials, and a skilled workforce, impacting business operations. Security concerns, displacement, and infrastructure challenges restrict movement and economic activities, particularly in conflict-affected areas like Sudan and Ethiopia.
- Suspension of activities due to the lack of security and the inability to access international markets or maintain stable operations further stifle growth, especially in areas like Sudan and Burkina Faso.

By shifting production to staple food sources, as well as transforming raw materials that are still easily accessible, businesses can stay afloat during conflict. During the ongoing war, shifting focus to food products like yogurt, a staple in Sudanese households, allowed one of the businesses interviewed for this research to remain stable. In Jordan, the boycott of certain brands led to a gap in the market that Jordanian or Arab businesses could fill by diversifying their offering. The diversification and stability in food products have maintained job availability, helping sustain employment for a vulnerable population.

“Here in Ramongo, there are no job opportunities as such, it's just farming that keeps us going. The small business I run is an imperative, I do it to provide for my family. Yes, the conflict has reduced my movements and made life really difficult, as food prices have become very expensive.” - Woman in Burkina Faso.

Skill and Knowledge Gaps

Lack of access to quality education and professional training limits the ability of young men and women to develop the skills necessary to succeed in business. This skill gap poses a significant barrier to the creation and growth of SMEs through:

- A lack of training opportunities and limited capacity-building institutions result in insufficient skill development, especially in technical fields, hindering the ability to manage and grow SMEs in Jordan and Ethiopia.
- High costs of training and access to professional development (e.g., language courses) make it unaffordable for many youths, particularly in Jordan.

“When recruiting young people, recruiters generally target those who have been to school and have a degree, as well as those who are well behaved. This recruitment strategy is a form of discrimination, because it deprives young people who want to work of access to a job.” - Youth in Burkina Faso.

Cultural and Social Expectations

Traditional gender roles and social norms often restrict the ability of women to fully participate in business activities. These norms can limit their access to opportunities, especially in more conservative or patriarchal societies.

- For women, the dual burden of work and familial responsibilities, such as childcare, limits time and energy available for entrepreneurial activities. This is particularly true in Jordan and Sudan, where traditional gender roles can restrict women's participation in business.
- Gender-based perceptions, where employers prioritise candidates with specialised skills or over seven years of experience, often marginalise young people and women from the labour market, especially in Sudan and Burkina Faso.
- In certain cultures, gender perceived roles constrain women's participation in non-traditional work environments, such as leadership roles or industries outside of caregiving or agriculture.

In Jordan, approximately five of the 30 KII respondents expressed that NGOs, and international organisations tend to overly focus on portraying

(Arab) women as oppressed or marginalised. One representative from an SME noted in an interview in Jordan: "I am a woman, and yet I completed my education, travelled internationally, and started my own company. No one held me back or told me I couldn't do it," [...] "Yes, challenges exist, but they're not the entire story. Many of us have proven that women can succeed, lead, and innovate without being defined by a narrative of oppression."

Psychological and Emotional Impact

Conflict and socio-economic instability can take a psychological toll on young men and women, leading to a lack of motivation and confidence to pursue entrepreneurial ventures. Emotional and mental health challenges can significantly impact their ability to participate in business growth.

- Conflict-induced trauma and emotional strain, including widespread disillusionment, contribute to a lack of motivation and stability, which can reduce entrepreneurial activity, especially in Sudan and Ethiopia.

Market Challenges

The lack of stable markets and customer bases, often exacerbated by insecurity or economic decline, makes it difficult for SMEs to thrive. Women, in particular, face additional barriers to accessing markets due to regional instability.

- Decreased customer demand and market decline, worsened by insecurity, make it difficult for SMEs to thrive. Women, especially, report challenges in accessing stable markets due to regional security issues, as seen in Burkina Faso and Sudan.

Mitigation Strategies

To address these barriers, youth are finding innovative ways to create income streams, improve their access to resources, and overcome the limitations they face. Solutions such as flexible work arrangements and digital platforms can make a significant difference.

- Some young men and women seek alternative income streams or loans to invest in businesses. Others leverage social media, advertisements, and networks for recruitment and finding skilled employees, as seen in Sudan and Burkina Faso.
- Promoting flexible working arrangements, digital transformation, and remote work could significantly improve inclusivity, especially for women with family responsibilities, a strategy that could benefit women in countries where remote work is more prevalent, like Jordan and Sudan.
- Providing fair wages, formal contracts, and safe working environments also improves retention and career growth for young women and men in the four countries.



In Short

Young men and women face several barriers to SME creation and growth, primarily due to financial constraints, conflict, cultural and social norms, and limited access to education and training. Financial challenges, such as lack of capital and family responsibilities, often leave little room for business investment, particularly for women. Additionally, insecurity and conflict disrupt markets, supply chains, and access to skilled labour, further hindering entrepreneurial opportunities. Cultural norms and gender roles also restrict women's participation in business, with traditional expectations limiting their ability to engage fully in economic activities. However, strategies such as flexible working arrangements, digital solutions, and targeted recruitment efforts can help overcome these obstacles and foster greater inclusivity.

Recommendations

- **Facilitate Market Access:** Businesses, especially those owned by women or youth, should be connected to broader markets. All countries have anecdotal evidence of this happening, but more effort should be put into realising more access to markets that go beyond programmes. This could include supporting local businesses to access regional or international trade platforms, developing e-commerce capabilities, and ensuring they have access to fair market opportunities.

Question 3: Through which methods are economic stakeholders, such as governments, educational institutes, and financial institutions investing in youth and women's access to employment and entrepreneurship development opportunities?

Investments in youth employment and entrepreneurship are multifaceted, involving strategic policy reforms, innovative financing mechanisms, and education-driven approaches. Despite significant progress, challenges such as limited awareness, bureaucratic barriers, and insufficient tailored solutions persist.

Governments play a central role in creating an enabling environment for youth and women by implementing targeted policies, programmes, and reforms. Governments often establish policies that directly incentivise the employment of youth, specifically young women:

- **Subsidised Employment Programmes:** Many countries have launched wage subsidy programmes to encourage employers to hire underrepresented groups. For instance, in Jordan, the government subsidises salaries for fresh graduates in the IT sector and women in rural areas. This reduces the financial burden on employers and promotes workforce diversity.

- **Legal Reforms for Inclusion:** In Jordan, regulatory changes require a minimum percentage of women to be represented on corporate boards and in public tenders. Such reforms ensure that women are systematically included in leadership roles and economic activities.
- **Sector-Specific Support:** Governments also provide tax incentives or subsidies to industries with high growth potential, such as information technology and agriculture, to create job opportunities for youth and women.

Governments also design and implement programmes tailored to address specific needs of youth and women in the labour market:

- **Youth Employment Promotion:** Ethiopia has implemented programmes that streamline business licensing processes and create resources for job seekers. In Sudan, individual initiatives, primarily funded by GIZ, were developed for specific states like the Eastern State prior to the war. These initiatives reduce bureaucratic delays and lower barriers to entry for young entrepreneurs.

"The lack of foundational infrastructure—employment laws, factories, and basic governance—makes it almost impossible to attract investment in a sustainable way." - Implementing Partner in Sudan.

In recognition of the unique challenges faced by rural communities, governments often launch initiatives aimed at bringing opportunities closer to these populations:

- **Productive Branches Initiative:** Jordan's Ministry of Labour has supported small-scale factory branches in rural areas. These branches employ local residents, particularly women, and provide economic benefits to underserved regions.
- **Infrastructure Development:** Building roads, internet connectivity, and basic utilities in rural areas facilitates access to markets and employment opportunities for youth and women.

Financial institutions, including banks, microfinance entities, and development funds, provide critical resources to empower youth and women entrepreneurs. Innovative financial solutions address the diverse needs of young entrepreneurs and women in business:

- **Outcome-Based Grants:** In Jordan, the Ministry of Digital Economy and Entrepreneurship ties grants to specific business outcomes, ensuring effective use of funds. By disbursing the funds for a specific cost or investment, the business is forced to both re-think its growth

and resilience strategies, as well as use its cash flow for the salaries of the employees.

- **Revolving Funds and Microfinance:** Sudan's microfinance programmes offer small loans to women, helping them start or grow businesses. These programmes emphasise building financial independence and enabling long-term success. Burkina Faso has similar schemes, where women entrepreneurs in cooperatives access loans through community-managed revolving funds.
- **Conflict-Aware Financing:** In regions affected by conflict, such as Sudan and Burkina Faso, financial institutions adapt loan repayment terms and integrate mobile money solutions to accommodate challenges faced by entrepreneurs in unstable areas. In Sudan, however, new loans are hardly given out to SMEs because of the rapid depreciation of the currency and the general risk of loaning money that might not be repaid because of the conflict.
- **Promoting Green Jobs and Diversification:** Financial institutions increasingly prioritise funding for sustainable and innovative business models, encouraging youth, especially women to explore sectors like renewable energy and e-commerce. CFYE is an example of a fund that focuses on innovation and green jobs.

Sudan's revolving finance mechanisms were set up before the war but are still in operation after the outbreak, typically under formally registered cooperatives that function under a legal umbrella. Funding is provided to these cooperatives, often by development agencies or banking partners, and operates on a rotating basis. Members of women's associations receive loans in cycles, with repayment by one member enabling another to access funds, ensuring a continuous and sustainable flow of capital. To comply with Islamic financial regulations, these funds provide interest-free loans, sustaining operations through administrative fees and careful repayment management. Committees within the associations oversee lending policies, monitor cash flow, and evaluate income-generating proposals. This system existed prior to the war and continues today, supported by agencies like the Italian Development Agency, the European Union, and USAID.

While financial institutions play a pivotal role, they do face limitations. There is often a lack of financial products designed specifically for young and entrepreneurs. Younger loan applicants may struggle to secure loans due to perceived inexperience or lack of collateral. In contexts where there are no other financial institutions accessible for youth, this barrier to finance impairs innovation and scaling, leading to fewer opportunities to also grow the number of employees.

Educational institutions contribute to bridging this gap by equipping youth and women with the skills, knowledge, and networks needed to succeed in employment and entrepreneurship. They also provide access to networking opportunities for students, both with their peers and with professors or external experts.

Partnerships between educational institutions, governments, and the private sector also enhance opportunities for skills development through:

- **TVET and Industry Collaboration:** Technical and vocational education and training (TVET) centres partner with cooperatives and industries to design training programmes aligned with labour market needs. For instance, in Ethiopia, TVETs collaborate with cooperatives to prepare students for specific industries. Sudan's universities, in collaboration with NGOs, offer entrepreneurship programmes focused on agricultural innovation.
- **Entrepreneurial Initiatives:** Programmes like Jordan's "Ambassadors of Entrepreneurship" aim to connect rural communities with entrepreneurial ecosystems, providing mentorship and resources to aspiring entrepreneurs.

