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Beyond Food Provision and Job Creation

January 2021

A research study to evaluate the economic and non-economic impact of FFP-funded food vendors and OFDA-funded small businesses on the broader communities and non-beneficiaries in Yemen

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LIST OF ACRONYMS & DEFINITIONS

ADRA	Adventist Development and Relief Agency
USAID	United States Agency for International Development
FFP	Food for Peace
OFDA	Office of Foreign Disaster Assistance
ERMS	Economic Recovery and Market Systems
IDEAL	Implementer-led Design, Evidence, Analysis, and Learning
MEAL	Monitoring, Evaluation, Accountability, and Learning
SALA	Small business, Agriculture and Livelihoods Assistance
AWLA	Agriculture, WASH, and Livelihoods Assistance
EALAAF	Emergency Assistance for Lahj, Abyan, and Ad Dhali for Food security
FAADL	Food Assistance for Abyan, Ad Dhali and Lahj
MANR	Multi-sectoral Assistance and Nutrition Response
ALFA	Abyan and Lahj Food Assistance
Small Business	Small businesses that were restored as a part of ADRA's OFDA ERMS work.
Vendor	Businesses that ADRA's FFP projects contracted with to provide food vouchers

EXECUTIVE SUMMARY

From December to January 2021, ADRA conducted the Beyond Food Provision and Job Creation Study in the Abyan, Al Dali', and Lahi governorates of Yemen. The purpose of the study was to "***evaluate the economic and non-economic impact of FFP-funded food vendors and OFDA-funded small businesses on the broader communities and non-beneficiaries in Yemen.***"¹

The study applied a mixed-method approach, utilizing both quantitative and qualitative analyses.

Sampling for this study incorporated **691** respondents, selected randomly from each category (**320** business owners benefiting from OFDA interventions, **41** vendors who have previously worked with FFP interventions, and **330** customers of businesses and vendors who have not been beneficiaries of any of ADRA Yemen's OFDA or FFP-funded activities).

Study results indicated that the majority of respondents are dependent on only one source of income. Among the OFDA-supported business owners, **65.6%** of the respondents noted one source of income, **27.2%** indicated two sources of income, **5.9%** indicated three sources of income, and the remaining **1.3%** meaning that they have four or more sources of income. Of the vendors interviewed, **68.3%** indicated that they are dependent on only one source of income, **14.6%** indicated two sources of income, **12.2%** indicated three sources of income, and the remaining **4.9%** indicated that they have four or more sources of income.

Among small business owners participating in the OFDA-funded economic recovery and market systems (ERMS) projects, a total of **51.6%** indicated having expanded their geographic reach up to the district levels. Of these, **56.4%** had scaled their coverage to the governorate level. At the same time, **48.4%** of business owners interviewed maintained their geographic scope of their businesses at the village and neighborhood level.

FINAL RESULTS AND FINDINGS

A SAMPLE SIZE OF **691** RESPONDENTS INCLUDING **320** BUSINESS OWNERS, **41** VENDORS AND **330** CUSTOMERS

65.6% OF OFDA-SUPPORTED BUSINESS OWNERS AND **68.3%** OF FFP-SUPPORTED VENDORS WERE DEPENDENT SOLELY ON THE INCOME FROM THEIR SUPPORTED BUSINESS.

91% OF BUSINESSES AND **93%** OF VENDORS WERE ABLE TO ADD NEW ITEMS TO THEIR WORK AFTER GRANT APPROVAL.

62% OF BUSINESSES AND **68%** OF VENDORS EXPANDED THEIR WORK IN TERMS OF EMPLOYEES, INCOME, CUSTOMERS, ASSETS AND/OR INVENTORY.

24% OF VENDORS AND **33%** OF BUSINESS OWNERS BENEFITED FROM THE GOODS OR SERVICES OF OTHER PROJECT SUPPORTED

¹ Beyond food provision and job creation, application narrative, SC-IDEAL-MG-RFA-2019-01 (pg. 03, Goal)

USAID programs have supported job creation in the target communities. Over the life of these programs, endorsements (contracted with FFP-funded projects) and small business owners (supported by OFDA-funded projects) increased their number of employees by **250%** and **563%**, respectively.

Vendors/suppliers contracted with FFP-funded projects indicated that their income increased² since they started working with FFP-funded projects implemented by ADRA Yemen (**68.3%**). In comparison, **14.6%** of the vendors have not experienced any change in business income. The majority of vendor respondents (**97.6%**) indicated that they continue working with ADRA (**n=40**), while only one stated that he had discontinued participation in the program. The majority of business owners supported by OFDA-funded projects implemented by ADRA Yemen (**61.9%**) reported increased business income levels since beginning to receive project support.

The majority of survey respondents reported enhanced brand visibility in the region and a significant increase in the number of customers due to grant support. Vendors indicated that their cooperation with ADRA has helped to enhance their reputations in the community. This has encouraged vendors to improve customer service, including introducing flexible payment terms (e.g. sales on credit and installment plans), expanding the number of business locations, using social media as a means of information sharing and communications, and diversification of product offerings.

INTRODUCTION AND BACKGROUND

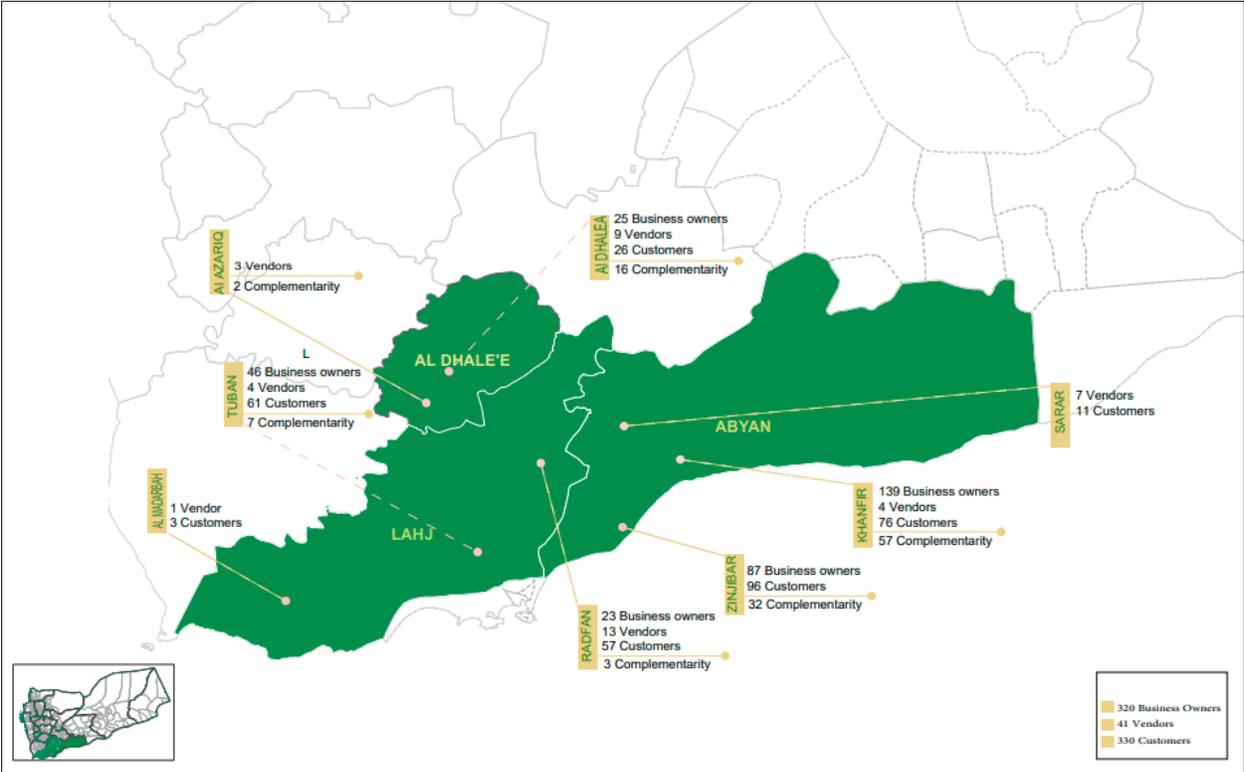
The Adventist Development and Relief Agency is an international NGO delivering development and emergency response programs worldwide. ADRA implements its programs through more than 100 Country Offices, including ADRA Yemen (operational since 1995). ADRA Yemen implements a range of programs in sectors including health, child protection, education, protection, NFI and food distribution, cash assistance, and livelihoods. As an FFP implementing partner since 2012, ADRA Yemen addresses conflict-related food insecurity. The current program (USD 25 million) operates in three governorates—Abyan, Ad Dhali, and Lahj—targeting over 110,000 conflict-affected, food-insecure beneficiaries through food vouchers and nutrition awareness activities.

ADRA Yemen implements FFP and OFDA programs in concert to deliver services and promote skills development to improve livelihoods at the household level. The complementary initiatives are designed to strengthen market systems and promote resilience. Program implementation entails strategic and operational coordination between ADRA's FFP funded Food Assistance for Abyan, Al-Dhale'e, and Lahj (FAADL) and Emergency Assistance for Lahj, Abyan, and Ad Dali for Food security (EALAAF) programs OFDA funded Small Business, Agriculture and Livelihood Assistance (SALA) and Multi-Sectoral Assistance and Nutrition Response (MANR) programs. ADRA is committed to continuous learning, improvement, and innovation in its programs and utilizes a layered approach that promotes the transition from emergency response to the development of sustainable and resilient livelihoods, markets, and food systems. In keeping with this commitment, ADRA implemented this study to assess the impact of program support for FFP-funded food vendors and OFDA-funded small businesses on communities and market systems.

