

**AMERICAN UNIVERSITY OF ARMENIA
TURPANJIAN RURAL DEVELOPMENT PROGRAM**



**BASELINE STUDY
Statistical Report**

**Yerevan, Armenia
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Introduction

The American University of Armenia's (AUA) Turpanjian Rural Development Program (TRDP) was launched in 2006. The TRDP provides education and economic opportunities to people in rural areas to encourage rural development, create jobs, and improve the living standards of communities. With the help of AUA-TRDP, 201 entrepreneurs started their businesses, 13 of which were awarded with 2nd loans to expand the businesses and/or start a new line of business of production. With the support of TRDP, rural residents from ages 25 to 65 have established a variety of businesses in the Tavush and Shirak regions, Nagorno-Karabakh Republic (NKR), and Javakhk (Republic of Georgia).

To have up-to-date information for a set of indicators of the TRDP beneficiaries, as well as compare the evolution of businesses and their contributing factors, the following baseline survey will be conducted with all new beneficiaries. The first baseline study is conducted with 124 successful entrepreneurs that established businesses until June 2013 and passed through the Quality Assurance survey of 2013 year. The rest successful beneficiaries will be interviewed together with the new TRDP beneficiaries that established their businesses after June 2013. The 124 beneficiaries that have already passed through the baseline evaluation, will participate in the annual mid-term/interim survey to explore the changes in behavioral, socioeconomic status, dignity changes after establishing a business.

The baseline study defines the 'pre-operation exposure' condition for the set of indicators of TRDP beneficiaries and their businesses to assess their achievement at the current stage. Later the results will be compared with the condition of the same indicators at different points during business growth (mid-term evaluation). Thus, the baseline study will form a basis for a 'before and after' assessment or a 'change over time' assessment. Without a baseline data to establish pre-operation conditions for outcome and impact indicators it will be difficult to establish whether change at the outcome level has in fact occurred.

Methodology

The baseline study interviews were conducted in November 2013. The number of beneficiaries visited in four TRDP regional centers was 124: Tavush region (36), Shirak region (40), Nagorno-Karabakh Republic (42), and Javakhk, Georgia (6). All beneficiaries who have established businesses until June 2013 were selected for this study. The TRDP regional assistants were assigned as interviewers of this study. The total number of interviewers was 8. Each interview lasted from 40-50 minutes. The interviewers used the initially prepared questionnaire for the interview, and in case of necessity they clarified and explained the questions in details. The interviews were conducted mainly on-site, which allowed the interviewers to make observations regarding some of the measures.

Measures

The evaluation questionnaire was pre-tested and adjustments were made accordingly. The quantitative data were collected and input in SPSS for analysis. The measures and key areas of the evaluation were the following:

- **Demographics:** date of birth, gender, level of education, marital status, etc.
- **Training Course (TC) Participation (other than in TRDP):** participation in any kind TC (other than TRDP sponsored), duration, field, and sponsorship of that TC, etc.

- **Business Ownership:** experience of managing a business, experience in supervising a personnel, number of full-time and part-time employees, number of relatives working in the business, relatives in the government and their assistance for any kind of issue.
- **Accounts:** bank, e-mail, and social network account ownership and their usage
- **Motivation to apply to TRDP:** why and how the beneficiary decided to apply to the Program
- **Social Support Relationship and Activities:** relationship with families, leisure time activities
- **Dignity:** control over the decisions and choices, contribution to the community, responsiveness, respect in the community, etc.
- **Socioeconomic Status:** family's standard of living, living conditions, business revenue distribution

Findings

This section analyses and summarizes the evaluation findings and is divided into 8 sections: demographics, training course participation, business ownership, accounts, motivation to apply to TRDP, social support relationship and activities, dignity, and socioeconomic status.

Demographics

Ensure the up to date data can provide relevant content, as well as target the efficiency of the Program through maintaining the evaluation of businesses and behavioral change of beneficiaries. In order to determine the expected business outcomes based on the identified assessments, it is first necessary to consider the actual state from baseline data. The first measure of baseline study includes the demographic data of beneficiaries. Out of 124 beneficiaries interviewed, 83% (103 beneficiaries) were men and 17% (21 beneficiaries) women. The birth dates of beneficiaries prevail mostly in the range of 1951-1970. The 28% of beneficiaries (35 beneficiaries) were born during 1951-1960 and 25% of the beneficiaries from 1961-1970. Only 23% of interviewed beneficiaries younger born from 1981-1993 (see the Charts 1 & 2 below).

Chart 1: Gender of beneficiaries

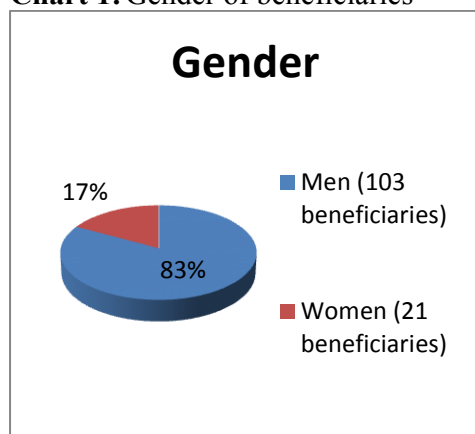
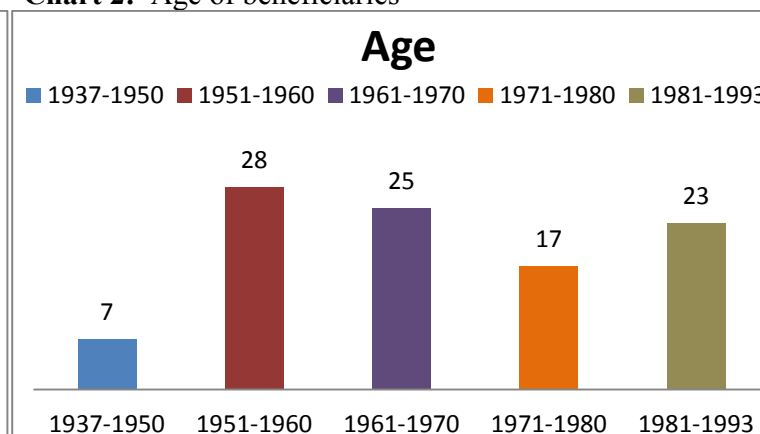


Chart 2: Age of beneficiaries



Most of the beneficiaries have high level of educational. Almost all beneficiaries have completed their secondary schools. The majority of beneficiaries have university degrees (see Table 1 below).