Educational institutions are shifting their focus to meet the demands of modern economies. Many universities now have centres for entrepreneurship, where student-entrepreneurs can come to refine their business idea, pilot their prototypes, or develop strategies for accessing the market. These centres can also often connect the entrepreneurs to experts, either in the university, or external. Curriculums increasingly emphasise innovation, problem-solving, and entrepreneurship to foster self-reliance and creativity. By investing in these centres, new resilient businesses are created that will in turn employ young people.

These centres for entrepreneurship and employment often offer courses or training specifically for female entrepreneurs or job seekers. Programmes specifically for women emphasise skills like leadership, negotiation, and financial management. In Burkina Faso, programmes include workshops for women entrepreneurs, focusing on negotiation tactics and leadership within agricultural cooperatives, ensuring they are equipped to advocate for their needs in male-dominated markets. Practical training and internships are crucial for preparing youth and women for the workforce. Internships and Apprenticeships foster collaboration with businesses and allow students to gain hands-on experience. Furthermore, institutions often use simulations to teach young entrepreneurs about market dynamics and business planning.



In Short

Economic stakeholders invest in youth, especially women's, employment and entrepreneurship through targeted policies, financial support, and skills development programmes. Governments implement initiatives like wage subsidies, rural factory programmes, and streamlined licensing to create opportunities. Financial institutions provide microfinance, outcome-based grants, and conflict-aware loans tailored to underserved groups. Educational institutions partner with industries to offer market-aligned training and entrepreneurship programmes.

Provide Targeted Business Support

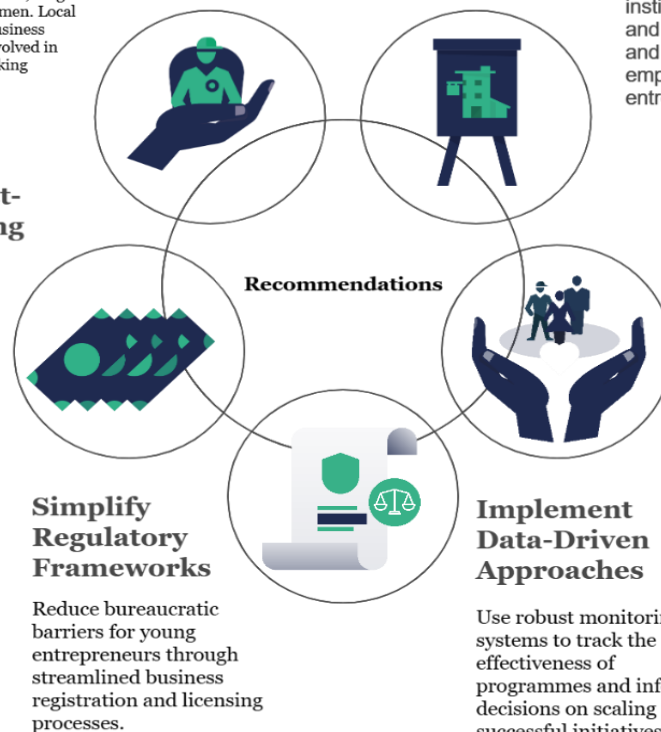
Funds like CFYE can offer training, financial support, and mentorship to small and medium-sized enterprises SMEs at the incubation to scaling phase, with a focus on businesses that can provide stable, long-term employment for youth and women. Local chambers of commerce and business associations should also be involved in offering resources and networking opportunities.

Establish Multi-Stakeholder Platforms

Create forums where governments, financial institutions, educational entities, and NGOs can align strategies and share best practices for employment and entrepreneurship initiatives.

Expand Conflict-Aware Financing

In regions like Sudan and Burkina Faso, ensure financial programmes adapt to challenges such as instability by incorporating mobile money systems and lenient repayment schedules.



Support Gender-Responsive Policies

Advocate for policies that mandate women's inclusion in leadership roles, public tenders, and sector-specific initiatives.

Simplify Regulatory Frameworks

Reduce bureaucratic barriers for young entrepreneurs through streamlined business registration and licensing processes.

Implement Data-Driven Approaches

Use robust monitoring systems to track the effectiveness of programmes and inform decisions on scaling successful initiatives.

Question 4: What are the best practices and tailor-made solutions that entrepreneurship ecosystem stakeholders adopt to engage with youth and women? And how did they adapt their activities within changing fragile contexts?

This section highlights specific examples of how stakeholders have engaged youth and women in fragile and conflict-affected contexts. Drawing on local practices and innovations, the findings underscore the importance of tailoring solutions to cultural, social, and economic realities.

Recruitment and Engagement Strategies

Recruitment strategies across Burkina Faso, Ethiopia, Jordan, and Sudan highlight the importance of leveraging trusted local networks and institutions. In all contexts, successful recruitment relied on trust, cultural sensitivity, and community-based methods, enabling organisations to overcome barriers like digital exclusion and geographic isolation:

- **Recommendation-Based Recruitment in Sudan:** In Sudan, where internet connectivity and digital infrastructure are limited,

organisations rely heavily on recommendation systems to identify potential candidates. For example, an international private sector entity partnered with local employees who had internet access to source candidates from their networks. This method bypassed low internet penetration issues while ensuring that candidates were vetted for suitability and trustworthiness.

- **Community-Centred Recruitment in Burkina Faso:** In contrast, a community-centred approach proved effective in Burkina Faso, where local NGOs collaborated with village leaders to identify talented youth, especially women, for training programmes. For instance, Mariam, a 23-year-old seamstress, was recruited through her village chief's recommendation to join a programme focused on sustainable textile production, which later connected her with urban markets.
- **University Partnerships in Jordan and Ethiopia:** In Jordan, ESOs partnered with universities to recruit youth, leveraging strong educational networks. Meanwhile, in Ethiopia, similar partnerships with vocational schools enabled the targeting of marginalised groups, such as rural women. For example, Selam, a young woman from Amhara, was trained in poultry farming through a vocational school programme, which subsequently helped her establish a thriving business.
- Structured internal policies for recruitment facilitate the process and make businesses more attractive in international contexts. Policies include a code of conduct, risk management procedures, and harassment prevention measures. In Jordan, multiple SMEs mentioned that through CFYE's framework to establish policies and define a recruitment strategy, they were able to professionalise.

Flexibility and Adaptability in Fragile Contexts

Flexibility in programme design was a key factor in enabling women and youth to participate in employment and entrepreneurship initiatives, particularly in fragile settings where competing priorities such as caregiving or navigating conflict are prevalent.

- **Flexible Hours for Caregivers in Jordan:** A mid-sized enterprise in Jordan implemented flexible work schedules to accommodate women with family responsibilities. For instance, Fatima, a young mother of three, worked part-time at an engineering firm while attending to her children, increasing her ability to balance professional and personal commitments.
- **Shared Resource Models in Burkina Faso:** In Burkina Faso, a shared resource model allowed women to pool childcare responsibilities while attending training sessions. For example, during a tailoring workshop in Bobo-Dioulasso, women participants rotated caregiving duties, ensuring no one missed critical learning opportunities.
- **Remote Work Opportunities in Sudan and Ethiopia:** Remote work opportunities have been particularly transformative for youth in

Sudan and Ethiopia. In Sudan, Ahmed, a 22-year-old software developer from a rural area, completed assignments for clients abroad through a tech startup. Similarly, in Ethiopia, internet-enabled hubs in urban centres like Addis Ababa allowed young women to join the workforce in fields such as online marketing and graphic design. In Jordan, the growth of Arabic-language content creation has provided job opportunities in copywriting, translation, and social media strategy, allowing individuals to work flexibly and reach international markets.

Workplace Policies and Support Systems

Shared efforts across the countries reflect a commitment to addressing practical barriers, such as transportation and safety, while respecting local norms that influence women's participation in economic activities. The survey responses from employees also reflect the sentiment that if employers invest in the workplace and their employees, people are less likely to leave, and they build more resilient businesses. All respondent-employees that are currently employed in a fragile context noted that flexibility, personal growth investment, and safe places to work are key elements to their work satisfaction.

- **Safe and Inclusive Workspaces in Jordan and Ethiopia:** Organisations in Jordan and Ethiopia established women-only workplaces to address cultural barriers. For instance, a customer service centre in Amman employed exclusively women, while in Addis Ababa, a social enterprise created women-only weaving studios, empowering artisans like Aster, a 19-year-old from Oromia, to work without familial objections.
- **Transportation Support Across Regions:** Across all four countries, transportation allowances emerged as a key enabler. In Ethiopia, a farming cooperative arranged daily transport for women workers, ensuring their safety during early morning hours. Similarly, a garment factory in Sudan provided transport to women employees from surrounding villages, boosting both punctuality and productivity.

Entrepreneurship and Upskilling Initiatives

Efforts to upskill youth and women through tailored training programmes and financial support shared many similarities across the countries, despite variations in implementation. The examples below illustrate the universal importance of aligning training and financial tools with local market conditions and women's specific needs, whether through traditional credit mechanisms or emerging digital platforms.

- **Rural Innovation Hubs in Jordan and Ethiopia:** Entrepreneurship support organisations in Jordan and Ethiopia set up rural innovation hubs to provide technical training tailored to local needs. In

Ethiopia's Tigray region, for instance, youth were trained in the production of affordable solar lanterns for off-grid communities. This initiative paralleled efforts in Jordan, where young engineers developed water-conserving irrigation technologies for arid regions.

- **Microcredit and Savings Groups in Burkina Faso:** Women in Burkina Faso benefited from microcredit schemes and savings groups tailored to small-scale entrepreneurs. A notable example is Aminata, who expanded her millet-processing business through a microloan obtained via a women's savings group, allowing her to purchase mechanised equipment and increase her output.
- **Digital Financial Tools in Sudan and Ethiopia:** In Sudan, mobile-based banking solutions helped women like Amina, a shop owner, access credit remotely, overcoming cultural and logistical barriers. Ethiopia adopted similar tools, but with additional training programmes to enhance digital literacy. For instance, a fintech company in Addis Ababa provided women entrepreneurs with tutorials on managing their finances through mobile apps, leading to improved business outcomes.

Community Engagement and Cultural Integration

Across the four countries, engaging communities and integrating cultural norms proved vital to overcoming resistance and fostering support for youth and women's economic participation.

