



Endline Evaluation Report

Of the Accelerating Youth-Led Businesses in the Digital Era
Programme Implemented by Youth Business International (YBI)

December 2022



This report was produced for Youth Business International (YBI) as part of the Endline Evaluation of the Accelerating Youth-led Businesses in the Digital Era Programme. This programme is implemented by the Bharatiya Yuva Shakti Trust (BYST) in India and the Bangladesh Youth Enterprise Advice and Help Centre programme (B'YEAH) in Bangladesh.

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List of Acronyms

B'YEAH	Bangladesh Youth Enterprise Advice and Help Centre
B2B	Business-to-business
BYST	Bharatiya Yuva Shakti Trust (India)
COR	Collaborative Outcomes Reporting
DAA	Digital Accelerator Approach
EOL	Entrepreneur Online Learning
FGD	Focus Group Discussion
GST	Goods and Services Tax
ILO	International Labour Organisation
KII	Key Informant Interview
KPI	Key Performance Indicator
LMS	Learning Management System
PF	Provident Fund
TOT	Training of Trainers
YBI	Youth Business International
YE	Young Entrepreneur

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Executive Summary

Young people in India and Bangladesh are subject to unemployment or low-wage, low-skilled and unsafe jobs, and are not equipped to deal with the rapidly changing world of work. Without access to decent and stable income, young people are unable to provide a better future for themselves and their families. Supporting youth entrepreneurship is a sustainable mechanism for growing economies and opportunities for young people. Starting businesses generates income and independence for youth businesses owners while also adding valuable jobs and services for the wider community.

The IKEA Foundation partnered with Youth Business International (YBI) to create the Accelerating Youth-led Business in the Digital Era Programme for supporting young entrepreneurs (YEs) in India and Bangladesh. YBI is a global network of expert organisations in 45 countries supporting underserved young people to turn their ideas into successful businesses, create jobs, and strengthen communities. Based on this expertise, YBI designed a training and mentoring programme to equip YEs in creating and strengthening their businesses with impactful business practices, decent work principles, and digital skills.

At the programme's conclusion, this Endline evaluation provides an opportunity to YBI, Bangladesh Youth Enterprise Advice and Help Centre (B'YEAH), and Bharatiya Yuva Shakti Trust (BYST) to demonstrate their contributions and gather lessons learned from programme stakeholders. The evaluation will respond to specific research questions designed to appraise the programme's relevance, efficiency, effectiveness, sustainability, and main contributions.

The Endline Evaluation adopted a mixed-methods approach under the framework of Collaborative Outcomes' Reporting (COR)¹ and Contribution Analysis² to understand how the B'YEAH and BYST interventions contributed to desired outcomes. It relied on multiple sources of evidence to draw conclusions including FGDs, KIs, document reviews, and programme data analysis. Data collection occurred in July and August 2022 in both India and Bangladesh.

From KPIs defined, measured, and tracked by the programme, it is evident that the project exceeded most of its targets. This evaluation offers enough evidence that the programme contributed to each of the three outcomes.

- BYST and B'YEAH made considerable contributions towards **strengthening and creating youth-led businesses**. YEs reported increased sales, improved client relations, access to new markets, and enhanced business visibility. The training and support significantly impacted YE's ability to strengthen their businesses and create new ones. Several project inputs such as training, guidance, mentoring and linkage with financial institutions, were cited by YEs as instrumental in enhancing their capacity.
- The programme successfully supported youth-led businesses in embedding **decent work principles** by adapting the curriculum to the local contexts. YEs quickly implemented child labour bans and safe and hygienic practices in their workplaces. Mentoring, project staff visits, success stories, and posters with simplified decent work messages were salient strategies for encouraging decent work principles. Changes in attitude and behaviour take time; therefore, continuous sensitisation will be critical for holistic adoption of decent work in these contexts.
- On **digital integration**, the programme supported BYST and B'YEAH to roll out innovative digital solutions, ultimately leading to YEs creating online presences for their businesses. YEs reported

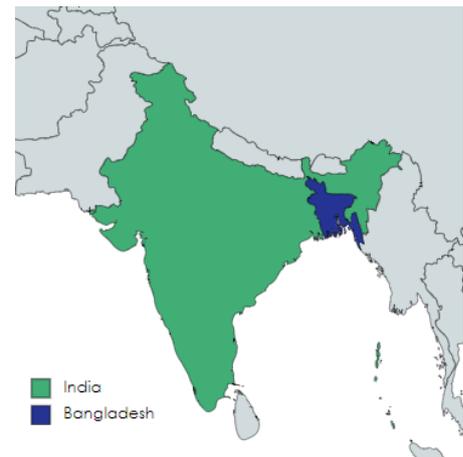


Figure 1. Members of the Accelerating Youth-led Businesses Programme

adopting digital tools following training. They implemented online ordering of raw materials, online payments and orders, and social media marketing.

In achieving these outcomes, **YBI's support enhanced the capacity of members to better support YEs.** Project staff from BYST and B'YEAH said that the monthly review calls with YBI were instrumental in ensuring project activities were going according to plan and addressing unique challenges during implementation.

The programme was **highly relevant to YEs and was vital in helping them navigate the COVID-19 pandemic.** BYST supported YEs in India to access emergency capital from government programmes and adapt to a rapidly changing market by selling online and pivoting to goods and services in demand. B'YEAH's business advice helped YEs in Bangladesh keep their enterprises afloat. In both countries, digital skills training helped YEs restart operations after their businesses were shuttered, decent work training equipped YEs to implement health protocols that were crucial for safety, and mentors and staff provided crucial motivation.

Both BYST and B'YEAH made meaningful progress on **recommendations from Midline.** The recommendations covered strengthening areas such as mentoring, business training, communicating the long-term benefits of decent work principles, and adapting a hybrid training model that incorporated both online and offline sessions.

Concerning **sustainability**, participants indicated that it is likely that existing mentoring relationships, decent work principles, and digital skills will be sustained. YEs were motivated to share project learnings with other youths. Family support for female YEs, additional training on venture capital, and more loans and staff are needed to sustain business growth. YEs also said that more training and reference materials as well as support from mentors would help them sustain growth. Cost is a barrier to sustaining decent work principles and digital skills in both countries.

Main findings

To what extent did the programme contribute to creating or strengthening youth-led businesses?

Despite challenging economic times, the evidence demonstrates that the programme was highly effective in strengthening and creating youth-led businesses. This is evidenced by project data showing that BYST and B'YEAH exceeded most of their output targets. The programme supported 2,613 businesses against a target of 1,810, with these businesses having a combined survival rate of 86.8%. YEs reported that project inputs such as training, guidance, mentoring and linkage with financial institutions were vital and led to increased sales, improved client relations, access to new markets, and enhanced business visibility. Further, YEs said they applied for business licenses, improved their record keeping, became better time managers, had the confidence to approach banks for loans, and sold their products online

BYST made a considerable contribution towards strengthening and creating youth-led businesses in **India**, as demonstrated by the creation of 600 new businesses and the strengthening of 1,243 existing ones. YEs reported increased sales, improved client relations, access to new markets, and enhanced business visibility. As a result of these improvements, businesses supported by BYST had a survival rate of 94%, exceeding the target of 74%. The growing businesses also directly created 2,532 jobs (90% of target) and indirectly created 3,132 jobs (85% of target). There is a high likelihood that BYST's initiatives, such as mentoring, will yield continued collaboration among YEs, which will result in new and innovative business ventures. Such partnerships are vital for improving young people's economic and social outcomes.

Evidence demonstrates that B'YEAH's training and support significantly impacted YE's ability to strengthen their businesses and create new ones in **Bangladesh**. With a business survival rate of 80%, growing businesses directly created 1,204 jobs (more than double the target) and indirectly created 603 jobs (121% of the target). In addition, several project inputs such as training, guidance, mentoring and linkage with financial institutions were instrumental in enhancing YEs' capacity. With these skills, YEs applied for business licenses, improved their record keeping, became better time managers, had the confidence to approach banks for loans, and sold their products online. Finally, the programme had a cascading effect resulting in business partnerships that led to innovative ventures like in the case of Fatema, who specialises in selling handicrafts, opened a boutique as an auxiliary after partnering with another YE in the programme.

To what extent did the programme contribute to embedding decent work principles in youth-led businesses?

The evaluation findings demonstrate the programme's effectiveness in embedding decent work principles in their workplaces despite reservations at the start of the intervention that YEs would not be interested in implementing them. To begin with, trainers successfully integrated the long-term benefits into their decent work training, and this was highly relevant for motivating YE implementation. Members' use of training, mentors, simplified posters, and staff visits were within the partners' capacity considering these were new concepts for YEs. Post-tests show that 99% of YEs who received Decent Work training reported their intention to implement decent working practices, a high likelihood of continued application. After training, YEs continued to ensure no child labour in their workplaces and enforced safe and hygienic practices as well. Principles that had relatively low-cost implications such as safe and hygienic practices were easily implemented by YEs. Though YEs demonstrated an understanding of fair wages, standard working hours, and non-discrimination policies, these were applied selectively, depending on the business owner's interpretation, prevalent practice, and the type of enterprise. Attitude adjustment is a gradual process; therefore, the varied adoption of decent work by YEs is satisfactorily within expectations.

BYST trained 967 YEs in **India**. Post-tests revealed that they gained knowledge of decent work principles and planned to implement them in their enterprises after learning from BYST's locally adapted curriculum. Interviewed YEs were able to explain decent work and its benefits, and BYST trainers showcased businesses successfully implementing decent work principles. In addition, mentoring and project staff visits provided YEs with continuous sensitization on the importance of decent work and how to implement them gradually. After training, YEs continued to ensure no child labour in their workplaces and enforced safe and hygienic practices as well. They demonstrated an understanding of fair wages, standard working hours, and non-discrimination. Changes in attitude and behaviour take time, and some YEs were not used to signing written agreements with their employers or contributing to provident funds.

B'YEAH successfully supported youth-led businesses in embedding decent work principles by adapting the curriculum for **Bangladesh**. As a result, 273 YEs gained knowledge and reported an intention to implement decent work principles in their workplaces. Mentoring, project staff visits, and posters with simplified decent work messages were some salient strategies B'YEAH used to support the implementation of decent work. YEs continued to follow government advice to ensure there is no child labour and quickly implemented safe and hygienic workspaces principles. YEs applied decent work content that they deemed relevant for their businesses, so some YEs will require more time and motivation to implement new principles in their workplaces.

To what extent did the programme contribute to the adoption of digital technologies among youth-led businesses?

The evaluation finds that the programme successfully contributed to adopting digital technologies among youth-led businesses, beginning with the equipping of B'YST and B'YEAH to digitize their operations to serve YEs better. Following the digital skills training, where 2,068 YEs completed training, 675 reported trading online. Young people said that they created social media pages, many for the first time, to advertise their products and services, while others leveraged digital technologies to make their operations efficient. It is evident that YEs plan to continue using digital technologies, for example, to order raw materials or accept online payments. Low digital uptake remains a limiting factor in complete digital adoption in both countries due to factors such as poor connectivity, lack of essential digital devices, and access to digital marketing platforms, especially in rural areas

BYST supported YEs in **India** to create online presences for their businesses, and 296 YEs reported trading online. BYST trained 1,371 young people (against a target of 1,000) in online marketing, website creation, basic graphic design, and online purchases. Many youth-led businesses continue using digital technologies, including online ordering of raw materials, accepting online payments, using delivery and courier services, and social media marketing. YEs who had not yet adopted digital tools in their businesses cited the high cost of selling on online platforms, the non-applicability of the digital tools to their business, and their lack of access to smartphones. BYST is using the toll-free number developed through DAA to continue its support for YEs.

B'YEAH trained 697 YEs in digital skills and supported them in creating online presences for their businesses in **Bangladesh**. 379 YEs reported trading online following the training. Through a Learning Management System (LMS) developed under Digital Accelerator Approach (DAA), B'YEAH provided self-paced learning content and certification to YEs. 473 YEs adopted digital tools following training; some created social media pages to advertise their products and receive customer orders. Several YEs also gained skills in basic IT, web page development, digital marketing, boosting social media posts, and graphic design. Due to low digital uptake in Bangladesh, some YEs reported not receiving any orders or positive feedback through their online stores. Looking to the future, B'YEAH plans to continue utilising the LMS to deliver content to YEs.

To what extent and in what ways has YBI support enabled members to better deliver quality programmes?

YBI's agile capacity to think through situations collaboratively with stakeholders, understand them and flexibly adjust ensured the programme delivered quality services to YEs and completed activities in time. Synchronous working of the YBI team led to the seamless execution of project activities which had several distinct but inter-related components. YBI also leveraged the collective expertise of the network in addressing gaps, introduce innovative approaches and share learning. Project staff from BYST and B'YEAH said that the monthly review calls with YBI were instrumental in addressing unique challenges during implementation and ensuring project activities were going according to plan. Members singled out the participatory approach YBI employed during the DAA process, where B'YEAH's LMS and BYST's helpline were developed. With improved digital and data management capacity, members are confident that they will continue addressing the needs of YEs even as the project ends.

To what extent did member organisations help businesses navigate the pandemic?

BYST and B'YEAH's support was vital for helping YEs navigate the COVID-19 pandemic. BYST supported YEs in India to access emergency capital from government programmes and adapt to a rapidly changing market by selling online and pivoting to goods and services in demand. B'YEAH's business advice also

helped YEs in Bangladesh keep their enterprises afloat. Decent work training equipped YEs in both countries to implement health protocols that were crucial for safety, and digital skills training helped YEs restart operations after their businesses were shuttered. Mentors and staff also played a critical role motivating YEs to push through unprecedented challenges. Given the market conditions and impediments to program implementation during the COVID-19 pandemic, the extent of both members' support and resulting business survival rates³ are extremely impressive. Beyond helping businesses survive, members strengthened businesses with skills such as adaptability, digital tools, and health standards that will serve them far into the future. It is clear that the programme's design around digital skills and decent work was highly relevant for enabling YEs to navigate the pandemic.

How did the programme integrate recommendations from the Midline Evaluation?

Both BYST and B'YEAH made important progress on recommendations from Midline. BYST strengthened the consistency of mentoring meetings and exposure to a variety of experts through mentor exchanges and networking activities in **India**. BYST training also improved YEs financial, marketing, and soft skills. BYST was instrumental in securing loans for YE businesses but could have supported YEs to apply for funding independently. BYST effectively communicated the long-term benefits of decent work principles, and this was highly motivating for YE implementation. The programme also increased the number female participants from Endline to Midline but did not successfully improve the proportion of female YEs compared to males within the YBI supported programme. BYST implemented pre- and post-training tests, but trainers did not seem aware of this fact and could therefore, not benefit from the knowledge gained. Lastly, BYST employed a hybrid training model, and some YEs were able to attend in-person events, but COVID-19, internet issues, and other responsibilities made it difficult to access opportunities.

YEs in **Bangladesh** desired more support that went beyond B'YEAH's mandate and capacity, including additional mentoring and help with loans, and mentors at Endline still wanted more support and recognition for supporting YEs. B'YEAH helped YEs create business plans, and mentors provided helpful advice on business planning, but YEs wanted more training on financial planning. B'YEAH staff successfully incorporated soft skills and warned YEs about the challenges of taking on loans. The programme helped many YEs understand the long-term benefits of decent work principles and implemented pre- and post-training tests without sharing the outcomes to those who could benefit. The proportion of male YEs increased, but the female majority was maintained to fill a service gap and equity need. B'YEAH facilitated online trainings to adapt to COVID-19 and help reach women YEs, but some YEs desired more participatory training.

Overall, BYST implemented recommendations on mentoring, decent work, and soft skills very effectively and responded to lessons learned about pre- and post-tests, the participant gender balance, hybrid training model, and loan advising moderately well. B'YEAH implemented recommendations on decent work, pre- and post-tests, soft skills, the participant gender balance, financial and business planning, and mentoring moderately well due to capacity constraints, and left room for improvement on lessons learned about loan advising, recognizing mentor efforts, and the hybrid training model. Both members attempted to address all feedback and considering the number of recommendations and the short amount of time for implementation, the progress made is commendable.

Are the services provided by the members (in particular the decent work training and digital skills training) and outcomes likely to last after programme closure?

BYST and B'YEAH have both established plans to expand learning opportunities for current YEs and reach new youths. With strong networks of partnership and support, it is likely that both members will continue their business training and mentoring services. B'YEAH is additionally working to connect YEs with sources of capital. These new initiatives are certain to face challenges, but the wide scope of

B'YEAH's exploration increases the chance of success. Based on its partnerships with the ILO and Central Bank of Bangladesh, B'YEAH is very well positioned to expand decent work awareness and digital skills training. Although BYST is also equipped to sustain decent work and digital skills training, it has not indicated whether these topics will be a foundational component of its future programming. Finally, both BYST and B'YEAH have implemented digital systems that are increasing their capacity to analyse and respond to programme operations and effectiveness, making it likely that they will sustain their relevance and responsiveness to YE needs.

What factors support and inhibit the sustainability of programme achievements?

Across programme contexts, YEs are eager to sustain the growth of their business practices. Access to trainings on new topics and refresher materials from old courses would help YEs continue to grow and improve. Positive impacts of already implemented decent work principles and digital skills are self-rewarding and are likely to sustain themselves. When it comes to expanding businesses and adding new decent work principles and digital tools, YEs would be supported by additional access to capital. Long-lasting mentor relationships will also be key for YE success beyond the term of the programme but buy-in from family remains a crucial barrier, especially for young women.

Conclusion

Accelerating Youth-led Businesses in the Digital Era has resulted in significant learning for YBI, BYST, and B'YEAH. This evaluation offers enough evidence that the programme contributed to each of the three outcomes, YBI's support enhanced the capacity of members to better support YEs and the programme was highly relevant to YEs and was vital in helping them navigate the COVID-19 pandemic. Stakeholders will likely take forward the recommendations and lessons learned in future programming.

Lessons Learned

1. Access to financial services remains crucial for YEs
2. Mentoring is a key component in all stages of building a business
3. Understanding the why of decent work is a critical first step in implementation
4. YEs highly value follow-ups, remotely and physically
5. Training on digital skills and introduction to available tools matters; in this case, it helped move businesses online in a relatively cost-efficient manner
6. Digital uptake and literacy and, existing digital infrastructure are critical for achieving digital integration. In many cases, digital initiatives work better in urban or peri-urban areas with better infrastructure, higher digital literacy, and uptake, demonstrating that the digital divide could constrain digital initiatives in rural areas.
7. YBI's adaptive management approach, which leveraged its global network's collective expertise, was key to the effective delivery of the programme
8. A mix of soft and hard skills are crucial for dealing with crises like the COVID-19 pandemic
9. Institutional backing from a well-respected organisation helps first-time business owners gain credibility with financial institutions

Recommendations

10. Continuously clarify the programme's scope to YEs to ensure alignment between expectations and programme activities
11. Consider enhancing rural women entrepreneurs' access to markets in future interventions

12. Include a decent work module and cover topics such as environmental protection and renewable energy use in future training for entrepreneurs
13. Pair continued training for YEs on providing social security benefits with awareness raising for employees on their rights
14. Raise awareness among families and provide women only trainings to improve women's participation
15. Continue adapting decent work principles and help YEs explore how to apply them in non-traditional settings
16. Consider designing digital interventions targeted at rural populations that respond to their needs and take their context into account

1. Project Overview

The “Accelerating Youth-led Businesses in the Digital Era” programme was implemented by Youth Business International (YBI), in partnership with local members in India and Bangladesh. The project was supported by the IKEA Foundation and ran from 2019 to 2022.

In India, YBI partnered with the Bharatiya Yuva Shakti Trust (BYST). BYST provides young people between ages 18 and 35 from rural and peri-urban areas with loan application support, mentoring, networking, entrepreneurship training, digital skills training, and access to new markets opportunities.

In Bangladesh, YBI partnered with Bangladesh Youth Enterprise Advice and Helpcentre (B'YEAH). B'YEAH provides young people between ages 18 and 35 from rural and peri-urban areas with entrepreneurship training, digital skills training, mentoring, financial advice, networking, and access to new markets opportunities.

2. Scope and Methodology

2.1 Scope

This evaluation provides an opportunity for YBI, B'YEAH, and BYST to demonstrate their contributions and gather lessons learned from programme stakeholders. The evaluation was facilitated at the project's conclusion in 2022 and responds to specific evaluation questions outlined in Table 4 (Annex 1).

These questions were jointly developed by One South, YBI, B'YEAH, and BYST to appraise the programme's relevance, efficiency, effectiveness, sustainability, and main contributions toward project goals.

More specifically, the evaluation will:

1. Support continuous learning from the implementation process, aiming to maximize the effectiveness and return on investment of future programmes;
2. Assess achievements against the programme indicators as well as the processes that led to the observed developments and any positive or negative unintended effects, drawing lessons learned from the overall implementation (performance evaluation); and
3. Assess the causal attribution of the observed outcomes to the programme activities (impact evaluation).

2.2 Methodology

The Endline Evaluation adopted a mixed-methods approach under the framework of Collaborative Outcomes' Reporting (COR)⁴ and Contribution Analysis⁵ to understand how the B'YEAH and BYST interventions contributed⁶ to their desired outcomes.

This evaluation relied on multiple sources of both qualitative and quantitative data to demonstrate results and to generate learning for similar programmes in the future. In line with Contribution Analysis, this report does not intend to provide definitive proof of impact, but rather to offer enough evidence and a line of reasoning from which we can draw a plausible conclusion that, with some level of confidence, the project has made an important contribution to the documented results.

2.3 Lines of Evidence

The evaluation relied on multiple sources of evidence to draw conclusions. These included:

Lines of Evidence	Description
Qualitative	
Document Review	The evaluation team reviewed several project documents and relevant literature, which included: <ul style="list-style-type: none"> ▪ Training curricula ▪ Training schedules for 2019, 2020, 2021, 2022 ▪ First, second-, and third-year annual reports ▪ Excel overview of KPIs B'YEAH and BYST (current and final version) ▪ Journal articles and specialized pieces
Focus Group Discussions	FGDs elicit information on a range of norms and opinions in little time and utilize group dynamics to stimulate conversations. Discussions with three to five participants were arranged through heterogeneity sampling to include diverse members.
Key-Informant Interviews	KIIs help obtain in-depth responses with nuances and contradictions and help us understand connections and relationships a person sees between events, phenomena, and beliefs. They placed an emphasis on the context and environment in which certain services work or do not work, as well as investigate the causes of failures to improve services and processes in the future. KIIs followed a purposive sampling approach with programme participants.
Quantitative	
Secondary Data Analysis	Secondary data analysis of the programme's data included: <ul style="list-style-type: none"> ▪ Dataset from Business Performance Tracking Form 2019 - 2022 ▪ Data from pre-and post-tests of trainings ▪ Participant lists

2.4 Overview of Fieldwork and Sampling

One South (OS) recruited Research Managers (RM) in each country to organize and oversee data collection. Through a competitive process, RMs recruited teams of Qualitative Research Assistants (QRAs) to conduct qualitative sessions. OS provided session guides for QRAs that were translated into the local vernacular. Together with the RMs, OS conducted training for QRAs on qualitative research, ethics, and logistics. To accommodate the busy schedules of respondents, QRAs conducted interviews in person and over Zoom. All interviews were recorded, transcribed, and translated for analysis using QDA Miner.