Table 1: Level of education

	Frequency	Percent
Secondary school (8 or 10 years)	18	15
University, college, technical school	30	24
Complete university degree (4 or 5 years)	72	58
Advanced graduate university degree	4	3
<i>Total</i>	<i>124</i>	<i>100</i>

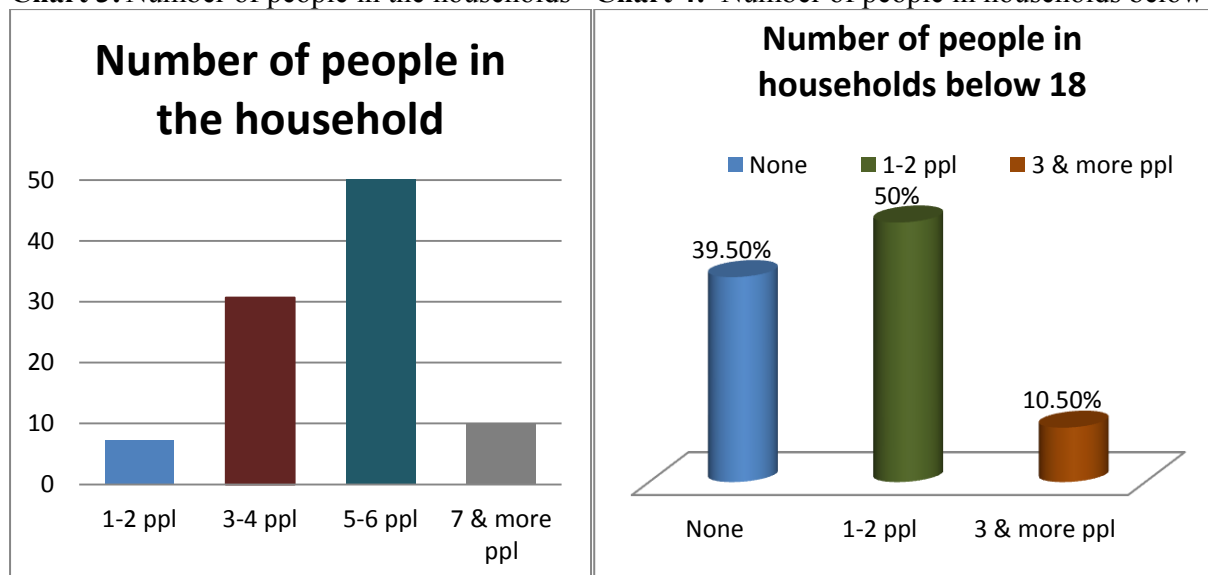
The marital status of beneficiaries is almost the same for everyone. The majority of interviewed beneficiaries (85.5%) are married and only 13% are single (see Table 2 below).

Table 2: Marital status

	Frequency	Percent
Single	16	13
Married	106	85
Divorced	1	1
Widow/er	1	1
<i>Total</i>	<i>124</i>	<i>100</i>

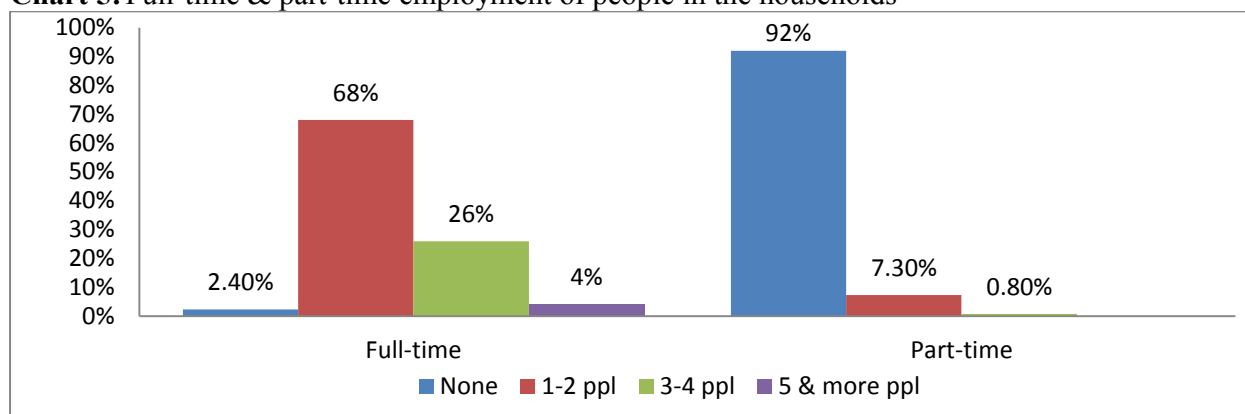
The majority of beneficiaries have 5-6 people living in their households (including themselves) and only 7% of the beneficiaries have 1-2 people in their households. Half of the beneficiaries (50%) have 1-2 people below 18 years in their households. Forty-nine beneficiaries (39.5%) reported that they there are no people below 18 years living in their households.