- **Engaging Religious Leaders in Jordan and Burkina Faso:** In both countries, religious leaders played a pivotal role in shifting societal attitudes about women's employment. For example, in a conservative Jordanian village, an imam publicly endorsed a local women's entrepreneurship programme, boosting enrolment significantly. Similarly, in Burkina Faso, a programme for female artisans gained community acceptance after village elders blessed the initiative.
- **Youth Leadership Initiatives in Sudan and Ethiopia:** Youth-focused initiatives in Sudan and Ethiopia emphasised leadership roles for young people in community-driven projects. For example, in Ethiopia, a group of young women spearheaded a reforestation campaign in deforested areas of Oromia, while in Sudan, youth volunteers organised literacy programmes for displaced populations in conflict-affected areas.

"When we bring a respected imam to speak about women's right to work, the community listens differently. It shifts the perception from breaking traditions to fulfilling a moral and economic responsibility." - Implementing Partner in Jordan.

Innovative Practices in Fragile Settings

Across countries, it is difficult to find innovative solutions to hiring and retaining staff that are already implemented. Some examples include:

- **Salary Retention During Conflict in Sudan and Burkina Faso:** A private company in Sudan implemented a policy of partial salary retention during periods of unrest, providing financial stability to employees like Khalid, a technician. A similar approach was adopted in Burkina Faso, where agricultural cooperatives maintained partial payouts to farmers during a recent drought, preventing mass migration and maintaining local resilience.
- **Building Networks for Female Entrepreneurs Across Regions:** Networking events in Jordan and Ethiopia provided opportunities for women entrepreneurs to connect with investors and mentors. In Ethiopia, a regional agribusiness fair enabled Fatuma, a livestock farmer, to partner with an international distributor. Similarly, virtual events in Sudan offered exposure to women-led startups despite logistical challenges.

Multiple key informants did have examples of practices that had existed before the conflict, or in previous conflicts, or they had ideas of how the private sector and government could work together to make the finding and employing of young women and men easier and more resilient:

- An SME in Ethiopia suggested encouraging government policies that incentivise organisations hiring and training fresh graduates, for example by providing tax relief for the expenses they invest to train these young graduates.
- A programme previously run by the Sudanese Oil and Petroleum Corporation in partnership with the University of Sudan was reintroduced. It identified high-performing youth and provided them with advanced workshops and training opportunities, facilitating skill development and employment prospects.
- Skilled youth was hired for government work, such as the Coding Academy in Jordan. They contributed by developing a website for Ramtha Municipality, showcasing how such partnerships can result in impactful community development projects and can show what graduates can achieve.

In Short

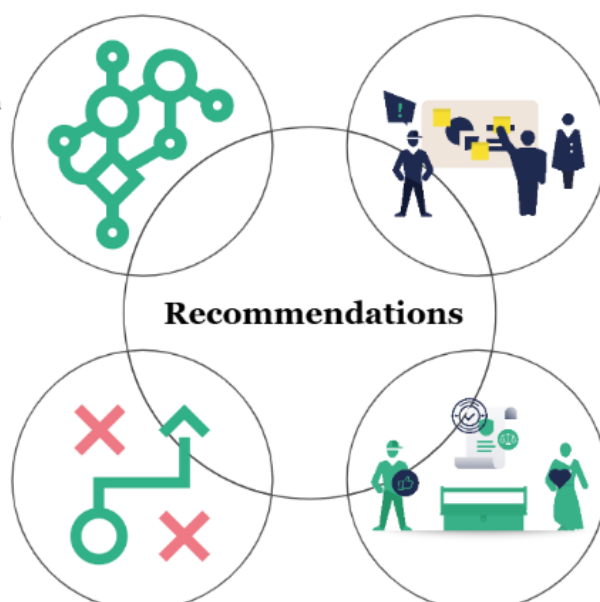
In fragile and conflict-affected contexts, tailored approaches are essential to engaging youth and women in entrepreneurship and employment ecosystems. Common strategies include leveraging local trust networks, offering flexible schedules, and addressing barriers like transportation and safety. Shared solutions, such as microfinance tools and culturally sensitive programmes, empower marginalised groups while fostering resilience.

Leverage Local Trust Networks and Community Engagement

Programmes should prioritise partnerships with trusted community leaders, local organisations, and grassroots initiatives to enhance outreach and build trust among youth, especially women. Programmes can fund initiatives that integrate local voices into programme design, ensuring alignment with cultural norms and fostering long-term community buy-in. This includes engaging religious figures or tribal leaders to reshape perceptions around women's work and economic participation.

Offer Flexible Work Models

Flexibility is key to increasing participation of young women and men. Programmes should promote remote work, part-time opportunities, and freelancing to accommodate societal and familial responsibilities, particularly in rural and fragile contexts. Moreover, programmes can incentivise organisations to implement flexible schedules and invest in infrastructure, such as digital technology for remote work, to reach marginalised groups.



Address Barriers to Workplace Inclusion

Funding should prioritise creating inclusive and safe work environments by supporting policies on harassment prevention, maternity leave, and gender-sensitive workplace design. Programmes should also address logistical barriers such as transportation, cultural considerations, and infrastructure improvements, ensuring workplaces are accessible and welcoming. This fosters retention and enhances productivity among diverse groups.

Support Resilience and Innovation in Fragile Contexts

Programmes should fund adaptive approaches that respond to the specific challenges of fragile environments, such as decentralised recruitment systems, emergency financial tools, and psychological support programmes. Providing resources to sustain salaries during crises or creating collaborative community lending models (with financial partners) can stabilise local economies and ensure continuity in employment opportunities.

Question 5: Which actors play key roles in providing innovative and accessible forms of finance in fragile settings? How are these contributing to youth and women's ability to be engaged in employment or SME creation?

Innovative and accessible forms of finance play a crucial role in supporting youth and women's engagement in employment or Small and Medium Enterprise (SME) creation, particularly in fragile settings. Both public and

private sector entities, financial institutions, and non-governmental organisations (NGOs) are key contributors to these efforts as they all address financing challenges in such environments. However, among the respondents the majority did not know how to answer this question.

The examples below show some of the best practices the respondents are aware of.

- **Private Sector and Diaspora Engagement:** In Sudan, the Rhino Fund, run by 249Startups, is a notable example. It targeted businesses with existing revenue and track records while involving angel investors from the Sudanese diaspora. This model is impactful because it blends local expertise with diaspora funding, increasing access to capital for businesses in fragile settings. CFYE's matching fund mechanism was essential for the project in de-risking private investments, facilitating job creation, and amplifying impact. This model also fosters youth and women's participation in economic activities by helping businesses scale and create jobs.
- **Collaborative Approaches to Growth:** 249Startups in Sudan also exemplifies a model where private sector entities, legal firms, and auditing firms collaborate to support portfolio companies. This approach provides the necessary technical assistance and operational improvements, even in challenging environments, ensuring that SMEs, including those led by youth and women, have access to the resources needed to grow sustainably.
- **Government and Institutional Support:** In Jordan, JEDCO (Jordan Enterprise Development Corporation) plays a vital role by providing financial and technical support to SMEs across diverse industries. Its efforts to help SMEs, particularly targeting those run by youth and women, navigate financial challenges and grow within a supportive ecosystem. Jordan's Industrial Support Fund, as mentioned by a key informant, has potential to drive inclusive economic growth if resources are allocated specifically for youth and women entrepreneurs, further contributing to the reduction of gender disparities in access to finance.
- **Policy and Legal Advocacy:** In Ethiopia, a local association has successfully negotiated with the largest commercial bank in the country to reduce its due diligence criteria for SMEs, particularly benefiting young entrepreneurs. This change is significant because it demonstrates how advocacy can shift policy to make financing more accessible for youth-led businesses. Additionally, the exploration of inclusive financing and efforts to change financial institutions' perceptions of MSMEs as high-risk clients is pivotal in improving access to finance for young entrepreneurs. By building trust between banks and SMEs, this model helps reduce barriers to financing and encourages financial institutions to tap into their own funds, rather than solely relying on donor-backed guarantees.

It is essential to note that some initiatives that are intended to support women in business may not be entirely genuine. As highlighted in Jordan, some companies leverage women-focused programmes primarily to secure funding or support, without committing to meaningful gender equality. This performative approach undermines the long-term impact of such programmes, and it is important for financial initiatives to ensure that gender-focused support translates into tangible, sustainable changes.



In Short

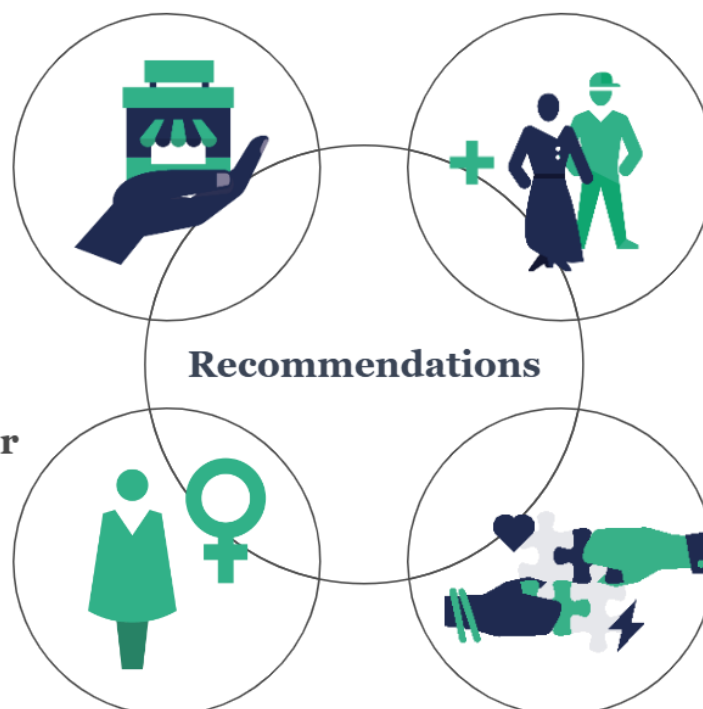
This section sheds light on key actors and initiatives that provide innovative finance to support youth and women's involvement in employment and SME creation in fragile settings. Successful models include diaspora investment and de-risking mechanisms like the interventions of 249 Startups in Sudan, both through their incubation support, as well as the Rhino Fund. Governmental bodies like JEDCO in Jordan also play a critical role in fostering inclusive finance ecosystems. However, concerns remain about the performative nature of some women-focused programmes, highlighting the need for genuine, lasting gender equality commitments.

Adopt Long-Term Support Models

Design programmes which extend beyond traditional funding cycles by offering ongoing technical assistance and de-risked capital, ensuring long-term business sustainability.

