



## Final Evaluation of Jordanian Community Development Support Program

### Final Evaluation Report

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# TABLE OF CONTENTS

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<b>ACRONYMS AND ABBREVIATIONS .....</b>	<b>III</b>
<b>ACKNOWLEDGEMENTS .....</b>	<b>IV</b>
<b>EXECUTIVE SUMMARY .....</b>	<b>V</b>
<b>1. INTRODUCTION .....</b>	<b>1</b>
1.1. PROJECT DESCRIPTION .....	1
1.2. PURPOSE AND EVALUATION OBJECTIVES .....	2
1.3. METHODOLOGY .....	3
1.3.1. <i>Sampling</i> .....	3
1.3.2. <i>Ethical Considerations</i> .....	5
1.3.3. <i>Limitations</i> .....	5
<b>2. EVALUATION FINDINGS AND ANALYSIS .....</b>	<b>7</b>
2.1. ECONOMIC EMPOWERMENT .....	7
2.1.1. <i>Impact and Effectiveness</i> .....	7
2.1.2. <i>Relevance</i> .....	11
2.1.3. <i>Sustainability</i> .....	15
2.2. SOCIAL COHESION AND SAFETY NETS .....	17
2.2.1. <i>Impact and Effectiveness</i> .....	17
2.2.2. <i>Relevance</i> .....	20
2.2.3. <i>Sustainability</i> .....	22
2.3. EFFICIENCY .....	23
2.3.1. <i>Timeliness</i> .....	23
2.3.2. <i>Organizational Structure and Human Resources</i> .....	23
2.3.3. <i>Other Donors and Collaboration</i> .....	24
<b>3. CONCLUSIONS .....</b>	<b>25</b>
3.1. IMPACT AND EFFECTIVENESS .....	25
3.2. RELEVANCY .....	25
3.3. SUSTAINABILITY .....	26
3.4. EFFICIENCY .....	26
<b>4. RECOMMENDATIONS .....</b>	<b>28</b>
4.1. PROGRAMMATIC RECOMMENDATIONS .....	28
4.2. OPERATIONAL RECOMMENDATIONS .....	30
4.3. PROGRAMMATIC & OPERATIONAL RECOMMENDATIONS .....	31

**ANNEXES**

ANNEX A: TERMS OF REFERENCE ..... 32  
ANNEX B: EVALUATION MATRIX..... 39  
ANNEX C: LIST OF DOCUMENTS REVIEWED..... 43  
ANNEX D: LIST OF INDIVIDUALS INTERVIEWED AT CARE..... 44  
ANNEX E: EVIDENCE MATRIX ..... 45

**TABLE OF FIGURES AND BOXES**

Box 1: Increased Confidence of Women ..... 8  
Box 2: Selection Criteria for Grants ..... 9  
Box 3: Youth Committee Initiatives..... 22  
  
Table 1: Focus Group Discussions ..... 4  
Table 2: In-Depth Interviews ..... 4  
Table 3: Key Informant Interviews ..... 4  
Table 4: Evaluation Design Matrix..... 39

## ACRONYMS AND ABBREVIATIONS

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CBO	Community Based Organization
CV	Curriculum vitae
ECA	Emergency Cash Assistance
DACUM	Developing a Curriculum
FGD	Focus Group Discussion
FHH	Female Headed Household
GAC	Global Affairs Canada
GE	Gender Equality
GBV	Gender based violence
HH	Households
IDI	In-Depth Interview
JCDSP	Jordanian Community Development and Support Program
KII	Key Informant Interview
MHH	Male Headed household
MIS	Management Information System
MoSD	Ministry of Social Development
PMF	Performance Measurement Framework
PV	Photovoltaic and Electricity Course
SBT	Small Business Training
ToC	Theory of Change
ToR	Terms of Reference
TVET	Technical, Vocational Education and Training
VTC	Vocation Training Centre
WEE	Women's Economic Empowerment

## ACKNOWLEDGEMENTS

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We want to acknowledge the dedicated efforts of the CARE Jordan team who organized all the focus group discussions and interviews in the four governorates and took time to speak with us despite their close-out activities. This evaluation would have not been possible without them or their commitment to the learning process. In addition we would like to acknowledge the guidance and management of the evaluation by the CARE Canada staff and their equal commitment to programmatic learning.

Finally, this evaluation would not be possible without the full participation of all the women, men and female and male youth we met. Their insights and openness to the evaluation facilitated many of the findings and recommendations.

## EXECUTIVE SUMMARY

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Large-scale migration such as that which is occurring during the Syrian refugee crisis presents different social and economic challenges (and opportunity) for the host countries that receive the displaced persons. Initially, the influx leads to increased pressure on the social and economic systems of the host country. This is particularly challenging for countries/communities such as Jordan, that already struggle with their own development and improving the lives of Jordanians. The consequence is heightened tensions between refugees and the host country, often leading to increased incidences of crime and violence, including gender based violence (GBV).

The JCDS Program took a three-fold approach to this issue. First, it aimed to improve equal access to local and national services (including augmenting Jordan's emergency cash assistance programs for the most vulnerable) to address the immediate needs of men and women, boys and girls (Intermediate Outcome 1100/Phase 1 only). Second, it aimed to enhance the overall socio-economic well-being and quality of life for Jordanian host community members, especially for women and young women and men (Intermediate Outcome 1200). Lastly, it also supported the integration and social and economic well-being of Jordanians as well as the refugees that now call these same communities' home (Intermediate Outcome 1300).

As part of the shut-down process of the Program, CARE Canada and CARE International commissioned this summative evaluation to look at the success and challenges derived from this process. Through the collection of primarily qualitative data and augmented with data collected by the Program, this evaluation:

- Assessed the degree to which the program has achieved its outcome results (impact) and the relative relevance, efficiency, effectiveness and sustainability of program activities to generate these outcome results as per the Program's theory of change; and
- Provide insight, analysis and recommendations to CARE Jordan, CARE Canada, and the CARE federation regarding the strengths and challenges of the programming to inform and improve future programming.

To assess the program, we conducted 18 FGDs (123 participants (17 men/ 106 women)), 26 in-depth interviews (11 men/15 women) across all governorates and 11 key informant interviews (4 men and 7 women) with VTC managers, CARE Jordan staff and CARE Canada staff.

From the information collected, we triangulated and integrated quantitative indicator data to generate a set of findings. Analysis and amalgamation of these findings generated the following key conclusions:

- For the most part, the programming delivered under JCDS was relevant to the priorities of the target and impact groups (with the exception of the TVET PV course, see below). As well, the Program was able to reach the targeted impact groups with the programming.

- The project has contributed to improved access to micro-financing initiatives for existing female and male entrepreneurs as well as substantially contributing to women's confidence levels to run their businesses and even negotiate within the household.
- In terms of decent employment for youth however, particularly female youth, the project has been less successful as vocational courses on their own do not facilitate securing safe and gainful employment.
- Changes related to social cohesion, while less evident, have occurred. Youth committees, while even for a short time, were effective in raising issues in cyber-bullying, gender-based violence, child safety and other topics, and facilitated collaboration between Jordanian and Syrian youth within the group formation.
- Despite the delays experienced in Phase 2 (considering rehiring, holidays and time for reporting project activities ran for less than 18 months), the project was fairly efficient considering the low level of human resources required to cover a large geographical area and scope. Staff were overstretched and key resources were missing. These include a full-time gender advisor and dedicated monitoring and evaluation technical expertise.
- The evaluation found that few initiatives will be sustained beyond the project end, particularly the youth committees.

Based on these findings and conclusions, we make the following recommendations:

- Maintain commitment to quality over quantity in the design and implementation of programming. Depth over breadth in programming generally leads to more substantive, stable and sustainable results.
- More fully consider the unique nuanced needs of different levels of vulnerable women and girls seeking economic empowerment and tailor support to meet these needs (e.g. job seekers vs entrepreneurs that received grants).
- Integrate a clear male engagement strategy that focuses on issues around masculinity and attitudes towards women's economic inclusion.
- More fully consider the overall barriers to economic empowerment of women (e.g. VTC tuition support did not include employability and soft skills training that would enable women/girls to obtain a job).
- Leverage local civil society groups and associations to support sector transformation vis-à-vis equality in the work place and support services.
- Provide greater flexibility in the theme/type of community initiatives a youth committee can choose to support. This flexibility will increase the committee members' sense/perceptions of autonomy and self-determination that is necessary to forming cohesive and sustainable issues-oriented organizations.

# 1. INTRODUCTION

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## 1.1. Project Description

This evaluation assessed the Jordanian Community Development and Support Program (JCDSP), which aimed to enhance *the socio-economic well-being and quality of life for Jordanian host community members, especially for Jordanian women and young women and men* (ultimate outcome). The Program was delivered by CARE Canada and CARE International in Jordan in two phases.

Phase 1 spanned three years, from 2014 to 2017, and lent assistance to meet the most critical needs of vulnerable populations from communities in Irbid, Mafraq, Zarqa, and East Amman. Its objective was to augment and supplement overwhelmed government services brought on by the large scale migration of Syrian refugees within these four target communities.

During this first phase, CARE reached approximately 82,764 vulnerable Syrian and Jordanian community members through indirect programming; working with and through the Ministry of Social Development (MoSD), 20 Community Based Organizations (CBOs) and Vocational Training Centres (VTCs). Using this approach, the Program built capacity of the CBOs to deliver lending services (accompanied by soft skills and business skills training) and supporting youth civic engagement through the formation and empowerment of youth committees. Working through the VTC, the Program provided full tuition to the most vulnerable (as deemed by MoSD) so that they could access vocational training courses that increase their employability. Lastly, the Program trained MoSD social workers on gender-sensitive best practices in case management in order to improve the efficiency and effectiveness of social service delivery.

This work was organized under three intermediate outcome results:

- 1100 – Increased and more equitable access to local and national services to address immediate needs of men and women, boys and girls;
- 1200 – Improved equal access to and control of livelihood opportunities for Jordanians, especially for Jordanian women and young women and men; and
- 1300 – Strengthened social structures and local safety nets to promote social cohesion and women’s empowerment, especially for Jordanian and Syrian women and young women and men.

The Program’s second phase, lasting 18 months (April 2018 to September 2019), responded to the longer term challenges and opportunities as more and more of the Syrian refugees made the decision to permanently settle in these communities. Under this phase, the Program shifted focus from humanitarian assistance to women’s economic empowerment, social cohesion and safety net enhancements. Accordingly, under this second phase, only two out of the three intermediate outcomes were maintained.

The 10 best CBOs were selected to continue under this phase and they remained responsible for:

- (i) Developing youth committees; with a greater focus on building social cohesion and volunteerism amongst the youth; and
- (ii) Delivering financial services; a new grant program targeting women entrepreneurs replaced Phase 1’s loan program (per internal restrictions of the donor).