The USAID-FFP funded project EALAAF II, and its predecessors EALAAF, and Food Assistance in Abyan, Dali, and Lahj (FAADL) have aimed to contribute to reducing food insecurity in a safe, dignified, and equitable manner among vulnerable conflict-affected households in Abyan, Al Dhale'e and Lahj Governorates in the

² Disclaimer: these results are from respondents' perspective and only based on their answers.

south of Yemen through the provision of life-saving food voucher assistance with complementary nutrition-related activities leveraging the distribution networks of the local markets. The projects have focused on ensuring that benefits of the awards go to the most vulnerable households while working to avoid causing harm to beneficiaries or local communities through practices such as sensitization and regular market price surveillance. In addition to that, the project focuses on Infant and Young Child Feeding practices. The program activities include; food voucher distribution, cooking training, training of Community Nutrition Volunteers (CNV) to screen and refer malnutrition Children Under 5 (CU5) and Pregnant and Lactating Women (PLW), as well as promoting nutrition awareness among the community through home visits.



The ongoing conflict in Yemen has caused the deaths of hundreds of civilians and the displacement of tens of thousands. Vital civilian infrastructure, including hospitals and service facilities, was damaged and destroyed – a situation compounded by the effects of the COVID 19 Pandemic. The goal of the OFDA-funded MANR project, and its predecessor SALA, has been to reduce the suffering of those most in need by responding to humanitarian needs which arose during the conflict. The main objectives of the MANR project are to help restore lost livelihoods, rehabilitate remote and contaminated sources of water, and provide access to health and nutrition services. The lack of these services has led to deteriorating health, famine, displacement, and a severe decline in well-being among affected populations. With support from OFDA, ADRA has been working to address the needs of affected communities and assist them in their journeys back to self-reliance.

GOALS AND OBJECTIVES

The primary goal/purpose of the Beyond Food Provision and Job Creation study was to ***"evaluate the economic and non-economic impact of FFP-funded food vendors and OFDA-funded small businesses on broader communities and non-beneficiaries in Yemen."***

OBJECTIVES:

1. To improve understanding of how FFP-funded food vendors specifically add value to beneficiaries beyond the direct benefit of the food provisions they provide.
2. To improve understanding of how OFDA small businesses specifically impact beneficiaries beyond the direct benefit of job creation.
3. To understand the leveraged benefits (i.e., those benefits coming from the vendors and business owners that impact the same beneficiaries (direct and indirect) after the intervention that are beyond food provision and job creation. If any, of the two types of private-sector development-related interventions, and to understand if the separate impact of these two areas of private-sector development complements the additional benefit they provide to beneficiaries and non-beneficiaries (beyond food provision and job creation).

This study was conducted in the three geographic areas under project interventions to understand how the different types of private-sector interventions impact the communities beyond their intended objectives and understand how interventions working with the private sector complement each other.

The study considered the following questions:³

- How have the community members (non-beneficiaries) benefited from the expanded availability of goods and services from the private sector due to the program's interventions?
- How have the interventions impacted the local vendors and small businesses, and how have these actors invested in their businesses due to the interventions (such as the expansion of their businesses, increased hiring, and familial benefits - child/health care, better food, housing)?
- How many new full-time and part-time jobs have these local vendors and businesses created a minimum of two years after completing the project?
- What are the main lessons learned from the project performance in terms of support of the local vendors and businesses and their positive impact within the communities and on other local businesses?
- How can future interventions better steer private-sector actors to invest in ways that positively impact the communities (e.g. expanded/more-reliable supply of products/services, enhanced market information flows, new products/services)?

³ The study collected information from respondents of previous project support beneficiaries (direct/indirect) a minimum of 4 years following projects completion. However, this varies from beneficiary to another, from vendor to vendor, while some vendors continue to work with ADRA.

STUDY DESIGN AND METHODOLOGY:

STUDY METHODS

This study evaluated the impact of FFP and OFDA project interventions on local markets, especially food vendors and small business owners (beneficiaries) and the wider community. The study applied a mixed-method approach consisting of both quantitative and qualitative analyses. The study collected data obtained through surveys, qualitative interviews with informants, and community members conducted across Abyan, Al Dhale'e, and Lahj.

Research methods included a survey with FFP-vendors, OFDA small business owners (ERMS beneficiaries), and local communities where all these market players operate. Survey respondents were randomly selected from the SALA and AWLA beneficiaries list of the OFDA-funded projects and the FFP-funded FAADL and EALAAF projects' vendor lists, including the local authorities. These community members have been an integral part of understanding how communities are impacted by the vendors and businesses that were directly and indirectly supported by the projects. Quantitative data were collected using the "Kobo Toolbox" mobile data collection software, subsequently exported to Microsoft Excel. Data was verified by survey team leaders that managed the field enumerators and by the MEAL team once collected and was uploaded to the system to address inconsistencies and incomplete entries. The analysis of outcome variables was systematically done by first describing the data using frequency tables and central tendencies analysis to understand the general overview of the data by producing tables and graphical representations.

SAMPLE SIZE CALCULATION AND SAMPLING

The sample size for this study was calculated using the formula below:

$$n = d \left[\frac{z^2 \times p(1-p)}{m^2} \right]$$

In which:

- n = required minimum sample size in the survey for each group
- d = design effect of **1**, at single stage simple random sampling (SRS) approach
- z = z value for normal distribution with **95%** confidence interval [**1.960**]
- p = estimated proportion of an attribute that is present in the population [used **0.5** as p (**1-p**) attains its maximum value when p = **0.5**; this is a recommended value for multiple indicator surveys];⁴
- m = precision (margin of error) of the estimate [**±5%**]

The research sample consisted of **289** small local businesses, ensuring a **95%** confidence level with a **5%** margin of error. Considering factors of non-response or mistakes in the response, the sample size increases up to 10% of potential respondents and is rounded up to **318** owner/operator respondents. The

⁴ The design effect is at 1 because it was an SRS not a two-stage cluster sample. There was no cluster sampling due to the relatively small sample size we had in this study that was not adequate to ensure the statistical power required and it was also difficult to ensure similar characteristics among the cluster groups. Geographical stratification was not possible because some locations had very few respondents including other locations with NO respondents - as shown in table 1.

study also included a sample size of community members (indirect beneficiaries) using **95%** confidence and **±5%** margin of error (confidence interval: **95%**) representing customers in local communities who have directly purchased products from or paid for services from these local businesses, including using their services and buying the products of these local businesses. Additionally, the study included a sample size of **35** local vendors who provide services in the food voucher programs and benefited from the two projects' interventions.

A sample of **691** respondents was randomly selected from each category of respondents: **320** business owners⁵ selected on a list-based approach of simple random sampling benefiting from OFDA interventions, **41** vendors⁶ who have previously worked with FFP interventions, and **330** customers of businesses and vendors who have not been direct beneficiaries of any of ADRA Yemen's implemented activities for OFDA or FFP. The customers were selected randomly from the customer base of each of the vendors and small businesses owners. The selection was made at the field level from the debt lists of the vendors and business owners. The chart below shows the distribution of respondents across intervention locations.

Table 1: Total # of respondents per district and type.

Governorate	District	Business owner	Vendor	Customer
Abyan	Khanfir	139	4	76
	Zinjibar	87	0	96
	Sarar	0*	7	11
Lahj	Al Madhariba	0*	1	3
	Radfan	23	13	57
	Tuban	46	4	61
Ad Dhali'	Ad Dali'	25	9	26
	Al Azareq	0*	3	0
Total		320	41	330
% of calculated sample		100.6%	117.1%	103.8%

*No businesses were supported in these areas, and hence, no sample was selected.

⁵ Business owners are direct beneficiaries receiving Livelihoods Restoration assistance from OFDA-funded projects.

⁶ Vendors are suppliers contracted to provide food rations to beneficiaries assisted by FFP-funded projects. These are not directly assisted through project funds, but rather, have benefited indirectly through dealing with them.

DATA COLLECTION

The ADRA Yemen M&E officer, along with the short-term data collectors and enumerators supported by ADRA International M&E team, conducted all the surveys, which included collecting data from the local vendors who have worked with the FFP project vendors and small businesses supported through OFDA project interventions for **45** working days.

Three different questionnaires for business owners, vendors, and customers were developed and translated into the local language and were administered in the field. The surveys were administered to a sample of ADRA contracted vendors, supported owners of small businesses using a simple random selection from the overall participant list and their customers using **95%** confidence and **±5%** margin of error (confidence level: **95%**).

QUALITY ASSURANCE, DOCUMENTATION, AND APPLICATION

The ADRA Yemen team, supported by the ADRA International M&E team, used a comprehensive data quality management system for verifying accuracy, integrity, and validity of data, which consisted of three levels of quality control. A mobile data collection system was used to collect data with validation rules and skip-logics implemented into the system to help avoid user errors. Then, the M&E officer conducted field spot-checks to verify the data reported from the participants on a daily basis, which helped in the provision of real-time support to the field team and data collectors. The M&E officer has also performed a basic review and calculation function to identify data errors and confirm correct values with the relevant sources.

The enumerators were trained in data collection and data quality standards before the data collection exercise to help them avoid common data quality issues. All data collected was checked for integrity and accuracy issues, if any, after entering the data but before uploading it to the KoBo collect servers, the surveying cloud company that ADRA Yemen contracts with for storage and analysis of field data.

