

**Economic Empowerment of Women (EEW)**

עסק משלך

העמותה להעצמה כלכלית לנשים  
جمعية التمكين الاقتصادي للنساء  
Economic Empowerment for Women



## Evaluation Results

**of participants of the "A Business of One's Own" programs 2013-2019**

The research was conducted by Dr. Dahlia Scheindlin owner of the "Independent Opinion" (De'a Azmait) Institution – Research and Strategy Ltd.

### Background:

Since its establishment in 2000, EEW has been developing tools to promote the entrepreneurship among women from diverse populations in Israel.

"A Business of One's Own" business and empowerment training programs, are held throughout the country, for women of all ages and populations, who have chosen to start their own small businesses, providing knowledge and practical tools, along with guidance and support to increase their self-confidence and financial independence, and strengthen their sense of self value and respect from their families and the society they live in.

EEW works to create an entrepreneurial women's community that supports and encourages values of commitment to gender justice and provides an equal opportunity for economic independence. Only 9.2% of all independent businesses in Israel in 2020 are owned by women, while 63% of the program's graduates own a business upon completion of the program.

Since its establishment, EEW's programs have included :

**More than 5,000 women**, in dozens of communities throughout Israel, north to south.

In addition, **over 2,000 women's businesses were developed and established with its assistance.**

Throughout the years of its existence, EEW's activities are accompanied by **a process of measurement and evaluation research**, in order to learn about the impact and effectiveness of its programs on the development of the economic and personal independence of women in Israel.



## 1. The purpose of the study

The impact of "A Business of One's Own" training program among EEW's graduates

is reflected in **4 dimensions**:

- A. Entrepreneurship and business success
- B. Personal empowerment and self-confidence
- C. Economic empowerment and personal independence
- D. The woman's financial situation and its impact on her family

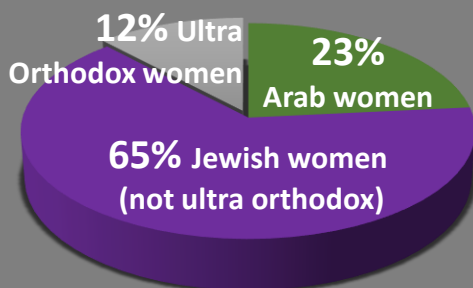
## 2. Study methods

The study was based on both qualitative and quantitative research conducted through an online survey of 29 questions, during the summer of 2020, among graduates of EEW's "A Business of One's Own" programs across the country between 2013-2020, and in-depth interviews with graduates, facilitators, partners, staff and board members.

The survey included 219 women.

## 3. Surveys

### Quantitative reserch



### Qualitative research 9 in-depth interviews



**22% of the women in the survey are from the Arab sector**, which is more than their proportion in the population.

(The proportion of Arab women over the age of 30 in Israel is 12%).

**15% of Jewish women are from the ultra-Orthodox population**, most of them are trained graduates from the northern region, Jerusalem, and Beit Shemesh.



## 4. Graduates' questionnaire

### Basics

Demographics, age, marital status, education

### Employment

Fields of employment and changes since participating in the program

### Financial situation

Personal and family income, stipends and savings

### Personal empowerment

Personal empowerment, financial independence and professional decision making

### Relationship between the graduates

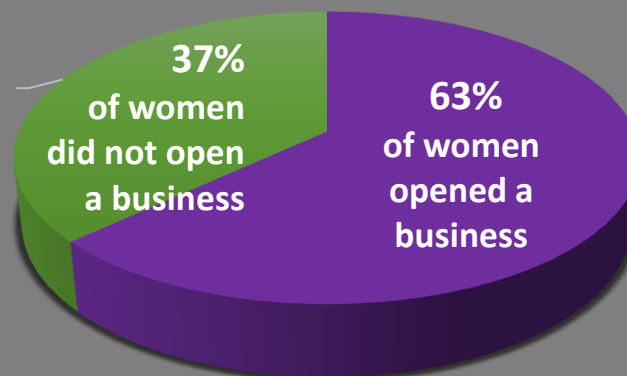
With EEW, and with other participants after the training