Prioritise Genuine Gender Equity

Establish monitoring and evaluation frameworks to ensure women-focused programmes deliver meaningful impact and are not exploited for performative purposes. Funding should prioritise initiatives demonstrating real commitments to gender equality.



Leverage and Expand Diaspora Investment

Encourage programmes like the Rhino Fund that involve diaspora communities, offering matching fund mechanisms to de-risk private investments. This approach can provide a sustainable influx of capital while creating jobs in fragile settings.

Promote Trust Between Banks and SMEs

Collaborate with financial institutions to shift perceptions of MSMEs as high-risk clients by demonstrating their profitability and leveraging blended financing approaches to build trust and access.

Findings Pillar B - How do programmes like CFYE operate in conflict affected zones? What are the barriers to implementing a project like CFYE in fragile contexts, and can CFYE adapt its processes to such contexts?

Question 1: What are the best practices and tailor-made solutions that economic ecosystem development programmes, including CFYE IPs, adopt to engage with youth and women in fragile settings?

Co-Creation and Community Involvement

Empowering youth and women begins by actively involving them in designing and implementing programmes. This participatory approach ensures that initiatives address the specific challenges and opportunities faced by marginalised groups, including youth.

- **Participatory Design:** Programmes have demonstrated the effectiveness of engaging youth directly in programme development. For example, in Jordan, training locations were chosen through consultations with Syrian and Jordanian youth to ensure accessibility. In the city of Irbid, training hubs were established in local community centres, making it easier for youth to attend. These hubs also served as focal points for community activities, combining global expertise with local needs to foster trust and participation.
- **Youth Steering Committees:** A steering committee comprising youth from different provinces was established to ensure diverse representation in programme planning and decision-making. This enabled the USAID Youth Growth Activity programme to integrate the perspectives of young people from urban and rural areas alike.
- **Incorporating Local Practices:** Women in Ethiopia highlighted the importance of community-based financing schemes like "Equb¹." By incorporating this traditional system into their programmes, organisations created financial solutions tailored to cultural norms. The programme approach—listening to women's reflections and co-designing interventions—resulted in higher levels of trust and programme adoption.

¹ Equb is an alternative means to achieve saving and improve access to credit by rotation of savings. Rotating saving and credit association is a group of individuals who agree to meet for a defined period of time to save and borrow together.

- **Leveraging Community Leaders:** When communicating about programmes, investment opportunities, and to identify potential participants, programme implementers from Burkina Faso have seen positive results when these communications come from community leaders. Programmes work with these leaders to make the interventions more relatable and less foreign.

Evidence-Based and Adaptive Approaches

Programmes in fragile settings thrive when they are grounded in evidence and adaptable to shifting needs. Regular consultations and data gathering ensure relevance and sustainability.

- **Needs Assessments in Sudan:** Programmes such as We Rise conducted scoping studies and mapping exercises to identify specific cultural barriers and economic needs. For example, local leaders in the Red Sea and Gadarif highlighted gender equality challenges. As a result, financial literacy workshops and gender sensitivity training were incorporated to empower women and address these barriers. The iterative design allowed for continuous feedback and fine-tuning of interventions.
- **Mapping Stakeholder Priorities in Ethiopia:** Programmes regularly engage stakeholders to align success criteria with community needs. This adaptive approach ensured that interventions, like skills training in agriculture and value-chain integration, directly addressed gaps identified during consultations.

Strategic Partnerships

Strong collaborations with local organisations and institutions strengthen programme delivery and build trust within communities. These partnerships help extend the reach of initiatives and ensure alignment with local priorities.

- **Partnership with Local Civil Society in Sudan:** Programmes such as We Rise and SEPVA collaborated with women's associations and youth groups to deliver gender-sensitive training and financial literacy sessions. This approach leveraged local expertise to address community-specific challenges, such as women's limited access to financial services. By working with trusted local organisations, the programmes ensured better outreach and cultural alignment.
- **Corporate Partnerships in Ethiopia:** Collaboration with private employers like Melkam Farm, which focuses on avocado production, provided youth and women with job opportunities along the value chain. These partnerships integrated training, consultancy, and resource sharing, ensuring economic benefits were distributed across communities.

- **Government and Donor Partnerships in Jordan:** Partnerships with the Ministry of Digital Economy enabled digital skills training to reach underserved areas, including refugee camps. Additionally, programmes like "Iqlaa," funded by USAID, supported startups and entrepreneurs by connecting them with local investors, enhancing their readiness for funding and scaling.
- **The MESMER programme** in Ethiopia has piloted an approach through agreements with banks, where they set up a liquidity fund. The MESMER programme takes 50% and the financial institutions take 50% of the financing needed, in order to catalyse the investment from the banks.
- **CFYE's collaborative model for applications:** CFYE encourages and advises partners to apply in consortia, rather than through single applications. This leads to more resilient programmes and sustainable partnerships.

Innovative Training and Resource Access

Providing youth and women with practical skills and access to resources is critical to their success. Programmes that provided tailored training and reduced barriers to participation demonstrated higher engagement and outcomes.

- **Youth-Centred Training in Jordan:** The "Business Challenge Programme" introduced entrepreneurial training for high school students. By teaching them business development skills at a very young age, youth is equipped with practical knowledge and skills even before entering higher education. The focus on early intervention ensures that participants were better prepared for the workforce.
- **Women's Business Resource Centres in Ethiopia:** Centres in Bahirdar, established through partnerships with local women's associations, offered training, mentorship, and networking opportunities for women-led MSMEs. The sustainable model—where the centres generated income through membership fees—ensured long-term viability.
- **Decentralised Training in Sudan:** Sudan Agwa brought training to remote areas by creating localised hubs and engaging community leaders. For example, in Dongola their staff delivered training sessions on agricultural practices, combining technical guidance with value-addition strategies.
- **CFYE includes Technical Assistance** as a key part of its offering. In Sudan, CFYE's support was critical in helping businesses address challenges related to compliance, reporting, and social impact measurement. CFYE provided technical assistance in areas such as child labour policies, human trafficking safeguards, and social impact metrics, which are often unfamiliar to local businesses. Additionally, CFYE facilitated design-thinking workshops to help programmes redesign their strategy and approach to adapt to immediate needs.

Financial Inclusion and Economic Empowerment

Economic barriers often prevent youth and women from participating in local economies. Programmes that address these barriers through tailored financial solutions and partnerships empower participants to create sustainable livelihoods.

- **Village Saving and Lending Associations in Sudan:** Instead of providing seed capital, local savings were mobilised through VSLAs. This approach encouraged financial independence and community ownership of economic development. Women were trained in business promotion, enabling them to generate sustainable income.
- **Cold Storage Solutions in Ethiopia:** To address bottlenecks in agricultural value chains, programmes collaborated with cooperatives to set up aggregation centres with cold storage systems. This innovation created jobs for youth and women in maintenance and administration while improving market access for small farmers.
- **G50 Model in Burkina Faso:** This initiative grouped 50 households or individuals and provided them with digital tools, such as ECOACH, to access remote training and resources. Weekly group meetings fostered community cohesion, while the technology helped overcome logistical barriers.

Technology and Innovation

Digital tools and innovative solutions expanded access to training, job opportunities, and markets for youth and women, especially in remote or underserved areas.

- **Job Platforms in Jordan and Burkina Faso:** In Jordan, a platform named "King" connected graduates to job opportunities and provided training to prepare them for global markets. In Burkina, a similar approach was observed, which involved publishing job advertisements for internships and regular jobs, bridging the gap between job seekers and companies.
- **Global Market Connections in Ethiopia:** An entrepreneurial support programme established offices in China and Dubai to help local entrepreneurs access international markets. This initiative addressed a key gap in connecting youth and women with export opportunities.
- **Biogas Training in Ethiopia:** CAMS Engineering, a CFYE Implementing Partner, provided specialised training to women on biogas digesters, enhancing their economic opportunities while challenging traditional gender roles. The initiative had a dual impact—improving household incomes and shifting societal attitudes toward women's participation in economic activities.

Sustainability and Localised Solutions

For economic empowerment initiatives to create lasting change, they must focus on building sustainable systems that align with local realities and long-term goals.

- **Entrepreneurship in Jordan:** Programmes such as ISSFJo, Business Innovation Growth, and JEDCO encouraged a shift from grants to creating supportive ecosystems for entrepreneurship. Rather than focusing solely on training, initiatives prioritised building environments that fostered business success, ensuring long-term stability for youth and women.
- **Leaders International programme in Jordan:** This initiative identified eight ambassadors from southern governorates who serve as knowledge hubs for their communities. These ambassadors provide guidance on processes, connections, and skill-building, addressing the isolation and lack of resources in rural areas.
"The ambassadors are a vital link between rural entrepreneurs and the larger entrepreneurial ecosystem, providing localized support and addressing the specific challenges of their regions."
- **Workshops in Ethiopia:** Regular exchanges between NGOs and private sector actors enhanced programme effectiveness. Lessons learned from these collaborations, such as integrating value chains and refining business skills training, were incorporated into future initiatives. CAMS Engineering, CFYE's Implementing Partner, worked with Melkam Farm, TVETs, and local unions and government to generate a localised value chain that employs people in the Oromia region.

By focusing on localised solutions—such as nurturing homegrown support networks, adapting training programmes to reflect local market conditions, and fostering continuous dialogue among key stakeholders—these initiatives demonstrate how to achieve sustainable economic empowerment. Such practices provide a scalable blueprint for other fragile contexts, where aligning empowerment efforts with local needs is essential to building long-term resilience and stability.



In Short

Successful programmes are centred around participatory approaches, evidence-based programme design, strategic partnerships, and innovative solutions to empower marginalised groups. Programmes demonstrated inclusive practices such as youth-led steering committees, gender-sensitive financial literacy training, local savings schemes, and the integration of technology to expand access to training and markets. By tailoring initiatives to local needs and prioritising sustainability, these programmes have demonstrated how to overcome barriers and create long-term economic opportunities for youth and women in challenging contexts.

Involve Marginalised Communities in Project Design

Programmes should adopt co-creation approaches that actively involve youth and women from marginalised communities in project design and implementation. Advisory or steering committees with representatives from target groups can guide decision-making, ensuring interventions are relevant and accessible.