The qualitative approach did not include focus group discussions due to CoVID-19 precautions. However, the collection of information on the successes imposed by the project was part of the collection of qualitative data. On the same note, it has included qualitative questions to the questionnaires for the vendors, business owners, and customers. Responses from the qualitative questions were then analyzed through a thematic and narrative analysis where the key themes were identified per location and study group. Results from the research were included in the findings and informed the conclusion. It was impossible to have a separate focus group discussion as earlier planned due to COVID-19 preventive measures that were not recommended in the study locations.

CHALLENGES AND STUDY LIMITATIONS

Security in the target areas was another serious challenge, especially in Al Madhariba and Ad Dhali' locations. This resulted in delaying field activities until the security situation improved. The study activities were also affected by the CoVID-19 pandemic, as there was a suspension of activities due to CoVID-19 spread in Yemen. This resulted in a significant delay of the activities and data collection in the field by three to four months. While the challenges above did pose problems in terms of delays, they did not contribute materially to the study results.

STUDY LIMITATIONS:

The major limitation encountered during the study was that business owners were reluctant to disclose the value of their assets, revenue, and capacity, as they thought that disclosing everything would limit their chances of being registered for assistance. On the other hand, vendors usually showed off their best capabilities believing that this may lead to having them contracted as service providers or suppliers. With a well-trained set of enumerators who were carefully selected for this study, they could have both small business owners and vendors know that no assistance or deals are to result from their responses to the survey.

On the other hand, due to study design limitations, a causal relationship between project support and business status could not be proven. However, findings can still infer the contribution of ADRA interventions between the two given the periods being compared (before vs. after) from respondents' perspectives. On the other hand, non-probability sampling when selecting customers for interviews resulted in not being able to generalize the interpretation of results.

STUDY RESULTS AND FINDINGS:

The study interviewed **691** respondents, 320 business owners previously supported by ERMS activities in OFDA-funded projects, 330 customers, and 41 vendors contracted during previous FFP projects in order to evaluate the direct and indirect impact of ADRA interventions in their areas. Study results show an overall increase in the income⁷ levels, with **61.9%** of businesses and **68.3%** of vendors utilizing the income to expand in their operations. How, exactly, operations are expanded varies between adding employees, adding assets, or increasing inventory?

Further analysis of the collected data indicated that the separate impacts of the private-sector development work done with the FFP food vendors and the OFDA small businesses did indeed complement each other and which provided additional benefit to beneficiaries and non-beneficiaries alike. Following is a detailed analysis of the study findings.

SOURCES OF INCOME

The study collected data on the sources of income among the OFDA supported business owners and the FFP vendors. Study results indicated that the majority of respondents depend primarily on a single source of income. Among **320** OFDA-supported business owners who were interviewed, **65.6%** of the respondents indicated they had one source of income, **27.2%** indicated two sources of income, **5.9%** indicated three sources of income, while the remaining **1.3%** indicating that they have four or more sources of income. Figure 1 illustrates the variation in the

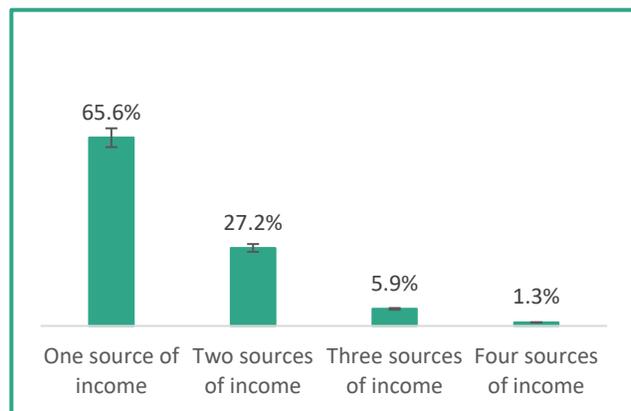


Figure 1: Sources generating income for business owners (n=320).

⁷ Income is the general revenue from all the businesses they operate, if any, either supported directly or indirectly through ADRA operations, or not supported.

sources of income among small business owners after receiving ERMS assistance from OFDA-funded projects.

On the other hand, **68.3%** of respondent vendors have indicated that they depend on one source of income, **14.6%** indicated two sources of income, **12.2%** indicated three sources of income, while the remaining **4.9%** indicated four or more sources of income. Figure 2 illustrates the sources of income among vendors and business owners interviewed. The chart shows the variation in the sources of income among vendors since having been contracted as suppliers for FFP-funded food projects. While a causal relationship could not be proven, contributions can still be inferred from the results.

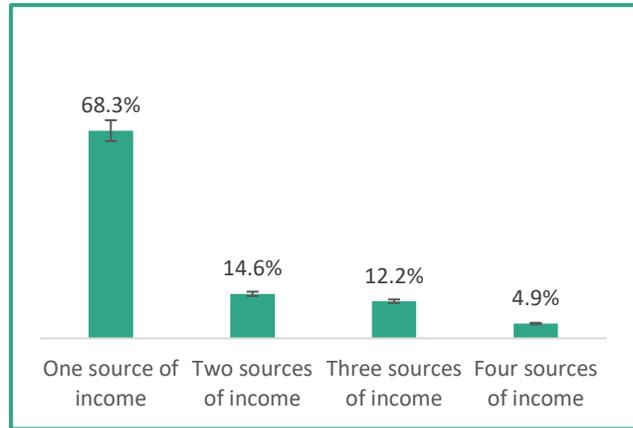


Figure 2: Sources generating income for business owners (n=41)

Similarly, most small business owners in the study primarily depend on income derived from the businesses they rebuilt through grants received from OFDA projects as their primary source of income (**99.1%**), while only **0.9%** of respondents indicated that they depend on other sources as their primary income. On the other hand, vendors are primarily dependent on one source as a primary income, with **58.6%** depending on grocery trade as their primary source of income. In contrast, **41.4%** of the vendors interviewed are dependent on general trading sources for their primary income.

GEOGRAPHIC COVERAGE OF BUSINESSES

The survey results indicated that many study respondents were able to scale up the volume of their transactions. Some businesses expanded the geographical reach of their operations due to ERMS and FFP support.

Among small business owners who benefited from OFDA-funded ERMS projects, a total of **35.0%** have indicated having expanded the geographic outreach of their businesses up to the district levels, **29.1%** of which have scaled their coverage to the governorate level. At the same time, **71.3%** of respondents have maintained their geographic scope of their businesses at the village and neighborhood levels. Figure (3) illustrates the geographic span of businesses previously supported by ERMS activities through OFDA-funded projects.

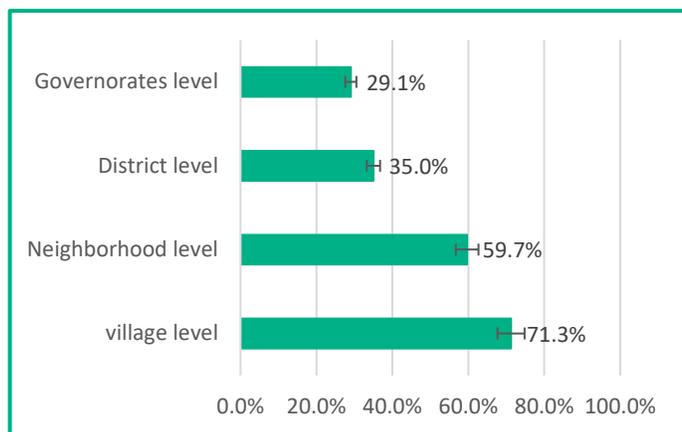


Figure 3: Expanding geographical coverage of businesses among OFDA supported businesses (n=320).

EXPANSION AND BUSINESS SCALE-UP

Small business owner-operators surveyed in the course of this study initially sought assistance from OFDA and FFP projects based on perceived market opportunities for expansion in their home districts and governorates. Most have expanded geographically while maintaining focus on proven lines of business based on their skills and comparative advantages. Some vendor respondents, for example, are in many cases the sole providers of food and dairy products in their areas of operation.

In more competitive markets, both types of respondents (vendors and small business owners) indicated that what distinguishes them from their competitors is the quality of the services they provide (**92.7%** of vendors and **85.6%** of business owners reported having competition), and the good reputation and trust they maintain with customers. Respondents also identified outlet-location as a competitive advantage (particularly when businesses were readily accessible by public transportation. Owner-operators indicated that maintaining multiple retail outlets provided a further competitive advantage.

FFP-funded vendors/suppliers reported increases in revenue since receiving assistance from projects implemented by ADRA Yemen (**68.3%**). In comparison, **14.6%** of the vendors have not had any change in their income from their businesses. At the same time, **17.1%** of respondent vendors indicated a reduction in income since receiving project support. Vendors who expanded their businesses told that, in the past, the number of buyers/customers was lower than it is now, which is due to the additional visibility that was acquired after dealing as suppliers for food commodities with FFP-funded projects implemented by ADRA Yemen. On the other hand, those who have not expanded their businesses attributed it to the deteriorated security and economic situation.

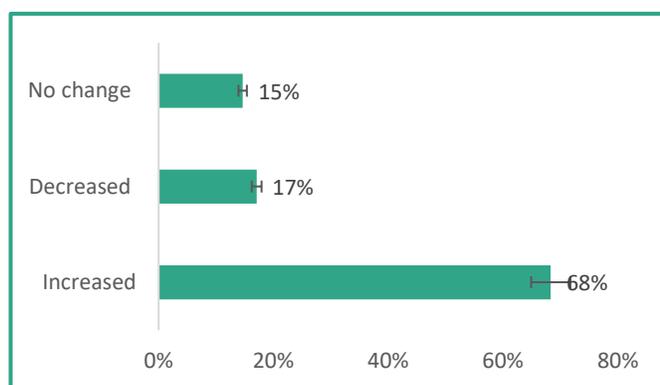


Figure 4: Change in revenue for FFP vendors (n=41).