## Main findings

**93% of the women** who participated in the training program completed it.

### Part I: The occupational status of graduates

The occupational status of EEW's graduates at the end of the training program



**63% of the women own a business**, at the end of the EEW's training program

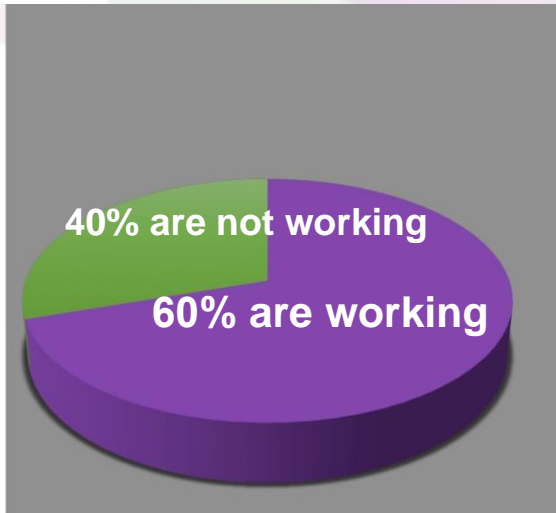


## Employment status

**Percentage of business owners in 2020** who did not work before the program



**Employment status in 2020 of program's graduates** who did not work before the program



**60%** of "A Business of One's Own" graduates who did not work before the program are working in 2020, of whom **70%** own businesses

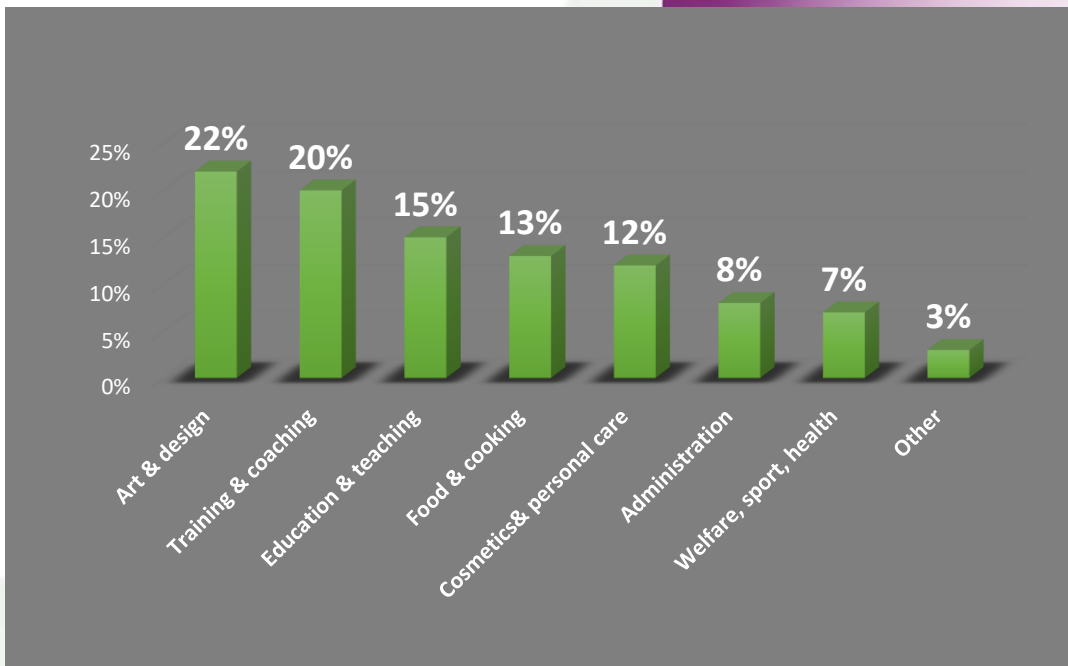
### Business Survival:

**47%** of the businesses that opened after the program (since 2013) are currently active in 2020. Compared to 30% survival of small businesses in Israel after five years.