Promote Financial Inclusion Through Tailored Solutions

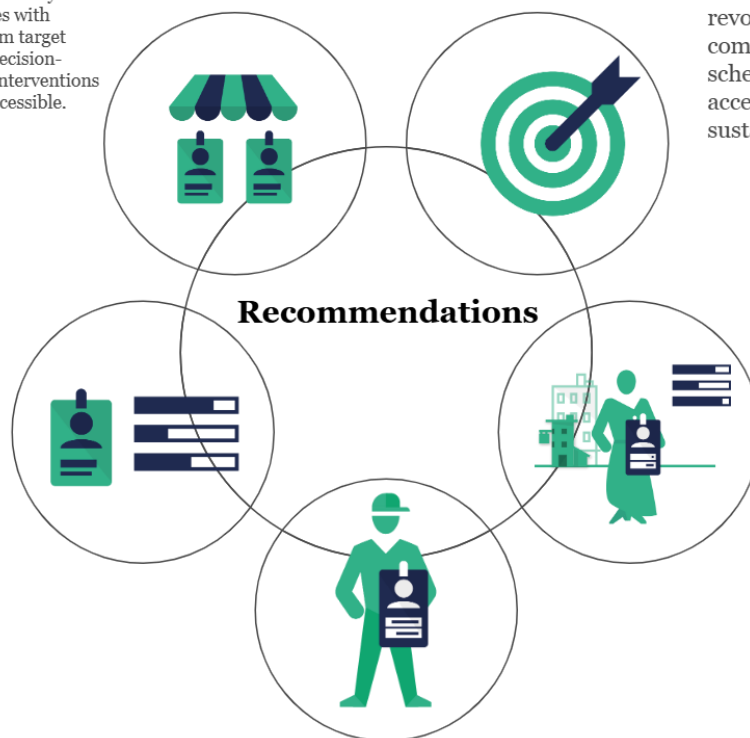
Programmes should incorporate financial literacy training and innovative financing mechanisms such as revolving funds or community savings schemes to provide accessible and sustainable funding.

Leverage Technology to Expand Accessibility

Digital platforms can bridge gaps in training and employment by reaching remote communities and offering scalable solutions. Burkina Faso's G50 initiative utilised tablets equipped with ECOACH software to deliver training, monitor progress, and foster social cohesion among community groups.

Adapt Financing Models to Local Contexts

Shifting from grants to mixed funding models such as loans or equity investments can empower beneficiaries while addressing systemic barriers.



Encourage Cross-Sector Collaboration

Partnerships across sectors, including government, private companies, and international organisations, can pool resources and expertise to amplify programme outcomes.

Question 2: How have economic ecosystem development programmes adapted their activities within the changing socio-economic context in fragile settings?

Training and Capacity Building

In fragile contexts, traditional training methods often fail to meet the specific needs of conflict-affected communities. Programmes have adapted by tailoring materials, incorporating support systems, and leveraging technology.

- **Tailored Training Materials and Methods:** In Ethiopia, training materials in the PSDE programme and Africa Bamboo were redesigned for conflict-affected areas to ensure they address the specific challenges faced by participants. Trainers with conflict-sensitive skills were recruited by EASE, fostering trust and relevance in the training sessions. This change increased participant engagement and programme effectiveness.
- **Integration of Psychological Support:** In Sudan, the National Fund for Youth Employment incorporated mentorship and psychological support into all their activities, acknowledging the mental toll of prolonged instability. This addition helped participants build resilience, enabling them to manage entrepreneurial challenges with greater confidence.
- **Use of Technology and Remote Learning:** In Jordan, expanding online learning environments allowed participants to continue their education despite movement restrictions and security risks. This approach ensured programme continuity while increasing access to training for young people in rural areas.
- **Localised Training Initiatives:** In Sudan, programmes such as the National Fund for Youth Employment collaborated with local communities to offer training in essential skills like plumbing and construction. This addressed immediate needs for infrastructure repair while equipping participants with sustainable livelihoods, helping communities rebuild essential facilities.

Programmatic and Geographic Adjustments

Programmes have restructured their activities and geographical focus to address displacement, conflict, and the changing socio-economic landscape in fragile regions.

- **Economic Reintegration for Displaced Populations:** In Sudan, programmes supported internally displaced persons by leveraging their skills to contribute to local economies. For instance, displaced residents from Khartoum were given resources to rebuild businesses in their new locations, revitalising local markets and fostering economic resilience.
- **Geographic Decentralisation:** In Jordan, opportunities were decentralised across different provinces, ensuring resources reached communities outside urban centres. This approach minimised risks associated with concentrating activities in conflict-prone areas and expanded programme reach.
- **Implementation Shifts:** In Sudan, agricultural support programmes such as Microfinanza adapted to distribute seeds, tools, and

fertilisers to farmers facing supply shortages due to ongoing conflict, where before these programmes would only offer technical support. Training was provided to ensure productivity despite challenges, stabilizing food security in affected regions.

Financial and Investment Strategies

Fragile contexts often limit traditional investment models, prompting programmes to adopt innovative financial strategies to sustain operations and support beneficiaries.

- **Shift from Investment to Grants:** In Sudan, programmes like Microfinanza and Sudan Agwa moved away from private investment models to provide grant-based financial support. Before the war, many SME development programmes were equity- and investment-based, fostering market-oriented business acumen. However, the war devastated much of Sudan's private sector. The current focus is on sustaining businesses that survived while supporting new startups. Given the high-risk environment, investors are unwilling to invest in Sudan. Consequently, most of the funding entering the country is now grant-based. This switch allowed businesses to continue operations despite a weakened investment climate and limited liquidity, sustaining local economies.
- **Innovative Financing:** Islamic finance models, such as asset-based loans and collective guarantees, were introduced in Sudan to help cooperative groups access larger sums for investment. This adaptation enabled community-driven economic growth, even in areas where traditional banking was inaccessible. This system existed before the war and continues to operate afterward. To comply with Islamic financial regulations, revolving funds provide interest-free loans, sustaining themselves through administrative fees and careful management of repayments and disbursements. Because of the loss of collateral for many businesses to usually de-risk investment, the main mode of Islamic financing is the musharaka model. This model is not preferred by SMEs but works well for cooperatives.

Strengthened Partnerships and Local Engagement

Local partnerships and community-driven strategies have been prioritised to ensure culturally sensitive and sustainable programme implementation. In many conflict-affected areas, international staff leave because of the security risk, leaving the local organisations to manage and implement programmes themselves.

- **Leveraging Local Networks:** Especially in contexts where conflict plays along ethnic divides, such as Ethiopia, programmes like African Bamboo employed local staff familiar with community dynamics to

tailor interventions effectively. Local hires played a crucial role in addressing fragile conditions, using their understanding to adapt quickly to shifting circumstances. In situations where international staff had to leave the country, these localised interventions could continue with lower impact from the conflict.

- **Collaboration with Local Institutions:** In Sudan, partnerships with universities and hospitals provided neutral spaces for training and service delivery. These collaborations ensured continuity of operations even during periods of heightened political tension.
- **GIZ in Sudan** noted that a strong reliance on existing contacts and trusted stakeholders has shaped activities, since it is hard to start new partnerships or build trust between institutions in times of conflict.
- **GIZ in Ethiopia** echoed the sentiment of relying on existing networks, adding that programmes face longer inception phases for needs assessments, and that they are relying more heavily on both qualitative and quantitative surveys collected by consultants in the regions, instead of first-hand data.

Policy and Advocacy Efforts

To address bureaucratic and regulatory barriers, programmes have emphasised advocacy and adapted policies to align with the realities of fragile contexts.

- **Simplification of Bureaucratic Processes:** In Jordan, programmes advocated for a simplified “Startup Law” to reduce the complexity of registering and closing businesses. This proposal aimed to encourage entrepreneurship by providing legal guidance, tax exemptions, and operational flexibility. Injaz is currently working on a first proposal for this law.
- **Adapting Safeguards:** In Sudan, projects supported by CFYE worked with local organisations to implement policies addressing child labor, human trafficking, and social impact metrics. These safeguards helped align local practices with international standards and built trust with donors. Sudanese enterprises can now do business with international actors without having to create policies or compliance documents from scratch.

“We have had to recalibrate our expectations and redefine what success looks like in these regions. In some cases, the outcomes have shifted from achieving large-scale economic growth to more foundational goals like conflict resilience and rebuilding basic business capacity.” -
Entrepreneurship Support Organisation in Ethiopia.

Responding to Challenges

Programmes in fragile regions face numerous obstacles, including security risks, funding limitations, and logistical difficulties. Strategic responses have been essential to maintaining operations.

- **Addressing Security Risks:** In Sudan, CFYE adapted to shifting security protocols by decentralising activities and developing alternative funding routes to ensure continuity despite banking restrictions. Many other international organisations have since done the same.
- **Balancing Humanitarian and Development Needs:** Microfinanza and Sudan Agwa in Sudan prioritised developmental efforts alongside humanitarian relief, such as offering cash transfers and supporting small businesses. This dual approach provided immediate relief while fostering long-term economic stability.
- **Engaging Marginalised Groups:** In Ethiopia, cultural constraints discouraged women's participation in entrepreneurship. Unilever, together with UNCDF and the Job Creation Bureau, introduced flexible training schedules and tailored outreach efforts to increase inclusion, empowering women to take active economic roles.