Among business owners supported by OFDA-funded projects implemented by ADRA Yemen, the majority of respondents (**61.9%**) indicated that they experienced increased income levels from their businesses after receiving OFDA project support⁸. However, a total of **12.5%** of respondents indicated that their businesses' income levels have not changed, while **25.6%** have indicated that they have had their income reduced.

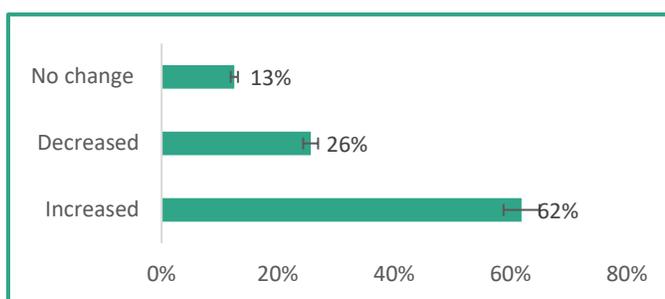


Figure 5: Utilization of income increase for businesses owners (n=320)

⁸ The level of increase was made from the time they have received the assistance, to the time of the survey.

Despite challenges represented by the past seven years of political instability, macro-economic uncertainty, and market volatility, most business owners (**61.9%**) and vendors (**68.3%**) indicated that they have expanded operations involving an increase in the number of employees or additional investment in assets or inventory. Following is a summary of expansion-related activities:

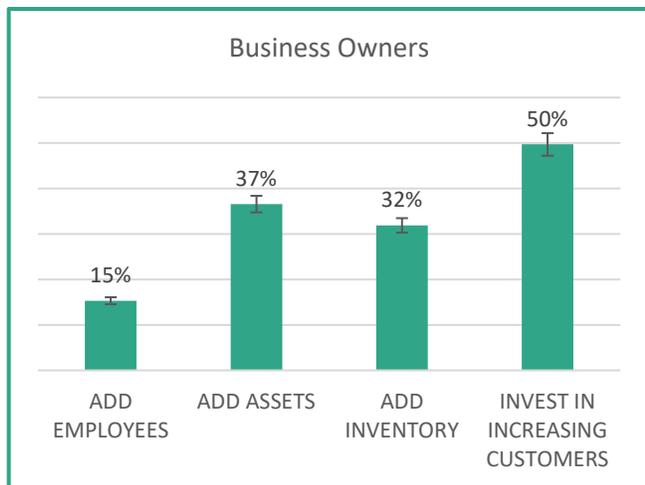


Figure 6: Change in revenue for business owners (n=320)

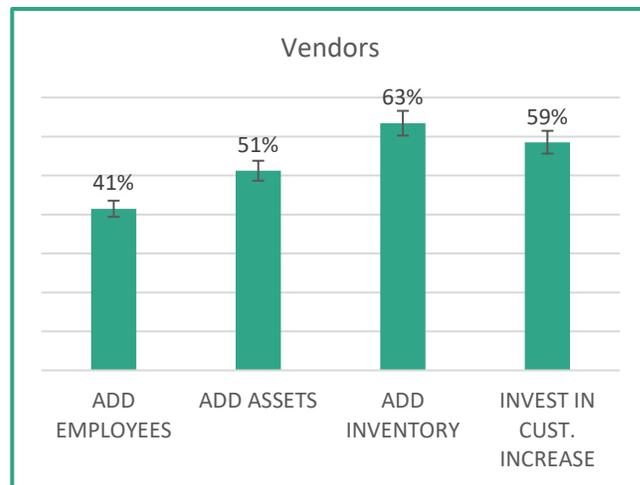


Figure 7: Utilization of income increase by vendors (n=41)

INCREASE IN JOBS:

Study results indicate that **17** of the **41** vendors surveyed (**41.5%**) indicated that they had increased the number of employees. Survey results indicated that vendors increased the number of people they employ by **250%** after working with FFP projects in total (from an average of **3.1** employees to an average of **7.7** employees hired per vendor), with average hours per day per employee increasing **9.5** hours to **10.77** hours. Out of the **17** vendors indicating they had hired new employees, **16** vendors (**94.1%**) stated that they hired full-time regular employees that are paid monthly.

In addition, a total of **49** business owners (**15.3%**) have reported that they have increased the number of employees/workers in their businesses. In contrast, the remaining (**84.7%**) opted to expand through investments in assets and inventory. Survey results also indicate that the total number of employees within these businesses has increased by more than **563.3%**. The number of employees averaged **3.5** employees per business after working with ADRA compared to **0.6** employees per business before receiving the assistance. Out of the **49** business owners indicating that they have increased their human resources capacity, **61.2%** have indicated that they hired family members to work with them on a paid employment, **20.4%** indicated they had hired non-family members. In contrast, **18.4%** indicated that they hired a mix of both family and non-family members.

With more than twice the number of employees and increases in jobs of vendors and small businesses supported by USAID OFDA-funded projects, there is a correlation between project support and increase in job opportunities in the target communities, further studies may be required to prove the causal relationship between project support and increased job opportunities.

INCREASE IN INCOME

Study respondents indicated that business income is used for food expenditures, other household expenses, education, family health care, savings, and ongoing investment in business expansion.

While **46.3%** of vendors indicated that they spend their income on child education, **43.9%** invest in business expansion, and **41.5%** contribute more to their savings. On the other hand, business owners previously supported by ADRA indicated that most of their income goes to cover non-food household expenses and food expenditures –a total of **31.9%** and **29.7%**, respectively. However, **29.1%**, **25.6%**, and **17.5%** of business owners interviewed have indicated that they spend their increased income on business expansion, increased savings, and child education, respectively.

INCREASE IN NUMBER OF CUSTOMERS:

The study observed that **58.5%** of vendors experienced an increase in the number of customers and their visibility in the region, with project grants essentially acting like advertising for these vendors. Vendors indicated that their cooperation with ADRA has helped them increase their reputation in the community, resulting in an increase of repeat customers beyond the end of project support.

The study found that vendors and small business owner-operators took steps to improve customer service, primarily through the provision of offering sales on credit, opening additional retail outlets, or diversifying inventory (including items not currently supplied by competitors). Vendors indicated that they thought more customers choose to purchase from them because "the word has gotten out" (due to ADRA's intervention). They offer good service, are trustworthy, have quality items, and provide unique items, and better locations are more accessible.

Those who mentioned that there were no major changes in their income as a result of ADRA interventions (**12.5%** for business and **14.6%** for vendors) expressed that the reasons are due to difficulties in accessing wholesale markets which they need to supply their commodities, lack of transportation, and distance due to the remote area they live in which results in high goods and services delivery costs in those areas.

Some services have no storefronts as they depend on going to customers' homes and doing onsite services, such as plumbers that customers ask to fix water and sewerage systems in their homes. Other services, which are considered the majority, have independent stores, shops, centers, warehouses, and kitchens/buffets.

Vendors who have been able to open stores to supply their shops are now considered wholesalers for other small vendors, not only in the same village but also for other villages. In addition, some business owners open their stores/markets and sell to individuals, while others cooperate with large resellers to buy their products, such as clothes, incense, and perfumes.

COMPLEMENTARITY BETWEEN THE TWO TYPES OF PRIVATE-SECTOR ENTERPRISE

The study observed business-to-business relationships and collaborations between the business owners supported by OFDA-funded projects and vendors supported by FFP-funded projects. The majority of interactions have been for business purposes, generally involving the supply/purchase of goods and services, including, in some cases, sales on credit. Respondent owner-operators indicated trust, quality of products/services, and accessibility as primary factors in their selection of business counterparts.

Business owners reported encouraging grant-recipient peers to invest in and expand their operations. In one case, a vendor contracted a builder who was an OFDA grant recipient to expand the size of his shop. In most of the examples that respondents gave, they said that the majority of the B2B transactions were "very good" with **80% – 86.9%** of vendors and small business owners while the other rated "good." The majority of responses indicated the vendor product prices were comparable to the local market rates and appreciated the vendors' willingness to accept credit/payment in installments.

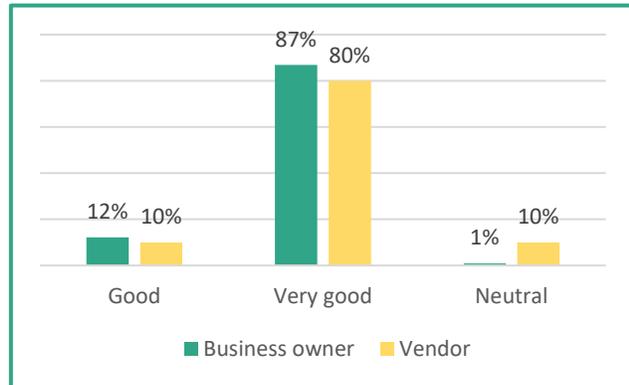


Figure 8: Vendors/business owners' perception on the relationship between both types of businesses

The majority of the small business owners indicated that they have competitors in the same craft or business. Competitors seek to differentiate their businesses through attractive retail locations, diversification of inventory, or advantageous terms for financing purchases. Some businesses noted that the improvements they made as a result of the increased competition ultimately lead to an increase in income levels that resulted from the increased volume of sales. However, others faced challenges from surrounding merchants who control larger segments of the market (monopoly). Others found it difficult to differentiate their businesses enough to attract additional customers mainly due to the high cost of transporting such differentiating products from major markets.