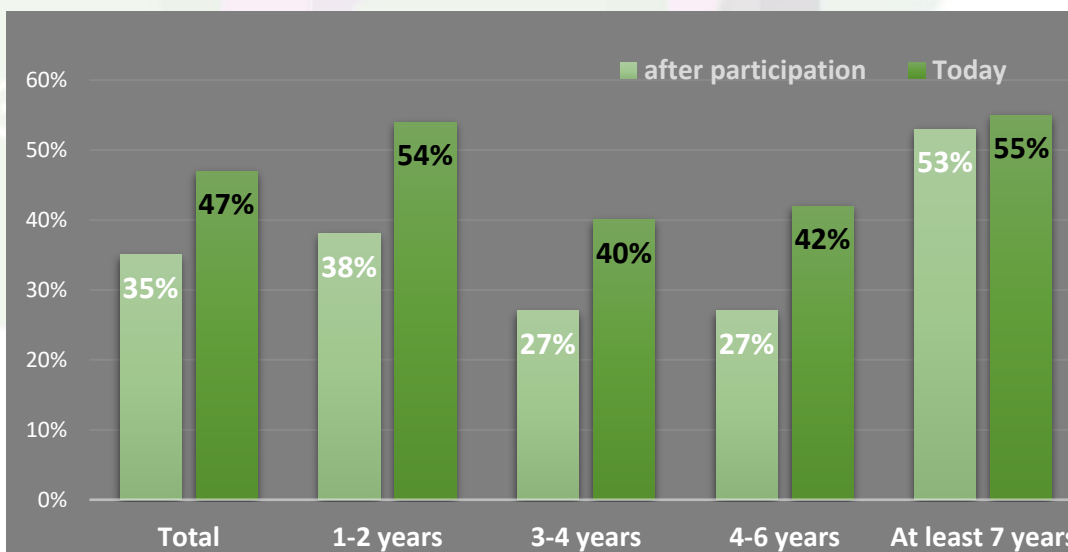
**One can see the promotion and encouragement of women for employment and economic independence.**



### Fields of occupation among graduates after the training program



### Percentage of women employed during the training program and today



- Since the women participated in the training program, the graduates continue to start their own businesses even after a year, two years and even 7 years.
- The proportion of self-employed women who completed the program is higher than their proportion in the general population and is in an upward trend since they completed the training.
- Following the program, **62% of women business owners have officially registered with the tax authorities in Israel and became independent.**

**It is evident that the course encourages and develops both the desire and the ability to open independent businesses.**



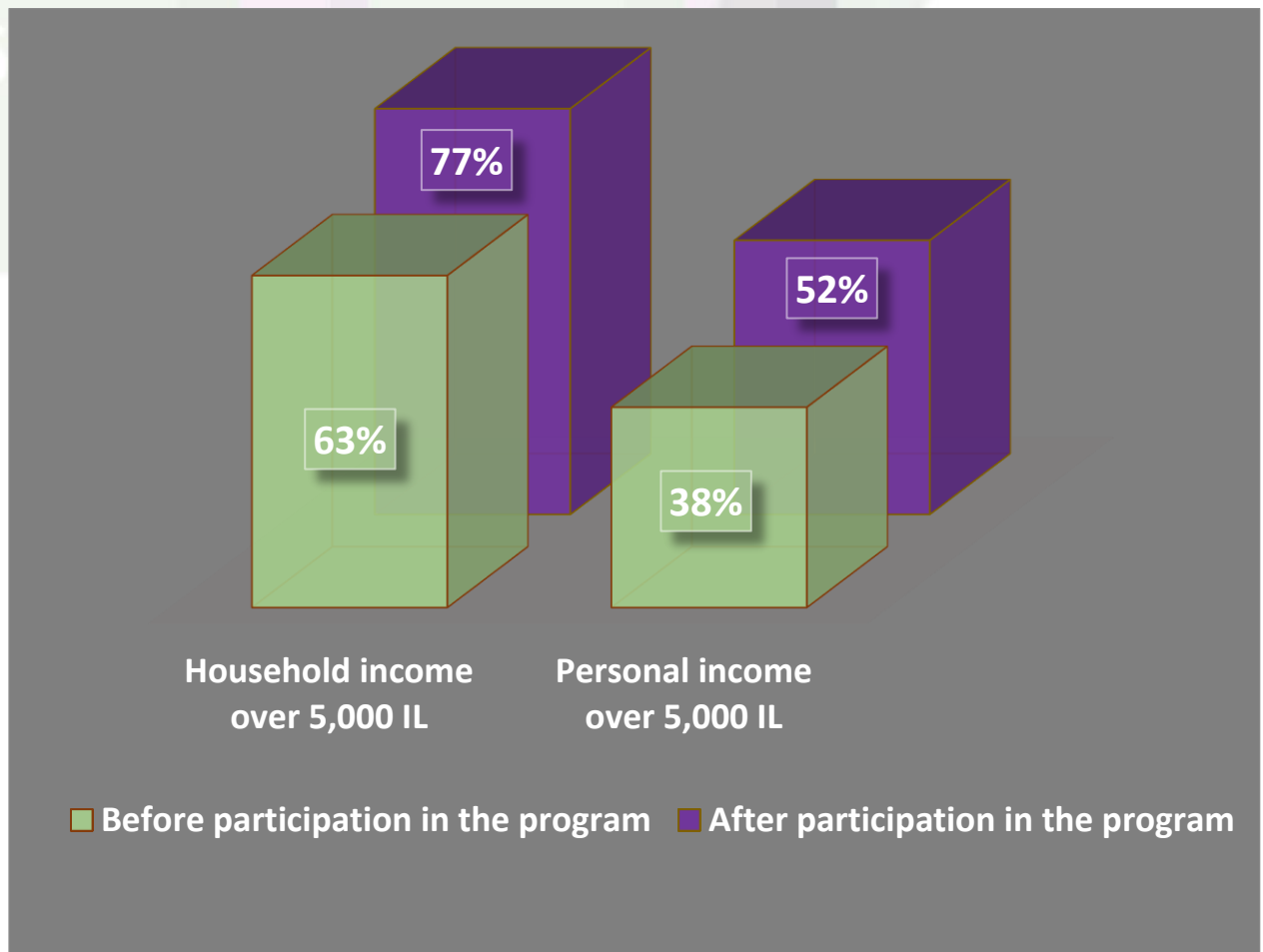
## Sources of financing for starting a business