## 1. INTRODUCTION

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Tuition continued to be provided to the most vulnerable youth to improve their employability. Under this Phase a new course was developed by the Program on electric systems and solar panels. The program's primary target group were vulnerable Jordanian women, especially youth, in vulnerable Jordanian communities hosting urban Syrian refugees.

The Program's impact groups are:

- Women and men entrepreneurs, grantees, participants in vocational training and in Green energy initiatives (Phase 1 and 2)
- Women and men that accessed case management, information and cash assistance services (Phase 1 only)

The Program's target groups (Facilitators of change) are:

- MoSD social workers
- CBOs
- Vocational training centers' instructors
- Youth groups
- Community members reached by youth campaigns

### 1.2. Purpose and Evaluation Objectives

The overall purpose of this was to assess the performance of the program through a summative evaluation process. Specifically the objectives were to:

- Assess the degree to which the program has achieved its outcome results including the factors that contributed to these changes; in order to satisfy accountability requirements as stipulated by the program's donors, partners and stakeholders;
- Understand how the results of the program can inform learning, specifically for future programs within similar contexts;
- Assess the Program against DAC's evaluation criteria of relevance, efficiency, effectiveness, sustainability, and impact as they relate to the Program's theory of change; and
- Provide insights and recommendations specific to the Program to CARE Jordan and CARE Canada specifically, and broader recommendations to the CARE federation.

The main activities that were examined under this evaluation are:

- Provision of gender-sensitive case management and information services to targeted communities (Phase 1 only)
- Cash assistance (Phase 1 only)
- Distribution of grants to female and male entrepreneurs
- Training on business and other workplace skills for micro-credit beneficiaries
- Skilled based training for entrepreneurs
- Refresher trainings for CBOs on financial management
- Vocational courses at VTCs for female and male youth/adults
- Vocational programming on solar cell technology
- Training of VTC staff on new curricula
- Training of CBO staff and youth committee members on GBV

## 1. INTRODUCTION

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- Youth campaigns and social cohesion initiatives
- Case management training for MoSD workers

### 1.3. Methodology

The evaluation used mixed methods to answer specific questions related to the Program's overall relevance, effectiveness, efficiency and sustainability through a gender equality lens. Specifically, the methodologies included document review, focus group discussions, key informant interviews and in-depth interviews.

- **Document Review and Data Review:** A comprehensive review of program documentation including progress reports from Phase 1 and 2, gender strategies, evaluation from Phase 1, the performance measurement framework, and other documents as outlined in Appendix C were used. In addition, a rapid review of the program's monitoring and evaluation data collection tools was also done to provide recommendations for future programming.
- **Gender-Sensitive and Participatory Focus Group Discussions (FGDs):** A series of focus group discussions drawing on gender sensitive as well as youth friendly methodologies were conducted with various impact groups including youth committees, female and male VTC students or graduates, and female entrepreneurs who received loans or grants. These FGDs were disaggregated by female and male adults and youth to ensure a safe and comfortable space for all to interact. FGDs were facilitated by a female evaluator with the support of an experienced female interpreter. All participants provided informed consent.
- **Key Informant Interview (KIIs):** Key informant interviews were carried out with both CARE Jordan in-person and with CARE Canada program staff both in-person and by Skype, to explore issues of design, relevance, effectiveness and sustainability.
- **In-Depth Interviews (IDIs):** A series of in-depth interviews (IDIs) with a sample of key stakeholders such as MoSD social workers, male entrepreneurs, VTC instructors and CBOs managers were conducted will be carried out.

#### 1.3.1. Sampling

The evaluation used purposeful sampling of impact groups across all four governorates of East Amman, Irbid, Mafrq and Zarqa to obtain a full variation of experiences. While the initial intention was to randomly select participants in VTC centres as well as entrepreneurs, recruitment of participants was based on availability and suggestions provided by VTCs as well as CBOs. For MoSD staff and Emergency Cash Assistance (ECA) recipients, random sampling was applied based on available lists provided. Two additional FGDs were added to the evaluation plan (Female graduates of VTC from Phase 1 in Amman, and a second group of female PV/electricity graduates in Zarqa).

## 1. INTRODUCTION

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A total of 18 FGDs were conducted with various impact groups across all governorates, with a total of 119 participants (17 men/ 102 women). On average there were 7 people per FGD, ranging from 3 to 11 people.

**Table 1: Focus Group Discussions**

Focus Group	Location	Participants
Female Entrepreneurs (Grants)	Mafraq and Irbid	2 groups - 7 women
Female Entrepreneurs (Grants/Loans)	Amman and Zarqa	2 groups - 20 women
Female Entrepreneurs (Loans)	Irbid and Mafraq	2 groups - 20 women
VTC Female Graduates (PV)	Mafraq and Zarqa	2 groups - 14 women/female youth
VTC Female Graduates (other courses)	Amman, Irbid and Zarqa	4 groups – 26 women/female youth
VTC Male Graduates	Amman and Mafraq	2 groups – 11 male youth
Youth Committees	Irbid, Mafraq and Zarqa	4 groups (1 Jordanian only; 1 Syrian only; and 2 mixed groups) 6 male/15 female

A total of 27 in-depth interviews were conducted with various impact groups with a total of 27 participants (11 men/16 women) across all governorates.

**Table 2: In-Depth Interviews**

IDI	Location	Participants
Male Entrepreneurs	Amman and Zarqa	2 men
CBO Managers/Directors	All four governorates	3 men/2 women
VTC Instructors	All four governorates	2 men/2 women (PV, Tailoring, Hairdressing)
MoSD trainees	Amman and Irbid (phone interviews)	4 men/5 women
ECA recipients	Various (phone interviews)	7 female headed households

A total of 11 key informant interviews were conducted with 4 men and 7 women consisting of short interviews with VTC managers, CARE Jordan staff and CARE Canada staff.

**Table 3: Key Informant Interviews**

KII	Location	Participants
VTC Managers/Directors	Amman and Mafraq	1 man/1 woman
CARE Jordan staff	Amman	3 men/2 women
CARE Canada staff	Canada	4 women

## 1. INTRODUCTION

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### 1.3.2. Ethical Considerations

For this evaluation, the following ethical standards were maintained for the design, collection and analysis phases:

- **Informed Consent:** All respondents were provided informed consent prior to participating in FGDs or KIs. There were no minors below the age of 18 years and thus consent from a parent or guardian was not required. Consent was verbal and all participants were free to leave the FGD at any time. A recorder was used during all FGDs with the consent of participants. In only one case, a participant declined the use of a recorder and notes were taken. In two cases the recorder was stopped to make respondents more comfortable to speak about sensitive issues, specially related to women's decision making in the household and one case related to recruitment of grantees.
- **Voluntary Participation:** Participation in all evaluation activities was voluntary with no payment for participation. However, all FGD participants received transportation reimbursement (5JOD as per CARE Jordan) as well as male entrepreneurs who participated in IDIs. All other IDIs were conducted in the participant's place of work (VTC and CBO), and telephone interviews did not require any reimbursement.
- **Appropriate Location and Times:** All of the IDIs, and FGDs were held within CBO offices or VTCs, except for one IDI which was conducted at the entrepreneur's place of business. Timing was determined by CARE Jordan staff and CBOs as appropriate to participants, with prioritization for morning sessions with women due to responsibilities. FGDs were conducted in private rooms with no interruption from outsiders.
- **Anonymization and Data Security:** All field notes have been anonymized and names were only used during the discussion themselves. Digital recordings have been destroyed and were used only to verify translations.

### 1.3.3. Limitations

As with any evaluation and data collection process there are limitations that occur. Generally, these were few; however the following should be noted in relation to the evaluation findings:

- The initial design of the evaluation was to include an Outcome Harvesting approach with a workshop conducted prior to and just after field data collection activities. Outcome Harvesting is an excellent methodology for evaluations as it enables organizations to reflect on their successes and through a forensic approach, dissect and unpack the factors that led to the achievement (or challenged that outcome result), as well as explore other outcomes that occurred during the intervention. A key step of the process is an initial engagement with implementers and stakeholders (the harvest exercise) to develop outcome descriptors and examine potential contributors and influencers, followed by gathering evidence around this through standard evaluation activities, potentially enhancing the quality of the inquiry. Moreover, it is during this inquiry that other outcome results not captured in program documentation can emerge. As it were, however, the OH event under this evaluation was scheduled during intense end-of-program activities so our capacity to engage program implementers was limited. Some initial outcome information was captured (confidence of women entrepreneurs) and explored further, but again was limited.

## 1. INTRODUCTION

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- Given the timing the evaluation, just following the closing of the project, it is too early to be able to fully comment on sustainability of key program elements. We are able to speculate and provide educated predictions of what may happen, but we are constrained to generate findings that go beyond the data and testimony that was collected under this inquiry. We recommend an annual follow-up evaluation/check-in with beneficiaries to definitively determine what elements proved to be sustainable and what did not.

## 2. EVALUATION FINDINGS AND ANALYSIS

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The following section outlines the core evaluation findings of JCDSF. Our findings have been organized under two broad thematic areas of (i) Economic Empowerment and (ii) Social Cohesion and Safety Nets with discussions on relevance, impact and effectiveness and sustainability within each of these themes. Findings related to overall program efficiency follows in Section 2.3.

### 2.1. Economic Empowerment

#### 2.1.1. Impact and Effectiveness

The following section outlines the results achieved by the project against key performance indicators as outlined in the Performance Measurement Framework (PMF). Comparisons are made between overall project targets and various data collection points, where available. Data sources are primarily drawn from project progress reports as well as additional data collected by the project. This is complemented by additional evidence generated from field evaluation activities.

##### *Evaluation Questions:*

- *What results (intended and unintended, positive and negative) has the project actually achieved/contributed to, in terms of changed behaviors, relationships, actions and activities for each of the groups involved?*
- *To what extent and how has the program contributed to these observed outcomes?*
- *What factors in the implementation or context have impeded or promoted the observed and intended changes?*
- *Has the project effectively supported gender equality in terms of access to, participation in, and benefit from project interventions and, if so, how?*

Overall, JCDSF was successful in improving access to livelihood opportunities for vulnerable women, men and female and male youth through entrepreneurship and VTC programming. Overall, 2,074 (1,417 women and 657 men) received loans, with a repayment rate of over 90%. An additional 85 accessed small grants in Phase 2 (82.4% distributed to women). Overall, 860 youth and women (518 women and 340 men) accessed vocational programming in a variety of sectors including traditional and non-traditional courses.

In terms of improving control of these opportunities, results and evaluation activities reveal that women note that the project increased their agency and confidence, although within the household this is less evident, and decision-making ability was limited to childcare and domestic areas. However FGDs do reveal that women that received grants in Phase 2 are relatively confident, particularly in running their own businesses, contributing to household income and negotiating with male family members, in some cases. Based on the gender analysis conducted under the Program in 2019, however, large financial decisions remain the purview of men within male-headed households (MHHs). This evaluation does not refute this finding.