In **India**, data collection occurred between 12 July and 29 July 2022. In total, 58 sessions across three data collection locations - Faridabad, Pune, and Chennai - were conducted by five QRAs. Of the sessions, 25 were Focus Group Discussions (FGDs), and 33 were Key Informant Interviews (KII).

In **Bangladesh**, data collection was conducted by seven QRAs between 24 July and 17 August 2022, with a delayed start due to EID festivals. Out of 55 sessions conducted in Dhaka and Outer Dhaka, 26 were FGDs, and 29 were KIIs.

For **quality assurance**, RMs attended several interviews to ensure that the survey was administered according to protocols and that questions were correctly interpreted. They also organized regular debriefing meetings, provided assistance through a WhatsApp group, and, if needed, immediately contacted OS for clarifications. In addition, QRAs and enumerators submitted Daily Tracker Reports and RMs submitted a field report at the end of data collection.

2.5 Limitations

The evaluation team acknowledges a few limitations to the scope of the study and the implications of its findings. The research design aimed to reach credible conclusions on the programme's contribution to desired outcomes, consolidating learning and documenting lessons learned and recommendations to guide future programme design and implementation. To this end, the study followed a purposive sampling approach in identifying respondents. It did not aim to reach a representative sample of YEs and employees targeted by members. Findings in this report, therefore, cannot be generalized to all YEs in country contexts nor to the broader population of YEs targeted by the project.

Some limitations stem from practical conditions experienced and reported during data collection. The study is constrained by the fact that it is based on responses from respondents who were willing to provide an interview, had time to be interviewed and travel, and whose contacts were in use. As a result, it tended to be easier to reach and obtain responses from YEs who had good experiences with the programme compared to those that did not.

In-person visits were sometimes difficult due to a variety of factors, including monsoon season, COVID-19, security, distance, interviews after business closure, and microentrepreneurs' busy and conflicting schedules. In these situations, the programme rescheduled interviews to the extent that it was feasible, but a few substitutions had to be made when travel or reaching remote locations was not possible. These represented less than 10% of cases.

Finally, the evaluation holistically appraises evidence to assess the project's contribution to desired results. Therefore, it is essential to acknowledge that YEs might have attended trainings conducted by other organizations implying that findings cannot be solely contributed to the activities of the programme.

3. Findings

3.1 Effectiveness

3.1.1 To what extent did the programme contribute to creating or strengthening youth-led businesses?

Under Outcome 1, the programme set out to strengthen and grow new and existing youth-led businesses. Enterprises are defined as “new” if the first sale occurred after receiving services from the programme, while businesses that were operating before the owner joined the programme are considered existing businesses. The activities here, such as financial assistance, mentoring, training, business development and networking support, had the objective that fledgling business ideas of young, disadvantaged men and women in India and Bangladesh would mature into viable enterprises. They sought to transform job seekers into job creators, contributing towards keeping youth unemployment rates from increasing.

In summary, despite challenging economic times, the evidence laid in sections following demonstrates that the programme was highly effective in strengthening and creating youth-led businesses. This is evidenced by project data showing that BYST and B'YEAH exceeded most of their output targets. The programme supported 2,613 businesses against a target of 1,810, with these businesses having a combined survival rate of 86.8%. YEs reported that project inputs such as training, guidance, mentoring and linkage with financial institutions were vital and led to increased sales, improved client relations, access to new markets, and enhanced business visibility. Further, YEs said they applied for business licenses, improved their record keeping, became better time managers, had the confidence to approach banks for loans, and sold their products online.

The following sections further evaluate evidence on whether programme activities were effective in creating and strengthening youth-led businesses by first assessing key outputs as tracked by the programme, followed by qualitative evidence collected at Endline that will explore the outcomes in detail.

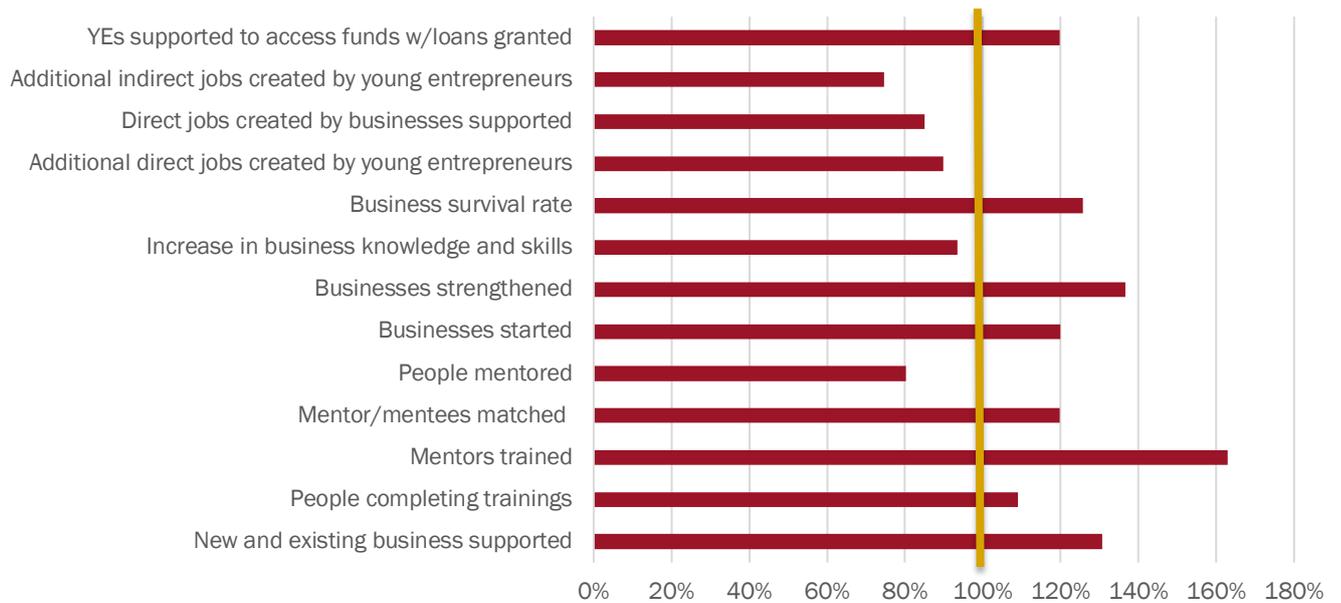
India

As summarised in Figure 2 and Table 1(Annex), project data reveal that the programme exceeded most of its output targets. YEs supported by BYST created 599 new businesses against a target of 500, achieving 120% of the goal, while 1,243 strengthened their businesses (137% of the target).

Businesses supported by BYST had a survival rate of 94%, exceeding the target of 74%, with growing businesses directly creating 2,532 jobs (90% of target) and indirectly creating 3,132 jobs (85% of target).

Further, 599 YEs accessed funds and loans, exceeding the goal of 500 YEs. The programme also surpassed its target in the number of mentors trained (163%) and matched (120%). Following training and matching, BYST facilitated the mentoring of 401 YEs out of a target of 500(80%).

Figure 2 BYST - Achievement rates (%) for Outcome 1



From the review of the outputs, the project was good at supporting new and existing businesses and providing access to mentors and loans. These businesses had high survival rates but did not create the jobs per expectations. However, this slight under-achievement is reasonable considering disruptions affecting businesses globally that generally lowered business activity leading to personnel cuts.

BYST supported YEs to create new businesses through training, counselling, mentor support, physical visits, and loan provision. Marketing and registration remain challenging.

Qualitative findings attest to the contribution BYST made toward creating new businesses. Several respondents affirmed that BYST conducted business training⁷, counselled new business owners on their business ideas⁸, physically visited companies to check business financing compliance⁹, and advanced loans¹⁰. First-time business owners were grateful that project staff assisted them in getting their business licenses by guiding them on application documents¹¹, such as business profiles and Goods and Services Tax (GST) filings¹².

Mentors played an essential role in supporting start-up founders. New business owners said mentors helped boost their morale and confidence¹³, and showed them where to get affordable inputs when setting up their enterprises¹⁴. Mentors also instilled a business-creation mindset in YEs so they would view themselves as job-creators rather than employees¹⁵. Mentors linked YEs with experts who guided them through the business creation journey, and this exposure was beneficial to first-time YEs¹⁶.

Project staff took new business owners for factory visits to familiarise them with manufacturing processes¹⁷, provided referrals to banks, and advised on financing¹⁸. They also arranged for YEs to intern at companies with similar products or services. Some YEs noted challenges creating visibility for their new businesses¹⁹. Others found the pre-start-up processes challenging. BYST could consider expediting pre-registration processes²⁰ on behalf of YEs. Sometimes, getting a new trade license or approvals from, say, the Central Pollution Control Board takes time. Because of BYST’s reputation, the organization could step in and quicken the process on behalf of potential business owners.

One YE summed her journey establishing her new businesses:

After I took the loan from BYST, my father passed away. He was everything to me. I was in class 10 at the time. So, [BYST] taught me everything about running a business. They said I shouldn't feel bad that my father is no more and that I am a girl. Our own families won't help us that

much...[But] because we could run [the business], [BYST] gave us an additional loan. BYST has been very helpful to us²¹.

BYST helped strengthen YE businesses through loans and mentoring which increased sales, improved relations with clients, and enhanced visibility. Barriers to obtaining capital and rural women's market access persist.

Many YEs indicated receiving multi-faceted support for their established businesses. For example, a YE in food management said that BYST was his “*support system*²².” BYST also provided loans to finance some businesses²³. Several YEs credited BYST and their mentors²⁴ with guiding them through the loan application process, which was often slow and intimidating²⁵.

YEs reported increased sales and improved relationships with customers after training²⁶. BYST supported YEs to pay back their loans promptly, as one beneficiary noted: “*The guidance from my mentor helped me repay more than half of my first loan and eventually apply for the second loan easily*²⁷.” BYST advised YEs to install signage in front of their business premises to enhance visibility. The programme also guided YEs on record keeping, separating business and personal financial transactions²⁸, registering and filling GST²⁹, improving customer service³⁰, and pricing competitively³¹.

Where the BYST Cluster Team had challenges training YEs, the project used mentors to adapt and impart lesson content according to the entrepreneurs' context³². Mentors, who were “*kings in their respective fields*³³,” played a significant role in supporting YE businesses. As one YE stated, “*BYST connected me to a mentor, just like our ancient Guru Shishya tradition. So, the mentor would call me once a month to monitor my progress and advise me on finding solutions to major challenges*³⁴.” YEs considered initiatives such as the Mentor Clinic and Mentor Exchange helpful. The personalised mentoring experience is demonstrated by a case from a mentor in Faridabad³⁵:

Akash has been a BYST mentor for over eight years and is passionate about motivating youth. One of his three mentees took a loan of Rs 14 Lakhs (€17,000) for his rice flour grinding business. Akash recommended that his mentee invest the loan in energy efficient machinery to cut down his electricity bill and buy another machine for oil extraction to double the number of products he can make from the same input. When the YE had made a profit, Akash encouraged him to reinvest the profits in more machinery to take advantage of the mustard oil price surge. As a result of Akash's savvy advice, the YE doubled his profits and grew his business from two to eight employees. Akash explained, “*Basically you have to take your experience and give it to the mentees so that they develop that acumen and specialization, and there is no default for the loan payments. This is what*

YEs reported that attaining capital³⁶ to pay for recurring payments, cover unexpected costs, and purchase basic materials remains a significant challenge. Women, especially in rural areas, reported experiencing more challenges to accessing markets and financing their businesses³⁷. In validation, project staff, noted access to capital is a common challenge for YEs and clarified that BYST signed memorandums of understanding with reputable national banks to provide financing to YEs in their programme.

BYST helped strengthen business by supporting YEs to access new markets through training on international market access, sales pitching, and self-confidence.

Training on marketing included lessons on how to access international markets³⁸, pitch sales³⁹, and establish self-confidence for speaking with new clients. Project data shows that 850 YEs reported an increase in business knowledge and skills from the programme, against a target of 910 YEs, and these skills positively impacted YEs' business practices. As one YE remarked, “*Through BYST, we've learned*

how to speak, we reached out to the markets, we bought products...We used to feel awkward earlier, but that has changed now. Now, we can easily talk to people like you. Earlier that wasn't even possible⁴⁰.

YEs said BYST helped them market products through business fairs. For example, one YE stated that this support *"increased my customer base and the online business got boosted⁴¹."* Some mentors introduced mentees to their networks, or *"bigger businessmen⁴²,"* which YEs utilised to market their products and services⁴³. One mentee said of his mentor: *"He has helped me in marketing my product. With his influence in big shops like Pothys, he supported the marketing of my products. With the help of my mentor, I could reach out to more buyers⁴⁴."* A successful YE credited the training for expanding her awareness on where to market her milk products. She said, *"In the beginning, we only approached places with immediate needs for milk products, but I was taught how other new types of businesses would need milk by-products for their business. BYST gave me this additional information⁴⁵."*

Some YEs said that apart from the training, they did not receive further support in accessing new markets⁴⁶ or could not market their products in trade centres or expos because these were *"mostly occupied by bigger brands [and] we can't pay hefty [entry] amounts. So, small businesses like ours should also get opportunities like expos⁴⁷."* To address this concern, one YE recommended that BYST develop an online website where they would market their products⁴⁸. In validation, project staff responded that BYST is currently developing an e-commerce platform that will address this need.

BYST helped YEs coordinate helpful networking opportunities which contributed to business strengthening.

YEs reported that BYST had a pool of experts they met with⁴⁹ and who were *"more than willing to come forward and help with our queries and resolve the problems⁵⁰."* YEs shared examples of becoming friends with workshop peers⁵¹, staying in touch following BYST training, and organizing networking events⁵², such as the Mentor Entrepreneur Get-Together, in the Pune cluster⁵³. Some YEs did not get an opportunity to connect after the online training⁵⁴ and recommended that BYST organise YE meetings *"in a public hall, where they would explore one another's products and be more supportive to each other⁵⁵."* Women YEs recommended that BYST create a women's only network⁵⁶. Several YEs utilised their mentors' networks or those BYST recommended⁵⁷. For example, YEs said BYST connected them with loyal customers and people with similar interests.

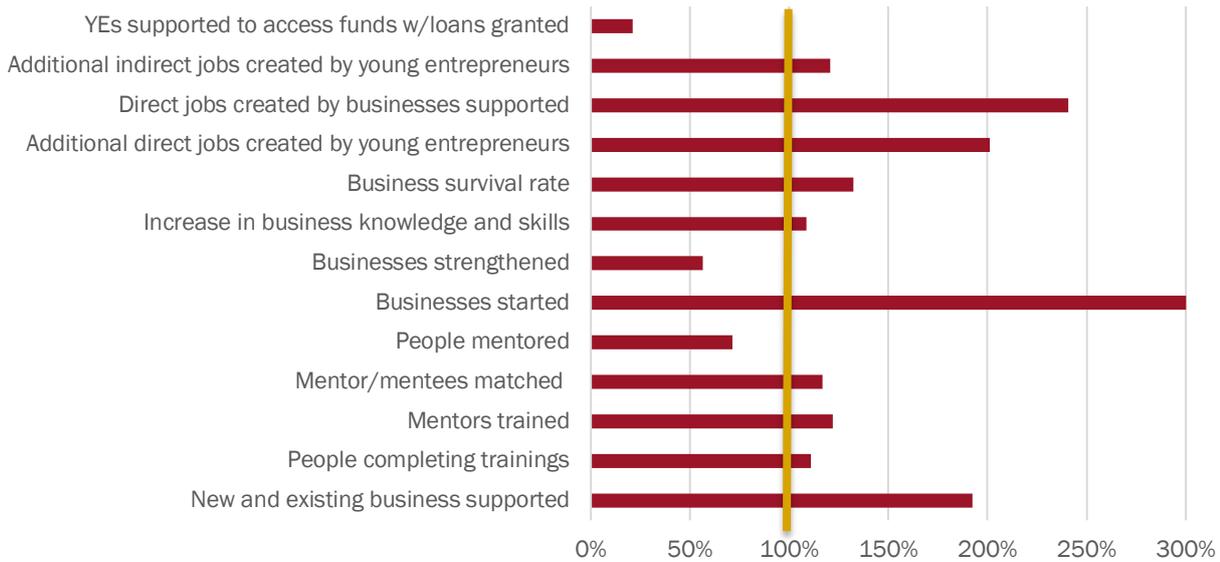
Bangladesh

Project data demonstrate that B'YEAH achieved most of project outputs (Figure 3). YEs supported by B'YEAH created 601 new businesses against a target of 100, achieving 601% of the goal.

B'YEAH strengthened 169 businesses, against a target of 300. In total, 770 new and existing businesses were supported by the project. The business survival rate shows that YEs supported by B'YEAH strengthened their businesses, with 80% of businesses surviving against a target of 67%. The growing businesses also directly created 1,204 jobs (more than double the target) and indirectly created 603 jobs (121% of target). However, only 42 out a goal of 200 YEs were supported to access loans

Regarding mentoring, 285 YEs were mentored through BYEAH, falling short of the 400 YE target.

Figure 3 B'YEAH – Achievement rates (%) for Outcome 1⁵⁸



The review of project outputs demonstrates that B'YEAH exceeded expectations in the number of new and existing businesses they supported with high survival rates. The programme came at an opportune time when livelihoods were threatened, and youths resorted to entrepreneurship as an alternative to formal employment. These new and existing businesses created jobs, directly and indirectly, exceeding project targets. However, YEs fell short in applying for loans which could be attributed to factors beyond B'YEAH's control. For example, getting a business loan from a bank becomes easier when you have an operational bank account, proper records, which most YEs could not accomplish within the short project period. Therefore, B'YEAH's decision not to encourage business owners to apply for loans was reasonable, considering financial institutions' unfavourable terms and conditions imposed on the YEs. Delivering affordable and sustainable financial solutions to the rural and peri-urban populations, such as those supported by B'YEAH, is challenging and requires a multi-stakeholder approach. Similarly, on mentoring, several YEs expected more extensive in-person interactions with mentors beyond the project scope.

B'YEAH supported YEs in creating businesses through training, guidance, and encouragement.

Qualitative results demonstrate that several YEs started businesses following training, guidance, and encouragement from B'YEAH⁵⁹. One respondent credited B'YEAH for help overcoming his fear of getting started, saying, “[B'YEAH] did not support me financially, but they taught me everything, practically. That was the most wonderful thing for me⁶⁰.”

B'YEAH also linked YEs to financial institutions that financed their start-ups and walked them through the loan application journey⁶¹. B'YEAH's training on business finance was also helpful for launching businesses, despite the project not reaching its target of YEs who accessed loans. For example, one respondent stated that before the training, “I didn't know about how to deal with a customer, how to do marketing, or how to do financial calculations⁶².”

B'YEAH mentors played an important role supporting YES start businesses and modelling success stories⁶³. Desire for more follow-up support is evidenced by comments from a few YEs who said that B'YEAH did not visit their businesses despite promising to do so⁶⁴. Project staff explained, during validation, that such requests by YEs were beyond the project's reach considering staff capacity and COVID-19 pandemic movement restrictions.

B'YEAH strengthened existing businesses by supporting YEs through training, mentoring, and linking them with financial institutions.

Respondents used skills acquired in training to apply for business licenses⁶⁵, improve record keeping, consider their time and energy when costing their businesses⁶⁶, approach banks for loans⁶⁷, and sell their products online⁶⁸. The training content was relevant to the YEs' needs, leading one to say that *"the information we are getting from B'YEAH is very difficult to get elsewhere⁶⁹."* Several YEs reported that their businesses were making more sales⁷⁰; however, online marketing remained challenging⁷¹. Various YEs noted that B'YEAH linked them with financial institutions⁷² they later approached for financing, and that the programme was the reference for all their business questions.

Mentors supported YEs by providing encouragement⁷³ and advice⁷⁴. One YE demonstrated the close relationships B'YEAH established, reflecting, *"I believe BYEAH is almost like our family. I got many things from BYEAH and am still getting many things⁷⁵."* However, some YEs felt their mentors were not the right match for their needs or quickly lost interest in mentoring⁷⁶. One YE with a poultry business said he did not receive support following the training because B'YEAH did not have a mentor with relevant expertise for his business needs⁷⁷, and another YE changed mentors multiple times trying to find the right fit. In validation, B'YEAH clarified that they sought to balance YEs competing expectations with the project's mandate which did not include matching YEs and mentors with the exact same expertise. Multiple respondents said that B'YEAH did not respond to their queries for help, explaining that not all businesses have the same needs and that trainings should be divided according to the different business sectors. One trainee recommended that *"there should be one to one sessions after completing the training, where I can ask my question to the trainer to get my answer⁷⁸."*

YE businesses were strengthened by access to new, online markets and B'YEAH's annual product fairs.

B'YEAH holds annual product fairs and reserves some stalls for the YEs they support. Several YEs connected with new clients, marketed their products⁷⁹, and networked at the fairs⁸⁰. YEs underscored the importance of product fairs in the success of their businesses⁸¹, especially since B'YEAH insisted that YEs improve the quality of their products before participating⁸². Many YEs also said they gained unique market access through online marketing⁸³. A few YEs reported that they did not receive support on market access⁸⁴. YEs' requested additional support through sales training⁸⁵, subsidised stall prices for B'YEAH's product fairs⁸⁶, assistance sourcing affordable courier companies to send products abroad⁸⁷, a B'YEAH-hosted product showroom⁸⁸ or display centre⁸⁹, help in accessing international fairs⁹⁰, and publicity assistance⁹¹. In validation, project staff welcomed the idea of a showroom but cautioned that the operating costs were high compared to the low return on investments. Overall, 639 YE out of a target of 588 reported an increase in business skills and knowledge as a result of the programme, suggesting that B'YEAH's training significantly impacted YE's ability to strengthen their businesses.

B'YEAH facilitated collaboration between YEs that strengthened businesses.