**The main source for all population groups is self-financing**

- Among Arab women, it is clear that the two Main sources of funding are EEW and the family (Compared to women from other groups, in the Jewish sector 5% received assistance from EEW, and 13% from the family).
- **26%** of Arab women received help from EEW for starting their business
- **30%** of Arab women received help from their family for starting their business.

## Part II: The economic situation of EEW's graduates

**Rate of change** in personal income and household income of graduates after the training program.





### Money management, profits, and savings of EEW's graduates

- **25% of the women** of graduates of the program **started saving** money for the first time ever after the program.
- A more significant finding is found among women Arab women.

**32% of Arab women testified that they started saving** after participating in the training program, compared to 19% of women in the Jewish sector.

### Quotes of EEW's graduates

- ❖ “They taught me how to save”
- ❖ “It was a new world for me”
- ❖ “I did not even know how to manage a bank account. I had a regular account, but did not know the meaning of cash, loans.... I understood nothing”
- ❖ “They opened my eyes to a new world. It was like I was reborn”

## Part III: Personal development and empowerment of the EEW's graduates

### 1. Professional development

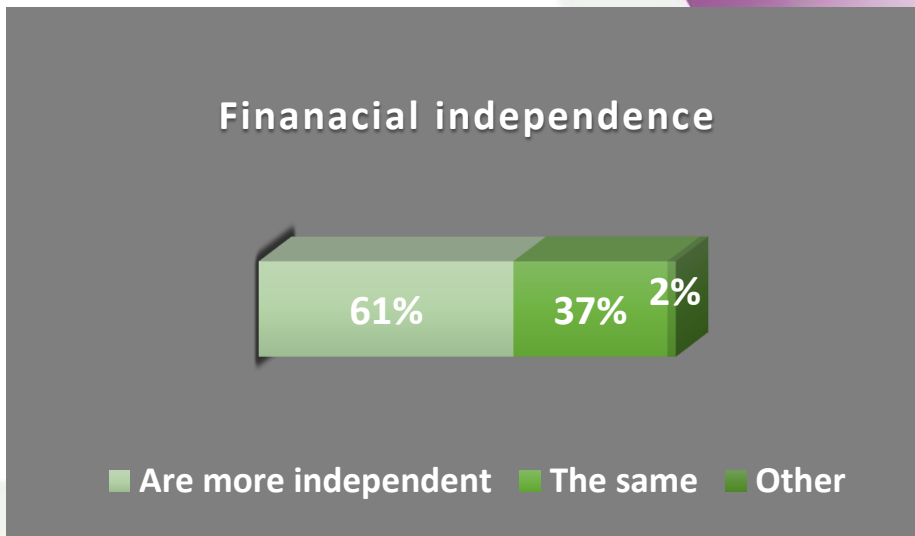
**Change in the professional activity** of EEW's graduates after the training program