Chart 3: Number of people in the households **Chart 4:** Number of people in households below 18



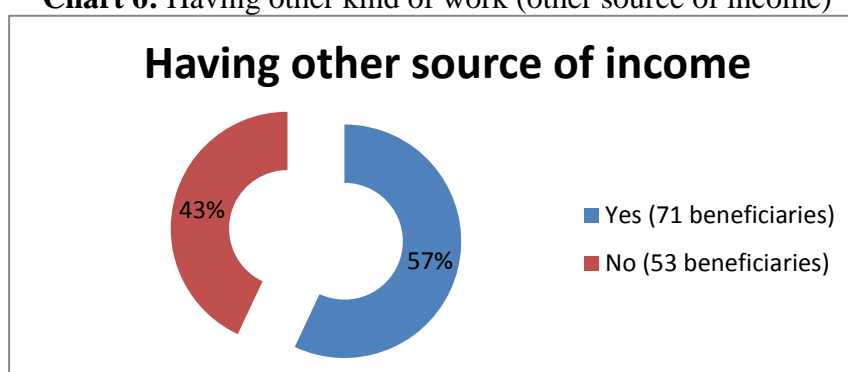
The beneficiaries were asked to state the number of members of their households employed on a full-time and part-time basis (including self-employment, seasonal work, farming, etc.). The majority of beneficiaries (68%) reported that there are 1-2 people in their households working on a full-time basis and about 26% stated that there are 3-4 people working in their households. The part-time employment is less common in the communities. Thus, 92% of beneficiaries stated that none of the members in their households works on a part-time bases. Only about 8 percent of the beneficiaries informed that their family members work part-time (see Chart 5 below).

Chart 5: Full-time & part-time employment of people in the households



The beneficiaries were asked whether they have other source of income and employment, other than willing to establish a business. Almost half of the interviewed beneficiaries answered that they are employed elsewhere (see Chart 6 below). Most of the already employed beneficiaries specified that they work as accountants, engineers, teachers at local schools, etc.

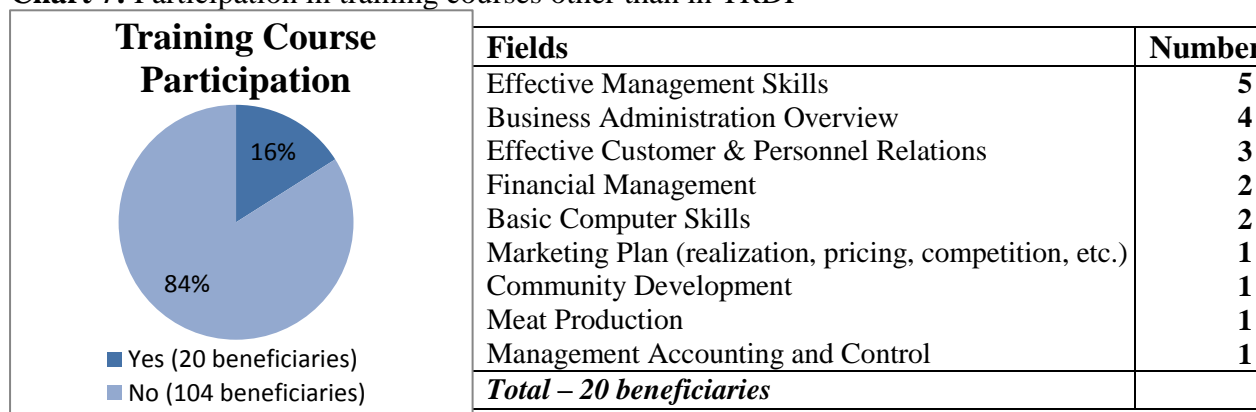
Chart 6: Having other kind of work (other source of income)



Training Course Participation

The specially designed training course provided by the TRDP is the first and only professional training most of the beneficiaries attended. To find the percentage of applicants that have passed through other training courses, as well as identify the fields of those training courses, several questions were asked to the beneficiaries about their participation in any kind of training course, other than the one provided by TRDP. Sixteen percent of TRDP beneficiaries have participated in other kinds of training courses. The trainings were mainly organized locally. None of the TRDP applicants have been trained abroad. The fields of those trainings were various, ranging from community development to effective management courses (see Charts 7 below).

Chart 7: Participation in training courses other than in TRDP



Most of the 20 beneficiaries that have participated in other training courses, attended those training courses recently. Those training courses have mostly lasted from 1-2 days to 1 month (see Tables 3 & 4 below).

Table 3: Length of the training courses

<i>1-2 days</i>	4 beneficiaries
<i>5 days</i>	3 beneficiaries
<i>5-10 days</i>	3 beneficiaries
<i>11-20 days</i>	4 beneficiaries
<i>1 month & more</i>	6 beneficiaries

Table 4: Year of participation

<i>1986-1999</i>	4 beneficiaries
<i>2000-2004</i>	5 beneficiaries
<i>2005-2013</i>	11 beneficiaries

When asked to specify who sponsored their participation in the mentioned training courses, most of the beneficiaries (50%) answered that the employers have sponsored their participation and that the main reasons for participation were the desire to gain knowledge in the particular field and career development (see Tables 5 & 6 below).

Table 5: Sponsorship for participation

<i>Employer</i>	10 beneficiaries
<i>Personal resources</i>	4 beneficiaries
<i>Free of charge course</i>	6 beneficiaries