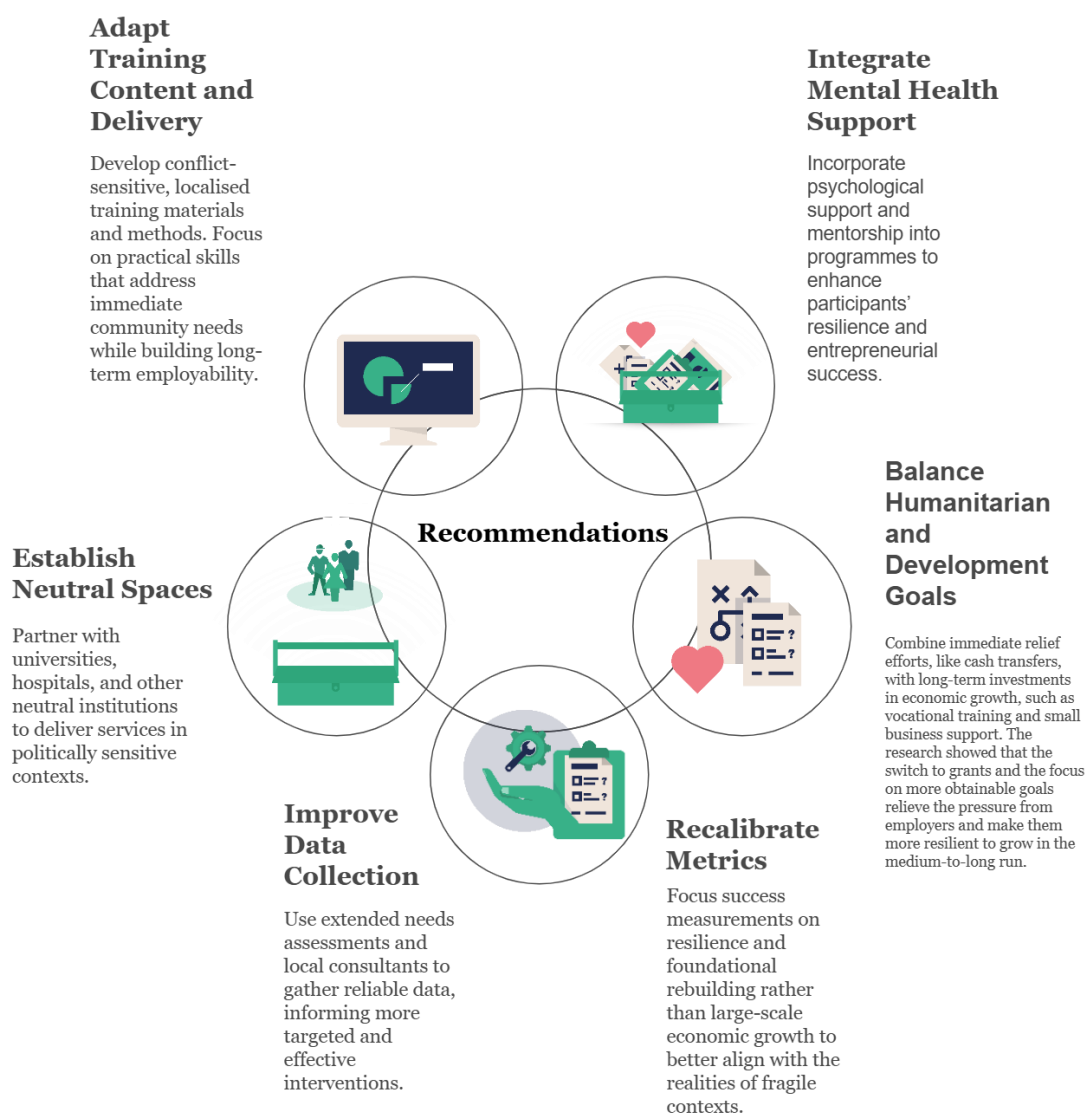
Adapting Measurement and Planning

To navigate complex and rapidly changing environments, programmes have revised their metrics for success and expanded data collection methods.

- **Recalibrating Success Metrics:** In Ethiopia, programmes shifted their focus from large-scale economic growth to foundational goals like conflict resilience and rebuilding business capacity. This pragmatic approach ensured more realistic and impactful outcomes. The PSDE programme shifted to prioritising skills training and capacity building over direct financial aid in conflict-affected regions. By linking these businesses with financial service providers, the aim is to give the employers a pathway to recovery, even if immediate results are more modest than initially planned.
- **Flexibility in Targets and Metrics:** CFYE allowed implementing partners the opportunity to shift job targets to include jobs in other CFYE Countries. In the Sudanese context, many employers have relocated to Egypt to continue their enterprise. CFYE has allowed for the Egyptian employees to be counted for the Sudanese Implementing Partners, in part because of the difficulty of employing Sudanese people under Egyptian law. Other flexibilities included reporting time and the methods for target verification.



Economic ecosystem development programmes in fragile contexts have adapted to address the unique challenges posed by conflict and socio-economic instability. They have tailored training methods, expanded remote learning, and integrated psychological support to better serve affected populations. Programmes have shifted geographically and by sector, prioritising displaced populations, essential industries, and decentralised resources to mitigate risks and enhance impact. Financial strategies now favour grants and innovative financing models, while local partnerships and advocacy efforts ensure cultural sensitivity and operational continuity. These adaptations have enabled programmes to balance immediate humanitarian needs with long-term developmental goals, fostering resilience and economic recovery in volatile environments.



Question 3: What are the key obstacles for women and youth to interact with programming and their ability to engage in economic opportunities? What do they report as their biggest barrier to economic engagement? How does conflict exacerbate these barriers?

This section is Pillar B question 3 and 5 combined. These questions ask about barriers to entry first, with an additional question about specific contexts that might make these barriers higher. The four questions are as follows:

1. What are the key obstacles for women to interact with programming and their ability to engage in economic opportunities, how does conflict exacerbate these barriers?
2. What obstacles do women or youth report create barriers to their participation in economic development programmes and what do they report as their biggest barrier to economic engagement?

The section will first summarise the barriers that are overarching for all young women and men. It will then delve into the specifics of how conflict has made these barriers larger, and what hinders them from economic engagement.

Societal Stereotypes and Bias

In many societies, including Burkina Faso, Ethiopia, Jordan and Sudan women face deep-rooted cultural stereotypes and biases that shape their access to and participation in programming and technology-related fields. In these countries, gender roles often confine women to domestic spheres, with limited encouragement or opportunity to explore careers in science, technology, engineering, and mathematics (STEM). This societal bias can undermine women's confidence and make them feel that programming is not a field suited to their abilities or aspirations.

For example, in Jordan, while women are increasingly pursuing higher education, there remains a prevailing societal expectation that women will take on more traditional roles, thus limiting their engagement with technical careers. Similarly, in Sudan, women face both cultural and institutional barriers to accessing technical education, which is often not perceived as "appropriate" for them. These biases create a significant obstacle for women in programming and technology.

In many cases, women face societal pressure to prioritise family responsibilities over personal career development or business opportunities. For instance, in Sudan, where traditional roles are often deeply entrenched,

women may struggle to break away from expectations that they focus on home and family care. Similarly, in Ethiopia and Burkina Faso, rural women are particularly impacted by norms that limit their freedom to participate in economic programmes, as they are expected to manage domestic chores, leaving little time for personal or professional advancement.

Access to Education and Training

Access to quality education and training is a key factor in enabling women to enter programming and broader economic opportunities. However, the research found that gender disparities in education are still significant in all countries. Young girls in these regions may have limited access to primary and secondary education, and when they do attend school, they may not receive the same encouragement or opportunities to pursue STEM subjects. In Ethiopia, rural areas particularly suffer from this issue, where cultural norms and poverty restrict girls from even entering the educational system. In Sudan and Burkina Faso, there are systemic barriers, such as lack of schools, particularly in rural areas, and early marriage, which disproportionately affect girls' education and their ability to engage in technical fields. This lack of access to education severely limits their future economic opportunities, especially in a rapidly digitising world.

Workplace Discrimination

Even when women in countries like Burkina Faso, Ethiopia, Jordan and Sudan manage to enter the programming field, they often face significant challenges in the workplace. These challenges include wage gaps, fewer leadership roles, and biases in recruitment and promotion practices that make it harder for women to thrive.

In Jordan, while women are highly educated, they still face challenges in entering leadership roles within the tech sector due to deep-seated gender biases in hiring practices. In Sudan, women who pursue careers in technology may encounter overt discrimination, and the low number of women in decision-making positions limits their networking and mentorship opportunities. The presence of these barriers makes it harder for women to advance their careers in programming, reducing their ability to contribute to the economy at the same level as men.

Time Constraints

In many countries, including the subjects of this research, women face disproportionate household and caregiving responsibilities, which limit the time they can invest in programming education or career development. These constraints are especially severe in regions where traditional gender roles place the full burden of care on women.

In Ethiopia and Burkina Faso, women are often responsible for tasks such as caring for children, fetching water, or managing household duties. These demands make it difficult for women to dedicate time to pursue technical training or participate in professional development. As a result, women in these countries are more likely to be excluded from high-paying tech jobs or entrepreneurial opportunities that require specialised skills, keeping them from achieving their full economic potential.

Lack of Supportive Networks and Mentorship

Women and youth frequently report a lack of mentorship or professional networks that could help them navigate economic development programmes or the job market. In male-dominated sectors like technology or business, women, particularly in regions such as Jordan and Sudan, may struggle to find mentors or role models who can guide them. Without these connections, they face difficulties in gaining access to opportunities or professional growth.

In Ethiopia, where women's representation in leadership roles is often low, young women face an additional challenge in finding female mentors who can inspire them or offer practical advice on how to navigate career challenges. Similarly, youth in rural areas of Burkina Faso and Sudan may lack the professional networks that are necessary for economic engagement, hindering their ability to learn from others or advance in their careers.

How Conflict Exacerbates These Barriers

Conflict magnifies all the barriers mentioned above, intensifying the challenges that women face in accessing programming opportunities and economic empowerment. In conflict zones, access to education and training is further limited due to disruptions in infrastructure and displacement. In Sudan, where ongoing conflict has disrupted educational systems, young women and girls are often the first to drop out of school or be denied access to educational resources.

Conflict often forces women into primary caregiving roles while also experiencing the added trauma and instability that comes with conflict, making it even harder for them to participate in economic activities. In many conflict-affected communities, when men leave for combat or flee, women are left to manage households alone, further limiting their time for education or professional development. In Jordan and Ethiopia, conflict-related displacement created additional barriers to employment, with women struggling to secure income opportunities in the face of economic instability and societal prejudice. Additionally, with financial instability, families in conflict zones often prioritise the education of boys over girls, expecting girls to stay home and contribute to domestic work. This further limits the ability of women to gain economic independence.

Conflict disrupts local economies, leading to business closures and job losses. In Sudan, many businesses have shut down or relocated due to security concerns, disproportionately affecting women-owned businesses that lack the mobility or capital to restart elsewhere.

Exposure to prolonged violence and instability also takes a psychological toll on young women and men, reducing their willingness to take entrepreneurial risks or engage in long-term career planning. In Burkina Faso, Ethiopia, and Sudan many young people express a sense of hopelessness, with some opting to migrate rather than attempt to build careers in a fragile economy. Furthermore, prolonged conflict means that entire generations grow up without stable education or employment opportunities, leading to skill erosion and a widening gap between available job opportunities and the preparedness of the workforce.