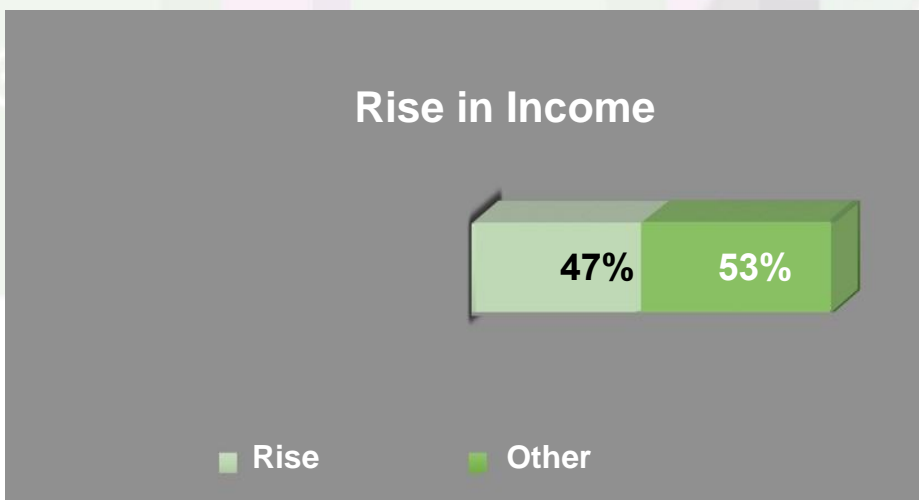
**63% percent of the graduates indicate making significant professional steps** Following the program including, advanced studies, additional training etc.



## 2. Change in financial independence



**61% percent of the graduates feel more financially independent** as a result of the training program.



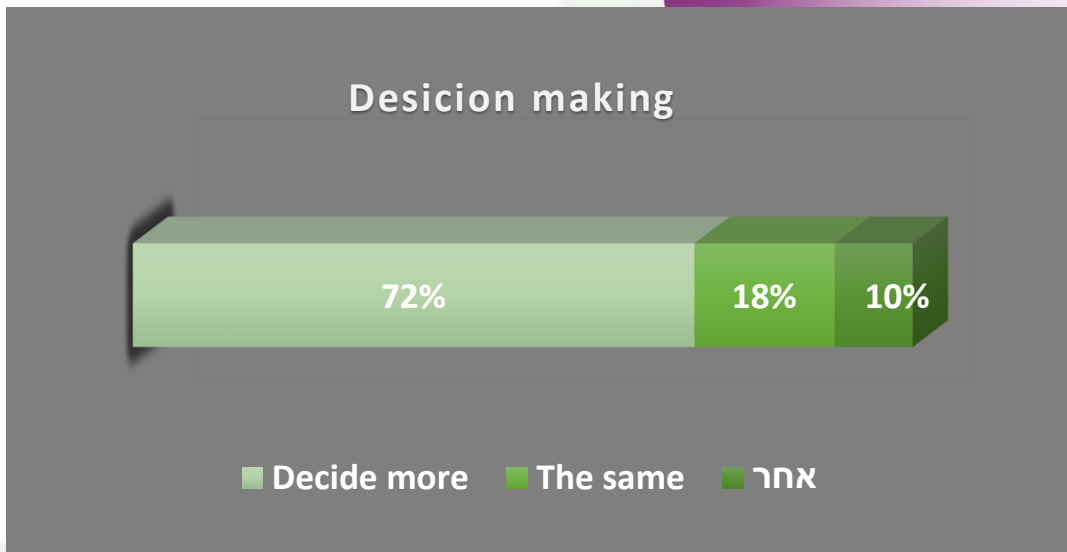
**47% of program graduates** reported a rise in income since the beginning of the program.