Trainers encouraged YEs to communicate with each other and explore ways they could collaborate in future⁹², but it was up to trainees to create and sustain networks from the training. During the annual product fairs organised by B'YEAH, project staff encouraged YEs to interact with each other. Attendees found interactions with other entrepreneurs enriching⁹³. For example, one respondent stated that she started one of her businesses out of such partnerships⁹⁴ as demonstrated in the case study below:

Fatema runs a business based in Mirpur that specializes in block print, handicraft, and clay items. Fatema attended business training with B'YEAH, where she learned how to make a portfolio. The training also covered financial planning concepts such as calculating profits and setting sales targets. Following the training, Fatema attended several product fairs organized by B'YEAH, where she showcased her products. Before the training, Fatema thought the course would be generic but was pleasantly surprised when she not only learned the basics of business and marketing but also found a valuable platform for interacting with fellow business owners. Through the programme, Fatema met Khusi Apa, another entrepreneur and mentor, and they collaborated and participated together in subsequent product fairs. It was out of this collaboration that Fatema concluded, *"Before joining B'YEAH, I never thought of doing any boutique business. So, I started my business out of partnership."*

B'YEAH also facilitated networking by creating a Messenger group for YEs to communicate. In validation, project staff added that B'YEAH also has a blog which provides a community space for YEs to connect and respond to each other's queries. One YE confirmed that *"BYEAH inspired us to build a community with the trainees...So, we can set up a meeting and discuss our business together⁹⁵."* Through her own volition, one participant opened a networking group on a social media app consisting of 70 YEs⁹⁶. A few YEs said that though they created links and communicated with other entrepreneurs, they would have liked to connect with trainees from different cohorts⁹⁷. Some YEs stated that they did not network with other entrepreneurs because their training was online or because they did not feel the need⁹⁸. To fill in the gap, some YEs requested that B'YEAH organise networking events in the future for connecting with more experienced entrepreneurs⁹⁹. B'YEAH is currently developing a Business-to-Business - eCommerce platform to meet this need, and YEs are eagerly awaiting the development¹⁰⁰.

Conclusion

BYST made a considerable contribution towards strengthening and creating youth-led businesses in **India**, as demonstrated by the creation of 600 new businesses and the strengthening of 1,243 existing ones. YEs reported increased sales, improved client relations, access to new markets, and enhanced business visibility. As a result of these improvements, businesses supported by BYST had a survival rate of 94%, exceeding the target of 74%. The growing businesses also directly created 2,532 jobs (90% of target) and indirectly created 3,132 jobs (85% of target). There is a high likelihood that BYST's initiatives, such as mentoring, will yield continued collaboration among YEs, which will result in new and innovative business ventures. Such partnerships are vital for improving young people's economic and social outcomes.

Evidence demonstrates that B'YEAH's training and support significantly impacted YE's ability to strengthen their businesses and create new ones in **Bangladesh**. With a business survival rate of 80%, growing businesses directly created 1,204 jobs (more than double the target) and indirectly created 603 jobs (121% of the target). In addition, several project inputs such as training, guidance, mentoring and linkage with financial institutions were instrumental in enhancing YEs' capacity. With these skills, YEs applied for business licenses, improved their record keeping, became better time managers, had the confidence to approach banks for loans, and sold their products online. Finally, the programme had a cascading effect resulting in business partnerships that led to innovative ventures like in the case of Fatema, who specialises in selling handicrafts, opened a boutique as an auxiliary after partnering with another YE in the programme.

3.1.2 To what extent did the programme contribute to embedding decent work principles in youth-led businesses?

The second Outcome contributed to the programme’s desired impact of reducing youth unemployment leading to improved economic and social development in Bangladesh and India in the sense that for individuals and societies, employment transcends monetary gain. It means, as the ILO defines it, “productive work for women and men in conditions of freedom, equity, security and human dignity”. The programme conducted research on the state of Decent Work in both countries, specifically within B’YEAH and BYST program areas. Based on this research, the team rolled out training and resources covering principles including adequate earnings, decent working hours, safe working environment and social security.

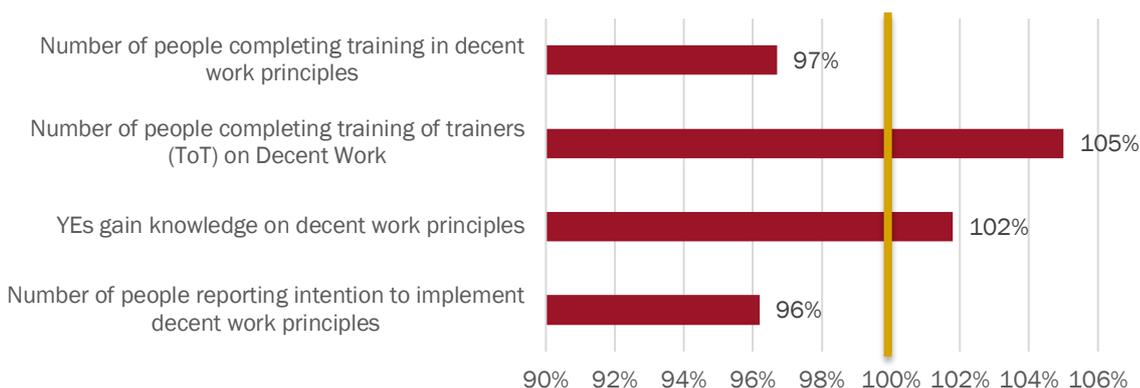
Evaluation findings demonstrate the programme's effectiveness in embedding decent work principles in their workplaces despite reservations at the start of the intervention that YEs would not be interested in implementing them. To begin with, trainers successfully integrated the long-term benefits into their decent work training, and this was highly relevant for motivating YE implementation. Members’ use of training, mentors, simplified posters, and staff visits were within the partners’ capacity considering these were new concepts for YEs. Post-tests show that 99% of YEs who received Decent Work training reported their intention to implement decent working practices; a high likelihood of continued application. After training, YEs continued to ensure no child labour in their workplaces and enforced safe and hygienic practices as well. Principles that had relatively low-cost implications such as safe and hygienic practices were easily implemented by YEs. Though YEs demonstrated an understanding of fair wages, standard working hours, and non-discrimination policies, these were applied selectively, depending on the business owner’s interpretation, prevalent practice, and the type of enterprise. Attitude adjustment is a gradual process; therefore, the varied adoption of decent work by YEs is satisfactorily within expectations.

India

BYST achieved the following outputs¹⁰¹ (Figure 4 and Table 2¹⁰²) aimed at instilling decent work principles in youth-led businesses:

- Completed training of trainers (ToT) on decent work for 21 trainers (target 20)
- Trained 967 YEs on decent work (target 1,000)
- 967 YEs reported gaining knowledge on decent work principles (target 950)
- 962 YEs reported an intention to implement decent work principles (target 1,000)

Figure 4 BYST - Achievement rates (%) for Outcome 2



BYST succeeded in embedding decent work principles in YE businesses through training, mentoring, showcasing exemplars, and continuous sensitisation by project staff.

BYST trained YEs on eight decent work principles¹⁰³ with a locally adapted decent work manual¹⁰⁴. During training, BYST trainers showcased businesses successfully implementing the principles¹⁰⁵. Project staff also made site visits¹⁰⁶ to businesses and provided continuous sensitisation on the importance of decent work and its gradual implementation¹⁰⁷. Respondents confirmed they attended more than two training sessions on decent work¹⁰⁸. BYST mentors also provided a "*holding hand*¹⁰⁹" and gradually coached their mentees on employee relations, "*ensuring that the servant or person who works for the business must feel they are part of the organisation, else the business will suffer*¹¹⁰." A trainer and mentor said visiting YEs who implemented the principles provided them with the "*utmost satisfaction*¹¹¹."

Trainers helped YEs understand the long-term benefits of decent work principles

Trainers understood the importance of imparting the long-term implications of decent work principles, especially legal consequences like if YE were to get fined or sued for employing children¹¹². Trainers also mentioned that checking up on the application of decent work principles was a primary part of their site visits to YE businesses¹¹³.

Although some YEs were not familiar with decent work principles, those who did, referred to them as a helpful tool for long-term employee retention¹¹⁴. One YE remarked, "*It's our benefit because if we lose manpower, our production goes down. If we keep a new person it'll take him 2-3 months to learn. But if we give yearly increment, give bonus, and take care of them, they won't leave*¹¹⁵." YEs observed that treating employees well incentivised them to stay and also improved their productivity¹¹⁶: "*If employee is happy only then he'll work. That's how we operate. If he works then our income will increase...Because we give him salary on time, give holidays, it's beneficial for us*¹¹⁷."

YEs also referenced that clean environments and friendly staff benefit businesses by bringing in more customers. As one female YE said, "*The safer and clean[er] your environment is, the more customers will be attracted towards you. And if we keep our shops dirty, nobody would want to come to our shop. This is why keeping shops clean is very important*¹¹⁸." Although very few of the interviewed YEs maintained social security or insurance benefits, one who did buy insurance identified the long-term payoff, saying, "*For short term, it's our safety. If someone gets hurt it, won't come on us to pay, and the insurance will pay for it. For long-term, employees will not leave us if they provide these incentives*¹¹⁹."

More than half of the interviewees understood decent work and its benefits.

Most respondents could recall the contents of the trainings and explained the topics they learned¹²⁰. Some YEs did not recognise decent work terms and, instead, conflated them with good practices for sales and finances.

YEs continued ensuring there is no child labour and implemented safe and hygienic workspaces in their businesses.

Trainers¹²¹ sensitised trainees on the Child Labour Law & Regulations laws¹²² that criminalise employing under-age workers. BYST taught YEs how to screen new employees for age, and YEs embedded this practice in their businesses¹²³. No respondent reported employing child workers, and one YE said that employing a child was akin to "*destroying their childhood*¹²⁴". Many YEs ask job seekers for their Aadhaar card (which shows the demographic and biometric data specific to each individual) as a mechanism for weeding out candidates too young to work¹²⁵. A few employers also asked for Police Clearance Certificates (PCC), typically issued to adults by the local police authorities.

Many YEs also implemented regular cleaning¹²⁶, safe drinking water¹²⁷, masks¹²⁸, first aid kits¹²⁹, proper ventilation¹³⁰, accident insurance¹³¹, and safety equipment such as fire-extinguishers¹³². YEs said that training encouraged them to ensure restroom cleanliness at all times¹³³. Some YEs and employees¹³⁴ said that because they could not afford to cover the costs of healthcare for work-related injuries, they had to ensure the working environment was safe¹³⁵. A few employers did cover healthcare costs for their staff.

BYST embedded an understanding of fair wages, and YEs claimed to make timely wage payments, provide overtime pay, and give holiday bonuses when financially able.

YEs considered wages fair relative to the country's economy¹³⁶. Many YEs said they paid their workers on time¹³⁷, paid overtime if they worked long hours, and provided food¹³⁸ *"according to government regulations."* A few YEs even gave their employees a bonus during festivals such as Diwali and Pongal¹³⁹, and increased pay every year¹⁴⁰. Several interviewed employees confirmed their pay was fair¹⁴¹ and came on time¹⁴², while others said it was inadequate¹⁴³. Occasionally, wages were dependent on duties or volume of work¹⁴⁴. YEs who did not pay what they considered fair wages blamed employee capabilities: *"a man's ability should determine the money¹⁴⁵."*

BYST embedded the practice of standard working hours.

Employees reported contentment with their working hours and breaks¹⁴⁶, though there was a need (especially for women) to balance between time spent at work and with their families. Some stated that their employer paid overtime when they worked long hours¹⁴⁷. Employees also said their employers provided them with time-off¹⁴⁸, but it was unclear whether they viewed this as an entitlement or a favour from their employer. Several employees said they got paid leave¹⁴⁹ and time off for festivals or holidays¹⁵⁰.

A YE stated that his team understands the value of coming to work *"at the right time, do[ing] the work assigned to you and leav[ing] whenever you want. As long as the work is done, everybody is happy. And nobody gives us a complaint¹⁵¹."* Employers were concerned when their employees took extra break time, saying it affected output¹⁵². Some YEs blamed their failure to implement standard work hours on the nature of their businesses. For example, one business owner said, *"If we don't give this much time, then the output won't be there, so there is no point in working then¹⁵³."*

A high number of YEs did not sign contracts with their employees despite training.

Under the Indian Contracts Act, both oral and written agreements are valid and legally binding. A legitimate oral agreement can be enforced in a court of law. However, it may not be possible to prove the existence or the exact terms of the agreement in case of a dispute. Against this background, the decent work training introduced YEs to the importance of written contracts. Though trained, a large number of YEs opted to continue using verbal agreements since this had worked for them in the past. Employees also disregarded the importance of contracts, saying it was *"not necessary to get a contract¹⁵⁴,"* would only apply if working for the employer indefinitely¹⁵⁵, or that their working relationship operated on trust. Responses show that implementing contracts will require a longer process of norm-setting and behaviour change.

As a start, BYST successfully encouraged YE to implement registers and record employee details from Aadhaar cards. Some employers initially thought employees were their property¹⁵⁶, but through the training, entrepreneurs were encouraged to create a humane working environment for their employees. Despite the lack of written contract implementation, a trainer said they were increasingly seeing YEs implement *"basic ethics of work¹⁵⁷"* in their enterprises.

YEs provided ad-hoc social support but not formal social security.

Most businesses did not provide social security due to the cost¹⁵⁸, despite being aware of the need to contribute to a Provident Fund for employees. Various employers housed and fed their employees and families and considered this adequate support¹⁵⁹. Employees¹⁶⁰ and employers viewed assistance given for personal emergencies such as payment of hospital fees¹⁶¹ as social security measures. This misconception suggests that additional training would be needed for YEs to understand and implement formal social security programmes.

Discrimination was uncommon aside from nepotism and the gender pay gap.

Most employers stated that they do not discriminate between male and female employees, and no employee reported being discriminated against in their workplace based on gender. A YE said his main takeaway from BYST's decent work training was the need to accommodate team members from different religions and backgrounds and implement straightforward rules and policies on non-discrimination¹⁶². However, one YE with commercial rental businesses demonstrated explicit gender discrimination when stating that *"only males can work¹⁶³"* in the business, but *"for cleaning related jobs, female employees are appointed."* Some women employees also said their male counterparts should be more considerate when they are unwell or are slower at work¹⁶⁴. Project staff recommended YEs set up committees to address women's safety and welfare, however, this was difficult due to the low number of employed women compared to men¹⁶⁵.

The pay disparity between men and women for the same job remains a significant concern in India. One trainer noted that they had seen YE businesses where *"a woman is paid only Rs. 800(€10) whereas a man is paid Rs. 1,000(€12) for performing the same job¹⁶⁶."* Addressing the pay disparity between men and women is a core pillar of the decent work training but remains an issue in some businesses.

Some YEs specifically employed their relatives which could be considered as nepotism. YEs said that hiring relatives was helpful for businesses that require employees to visit clients' homes and offices¹⁶⁷ in order to reduce the risk of theft. Evidence¹⁶⁸ suggests that businesses that employ dependents (i.e., family members and relatives) who lack employment opportunities in their place of origin are more likely to exploit them through non-specific working hours.

YEs created dialogue channels with their employees following training but did not see the need for trade unions.

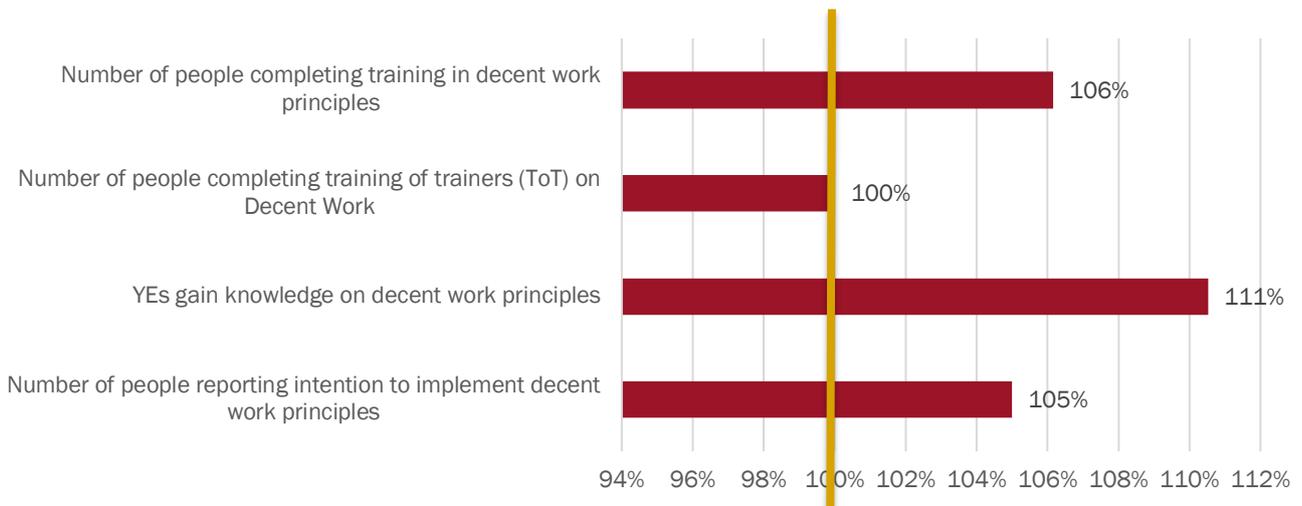
Employees confirmed that their employers established and encouraged *"open channels of communication¹⁶⁹"* with employees¹⁷⁰. Some implemented and regularly checked suggestion boxes¹⁷¹. Some YEs felt that the number of their employees was too small for a union¹⁷², while others said their employees typically worked for a shorter period, one to two years, and had no need of a union¹⁷³. Most employers said they would not deny their workers the right to join a union in the future if the need arose. Some employees were acquainted with what unions were and how they collectively facilitated workers to air their concerns. However, an employee in the same focus group discussion said joining a union would *"result in problems between the workers¹⁷⁴."*

Bangladesh

To embed decent work principles in youth-led businesses, B'YEAH, with support from YBI, adapted the decent work training curriculum and achieved the following as summarised in Figure 5:

- Trained 276 YEs and trainers (target 260)
- Completed training of trainers (ToT) on decent work for 10 trainers (target 10)
- 273 YEs reported an intention to implement decent work principles (target 260)
- 273 YEs reported gaining knowledge on decent work principles (target 247)

Figure 5 B'YEAH – Achievement rates (%) for Outcome 2



B'YEAH successfully embedded decent work principles by adapting the curriculum for decent work, exceeding training targets, and facilitating site visits.

To further support trainees in entrenching decent work principles, B'YEAH made site visits to YE businesses and developed posters¹⁷⁵. YEs also received specialised support such as a sample contracts that demonstrated how to implement employee contracts¹⁷⁶. Mentors trained by the programme played a pivotal role in supporting the implementation of decent work principles:

The contract is the most important in running a business. I train [my mentees] to maintain appointment letters. If this is not possible, they should at least keep an [employee] register. If a factory does not have a fire extinguisher, the business should show the Fire Brigade's number in a prominent place for all to access. Also, the police station number must be included as an emergency number. As a trainer, I provided them with the essential information. They should grow the [decent work] habit step by step¹⁷⁷.

B'YEAH conveyed the content of decent work principles which YEs recalled and applied when deemed relevant.

It was evident that many YEs were knowledgeable of decent work principles and could recall most of those covered in the training. However, several YEs said not all principles were applicable to their businesses¹⁷⁸ due to size and number of employees¹⁷⁹. In validation, project staff noted decent work was a completely new concept for many YEs, so adjusting attitudes had to be a gradual process. Future programming should focus on continuously championing the principles now that YEs understand the basics and addressing barriers such as cost.

YEs experienced challenges accepting decent work, but B'YEAH follow-up contributed to gradual implementation.

Some YEs initially found it challenging to implement decent work principles¹⁸⁰. However, with guidance from B'YEAH staff, most respondents began executing at least two principles which did not require much monetary commitment¹⁸¹. Training emphasised implementing the principles in piecemeal rather than all at once¹⁸², which was relevant since YEs stated that they would not be ready to implement some of the principles until their businesses expanded¹⁸³.

Employees prioritised competitive wages and a clean and secure environment.

Employees' priorities included competitive wages and benefits¹⁸⁴ and a clean and secure working environment. Employees appreciated improvements to their working conditions, but some noted that their salaries were not commensurate with the market¹⁸⁵. YEs said that they work with employees in implementing decent work standards, saying, *"I always discuss it with them. As I also work with them, I try to maintain safety protocol¹⁸⁶."* This indicates a positive change in workplace inclusion and valuing employee opinions. In most cases, the added responsibility of maintaining the business premises according to decent work principles was transferred to employees, a role none of the respondents objected to. Future research could look into the implications of the added responsibility of employees in effecting decent work principles, financially and physically.

B'YEAH enabled YEs to continue enforcing no child labour and quickly implement safe and hygienic workspaces but the high costs of safety practices were prohibitive.

All YEs said they continued to follow government advice to ensure there is no child labour¹⁸⁷. Though this is self-reported data, the data collection team did not find tangible evidence of children working for any of the businesses visited¹⁸⁸. B'YEAH trained YEs on how to keep an employee registrar, which shows the National Identity Card (NID) of an employee and their entry and exit times¹⁸⁹ to enabling tracking of possible child workers. After training, several YEs required their employees to have a (NID)¹⁹⁰. Still, a few YEs cited minor implementation challenges, such as employee hesitancy to show NIDs, but YEs were able to overcome this barrier after explaining the importance to employees.

YEs¹⁹¹ reported that training encouraged them to implement various safety practices such as first aid kits, clean drinking water, regular cleaning, COVID-19 pandemic prevention standards¹⁹², and separate toilets for men and women. One electronics shop owner installed a circuit breaker to prevent electrical fires and power surges¹⁹³. Decent work training helped another YE realise that improving the safety and cleanliness of the work environment benefited him too: *"Their problems are my problem. So, I ensure proper hygiene and a good working environment¹⁹⁴."* A YE who completed the decent work training viewed the safety of her employees as an issue of humanity, saying her employers were *"human beings. They have lives too. They are like me. How will they live in such a messy house¹⁹⁵?"*

Employees showed an appreciation for safety measures. Women especially noted the importance of safety: *"As a woman, if I do not feel safe, I will not work¹⁹⁶."* Yet, the cost of implementing safety measures was a common barrier for YEs. For example, some respondents said that fire extinguishers were expensive but they planned to implement further safety measures once their business expanded¹⁹⁷.

B'YEAH imparted the importance of fair wages, and many YEs implemented this policy.

Interviewed YEs said that training taught them about the need to pay their employees fair wages on time¹⁹⁸. When employees worked additional hours, YEs paid for overtime¹⁹⁹. Some employers even paid their staff an Eid bonus²⁰⁰ and provided paid leave²⁰¹ unlike in the past, when YEs made salary deductions. A few YEs noted that they provided better wages compared to competitors²⁰². YEs also reported that the training taught them the importance of documenting payments made to their employees²⁰³, particularly those who made weekly payments²⁰⁴.