## 2. EVALUATION FINDINGS AND ANALYSIS

### 1200 Improved equal access to and control of livelihood opportunities for Jordanians, especially for Jordanian women and young women and men

Indicator	Disaggregation	Target	Phase 1	Phase 2	Total	Variance (+/-)
1200.1 # of women/men beneficiaries who were able to secure income or establish income generating businesses	Total	1,853	1625	183	1,808	-45 (-2%)
	Female	-	1178	123	1300	-
	Male	-	448	60	508	-
1200.2 # and % of women who participated in the project that were able to grow their businesses with the extension	Total	64	N/A	51 <sup>1</sup> (of 81, 63%)	51 (of 81, 63%)	-13 (-25%)
1200.3 % of women who report having increased access to and control of their livelihood opportunities	Total	85% (n=326)	N/A	95%	95%	+10%

#### Box 1: Increased Confidence of Women

One core area in which JCDSP saw changes is in relation to women's confidence was in running of home-based businesses, as well as the ability to exercise their agency within the household. While not an official measurement of change in the logic model or performance measurement framework, there is consistent evidence from women entrepreneurs across the four governorates.

During evidence gathering, it is abundantly clear that women entrepreneurs, particularly women over 25 years old with more experience, have gained increased confidence not only in operating their businesses, but more importantly around confidence in household negotiations. While some women already possess this confidence as evidenced in conversations with them, the spill over to younger and shyer women is also evident. The small increases in profits and income to contribute to the family has increased women's influence within the household as well as creating a feeling of independence. Notable changes were reflected in women's responses to understanding how male family members react to their engagement in economic opportunities,

*"I was doing my business in secret (kitchen/catering) and afraid it wasn't good enough, but then I had the courage to tell him [husband]. I had to tell him because my neighbour wanted a dish and he asked why? He did agree in the end". (Amman)*

There are several contributing factors associated to these changes, including skills based training which focused on building business confidence,

*"I used to be very shy, people will come buy stuff from me, and they say they will pay me later, so I would agree, and later I will be very shy to ask them to pay me the money". During the training when we discussed this issue; they trainer told me that I should be tough and ask for the money back, or else I will lose my business and I won't have money to buy goods for the shop. The next time a woman asked me if she can pay me later, I said no, if you don't pay me now, I will not be able to buy goods for my shop. So she didn't take anything and went back home! It was easy, and all went well, so I did it over and over and I didn't feel shy or embarrassed, then I started to ask for the money back from all customers who didn't pay, eventually I got my money back!" (Irbid)*

In addition to this was the networking that was facilitated through the use of social media such as WhatsApp group

<sup>1</sup> The value reported are the number of women who accessed SBT training.

## 2. EVALUATION FINDINGS AND ANALYSIS

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and Facebook marketing. In addition to this, the governorate-wide Bazaar that was organized brought women entrepreneurs together for the first time, creating healthy competition and visible encouragement that they can do it. There is clear evidence that the on-going communication and monitoring from CARE Jordan staff in working with these entrepreneurs is equally a contributing factor.

*"[The] WhatsApp group is where we send each other messages. We are more confident in growing the business. The [CARE Project Officer] follows up with us, at least 3 or 4 times. [They] also made suggestions and sometimes call to follow up. [They] are so supportive. [They] organized a Bazaar where we displayed all the products in the community and in different governorates to help us market and meet other entrepreneurs as well. It was a great opportunity and we got new ideas. I think that over 100 women attended. Even after the project we will continue with the WhatsApp and talk to each other. We can also come to the CBO for advice."*

System influences such as the 2017 Home Business Regulation, which came into effect during the project period to register home businesses and issue licensing, also facilitated these changes, despite some of the difficulties in completing the application and process, as well as a national campaign (2018), conducted by UN and EU to encourage community members to register their businesses with (Ministry of Production/Labour). Finally, influencing confidence is the feedback that women entrepreneurs receive directly from their customers. Repeat customers, as a result of the business goods and services have had positive effects on women.

### *Additional Evaluation Questions*

- *To what degree have CBOs effectively managed grants to communities and women entrepreneurs?*

There is evidence within program documentation that CBOs possess new and improved capacity to extend micro-finance services to women entrepreneurs, particularly loans in Phase 1 of the project. Of the 10 CBOs that participated in both Phase 1 and Phase 2, all of them acknowledge increased financial management and record keeping capacity. For one CBO, they have adopted and fully integrated the financial system promoted by CARE. Due to its clarity and efficiency, it is being actively used to support programming with other international agencies. In terms of effectively managing grants, CBOs were not tasked to do this under the grant scheme, but rather they were responsible for the advertisement, recruitment and selection of grantees.

As noted, the experience was varied from one CBO to the next and highly dependent on the management and governance style of the organization. In some cases the selection of grantees was based on personal connections and/or a broader application of criteria than was intended (e.g. new businesses rather than businesses of 3 years and more). While there was a clear set of transparent criteria for selecting grantees provided by CARE (See Box 2), rigorous application of these criteria by CBOs was often weak under JCDS, despite sufficient checks and balances. JCDS Project Officers wanted to take part in the selection process but expansive responsibilities limited their involvement to facilitating the CBO's understanding of criteria only. The CBOs were left to make these decisions on their own.

### **Box 2: Selection Criteria for Grants**

Criteria for the selection of grantees was based on a transparent process including the completion of an application form, interviews with potential candidates and a visit to the candidate's business. The key criteria for eligibility were:

1. Existing business with a minimum of 2 years;

## 2. EVALUATION FINDINGS AND ANALYSIS

2. Not employed elsewhere;
3. Limited income of 400JOD a month or under.

While, ideally, loans and grants were to be extended only to women (and men) who had an established business, there were the exceptions. Two women who participated in this evaluation's FGDs noted that they were able to start a business with the loan they received from the JCDSP. The value of loans and grants ranged from 300JOD-600JOD. Evaluation interviewees and group discussion participants cited raw material, new or enhanced capital and/or temporary workers as the main uses of the loan/grant funds.

### *1210 Enhanced capacity of CBOs to extend micro-finance services to the local communities, especially for women*

Indicator	Target	Phase 1	Phase 2	Variance (+/-)
1210.1 #/% of CBOs with increased capacities to implement more tailored and more responsive micro-finance services to local communities <sup>2</sup>	20 (P1) 10 (P2)	100% (N=20)	100% (N=10)	0
1210.2 #/% of CBOs using improved gender-sensitive monitoring and evaluation mechanisms, documentation guidelines and database management protocols	20 (P1) 10 (P2)	100% (N=20)	80% (N=8)	-20% (-2 CBOs)
1210.3 % of CBOs that report having increased ability to extend micro-finance services to women	10 (P2)	N/A	80% (N=8)	-20% (-2 CBOs)
1210.4 % of CBO staff members of the 10 CBOs that report gender equitable attitudes towards women's rights, gender equality and economic empowerment for the benefit of their community <sup>3</sup>	70% (P2)	N/A	28%	-42%

### *1220 Enhanced capacities of Jordanian host community women and men (especially women) to establish income generating businesses*

Indicator <sup>4</sup>	Disaggregation	Target	Phase 1	Phase 2	Total	Variance (+/-)
1220.1 % and # of beneficiaries (women, men and youth) who established or secured their business enterprises	Total	80% (1,024)	78% (1,625)	76% (68)	78% (1,693)	+2% <sup>5</sup>
	Female	80%	-	54	-	-
	Male	20%	-	14	-	-
1220.2 % men interviewed have an increased level of respect for and value of women in the workforce	Total	80%	86%	85%	85%	+5%

<sup>2</sup> Please see recommendations section for how future capacity measurements can be used to generate meaningful measures.

<sup>3</sup> Sex disaggregated data is not available for this indicator

<sup>4</sup> In Phase 1 the indicator, "# and % of women / men beneficiaries that acquired relevant workplace readiness" was used with a result of 880 beneficiaries (667 women and 213 men). This was removed for the extension period. See the JCDSP Annual Project Results Report, pp. 23-24 for further details.

<sup>5</sup> Calculations have been corrected/adjusted from the JCDSP Final Report (August 2019), which noted a total of 1,625 beneficiaries (78%) in Phase 1 and 68 beneficiaries (76%)(80% women and 20% men) in Phase 2. Sex disaggregated data for Phase 1 is not available.

## 2. EVALUATION FINDINGS AND ANALYSIS

### Additional Evaluation Questions:

- To what extent did the VTC training improve beneficiaries' employability?

In terms of vocational skills, 894 women, female youth, men and male youth accessed a variety of vocational programmes across four governorates, including more traditional courses such as hairdressing, tailoring and pastry arts as well as non-traditional courses for female youth such as electricity and PV. These courses have enabled some women to establish small home-based business in tailoring and hairdressing.

### 1230 Improved vocational, business, and other skills among young Jordanian women and men (especially young women)

Indicator <sup>6</sup>	Disaggregation	Target	Phase 1	Phase 2	Total	Variance (+/-)
1230.1 # and % of beneficiaries that acquired relevant vocational skills	Total	936	776	118	894	-42
	Female	577	449	100	549	-28
	Male	358	327	18	345	-13
1230.2 % of men interviewed with an increased level of respect for and value of women in the workforce	Total	80.0%	86.0%	71.0%	79.0%	-1.0%
1230.4 # and % of beneficiaries (trainers) have enhanced knowledge and skills in new vocational and technical courses	Total	20	N/A	17	17	-3
	Female	N/A	N/A	-	-	-
	Male	N/A	N/A	-	-	-
1230.5 % of VTC trainers that report with confidence feeling being able to provide adapted curricula to young female students	Total	75.0%	N/A	75.0%	75.0%	0%
1230.6 # and % of (women/men) beneficiaries that acquired vocational skills in Green energy	Female <sup>7</sup>	80% (n=48)	N/A	86% (n=51)	86% (n=51)	+6%

### 2.1.2. Relevance

This section describes the relevance of vocational training and women entrepreneurship programming activities delivered under JCDSF as a function of their alignment with the needs, priorities and requirements of the target and impact groups. Overall, the Program was relevant in reaching and supporting vulnerable women and men, both Jordanian and Syrian, in the area of economic empowerment.

### Evaluation Questions

- Was the project relevant to the needs of the targeted groups, women and girls in particular?

<sup>6</sup> Please note that 1230.3 was removed from the JCDSF PMF at the end of Phase 2.

<sup>7</sup> Please note that numbers in brackets represent the numerator of a sample

## 2. EVALUATION FINDINGS AND ANALYSIS

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### ***Women Entrepreneurs (grants/loans and SBT)***

The literature and collected data from beneficiaries on the relevancy of SBT delivered as part of a package to select grant recipients found that the training was relevant and useful to their needs. Women commented that the training, particularly around marketing has been useful.