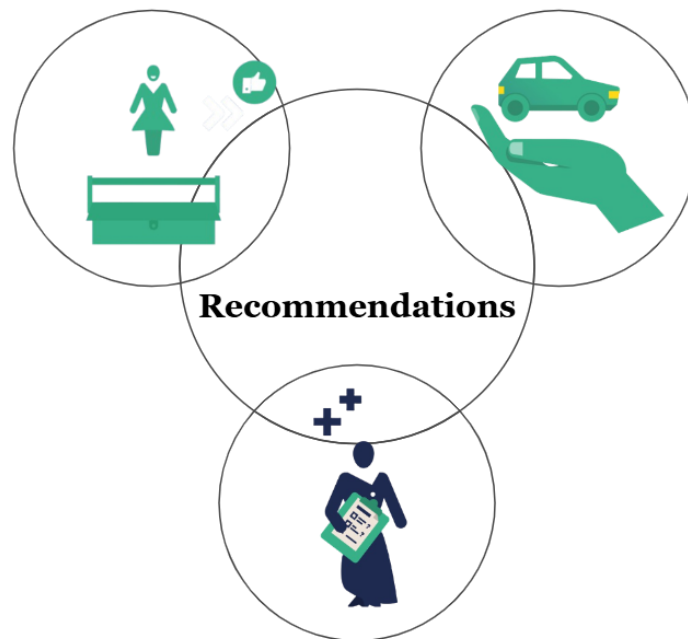
Finally, the loss of collateral and financial resources, as well as financial institutions affects employers immensely. Banks often shut down, inflation skyrockets, and access to capital becomes nearly impossible. Women, who already face financial barriers in peacetime, are often the first to lose access to credit, making it difficult to start or sustain businesses. Without collateral, employers and entrepreneurs struggle to secure loans or restart economic activities. In Sudan, female entrepreneurs have reported losing their entire business inventory due to looting and destruction.

In Short

Women and youth in Jordan, Sudan, Ethiopia, and Burkina Faso face significant barriers to economic engagement, with societal and cultural norms being the most reported obstacle. These norms often restrict women to traditional roles, limiting their access to education, resources, and economic opportunities. Additionally, limited access to education, financial resources, and mentorship further stifles their participation in development programmes. Heavy family responsibilities and the lack of supportive networks exacerbate these challenges, especially for women in rural areas. In conflict zones, insecurity and displacement worsen these barriers, preventing young men and women from accessing the opportunities needed for economic advancement.

Support Entrepreneurship

Governments, development organisations and programmes, including CFYE, should support youth and women entrepreneurs by providing conflict-adapted interventions. This includes providing access to capital through financial products designed specifically for conflict-affected environments, such as flexible repayment plans and emergency funds to mitigate risks associated with market volatility. Local banks and financial institutions must be engaged to co-develop financial services that account for disrupted markets and displaced populations. Mentorship programmes should connect local entrepreneurs with experienced mentors who have navigated similar conflict-affected contexts, allowing for the exchange of practical survival strategies.



Address Transportation Barriers

Transportation remains a critical barrier for women and youth in conflict-affected regions, where infrastructure may be damaged, and mobility can be restricted due to security risks. Programmes should provide financial support to cover transportation costs, ensuring safe and reliable travel to training centres, workplaces, and markets.

Focus on Capacity-Building and Skill Development

Prioritise capacity-building and skill development programmes for youth, especially young women, in conflict-affected areas. Training programmes should prioritise sectors with high growth potential that are less vulnerable to conflict-related disruptions, such as agriculture, renewable energy, and digital technology. Conflict-sensitive programming should include flexible scheduling, decentralised delivery in safe zones, and remote learning options to accommodate displacement and security concerns.

Question 4: How do the barriers for engaging in programmes and economic opportunities differ for urban and rural youth and women populations?

The barriers faced by rural youth and women in accessing economic opportunities and participating in development programmes are often more severe than those encountered by their urban counterparts. These disparities are primarily due to geographic, infrastructural, and cultural

factors, which are further exacerbated in conflict-affected and fragile contexts. The instability and insecurity characteristic of these regions amplify existing challenges, requiring tailored, context-sensitive solutions to ensure that rural populations can access the same opportunities as those in urban areas.

Access to Resources and Opportunities

In rural areas, youth and women have significantly less access to resources that are more readily available in urban centres. These include training programmes, employment opportunities, and financial services. In Burkina Faso and Ethiopia, rural populations are often excluded from formal education and capacity-building initiatives, limiting their ability to develop essential skills. Moreover, the absence of business incubation services and formal financial institutions makes it difficult for entrepreneurs in rural areas to access loans or receive professional advice.

Urban areas, by contrast, benefit from stronger infrastructure, diverse employment opportunities, and better access to high-paying jobs and advanced training programmes. In fragile and conflict-affected contexts, this urban-rural divide becomes more pronounced. In Sudan, for example, ongoing conflict has further isolated rural communities, making it nearly impossible for youth to access development programmes concentrated in urban hubs like Khartoum. Displacement and insecurity disrupt access to resources, leaving rural populations particularly vulnerable. Similarly, in Jordan, while rural youth demonstrate resilience and determination, they still face significant gaps in resource availability. Programmes based in urban centres attract more participants due to ease of access, leaving rural youth at a disadvantage despite their innovative potential.

Transportation and Mobility Challenges

Transportation remains a critical barrier for rural youth and women, especially in conflict-affected settings where infrastructure has been damaged or destroyed.

- In Sudan and Burkina Faso, underdeveloped transportation networks hinder access to educational and economic opportunities located in urban centres. The risks associated with traveling through conflict zones further deter participation. For instance, insecurity in certain regions of Sudan has restricted safe passage, making it dangerous for rural young men and women to travel for work or training.
- Ethiopia faces similar challenges, where transportation difficulties limit rural youth's access to job markets and training programmes, particularly in areas affected by conflict such as Tigray.
- In Jordan, the high costs associated with transportation add another layer of complexity. For rural young women and men, the expense of traveling to urban centres for skill-building programmes is often prohibitive. In response, some programmes have begun providing transportation subsidies to mitigate this challenge, but these efforts remain limited in scope and coverage.

Access to Financial Services

Financial exclusion is another significant barrier for rural youth and women. The absence of formal banking institutions in rural areas restricts access to essential financial services such as loans, savings programmes, and microfinance opportunities. This exclusion is particularly acute in conflict-affected settings, where financial institutions may withdraw services due to security risks.

- In Sudan, rural communities face compounded challenges as financial services become increasingly centralised in urban areas. Without access to credit or working capital, rural youth and women are unable to invest in business ventures or expand existing enterprises.
- In Jordan, while urban populations enjoy relatively better access to financial services, rural youth and women are often excluded from financial inclusion initiatives. This exclusion limits their ability to scale small businesses or secure entrepreneurial loans. Conflict heightens these challenges by disrupting financial markets, reducing liquidity, and increasing the risks associated with lending in rural areas.

Cultural and Social Norms

Cultural and social norms in rural communities often impose additional restrictions on women, limiting their freedom to engage in economic activities. Traditional gender roles, which are more deeply entrenched in rural areas, can confine women to domestic responsibilities, preventing them from pursuing employment or entrepreneurial ventures. In fragile and conflict-affected contexts, these norms are often reinforced as communities revert to conservative values in times of instability.

In all four countries examined, rural women face heightened social pressure to prioritise domestic roles.

- In Sudan and Ethiopia, cultural norms dictate women's participation in public life, making it difficult for them to engage in non-traditional economic activities. Urban centres, while not free of gender bias, tend to offer more progressive social environments, providing women with greater flexibility to explore diverse economic opportunities. Conflict intensifies these cultural barriers by increasing dependence on traditional roles for survival and security.

Mitigation Strategies

Efforts to bridge the urban-rural divide and reduce disparities in access to economic opportunities must account for the unique challenges posed by conflict and fragility. Policies aimed at balancing the distribution of resources between urban and rural areas are essential. In Jordan, for instance, targeted initiatives have sought to decentralise economic

programmes, ensuring that rural communities benefit from development efforts.

Addressing transportation barriers is also critical. Programmes that provide financial support for transportation costs, particularly in rural areas of Jordan and Ethiopia, have proven effective. These initiatives enable youth and women to attend training programmes and access employment opportunities that would otherwise remain out of reach. In conflict-affected regions, ensuring safe and secure transportation routes is equally important.

Including families in programme design can further support youth participation. In rural areas, engaging parents and community leaders helps alleviate concerns about family responsibilities and garners broader community support for women's economic engagement. This approach is particularly effective in fragile contexts, where community endorsement is crucial for the success of development initiatives.

By contextualising these strategies to address the realities of conflict and fragility, development programmes can better support rural youth and women, ensuring equitable access to economic opportunities across both urban and rural settings.



In Short

Rural youth and women in Burkina Faso, Jordan, Sudan, and Ethiopia face significant barriers to engaging in economic opportunities and development programmes compared to their urban counterparts. These barriers include limited access to resources, such as education and financial services, transportation challenges, and cultural norms that restrict women's participation in economic activities. Rural populations also struggle with geographic isolation, making it harder to attend programmes or access job markets. However, mitigation strategies, such as providing transportation subsidies, ensuring a balanced distribution of resources, and involving families in programmes, are helping bridge the gap and enhance opportunities for rural youth and women.

Leverage Technology and Digital Platforms

Use digital solutions to expand programme reach and create new opportunities for rural youth and women to access training, resources, and networks.

Promote Gender-Sensitive Policies

Implement policies that support flexible work arrangements, such as remote work or shared roles, and create programmes that challenge gender norms, offering women more freedom to engage in entrepreneurship and business activities.



Enhance Financial Inclusion for Rural Populations

Partner with local banks, microfinance institutions, and mobile money platforms to extend financial services to rural communities, ensuring they have the means to invest in business ventures and improve their economic standing.

Ensure Geographic Inclusivity in Programme Design

Design programmes that are geographically inclusive, ensuring equal access to resources in both urban and rural areas. International donors and organizations should prioritise the development of initiatives that reach underserved rural populations, such as by setting up mobile training units, digital platforms, or decentralised service delivery models.

Conclusions

Main Conclusions on Pillar A

How can private sector SMEs in fragile contexts contribute to job creation and employment ecosystems in fragile settings to attract and sustain women and youth employees? What solutions can be revealed that are adaptable and adoptable in other fragile context regions?

By prioritising flexibility, inclusivity, and community engagement, SMEs in fragile contexts can create robust employment ecosystems that attract and sustain young male and female employees. These strategies—rooted in resilience, adaptability, and localised solutions—are not only effective in the current contexts but also provide a framework for scalable interventions in

other conflict-affected regions. Empowering SMEs with the resources and partnerships they need to implement these solutions will be instrumental in fostering long-term stability and economic growth. The findings indicate that these sectors have the potential to not only address immediate employment gaps but also foster long-term economic stability. To achieve this, SMEs must prioritise inclusive and equitable hiring practices. This can be done by actively recruiting young women and men, providing skills training tailored to the local context, and establishing pathways for career advancement that are accessible to these underrepresented groups.

Conflict poses significant psychological and logistical burdens on employees. These challenges often include limited access to transportation, healthcare, or childcare services. SMEs can play a critical role in supporting their workforce by offering counselling, safe working environments, and non-monetary benefits like transport and meals. Such initiatives improve employee retention and productivity, ensuring business continuity during challenging times. These practices are transferable and can enhance workforce stability in any fragile context.