Several employees said they were aware of the concept of fair wages and could tell whether their employer was paying them fairly²⁰⁵, indicating that the project's training trickled down to employees. Some employees reported that they get fair wages²⁰⁶ and that their pay *"was fair according to their number of hours and hard work."* Some employees, however, stated that they did not receive fair wages according to the market rate²⁰⁷. For example, one employee said their employer did not want to pay them

the recommended salary despite knowing minimum wage rates and remarked, *"He is paying one employee 4,000 Taka and taking this as a credit²⁰⁸."*

Decent work training encouraged YEs to adopt standard work hours but many were concerned with productivity.

Employers shared that B'YEAH training taught them about the need for standard work hours²⁰⁹. Still, YEs were highly concerned with their employees' output and keenly followed the amount of time their employees worked²¹⁰. One YE said that decent work training helped them keep track of their employees' hours to ensure that they did not overwork them²¹¹. Another YE added that standard hours enhanced productivity and led to a pleasant working environment, stating, *"Fixed work hours and regular leave management brings a positive vibe to my goat farm²¹²."* A third YE shared positive changes, saying, *"In the past, my workers...would come late or [were] absent at work. When I fixed the working hours and paid them according to their output, they became serious and sincere in their work...they are now coming and leaving on time²¹³."* However, one YE said the *"9 to 5 working hours did not apply to [their] farming business²¹⁴,"* suggesting that additional content on regulating hours during non-standard times could help YEs implement this principle.

A few YEs implemented contracts, however, verbal agreements were preferred by many YEs and employees.

A few YEs reported signing contracts with their employees²¹⁵. One YE remembered that his employees were hesitant about signing at first, but he insisted. Two YEs said that signing contracts was good for their businesses because it prevented employees from leaving without notice²¹⁶. Many YEs did not see the need to sign contracts because they had never experienced issues with verbal agreements²¹⁷ and emphasised that what mattered more was the working relationship between the employer and employee. YEs were also discouraged by the fact that their employees did not bother reading or following agreements. One YE blamed employees for the lack of contracts saying that they feared signing agreements²¹⁸. In lieu of contracts, several YEs used employee registers²¹⁹ to track employee output which is a good start. Future interventions should suggest registers to transition YEs to written contracts.

B'YEAH helped YEs implement COVID-19 pandemic prevention measures, but few YEs adopted social security.

Several YEs were aware of the social security principle, however, most YEs emphasised COVID-19 pandemic prevention measures and helping their employees with personal problems rather than formal social security schemes. Employees seemed not to understand social security but rather perceived it as how an employer responds to their problems²²⁰ or challenges at work. For example, one employee said that her employer was covering the education costs for her daughter²²¹, while another stated that their employer covered all medical expenses in case of sickness²²². The misunderstanding suggests that future programmes could encourage social security adoption by directly training employees on their rights.

No evidence of discrimination was found.

Many YEs were aware of the no discrimination policy and identified it as one of the decent work principles. However, YEs did not provide much detail on the level of implementation and the challenges thereof. Only one YE stated that she was now *"aware of sexual harassment of female workers in workplace²²³."* All interviewed employees reported that there was no discrimination at their workplaces, with one saying, *"everyone is equal here²²⁴."*

Training supported YEs to establish dialogue channels, but many YEs did not see the need for trade unions.

Most interviewed YEs said that following the training, they created and maintained dialogue channels with their employees²²⁵ to ensure that challenges could be solved amicably. Exemplifying improved employee relations, a factory owner said he now always puts on a *"smiley face²²⁶"* with his employees

when accepting day-off requests. In return, his workers agreed to work extra hours when the workload was high. Generally, employees said that their employers treated them respectfully and were approachable. For example, one employee said, *"Our owner never uses harsh words with us if we make any mistake. Overall, it is good²²⁷."*

Most YEs did not see the need for unions. A garment-maker did not allow his workers to join unions since they *"create problems in the workplace²²⁸,"* and cost a lot of time and money. He instead encouraged his staff to approach him with problems directly.

Sharmin's²²⁹ account below exemplifies the programme's effect on embedding decent work principles in Bangladesh:

Sharmin runs a livestock business rearing chickens, cows, and goats. In the decent work training, Sharmin learned how to prevent the spread of COVID-19 disease through hand washing, sanitising, and social distancing. She also valued lessons about building strong relationships with her employees. ***"Workers are everything for a business like mine if I want to build a more prominent organisation. No matter how good an entrepreneur I am, there is no way I can sustain my business if my employees don't work for me well. This is what I learned at the decent work training,"*** said Sharmin. Now, Sharmin runs things a little differently. In the past, if employees wanted to leave before Eid, she would give them two days off. But after the training from B'YEAH, she realised that *"they have a life too. They have a mind. They also have a family, and if I can travel for several days, why can't they? I now give them seven or eight days off. After returning from the holidays, they work with ease and joy. For this reason, my business is also booming now."* In addition to holidays, Sharmin provides separate rooms equipped with beds and mattresses. She offers them soap and other sanitary products, pays fair wages, and ensures they work **standard eight-hour shifts**. Sharmin also signed **contracts** with her employees, which she acknowledges benefits the business because employees cannot suddenly quit. Although Sharmin used to employ children between 12 and 18 years old, she does not anymore and makes sure that all of her workers are at least 19. Her employees are not currently part of a union, but Sharmin said, *"If they want to join, they are free to do so. If he does eight hours of duty, then whatever he wants after that is none of my business."* Sharmin has seen the long-term benefits of applying the decent work principles she learned from B'YEAH both for her employees and her business: *"My work is growing. My employees are working freely now. Earlier, they did not work willingly. Now that I treat them politely, they are working more with pleasure. My work is growing, and they seem to be doing well. Changing my mentality about decent work was the first difficulty. It was hard adjusting to myself in the first month. But I am normal now, and I plan to continue in the long-term since I am making a profit from it."*

Conclusion

BYST trained 967 YEs in **India**. Post-tests revealed that they gained knowledge of decent work principles and planned to implement them in their enterprises after learning from BYST's locally adapted curriculum. Interviewed YEs were able to explain decent work and its benefits, and BYST trainers showcased businesses successfully implementing decent work principles. In addition, mentoring and project staff visits provided YEs with continuous sensitization on the importance of decent work and how to implement them gradually. After training, YEs continued to ensure no child labour in their workplaces and enforced safe and hygienic practices as well. They demonstrated an understanding of fair wages, standard working hours, and non-discrimination. Changes in attitude and behaviour take time, and some YEs were not used to signing written agreements with their employers or contributing to provident funds.

B'YEAH successfully supported youth-led businesses in embedding decent work principles by adapting the curriculum for **Bangladesh**. As a result, 273 YEs gained knowledge and reported an intention to implement decent work principles in their workplaces. Mentoring, project staff visits, and posters with simplified decent work messages were some salient strategies B'YEAH used to support the

implementation of decent work. YEs continued to follow government advice to ensure there is no child labour and quickly implemented safe and hygienic workspaces principles. YEs applied decent work content that they deemed relevant for their businesses, so some YEs will require more time and motivation to implement new principles in their workplaces.

3.1.3 To what extent did the programme contribute to the adoption of digital technologies among youth-led businesses?

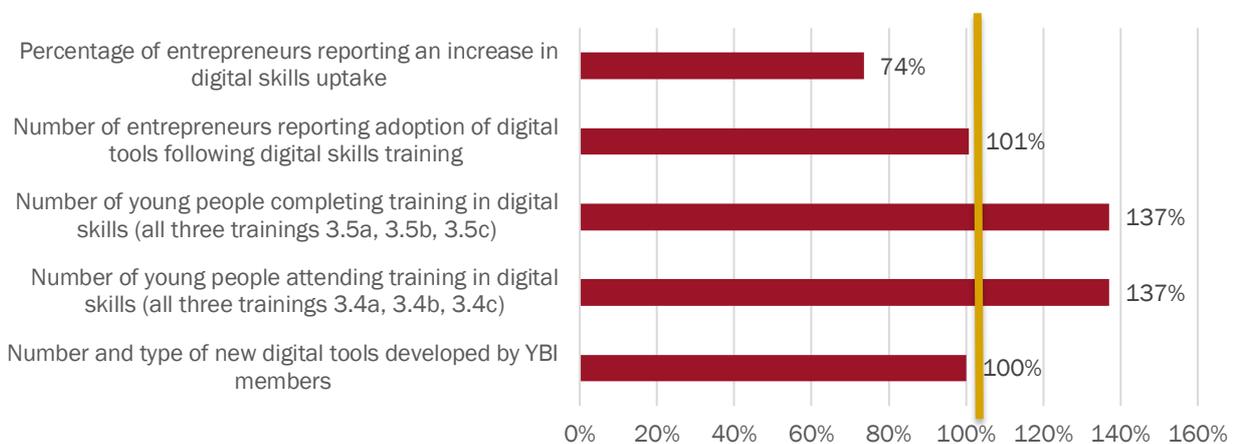
The programme aimed to build the digital capacities of YBI’s members and young entrepreneurs with the understanding that YEs who apply digital skills and integrate digital technology into their enterprise ensure that they capitalize on all available resources. Through the Digital Accelerator Approach (DAA) process members explored, identified, and understood digital opportunities that could be used to address skills gaps in young entrepreneurs and weaknesses in members’ service delivery and internal systems. The Digital Skills trainings, which were informed by the DA, focused on equipping YEs with the appropriate skills to navigate the challenges of the rapidly changing digital economy. This became particularly relevant during the COVID-19 pandemic when most engagements required sufficient levels of digital literacy and infrastructure to cope.

Assessment of the evaluation findings demonstrates that the programme successfully contributed to adopting digital technologies among youth-led businesses, beginning with the equipping of B’YST and B’YEAH to digitize their operations to serve YEs better. Following the digital skills training, where 2,068 YEs completed training, 675 reported trading online. Young people said that they created social media pages, many for the first time, to advertise their products and services, while others leveraged digital technologies to make their operations efficient. It is evident that YEs plan to continue using digital technologies, for example, to order raw materials or accept online payments. Low digital uptake remains a limiting factor in complete digital adoption in both countries due to factors such as poor connectivity, lack of essential digital devices, and access to digital marketing platforms, especially in rural areas.

India

BYST achieved several digital integration indicators²³⁰, as reported in the project KPIs (Figure 6). Following DAA, BYST developed a toll-free number for potential YEs to call and receive support from BYST and for YEs created content that covered Foundation and Digital Skills Training. The programme also trained 1,371 young people in digital skills against a target of 1,000, with 74% reporting adopting digital tools following the training. In addition, 296 YEs reported trading online.

Figure 6 BYST - Achievement rates (%) for Outcome 3



From the outputs reviewed, it is evident that the project over-achieved most of the targeted results. BYST supported YEs by improving its own operational efficiency and training them. Still, poor connectivity, lack of essential digital devices, and access to digital marketing platforms, especially in rural areas, remained a bottleneck in achieving improved digital uptake.

BYST supported YEs to create an online presence for their businesses, but cost and applicability were barriers.

YEs interviewed confirmed that BYST trained them on online marketing (Facebook and WhatsApp), website creation, basic graphic design²³¹, and online purchases²³² and frequently sent them webinar links to enhance their online marketing skills²³³. The COVID-19 pandemic also increased the emphasis on digital tools for business operations and marketing²³⁴. Following the digital skills training, YEs were able to order raw materials for their business online, accept online payments²³⁵, use delivery and courier services²³⁶, and create Instagram reel video clips of products. One YE said that social media marketing significantly increased her clientele²³⁷. YEs who had not yet adopted digital tools in their businesses²³⁸ cited the high cost²³⁹ of selling on online platforms²⁴⁰, non-applicability of the digital tools to their business²⁴¹, and lack of access to smartphones²⁴². To encourage implementation for the next two years, BYST recently recruited digital marketing trainers who will train and mentor YEs in rural areas to use digital tools such as WhatsApp, Google Pay, and Paytm²⁴³. Ram's²⁴⁴ experience shows the implementation of digital skills²⁴⁵:

Ram runs an apparel shop that he and his mother started three years ago. To expand his business, Ram attended 10-15 days of digital skills training. Although he already knew a thing or two about digital skills, the programme's mentoring and loan support helped him put his digital ideas into action.

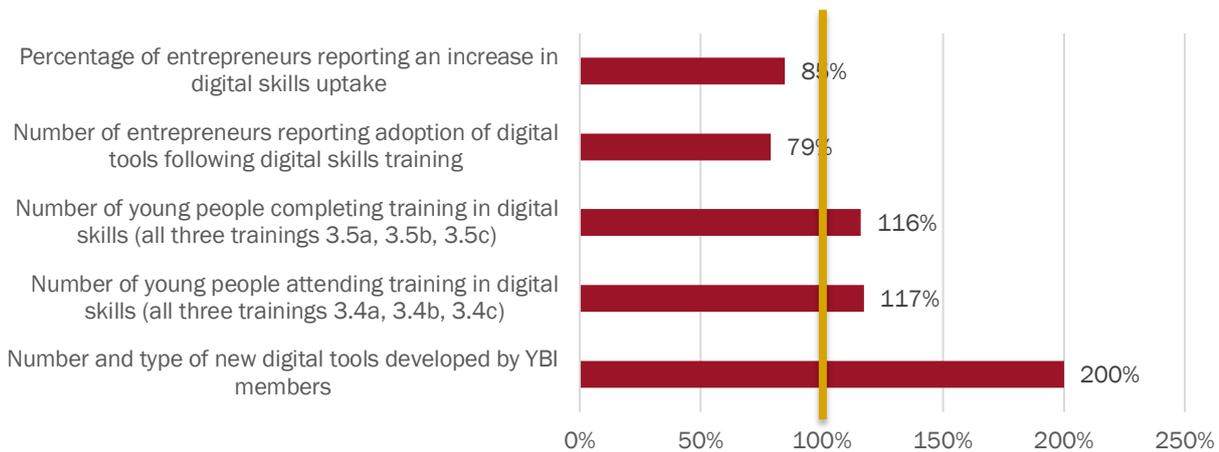
So far, Ram has implemented online payments through tools like Google Pay and Amazon as well as digital marketing techniques learned from BYST. He also plans to make an online website, and because digital developers are expensive, Ram is trying to develop the website himself. Ram explained his *"idea of making a website where the users can put in their measurements online and we can stitch those clothes with the raw materials."* Ram was especially appreciative of the personal attention he received from trainers and mentors, and said that for the long-term, *"I am aware that digital will be a big thing, so I want to switch and grow into that."*

Project staff²⁴⁶ have implemented use of the toll-free number developed through the DAA process where 3-way mentoring between mentors, BYST, and YEs is taking place. Some YEs noted that the frequent use of the helpline reinforced what they were taught in the training.

Bangladesh

B'YEAH achieved several digital integration indicators²⁴⁷, as shown in Figure 7 following. The programme trained 704 young people in digital skills against a target of 600 (117% achievement), with 99% (697) completing the training. In addition, 473 YEs reported adopting digital tools following digital skills training (target 600), with a further 379 YEs reporting trading online. These results are reasonable when considering factors such as location, language or infrastructure influencing digital adoption. It is also essential to consider that many YEs engaged with technology for the first time following digital skills training – full uptake will require more time.

Figure 7 B'YEAH – Achievement rates (%) for Outcome 3



B'YEAH training supported YEs to create an online presence for their enterprises.

Through a Learning Management System (LMS) developed under DAA, B'YEAH provided self-paced learning content and certification to YEs. YEs reported that they created pages on platforms such as Facebook and Instagram, advertised their products²⁴⁸, and received customer orders²⁴⁹. One trainee remarked, "B'YEAH helped me to spread my business all over Bangladesh. It is the main strength of business. Their online training was very supportive²⁵⁰." Several YEs also gained skills in basic IT²⁵¹, web-page development²⁵², digital marketing²⁵³, boosting social media posts²⁵⁴, and graphic design.

Online marketing was however not a panacea for small businesses, and a few YEs faced difficulties, saying that they had not received any orders ²⁵⁵ or positive feedback²⁵⁶ through their online stores. One YE found it challenging to fulfil all of the new online orders, especially at night, because public transport was not operational²⁵⁷. In validation, project staff reflected that it was refreshing to see YEs trained by B'YEAH making a footprint in the digital space, considering the generally low digital uptake in Bangladesh²⁵⁸.

Conclusion

BYST supported YEs in **India** to create online presences for their businesses, and 296 YEs reported trading online. BYST trained 1,371 young people (against a target of 1,000) in online marketing, website creation, basic graphic design, and online purchases. Many youth-led businesses continue using digital technologies, including online ordering of raw materials, accepting online payments, using delivery and courier services, and social media marketing. YEs who had not yet adopted digital tools in their businesses cited the high cost of selling on online platforms, the non-applicability of the digital tools to their business, and their lack of access to smartphones. BYST is using the toll-free number developed through DAA to continue its support for YEs.

B'YEAH trained 697 YEs in digital skills and supported YEs in creating online presences for their businesses in **Bangladesh**. 379 YEs reported trading online following the training. Through LMS developed under DAA, B'YEAH provided self-paced learning content and certification to YEs. 473 YEs adopted digital tools following training; some created social media pages to advertise their products and receive customer orders. Several YEs also gained skills in basic IT, web page development, digital marketing, boosting social media posts, and graphic design. Due to low digital uptake in Bangladesh, some YEs reported not receiving any orders or positive feedback through their online stores. Looking to the future, B'YEAH plans to continue utilising the LMS to deliver content to YEs.

3.1.4 To what extent and in what ways has YBI support enabled members to better deliver quality programmes?

YBI's agile approach in responding to change led to high-performance results

Changes occur, need and context, in almost all projects. For example, lockdowns characterised the onset of the pandemic in both countries, which affected businesses' and partners' ability to support them. Project interviews show that YBI guided members in navigating challenges brought about by the COVID-19 pandemic by making such changes as normal and welcome as long as there was a flexible mechanism to manage them. YBI was also responsive to members' feedback throughout the project period, a case in point being the minor adjustments to the theory of change to reflect better the new context and challenges members and young entrepreneurs faced. YBI's agile capacity to think through situations collaboratively with stakeholders, understand them and flexibly adjust ensured the programme delivered quality services to YEs and completed activities in time.

Synchronous working of the network team led to the seamless execution of project activities

Several moving parts within YBI supported the programme's mission of digitally enabled young people providing decent employment opportunities. YBI's network team, including MEL, communication, and digital, and programme staff, interacted with partners to ensure the seamless execution of project activities. Following coaching and support from the MEL team, both BYST and B'YEAH enhanced their data management capacity. For example, BYST implemented a quarterly survey with their entrepreneurs which assesses training needs, challenges, and support areas. BYST has been testing different data gathering methods for the survey to see what is most successful, including telephone, Google Forms, and Zoho Survey Forms. B'YEAH introduced a cloud platform with a uniform format for data collection and processing that facilitates internal collaboration. This is helping them to maintain consistency in data storage and allows the team to monitor progress more effectively and devise the next course of action based on the insights collected. Finally, to further enhance monitoring of project progress, BYST and B'YEAH, with support from YBI, implemented pre- and post-training tests. In matters digital, project staff singled out the support YBI and Accenture provided in the DAA process. Through this process, BYST implemented an Entrepreneur Acquisition Tele-Outreach Channel that enhanced its capacity to support YEs.

The network team was therefore effective in ensuring the different components of the programme were carried out while keeping to its core mission.

YBI leveraged the collective expertise of the network in addressing gaps, introduce innovative approaches and share learning

Project staff said that the joint learning and sharing meetings between YBI and partners came in handy as they learnt from each other based on their sharing of implementation experiences. YBI utilised its network to share learning across the globe. For example, one YBI staff said eight partner members have received decent work training so far. YBI continues to work with other partners, via funding from JP Morgan, to embed decent work in network countries. YBI's network-effect approach to co-create, pilot and scale throughout their global network means that the impact of this programme reaches not just those supported by B'YEAH and BYST.

YBI proactively supported members to deliver quality programmes through funding, planning, monitoring, and technical support.

YBI guided members through project activities specified in their workplan. Project staff²⁵⁹ said the monthly review calls with YBI were instrumental in ensuring project activities were going according to plan. These monthly calls were useful for refining members' strategic approach toward the project, especially when dealing with unique challenges during implementation.

YBI also supported BYST in documenting success stories in a visually appealing video format which BYST then shared with YEs to inspire them²⁶⁰. In addition, YBI international awards motivated BYST to do better and provide improved services to members²⁶¹.

B'YEAH project staff noted that YBI's support had a *"human touch"* and appreciated YBI's open-door policy and transparency: *"There were many places where we were stuck; YBI was helpful, and most importantly, they were solution-oriented rather than playing the blame game. So, a common problem I see with donors or network partners is that they keep playing blame games. This was not the case for YBI²⁶²."* Project staff also said that YBI trained them and mentors on soft skills such as negotiation, handling business volatility/uncertainty, and business agility. B'YEAH was then able to pass on these soft skills to YEs.

Following support from YBI, B'YEAH partnered with a local consulting company, YBC Consult, to implement the decent work toolkit in their programme. B'YEAH is currently developing a project based on the social and green entrepreneurship project toolkit that will be implemented in Bangladesh. DAA process through Accenture supported B'YEAH to build a resilient business communication platform to better serve YEs. This highly participatory process developed short-term digital products to aid entrepreneurs during the COVID-19 pandemic and beyond. The DAA process also supported B'YEAH in identifying long-term strategic initiatives to grow the organisation and digitally support YEs. B'YEAH is currently discussing with prospective partners how the LMS developed through DAA can be replicated for MSMEs to include aspects such as inventory and finance ²⁶³.

Members evidently appreciated YBI's responsive and timely support to them in sustainably supporting YEs.

Conclusion

YBI's agile capacity to think through situations collaboratively with stakeholders, understand them and flexibly adjust ensured the programme delivered quality services to YEs and completed activities in time. Synchronous working of the network team led to the seamless execution of project activities which had several distinct but inter-related components. YBI also leveraged the collective expertise of the network in addressing gaps, introduce innovative approaches and share learning. Project staff from BYST and B'YEAH said that the monthly review calls with YBI were instrumental in addressing unique challenges during implementation and ensuring project activities were going according to plan. Members singled out the participatory approach YBI employed during the DAA process, where B'YEAH's learning management system and BYST's helpline were developed. With improved digital and data management capacity, members are confident that they will continue addressing the needs of YEs even as the project ends.