*“[Training on] marketing, the use of Facebook to show our products (woman shows her soap and oil business-very impressive). We are using connections and networks as well. We didn’t know this before. Also know how to display the products and present them to customers. We felt challenged and encouraged to do this better.” (FGD Female Grant Recipient, Irbid)*

Feedback from program reporting, augmented by this evaluation, indicates that the provision of financial services (loans under Phase 1 and grants under Phase 2) by CBOs/CARE was also relevant to the needs of women entrepreneurs and they were used to support the operations of their business (recurring costs or capital improvements). The size of the loan/grant is also deemed relevant as the value, while small, is appropriate for cottage/micro-enterprise sized, home-based businesses that is typical of most women-run businesses.

Qualitative interviews conducted under this evaluation, however, indicate that, in addition to business and financial literacy, women required support/assistance to improve their agency within the home to ensure women entrepreneurs would be successful and retained control of her earned resources in a MHHs. In general, this applied to new entrepreneurs (this contravenes the eligibility criteria for a grant, 2 years in business) while existing entrepreneurs had typically addressed this issue.

It is important to note that only one baseline was prepared, under Phase 1, and that this informed the ECA, loans program and small business training. There was no evidence in the documentation that a midline or modified needs assessment process was conducted to design and build the grant program. While it is likely that the needs would have been the same (borrowers vs. grantees), it may have been a missed opportunity to re-evaluate the loan program as the grant program (and eligibility criteria) was being designed.

### ***Community Based Organizations (microfinancing, youth committee support, SBT delivery)***

Jordanian CBOs have a wide range of capacity gaps and weaknesses that include inconsistent and irregular funding sources, weak management systems, technical competency challenges, poor governance structures and transparency and corruption issues. According to Phase 1 progress reports, JCDSF assessed 20 CBOs to “...identify the weaknesses and gaps in the capacities of the 20 CBOs for the capacity building training”. This assessment informed the design and delivery of training on portfolio management and microfinance programs (and evaluation evidence suggests that this training was effective in its objectives).

## 2. EVALUATION FINDINGS AND ANALYSIS

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While mission-specific and relevant to the objectives of the Program, these assessments were not holistic<sup>8</sup> in nature, and lacked necessary insight into other organizational gaps in capacity (governance, management, monitoring). Disregarding these challenges can have spillover effects on the efficiency, effectiveness and sustainability of the micro-financing services.

### *Vocational Training Centre Courses*

Overall, VTC training was relevant to the targeted vulnerable women, men, girls and boys they were designed to support. Based on testimony of students and teachers under this evaluation, TVET short course paid for by JCDSF and delivered by VTCs in traditional occupations (home-based businesses including tailoring, beauty services and catering) were highly relevant. Most, if not all of graduates from traditional courses now operate home-based businesses. While more relevant to women with children, home-based work is preferred as it allows women to blend their domestic/family responsibilities with their entrepreneurship aspirations.

Non-traditional vocational programming supported by the Program, however, was not as successful at generating new economic opportunities for women and girls. Developed and introduced under Phase 2 of the Program, the PV TVET short and introductory course (Level 1), while integrated into a larger comprehensive electricity program, was not appropriate to provide the necessary technical requirements or experience to lead to employment in this field. Feedback from program graduates suggests that:

1. Many women/girls took the course because it was free, or offered socializing opportunities. Moreover, due to limited employment opportunities, many women/girls appear to have adopted a very broad CV building strategy and take courses from a wide range of vocations;
2. Many women/girls indicated that they would not be seeking opportunities in this sector as they did not have the experience nor technical competencies to do so; and
3. Instructors in both Mafraq and Zarqa noted that Level 1 course in electricity with a small module on PV would not give girls the accreditation to enter into the field.

While the intent was good and due diligence indicated strong market potential for solar energy in this part of Jordan, particularly in Mafraq and Zarqa, insufficient consideration was given to the sector's openness to employing females, or how these linkages might be facilitated. Across all FGDs and interviews, both cultural and physical barriers to women's participation were noted as perceived barriers, as well as the lack of accreditation beyond the course (it is unclear whether a full or abbreviated Developing A Curriculum process (DACUM) (international standard in developing curricula) was conducted as part of the development of the short course). Insufficient attention was given to consulting industry, identifying naturally emerging sectors for women, and reaching out to key stakeholders including different women's groups in the selection of this program. Lastly, the support was siloed and should have include capacity building and institutional strengthening of student services within VTC so that they are more adequately prepared to support women and girls find employment in non-traditional sectors.

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<sup>8</sup> A good example of a holistic assessment tool is Universalia/IDRC's Institutional and Organizational Assessment Model.

## 2. EVALUATION FINDINGS AND ANALYSIS

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Following a supply driven approach such as this, disregards the potency of these barriers and the value of delivering complementary interventions. For example, JCDSP did not provide any support to VTC to develop, tailor and/or expand its student services to specifically support women job seekers. FGDs reveal that female students are susceptible to fake advertisements for jobs and fear factory employment due to increased risk of exploitation.

*“Working in factory is not safe for girls, we hear many creepy stories on harassment and sexual abuse there.” “I was shocked the other day when I tried to call a number on a job ad on Facebook, the man was abusive and said bad things to me on the phone, I called different numbers, and they seem like fake ads. They offered dirty jobs to me. I really don’t know how to apply for a job and where to apply to with my qualification.” “Some girls I know, said they applied through these ads and they got good jobs, I might try again, and hopefully get a good job as well.” (FGD Female VTC Students, Zarqa)*

Employability is not only dependent on graduates having the correct and required technical and soft skills, but also the support services (internship, job placements) the candidates receive from the schools. Outside of internships; program engagement and linkages with potential employers was limited. These linkages facilitate the connection between graduate and prospective employers. The exception was with Amman-based VTCs where employment opportunities are greater, particularly for the tourism sector.

Interviews with instructors suggest that more viable vocations for women and girls are plumbing and electricians, particularly because women feel comfortable allowing other women into their homes. This is more apparent in rural settings than it is in urban settings. While the final report does not indicate if any student in either phase obtained jobs after the green energy courses, the various challenges highlight that they were unsuccessful considering the course did not provide them with the proper accreditation.

Grants/loan program was not necessarily linked to TVET training program, as per the design in the short project, however this may have been a missed opportunity as women who successfully started home-based businesses as a result of courses (e.g. tailoring) could have equally been targeted for loan or grant applications as opposed to creating a separate target group obtaining minimal support post-graduation. Another consideration would have been limiting the impact groups to deepen the opportunities for economic opportunities.

There was evidence that some VTCs are turning their attention and making considerable accommodations to integrate gender equity into programming and facilities. Interviews with instructors and students indicate that, while segregated classes are required, instructors are adjusting class scheduling (including breaks) and schools are introducing women’s bathrooms into their facilities which signals their interest in capturing this new market (Mafraq and Zarqa). Specifically this was the case in TVET centre’s offering electricity/PV courses.

### *Additional Evaluation Questions:*

- *Was the Theory of Change (ToC) of the project sound? Was it realistic? Are there any adaptations that should be made to it to build the base for future similar programming in the country?*

## 2. EVALUATION FINDINGS AND ANALYSIS

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### ***Project Scope***

Based on interviews with Phase 2 project implementation staff in both Canada and Jordan, there was common agreement that the extension period of 18 months was too ambitious and too short for the planned work. Coupled with this is the fact that after the process of hiring all required staff, this time is even shorter. This had an impact on what could be achieved under each of its components (see impact section).

### ***Adapting to Context Cues/Iterative Learning***

The extent to which iterative and reflective learning was used to design phase 2 was limited. The internal summative evaluation from Phase 1 was not completed until after Phase 2 was designed. Consequently, Phase 2's design was based on year old hard data (Annual Progress Report Year 2) and informed perspective of the project implementers.

An internal learning in August 2018, however, involved a comprehensive review of the logic model and the identification of target areas for gender transformation. While the LM and approach was not adjusted to this learning (and changes were identified), this was an important mechanism for setting correct perceptions about the mandate of the project in terms of improving opportunities for women and girls. This was also an opportunity to more fully flesh out and define programming approaches, within the existing structure, that would fulfill that mandate.

### **2.1.3. Sustainability**

This section describes the sustainability of vocational training and women entrepreneurship programming activities delivered under JCDSF as a function of the expectation that the effects/impact would be sustained beyond the life of the Program. Overall, the evaluation predicts that some elements of the Program will be sustained while others will not. For those effects that are unsustainable, this may be caused by design/natural consequences or because the effect is challenged/constrained.

#### *Evaluation Questions:*

- *Are the observed changes likely to be long lasting or are they just temporary, project-bound?*
- *Are the business models that men and women targeted by the initiative have put in place sustainable?*
- *What strategies, if any, have been put in place during the course of the project to guarantee sustainability?*

The evaluation found evidence that some of the effects of the Program's Women's Economic Empowerment (WEE) components were sustainable at the end of Phase 2. These include:

- Increase confidence of women stemming from SBT training, specifically marketing and participation in Bazaars, and access to temporary financial services;
- Increased ability of women in TVET programming to start small home-based businesses providing some additional income to the family; and
- Increased capacity of CBOs to oversee the flow and management of financial services (grants and loans). This will position them well to support their own or outside financing and entrepreneurship development programs in the future. Some of the CARE financial practices

## 2. EVALUATION FINDINGS AND ANALYSIS

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introduced in Phase 1 are still in use by some CBOs (Amman and Irbid) and were noted to be used with other donors.

- The evaluation also found evidence that the loan programs themselves were sustainable. Some of the CBOs offered micro-financing services prior to the JCDSF but others did not. As such, it is believed (though unverified) that the seed capital provided by JCDSF under Phase 1 was amalgamated with the CBO's existing capital and is still in use providing micro-loans to women and men in the communities.

Those effects that will not be sustained include:

- Tuition subsidies provided to vulnerable women/girls and curriculum development support (PV course only) co-terminated with the end of the program.
- Interventions with VTCs and with CBOs were limited to isolated Program-specific technical support and capacity development. This single dimension/single purpose approach to capacity development limits the institutional change/transformation that can take place or be sustained. The promotion of integration of gender into the institution, however, has resulted in sustainable changes such as gender-sensitive teaching delivery and even separate washrooms for female students in one institution.

In terms of strategies that guarantee sustainability, the CBOs interviewed characterized their partnership with CARE as long term and one that will be sustained after the project ends. This is attributed to CARE's ongoing and permanent presence in Jordan which is atypical of other international aid implementing agencies whose presence is often directly tied to the terms of the project.