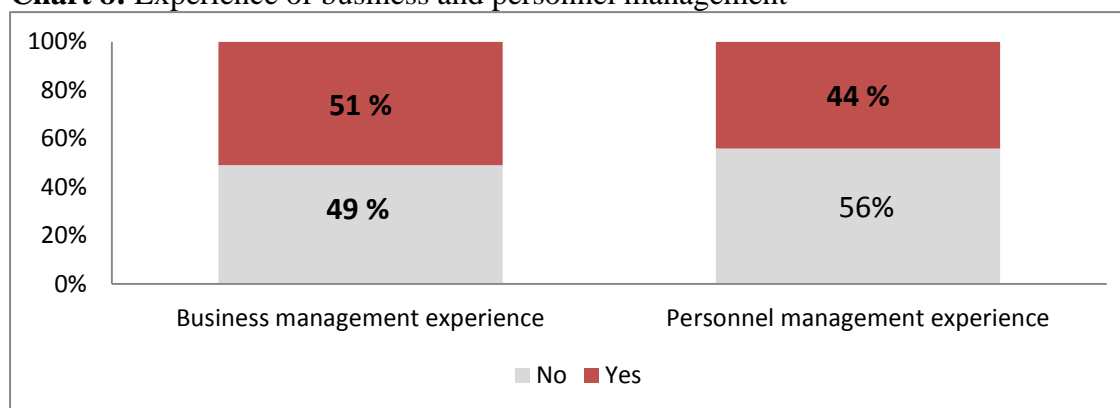
Table 6: Reason for participation

<i>Desire to gain additional knowledge in the field</i>	6 beneficiaries
<i>Expand my business</i>	6 beneficiaries
<i>Career development</i>	5 beneficiaries
<i>Interest in the field</i>	3 beneficiaries

Business Ownership

The beneficiaries were asked to answer whether they had any experience of managing a business before applying to TRDP. Sixty-three beneficiaries (51 percent) agreed with this statement and mentioned that they have experience of supervising personnel (See Charts 8).

Chart 8: Experience of business and personnel management



The majority of employees of TRDP beneficiaries are employed full-time, rather than part-time. Most of the beneficiaries have 1-2 employees. The beneficiaries were asked to state the number of employees that are their relatives or family members. Twelve beneficiaries answered that they do not have any full-time employees. Although there are beneficiaries who have more than 6 employees, the highest number of relative employees that the beneficiaries have is 4. There are only 37 beneficiaries who stated that neither of their employees are relatives or family members (see Tables 7 & 8).

Table 7: Number of full-time employees

	<i>Frequency</i>	<i>Percent</i>
0	12	10
1	48	39
2-3	44	35
4-5	11	9
6 & more	9	7
Total	124	100

Table 8: Full-time working relatives and/or family members

	<i>Frequency</i>	<i>Percent</i>
0	37	33
1	47	42
2	18	16
3	8	7
4	2	2
Total	112	100

Another similar question was asked to beneficiaries to find whether they have any part-time employees and the number of relatives or family members from those part-time employees. None of the beneficiaries have part-time working relatives or family members. The total number of beneficiaries having part-time employees is 6 (see Table 9).

Table 9: Number of part-time employees

	<i>Frequency</i>	<i>Percent</i>
0	118	95
1	4	3
2	1	1
3	1	1
Total	124	100

The beneficiaries were also asked whether they have any relatives or family members working in the government and whether they ever approached them for any kind of business related issue. Only 20% of beneficiaries do have such relatives and/or family members, of which only 6% have approached them to solve certain business related issues (see Tables 10 & 11).

Table 10: Family members in the government

	<i>Frequency</i>	<i>Percent</i>
Yes	25	20
No	99	80
Total	124	100

Table 11: Approaching them to solve certain business related issues

	<i>Frequency</i>	<i>Percent</i>
Yes	8	6
No	17	14
Total	25	100

Accounts

To find whether the beneficiaries have access to different social networks, a set of questions were asked to find their usage of e-mail and different social networks. The majority of beneficiaries have bank accounts (82%). However, a fairly lower number of beneficiaries use e-mails and/or social networks (see Table 14 below).

Table 14: Access to different accounts

	<i>Yes</i>	<i>No</i>
Bank account	102 (82%)	22 (18%)
E-mail address	48 (39%)	76 (61%)
Social networks (Facebook, Twitter, Odnoklassniki, Skype, etc.)	49 (40%)	75 (60%)
Total number of beneficiaries: 124		

The reasons for using different accounts varies. Some beneficiaries use them for personal reasons, others for business purposes. Most of the beneficiaries highlighted that they use their accounts quite frequently. Only 102 beneficiaries use bank accounts, 80% of which use them to pay their monthly bills. The 12 percent of beneficiaries use bank accounts for the convenience it proposes. The e-mail accounts are used only by 48 beneficiaries, 8 beneficiaries of which use it for business matters, the others for personal matters. The same picture is with social networks. Only 49 beneficiaries (40%) stated that they use social networks and the majority of them (82%) use it for personal matters (see Table 15 below).

Table 15: Reasons for using accounts

Bank account: Reasons		E-mail: Reasons	
To pay monthly bills from a bank account	80 (78%)	Personal matters	40 (83%)
Convenience to use	12 (12%)	Business related	8 (17%)
For the security of my resources	5 (5%)	Missing – 76	
It takes less time to manage my finances	2 (2%)	Total - 48	
To purchase on-line products	1 (1%)	Social networks: Reasons	
To save money for the future	1 (1%)	Personal matters	40 (82%)
To pay bank my loans	1 (1%)	Information source	9 (18%)
Missing – 22		Missing – 75	
Total - 102		Total - 49	

Motivation to Apply to TRDP

To find whether the TRDP provided loan is the only one received, the beneficiaries were asked to reply whether they have ever been awarded with bank loans and if yes, than how many bank loans were they awarded. Sixty-six percent of beneficiaries reported that they have been awarded with bank loans previously. Almost all beneficiaries were awarded with an average of 2 bank loans (see Table 12).

Table 12: Awarded with bank loans (other than TRDP provided)

	Frequency	Percent
Yes	82	66
No	18	34
Total	124	100

The purposes for taking those bank loans are different. Most of the beneficiaries took the bank loans to start a business or buy equipment for business purposes (see Table 13).