Respondent owner-operators indicated that their clientele includes individuals (**68.8%** of respondents), Contractors and constructions (**30.3%**), and shops and cosmetics at **12.8%** of respondents. The customer base also included government agencies (e.g., public utilities), private associations (e.g., mosques), restaurants, and wedding venues. They mentioned that the clients are willing to use their service because they believe that they provide enough differentiation to attract and keep them. Customer acquisition strategies identified by respondents included referrals, advertising/promotion, and social media outreach.

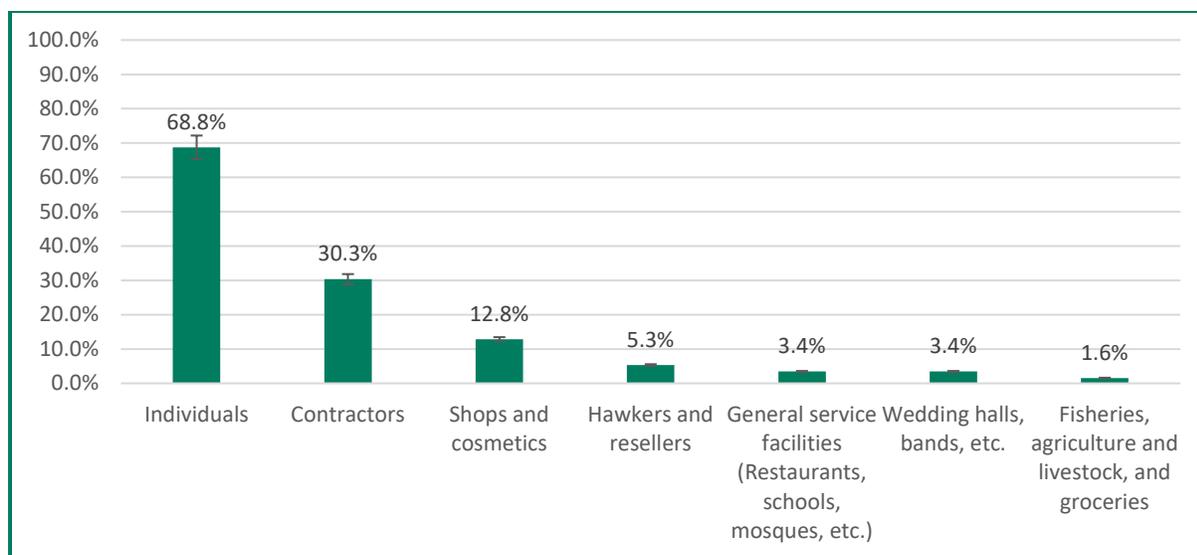


Figure 9: Breakdown of customer types dealing with business owners (n=320).

The scope of the study included owner-operator perceptions of their respective contributions to the local economy. **85.4%** of vendors surveyed indicated that local markets would be affected by their absence as they were often the only ones that dealt with those particular goods and services. In comparison, **14.6%** indicated that the markets would not be affected. Out of the **85.4%** responding that the markets would be affected, **70.7%** indicated that it would be difficult for customers to build trust with new vendors, **9.8%** indicated that they were the only suppliers in their areas. On the other hand, a percentage of **34.1%** indicated that the supply of items started to decrease in the areas while other items ceased to be available. As the vendors are the sole suppliers, especially in some villages of the Sarar district in Abyan, some vendors considered making long-term investments in their businesses in these areas to be less risky.

For the small business owners' perception on if the local markets would be affected if their services were no longer provided in the region, a total of **89.7%** have indicated that the markets would be affected by their absence. In comparison, **10.3%** indicated that the markets would not be affected. Out of the **89.7%** responding that the markets would be affected, **78.4%** stated that it would be difficult for new suppliers to gain customers' trust, while only **13.4%** indicated that they were the only suppliers in these areas. A total of **12.8%** of respondents indicated that among the various things that impacted markets were diversifying the types of goods and services such as providing home delivery services, competitive pricing, and offering credit.

CUSTOMER PERCEPTION ON IMPACT OF ADRA INTERVENTIONS

The scope of the study included a survey of customers doing business with ADRA client vendors and small businesses to assess the community impact of the OFDA and FFP-funded projects in the seven target districts. A total of **330** respondents were interviewed. Results indicate that **82.1% (n=271)** of respondents noticed the increased diversity of goods/services provided by local businesses in their communities, especially in increased availability and variety of household needs, food, construction services, electricity, and medications.

A total of **80.9% (n=267)** of customers interviewed reported doing business with client vendors/small businesses before and after support delivered by the ADRA interventions. The remaining **19.1%** dealt with

the vendors/businesses only post-intervention and were therefore unable to comment on changes observed in the behavior/performance of vendors and small businesses.

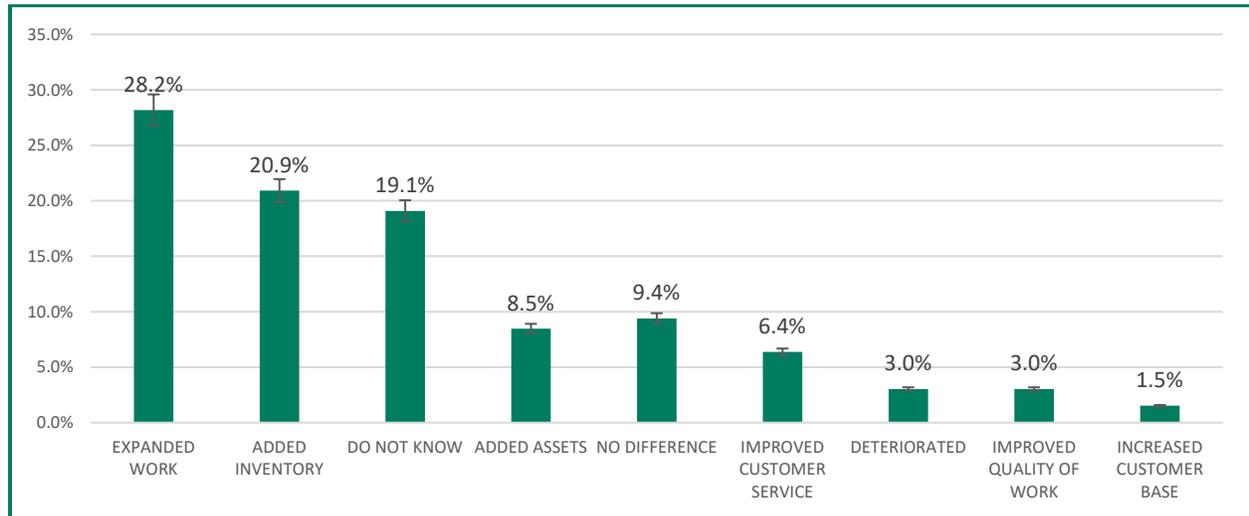


Figure 10: Customer perception on change in the quality of services provided by the business operations in their areas (n=330).

Study results indicate that a total of **84.6% (n=226)** of those with pre-and post-intervention perspective observed changes in vendor/small business behavior and performance in terms of expanded scale, improved customer service, increases in assets or inventory, improved product/service quality, and increased number of customers. On the other hand, **11.6% (n=31)** indicated no observable difference (**9.3%** indicating no difference while **2.3%** indicating no significant difference). **3.7%** of respondents observed deterioration in behavior/performance according to these criteria after intervention than before the intervention. From the customer standpoint, the reasons behind the lack of impact were due to the deterioration of the security and economic situation in the country (nationwide).

Overall, most of the customers representing 98.8% (n=326), were satisfied with the products/services provided by vendors and businesses owners, including satisfaction on the quality of work, the uniqueness of the products/services, and their treatment price, and other aspects. They appreciated that some of the tailors impart their experience through training, and others appreciated that some vendors offer interest-free credit and the addition of previously unavailable delivery services. Respondents also appreciated the expansion of employment opportunities. The remaining **1.2% (4)** expressed that they were not satisfied with the service provided due to the low quality of some products/services or poor customer service.

A total of **23% (n=76)** of customers indicate that they would experience no negative impact if the ADRA-supported businesses discontinued operations, while **77% (254)** confirmed they would be affected. One of the customers of an FFP-contracted vendor said, "**My life would be difficult without the shop that provides food since there is no provision of food in our village.**" Others expressed that it would likely be more difficult to make purchases on credit from businesses outside their home villages and surrounding areas.

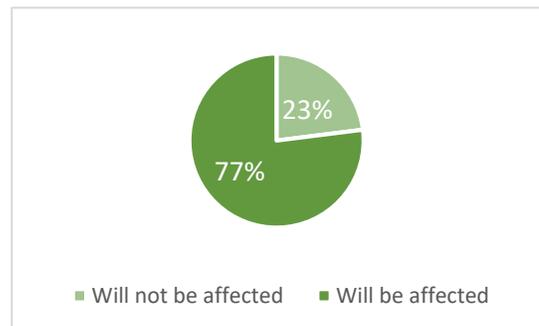


Figure 11: Community's perspective on the effect of discontinued businesses (n=330).