### *Evaluation Question:*

*What are the relative benefits for women beneficiaries of grants vs. loans?*

### *Evaluation Sub-Questions*

- *Among the women entrepreneurs that received grants, 16 are Phase 1 participants that transitioned to Phase 2. Are there any relevant differences in the ways they have benefitted from the programs compared to those beneficiaries that only participated in the business training in Phase 2?*
- *What are the relative benefits for women beneficiaries of grants vs loans?*
- *Was loan size a factor?*

In both the loan and grant schemes women and men benefited from small amounts to support their businesses. In both cases beneficiaries purchased raw materials or capital equipment that would help sustain or grow their small enterprise, but there is little evidence in terms of the difference the two modalities made to increase income. The only notable difference relates to the pay-back of the loan, which can increase the burden and stress, particularly for women, associated with repayment. While there were few defaults in the loan scheme and women found strategies, such as setting aside small amounts of savings on a monthly basis to ensure payment was made on time, the recurring theme of stress arose across all FGDs conducted during the evaluation, *"the loan itself is a burden though and you always think about it, but the CBO allowed one month [of a] skipped payment so that helped"*. (Irbid, FGD).

## 2. EVALUATION FINDINGS AND ANALYSIS

The evaluation also explored whether loan size was a factor in contributing to women’s ability to support their business. Consistently, it was noted that loans and grants were too small to substantially expand their business or start a new business. Loans ranged from 300 to 500 JOD (plus 25 JOD service fee – noted in Zarqa), while for grants it ranged from 300 to 600 JOD. Beneficiaries are reluctant to access loans from other institutions, particularly those that require the payment of interest (riba) due to Islamic beliefs that it is prohibited. All CBOs noted that a loan mechanism is more appropriate as it could be revolving as opposed to a one-time amount, as well as benefit a larger number of women. One KII equally suggested that the grants can be counterproductive to promoting gender equality and addressing GBV issues as it can increase tension within the family. In MHHs, this tension may be caused by the perception that women are being favored over men in receiving a “gift” of a non-repayable grant. Targeting female headed households and/or offering equal access to the grant scheme for men may be more appropriate for grants.

### 2.2. Social Cohesion and Safety Nets

#### 2.2.1. Impact and Effectiveness

##### *Evaluation Questions*

- *What results (intended and unintended, positive and negative) has the project actually achieved/contributed to, in terms of changed behaviors, relationships, actions and activities for each of the groups involved?*
- *To what extent and how has the program contributed to these observed outcomes?*
- *What factors in the implementation or context have impeded or promoted the observed and intended changes?*
- *Has the project effectively supported gender equality in terms of access to, participation in, and benefit from project interventions and, if so, how?*

Overall, project results vary for emergency cash assistance provided to vulnerable female and male headed households in Phase 1 of the project. A total of 4,291 households received cash assistance that was to be used to address immediate and urgent needs. An additional 6,845 Jordanians received essential information on existing social services. Key informant interviews reveal that recipients used the financial support for food items and utility bills such as gas and fuel. In one case the cash was used to pay university fees. Despite the small amount (ranging from 60 – 150 JOD for recipients interviewed), all interviewees note that it did result in reducing the households’ stress, albeit temporarily.

#### **1100: Increased ability of Jordanian host community members to address urgent needs<sup>9</sup>**

Indicator	Disaggregation	Target <sup>10</sup>	Total	Variance (+/-)
# of female and male headed households that report that the assistance addressed an urgent unmet need	Total	2,700	4,291	+1591 (37%)
	FHH		-	-
	MHH		-	-

#### **1110: Increased access to local and national services to address immediate needs**

Indicator	Disaggregation	Target	Total	Variance (+/-)
# and % of female and male headed	Total	60% (3420)	84% (5,749)	+24%

<sup>9</sup> Results for the 1100 result stream are only applicable to Phase 1.

<sup>10</sup> Based on the original project PMF the target is 60% of 5,700 households. The final report stipulates that it is now 60% of 4,500 (2,700). Disaggregated data for the final result is not available.

## 2. EVALUATION FINDINGS AND ANALYSIS

Indicator	Disaggregation	Target	Total	Variance (+/-)
households reporting that the information services provided better access to services.	FHH	60% (2052)	-	-
	MHH	40% (1368)	-	-
% of women/men who learned about new services	Total	60% (2700)	100% (6845)	+40%
	Female	-	59% (4071)	-
	Male	-	41% (2774)	-

### 1120: Increased access to local and national services to address immediate needs

Indicator	Disaggregation	Target	Total	Variance (+/-)
# of female and male headed households with improved ability to meet urgent financial needs	Total	3150	4,614	+1,464
	FHH	1890	-	-
	MHH	1260	-	-

#### Evaluation Questions

- *Local safety nets – Has the program helped building/strengthening them? Making them more inclusive, regardless of gender and nationality? If so, how?*
- *Has the program been able to build positive attitudes towards migrant populations for the Jordanian members of the youth committees?*

In terms of changes experienced by the program as it relates to strengthened social structures and local safety nets, particularly around issues related to GBV, evidence collected from the program's monitoring and evaluation system demonstrate that targets were not met. While this could have been a result of ambitious targets related to the context, it is more likely that data collection instruments were not as sensitive as they could have been to capturing the intended changes around new understanding of protection issues and GBV.<sup>11</sup> Despite this, FGDs and interviews reveal positive outcomes across Jordanian and Syrian integrated youth committees, with many mixed groups (male/female, Jordanian/Syrian) building strong group cohesiveness and improved collaboration around joint goals to support community-based and youth focused initiatives. These committees reveal that there was strong cohesion and increased trust among the group, and within the group a high level of interaction. The youth themselves testify that, *"any conflict (sic) are normal and not based on ethnicity, but rather normal youth challenges"* (i.e. finding a job, finding a partner)(Zarqa, FGD).

### 1300 Strengthened social structures and local safety nets to promote social cohesion and women's empowerment, especially for Jordanian and Syrian women and young women and men<sup>12</sup>

Indicator	Disaggregation	Target	Phase 1 Result	Phase 2 Result	Total	Variance (+/-)
1300.1: % of beneficiaries with increased understanding of protection issues and GBV (youth committee members)	Total	90%	89% (83/98) <sup>13</sup>	68% (99/145)	82% (281/342)	-8%
	Female	90%	-	67% (82/123)	-	-23%

<sup>11</sup> Refer to section on recommendations for further information related to evaluation of results.

<sup>12</sup> Results for Outcomes 1300 and 1310 are only applicable for Phase 2.

<sup>13</sup> Knowledge on the danger of drugs. Averages for all other categories are reported in the final report and without the benchmark calculation of an overall total is not possible. (59% have knowledge on all four areas of danger of drugs, consequences of early marriage, GBV and negative consequences of child labour).

## 2. EVALUATION FINDINGS AND ANALYSIS

and indirect beneficiaries)	Male	90%	-	73% (16/22)	-	-17%
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Under the youth committee component, 13 youth committees were established with 101 Jordanian and Syrian youth members, of which 9 of these groups were led by female youth. These groups implemented 90 community and youth engagement initiatives by the end of the Program. These initiatives, often undertaken as a 1-2 day event, covered a variety of gender equality and GBV focused themes including cyber-bullying, cyber-crime, GBV and family protection, bullying in schools and in refugee camps, early marriage and emotional violence among others.

### **1310: Improved ability of young Jordanian and Syrian women and men and CBOs to take collective action for community initiatives**

Indicator	Disaggregation	Target	Phase 1 Result	Phase 2 Result <sup>14</sup>	Total	Variance (+/-)
1310.1: % of beneficiaries interviewed indicate an increased understanding of youth-led initiative themes (GBV & gender-focused initiative themes)	Total	60%	89% (78 of 88)	56% (23 of 41)	79% (101 of 129)	+19%
	Female	60%	54	-	-	- <sup>15</sup>
	Male	60%	24	-	-	-
1310.2 % of women/men of youth committee members indicating increased knowledge post-Initiative	Total	60%	-	44% (18 of 41)	44% (18 of 41)	-16% <sup>16</sup>
	Female	60%	-	50% (14 of 28)	50% (14 of 28)	+10%
	Male	60%	-	38% (5 of 13)	38% (5 of 13)	-22%

#### *Additional Evaluation Questions:*

- *Has the definition of gender-sensitive case management practices changed after the training for the social workers? If so, how?*

MoSD training was designed to support small improvements in the MoSD case management system by bringing increased awareness and understanding to the importance of gender sensitivity/differentiation when applying case management techniques and assessment processes. Overall this has been effective with MoSD personnel, particularly social workers, who indicated that they found the gender-sensitive interviewing techniques extremely relevant. Many commented that they had adjusted their interviewing style and case management forms to more fully recognize, capture and/or address the different needs of women and men, girls and boys. Program results demonstrate that approximately 96% of all MoSD representatives surveyed felt that they had new understanding of gender related topics, particularly GBV or case management, and 80% note that they are applying practices in their case management processes.

<sup>14</sup> Calculations have been corrected/adjusted from the JCDSF Final Report (August 2019),

<sup>15</sup> Variance analysis not possible for female and male due to missing data in phase one (denominators)

<sup>16</sup> While the result shows a variance of -16%, this should be read with some caution as it is not necessarily a result of people having less knowledge, but more so that targets were identical for pre and post knowledge tests and the tool design likely skewed these results. Please refer to Recommendations for suggestions on future evaluation of knowledge.

## 2. EVALUATION FINDINGS AND ANALYSIS

These are important behavioural changes that occurred despite the challenges and constraints they face managing Jordan's relatively new case management system.

### **1320: Strengthened social cohesion and community awareness of key women's protection issues and urgent needs of community women and men**

Indicator	Disaggregation	Target	Phase 1 Result	Phase 2 Result	Total	Variance (+/-)
1320.1 #/% of trained social workers from MoSD that indicate increased knowledge on gender concepts related to GBV or Case Management	Total	100%	100% (11 of 11)	95% (77 of 81)	96% (88 of 92)	-4%
	Female	100%	-	93% (27/29)	93%	-7% <sup>17</sup>
	Male	100%	-	96% (50/52)	96%	-4%
1320.2 % of social workers trained on CARE's Case Management model that apply the gender-sensitive practices in their case management	Total	70%	N/A	80% (55 of 69)	80% (55 of 69)	+10%
	Female	70%	N/A	84% (38 of 45)	84% (38 of 45)	+14%
	Male	70%	N/A	71% (17 of 24)	71% (17 of 24)	+1%

### 2.2.2. Relevance

This section describes the relevance of social cohesion (youth groups) and safety net programming under JCDSP as a function of their alignment with the needs, priorities and requirements of the target and impact groups. Overall, the Program was relevant in reaching and correctly supporting vulnerable women and men adults and youth, both Jordanian and Syrian, in the area of social / safety net services support.