Table 13: Reasons for taking bank loans

	Frequency	Percent
To start a business	20	24
To buy equipment for business purposes	19	23
Agricultural purposes	12	15
To renovate my house	9	11
To renovate my office space	8	10
To buy equipment for my house	7	9
Personal needs	5	6
To buy real estate	2	2
Total	82	100

The beneficiaries were asked questions to find the reasons for applying to TRDP and the source of information about the Program. The majority of beneficiaries learned about the TRDP through their friends and relatives. Only 26% of beneficiaries were informed about the Program through the ads on local TV channels (see Table 16 below).

Table 16: How did the beneficiaries learned about the TRDP

	Frequency	Percent
Through relatives	21	17
Through friends	44	35
Through other beneficiaries	25	20
Through neighbors	2	2
Through the media	32	26
Total	124	100

The beneficiaries (44%) stated that they applied to TRDP because they were willing to start a business. Others (26%) reported that they lacked sufficient amount of money to start a business. Twelve percent of the beneficiaries were willing to gain enough knowledge to operate a business (see Table 17 below).

Table 17: Reasons for applying to TRDP

	Frequency	Percent
Willingness to start a business	55	44
Lack of necessary amount of money to start a business	32	26
Willingness to gain sufficient knowledge to start and operate a business	15	12
To expand my business	22	18
Total	124	100

Social Support Relationships and activities

A set of questions were asked to the beneficiaries to find the level of their satisfaction from the relationships with their family members, friends and their leisure time activities. The 80% of beneficiaries are very satisfied with their relationships with family members. The 18% of beneficiaries are neither satisfied nor dissatisfied with the number of times they meet with their family members or friends. About 48% of beneficiaries stated that they are satisfied with their ability to help others. However, not many beneficiaries were satisfied with their leisure time activities: 27% of beneficiaries reported that they are neither satisfied nor dissatisfied, and 25% stated that overall they are dissatisfied with their leisure time activities (see Table 18 below).

Table 18: Satisfaction from social support relationships and activities

	Very satisfied	Satisfied	Neither dissatisfied not satisfied	Dissatisfied	Very dissatisfied
...your relationships with your family members?	99 (80%)	23 (18%)	2 (2%)	0	0
...how often you see your family or friends?	44 (36%)	44 (36%)	22 (18%)	11 (9%)	3 (2%)
...your ability to help others?	47 (38%)	60 (48%)	17 (14%)	0	0
...your leisure time activities?	29 (23%)	30 (24%)	34 (27%)	25 (20%)	6 (5%)

Dignity

A set of questions were asked to find the level of satisfaction from the dignity of beneficiaries. The 96% of beneficiaries reported that they are satisfied with the fact that they have control over their life decisions and choices, such as where to start a business and how to operate it. The 80% of beneficiaries claimed that they are pleased with what they have accomplished so far. The majority of beneficiaries (96%) stated that they have the freedom to exercise their rights as human beings. All beneficiaries treat other people the same way they would like to be treated by them and that totally respect other people. Seventy-seven percent of beneficiaries assured that people come to them for advice or for counsel when making decisions and about 98% of beneficiaries stated that they have a high sense of self-respect (see Table 19 below).

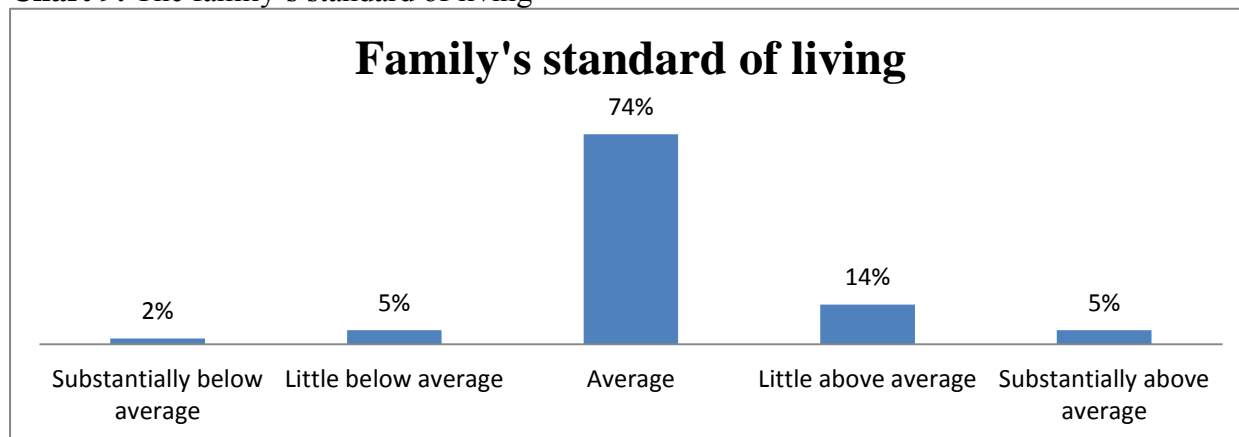
Table 19: Satisfaction from the dignity

	Very satisfied	Satisfied	Neither dissatisfied not satisfied	Dissatisfied	Very dissatisfied
I have control over my life decisions and choices, such as where to start a business and how to operate it.	81 (65%)	38 (31%)	5 (4%)	0	0
I am free to act on my beliefs.	76 (61%)	41 (33%)	5 (4%)	2 (2%)	0
I feel that others look up to me.	60 (48%)	48 (39%)	16 (13%)	0	0
I make an important contribution to my community.	53 (43%)	61 (49%)	8 (6%)	2 (2%)	0
Till now, I am pleased with what I have accomplished so far.	52 (42%)	47 (38%)	18 (15%)	6 (5%)	1 (1%)
I try to overcome adversity.	86 (69%)	37 (30%)	1 (1%)	0	0
When I am suffering physically, people (other than my family) around me usually do not know it.	64 (52%)	41 (33%)	15 (12%)	4 (3%)	0
When I make a mistake, I take responsibility for it.	93 (75%)	30 (24%)	1 (1%)	0	0
When things go wrong around me (loss of job, broken relationship...), I usually do not blame others.	76 (61%)	40 (32%)	7 (6%)	1 (1%)	0
Other people treat me with respect.	82 (66%)	39 (32%)	3 (2%)	0	0
I have a high sense of self-respect.	94 (76%)	28 (23%)	2 (2%)	0	0
I have the freedom to exercise my rights as a human being.	88 (71%)	31 (25%)	4 (3%)	1 (1%)	0
I feel that I am not a burden on my friends/family members.	93 (75%)	29 (23%)	1 (1%)	1 (1%)	0
I do not feel I need to depend on other people around me to get things done.	38 (31%)	43 (35%)	32 (26%)	10 (8%)	1 (1%)
I treat people the same way I like to be treated by them.	95 (77%)	29 (23%)	0	0	0
I respect other people.	93 (75%)	30 (24%)	0	0	1 (1%)
People around me (family, friends, co-workers) appreciate what I do for them.	70 (56%)	48 (39%)	5 (4%)	1 (1%)	0
People come to me for advice or for counsel when making decisions.	51 (41%)	44 (36%)	28 (23%)	1 (1%)	0