3.2 Relevance

3.2.1 To what extent did member organisations help businesses navigate the pandemic?

The COVID-19 pandemic became a global crisis only seven months after the Accelerating Youth-led Business in the Digital Era Programme began. The subsequent effects on movement, health, government

policy, and the economy significantly altered the environment in which member organisations and YEs operated. The governments of India and Bangladesh restricted public movement and gatherings for lengthy periods in both 2020 and 2021. As a result, programme activities were interrupted. At the same time, the tumultuous conditions made member support even more crucial for the survival of small businesses as well as YEs' individual wellbeing. Both BYST and B'YEAH adapted their support services by transferring training and mentoring systems online and tailoring them to pandemic specific needs. This evaluation aims to determine how relevant these changes were for supporting YEs to navigate the pandemic.

India

BYST supported YEs to access emergency capital and adapt to a rapidly changing market during the pandemic.

Bank lending slowed down significantly during COVID-19 shutdowns in India due to market volatility and logistical barriers to conducting meetings and due diligence. BYST stepped up to help YEs find other ways to access the capital they needed. YEs recounted how BYST staff and mentors helped them access loans during COVID-19 that enabled them to keep their businesses alive and continue to pay their employees²⁶⁴. BYST and mentors were especially helpful in supporting YEs to take advantage of small business support schemes implemented by the government that offered lower interest rate loans²⁶⁵. A YE shared, *"My business had suffered. There was a subsidy on loan interest announced by the government, so we had contacted BYST for its clarification. BYST helped us understand²⁶⁶."*

Mentors were also essential in helping YEs pivot their businesses to respond to the rapidly changing market. A staff member and mentor recalled that some manufacturers started producing masks²⁶⁷, and a YE transitioned his business from selling to renting laptops for at-home work:

We are primarily into laptops sales, service, and rentals. The business was pretty good, until COVID. Then it was a little better because we migrated...our business ideology from service to rentals because that was the need of the hour. My mentor [and] I discussed how to go ahead, and she helped to navigate some process issues. Our rental revenue was extraordinary²⁶⁸.

A mentor explained that the pandemic offered growth opportunities, saying, "In fact, in the pandemic, we did even better because we looked at new opportunities. I said, 'We can't sit back.' There were lots of new opportunities that came out²⁶⁹." One of the new opportunities was more online business, and BYST's digital skills training helped YEs keep their businesses going online during lockdown²⁷⁰. In addition to advising on strategic adjustments, mentors advocated for their mentees to make sure customers fulfilled their payments. Because of the pandemic's economic stressors, clients had delayed payments to YEs, but mentors intervened to make sure that clients paid YEs before bigger companies who could better survive losses²⁷¹.

From YE accounts, it is clear that BYST's support on accessing emergency loans, shifting to in-demand products and services, moving businesses online, and ensuring payments was highly effective for sustaining business survival and profits throughout the COVID-19 pandemic.

Decent work training helped YEs implement health protocols, and mentoring motivated YEs to keep going.

Health policy became an essential aspect of businesses and public life during the COVID-19 pandemic. BYST's decent work principles informed YEs about how to implement health and safety measures to protect staff and customers²⁷². One YE explained, "These were very important during that time, keeping all spaces clean, using sanitisers at all times, especially for customers²⁷³."

The pandemic also posed many personal and professional challenges that impacted mental health and motivation. Mentors and BYST staff provided encouragement that YEs said helped them keep going despite the hardships of the pandemic²⁷⁴:

I was speaking to...my mentor, at times. In addition, to 2-3 personnel from BYST connected over phone calls and kept encouraging. They explained the global scenario and asked me to stay motivated despite the losses faced, and assured that there'll be better times ahead. They helped us handle our mental depressions better, lessening the worries about the drop of sales²⁷⁵.

This evidence shows that decent work training and mentoring considerably impacted YEs ability to keep their businesses operational during COVID-19.

Bangladesh

B'YEAH training motivated YEs to adapt, implement health and safety measures, and move their businesses online.

B'YEAH's adaptive programming was essential for helping YEs navigate the new environment. Multiple interviewees shared that the business advice B'YEAH provided during COVID-19 helped their businesses survive²⁷⁶. In interviews, YEs showed appreciation for the encouragement B'YEAH provided during COVID-19. For example, YEs said that "B'YEAH helped us with our spirit²⁷⁷," and "[built] mental strength²⁷⁸." One YE recalled that B'YEAH motivated them by saying that running a small business would help support the national economy during this tough time²⁷⁹. For another YE, this support helped them come back from the brink of shuttering their business: "After COVID, I almost stopped my business. At that time, B'YEAH pushed me a lot...They offered me training and a good mentor. No financial support at all. Ethical and moral support they provided to me to run the business again²⁸⁰."

YEs also reported that B'YEAH's decent work training helped them keep their employees and customers healthy throughout the pandemic²⁸¹ by implementing social distancing and properly managing sick employees²⁸². B'YEAH also equipped many YEs with digital skills that were essential for conducting business online during COVID-19²⁸³. One YE recalled, "B'YEAH supported me completely. My business was totally shut down. With the help of B'YEAH, I started again...B'YEAH taught me how to upload the picture, communicate with the customer- everything about the digital marketing. They helped me to shift my business onto the online platform²⁸⁴."

Although a few YEs said that they did not receive any outreach or support from B'YEAH during COVID-19, the majority were positively impacted by the programme's support. The qualitative evidence indicates that B'YEAH's personal outreach and advice, decent work training, and digital skills training yielded considerable positive impacts on YEs success during the pandemic.

Conclusion

BYST and B'YEAH's support was vital for helping YEs navigate the COVID-19 pandemic. BYST supported YEs in India to access emergency capital from government programmes and adapt to a rapidly changing market by selling online and pivoting to goods and services in demand. B'YEAH's business advice also helped YEs in Bangladesh keep their enterprises afloat. Decent work training equipped YEs in both countries to implement health protocols that were crucial for safety, and digital skills training helped YEs restart operations after their businesses were shuttered. Mentors and staff also played a critical role motivating YEs to push through unprecedented challenges. Given the market conditions and impediments to program implementation during the COVID-19 pandemic, the extent of both members' support and resulting business survival rates²⁸⁵ are extremely impressive. Beyond helping businesses survive, members strengthened businesses with skills such as adaptability, digital tools, and health

standards that will serve them far into the future. It is clear that the programme's design around digital skills and decent work was highly relevant for enabling YEs to navigate the pandemic.

3.2.2 How did the programme integrate lessons learned from the Midline Evaluation?

Based on the findings from the Midline Evaluation, the evaluation team made a number of recommendations for improving the programme. Recommendations covered strengthening areas such as mentoring, financial training, communicating the long-term benefits of decent work principles, and adapting a hybrid training model to include both online and offline sessions. After receiving Midline recommendations, the programme made an action plan for addressing feedback. This evaluation aims to gauge how effectively the programme implemented these lessons learned from Midline.

India

BYST strengthened the consistency of mentoring meetings and exposure to a variety of experts.

At Midline, many YEs requested additional help through refresher trainings and mentoring beyond Year 1, so the evaluation team recommended that BYST strengthen mentor-mentee relationships. At Endline, the majority of interview participants indicated strong and consistent relationships with mentors²⁸⁶, and mentees reported regular calls and visits every month or so²⁸⁷. Mentors also reported that helping YEs grow and become successful was rewarding²⁸⁸. When mentors feel that time mentoring is worth it, they are more likely to maintain relationships. Some mentors and mentees reported issues communicating, however, this was relatively rare among interview participants²⁸⁹. To overcome this issue, BYST staff initiated a new approach where multiple mentors join teams and conduct mentoring visits together²⁹⁰. Mentors explained that this approach exposed YEs to more types of expertise and advice²⁹¹. In addition, BYST also organised regular, in-person networking events for mentors and entrepreneurs²⁹². Given that BYST introduced a number of new mentoring initiatives in addition to overwhelming YE and mentor reports of long-term relationships, it is reasonable to conclude that BYST successfully strengthened mentoring support.

YEs reported that trainings made an important difference to their financial, marketing, and soft skills.

YEs scored low across domains of the Business Practice Scorecard at Midline, including marketing, costing and record keeping, and financial planning practices. The evaluation team recommended that future trainings incorporate soft skills, emotional resilience, and mental health to provide YEs with a holistic approach of hard and soft skills. At Endline, many YEs shared that trainings and follow-ups on record keeping, marketing, financial practices, and customer relations had made a marked impact on their business practices²⁹³.

Many YEs shared that BYST completely took care of the documentation necessary for loan applications. A BYST staff member confirmed, *"First, we take all the responsibility of the complete due diligence, so that they can focus more on their core business...They may face 10 obstacles, but when we help, we try to remove at least five obstacles in their journey²⁹⁴."* Although BYST's institutional knowledge helped to successfully secure loans for many YEs, there is also a potential drawback. Because BYST handles documentation and applications on their own, this expertise is not being imparted to YEs. As a result, YEs may continue to lack the skills to function independently in these competencies in the future.

The evidence suggests that BYST successfully implemented the recommendation about imparting hard and soft skills. Although BYST support helped YEs attain loans, more could have been done to help YEs apply lessons on financial practices and record keeping into independently applying for loans.

BYST reached slightly more female youths at Endline than Midline, but the proportion of female YEs decreased because BYST was running a separate programme for women.

The beneficiary sample of the Midline study showed that females were underrepresented in BYST's programming. The evaluation team recommended that the organisation run designated campaigns and partner with local women's organisations to attract more women to the programme. Additionally, expanding training on e-commerce was recommended to allow women more flexibility with housework and their family. Between Midline and Endline, the number of female participants increased by six. However, the overall share of participants who were female decreased from 29% at Midline to 25% at Endline. More males were added to the programme than females. The low proportion of women is explained by the fact that BYST was simultaneously running a separate program exclusively for women that was supported by JP Morgan's Women Entrepreneurship Development Programme. This programme provided financial assistance, mentoring, business development, and networking support to over 500 women.

BYST reported that they also conducted social media outreach to recruit women for the YBI supported programme, and staff members indicated an intention to shift gender barriers²⁹⁵ and support more women entrepreneurs in male dominated industries like manufacturing²⁹⁶. Additionally, BYST conducted women centric trainings to address women specific business issues²⁹⁷. It is reasonable to conclude that gender specific workshops contributed to attracting more women and making it more culturally appropriate for them to participate. However, female YEs acknowledged that their participation in entrepreneurship is largely dependent on family support, indicating that this could be a barrier for other women²⁹⁸.

Gender specific workshops were a helpful adjustment BYST made for supporting women entrepreneurs. Across the two programmes that BYST ran, the gender ratio seems to be well balanced, however, more awareness raising among families could have helped improved women's participation in the YBI supported programme.

Trainers helped YEs understand the long-term benefits of decent work principles.

At Midline, decent work training had only just begun and implementation depended on the inclination of individual YEs. To expand implementation, the evaluation team recommended that BYST require YEs to develop and follow up on action plans for employee contracts, safe working environments, and social security. In Endline interviews, trainers understood the importance of imparting the long-term implications of decent work principles and YEs who implemented decent work principles often referred to them as a helpful tool for attracting customers and retaining employees long-term²⁹⁹. The evidence³⁰⁰ shows trainers successfully integrated long-term benefits into their decent work training, and this was highly relevant for motivating YE implementation.

B'YEAH implemented pre- and post-training tests, but trainers did not benefit from the knowledge gained.

By Midline, members developed post-tests to measure how training contributed to knowledge increase, however, tests were not developed for all trainings and were not always comprehensive enough to measure knowledge increases. YBI and BYST identified tests as an area for immediate development, and staff reported that tests were implemented by Endline. During Endline interviews, multiple trainers remarked that there is still a need for tests³⁰¹ so that they can follow-up and customise trainings to help YEs strengthen their weak areas³⁰². Their lack of awareness about the implemented tests indicates that this knowledge was not shared with trainers, who could not therefore, use tests to adapt trainings. Although the tests were implemented, wider knowledge sharing could have improved the actionability of results.

Some YEs were able to attend in-person events, but COVID-19, internet issues, and other responsibilities made it difficult to access opportunities.

Digital tools helped mitigate the effects of COVID-19. However, at Midline, YEs requested in-person engagements such as trade fairs and trainings. The evaluation team recommended a hybrid model for trainings to offer the benefits of in-person connections while maintaining flexibility for YEs (especially women) working from home. Endline reports from YEs on training format were mixed. Some reported regular in-person meetings, while others were only engaged online. YEs had trouble attending in-person trainings because of the need to attend to their businesses³⁰³, and female YEs were burdened by responsibilities and issues at home³⁰⁴. Continued concerns about COVID-19 limited in-person meetings, but there were additional barriers to participating in online sessions. YEs cited poor internet connection, insufficient data, and unreliable electricity as barriers³⁰⁵. To address these limitations, BYST instructed mentors to advise YEs about digital readiness, and the programme also conducted digital awareness efforts in the wider community. BYST has now implemented a policy requiring all YEs to have a smartphone, so they can fully engage with the hybrid model.

YEs who did attend in-person events such as trainings and trade fairs, seemed to appreciate the networking and exposure to new markets³⁰⁶. A few YEs stated that they had never received invitations to in-person events and referenced a lack of communication³⁰⁷ from the BYST team³⁰⁸.

BYST followed through on implementing a hybrid model, although more could have been done to ensure consistency in outreach to all YEs. Future initiatives targeting YEs in India should continue using the hybrid model to improve accessibility for YEs with busy schedules while still providing in-person networking and market opportunities. Digital awareness raising was an important first step for enabling remote connectivity, however additional measures to concretely address internet barriers such as paying for data could have improved project impact.

Bangladesh

YEs desired more mentoring and support from B'YEAH after trainings.

At Midline, YEs shared that they would like to receive longer or more continuous training. Due to time constraints on training, the evaluation team recommended B'YEAH consider leveraging and strengthening its mentoring program to provide individual support, and B'YEAH staff suggested conducting issue-based online/offline sessions as well as networking meetings to address YE problems. To address this recommendation, B'YEAH implemented new measures such as recording mentoring meeting minutes to track the progress, establishing panels of mentors per expertise, and introducing group mentoring. Yet at Endline, a large proportion of interviewed YEs were still frustrated by the lack of follow-up support and mentoring from B'YEAH:

B'YEAH disappeared after giving training, and sometimes they make a phone call just to know how the business is running. They don't maintain regular relationship with us or provide necessary information or guidance when we face any problem while running business. We want regular monitoring until we become an established business³⁰⁹.

For multiple YEs, the issue was a misalignment between mentors and mentees. One YE said that there were no mentors with relevant expertise in their field³¹⁰. For another YE, B'YEAH was able to resolve the issue by matching them with a new mentor after experiencing communication issues with their first³¹¹. Even mentors shared a lack of motivation and knowledge for mentoring YEs, saying, “Mentor practicing is not up to date culture in our country. Our mind set up is not supportive enough to hire a mentor for business support³¹²,” and, “If the mentee is not hungry enough for information, it is not possible for me to push him forward³¹³.” A few interviewees were happy with their mentoring experience and found that it

impacted their businesses³¹⁴. One YE recounted, *“I got the support from my mentor to fix the pricing of my food item. He was an expert. He suggested that I not to spend more money on the decoration³¹⁵.”*

The majority of YEs received beneficial support from B'YEAH mentors. It is not reasonable to expect that each mentor/mentee match would be perfect out of the gate, and B'YEAH attempted to address bad fits. However, the new initiatives such as group mentoring and expert panels did not seem to have a significant impact on YEs since they were not mentioned in interviews. Reports from mentors about the deficiencies in mentoring culture are concerning and indicate that the project could have done more to foster enthusiasm and resilience among mentors.

At Endline, mentors wanted more support and recognition.

The evaluation team recommended at Midline that B'YEAH expand the mentoring programme and ensure regular involvement with mentees by providing additional services to mentors such as networking events, conferences, masterclasses, or recognition through ceremonies, certificates, or social media. B'YEAH reported that they addressed this feedback by regularly checking in with mentors, conducting a webinar for mentors, and posting mentors' business information on their website. A few mentors at Endline shared that they need additional training and recognition to continue giving their mentees the best possible support. As a mentor put it, *“A strong connection and training is needed for the mentor to bring out the best possibilities. A proper platform should be created for the mentors. Mentors are not demanding money, they are asking for recognition. Minimum satisfaction is needed³¹⁶.”* This evidence shows that B'YEAH's response did not fully make mentors feel supported or seen. Although the Midline recommendation was not resolved, B'YEAH made steps toward increasing visibility of mentors' efforts and developing a mentoring hub which could motivate mentors if expanded in the future.

B'YEAH helped YEs create business plans, but YEs wanted more training on financial planning.

YE scored lowest on financial planning practice scores at Midline, pointing to the need for B'YEAH to strengthen content relating to this practice. Project staff also mentioned that it would be a good idea to scrutinise business ideas before launch. B'YEAH staff suggested that mentors or external volunteers could assist with doing 1:1 analysis of business plans to provide YE with a better starting point. To respond to this need, B'YEAH hosted multiple training sessions on business plan preparation. Due to limited time and resources, B'YEAH did not have the capacity to examine every business plan, but intended to introduce this practice on a small scale.

At Endline, Business Practice Scorecard indicators were not measured to gauge improvement, however, a few YEs said that B'YEAH's training helped them create business plans³¹⁷. Multiple YEs also said that they received advice on their business plans, suggesting that mentors and B'YEAH staff helped make plans more viable³¹⁸. One YE still wanted more advanced support on financial planning. Knowledge can always be expanded, but considering that more YEs reported impactful support than not, it can be concluded that B'YEAH's training followed through on increasing financial planning training and business plan advising within its limited capacity.

Staff adjusted to advise YEs on when and when not to apply for external finance.

B'YEAH does not focus on providing financial assistance in the form of loans, however, at Midline, many YE requested help with loans. After analysing the performance data of the supported businesses, it was concluded that YEs participating in training were not in a position to apply for external finance because of their credit/revenue details as well as the unfavourable terms and conditions of external financing. Even though this resulted in not meeting the target for loans, the team decided not to encourage business owners to apply for loans as this would be potentially detrimental to the YEs who were not in a position to repay the loans on time.

At Endline, interviewed staff members showed an understanding of the pitfalls of loans and advised YEs that loans are not the only answer to their difficulties³¹⁹. B'YEAH utilised mentors to provide financial advice and also held sessions on alternative financing such as crowdfunding and hassle-free investments. A mentor explained, *"I try to convince them not to take the loan at the initial stage. It is an extra burden. Loan dependency attitude should be avoided. Loans create excessive pressure for the beginner"*³²⁰. No YEs mentioned employing alternative funding but many still talked about their desire for loans and capital. One YE reported that they had asked for a loan and that B'YEAH helped teach them about the necessary financial documentation³²¹. Overall, the mixed evidence suggests that limited capacity barred B'YEAH from consistently addressing YEs' desire for and knowledge about loans.

B'YEAH staff incorporated soft skills such as negotiation and adaptation to training.

At Midline, project staff communicated that YEs needed to learn soft skills such as how to make sales and negotiate with clients and investors. In response, B'YEAH developed soft skills training but delivered it to a small number of entrepreneurs due to limited capacity. B'YEAH staff members explained that they applied more content on soft skills like *"how to navigate these kinds of uncertain situations, how you can have more grip, more agility, how you can negotiate"*³²². The programme effectively included a large number of soft skills in new trainings, and with additional time and capacity, this can be expanded to reach more YEs.

The majority of participants are still female, but the proportion of male youths increased between periods.

The beneficiary sample of the Midline study showed that females outnumbered males in B'YEAH's programming. While the number of both male and female participants decreased between Midline and Endline, the share of male participants increased from 23% to 30%. To recruit more male participants, B'YEAH rolled out Facebook ads targeting young men. Although the gender imbalance remained, A B'YEAH staff member pointed out that female YEs do not get the same opportunities that males do. Staff felt that B'YEAH could help even the wider playing field and provide support where it is most needed by including more women in the program. Overall, B'YEAH's targeted outreach yielded a 7% increase in male representation, which is satisfactory given that the programme addressed a wider gender gap in female entrepreneurship.

YEs partially understood the long-term benefits of decent work principles at Endline.

Decent work had only recently been introduced at Midline and implementation varied per YE. To expand implementation, the evaluation team recommended that B'YEAH require YEs to develop and follow action plans for employee contracts, safe working environments, and social security. At Endline, YEs referenced long-term benefits of decent work principles, including that happy workers would improve productivity, sales, and profits long-term³²³. Employees shared that they are keen to keep adhering to safety and health standards, indicating that B'YEAH supported YEs to communicate the importance of these measures to employees³²⁴. A couple of YEs even noted that the fact that they treat workers well could attract socially conscious and international customers³²⁵ and adhere to international trade compliance³²⁶. A small number of YEs requested more training for understanding the long-term benefits of decent work³²⁷. Given that more YEs who implemented decent work understood the long-term benefits than not, it can be determined that the programme implemented this recommendation relatively well.

Pre- and post-training tests were implemented by Endline.

At Midline, members had developed pre- and post-tests to measure how trainings contributed to knowledge increases, however, they were not developed for all trainings and were not comprehensive enough to measure knowledge increases. At Endline, staff reported that they implemented tests. Mentors said that implementing competency tests could be a valuable tool for pairing mentors and

mentees appropriately³²⁸. While programme reports show that B'YEAH implemented this recommendation, mentor interviews indicate that widely sharing knowledge from tests could prove applicable and helpful in more contexts.

YEs at Endline asked for more participatory trainings on and offline.

Digital tools helped mitigate the effects of COVID-19. However, at Midline, YE requested in-person engagements such as trade fairs and trainings. The evaluation team recommended a hybrid model for trainings to offer the benefits of in-person connections while maintaining flexibility for YEs (especially women) working from home. Although B'YEAH introduced a few in-person events, they designated the majority of their budget to online activities because the COVID-19 pandemic made in-person gatherings uncertain. As a result, several YEs at Endline communicated frustration with B'YEAH's offering of mostly online trainings and shared that they would like more participatory³²⁹ and interactive³³⁰ trainings in person. On the other hand, a female YE shared that online webinars allowed her to balance training with childcare³³¹. Staff emphasized this point by explaining that moving their operations online helped fill a gap and make the programme more accessible to people (especially women) who could not access other programs³³². Overall, it is reasonable that B'YEAH dedicated funds and capacity to online services due to the challenges of the pandemic, but in the future, B'YEAH can work to expand in-person events to bring out more benefits of the hybrid model.

Conclusion

Both BYST and B'YEAH made important progress on recommendations from Midline. BYST strengthened the consistency of mentoring meetings and exposure to a variety of experts through mentor exchanges and networking activities in **India**. BYST training also improved YEs financial, marketing, and soft skills. BYST was instrumental in securing loans for YE businesses but could have supported YEs to apply for funding independently. BYST effectively communicated the long-term benefits of decent work principles, and this was highly motivating for YE implementation. The programme also increased the number female participants from Endline to Midline, but did not successfully improve the proportion of female YEs compared to males within the YBI supported programme. BYST implemented pre- and post-training tests, but trainers did not seem aware of this fact and could therefore, not benefit from the knowledge gained. Lastly, BYST employed a hybrid training model, and some YEs were able to attend in-person events, but COVID-19, internet issues, and other responsibilities made it difficult to access opportunities.