#### *Evaluation Questions*

- Was the program relevant to the needs of the targeted groups, women and girls in particular?
- Was the ToC of the program sound? Was it realistic? Are there any adaptations that should be made to it to build the base for future similar programming in the country?

### MoSD

Targeting social workers for gender sensitization training (vis-à-vis their case management system) was less effective, and a wide swath of MoSD personnel took the training provided under JCDSP regardless of the relevancy it had to their job and/or experience with MoSD's social services case management system. In some cases, MoSD personnel that participated in the training did so based solely on a rotation/training quota system (under the direction of their supervisor) and not on relevancy of the subject matter to the job position (based on interviews with MoSD trainees).

Interviews with a small sample of MoSD personnel suggest, however, that for the correct and appropriate MoSD social workers, the training was extremely relevant as evidenced by the adjustments made by

<sup>17</sup> Variances by female and male is only possible for Phase 2

## 2. EVALUATION FINDINGS AND ANALYSIS

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trainees (social workers, etc.) to their interviewing approaches and case management tools to integrate gender sensitive/responsive elements into them (see also Section 2.2.1/Impact).

*“The training made me make many changes on the way I work, after taking the case management training I found that I could use the tools in my work and could benefit and help kids and their families more. For example, I learned how to assess the kid’s situation when they first come to the centre; how to conduct the interviews, how to be objective, how to identify signs of abuse / GBV. Previously we had no forms or guidance on how to assess the kids, I took notes of everything we learned during the training, and now I created new forms for case assessments, and I conduct weekly individual meetings with the kids, when I sit with the kids, I try to know if they have been abused, I ask them if they were forced to leave school and go beg for money, some of these kids may be victims of human trafficking, or organ trafficking. So the tools of case management helped me a lot in conducting the interviews as a start, and how to be objective and at the same time make the kids feel safe and relaxed when they speak.” (KII, MoSD Female Participant)*

### Youth Committees

Targeting was effective at identifying eligible Syrian (confident youth) and Jordanian youth (role models) as members of youth committees. Most youth committees, as a microcosm, supported social cohesion, each with spillover potential (although not fully realized due to the time frame (1 year for the committee under Phase 2)). It should be noted that very few group members had relationships with group members outside of the group;

The main purpose of youth committees was to bring together Syrian and Jordanian youth to build social cohesion and trust by working together on issues important to them. Key informants and group discussions with committee members indicated that the issues funded by JCDS (as community initiatives) prioritized those related to GE, the environment or GBV (See Box 3). While interviewed youth noted these were extremely relevant topics, they felt that other pressing community issues such as the environment and health-related issues (smoking) were of equal concern to them. Some youth mentioned issues such as youth political participation or community recycling campaigns as alternatives. These issues, however, did not fit the established criteria and, based on testimony collected during FGDs, youth at times felt ‘dismissed’ by CBO/JCDS when they made suggestions outside of the three priority areas. This was perceived by committee members as highly prescriptive, despite the participatory approaches taken by CARE. While the objective of integrating GE/environment into programming is appreciated and in-line with Global Affairs Canada (GAC) priorities, refining the process to ensure youth ‘feel’ increased ownership and inclusion in selecting areas within the broader themes would go further in building cohesion through youth committee formation.

## 2. EVALUATION FINDINGS AND ANALYSIS

### Box 3: Youth Committee Initiatives

13 youth committees were established with 101 Jordanian and Syrian youth members between the ages of 19 and 35 years, of which 9 of these groups were led by female youth. These groups implemented 90 community and youth engagement initiatives, including:

GBV	Gender Equality	Environment
Cybercrime (blackmailing of girls) and bullying in schools (use of puppet shows)	Health issues (hygiene product distribution)	Reforestation activity
Gender Based Violence and family protection	Role of the father in children's lives	Painting of school walls with environmental messaging/pictures
Messages on consequences of early marriage	Seminar for older women on heirship and custody	Waste management and cleaning
Emotional violence (though soup making activity)	Bazaar for female entrepreneurs	
Self-defence for girls	Rehabilitation of school bathrooms for disabled students	
Community police seminars		

### 2.2.3. Sustainability

This section describes the sustainability of social cohesions and safety net programming activities delivered under JCDSF as a function of the expectation that the effects/impact would be sustained beyond the life of the Program. Overall, the evaluation predicts that some social cohesion/safety net elements of the Program will be sustained while others will not. For those effects that are unsustainable, this may be caused by design/natural consequences or because the effect is challenged/constrained.

#### Evaluation Questions

- Are the observed changes likely to be long lasting or are they just temporary, program-bound?
- Are the business models that men and women targeted by the initiative have put in place sustainable?
- What strategies, if any, have been put in place during the course of the program to guarantee sustainability?

While it is unsubstantiated under this evaluation, it is expected that the interpersonal relationships and new knowledge, skills and attitudes (including leadership skills) developed through participation on youth committees including designing, planning and implementing community development initiatives, will offer important, long-lasting individual and community level benefits. As community members, these "trained" youth now have greater understanding and awareness of social issues that affect their communities. This awareness will also have spillover effects at the community level, enhancing community involvement, activism, and leadership. In addition, youth feel that they have the skills to transfer to younger youth, if given the opportunity.

At the organization level, however, the evaluation found that the youth committees established under the JCDSF (and the activities they conducted) are unlikely to continue once the Program ends. This was substantiated by youth committees themselves as well as interviews with CARE staff. This is not unusual and an oft-cited problem when establishing fit-for-project organizations such as these. While youth were extremely committed, and many of them volunteer with other organizations, both the financial resources required to host community and school-based events, and youths' prioritization on employment seeking

## 2. EVALUATION FINDINGS AND ANALYSIS

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will result in the committees dissolving, as was experienced in Phase 1 of the program. Interviews with CBOs suggest that formalizing and registering the committees as small organizations and building internal capacity to access alternative funding, while challenging under the short timeline of Phase 2, might facilitate their continuation as they would be able to access funding. It is understood however that MoSD is implementing more restrictive measures to ensure not anyone can start a CBO.

Phase 1's Emergency Cash Assistance delivered under Phase 1 was not sustainable, nor is this type of humanitarian assistance designed to be sustainable as it addresses the most immediate and pressing needs of refugees.

### 2.3. Efficiency

The following section outlines the findings around program efficiency as it relates to both internal and external factors influencing implementation, organizational structures, timeliness and other components as outlined in the evaluation matrix. Despite a substantial delay to the start of Phase 2 implementation, the Program aimed to implement all Program interventions as per its original design despite the broad scope of impact groups and a small and often overstretched implementation team. The delayed start (due to a delayed approval) created a programming gap between the first and second phases and necessitated the recruitment of an entirely new Program team and a consequent loss in Program memory/knowledge.

#### *Evaluation Questions:*

- *Is there any evidence that the program was implemented in a timely and efficient manner, according to schedule and budget?*

#### 2.3.1. Timeliness

On paper, the program was divided into two phases. Delays in approving Phase 2, however, brought about a programming (not contracting) gap of 3 months. This had severe repercussions for the program, effectively halting its momentum and leading to a complete change in the project implementation team. In reality, therefore, the two phases became two separate and distinct projects: one a 3 year project that addressed a humanitarian crisis sparked by the influx of Syrian refugees into Northern Jordan and the other, a short-term, women's economic empowerment initiative with an ambitious design when assessed against its timeframe and budget.

#### 2.3.2. Organizational Structure and Human Resources

Overall, the JCDSF team were highly motivated and competent covering a wide geographic area with minimal human resources. The program had three full time staff (Project Manager and 2 Project Officers) and partial time allocated (50%) from one Program Quality Coordinator focused on supporting monitoring, evaluation and learning initiatives. In addition, due to the programming approach of CARE Jordan, the program was able to draw on other technical resources such as staff from CARE Jordan's Livelihoods and Empowerment Team.

The two Project Officers, each covering two governates, were extremely stretched to cover all components and impact groups, noting increased stress and inability to cover some initiatives in depth,

## 2. EVALUATION FINDINGS AND ANALYSIS

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particularly in Phase 2. Despite this, interviewees and focus group discussion participants consistently commented on both Project Officer's ability to regularly communicate, make field visits and implement initiatives such as the WhatsApp group that was moderated by these two CARE staff.

Considering the focus on gender transformative programming however, the program would have benefited greatly from a full-time Gender Advisor, with focus on accompanying staff, conducting gender equality focused trainings to both staff and CBOs, and ensuring integration of GE in all interventions, curriculum and strategies. While the program did attempt to recruit a Gender Advisor, finding a qualified person to work for a short time frame was not achieved. While recruitment strategies to find qualified candidates are unknown, drawing on existing gender networks in the country could have assisted. While it was also noted that 50% of time was allocated to an M&E specialist to work on JCDSP, increased technical resources for monitoring and evaluation would have enabled the program to carry out more robust evaluation and time to carry out field evaluations, whereas methodologies concentrated on telephone surveys as a result of staff's other responsibilities on other programs. Greater emphasis on these two technical positions would have likely impacted outcomes and the ability to measure these outcomes more effectively.

### 2.3.3. Other Donors and Collaboration

The donor landscape in Jordan is extensive with several international and local organizations working in VTC programming and with similar CBOs as JCDSP. Notably these include GIZ, Princess Alia Foundation, Mercy Corps, and Save the Children. While CARE is part of a livelihoods working group, there was little evidence from both from official documentation and interviews that there was any substantial collaboration or leveraging of other organizations working on similar initiatives. Interviewees note that the project could have benefited from national level coordination, particularly in VTC initiatives. One of the constraints that were highlighted was the ability to seek out partnerships or coordination of certain activities is due to the grant-based structure and mechanism, limiting the organization to work within the project design and framework. Within a programmatic approach as adopted by CARE to country programming, these restrictions have made it difficult to collaborate, as well as the lack of national mechanisms among other organizations.

Based on CBO interviews, on average each CBO works with 2-3 other organizations at the same time, sometimes on similar programming. The notable difference however noted by the CBO representatives is continuous communication and monitoring of CARE, as opposed to other organizations. The reputation of CARE is respected on a wide scale.

## 3. CONCLUSIONS

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### 3.1. Impact and Effectiveness

In terms of changes related to economic empowerment, the project has had effects in terms of improving access to micro-financing services for existing female and male entrepreneurs as well as substantially contributing to women's confidence levels to run their businesses and, to some extent, negotiate within the household. In Phase 2, within a short time frame, the project has had several effects in contributing to women's business skills, confidence and self-esteem, as well as economic benefits. Exploring both loan and grant mechanisms, both investments have provided women specifically with short-term and small-scale temporary support.