Socioeconomic Status

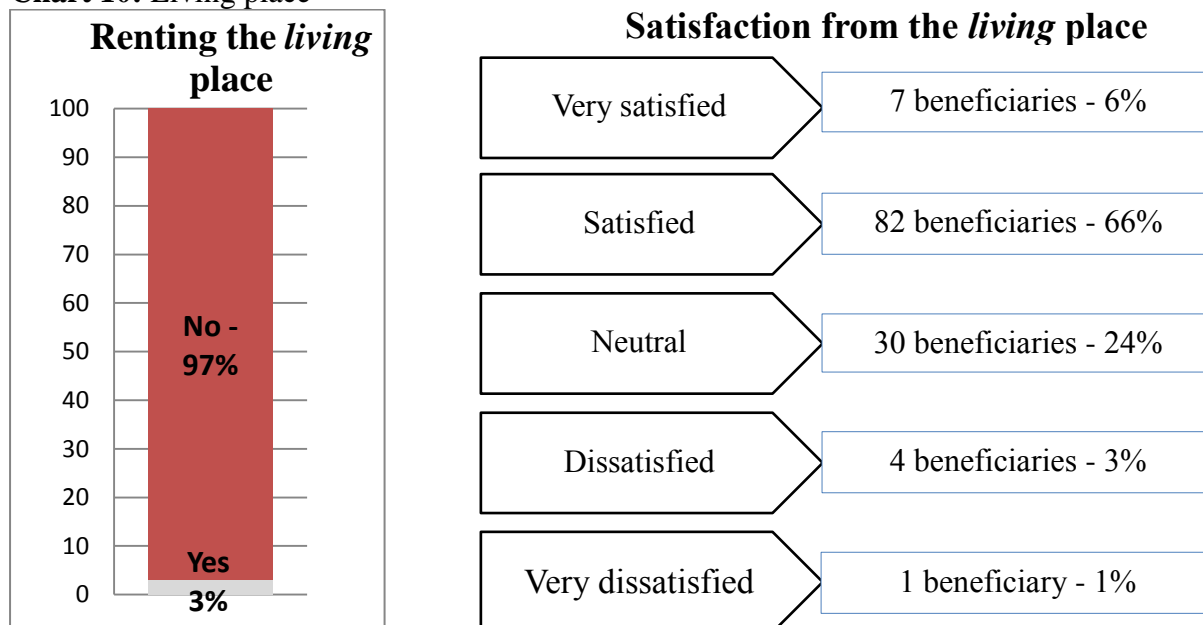
The beneficiaries were asked several questions about their family's standard of living. The 74% of beneficiaries answered that it is average, 2 percent reported that it is substantially below average and only 5 percent of the beneficiaries stated that their family's standard of living is substantially above average. The findings show that only 4 beneficiaries (5%) are very satisfied with their family's standard of living (see Chart 9 below).

Chart 9: The family's standard of living



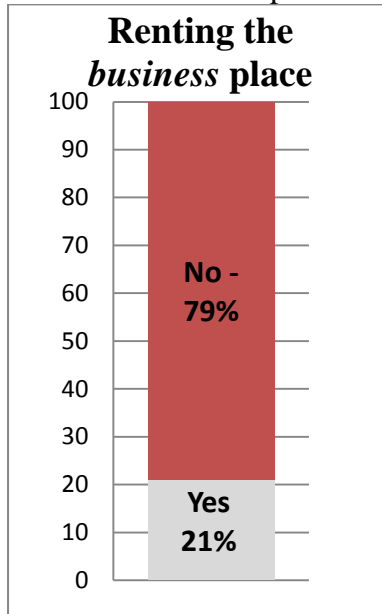
The majority of beneficiaries do not rent their living place and 72 percent of them are satisfied with it. Twenty-four percent of beneficiaries stated that they are neither satisfied nor dissatisfied with their living place and only 4% (5 beneficiaries) are dissatisfied with it (see Chart 10 below).

Chart 10: Living place

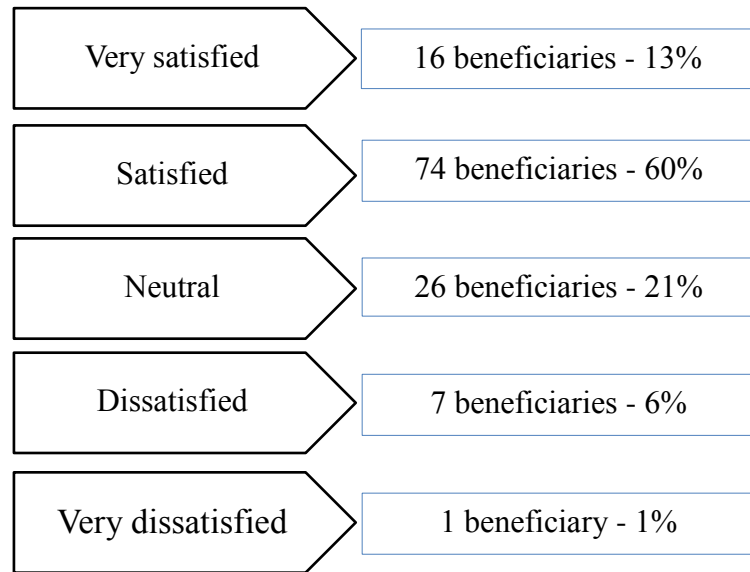


On the other hand, 21% of beneficiaries rent their business place. However, only 73% are satisfied with it. Twenty-one percent of beneficiaries are neither satisfied nor dissatisfied and overall 7% (8 beneficiaries) are dissatisfied with their business place (see Chart 11 below).