YEs in **Bangladesh** desired more support that went beyond B'YEAH's mandate and capacity, including additional mentoring and help with loans, and mentors at Endline still wanted more support and recognition for supporting YEs. B'YEAH helped YEs create business plans, and mentors provided helpful advice on business planning, but YEs wanted more training on financial planning. B'YEAH staff successfully incorporated soft skills and warned YES about the challenges of taking on loans. The programme helped many YEs understand the long-term benefits of decent work principles, and implemented pre- and post-training tests without sharing the outcomes to those who could benefit. The proportion of male YEs increased, but the female majority was maintained to fill a service gap and equity need. B'YEAH facilitated online trainings to adapt to COVID-19 and help reach women YEs, but some YEs desired more participatory training.

Overall, BYST implemented recommendations on mentoring, decent work, and soft skills very effectively and responded to lessons learned about pre- and post-tests, the participant gender balance, hybrid training model, and loan advising moderately well. B'YEAH implemented recommendations on decent work, pre- and post-tests, soft skills, the participant gender balance, financial and business planning, and mentoring moderately well due to capacity constraints, and left room for improvement on lessons learned about loan advising, recognizing mentor efforts, and the hybrid training model. Both members

attempted to address all feedback, and considering the number of recommendations and the short amount of time for implementation, the progress made is commendable.

3.3 Sustainability

3.3.1 Are the services provided by the members likely to last after programme closure?

The Accelerating Youth-led Business in the Digital Era Programme was designed to create long-lasting social benefits by supporting economically independent young people. Strengthening YEs' enterprises creates jobs, improves the accessibility of quality services, and increases investments in communities. YBI set out to improve the long-term capacity of members to reach and support YEs by integrating digital tools, such as digital marketing programmes and databases, and building knowledge bases around decent work and business training. This evaluation aims to determine whether the programme has equipped members to continue programme activities and how likely they are to sustain services.

India

BYST is likely to sustain mentoring, continue training webinars, and expand reach to new locations.

Staff, mentors, and YEs alike shared the belief that their mentor-mentee relationships will last, suggesting that the project's work to build mentor support networks for YE will be sustained into the future and "almost forever³³³." A staff member explained, "It's a 2 years hand holding project by BYST...but still, if they need help they can always contact us. For people who're running very successful business we're keeping in touch with them because they want to grow further...Officially, we help them during those two years but mentors also help them if they need it³³⁴."

To sustain the growth of existing participants, BYST is conducting national and international webinars to update mentors and YEs on business strategies and address challenges. In additions, BYST is planning training sessions on special topics such as quality enhancement. BYST intends to replicate its entrepreneurship development model for the next couple of years and is in discussion with potential partners to support more youths in their entrepreneurship journeys. BYST has already built relationships with JP Morgan, the British High Commission, Google, HDFC Bank, and Bajaj Auto that are helping BYST expand operations to new locations. BYST has also formed strong partnerships with local organizations, government institutions, and banks that constitute a strong support and investment system for YEs. This combined network of partners, funders, and implementers will likely allow BYST to sustain its operations in the future.

In addition to strong partnerships, BYST has established systems that will help it serve YEs in the future. BYST has implemented and continues to improve a quarterly survey that assesses YEs' training needs, challenges, and support. Staff members also shared that BYST's documentation and organisational systems are being digitized with a new customer relationship management programme that will serve as a support portal³³⁵. Virtual communication has changed the way YEs access support for the long-term since YEs can now attend digital trainings and consult programme staff via phone calls rather than traveling to the office³³⁶. These tools are likely to help BYST sustain programming that is relevant and responsive to YE needs. Although BYST has not explicitly reported whether decent work and digital skills will be included in their future programming, the organisation has a strong foundation in training materials and mentor expertise to be able to do so.

Bangladesh

B'YEAH is likely to expand trainings, open doors to finance options, and spread decent work and digital skills.

To sustain support for existing YEs, B'YEAH plans to continue its mentoring programme and conduct training sessions on prevalent issues YEs are facing. Mentors confirmed that they will continue to support their mentees, indicating that YEs will benefit in the future from the support network set up by B'YEAH³³⁷. For example, a mentor said, "Relationships will always keep intact. Through B'YEAH, I made a group. They always [ask] me unofficially when they face any problem. In business, every day you will face new problem. They always phone me. I feel happy to answer their call. If they need any assistance, I am there to help³³⁸." A few YEs are planning to join B'YEAH as trainers or mentors in the future or otherwise share what they have learned with young people in their communities. As a result, B'YEAH could have a pool of alumni to draw on for future programming, and the effect of B'YEAH's training could ripple out to more youths³³⁹.

Some YEs supported by the programme have already been enrolled in B'YEAH's new Impact Incubator, beginning September 2022, that will help YEs develop viable models for their companies and ready-to-use business plans that can be downloaded as a PDFs. B'YEAH is also designing a series of courses that will be subsidized to cost one-third of the market rate. The first course on Cyber Security Fundamentals as already been launched. The course builds on the programmes digital skills foundation and will work to mitigate cyber security attacks on profit and reputation that are affecting YEs' businesses. With so many new learning opportunities, B'YEAH will likely continue supporting YEs to grow their businesses.

After the success of its Bangladesh Youth Enterprise Competition, B'YEAH plans to launch a second round in the near future. The competition aimed to harness young entrepreneurship to tackle the most pressing challenges faces in local communities. In the first round, twenty out over more than two thousand YEs were selected for hands-on incubation, training, and mentoring sessions. The programme connects YEs with established changemakers and builds their skillset, confidence. B'YEAH onboarded more than ten partners in the first iteration who bolstered the programme with a wide array of ancillary services. Based on the good reception and strong partnerships that resulted from the first competition, B'YEAH is likely to sustain this competition for more rounds in the future.

Addressing YE's need for capital, B'YEAH has worked to build relationships with alternative funding sources. One such source is Biniyog, a crowdfunding group that ensures hassle-free investments for small businesses that are unlikely to access bank loans. Another partner on this front is Bepari, a platform for inventory management, website, e-commerce, and financial management that is giving B'YEAH YEs a demo and discounted rate. B'YEAH is also exploring a blended finance model that combines public and philanthropic capital to reduces investment risk. While these are new and untested waters for B'YEAH that has not, as of yet, focused on financial support for YEs, the number of options they are exploring increases the likelihood that they will help find a sustainable growth solution for young entrepreneurship.

B'YEAH is working to spread the digital skills and decent work model through collaborations with other organisations. The Central Bank of Bangladesh invited B'YEAH to build training modules on digital marketing. B'YEAH is also establishing a partnership with Bangladesh's arm of the International Labour Organisation (ILO) to collaborate on a communications campaign about the benefits of decent work. As a result, B'YEAH now has access to the ILO's expertise and activity-based learning programmes.

Internally, B'YEAH introduced a cloud platform that is helping them maintain consistent data and progress monitoring. The system is enabling B'YEAH to analyse insights and effectively devise the programmatic direction, increasing B'YEAH's capacity to sustain responsive and relevant programs in the future.

Conclusion

BYST and B'YEAH have both established plans to expand learning opportunities for current YEs and reach new youths. With strong networks of partnership and support, it is likely that both members will continue their business training and mentoring services. B'YEAH is additionally working to connect YEs with sources of capital. These new initiatives are certain to face challenges, but the wide scope of B'YEAH's exploration increases the chance of success. Based on its partnerships with the ILO and Central Bank of Bangladesh, B'YEAH is very well positioned to expand decent work awareness and digital skills training. Although BYST is also equipped to sustain decent work and digital skills training, it has not indicated whether these topics will be a foundational component of its future programming. Finally, both BYST and B'YEAH have implemented digital systems that are increasing their capacity to analyse and respond to programme operations and effectiveness, making it likely that they will sustain their relevance and responsiveness to YE needs.

3.3.2 What factors support and inhibit the sustainability of programme achievements?

This evaluation shows that the Accelerating Youth-led Business in the Digital Era Programme supported YEs to make gains in business practises, implementing decent work principles, and adopting digital skills. Evidence has also revealed barriers to fully adopting training lessons. Based on YE experiences across programme countries, this evaluation aims to determine what factors will support and inhibit these achievements to be sustained.

YEs are motivated to sustain achievements in business practices, decent work, and digital skills and would be supported by additional learning and financial resources.

Many YEs stated that they would like to continue running and building their businesses in the future³⁴⁰. In particular, YEs and trainers identified the subjects of venture capital³⁴¹, international trade³⁴², fields like fashion³⁴³, staff management³⁴⁴, digital troubleshooting³⁴⁵, and finances³⁴⁶. For the trainings they had received, YEs also wanted permanent materials³⁴⁷ to reference such as video recordings, handout notes³⁴⁸, and example deeds³⁴⁹. One YE said that the notes he took down during B'YEAH training were a helpful reference whenever problems arose³⁵⁰. Her example shows that widely disseminated guides and written follow-up materials could help other YEs sustain their learnings.

To sustain growth, YEs also said they need access to more capital and staff. Time after time, YEs stated their need for financing, expressing, "*most of the time, the problem is about funds*³⁵¹," "*capital is the main barrier*³⁵²," and "*to sustain my business, I am equipped, but to grow, I need financial support*³⁵³." The loan application process was reportedly difficult for YEs to navigate on their own³⁵⁴. A staff member explained that bank requirements in Bangladesh became more stringent over the course of the project because YEs who took loans without full comprehension of financial management defaulted and lowered the confidence of financial intuitions. Future initiatives could closely assess YEs' financial skills to assess whether they are ready to take on loans. One YE also added that women face additional barriers to accessing capital, saying, "*For the woman entrepreneur, collecting the capital is the barrier...Women entrepreneurs do not get the help from family, especially from the husband...For getting the loan we need the signature of a 1st class government officer. I do not have any relatives to take the signature*³⁵⁵." To address the issue, YEs suggested that services provide more support for businesses in sectors with low profit margins³⁵⁶ and that members could provide certificates that would serve as a qualification or reference for loans³⁵⁷. YEs also suggested that public programmes could help subsidise loans for start-ups and YEs. They suggested interest-free or low-interest loans, and recognised that only the government and not private companies would offer this kind of financing³⁵⁸. To advocate for government support schemes, one YE recommended establishing and advocacy group to raise issues related to entrepreneurship to the national agenda³⁵⁹.

In addition to finance, YEs would benefit from more human capital. Women with a high burden of unpaid home labour³⁶⁰, said that their barrier to growth is lack of staff for running stores and delivering orders³⁶¹. Decent work was found to be an important component of sustaining human capital. Although it was not easy for YEs to implement decent work principles, those who did shared that they are likely to sustain and expand upon them because good working hours and salaries fostered better relationships with their employees and yielded higher employee retention³⁶². YEs were also motivated by the direct effect decent work principles had on their profits, namely that satisfied employees improved productivity and clean environments attracted more customers. Despite the positive impact on profits, cost remains a barrier to sustaining decent work principles. YEs plainly stated that decent work is costly for small start-ups, “*For the small entrepreneur like us, we cannot implement all rules. Money is the main barrier*³⁶³,” “*pregnancy time, leave management, overtime salary all are problems for the owner. It is an extra cost for the owner*³⁶⁴,” and “*money is the main barrier for the decent work rules*³⁶⁵.” To overcome financial barriers, a mentor and trainer mentioned that additional government oversight could be helpful for encouraging YEs to maintain decent work principles³⁶⁶. Future programming could also highlight the savings and increased profits that decent work has shown to yield in order to mitigate cost concerns.

Lastly, YEs who implemented digital tools said that there is “*no going back*³⁶⁷,” but relevance and cost were barriers to wider adoption. YEs who adopted digital tools indicated that they will sustain these tools and skills in the future because they have irrevocably changed the way they do business: *Most of the people, even the downtrodden, have smart phones...Once we have connected to the customer through social media or whatever, we necessarily have to build up...They will have to continue. There is no going back*³⁶⁸. A few YEs were demotivated to develop digital skills because they did not see the added value or because of the restrictions of online sites³⁶⁹. More commonly, adoption was impeded by poor internet access (especially in rural areas) and the cost of data, phones, and online platforms³⁷⁰. But one YE argued that selling solely online is actually more cost effective than maintaining physical infrastructure:

*The young generation is very much active and innovative. They prefer online business as they have limited capital. They can't afford 4-5 million Taka as advance payment for a physical shop. But for online business, we don't need to invest such a huge amount. We can display our product from home in a small, nice set up. I can reach thousands of people through an online page*³⁷¹.

This account suggests that future programming could highlight cost comparisons between physical and online infrastructure to sustain the growth of online businesses.

Overall, YEs are motivated by the programme’s impact on their businesses. The sustainability of these achievements comes down to resources for continued learning and financing growth, decent work, and digital skills.

Support from mentors and family would support YEs to sustain growth.

YEs overwhelmingly identified that mentor support will be crucial for navigating challenges, providing business advice³⁷², networking with business contacts³⁷³, and holding YEs accountable to business goals in the future³⁷⁴. A mentor added that in-person connections will be essential for YEs to continue to grow and learn from their mentors, saying, “*The type of interaction we had with our mentees before pandemic, that personal touch is missing...Now sometimes, [a mentee is] hesitant to ask certain questions...because he has not seen me, he's only talking on telephone*³⁷⁵.” An important part of the in-person connection is networking. Multiple YEs also requested additional, in-person networking and market access opportunities to build clientele³⁷⁶.

Another important source of support for YEs is family. Lack of family support³⁷⁷ and a stigma against entrepreneurship is prohibitive to sustaining YE businesses. One YE said, *“From my life experience, I have seen no one is supporting YE. Not even the family members. Before getting married, I had a very good sales on e-commerce. But after getting married, my wife and in law parents insisted that I leave business. They’re always negative with business³⁷⁸.”* Family support is especially crucial for young women. Many female YEs noted that lack of family support is a barrier to sustaining the growth of their businesses, saying *“My family will not support me to go out and do these³⁷⁹,”* *“my family would not allow me to take this further³⁸⁰,”* and, *“if ladies don’t have family support, how will they go out and work³⁸¹?”* To address this barrier and promote sustainability, future programmes could conduct wider awareness raising with families and communities about the benefits of young entrepreneurship.

Conclusion

Across programme contexts, YEs are eager to sustain the growth of their business practices. Access to trainings on new topics and refresher materials from old courses would help YEs continue to grow and improve. Positive impacts of already implemented decent work principles and digital skills are self-rewarding and are likely to sustain themselves. When it comes to expanding businesses and adding new decent work principles and digital tools, YEs would be supported by additional access to capital. Long-lasting mentor relationships will also be key for YE success beyond the term of the programme, but buy-in from family remains a crucial barrier, especially for young women.

4. Conclusion

The *“Accelerating Youth-led Businesses in the Digital Era”* programme, supported by the IKEA Foundation, was implemented by YBI, in partnership with local member BYST in India and B’YEAH in Bangladesh between 2019 to 2022.

Microenterprises in India and Bangladesh constitute an essential source of employment for young people, but YEs face finance, human resources, and business development hurdles in their business journeys. Though long-term finance is a significant constraint for budding entrepreneurs, research shows that business training³⁸² and mentoring³⁸³ are equally essential for transforming capital into productive investments. *Accelerating Youth-led Businesses in the Digital Era* aimed to reduce youth unemployment by creating and strengthening youth-led businesses, embedding a decent work culture, and assist with the integration of digital tools in business and members operations.

The Endline aimed to understand how local members B’YEAH and BYST contributed to desired outcomes. From KPIs defined, measured, and tracked by the programme, it is evident that the project exceeded most of its targets. This evaluation offers evidence that the programme contributed to each of the three outcomes.

- BYST and B’YEAH made considerable contributions towards **strengthening and creating youth-led businesses**. YEs reported increased sales, improved client relations, access to new markets, and enhanced business visibility. The training and support significantly impacted YE’s ability to strengthen their businesses and create new ones. Several project inputs such as training, guidance, mentoring and linkage with financial institutions, were cited by YEs as instrumental in enhancing their capacity.
- The programme successfully supported youth-led businesses to embed **decent work principles** by adapting the curriculum to the local contexts. YEs implemented child labour bans and safe and hygienic practices in their workplaces. Mentoring, project staff visits, success stories, and posters with simplified decent work messages were salient strategies for encouraging decent work principles.

Changes in attitude and behaviour take time; therefore, continuous sensitisation will be critical for holistic adoption of decent work in these contexts.

- On **digital integration**, the programme supported BYST and B'YEAH to roll out innovative digital solutions, ultimately leading to YEs creating online presences for their businesses. YEs reported adopting digital tools following training. They implemented online ordering of raw materials, online payments and orders, and social media marketing.

In achieving these outcomes, **YBI enhanced the capacity of members to better support YEs**. Project staff from BYST and B'YEAH said that the monthly review calls with YBI were instrumental in ensuring project activities were going according to plan and addressing unique challenges during implementation.

The programme was **highly relevant to YEs and was vital in helping them navigate the COVID-19 pandemic**. BYST supported YEs in India to access emergency capital from government programmes and adapt to a rapidly changing market by selling online and pivoting to goods and services in demand. B'YEAH's business advice helped YEs in Bangladesh keep their enterprises afloat. In both countries, digital skills training helped YEs restart operations after their businesses were shuttered, decent work training equipped YEs to implement health protocols that were crucial for safety, and mentors and staff provided crucial motivation.

Both BYST and B'YEAH made meaningful progress on **recommendations from Midline**. The recommendations covered strengthening areas such as mentoring, business training, communicating the long-term benefits of decent work principles, and adapting a hybrid training model that incorporated both online and offline sessions.

Concerning **sustainability**, participants indicated that it is likely that existing mentoring relationships, decent work principles, and digital skills will be sustained. YEs were motivated to share project learnings with other youths. Family support for female YEs, additional training on venture capital, and more loans and staff are needed to sustain business growth. YEs also said that more training and reference materials as well as support from mentors would help them sustain growth. Cost is a barrier to sustaining decent work principles and digital skills in both countries.

Accelerating Youth-led Businesses in the Digital Era has resulted in significant learning for YBI, BYST, and B'YEAH. This programme has contributed to addressing youth unemployment and working conditions, which remain essential policy issues for India and Bangladesh. The Indian government has policies such as National Career Service Scheme and National Rural Employment Programme to provide employment opportunities for young people. In Bangladesh, employment is regulated by the Bangladesh Labour Act (2006) and Rules (2015). The Ministry of Labour and Employment is also currently framing a National Employment Policy 2022 (NEP 2022), which plans to generate 30 million jobs by 2030. Within such an environment, future programmes are welcome to contribute to the Sustainable Development Goal of promoting sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all (Goal 8).

Stakeholders will likely take forward the lessons learned and recommendations in future programming.

4.1 Lessons Learned

The key lessons learned include:

Business creation and strengthening

1. **Access to financial services remains a crucial need for YEs**. Following the midline, B'YEAH incorporated financial advice in its financial training while BYST continued offering its financial

package services, including linking YEs with financial institutions. However, business owners said that access to capital, remains one of their toughest challenges. As much as YEs appreciate the support received from the programme, many are constrained by business finance coupled with increasing economic downturns.

2. **Mentoring is a key component in all stages of building a business.** Several respondents underscored the value of mentors in building their businesses. For example, business registration in both countries was challenging for several YEs, and having an experienced guide was essential. Some mentors went further and referred YEs to their networks or provided references for bank loan applications. It is imperative for these relationships to continue to ensure the sustainability of achievements. An initiative to recognize mentors on members' websites and social media pages is a great starting point for recognizing mentors that members are adopting.

Decent work

3. **Understanding the why of decent work is a critical first step in implementation.** Most YEs who could identify the short- and long-term benefits of decent work implemented several principles in their businesses. For example, business owners reported that when their workers' welfare improved, their output increased, which translated to more profits. Future interventions could showcase more success stories to encourage widespread adoption of decent work. Decent work was a completely new concept for many YEs; therefore, adjusting attitudes happens gradually. In addition, future programming should focus on continuously championing the principles now that YEs understand the basics and addressing barriers such as cost.
4. **YEs highly value follow-ups, remotely and physically.** In cases where project staff and mentors took time to visit project-supported businesses, YEs were highly appreciative of the gesture. Though the relationship between visits and adherence to decent work standards was not measured, qualitative accounts demonstrate business owners were more receptive to implementing project recommendations.
5. The accomplishments in decent work **depend highly on business type and environment.** For example, manufacturing businesses were likelier to put more emphasis on implementing safety principles than those with online operations. Members' critical role was to continuously point YEs to government policies and internationally accepted norms on decent work. Such support from members needs to continue in order to sustain achievements.

Digital integration

6. YEs were excited to discover that most of the digital tools introduced during training were within their reach. **The programme's strategy of leveraging existing and free digital tools proved effective.** Therefore, training on digital skills and introduction to available tools matters; in this case, it helped move more businesses online relatively cost-efficiently.
7. **Digital uptake, literacy, and existing digital infrastructure** are critical in achieving digital integration objectives. The continued use of social media and the rapid growth of e-commerce has seen a rise in innovative initiatives supporting users to collaborate, trade, and make payments. However, when a country has low digital uptake, digital initiatives may be constrained in achieving their potential. For example, some YEs said that high electricity bills were prohibitive and made them treat digital marketing as a secondary concern for their businesses. In many cases, digital initiatives would work better in urban or peri-urban areas since connecting costs are lower than in rural areas.

YBI support to partners

8. **YBI's adaptive management approach**, which leveraged its global network's collective expertise, was key to the effective delivery of the programme. YBI's agile capacity to think through situations collaboratively with stakeholders, understand them and flexibly adjust ensured the programme delivered quality services to YEs and completed activities in time. In addition, YBI utilised its network's

collective expertise to address gaps, introduce innovative approaches, and share learning. This approach would greatly benefit future programming

COVID-19 Relevance

9. **A mix of soft and hard skills for YEs were crucial in dealing with the COVID-19 crisis.** Soft skills such as problem solving and adaptability saved many businesses from closing by helping YEs pivot. Digital skills and decent work health and safety protocols also proved valuable in making operations viable during the pandemic.

Sustainability

10. **Institutional backing from a well-respected organization helped first-time business owners gain credibility with financial institutions.** Loans can often make or break start-up businesses, and the majority of YEs requested loan support. BYST took responsibility for managing YE loan applications which resulted in a high success rate but may have prevented YEs from building these skills themselves. BYEAH did not directly aid in loan acquisition but did link YEs with financial institutions. Future programming could consider providing certifications as YEs recommended in order to sustainably bolster YE applications with credentials from a respected organization even after participation ends.