In terms of decent employment for youth however, particularly female youth, the project has been less successful. Vocational courses, on their own, do not facilitate securing safe and gainful employment. While certain VTCs have taken excellent initiatives such as involving parents to facilitate female mobility in attending classes and internships, and others making more gender sensitive institutions, few students, if any, that participated in the focus group discussions are currently employed (the actual statistic is unavailable as the project was unable to collect primary data on this indicator). Secondary data however shows that there are over 60,000 new entrants into the labour market each year<sup>18</sup> and youth unemployment for 15-24 years old in the country is 32.7%, while for female youth this is much higher at 54.6%<sup>19</sup>. In rural areas, this rate would be disproportionately higher. In a 2013 UNDP study, only 42% of youth in Mafraq and 38% in Irbid obtained employment after attending TVET programs<sup>20</sup>. At the same time and with support from CARE (e.g. provision of sewing machines), those who took traditional courses such as tailoring or hairdressing have successfully established small home-based businesses.

Changes related to social cohesion, while less evident, have occurred. Youth committees, while even for a short time, were extremely effective in raising issues in cyber-bullying, gender-based violence, child safety and other topics, and facilitated collaboration between Jordanian and Syrian youth within the group formation.

### 3.2. Relevancy

For the most part, the programming delivered under JCDSPP was relevant to the priorities of the target and impact groups (with the exception of the TVET PV course). As well, the Program was able to reach the targeted impact groups with the programming. The program was successful in bringing together Jordanian and Syrian female and male youth to join the youth committees. Targeting of ECA beneficiaries was also successful and the impression is that the most vulnerable received this cash assistance. Similarly, out-of-work male and female youth were successfully targeted to receive a tuition subsidy so

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<sup>18</sup> European Commission (2016), Increasing Female Participation in Employment through Vocational Education Training in Jordan. [https://www.etf.europa.eu/sites/default/files/m/13B3612BD2694D28C125802000327DE9\\_PRIME%20Issues%20Paper%20Jordan.pdf](https://www.etf.europa.eu/sites/default/files/m/13B3612BD2694D28C125802000327DE9_PRIME%20Issues%20Paper%20Jordan.pdf)

<sup>19</sup> ILO modeled estimates for 2018. Available at : <https://data.worldbank.org/indicator/SL.UEM.1524.FE.ZS>

<sup>20</sup> European Commission (2016)

### 3. CONCLUSIONS

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that they could take a VTC course. While women entrepreneurs were reached with the grant/loans program, there appears to have been some mixing of job seekers with true entrepreneurs. This mixing can dilute the effectiveness of the program, taking resources away from those who do not need it and leading to less than optimal outcome results.

#### 3.3. Sustainability

The evaluation identified the following as potentially sustainable aspects of the JCDSP:

1. Increase confidence of women stemming from SBT training, specifically marketing and participation in Bazaars, and access to temporary financial services;
2. Increased ability of women in TVET programming to start small home-based businesses providing some additional income to the family;
3. Capacity to manage financial services/programs by some CBOs. For one CBO, the financial system promoted by CARE has been adopted and fully integrated into their operations. Due to its clarity and efficiency, it is being actively used to support programming with other international agencies;
4. Youth relationships and volunteerism, organizational governance skill sets and leadership skills forged during their participation in the youth committees;
5. Community awareness of issues raised by youth committee initiatives (e.g. GBV);
6. The application of gender sensitive interviewing skills in case management practices by MoSD social workers.

At the same time, based on field observations and discussions, the following aspects were deemed as unsustainable:

1. **Youth committees:** While youth were extremely committed, and many of them volunteers with other organizations, both the financial resources required to hold community and school-based events, and youths' prioritization on employment seeking will result in the committees dissolving, as was experienced in Phase 1 of the project. Interviews with CBOs suggest that formalizing and registering the committees as small organizations might facilitate their continuation as they would be able to access funding;
2. **Financial services:** Financial services (grants/loans) provided by the project will end with the project as they relied on external sources; and
3. **Access to vocational courses to facilitate employment of most vulnerable:** Tuition subsidies for traditional and non-traditional programming will end with the project and many female and male youth will be unable to access technical courses to support employment prospects.

#### 3.4. Efficiency

Despite the delays experienced in Phase 2, the project was fairly efficient considering the low level of human resources required to cover a large geographical area and scope. Staff, while overstretched, were extremely committed and were able to provide continuous and on-going communication and support, particularly to female entrepreneurs and youth committee members. At the same time, the project would have benefited greatly from a full-time gender advisor at the field-level to support the achievement of outcomes, specifically around GBV awareness raising and male engagement strategies. Equally, increased investment in technical competencies in monitoring and evaluation, to improve

### *3. CONCLUSIONS*

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evidence generation, would have assisted in improved mixed method measurements around women's economic empowerment, capacity and social cohesion. Improved efficiency around collaboration with other stakeholders working in targeted governorates is also an area whereby JCDSF could have improved consolidated results, particularly in TVET programming.

## 4. RECOMMENDATIONS

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The following section offers a set of core programmatic and operational recommendations that, we believe, will lead to improvements and the use of preferred approaches for the design of similar programming in the future. It is recognized that the time frames and scope of the program were limiting factors. These are taken into consideration with the following recommendations; however they are intended for consideration into future designs of similar programming. Moreover, it is important to note that some of these recommendations may be specific to operating context within Jordan and their universal application may be limited, in some cases.

### 4.1. Programmatic Recommendations

#### *Theory of Change and Program Emphasis*

The focus should be on the quality over quantity in development work. Under JCDSP, breadth appeared to be favored over depth in programming. There are several examples, including the lack of training and support the Program offered women entrepreneurs to manage their HH relations, the lack of support to student services and/or employer engagement for graduating students (particularly women taking non-traditional courses) from VTC programming; and limited support to CBOs in other aspects of their operations that would enhance financial services capacity development. It is this increased depth in programming that is necessary if permanent transformative change is to occur.

#### *Grants/Loans for Female Entrepreneurs*

Given CARE International's success with introducing the Rotating Savings and Credit Associations model (branded Village Savings and Loans Associations (VSLAs)) as a financial tool for vulnerable women, we recommend that this model be explored as an alternative to CBO-delivered financial services. Many women are able to save small amount of money and in the absence of interest-free loan options, a VSLA modality could be tested and applied. This would reduce the necessity to issue grants which benefit only a few select women.

We also recommend a multi-tiered financial services model coupled with a more rigorous system for segmenting job seekers and different levels of women entrepreneurs seeking financial services. The financial services needs of start-up micro-cottage, home-based businesses are different from the needs of established small businesses. For example, grants may be more appropriate for the former while more formal, larger loans may be best suited for the latter. The size of the loan/grant is also a factor and should be adjusted based on the stage and size of the women's businesses. In all cases, for true growth to occur, the loan or grant must be of a sufficient size to cover significant investment in the operations of the business in order to catalyze its growth. For larger businesses and larger loans, consideration should be given to the multiplier effect and the residual benefits of new employment and new opportunities for businesses within its supply chain.

In improving women's control over resources, future programs could integrate a clear male engagement strategy focused on issues around masculinity and attitudes towards women's economic inclusion.

#### **4. RECOMMENDATIONS**

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Addressing some of the structural and cultural aspects constraining women of engaging in small entrepreneurship would assist in consolidating results around balancing decision making and redistributing influence within the household.

##### ***Women's Decision Making and Agency***

While the evaluation found that women tend to display confidence and they note that they have learned new skills to exercise within their businesses, the level of decision making and agency within the household was less evident. While the project design did not specifically target the change in household power dynamics, the Program would have benefitted from more fully integrating men and/or a male engagement strategy, even if attitudinal and transformational changes are long-term processes.

##### ***Gender-Responsive VTC programming***

Overall, there were missed opportunities over the long-term to address gender issues related both to access to VTC courses as well as gainful and decent employment opportunities. Student-centred TVET programming must extend beyond the theoretical/practical course work and build into the program and course work employability and soft skills training to more fully prepare graduates to find, secure and retain employment. While it is understood that the JCDSP program was short in duration, future program/project design should consider a modality based on more experiential learning that favors practical, hands-on experience over theoretical classroom work. This includes internships and practicums and requires strong relationships between colleges and industry and facilitating linkages with them to ensure success of students. With strong working relationships with industry, there will also be greater opportunity for advocating for important cultural and social change within the workplace, particularly change that accommodate women in non-traditional roles. Workshops and collaboration with the Ministry of Labour would augment this strategy. Finally, gender responsive VTC programming should consider integration of sensitization related to workplace safety and ensuring female youth particular are orientated towards safe employment conditions.

Based on interviews with TVET instructors and managers, there were missed opportunities to work at a systems level advocating with, or working with, existing women's associations to increase female youth and women's increased chances of obtaining decent employment. Examples include the plumbing association as well as the Women's Business Bureau in Amman that works to promote equal pay and greater equality in the workplace.

Finally, to follow international best practices in developing new TVET education curriculum, the DACUM process is an excellent example of a proven approach to curriculum development. It is a framework that uses consultations with prospective students, potential employers and other stakeholders to inform curriculum objectives and subjects.

##### ***Youth Committees***

For future programming on youth cohesions/committees, we recommend that less emphasis be placed on a prescriptive list of sanctioned issues and rather focus on building quality, sustainable committees that are allowed to identify other issues that they also feel are important. The use of a 'Human Centred Design' approach may facilitate this process. As a starting point, a needs or issues survey could be

## 4. RECOMMENDATIONS

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conducted with a cross-section of randomly selected Jordanian and Syrian youth to find out what concerns are most relevant to them. We recognize that these committees are a valuable venue for shifting perceptions and understandings about GE and GBV (and, in some cases, were effective in making this shift), and bringing together youth who would not normally interact. We believe, however that this can happen in stages or steps and the most important first step is to establish a strong, sustainable group that is built around addressing issues they find important. Once the groups are well established, it is then possible to introduce these important social themes as initiatives for their consideration.

### 4.2. Operational Recommendations

The following highlights the core recommendations as it relates to the operations of similar programming. Notably these are related to appropriate human resources as well as enhancements in evaluation and learning.

#### ***Gender Human Resources:***

As Phase 2 of the Program placed a strong emphasis on women's economic empowerment and GBV awareness raising, the project would have benefited from a full-time Gender Advisor to support in the design, implementation and monitoring of interventions. Within the FIAP environment, investment in gender technical expertise is essential and would go further to contributing to sustainable outcomes. While it is understood that the limitations of recruiting a full-time gender advisor at CARE within the project period was challenging, these can be mitigated in the future through more targeted recruitment strategies such as proactive recruitment through gender networks and starting earlier. For projects that are short term in nature, the use of a part-time consultant could also be an option, although less ideal.