Another question asked of customers was if they would spend more time, money, effort on obtaining goods/services if these merchants were not operational in their neighborhoods. The majority, which represents **95.5% (315)**, replied yes, they save them effort and money; some of them said they deal with vendors with debt to manage their expenses until the end of the month. One customer said, "before, I was bringing the food from outside my village, and it took me one day to provide food and cost money for transportation. Now I can save effort and money." Another added, "I saved money as the availability of materials in the neighborhood reduced the cost of the materials that we used to take from the public market."

Customers added anecdotal evidence that these projects have significantly improved living standards in local communities. ADRA programs have revitalized markets, creating more conducive environments for business and community life. The projects have reduced the rate of immigration to the city in search of work and basic services, which was mentioned by **3% (10)** of respondents. Therefore their communities have been better able to support themselves in part due to increased availability of things such as jobs, but also the inputs and services they need to make their livings. One of the customers said, ***"It is safer for children now than it ever was. Families used to fear sending their children to the main markets"***. Customers perceive a positive impact on job opportunities. They also observe that competition in the market has enhanced the quality of products and services. They also noticed competition between food providers/businesses themselves led to a decrease in prices.

For more impact, the respondents recommended continuing such humanitarian assistance, especially those that promote income generation and market stability and the availability of services that support the local market, stabilize the currency, and provide water-saving and well-drilling services. They wish that additional services could be provided in their community, such as streets and road repair, water-saving and well drilling services, providing education services close to their area and safe spaces for children, wastes removal and supporting the health sector and pharmacies.

CONCLUSION AND KEY RECOMMENDATIONS

This study marks a starting point for ongoing ADRA research into strengthening markets and beneficiary access to those markets through voucher work with local vendors and restoration of local businesses. Preliminary evidence suggests that the emergency response is having a stabilizing impact (EALAAF/FAADL), allowing community members to focus on income generation (MANR/SALA) rather than on sourcing daily food and nutrition requirements

Food delivered through vouchers and local vendors by the FFP's EALAAF and FAADL projects has helped many families stabilize their situations while serving as a base for further OFDA recovery projects to build on. The impacts "beyond food provision" have been significant for the communities and the participating vendors. The vendors have benefited through substantial increases in sales, as enabled by voucher subsidies. Vendors have also developed improved customer relationships, allowing them to increase sales volume by offering credit. Other benefits include the expanded brand visibility obtained through participation in the project. The customers of these vendors, who are not necessarily all project beneficiaries, have benefited from the investments many vendors have made in their businesses because of the increased profits from the projects

While the livelihood restoration work of the OFDA's SALA and MANR projects has worked to build on the emergency work of projects like EALAAF and FAADL to help stabilized beneficiaries move from emergency

rations to income generation activities, it has also had impacts beyond the "job creation" mandates of its ERMS component. The support of these small ERMS businesses in many cases filled "gaps" in the local markets with goods and services that were previously not available and whose availability enabled others in the community to benefit in ways ranging from improved access to food from groceries to access to carpentry services, to inputs allowing for a variety of repair services such as building and mechanical

"Beyond food provision and job creation."

Ultimately, this study sought to start to answer the question, "What additional benefit (if any), 'beyond food provision and job creation' has resulted from the work of the FFP and OFDA projects in Yemen? While more research is needed, this study provides evidence that the FFP project and OFDA project not only fulfill their respective mandates of emergency food provision and job restoration but also that these activities are "strengthening markets."

The market strengthening was observed in two primary ways: 1) The additional products and services available to the communities, many of which could be and were being purchased by individuals to enhance their own IGAs, and 2) the "cross-fertilization" of vendors and small businesses where, for example, a small carpentry business that was restored by OFDA MANR was used to repair the shop of an FFP food vendor.

We believe that the "web of market participants", be it beneficiaries using vendors, or vendors using SMEs, or SMEs using vendors the OFDA and FFP projects helped strengthen and improve the resilience of these local Yemeni markets and ADRA expects to be able to add to this, and follow up research, to a body of evidence with purposeful research design and subsequent data from future projects.

APPENDICES

APPENDIX I: SUMMARY OF FINDINGS

Types of businesses surveyed	Frequency
Selling Clothes	40.31%
Sewing	22.50%
Grocery / Kiosk	7.50%
Hairdressing And Salon	5.31%
Produce And Sale Of Incense And Perfumes	5.31%
Carpentry	2.19%
Banquet Cooking - Zurbian Rice Cooking	1.88%
Detergent Store	1.88%
Gas Selling	1.88%
Handicraft	1.88%
Mechanical Engineer	0.94%
Fish Selling	0.94%
Rock Forming (Compression)	0.94%
Air Conditioning And Refrigeration Workshop	0.63%
Cafeteria	0.63%
Embroidery	0.63%
Programming And Selling Mobile Spare And Accessories	0.63%
Veterinary	0.63%
Welding Workshop	0.63%
Building Contractor	0.31%
Cement And Electrical Materials	0.31%
Fisher Man	0.31%
Ice Selling	0.31%
Plumbing	0.31%
Seeds Distributor	0.31%
Vegetable Seller	0.31%
Wi-Fi Network	0.31%
Wood Equipment Contractor	0.31%

Income Sources	Business Owners	Vendors
One Source Of Income	65.6%	68.3%
Two Sources Of Income	27.2%	14.6%
Three Sources Of Income	5.9%	12.2%
Four Sources Of Income	1.3%	4.9%

Geographical Span Of Business	Business Owners	Vendors
Village Level	71%	61%
Neighborhood Level	60%	22%
District Level	35%	32%
Governorates Level	29%	27%

Reasons For Selecting Business	Business Owners	Vendors
Bring More Profits	76%	54%
My Career	80%	59%
My Experience	69%	63%
Family Career	21%	61%
I The Only Provider Of This Service	5%	7%
Commodities Are Not Easily Available In Our Village	3%	17%
Other	2%	0%

How Did Work Expand	Business Owners	Vendors
By Increasing Number Of Employees	15%	41%
By Add Any Assets	37%	51%
By Inventory	32%	63%

Employees And Employments	Before		After	
	Business Owners	Vendors	Business Owners	Vendors
# Of People Hired	30	52	169	130
Average Of Hours Per Day	2.35	9.53	5.88	10.76
Average Months Per Year	2.12	10.65	5.43	6.88
Average Days Per Week	4.80	6.06	10.59	11.41

Spending Income From Profit	Business Owners	Vendors
Healthcare Spending	17.2%	22.0%
Added In Business Expansion	29.1%	22.0%
Increased Savings	25.6%	43.9%
Home Expenses	31.9%	41.5%
Child Education	17.5%	46.3%
Food Expenditures	29.7%	29.3%
Other	0.0%	31.7%

APPENDIX II: BUSINESSES OWNER SURVEY QUESTIONS

INFORMED CONSENT

Hello. My name is _____ and I work for ADRA Yemen. We are surveying to evaluate the economic and non-economic impact of Small businesses owner and vendors. The information we collect will be used for the study. You have been selected to be interviewed for this survey, and we would very much appreciate your participation. The survey usually takes about 20 minutes. Your participation is voluntary, and you may end the survey at any time or decide not to answer a particular question. Your answers will be kept confidential. Do you agree to participate in the survey?

0 = No If No, STOP here.

/_/_/

1 = Yes If Yes, proceed with the interview.

IDENTIFICATION			
GOVERNORATE : _____	/_/_/		
DISTRICT : _____	/_/_/_		
City / Village: _____			
Questionnaire No. : <u>Gov / Dis / #</u>	Gov= Governorate; Dis = District ; # = Number will be given to enumerator		
INTERVIEW			
ENUMERATOR : _____	/_/_/_/		
DATE OF INTERVIEW (day/month/year)	/_/_/ / _/_/ / _/_/		
ANSWER TYPE			
# = Number	SR = Single Response	M = Multiple Response	T = Text

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
1	T	What kind of service/product do you provide in the market?		
2	SR	Do you have another income source?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
2.1	T	If yes, please list all sources of income.		

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
2.2	#	How long have you operated your business?		Business provided by ADRA
3	M	What is the geographic scope of your project?	<input checked="" type="checkbox"/> At the village level <input checked="" type="checkbox"/> At the neighborhood level <input checked="" type="checkbox"/> At the district level <input checked="" type="checkbox"/> At the governorate level	
4	T	Beside of your experience in this business – why did you decide to use this career? What is good about it?	<input checked="" type="checkbox"/> bring more profit <input checked="" type="checkbox"/> My profession <input checked="" type="checkbox"/> Experience <input checked="" type="checkbox"/> Family business <input checked="" type="checkbox"/> I'm the only supplier at the neighbor <input checked="" type="checkbox"/> Goods can't be providing easily in our village other	
6	M	What distinguishes your services from other same Craftsmanship?	<input checked="" type="checkbox"/> Quality; <input checked="" type="checkbox"/> Provide item/service not provide by others; <input checked="" type="checkbox"/> Low price; <input checked="" type="checkbox"/> Sell with debt; <input checked="" type="checkbox"/> Better location; <input checked="" type="checkbox"/> Customer trust; <input checked="" type="checkbox"/> Great service; Accessibility. <input checked="" type="checkbox"/> Other	
7	SR	Since your business was supported [<i>specify month/year</i>], have you added more items/commodities/labor into the business?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
7.1	M	If yes, what is the new thing that you produced/provided?	<input checked="" type="checkbox"/> Worker <input checked="" type="checkbox"/> New items <input checked="" type="checkbox"/> Rent warehouse	