4.2 Recommendations

The evaluation team would make the following recommendations to stakeholders designing and implementing programmes in the project region:

Business creation and strengthening

1. **There is a need to continuously clarify the programme's scope to participants to ensure alignment between expectations and programme activities.** For example, a few participants expected members to make physical follow-up visits which were challenging to fit into YEs' busy schedules. Others wanted to be matched to mentors specific to their business type. Future interventions should continuously make it clear what support the programme does and does not provide so that YEs can move forward on their own where necessary.
2. **Future programming should consider incorporating a suite of financial products and support that YEs can access.** Such an intervention would need a multi-stakeholder approach with various players offering services including, savings and loans, insurance, payments, and transactions all delivered in an affordable and sustainable manner depending on need and context.
3. Consider **enhancing rural women entrepreneurs' access to markets.** People in rural areas produce and add value to goods they trade in local and export markets, either as farmers, wage workers, processors, or vendors along different value chains. However, they face difficulties accessing and competing in markets. Women entrepreneurs play a significant role in the running of rural economies; therefore, they bear the brunt of most challenges. For example, rural women often lack timely market information, face challenges negotiating prices with buyers, and have difficulty physically accessing markets due to limited transport opportunities and restrictions on mobility. Future interventions should work to understand rural women's market access before developing initiatives to support them.

Decent work

4. **Future training for entrepreneurs should, as a minimum, include decent work modules.** In addition, some respondents recommended including lessons on **environmental protection** and topics such as renewable energy. Business owners need to be made aware of the environmental consequences of

their business and how to take care of their surroundings. Topics like use of renewable energy could be covered. Also, following trainings, entrepreneurs should be provided with booklets or brochures on decent work for quick referral in the future.

5. **Continued training for YEs on providing social security benefits should be paired with awareness raising for employees on their rights.** Employees and employers viewed assistance given to sort out personal emergencies such as payment of hospital fees³⁸⁴ as social security measures. This misconception suggests that additional training would be needed for YEs to understand and implement formal social security programmes. Employees could also be trained on their rights in order to help keep YEs accountable to decent work.
6. **Future interventions could consider linking with women-only networks with a history of championing issues affecting women in the workplace.** Change in the regulatory and legal systems that discriminate against women in business and the workplace does not come overnight. Instead, it calls for constant vigilance, patience, and perseverance. Future projects could consider automatic registration to women-only networks where YEs will be paired with a mentor. Through mentoring, a body of champions will steadily be created where members understand the advocacy process and gradually implement decent work standards.
7. **Future programmes should consider researching more indicators to measure the decent work principles.** For example, indicators to measure discrimination could include average hourly earnings of female and male employees, by occupation, age and persons with disabilities, and hours of work by sex and economic activity³⁸⁵.

Digital integration

8. **Consider designing digital interventions targeted at rural populations that respond to their needs and take their context into account.** In terms of digital access, rural people experience more challenges, such as poor technological infrastructure, high costs of technology, and low levels of digital literacy and skills, compared to their urban counterparts. However, opportunities in the agricultural and food sector dominated by those residing in rural areas exist, which could address gaps in smallholders' access to information, inputs, market finance and training³⁸⁶.

Sustainability

9. **To improve women's participation, future programming should raise awareness among families and provide women only trainings.** Lack of family support was a major barrier for women starting and expanding their businesses. Gender specific workshops could make an impact on attracting more women and making it more culturally appropriate for them to participate.
10. **Future initiatives should continue using the hybrid model to improve accessibility for YEs with busy schedules while still providing in-person networking and market opportunities.** Interventions should consider addressing internet barriers by paying for additional data, and in-person sessions should be arranged with work and home/care schedules in mind.
11. **Programming can encourage the uptake of digital skills by highlighting cost comparisons between physical and online infrastructure.** Cost and applicability were the primary barriers, so emphasizing savings, efficiency, and improved profits could expand uptake.
12. **Future programmes should continue championing the implementation of decent work principles and help YEs explore how to apply them in non-traditional settings,** such as setting standard shifts if a business does not operate during normal hours and providing social security for a very small number of employees. Employee registers were also a helpful transition toward written contracts that future interventions could follow rather than jumping straight to contracts.

Annex

Cumulative Overview of Key Performance Indicators

Table 1 Strengthen and grow new and existing businesses KPIs

Indicator	B'YEAH			BYST		
	Target	Achieved	% Achievement	Target	Achieved	% Achievement
The number of new and existing business supported	400	770	193%	1,410	1,843	131%
Number of people completing trainings	600	665	111%	2,000	2,182	109%
Number of mentors trained	100	122	122%	200	326	163%
Number of mentor/mentees matched	400	467	117%	500	599	120%
Number of people mentored	400	285	71%	500	401	80%
Number of businesses started	100	601	601%	500	600	120%
Number of businesses strengthened	300	169	56%	910	1,243	137%
Number of entrepreneurs reporting an increase in business knowledge and skills	588	639	109%	910	850	93%
Number of new and existing businesses still trading of the total supported (of total started and/or strengthened)	266	677	255%	1,050	1,726	164%
Business survival rate (%)	67%	80%	132%	74%	94%	126%
Number of self-employed jobs [equivalent to new businesses started]	100	601	601%	470	600	128%
Number of additional direct jobs created by young entrepreneurs by age and gender	300	603	201%	2,820	2,532	90%
Number of direct jobs created by businesses supported	500	1,204	241%	3,684	3,132	85%
Number of additional indirect jobs created by young entrepreneurs by age and gender	500	603	121%	4,288	3,198	75%
Number of YEs supported to access funds w/loans granted	200	42	21%	500	599	120%
Median annual revenue growth	NA	67%			44%	
Female		78%			44%	
Male		50%			100%	
Median proportion of operational businesses that sell online	NA	70%			35%	
Female		70%			30%	
Male		65%			40%	
Average proportion of operational businesses that sell online	NA	64%			44%	
Female		65%			45%	
Male		64%			42%	

Table 2 Decent Work

Indicator	Target	B'YEAH		BYST		
		Achieved	% Achievement	Target	Achieved	% Achievement
Number of people reporting intention to implement decent work principles	260	273	105%	1,000	962	96%
YEs gain knowledge on decent work principles	247	273	111%	950	967	102%
Number of people completing training of trainers (ToT) on Decent Work	10	10	100%	20	21	105%
Number of people attending training in decent work principles	260	276	106%	1,000	967	97%
Number of people completing training in decent work principles	260	276	106%	1,000	967	97%

Table 3 Digital Integration

Indicator	B'YEAH			BYST		
	Target	Achieved	% Achievement	Target	Achieved	% Achievement
Number and type of new digital tools developed by YBI members	1	2	200%	1	1	100%
Number of young people attending training in digital skills	600	704	117%	1,000	1,371	137%
Number of young people completing training in digital skills	600	697	116%	1,000	1,371	137%
Number of entrepreneurs reporting adoption of digital tools following digital skills training	600	473	79%	1,000	1,008	101%
Percentage of entrepreneurs reporting an increase in digital skills uptake	80%	68%	85%	100%	74%	74%
Number of entrepreneurs trading online	NA	379		NA	296	

Table 4 Evaluation Questions and Sources of Evidence

DAC Criteria	Evaluation Questions	Monitoring Data	Lit. Review	Focus Group Discussion	Key Informant Interviews
EFFECTIVENESS	To what extent did the programme contribute to creating or strengthening youth-led businesses ? ^{ccclxxxvii}	X	X	1-17	18-30
	To what extent did the programme contribute to embedding decent work principles in youth-led businesses? ^{ccclxxxviii}	X	X	5, 8, 9, 11-17	19, 22, 24-30
	Are members using all the content of the training curriculum? What is working well and what needs review?		X	5	22, 24, 25, 26
	To what extent did YE implement decent work standards? What strategies worked to support YE to implement decent work standards? ^{ccclxxxix}	X	X	5, 6, 8, 9, 11-17	20, 21, 23, 25-30
	What effect did decent work standards have on employees?		X	5, 17	21, 25 – 30
	To what extent did the programme contribute to the adoption of digital technologies among youth-led businesses? ^{cccxc}	X		1-4, 6, 8-17	22, 23, 26, 27, 30, 31
	To what extent and in what ways has YBI support enabled members to better deliver quality programmes? ^{cccxcii}				20, 32 (21-23), 31
RELEVANCE	To what extent did member organisations help businesses navigate the pandemic ?	X	X	1-17	20-27, 30
	How did the programme integrate recommendations from the Midline Evaluation? ^{cccxciii}	X		1-17	20-27, 30-31
SUSTAINABILITY	Are the services provided by the members (in particular the Decent Work Training and Digital Skills Training) and outcomes likely to last after programme closure? ^{cccxciii}				20-27, 30-31
	What factors support and inhibit the sustainability of programme achievements?				18, 31
Across all DAC Criteria:	What are the key lessons learnt ? (also, regarding future programme design, supporting YE to implement decent work standards)	X		1-17	18-27, 30-31

Table 5 Tools and Sampling Approach

Population Quota		Sampling	Programme	
			BYST	B'YEAH
Focus Group Discussions				
1	YE who completed B'YEAH's entrepreneurship training	FGD members to be diverse in age, rural/urban areas, business experience, and business sectors.		2
2	YE who completed B'YEAH's e-commerce & digital marketing training	FGD members to be diverse in age, rural/urban areas, business experience, and business sectors.		2
3	YE who completed any of BYST's subject matter trainings	FGD members to be diverse in age, rural/urban areas, business experience, and business sectors.	2	
4	YE who completed any of the digital skills trainings (Basic/foundation, advanced)	FGD members to be diverse in age, rural/urban areas, business experience, and business sectors.	2	2
5	YE who completed the decent work training	FGD members to be diverse in age, rural/urban areas, business experience, and business sectors.	3	3
6	YE who have a mentor	FGD members to be diverse in age, rural/urban areas, business experience, and business sectors.	2	2
7	YE who accessed financial support services	FGD members to be diverse in age, rural/urban areas, business experience, and business sectors.	2	2
8	YE with businesses in rural areas who attended any of the member services	FGD members to be diverse in age, business experience, and business sectors.	1	1
9	YE with businesses in urban areas who attended any of the member services	FGD members to be diverse in age, business experience, and business sectors.	1	1
1	YE who dropped- out of trainings	FGD members to be diverse in age, business experience, and business sectors.	1	1
1	YE who were existing business owners prior to attending member services	FGD members to be diverse in age, rural/urban areas, business experience, and business sectors.	2	2
1	YE who started a business upon attending member services	FGD members to be diverse in age, rural/urban areas, business experience, and business sectors.	2	2
1	YE with a successful business ^{CCXCV}	FGD members to be diverse in age, rural/urban areas, and business sectors.	1	1
1	YE with unsuccessful business ^{CCXCV} or who closed their business	FGD members to be diverse in age, rural/urban areas, and business sectors.	1	1
1	YE who are young mothers ^{CCXCVI}	FGD members from rural/urban areas, diverse in business experiences, and business sectors.	1	1
1	YE with employees	FGD members to be diverse in age, rural/urban areas, and business sectors.	2	2
1	Employees (male/female) on well-being/decent work principles	FGD members to be diverse in age, rural/urban areas, and business sectors.	2	2
	Total FGDs		25	27
Key Informant Interviews				
1	KII with project/member staff	If possible diverse in gender	3	3
1	KII with decent work training trainers	If possible diverse in gender	2	2
2	KII with trainers of other trainers	If possible diverse in gender	2	2
2	KII with mentors (actively engaged with YE)	If possible diverse in gender	2	2
2	KII with mentors who attended decent work training	If possible diverse in gender	2	2
2	KII with A2F provider	If possible diverse in gender	2	2
2	KII with YE who completed the decent work training	If possible diverse in age, business experience, and business sectors.	4	4
2	KII with YE who had an existing business prior to attending member services	If possible diverse in age, business experience, and business sectors.	3	3
2	KII with YE who started a business upon attending member services	If possible diverse in age, business experience, and business sectors.	3	3
2	KII with female employee	If possible diverse in age, business experience, and business sectors.	2	2
2	KII with male employee	If possible diverse in age, rural/urban areas, and business sectors.	2	2
2	KII with female YE	If possible diverse in age, rural/urban areas, and business sectors.	3	3
3	KII with male YE	If possible diverse in age, rural/urban areas, and business sectors.	3	3

	Population Quota	Sampling	Programme	
			BYST	B'YEAH
	Total KIIIs		33	33
	Total		58	60
3	KII with YBI staff (conducted by OS)		2	
	Total		120	

¹ COR was developed by Jess Dart (2005) and combines elements of Contribution Analysis and Multiple Lines and Levels of Evidence. COR provides a systematic framework to assess the project's contribution against its performance story, places strong emphasis on key participatory consultations and allows for multiple lines of evidence to feed into the analysis.

² Mayne, J. (2001). Addressing attribution through contribution analysis: using performance measures sensibly. The Canadian journal of program evaluation, 16(1), 1.; namely: (1) it supports the identification of project mechanisms that work; (2) It ascertains how plausible it is that the intervention may achieve its intended impact, when there is no evidence on that specific intervention and when, due to time, resource or ethical limitations, doing experimental research is not feasible, and; (3) it creates a counterfactual through the use of counterfactual history and the social psychological 'theory of reasoned behaviour) Leeuw, F. L. (2012). Linking theory-based evaluation and contribution analysis: Three problems and a few solutions. *Evaluation*, 18(3), 348-363; Leeuw, 2003

³ See section 3.1

⁴ COR was developed by Jess Dart (2005) and combines elements of Contribution Analysis and Multiple Lines and Levels of Evidence. COR will provide a systematic framework to assess the project's contribution against its performance story, places strong emphasis on key participatory consultations and allows for multiple lines of evidence to feed into the analysis.

⁵ Mayne, J. (2001). Addressing attribution through contribution analysis: using performance measures sensibly. The Canadian journal of program evaluation, 16(1), 1.; namely: (1) it supports the identification of project mechanisms that work; (2) It ascertains how plausible it is that the intervention may achieve its intended impact, when there is no evidence on that specific intervention and when, due to time, resource or ethical limitations, doing experimental research is not feasible, and; (3) it creates a counterfactual through the use of counterfactual history and the social psychological 'theory of reasoned behaviour) Leeuw, F. L. (2012). Linking theory-based evaluation and contribution analysis: Three problems and a few solutions. *Evaluation*, 18(3), 348-363; Leeuw, 2003

⁶ This approach allows us to infer the causality of the B'YEAH and BYST interventions by identifying causal pathways that would clearly link the programme to improved outcomes and then to verify such pathways through multiple lines of evidence.

⁷ 12_FGD with YEs who started business upon attending member services_Faridabad_Simran

⁸ 18_KII with Project Staff_Pune_Saurabh

⁹ 5_FGD with YE who attended DWT_Chennai_Sama

¹⁰ 15. FGD_Young Mothers_Faridabad, 26. KII with YE who started a business upon attending member services_Pune, 7. FGD_YE_who accessed financial support services_Chennai

¹¹ 12_FGD_YE who started a business upon attending member services_Pune_Megha

¹² 11_YE who were existing business owners prior to attending member services_Chennai_Sama

¹³ 22_KII_With mentors who attended DW Training_Chennai

¹⁴ 18.2 KII_Field Officer_Faridabad

¹⁵ 22_KII_With mentors who attended DW Training_Chennai

¹⁶ 22_KII_With mentors who attended DW Training_Chennai

¹⁷ 20_KII with Trainers of other trainings_Chennai_Shruthi

¹⁸ 7. FGD_YE_who accessed financial support services_Chennai

¹⁹ 18.2 KII_Field Officer_Faridabad

²⁰ 21. KII_with mentors (actively engaged with YE) _Faridabad

²¹ 29_KII with Female YE_Chennai_CP Shruthi

²² 13_FGD_YE with a successful business_Chennai_Sama

²³ 29. KII_With female YE_Faridabad, 15. FGD_Young Mothers_Faridabad

²⁴ 7. FGD_YE_who accessed financial support services_Chennai

²⁵ 24_KII YE who completed decent work training_Faridabad_Radhika

²⁶ 22. KII_YE who completed decent work training_Faridabad

²⁷ 7. FGD_YE_who accessed financial support services_Chennai

²⁸ 30. KII_Male YE_Faridabad

²⁹ 22. KII_YE who completed decent work training_Faridabad, 30. KII_Male YE_Faridabad

³⁰ 26. KII_with YE who started business after taking BYST member services_Faridabad

³¹ 11_FGD with YE who existing business owners prior to were attending member services_Faridabad_Radhika

³² 19.3 KII_With decent work training trainer_Faridabad

³³ 4_YE who completed any of the Digital Skills Trainings _Pune_Megha

³⁴ 26. KII with YE who started a business upon attending member services_Pune

35 21. KII with mentor_Faridabad

36 24.2. KII with YE who completed DW Training_Chennai, 26. KII_with YE who started business after taking BYST member services_Faridabad

37 29. KII_With female YE_Faridabad

38 25_KII with YE who had an existing business prior to attending member services_Pune_Saurabh

39 8_FGD with YE businesses in rural areas who attended any of the member services_Pune_Megha

40 7_FGD with YE who accessed financial support services_Faridabad_Radhika

41 11_YE who were existing business owners prior to attending member services_Chennai_Sama

42 29. KII_With female YE_Faridabad

43 24.2. KII with YE who completed DW Training_Chennai

44 25. KII with YE who had an existing business prior to attending member services_Chennai

45 13_FGD_YE with a successful business_Chennai_Sama

46 24.1 KII with YE who completed Decent Work training_Chennai_Shruthi

47 11_YE who were existing business owners prior to attending member services_Chennai_Sama

48 23_KII with A2F provider_Pune_Megha

49 10_FGD with YEs who dropped out of trainings_Faridabad_Simran

50 24.2. KII with YE who completed DW Training_Chennai

51 26. KII_with YE who started business after taking BYST member services_Faridabad

52 10_FGD with YEs who dropped out of trainings_Faridabad_Simran

53 18_KII with Project Staff_Pune_Saurabh

54 25. KII with YE who had an existing business prior to attending member services_Chennai

55 11_YE who were existing business owners prior to attending member services_Chennai_Sama

56 11_YE who were existing business owners prior to attending member services_Chennai_Sama

57 7_FGD_YE_who accessed financial support services_Chennai, 18.1 KII with member staff_Chennai

58 The achievement rate of **Businesses Started** has been capped at 300% to allow comparison with other indicators. The actual achievement rate was 600%.

59 1.1 FGD_YE who completed BYEAH Entrepreneursip Traning_Dhaka, 12.3 FGD_YE who started a business upon attending member services_Shirajdikhan_Emdadul

60 12.2 FGD with YE who started business upon attending any of the training_Shirajdikhan.

61 7.2. FGD_YE who accessed financial support services_Shirajdikhan_Emdadul

62 29. KII with female YE_Dhaka_Emran-

63 26.3 KII with YE who started a business upon attending member services_Dhaka_Imran

64 9.2 FGD_YE who started a business upon attending member services_Shirajdikhan_Emdadul

65 1.1 FGD_YE who completed BYEAH Entrepreneursip Traning_Dhaka

66 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin

67 7.2. FGD_YE who accessed financial support services_Shirajdikhan_Emdadul

68 8 FGD with YE with businesses in rural rural area who attend any of the business training_Shirajdikhan_ Emdadul.

69 9.2 FGD_YE who started a business upon attending member services_Shirajdikhan_Emdadul

70 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin

71 6.2 FGD_YE who have a mentor_Shirajdikhan_Emdadul

72 7.1 FGD_YE who accessed financial services_Dhaka_Taslima

73 12.2 FGD with YE who started business upon attending any of the training_Shirajdikhan.

74 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin, 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh. __24.07.2022 11 am Taslima.

75 9.1 FGD_YE with business in urban areas who attended any of the member services_Dhaka_Jesmin

76 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh. __24.07.2022 11 am Taslima.

77 1.1 FGD_YE who completed BYEAH Entrepreneursip Traning_Dhaka

78 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

79 26.2 KII with YE who started a business upon attending member services_Female_ Sirajdikhan.30.07.202, 4.2 FGD_YE who complete any of the digital skill training_shirajdikhan_Emdadul

80 15_FGD_YE who are young mothers_Dhaka_F_25.07.22_3pm_Taslima Parveen

81 13 FGD_YE with a successful bussiness _ DHK(Urban)BD. F25.07.22. 11am Taslima parveen

82 29. KII with female YE _Sirajdikhan _30.07.2022

83 2.2 FGD_YE who completed B'YEAHs E-commerce_Digital Marketing Training_Sirajdikhan

84 1.1 FGD_YE who completed BYEAH Entrepreneursip Traning_Dhaka, 2.1_FGD_YE who completed Byeahs E-commerce _ Digital Marketing Training_ Dhaka_Emdadul

85 26.2 KII with YE who started a business upon attending member services_Female_ Sirajdikhan.30.07.202.