Chart 11: Business place



Satisfaction from the business place



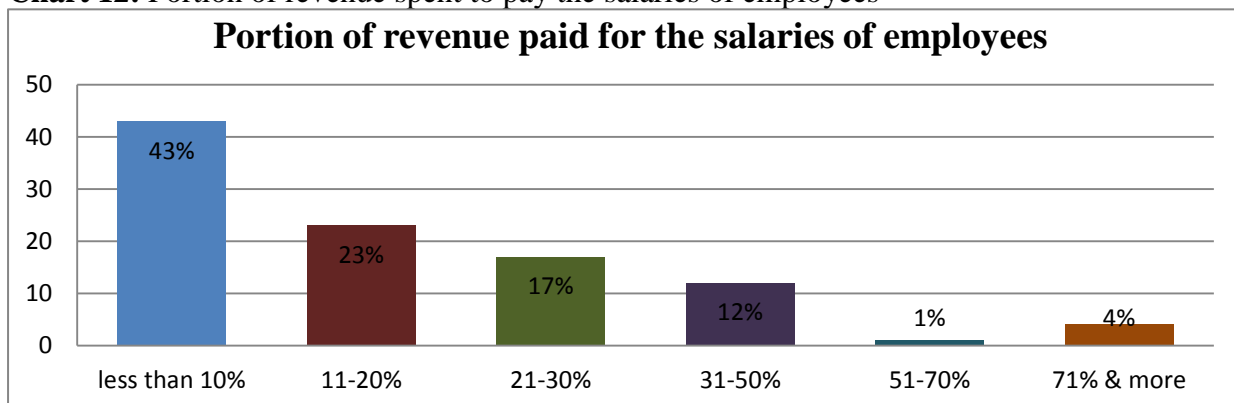
The beneficiaries were asked to report the number of employees they have in their businesses. The majority of beneficiaries (63%) have only 1-2 employees. The ¼ of entrepreneurs have 3-4 employees and only 7 percent have five and more employees working for them (see Table 20 below).

Table 20: Number of employees that the beneficiary has

Number	Frequency	Percent
0	6	5
1-2	78	63
3-4	31	25
5 & more	9	7
Total	124	100

To find the portion of revenue from the businesses paid for the salaries of employees, the beneficiaries were asked to state the portion paid from the income. The majority of beneficiaries (43%) stated that they pay less than 10 percent for the salaries of their employees. The 23% reported that they pay 11-20% of their revenue and 12% reported that they pay 31-50% of the revenue received from the business to pay the salaries of their employees. Only 5% of beneficiaries stated that they spend 51 & more percent of their revenue to pay salaries (see Chart 12 below).

Chart 12: Portion of revenue spent to pay the salaries of employees



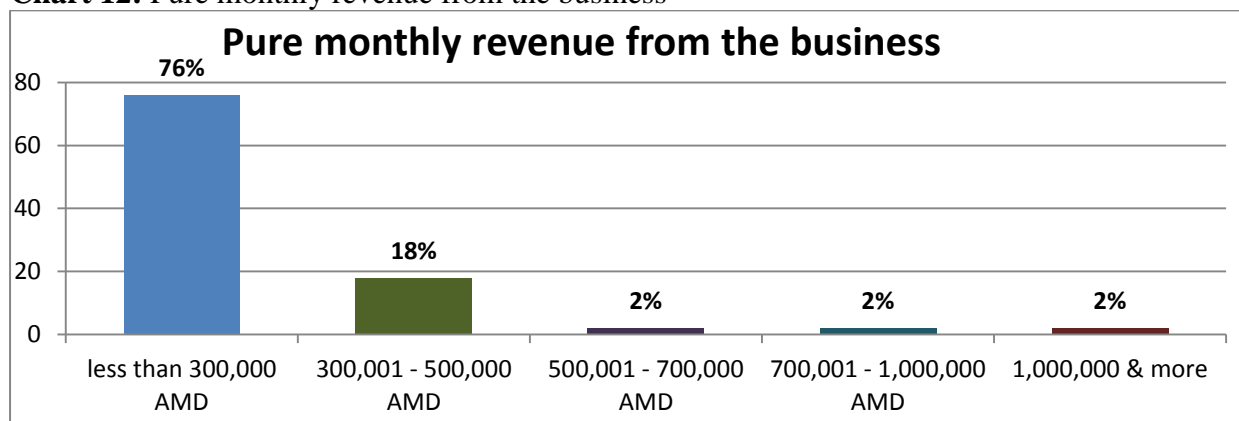
A set of questions were asked to the beneficiaries to find the approximate amount from their monthly income they pay for various items. As illustrated above, there are not many beneficiaries renting their business space, thus the spending for this item is less compared to others. The 28% of beneficiaries reported that they monthly spend 40,001 AMD and more to pay for taxes. The 40% of beneficiaries spend 20,001 and more AMD to pay the utility fees of the business and 55% of beneficiaries spend more than 40,000 AMD to pay the salaries of their employees (see Table 21 below).