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
			<input checked="" type="checkbox"/> other	
7.1.1	T	Why you couldn't produce/provide before receiving support [<i>specify month/year</i>]?		
7.2		Has the market price changed in the past 12 months?	<input checked="" type="checkbox"/> yes <input checked="" type="checkbox"/> No	
7.2.1	M	If yes, what do you think the reason of this changes?	<input checked="" type="checkbox"/> Economic factors <input checked="" type="checkbox"/> Non-governmental control of the exchange market <input checked="" type="checkbox"/> Political stability	
7.3	SR	Has your income changed (in the past 6-12 months)?	<input checked="" type="checkbox"/> No change <input checked="" type="checkbox"/> Decreased <input checked="" type="checkbox"/> Increased	
7.3.1	M	If your income has increased, to what extent did you expand your work?	<input checked="" type="checkbox"/> By increasing number of employees <input checked="" type="checkbox"/> By increase income and net income <input checked="" type="checkbox"/> By adding any assets. <input checked="" type="checkbox"/> By inventory <input checked="" type="checkbox"/> By increasing in customers No. <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/> No major change	
7.3.1.1	#	If increase in the number of employees, how many employees did you hire?	<input checked="" type="checkbox"/> Before Support: _____ <input checked="" type="checkbox"/> After Support: _____	
Before				
Gender	# of people	# of hours per day	# of days per week	# of months per year
Male				
Female				
After				

N°		QUESTIONS AND FILTERS	CODING RESPONSES		Notes
Gender	# of people	# of hours per day	# of days per week	# of months per year	
<u>Male</u>					
<u>Female</u>					
7.3.1.2	M	Who you hired?	<input checked="" type="checkbox"/> Family members; <input checked="" type="checkbox"/> Non-family members.		
Gender	# of people	# of hours per day	# of days per week	# of months per year	
<u>Family</u>					
<u>Non-family</u>					
7.3.1.3	M	How do you pay for them?	<ul style="list-style-type: none"> • Daily • Weekly • Monthly 		
7.3.2	T	If answer to question 7.2.1 is " increasing # of customers ", include, specify how you were able to attract them to purchase/deal with your business?			
7.3.2.1	M	What do you think is the reason that more customers choose to deal/purchase with you than other vendors?	<ul style="list-style-type: none"> • Customer confidence; • Items quality; • Provide item/service not provide by others; • Low price; • Sell with debt; • Better location; • Customer trust; • Accessibility. • Other 		
7.3.3	SR	If answer is "increase in income", has the increase in income affected your personal life?	<input type="checkbox"/> Yes; <input type="checkbox"/> No; <input type="checkbox"/> Not much.		

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
7.3.4	M	If answer is "Yes", how do you spend your income from profits?	<input type="checkbox"/> Healthcare spending; <input type="checkbox"/> Added in business expansion; <input type="checkbox"/> Increased Savings; <input type="checkbox"/> Child education; <input type="checkbox"/> Home expenses; <input type="checkbox"/> Food expenditures; <input type="checkbox"/> Home expansion; <input type="checkbox"/> Other (specify): _____.	
7.4	M	What are some of the reasons if your market sector is not growing? Please select all that apply??	<ul style="list-style-type: none"> • difficulties to access the market • lack of transport • insecurity • distance to the market • low prices to sold commodities • costs of transport • other (specify) 	
8	SR	Do you have an independent/assigned place of work?	<ul style="list-style-type: none"> • Yes • No 	
8.1	M	If yes, what is it?	<ul style="list-style-type: none"> • Kiosk, • Room • Shop • mini market • warehouse • Other 	
8.2	M	How do you sell your Products?	<ul style="list-style-type: none"> • through trader • individually at the market • from home 	

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
9	SR	Have you purchased goods or services from (list of ERMS/Food Vendors)?	<ul style="list-style-type: none"> • Yes • No 	(complementarity Questions)
9.1	SR	What was the primary purpose for dealing with the ERMS/food vendors?	<ul style="list-style-type: none"> • For business benefits • For family purpose 	(complementarity Questions)
9.2	M	What made you to deal with them not others?	<ul style="list-style-type: none"> • Quality • Provide item/service not provide by other • Low price • Sell with debt • other 	(complementarity Questions)
9.3	SR	How do you rate the deal with ERMS/food vendors?	<ul style="list-style-type: none"> • Very good • Good • Neutral • Bad • Very bad 	(complementarity Questions)
9.3.1	T	Explain your answer		(complementarity Questions)
9.4	SR	Have (list of ERMS/Food Vendors) purchased goods or services from your business?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	(complementarity Questions)
9.5	M	What convince them deal with you?	<ul style="list-style-type: none"> • Quality • Provide item/service not provide by other • Low price • Sell with debt • other 	(complementarity Questions)
10	SR	Are there any competitors?	<ul style="list-style-type: none"> • Yes • No 	
10.1	SR	If yes, has your income level increased or decreased due to competition?	<ul style="list-style-type: none"> • Increased • Decreased 	

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
10.2	M	How do you sell your products?	<ul style="list-style-type: none"> • Wholesale • Retail • Self-suffice 	
10.2.1	T	Why? Please explain your answer.		
10.2.2	T	If self-suffice – why you couldn't produce more?		
10.2.3	T	If through trader – how did you meet the trader?		
11	T	What other businesses do utilize your services/products? Please mention names		
11.1		Who are your clients?		
11.2		Are there any businesses that buy your products?		
12	SR	Do you believe your clients are willing to pay for your services?	<ul style="list-style-type: none"> • Yes • No 	
12.1	M	How did they know about you?	<ul style="list-style-type: none"> • From neighborhood • By Social media • By reputation • By chance 	
12.2	M	How frequent did your client deal with you?	<ul style="list-style-type: none"> • On a daily basis • On a monthly basis • Frequently • Rarely 	
13	SR	Have prices changed in the market (over the last X months) when buying your supply?	<ul style="list-style-type: none"> • Yes • No 	<i>If no, go to Q42</i>
13.1	SR	To how extend did the prices increased/decreased, can you give percentages?	<ul style="list-style-type: none"> • Increased by: <ul style="list-style-type: none"> • 10% 	

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
			<ul style="list-style-type: none"> • 25% • 50% • 100% • Decreased by: <ul style="list-style-type: none"> • 10% • 25% • 50% • 100% 	
13.2	M	What are the main reasons for these changes of prices? Please select all that apply.	<ul style="list-style-type: none"> • higher demand • lower supply • lower demand • higher availability • availability of humanitarian assistance • subsidies from government • difficulties access the market • other (specify) 	
14	M	If your service or product is cut off from the community, how will the customer or community be affected?	<ul style="list-style-type: none"> • I'm the only supplier of this service • Difficult for customer to build trust with new supplier • other _____ 	
15	T	Do you think the assistance provided to businesses can improve your business so you can in turn target more client?		
16	T	Other than the support your received, what else did you need to supply/to/ provide in order to enhance your neighborhood, what did you think you neighborhood need to?		

THANK YOU!

APPENDIX III: IDEAL VENDOR SURVEY QUESTIONS

INFORMED CONSENT

Hello. My name is _____ and I work for ADRA Yemen. We are conducting a survey to evaluate the economic and non-economic impact of Small businesses owner and vendors. The information we collect will be used for the study. You have been selected to be interviewed for this survey and we would very much appreciate your participation. The survey usually takes about 20 minutes. Your participation is voluntary and you may end the survey at any time or decide not to answer a particular question. Your answers will be kept confidential. Do you agree to participate in the survey?

0 = No If No, STOP here.

/_/_/

1 = Yes If Yes, proceed with the interview.

IDENTIFICATION			
GOVERNORATE : _____	/_/_/		
DISTRICT : _____	/_/_/_/		
City / Village: _____			
Questionnaire No. : <u>Gov / Dis / #</u>	Gov= Governorate; Dis = District ; # = Number will be given to enumerator		
INTERVIEW			
ENUMERATOR : _____	/_/_/_/		
DATE OF INTERVIEW (day/month/year)	/_/_/_/ / _/_/_/ / _/_/_/		
ANSWER TYPE			
# = Number	SR = Single Response	M = Multiple Response	T = Text

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
1	#	How long have you operated your business or dealt with ADRA?		Period of dealing with ADRA
2	T	What are some of the sources of your income? Please select all that apply.		
2.1	T	which you consider it as a main source		

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
3	M	What is the geographic scope of your project?	<input checked="" type="checkbox"/> At the village level <input checked="" type="checkbox"/> At the neighborhood level <input checked="" type="checkbox"/> At the district level <input checked="" type="checkbox"/> At the governorate level	
4	M	Why did you decide to use this career? What is good about it?	<input checked="" type="checkbox"/> bring more profit <input checked="" type="checkbox"/> My profession <input checked="" type="checkbox"/> Experience <input checked="" type="checkbox"/> Family business <input checked="" type="checkbox"/> I'm the only supplier at the neighbor <input checked="" type="checkbox"/> Goods can't be providing easily in our village <input checked="" type="checkbox"/> other	
5	M	What distinguishes your services from other same sellers/vendors?	<input checked="" type="checkbox"/> Quality <input checked="" type="checkbox"/> Provide item/service not provide by other <input checked="" type="checkbox"/> Low price <input checked="" type="checkbox"/> Sell with debt <input checked="" type="checkbox"/> Great location <input checked="" type="checkbox"/> Great services <input checked="" type="checkbox"/> Trust	
6	SR	Did you add any new items/services to your business with the support of ADRA's grant?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
6.1	M	If yes, please list all that applies.	<input checked="" type="checkbox"/> Worker <input checked="" type="checkbox"/> New food items <input checked="" type="checkbox"/> Rent warehouse <input checked="" type="checkbox"/> other	
6.2	T	Why you couldn't produce/provide before?		