86 2.1_FGD_YE who completed Byeahs E-commerce _ Digital Marketing Training_ Dhaka_Emdadul

87 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

88 4.1_FGD_YE who any of the Digital Skills Training_Dhaka_F_24.07.22_3.30pm_Taslima Parveen

89 9.1 FGD_YE with business in urban areas who attended any of the member services_Dhaka_Jesmin

90 7.1 FGD_YE who accessed financial services_Dhaka_Taslima

91 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

92 15_FGD_YE who are young mothers_Dhaka_F_25.07.22_3pm_Taslima Parveen

93 9.1 FGD_YE with business in urban areas who attended any of the member services_Dhaka_Jesmin

94 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

95 25.2 KII with YE who existing Business owners prior to were attending member services 28.07.2022.mp3-

96 6.2 FGD_YE who have a mentor_Shirajdikhan_Emdadul

97 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

98 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

99 4.1_FGD_YE who any of the Digital Skills Training_Dhaka_F_24.07.22_3.30pm_Taslima Parveen

100 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

101 KPI results, Year 1 to 3

102 See Annex.

103 19.1 KII with trainer who conducts decent work training_Chennai

104 18.2 KII_Field Officer_Faridabad

105 19.1 KII with trainer who conducts decent work training_Chennai

106 26. KII with YE who started a business upon attending member services_Pune

107 FGD with Project Staff

108 19.3 KII_With decent work training trainer_Faridabad, 8_FGD with YE businesses in rural areas who attended any of the member services_Pune_Megha

109 22_KII_With mentors who attended DW Training_Chennai

110 21. KII with mentor_Faridabad

111 19.1 KII with trainer who conducts decent work training_Chennai

112 19.1 KII with trainer who conducts decent work training_Chennai

113 19.1 KII with trainer who conducts decent work training_Chennai

114 22. KII_YE who completed decent work training_Faridabad

115 16 FGD_YEs with employees_Faridabad_Simran

116 7. FGD_YE_who accessed financial support services_Chennai

117 12_FGD with YEs who started business upon attending member services_Faridabad_Simran

118 29. KII_With female YE_Faridabad

119 16 FGD_YEs with employees_Faridabad_Simran

120 24.1 KII with YE who completed Decent Work training_Chennai_Shruthi

121 19.3 KII_With decent work training trainer_Faridabad

122 The Child Labour (Prohibition and Regulation) Act, 1986

123 19.1 KII with trainer who conducts decent work training_Chennai

124 29_KII with female YE_Pune_Saurabh

125 <https://www.uidai.gov.in/en/my-aadhaar/about-your-aadhaar.html>

126 19.2. KII_Decent Work Training Trainers_Faridabad, 24.2. KII with YE who completed DW Training_Chennai, 25. KII with YE who had an existing business prior to attending member services_Chennai, 27. KII_Female Employee_Faridabad

127 7. FGD_YE_who accessed financial support services_Chennai

128 22. KII_YE who completed decent work training_Faridabad, 25. KII with YE who had an existing business prior to attending member services_Chennai

129 17_FGD with Male Employees_Faridabad_Simran

130 28. KII_Male Employee_Faridabad

131 Some provided accident insurance through the Pradhan Mantri Suraksha Bima Yojana (PMSBY, translation: Prime Minister's Safety Insurance Scheme) is a government-backed accident insurance scheme in India. Other sources: 28. KII_Male Employee_Faridabad, 16 FGD_YEs with employees_Faridabad_Simran

132 27. KII_Female Employee_Faridabad

133 25. KII with YE who had an existing business prior to attending member services_Chennai

134 27. KII_Female Employee_Faridabad

135 26. KII with YE who started a business upon attending member services_Pune

136 24.2. KII with YE who completed DW Training_Chennai

137 27. KII_Female Employee_Faridabad

138 16 FGD_YEs with employees_Faridabad_Simran

139 13_FGD_YE with a successful business_Chennai_Sama

140 28. KII_Male Employee_Faridabad, 13_FGD_YE with a successful business_Chennai_Sama, 27_KII with female employee_Chennai_Sama

141 17_FGD with Male Employees_Faridabad_Simran

142 27_KII with female employee_Chennai_Sama

143 17_FGD_With employees on well-being or decent work principles_Chennai_Sama
144 27. KII_Female Employee_Faridabad
145 26. KII_with YE who started business after taking BYST member services_Faridabad
146 27. KII_Female Employee_Faridabad, 28. KII_Male Employee_Faridabad
147 28. KII_Male Employee_Faridabad
148 28. KII_Male Employee_Faridabad
149 28. KII_Male Employee_Faridabad
150 12_FGD with YEs who started business upon attending member services_Faridabad_Simran
151 24.2. KII with YE who completed DW Training_Chennai
152 11_ YE who were existing business owners prior to attending member services_Chennai_Sama
153 26. KII_with YE who started business after taking BYST member services_Faridabad
154 27. KII_Female Employee_Faridabad
155 17_FGD with Male Employees_Faridabad_Simran
156 19.2. KII_Decent Work Training Trainers_Faridabad
157 19.3 KII_With decent work training trainer_Faridabad
158 24.2. KII with YE who completed DW Training_Chennai, 17_FGD_With employees on well-being or decent work principles_Chennai_Sama
159 24_KII with YE who completed Decent work Training_Pune_Megha
160 17_FGD with Male Employees_Faridabad_Simran
161 28 KII_Male Employee_Faridabad_Simran
162 24.2. KII with YE who completed DW Training_Chennai
163 26. KII with YE who started a business upon attending member services_Pune
164 27_ KII with female employee_Chennai_Sama
165 18.2 KII_Field Officer_Faridabad, 18_KII with Project Staff_Pune_Saurabh
166 19.1 KII with trainer who conducts decent work training_Chennai
167 26. KII_with YE who started business after taking BYST member services_Faridabad
168 Details of indicators for labour exploitation, ILO
169 27_ KII with female employee_Chennai_Sama
170 27_ KII with female employee_Chennai_Sama
171 24.2. KII with YE who completed DW Training_Chennai
172 13_FGD_YE with a successful business_Chennai_Sama
173 16_FGD with YE who have employees_Chennai_Sama
174 17_FGD_With employees on well-being or decent work principles_Chennai_Sama
175 KII with Project Staff - Sharmin
176 19. KII with Trainer (DW Training) Dhaka_Tahmina
177 22.2 KII with Mentor who attended DW training_ Dhaka_Tahmina.
178 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin
179 12.3 FGD_YE who started a business upon attending member services_Shirajdikhan_Emdadul
180 12.2 FGD with YE who started business upon attending any of the training_Shirajdikhan.
181 19. KII with Trainer (DW Training) Dhaka_Tahmina
182 19. KII with Trainer (DW Training) Dhaka_Tahmina
183 15_FGD_YE who are young mothers_Dhaka_F_25.07.22_3pm_Taslina Parveen
184 17.2. FGD_With employees (male female) on well-being decent work principales 18-08-2022
185 17.2. FGD_With employees (male female) on well-being decent work principales 18-08-2022
186 30. KII with male YE_Sirajdikhan 30.07.2022
187 1.1 FGD_YE who completed BYEAH Entreprenuership Traning_Dhaka
188 Bangladesh Research Manager's Field Report, 28th August 2022
189 19. KII with Trainer (DW Training) Dhaka_Tahmina
190 13 FGD_YE with a successful bussiness _ DHK(Urban)BD. F25.07.22. 11am Taslima parveen
191 Extracted from several interviews - 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin, 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin, 4.1_FGD_YE who any of the Digital Skills Training_Dhaka_F_24.07.22_3.30pm_Taslina Parveen, 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin
192 The most common measures cited were having masks and sanitizers in the business premises
193 24.2 KII with YE who completed decent work training_Dhaka_29.07.2022
194 30. KII with male YE_Sirajdikhan 30.07.2022
195 24.4 KII with YE who completed the Decent work training_Sirajdikhan_30.07.2022-
196 27.1 KII with female employee_ Sirajdikhan
197 15_FGD_YE who are young mothers_Dhaka_F_25.07.22_3pm_Taslina Parveen and 24.2 KII with YE who completed decent work training_Dhaka_29.07.2022

198 25.2 KII with YE who were existing Business owners prior to attending member services 28.07.2022.mp3-, 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh. __24.07.2022 11 am Taslima.

199 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin, 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh. __24.07.2022 11 am Taslima, 29.KII with female YE_Dhaka_Emran.awb

200 13 FGD_YE with a successful bussiness _ DHK(Urban)BD. F25.07.22. 11am Taslima parveen

201 19. KII with Trainer (DW Training) Dhaka_Tahmina

202 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

203 29. KII with female YE _Sirajdikhan _30.07.2022

204 12.2 FGD with YE who started business upon attending any of the training_Shirajdikhan.

205 16.1 FGD YE with employees Sirajdikhan-

206 16.1 FGD YE with employees Sirajdikhan-

207 17.2. FGD_With employees (male female) on well-being decent work principales 18-08-2022

208 22.2 KII with Mentor who attended DW training_ Dhaka_Tahmina.

209 9.1 FGD_YE with business in urban areas who attended any of the member services_Dhaka_Jesmin

210 19. KII with Trainer (DW Training) Dhaka_Tahmina

211 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

212 2.2 FGD_YE who completed BYEAHs E-commerce_Digital Marketing Training_Sirajdikhan

213 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin

214 12.3 FGD_YE who started a business upon attending member services_Shirajdikhan_Emdadul

215 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin, 24.1 KII with YE who completed decent work training_Dhaka_ 28.06.2022, 28.1 KII with male employee Sirajdikhan. 30.07.2022

216 12.3 FGD_YE who started a business upon attending member services_Shirajdikhan_Emdadul, 24.2 KII with YE who completed decent work training_Dhaka_29.07.2022

217 15_FGD_YE who are young mothers_Dhaka_F_25.07.22_3pm_Taslima Parveen

218 12.3 FGD_YE who started a business upon attending member services_Shirajdikhan_Emdadul

219 22.2 KII with Mentor who attended DW training_ Dhaka_Tahmina.

220 16.1 FGD YE with employees Sirajdikhan-

221 27.2 KII with female employee_Dhaka

222 17.2. FGD_With employees (male female) on well being decent work principales 18-08-2022

223 15_FGD_YE who are young mothers_Dhaka_F_25.07.22_3pm_Taslima Parveen

224 27.1 KII with female employee_ Sirajdikhan

225 24.1 KII with YE who completed decent work training_Dhaka_ 28.06.2022, 28.1 KII with male employee Sirajdikhan. 30.07.2022

226 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh.__24.07.2022 11 am Taslima.

227 27.2 KII with female employee_Dhaka

228 13 FGD_YE with a successful bussiness _ DHK(Urban)BD.F25.07.22. 11am Taslima parveen

229 (Pseudonym) 24.4 KII with YE who completed the Decent work training_Sirajdikhan_30.07.2022-

230 KPI results, Year 1 to 3

231 11_ YE who were existing business owners prior to attending member services_Chennai_Sama

232 29. KII_With female YE_Faridabad

233 26. KII with YE who started a business upon attending member services_Pune

234 20_KII with Trainers of other trainings_Chennai_Shruthi, 11_ FGD with YE who were existing business owners prior to attending member services_Faridabad_Radhika

235 15. FGD _Young Mothers_Faridabad, 30. KII_Male YE_Faridabad

236 11_ YE who were existing business owners prior to attending member services_Chennai_Sama

237 6_FGD with YE who have a mentor_Faridabad_Radhika

238 15. FGD _Young Mothers_Faridabad

239 22. KII_YE who completed decent work training_Faridabad

240 11_ FGD with YE who were existing business owners prior to attending member services_Faridabad_Radhika

241 7. FGD_YE_who accessed financial support services_Chennai

242 5_FGD with YE who attended DWT_Faridabad_Radhika

243 18.2 KII_Field Officer_Faridabad

244 Pseudonym

245 30.KII_Male YE_Faridabad

246 YBI EL BYST Staff Interview 2 Ashish and Prakash 19.09.22_

247 KPI results, Year 1 to 3

248 1.1 FGD_YE who completed BYEAH Entreprenuership Traning_Dhaka, 8 FGD with YE with businesses in rural rural area who attend any of the business training_Shirajdikhan_ lmdadul.

249 26.2 KII with YE who started a business upon attending member services_Female_ Sirajdikhan.30.07.202.

250 9.2 FGD_YE who started a business upon attending member services_Shirajdikhan_Emdadul

251 25.2 KII with YE who were existing Business owners prior to attending member services 28.07.2022.mp3-

252 1.2 FGD_YE who completed BYEAH's Entrepreneurship Training_Sirjadikhan 30 July

253 29. KII with female YE_Dhaka_Emran-

254 14. FGD YE with unsuccessful business_ Sirajdikhan

255 8 FGD with YE with businesses in rural rural area who attend any of the business training_Shirajdikhan_ Imdadul.

256 30. KII with male YE_Dhaka

257 24.4 KII with YE who completed the Decent work training_Sirajdikhan_30.07.2022-

258 25% of the population in Bangladesh uses the Internet compared to a global average of 66%. Source: International Telecommunication Union (ITU)

259 FGD with BYST Project Staff

260 18.1 KII with member staff_Chennai, 18_KII with Project Staff_Pune_Saurabh

261 18_KII with Project Staff_Pune_Saurabh

262 FGD with B'YEAH Project Staff

263 YBI EL BYEAH Staff Interview Rashed 13.09.22

264 7. FGD_YE_who accessed financial support services_Chennai

265 18.1 KII with member staff_Chennai

266 26. KII with YE who started a business upon attending member services_Pune

267 18.2 KII_Field Officer_Faridabad, 21. KII_with mentors (actively engaged with YE)_Faridabad

268 24.2. KII with YE who completed DW Training_Chennai

269 22_KII_With mentors who attended DW Training_Chennai

270 18.2 KII_Field Officer_Faridabad, 20_KII with Trainers of other trainings_Chennai_Shruthi

271 7. FGD_YE_who accessed financial support services_Chennai

272 21. KII_with mentors (actively engaged with YE)_Faridabad

273 29. KII_With female YE_Faridabad

274 7. FGD_YE_who accessed financial support services_Chennai

275 7. FGD_YE_who accessed financial support services_Chennai

276 26.3 KII with YE who started a business upon attending member services_Dhaka_Imran, 25.2 KII with YE who were existing Business owners prior to attending member services 28.07.2022.mp3-

277 4.1_FGD_YE who any of the Digital Skills Training_Dhaka_F_24.07.22_3.30pm_Taslima Parveen

278 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh._24.07.2022 11 am Taslima.

279 4.1_FGD_YE who any of the Digital Skills Training_Dhaka_F_24.07.22_3.30pm_Taslima Parveen

280 2.2 FGD_YE who completed B'YEAHs E-commerce_Digital Marketing Training_Sirajdikhan

281 12.3 FGD_YE who started a business upon attending member services_Shirajdikhan_Emdadul

282 24.4 KII with YE who completed the Decent work training_Sirajdikhan_30.07.2022-

283 26.1 KII with YE who started a business after Byeah training_male_Dhaka_emran

284 29. KII with female YE _Sirajdikhan _30.07.2022

285 See section 3.1

286 18.1 KII with member staff_Chennai

287 18.2 KII_Field Officer_Faridabad, 26. KII with YE who started a business upon attending member services_Pune

288 22_KII_With mentors who attended DW Training_Chennai

290 18_KII with Project Staff_Pune_Saurabh

291 20. KII with Trainer of other trainings_Pune

292 18_KII with Project Staff_Pune_Saurabh

293 11_ YE who were existing business owners prior to attending member services_Chennai_Sama, 30. KII_Male YE_Faridabad

294 18_KII with Project Staff_Pune_Saurabh

295 21. KII_with mentors (actively engaged with YE) Faridabad

296 18.2 KII_Field Officer_Faridabad

297 21. KII with mentor_Faridabad

298 29. KII_With female YE_Faridabad, 29. KII_With female YE_Faridabad

299 22. KII_YE who completed decent work training_Faridabad

300 See Section 3.1.2 for more detail

301 19.3 KII_With decent work training trainer_Faridabad

302 19.3 KII_With decent work training trainer_Faridabad

303 6_FGD with YE who have a mentor_Pune_Saurabh

304 6_FGD with YE who have a mentor_Faridabad_Radhika

305 26. KII with YE who started a business upon attending member services_Pune

306 11_ YE who were existing business owners prior to attending member services_Chennai_Sama

307 11_ YE who were existing business owners prior to attending member services_Chennai_Sama

308 11_ YE who were existing business owners prior to attending member services_Chennai_Sama

309 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

310 1.1 FGD_YE who completed BYEAH Entreprenuership Traning_Dhaka

311 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh.__24.07.2022 11 am Taslima.

312 22.1_KII_Mentor who attended DW training_Dhaka_Tahmina

313 22.2 KII with Mentor who attended DW training_ Dhaka_Tahmina.

314 29.KII with female YE_Dhaka_Emran.awb

315 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh.__24.07.2022 11 am Taslima.

316 21.1 KII with Mentors (Actively engaged)_Dhaka

317 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin, 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

318 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin, 25.4. KII with YE who were existing business owners prior to attending member services_Dhk_Taslina

319 23.2 KII with A2F provider_Dhaka Tahmina.

320 23.2 KII with A2F provider_Dhaka Tahmina.

321 7.2. FGD_YE who accessed financial support services_Shirajdikhan_Emdadul

322 YBI EL BYEAH Staff Interview 13.09.22_otter_ai

323 29. KII with female YE _Sirajdikhan _30.07.2022, 30. KII with male YE_Sirajdikhan 30.07.2022

324 16.1 FGD YE with employees Sirajdikhan-

325 9.1 FGD_YE with business in urban areas who attended any of the member services_Dhaka_Jesmin

326 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

327 30. KII with male YE_Dhaka

328 21.1 KII with Mentors (Actively engaged)_Dhaka

329 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

330 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

331 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin

332 YBI EL BYEAH Staff Interview 13.09.22_otter_ai

333 1 KII with member staff_Chennai

334 18.2 KII_Field Officer_Faridabad, 24.1 KII with YE who completed Decent Work training_ Chennai_Shruthi

335 18.1 KII with member staff_Chennai

336 18.1 KII with member staff_Chennai

337 21.1 KII with Mentors (Actively engaged)_Dhaka

338 21.2 KII with Mentors (Actively engaged)_Dhaka.

339 12.1 FGD with YE who started a business upon attending member service_Dhaka_Jesmin, 12.2 FGD with YE who started business upon attending any of the training_Shirajdikhan, 13 FGD_YE with a successful bussiness _ DHK(Urban)BD.F25.07.22. 11am Taslima parveen

340 4.2 FGD_YE who complete any of the digital skill training_shirajdikhan_Emdadul, 5.3 FGD_YE who complete the decent work_Shirajdikhan_Emdadul

341 24.2. KII with YE who completed DW Training_Chennai

342 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

343 29.KII with female YE_Dhaka_Emran.awb

344 4.2 FGD_YE who complete any of the digital skill training_shirajdikhan_Emdadul

345 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh.__24.07.2022 11 am Taslima.

346 30. KII with male YE_Dhaka

347 19.3 KII_With decent work training trainer_Faridabad, 19.3 KII_With decent work training trainer_Faridabad, 19.1 KII with trainer who conducts decent work training_Chennai

348 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

349 4.1_FGD_YE who any of the Digital Skills Training_Dhaka_F_24.07.22_3.30pm_Taslina Parveen

350 29. KII with female YE_Dhaka_Emran-

351 26. KII_with YE who started business after taking BYST member services_Faridabad

352 30. KII with male YE_Dhaka

353 1.1 FGD_YE who completed BYEAH Entreprenuership Traning_Dhaka

354 5.1 FGD_YE who completed Decent Work Training_Dhaka_Jesmin

355 13 FGD_YE with a successful bussiness _ DHK(Urban)BD.F25.07.22. 11am Taslima parveen

356 4.2 FGD_YE who complete any of the digital skill training_shirajdikhan_Emdadul

357 2.2 FGD_YE who completed BYEAHs E-commerce_Digital Marketing Training_Sirajdikhan

358 14. FGD YE with unsuccessful business_ Sirajdikhan, 23.2 KII with A2F provider_Dhaka Tahmina, 25.2 KII with YE who were existing Business owners prior to attending member services 28.07.2022.mp3-

359 19. KII with Trainer (DW Training) Dhaka_Tahmina

360 19.2. KII_Decent Work Training Trainers_Faridabad

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- 361 22. KII_YE who completed decent work training_Faridabad
- 362 19.1 KII with trainer who conducts decent work training_Chennai
- 363 24.2 KII with YE who completed decent work training_Dhaka_29.07.2022
- 364 22.2 KII with Mentor who attended DW training_Dhaka_Tahmina.
- 365 24.3. KII with YE who completed the decent work Training_Dhaka 03.08.2022
- 366 22.1_KII_Mentor who attended DW training_Dhaka_Tahmina, 19. KII with Trainer (DW Training) Dhaka_Tahmina
- 367 20_KII with Trainers of other trainings_Chennai_Shruthi
- 368 20_KII with Trainers of other trainings_Chennai_Shruthi
- 369 1.1 FGD_YE who completed BYEAH Entreprenuership Traning_Dhaka
- 370 30. KII_Male YE_Faridabad
- 371 1.1 FGD_YE who completed BYEAH Entreprenuership Traning_Dhaka
- 372 4.2 FGD_YE who complete any of the digital skill training_shirajdikhan_Emdadul
- 373 4.2 FGD_YE who complete any of the digital skill training_shirajdikhan_Emdadul
- 374 4.2 FGD_YE who complete any of the digital skill training_shirajdikhan_Emdadul
- 375 21. KII_with mentors (actively engaged with YE)_Faridabad
- 376 2.1_FGD_YE who completed Byeahs E-commerce _ Digital Marketing Training_Dhaka_Emdadul
- 377 6.1 FGD_YE who have a mentor_(Dhaka)Urban Bangladesh._24.07.2022 11 am Taslima.
- 378 5.2 FGD_YE who completed Decent Work Training_Dhaka_Jesmin
- 379 15. FGD_Young Mothers_Faridabad
- 380 15. FGD_Young Mothers_Faridabad
- 381 29. KII_With female YE_Faridabad
- 382 Berge, L. I. O., Bjorvatn, K., & Tungodden, B. (2015). Human and financial capital for microenterprise development: Evidence from a field and lab experiment. *Management Science*, 61(4), 707-722.
- 383 Choudhary, J., Hashim, H., Ann, H. J., & Sambasivan, M. (2020). Social Desirability and Mentorship Influencing New Venture Creation by Women Entrepreneurs in India.
- 384 28 KII_Male Employee_Faridabad_Simran
- 385 ILO
- 386 Gray, B., Babcock, L., Tobias, L., McCord, M., Herrera, A., & Cadavid, R. (2018). [Digital farmer profiles: Reimagining smallholder agriculture](#). Grameen Foundation: Washington, DC, USA.
- ccclxxxvii Additional questions to consider: How did members support YEs to access markets market and/or initiatives conducive to increase collaboration between YEs?
- ccclxxxviii Additional question to consider to YE: What decent work standards did you mention in your action plan after attending the training that you had the intention of implementing in your business and which of those did you put in place, if any? And why? What measures did you take to implement decent work principles? (Members to provide qualitative accounts to meet KPI 2.2: YEs initiatives to embed decent work principles) through the Year 3 Reporting.
- ccclxxxix Additional questions to consider: What are the challenges in implementing each of the DWP for YE, for example, employees not wanting to sign contracts, or on health and safety. Are Decent Work standards convenient for YE? How feasible are they to implement? (in the short- and long-term). The evaluation ought to provide some examples of YEs attempting to implement at least one component of DW principles in their businesses.
- cccxc Additional questions to consider: Do YE continue to use digital technologies? Why? Why not? Do members continue to use the digital tools/solutions implemented through the Digital Accelerator process? To what extent will those changes be sustained in the long-term? Why or why not?
- cccxcI Additional questions to consider: What was YBI's (network team) contribution to the programme?
- cccxcii Additional question to consider: How did the changes feed into the long-term adaptations following the programme?
- cccxciii Additional question to consider: Are elements of the programme (e.g. Decent Work Training, Digital Skills Training) being incorporated into members future mainstream programming? Will they continue digital training offers? Will the DAA impacts at the member organization be sustained?