**64% of business owners program graduates** reported a rise in income since the beginning of the program.



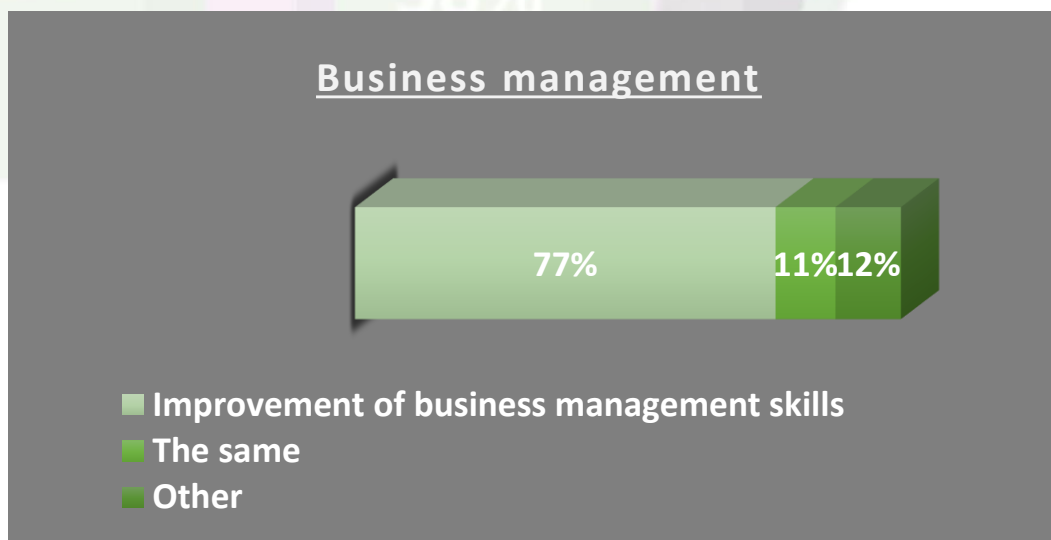


### 3. Change in household financial decisions



**72% percent of the graduates** feel active and are making household decisions, after the training program.

### 4. Improvement of business management skills



**77% of the graduates** from all population groups testified that after participating in the program they improved their business management skills in all aspects, such as: planning, marketing and general management.

## 5. Self-confidence



**78% of the women** from all population groups testified that they have more self-confidence after participating in the training program.

**86% of Arab women** testified that they have more self-confidence following the program.

**84% of ultra-orthodox women** testified to the effect of the program on their self-confidence.

### The impact of the training program on the EEW's graduates

All the women from the different population groups testified to a **very high influence of the program** on their personal perception, on their involvement in the livelihood of the home and family, on the management of the business, on the financial decisions and on their self-confidence.

"Two essential things happened during the course.

First, I realized that I did not need to work more in order to earn more, I just had to conduct myself properly .... I received the tools that have been helping me up until today – such as, an expense / income book, software, every week I go through all my income. Second, I learned how to price my service. It was so exciting to learn how to do what I love, I wanted to pay them! Like they were doing me a favor.

I learned how to price, to lift my head up straight, to understand that I work and that I deserve to receive money for my work."

#### What helped you make business management decisions?

"The fact that you are accompanied helps to create a routine, we meet every week. Things happen in the business, someone offers you a partnership for example - you can talk to them about it, build things, it produces progress." [A young participant, non-orthodox Jew].



**Business management:**

"When you're a small business you have to do everything, you're not just an artist, you have to run the numbers, grow muscles that were weak until you realized they existed. You succeed in this, you succeed in other areas as well, you stand in front of suppliers discussing costs, or in front of your husband, it affects life, you do things yourself."  
[A partner / Municipality].

**Empowerment & business / economics skills:**

"We meet women who have never held money in their hands - not only did they not earn money, they did not even touch it. The family does not allow them to. Others are not convinced that they have abilities, they need someone to tell them 'Yes, you are in the right direction'.  
What matters is the connection between the business facilitator and the empowerment. That's why we work together. If I detect a problem of empowerment, I tell the other facilitator to pay special attention."

**Self-confidence / personal skills:**

"I have more confidence to speak, I was too shy to ask for what I deserved, I did not know the value of the service I was giving, how good I was.  
Now I'm getting recognition. Regarding pricing, I have customers who are like family. Once I used to say 'no problem, you can pay me next time'. I worked from emotion, not from my head. Now I firmly say no. If you say OK to everyone - in the end there is nothing left." [An Ethiopian Israeli participant].

**Empowerment - Impact on the environment:**

"We have a session on assertiveness - they say 'my children see that I am assertive', they feel that the children learn from them. [facilitator]

**The respondents' subjective perception regarding the impact of the program on their security:**

The impact is very strong. A large majority testify to the increased involvement in general decision-making at home, financial decisions at home, business management, increase in income and self-confidence (60-80%, mostly).

**In-depth interviews:**

The connection between personal security and correct pricing / financial management is strengthened.  
Over 60% testified about professional steps taken following the program.



## Part IV - Contact with the EEW and other participants after the training

**The impact of the training program on the relationship between the graduates from the diverse groups in Israeli society.**

### **Coexistence**

**26% of Jewish women** reported that thanks to the EEW's training program, they met women Arab women on a personal level for the first time.

**20% of Arab women** reported that thanks to the EEW's training program, they met Jewish women on a personal level for the first time.

**The impact of the training program on an economic-networking partnership, among participants**

**31% of the participants** testified that after their participation in EEW's training, an economic partnership and connection with other participants was formed. This figure is true for all female populations.

63%

77%

38%

52%