Table 20: Amount of money spent from the monthly income of TRDP business to pay for the following items.

	0 AMD	1-10,000 AMD	10,001-20,000 AMD	20,001 - 40,000 AMD	40,001 & more AMD
Business space rental	109 (88%)	4 (3%)	2 (2%)	5 (4%)	4 (3%)
Taxes	28 (23%)	19 (15%)	20 (16%)	29 (23%)	28 (22%)
Utility fees	21 (17%)	36 (29%)	27 (22%)	22 (18%)	18 (14%)
Paying salaries	36 (29%)	0	0	20 (16%)	68 (55%)
Other costs: transportation, acquiring other materials and equipment	100 (81%)	3 (2%)	5 (4%)	5 (4%)	11 (9%)

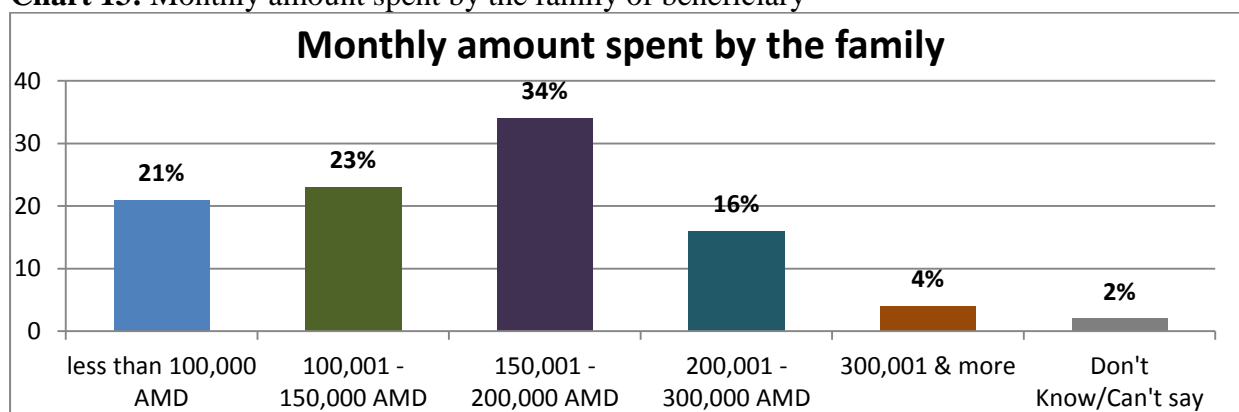
Another question was asked to the beneficiaries to know the pure monthly revenue from the business. The revenue of the majority of businesses (76%) is less than 300,000 AMD and only 4 percent of businesses have 700,001 and more AMD revenue (see Chart 21 below).

Chart 12: Pure monthly revenue from the business



Since not many beneficiaries have high revenue from their businesses, their spending of revenue on their families is low. The 21% of beneficiaries spend less than 100,000 AMD, 23% spend 100,001-150,000 AMD, and most of the beneficiaries (34%) spend 150,001-200,000 AMD on their families. The spending of 20% of beneficiaries on their families is more than 200,001 AMD. Two percent of beneficiaries refused to answer to this question (see Chart 13 below).

Chart 13: Monthly amount spent by the family of beneficiary



Discussion and conclusion

The aim of this baseline evaluation study was to measure the current state of TRDP supported businesses and perceptions of beneficiaries. The study gives a picture of the situation in businesses and the results of any changes occurring can then be compared with annual follow-up assessments, in order to understand the effects of the Program and business establishment on the beneficiaries, their family members and communities.

The baseline studies are typically conducted prior to the onset of operation activities in order to establish the pre-operation exposure conditions of the outcome level indicators. However, it is also common for baseline studies to be conducted after activities have already begun. Thus, conducting the first TRDP baseline study with the beneficiaries that have already established their businesses can still provide an accurate estimate of pre-operation conditions.

The results of this baseline study show that although in average there are about 5-6 people living in the households of beneficiaries, however, the average number of employed household members (including the beneficiary) is 1-2. This means that the main source of income in these families is through the TRDP supported businesses. The findings show that for 84 percent of beneficiaries the, TRDP provided training course was the only one they participated. The rest 16 percent have participated in other training courses mainly sponsored by their employers and for career growth purposes. Most of the businesses have created 2-3 jobs in average and few of the beneficiaries reported that any of these employees are their relatives or family members.

The majority of beneficiaries (82%) have been awarded with bank loans previously. The reasons for taking those loans were mainly for agricultural purposes, to buy certain equipment for businesses or to start a new business. The findings show that the beneficiaries are not active users of different accounts. Most of them use bank accounts, and the reasons are to pay the monthly utility bills. Only about 39 percent of beneficiaries have e-mail or social network accounts, and they mainly use them for personal reasons.

The majority of beneficiaries were willing apply to TRDP to start a business, gain sufficient knowledge for business development, or expand the existing business. According to the beneficiaries, the standard level of living of families is average and they are not very satisfied with their business revenue, claiming that it mainly goes to pay the salaries of employees and other items. However, the overall satisfaction of beneficiaries from participation in the TRDP is quite high. The findings show that the word-of-mouth advertising is the widely used way of passing information about the TRDP. Almost 74% of beneficiaries learned about the Program through their relatives, friends, neighbors or other beneficiaries. This attests the fact that the TRDP beneficiaries are mainly satisfied with the program by recommending it to others.

The baseline studies will hereafter be conducted annually with the beneficiaries whose business plans will be approved by the TRDP EC and banks. The 124 beneficiaries that have already passed through this baseline evaluation will participate in the mid-term/interim survey (with several additional measures) that will be conducted in autumn of 2014. Thus, the results of this baseline study will provide an information base against which to monitor and assess the business progress and effectiveness, as well as the behavioral change of beneficiaries at the beginning of starting the business and during its growth. A detailed comparative study with a baseline evaluation will follow each evaluation conducted.