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
7	SR	Has your income changed (in the past 6-12 months/After crisis)?	<input checked="" type="checkbox"/> No change <input checked="" type="checkbox"/> Decreased <input checked="" type="checkbox"/> Increased	
7.1.1	M	If your income has increased, to what extent did you expand your work?	<input checked="" type="checkbox"/> By increasing number of employees <input checked="" type="checkbox"/> By increase income and net income <input checked="" type="checkbox"/> By add any assets. <input checked="" type="checkbox"/> By inventory <input checked="" type="checkbox"/> By increase in customers No. <input checked="" type="checkbox"/> Others <input checked="" type="checkbox"/> No major change	
7.1.2	#	If increase in employee, how many people did you hire?		

Before			
# of people	# of hours per day	# of days per week	# of months per year
After			
# of people	# of hours per day	# of days per week	# of months per year

7.1.2.1	M	Who did you hire?	<input checked="" type="checkbox"/> Family members; <input checked="" type="checkbox"/> Non-family members.	
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Gender	# of people	# of hours per day	# of days per week	# of months per year
<u>Family</u>				
<u>Non-family</u>				

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
7.1.2.2	M	How often you do you pay for ?	<input checked="" type="checkbox"/> Daily pay <input checked="" type="checkbox"/> Weekly <input checked="" type="checkbox"/> Monthly	
7.1.3	T	if answer to Q 7.1.1 was "increasing # of customers", include, specify how you were able to attract them to purchase/deal with your business?		
7.1.3.1	M	What do you think is the reason that more customers choose to deal/purchase with you than other vendors?	<ul style="list-style-type: none"> • Customer confidence; • Items quality; • Provide item/service not provide by others; • Low price; • Sell with debt; • Better location; • Accessibility. • Other 	
7.1.4.0	SR	If answer is "increase in income", has the increase in income affected your personal life?	<input type="checkbox"/> Yes; <input type="checkbox"/> No; <input type="checkbox"/> Not much.	
7.1.5.0	M	If answer is "Yes", how do you spend your income from profits?	<input type="checkbox"/> Healthcare spending; <input type="checkbox"/> Added in business expansion; <input type="checkbox"/> Increased Savings; <input type="checkbox"/> Child education; <input type="checkbox"/> Home expenses; <input type="checkbox"/> Food expenditures; <input type="checkbox"/> Home expansion; <input type="checkbox"/> Other (specify): _____.	
7.2.0.0	M	What are some of the reasons if your market sector is not growing (Decrease/no change), please select all that apply?	<input checked="" type="checkbox"/> difficulties to access the market <input checked="" type="checkbox"/> business deal gone bad <input checked="" type="checkbox"/> change in exchange rate	

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
			<input checked="" type="checkbox"/> lack of transport <input checked="" type="checkbox"/> insecurity (conflict) <input checked="" type="checkbox"/> distance to the market <input checked="" type="checkbox"/> low prices to sold commodities <input checked="" type="checkbox"/> costs of transport <input checked="" type="checkbox"/> other (specify)	
8	SR	Do you have an independent/assigned place of work?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
8.1	SR	If yes, what is it?	<input checked="" type="checkbox"/> Kiosk, <input checked="" type="checkbox"/> Room <input checked="" type="checkbox"/> Shop <input checked="" type="checkbox"/> mini market <input checked="" type="checkbox"/> warehouse <input checked="" type="checkbox"/> Other	
9	SR	How do you sell your Products?	<input checked="" type="checkbox"/> Cash <input checked="" type="checkbox"/> Debt <input checked="" type="checkbox"/> Both	
10	SR	Have you used goods or services from (list of ERMS/Food Vendors)?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	(complementarity Questions)
10.1	T	If yes, what it was?		(complementarity Questions)
10.2	SR	If yes, what was the primary purpose for dealing with the ERMS/food vendors?	<input checked="" type="checkbox"/> For business benefits <input checked="" type="checkbox"/> For family purpose	(complementarity Questions)
10.3	M	What made you to deal with them not others?	<input checked="" type="checkbox"/> Quality <input checked="" type="checkbox"/> Provide item/service not provide by other <input checked="" type="checkbox"/> Low price <input checked="" type="checkbox"/> Sell with debt	(complementarity Questions)

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
			<input checked="" type="checkbox"/> Other ____	
10.4	SR	How do you rate the dealing with ERMS/Food vendors?	<input checked="" type="checkbox"/> Very good <input checked="" type="checkbox"/> Good <input checked="" type="checkbox"/> Neutral <input checked="" type="checkbox"/> Bad <input checked="" type="checkbox"/> Very bad	(complementarity Questions)
10.5	T	Explain your answer		(complementarity Questions)
10.6	SR	Have (list of ERMS/Food Vendors) purchased goods or services from your business?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	(complementarity Questions)
10.6.1	M	What made them to deal with you?	<input checked="" type="checkbox"/> Quality <input checked="" type="checkbox"/> Provide item/service not provide by other <input checked="" type="checkbox"/> Low price <input checked="" type="checkbox"/> Sell with debt <input checked="" type="checkbox"/> other	(complementarity Questions)
11	SR	Are there any competitors?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
11.1	SR	If yes, has the income level increased or decreased due to competition?	<input checked="" type="checkbox"/> Increased <input checked="" type="checkbox"/> Decreased	
12	M	How do you sell your products?	<input checked="" type="checkbox"/> Wholesale <input checked="" type="checkbox"/> Retail <input checked="" type="checkbox"/> Self-suffice	
12.1	T	Please Explain your answer		
13	SR	Have prices changed in the market (over the last X months) when buying your supply?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	

N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
13.1	SR	To how extend did the prices increased/decreased, can you give percentages?	<ul style="list-style-type: none"> • Increased by: <ul style="list-style-type: none"> • 10% • 25% • 50% • 100% • Decreased by: <ul style="list-style-type: none"> • 10% • 25% • 50% <input checked="" type="checkbox"/> 100%	
13.2	M	What are the main reasons for price changes? Please select all that apply.	<input checked="" type="checkbox"/> higher demand <input checked="" type="checkbox"/> lower supply <input checked="" type="checkbox"/> lower demand <input checked="" type="checkbox"/> higher availability <input checked="" type="checkbox"/> availability of humanitarian assistance <input checked="" type="checkbox"/> subsidies from government <input checked="" type="checkbox"/> difficulties access the market <input checked="" type="checkbox"/> other (specify)	
14	M	If your service or product is cut off from the community, how will the customer or community be affected?	<ul style="list-style-type: none"> • I'm the only supplier of this service • Difficult for customer to build trust with new supplier other _____	
15	T	Do you think the grant provided improved and expand your business targeting more customers and locations? Please explain your answer.		
16	T	What was the impact of the grant on how you run your business?		

THANK YOU!

APPENDIX IV: IDEAL- CUSTOMERS SURVEY QUESTIONS

INFORMED CONSENT

Hello. My name is _____ and I work for ADRA Yemen. We are conducting a survey to evaluate the economic and non-economic impact of Small businesses owner and vendors. The information we collect will be used for the study. You have been selected to be interviewed for this survey and we would very much appreciate your participation. The survey usually takes about 20 minutes. Your participation is voluntary and you may end the survey at any time or decide not to answer a particular question. Your answers will be kept confidential. Do you agree to participate in the survey?

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N°		QUESTIONS AND FILTERS	CODING RESPONSES	Notes
1	SR	Have you noticed any difference in any of product/service such as: <ol style="list-style-type: none"> 1. Food provision 2. Construction services 3. Provision of household needs availability in the area after the conflict?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> No idea	

	M	If yes, can you mention in which domain/sector	<input checked="" type="checkbox"/> Food provision <input checked="" type="checkbox"/> Construction services <input checked="" type="checkbox"/> Provision of household needs <input checked="" type="checkbox"/> Other _____	
2	SR	Did you deal with/ purchasing with business owner supported by ADRA intervention before?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<i>If no, End</i>
2.1.	T	If so, who is it?		
2.2	T	What was different about the business of this person you notice 2 years ago compared to now?	<input checked="" type="checkbox"/>	
3	SR	Were you satisfied with the product/service that [...] provide?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
3.1	M	If you were not satisfied with the vendor's services/products, what were the reasons? Please select all that apply.	<input checked="" type="checkbox"/> Expiry product <input checked="" type="checkbox"/> Bad quality of product <input checked="" type="checkbox"/> High price <input checked="" type="checkbox"/> Bad Dealing <input checked="" type="checkbox"/> other	<i>If no</i>
3.2	M	What do you like about [...] business/vendor?	<input checked="" type="checkbox"/> Good Quality of work <input checked="" type="checkbox"/> Unique of the products/ service <input checked="" type="checkbox"/> Good price <input checked="" type="checkbox"/> Ease of access <input checked="" type="checkbox"/> Good dealing <input checked="" type="checkbox"/> other	<i>If yes</i>
4	SR	If you no longer have access to [...] shop(s) would you be impacted?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input checked="" type="checkbox"/> No major change	
4.1	T	If yes, how? (please explain)		
5	SR	Does [...] business/vendor help you save time, money, effort, other?	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
5.1	T	If yes, then how? (please explain)		

6	T	What is the impact of such projects in your area that contributes to the best use of resources?(please explain)		
7	T	What recommendations do you have for supporting businesses in your community?		
9		what goods/services do you wish were available in your community?		

THANK YOU!