Moreover, SMEs can contribute to workforce development by integrating mentorship programmes and apprenticeships into their operations. These initiatives are especially beneficial for young people who are entering the job market and for women seeking to advance their careers in male-dominated industries. By fostering a culture of learning and providing hands-on experience, SMEs not only can improve employability but also enhance employee loyalty and retention.

The data collected also highlights the need for innovations that can support job creation across different countries with fragile contexts. For example, digital technologies and e-commerce platforms can offer opportunities for SMEs to reach broader markets, including those that are geographically isolated. In many fragile settings, women and youth face challenges accessing formal markets; thus, digital tools that connect local businesses with global or regional consumers could provide new revenue streams and employment opportunities.

SMEs in fragile settings must adopt agile and resilient business strategies. The introduction of social enterprise models could be another avenue for innovation. These models combine profit-making with social impact, ensuring that businesses address community needs while creating jobs. Social enterprises focused on healthcare, education, and infrastructure development could be especially valuable in fragile settings, where access to basic services is often limited. Diversifying product lines, decentralising operations, and targeting essential goods have proven effective in mitigating risks. For example, SMEs in Jordan and Sudan pivoted to producing staple food items, maintaining jobs while meeting urgent community needs. These adaptive strategies provide a blueprint for SMEs in other regions to navigate volatility and sustain employment.

Finally, there is a clear need for SMEs to collaborate with local governments, NGOs, and international organisations to build an enabling environment that fosters growth and sustainability. Public-private partnerships that focus on improving infrastructure, reducing business risks, and enhancing access to finance can provide SMEs with the support they need to scale their operations and increase their capacity for job creation.

Main Conclusions on Pillar B

How do programmes like CFYE operate in conflict affected zones? What are the barriers to implementing a project like CFYE in fragile contexts, and can CFYE adapt its processes to such contexts?

One of the most important adaptations has been the emphasis on local partnerships and community-driven solutions. In conflict zones, where trust in external organizations can be low and logistical challenges are prevalent, working closely with local organisations and stakeholders is key to understanding and addressing the needs of the community. Programmes that have prioritised local partnerships have been able to develop context-specific interventions that resonate with the communities they serve.

“By teaming up with corporate employers, cooperatives, and other stakeholders, we can pool resources and expertise to boost economic opportunities, which in turn helps create more stability and sustainability in their livelihoods.” – Implementing Partner in Ethiopia.

For example, in Burkina Faso, partnerships with local NGOs and community-based organisations allowed youth employment initiatives to be shaped by those most affected by the challenges of the region. By involving local stakeholders, these initiatives were more likely to be accepted and embraced by the community. Similarly, in Sudan, involving local community leaders and stakeholders in the design of programmes that focused on gender-sensitive interventions ensured that the solutions were culturally appropriate and widely supported.

Scaling these efforts involves expanding the network of local partners, ensuring that each region has a strong foundation of community-driven initiatives. This approach allows for the customisation of interventions to meet local needs while maintaining flexibility to adapt to evolving circumstances.

Another key adaptation has been the integration of technology-driven solutions. In regions with limited physical infrastructure, such as Jordan,

technology has been a game changer. Digital platforms have enabled organisations to reach youth in refugee camps and marginalised communities, offering training and job matching services without the need for extensive physical infrastructure. These programmes provided digital skills training and connected youth with employment opportunities, even in remote or displaced settings.

In Burkina Faso, while technology adoption was more limited, mobile-based solutions helped expand access to training and job opportunities, overcoming some of the barriers posed by the lack of internet access. By offering alternative delivery methods that leverage mobile phones, these programmes ensured that more young people had the chance to improve their skills and find work.

Scaling these technological solutions requires a commitment to improving digital access and infrastructure, particularly in rural or underserved areas. Establishing more partnerships with technology providers and building tailored digital content can ensure that youth in other conflict-affected regions can benefit from similar opportunities.

Another successful strategy in fragile contexts has been focusing on capacity building for local businesses and entrepreneurs. In regions where the local economy is struggling, strengthening the capabilities of small and medium-sized enterprises (SMEs) can foster sustainable job creation. In Ethiopia, for instance, local businesses were supported through capacity-building programmes that equipped them with the tools to hire and manage youth employees. These businesses received training in financial management, business scaling, and recruitment practices, enabling them to provide more job opportunities for young people. This approach has proven effective in Burkina Faso as well, where local enterprises were assisted in growing their operations. By supporting local businesses to become more competitive and capable of hiring youth, these programmes contributed to longer-term economic resilience.

To scale this adaptation, organisations can develop national or regional business support hubs that offer continuous training and mentorship to local entrepreneurs. Building connections with financial institutions or impact investors could further enhance the scalability of such models by improving access to the capital necessary for businesses to expand and create jobs.

Programmes in fragile contexts have also increasingly focused on gender-sensitive and socially inclusive strategies to engage women, offering them the necessary skills and opportunities to enter the workforce. By working with community leaders to ensure cultural appropriateness, these programmes created pathways for women to access the same economic opportunities as men. In Sudan, where women face additional barriers to employment due to cultural and social constraints, youth employment

initiatives with a specific gender strategy have been designed to ensure that these barriers are addressed.

In Jordan, similar efforts were made to target displaced youth, including both men and women. Gender-responsive approaches ensured that the programmes offered equal access to training, and efforts were made to address specific challenges faced by young women in accessing employment opportunities, such as mobility restrictions or family responsibilities.

Scaling gender-sensitive and inclusive strategies means ensuring that these frameworks are integrated into all stages of programme design and delivery. It also involves engaging community leaders and local influencers to drive cultural change and ensure that marginalised groups are included in economic opportunities.

Lastly, successful programmes in fragile contexts, such as those run by CFYE Implementing Partners or by other (international) organisations, have demonstrated the importance of flexibility and adaptability. In these settings, where security, political, and social conditions can change rapidly, the ability to adjust quickly is essential. In Ethiopia, Unilever and the World Bank responded to shifts in the labour market and the evolving needs of young people. Training topics were adjusted in real-time to align with demand, and delivery methods were modified to ensure that youth had continuous access to resources and opportunities.

Similarly, in Jordan, a programme had to adapt its timelines and operational methods in response to the challenges of working with refugee populations. Flexibility was built into the design, allowing for changes in implementation when needed, ensuring that youth could still benefit from the programme despite shifting challenges.

"We've seen a significant drop in employee engagement, and while we cannot link it to a single cause, it's clear that psychological strain is a major factor." – Implementing Partner in Jordan.

To scale this adaptability, programmes must build agile frameworks that allow for real-time decision-making, including flexible timelines and programme adjustments. Real-time feedback from participants and local stakeholders can guide adjustments to ensure that the programme remains relevant and effective as the context evolves.

The strategies outlined in this report, rooted in resilience and adaptability, offer scalable solutions that extend beyond the regions studied. By contextualising approaches to the realities of conflict and fragility,

stakeholders can create inclusive economic ecosystems that empower marginalized populations and contribute to broader economic stability. The insights gained from Burkina Faso, Ethiopia, Jordan, and Sudan provide a framework for replicable interventions that can be adapted to other conflict-affected settings, ultimately fostering sustainable development and long-term prosperity.

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Annex 1 - Methodology

Pillar A							
Evaluation Question	Data Collection Method	Stakeholders to be covered					
		CFYE Country Leads	Implementing Partners	Financial Institutions	SMEs	Women and Youth	Policy Makers
Through what methods are economic stakeholders, such as governments, educational institutes and financial institutions investing in youth and women's access to employment and entrepreneurship development opportunities?	In-person survey				X	X	
	Online survey				X	X	
	KIIs	X	X	X	X	X	X
	FGDs		X	X	X	X	X
What are the best practices and tailor-made solutions of entrepreneurship ecosystem stakeholders in engaging with youth and women, how have they had to adapt their activities within changing fragile contexts?	In-person survey				X	X	
	Online survey				X	X	
	KIIs	X	X		X	X	
	FGDs	X	X		X	X	
What are the key obstacles for economic ecosystem actors and employers to hiring women and youth and how does this differ per sector or type of work, how does conflict exacerbate these barriers?	In-person survey				X	X	
	Online survey				X	X	
	KIIs	X	X		X	X	
	FGDs	X	X		X	X	
Which actors play key roles in providing innovative and accessible forms of finance in fragile settings? How are these contributing to youth and women's ability to be engaged in employment or SME Creation?	In-person survey						
	Online survey						
	KIIs	X	X	X	X		
	FGDs	X	X	X	X		

What obstacles do women or youth report create barriers to their participation in SME Creation and growth?	In-person survey					X	
	Online survey					X	
	KIIs		X			X	
	FGDs		X			X	

Pillar B							
Evaluation Question	Data Collection Method	Stakeholders to be covered					
		CFYE Country Leads	Implementing Partners	Financial Institutions	SMEs	Women and Youth	Policy Makers
What are the best practices and tailor-made solutions of economic ecosystem development programs, including CFYE IPs, in engaging with youth and women in Fragile settings?	In-person survey						
	Online survey						
	KIIs	X	X		X	X	
	FGDs		X		X	X	
How have economic ecosystem development programs adapt their activities within the changing socio-economic context in fragile contexts?	In-person survey						
	Online survey						
	KIIs	X	X				
	FGDs	X	X				
What are the key obstacles for women to interact with programming and their ability to engage in economic opportunities, how does conflict exacerbate these barriers?	In-person survey					X	
	Online survey					X	
	KIIs		X			X	

	FGDs		X			X	
How are the barriers for engaging in programs and economic opportunities different for urban and rural youth and women populations?	In-person survey					X	
	Online survey					X	
	KIIs	X	X		X		
	FGDs	X	X		X		
What obstacles do women or youth report create barriers to their participation in economic development programs and what do they report as their biggest barrier to economic engagement?	In-person survey					X	
	Online survey					X	
	KIIs		X			X	
	FGDs		X			X	

Annex 2 – Initiatives and Actors mentioned in the report

Rhino Fund and Rhino Accelerator Program: programs set up by 249Startups.	https://249startups.com/
Jordan Enterprise Development Corporation (JEDCO)	https://www.jedco.gov.jo/Default/En
Jordan's Industrial Support Fund, a World Bank backed program.	https://projects.worldbank.org/en/projects-operations/project-detail/P178215
Equb	https://www.equb.app/
Melkam Farms	https://melkamfarms.com/home
Iqlaa, a USAID and Mercy Corps program	https://jordan.mercycorps.org/sites/default/files/2023-09/Iqlaa-Factsheet-A4-EN.pdf
ECOACH, implemented by Auxfin	https://ecoach.ai.umich.edu/Welcome/
We Rise	https://werise-bds.com/