#### ***Monitoring, Evaluation and Learning***

Several suggestions for improvements to the MEL system have emerged through the document review of the PMF and interviews with core staff in enhancing measurements specifically as it relates to economic empowerment and social cohesion. These recommendations should be considered for future designs with projects that are 2 years in length or more:

- While the project attempted to measure changes in economic empowerment, specifically of women and female youth, indicators were not sufficient in capturing changes in decision making, control over resources, decent/gainful employment or attitudinal changes of men. Adopting tested metrics around these areas would enable future projects to articulate substantive changes (e.g. adaptation of tools such as the Women's Empowerment in Agriculture Index (WEAI), or similar. Specific measurements at the intermediate levels could include:
  - 1200: % of women and female youth with decision making ability at the household level (personal, economic, social domains)
  - 1200: % of VTC graduates that have obtained decent employment within 6 (or 12 months) within graduations, drawing on adapted ILO decent employment criteria related to contracts, safety, average income, etc.
  - 1200: Degree to which men support women's economic inclusion (attitudinal scale) using validated positive and negative statements to explore attitudes

## 4. RECOMMENDATIONS

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- 1300: Level of trust (social cohesion) in local leaders, communities, organizations, drawing on adaptations of social cohesion measurements<sup>1</sup>
- Measurements related to capacity building and institutional changes within CBOs can draw on capacity matrices focuses on criteria of focus from training (e.g. financial management, recruitment, etc.). Self-reported capacity measurements, and questions used in data collection tools would be leading, and in the future the development of a simple, yet robust rubric to capture observed and documented changes would be beneficial.
- Given the emphasis on gender transformation, future projects should integrate mixed methodologies and both quantitative and qualitative indicators to measure change. The PMF only included quantitative indicators and targets thereby missing out on measuring more in-depth changes that had occurred (e.g. confidence and decision making). Coupled with this, staff would benefit from qualitative training focused on indicator development, tool design and analysis.
- Finally, to facilitate the ease of result-based reporting and actual changes, the use of management information systems or even simply Excel-based PMF structures would facilitate in data quality reporting. In any project, irrespective of the duration, the application of data quality audits can help to make corrective actions.

### 4.3. Programmatic & Operational Recommendations

#### ***Managing Project Scope- Short Term Projects***

Throughout this evaluation report, the negative consequences that the gap between Phase 1 and Phase 2 and a truncated Phase 2 had on project results were noted. These were substantial and it is recommended that, in cases like this, a full scope/scale review be jointly conducted by the donor and the implementer prior to commencement of work. This will be an opportunity to reset expectations and scope to ensure deliverables more closely align with the scale of project to ensure sustainable results of the highest possible quality.

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<sup>1</sup> See OECD (2011), Working Paper No 2011-8 and <https://www.un.org/esa/socdev/egms/docs/2014/LarsenDevelopmentinsocialcohesion.pdf>

# ANNEX A: TERMS OF REFERENCE

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## Terms of Reference - Final evaluation

CARE Canada and CARE International in Jordan

### **Jordanian Community Development and Support Program**

#### **Background**

CARE International established a presence in Jordan in 1948, created in the wake of the Palestinian refugee crisis. Over seventy years, CARE has served the needs of the Palestinian, Iraqi, Somali, Sudanese, and now Syrian refugee communities. CARE's scope of work has evolved from emergency response to long-term development programming, now encompassing an Urban Refugee Protection program, the Sustainable Development program, and the Azraq Camp program. CARE in Jordan leads humanitarian protection, economic empowerment, and civic engagement interventions with women and girls from poor and vulnerable communities in the fight to overcome poverty, gender based violence, and social injustice.

CARE Jordan strongly believes that targeting discrimination and gender inequality are key components in our efforts to create a more just and equal world<sup>1</sup>. More recently, CARE Jordan expanded its mission and scope to not just focus on the needs of displaced communities, but also to provide services to the most vulnerable Jordanians in an effort to provide pathways of sustainable resilience for all "at-risk" individuals in the community. All of CARE's work is made under guiding principles of promoting empowerment, working in partnership, ensuring accountability and promoting responsibility, addressing discrimination, promoting non-violent resolutions to conflicts, and seeking sustainable results. With these guidelines, CARE Jordan is constructing a humanitarian response that does not just provide aid for those in crisis but builds long-term transformation for all community members in varieties of situations.

Currently CARE Jordan is delivering its comprehensive services through three major programs, which include the Sustainable Development Program (which includes the Jordanian Community Development and Support Program), the Urban Refugee Protection Response Program, and the Azraq Camp Program. Under these programs, CARE has been able to provide crucial protective services to vulnerable Jordanians, Syrians, Iraqis, Palestinians, Yemenis and other minority displaced populations. Working out of ten community centers located in Amman, Irbid, Mafraq, Zarqa, Azraq town, and Azraq camp, CARE provides services to an average of 200 individuals per day in each center. With its mission of dignity and resilience in mind, CARE has developed unique long-term protective services for beneficiaries that aim to address root causes of poverty through assistance and empowerment to transform individuals beyond their situation. CARE's programs together provide comprehensive protection and empowerment approaches that deliver crucial services. The provided services specifically address issues of sexual and gender based violence (SGBV) as they seek to empower women and children through sustainable livelihood opportunities and education in order to create generations with resiliency. All of CARE Jordan's work is informed with the genuine hope of achieving its vision of a world where vulnerable communities, especially women and children, are empowered, rights are secured, and human potential is fulfilled for all.

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<sup>1</sup> CARE Jordan Summer Strategy 2017-2020

CARE International in Jordan/CARE Canada is now soliciting the services of an evaluation consultant/firm to conduct the final evaluation of its Jordanian Community Development and Support Program.

### The project

From 2014 to 2017, with the first phase of the program, CARE International in Jordan has helped provide assistance to meet the most critical needs of vulnerable Jordanian and Syrian families of communities in Irbid, Mafrqa, Zarqa, Azraq town and East Amman through the Jordanian Community Support and Development Program. This initiative has reached 82,764 vulnerable community members. Using its holistic approach to sustainable development, CARE has built the capacity of 20 Community-Based Organizations (CBOs) partners by supporting them with training, and to increase protection to vulnerable Syrian refugees and Jordanians. This has been achieved through comprehensive case management, access to financial resources (accompanied by soft skills and business skills training), vocational training courses, awareness raising campaigns on Gender-Based Violence (GBV), and youth civic engagement through the formation and empowerment of Youth Committees. CARE has also been able to address pressing social issues and help ease the burden on existing government services while promoting positive relations between community members.

The overall objective of the current second phase of this project (2018-2019) is to enhance the quality of life for Jordanians living in communities hosting Syrian refugees through a financing and lending initiative, and new community programs for youth to improve their vocational skills and opportunities and reinforce positive relationships between the Jordanian and Syrian communities. The project's target group are vulnerable Jordanian women, especially youth, in vulnerable Jordanian communities hosting urban Syrian refugees. The expected results of the project are - 1) improved access to livelihood opportunities, especially for women, and 2) strengthened social structures and local safety nets to promote social cohesion and women's empowerment. With the second phase, only two out of the three intermediate outcomes were maintained. The project's Logic Model and Performance Measurement Framework can be found in Annex A and B respectively.

The Ultimate Outcome of the *Jordanian Community Development and Support Program* is to enhance the socio-economic well-being and quality of life for Jordanian host community members, especially for Jordanian women and young women and men (1000).

The project has **three intermediate outcomes:**

1100 – Increased and more equitable access to local and national services to address immediate needs of men and women, boys and girls (Phase 1).

1200 – Improved equal access to and control of livelihood opportunities for Jordanians, especially for Jordanian women and young women and men (Phase 1 and 2).

1300 – Strengthened social structures and local safety nets to promote social cohesion and women's empowerment, especially for Jordanian and Syrian women and young women and men (Phase 1 and 2).

And **seven immediate outcomes:**

1110 – Increased access to local and national services to address immediate needs for men and women, boys and girls (Phase 1).

1120 – Improved ability of male and female-headed households to meet urgent financial needs (Phase 1).

1210 – Enhanced capacity of CBOs to extend micro-finance services to the local communities, especially for women (Phase 1 and 2).

1220 – Enhanced capacities of Jordanian host community women and men (especially women) to establish income generating businesses (Phase 1 and 2).

1230 – Improved vocational, business and other skills among young Jordanian women and men (especially young women) (Phase 1 and 2).

1310 – Improved ability of young Jordanian and Syrian women and men and CBOs to take collective action for community initiatives (Phase 1 and 2)

1320 – Strengthened social cohesion and community awareness of key protection issues among women and urgent needs of community women and men (Phase 1 and 2).

The main activities that will fall under this evaluation will be:

- Provision of case management and information services to targeted communities (Phase 1 only)
- Cash assistance (Phase 1 only)
- Distribution of grants
- Training on business and other workplace skills for micro-credit beneficiaries
- Advanced business training
- Refresher trainings for CBOs
- Youth training at VTC
- Training on solar cell technology
- Training of VTC staff on new curricula
- Training of CBO staff and youth committee members on GBV
- Youth campaigns and social cohesion initiatives
- Case management training for MoSD workers

### **Impact groups**

- Women and men entrepreneurs, grantees, participants in vocational training and in Green energy initiatives (Phase 1 and 2)
- Women and men that accessed case management, information and cash assistance services (Phase 1 only)

### **Target groups (Facilitators of change)**

- MoSD social workers
- CBOs
- Vocational training centers' staff
- Youth groups
- Community members reached by youth campaigns

### **Purpose, objective and rationale**

CARE is looking for a consultant to conduct a final summative evaluation of its Jordanian Community Development and Support Program, with activities are coming to an end in June 2019. This responds to both a Donor requirement and a CARE internal requirement. The evaluation will serve both an accountability purpose, feeding into final reporting to the donor and to partners and stakeholders; and a learning purpose, for CARE and its partners, in particular in relation to potential future similar programming in Jordan and/or in similar contexts.

The final evaluation will be conducted to assess the program's expected and unexpected contributions to change within the impact and target populations brought about in its four years of implementation, and to assess its overall effectiveness, relevance and sustainability. It will provide findings, conclusions, recommendations and lessons to CARE Jordan, CARE Canada, and the CARE Confederation more broadly; to the project's partners; and to Global Affairs Canada, as the main donor of the program.

The **specific objectives** of the final evaluation are:

1. To determine what outcomes (intended and unintended, positive and negative) the project has actually achieved/contributed to, in terms of changed behaviors, relationships, actions and activities for each of the groups involved.
2. To identify factors in the implementation or context that impede or promote the observed and intended changes.
3. To assess to what extent and how the program has contributed to/achieved its outcomes
4. To determine the appropriateness and effectiveness of support for gender equality in terms of access to, participation in, and benefit from project interventions.
5. To assess to what extent the program has been relevant to the needs of the targeted groups.
6. To validate/update/provide suggestions for change to the Theory of Change (ToC) that constitutes the backbone of the intervention for design and implementation of future similar programs.
7. To determine the extent to which outcomes, systems and services are designed and implemented to continue after the project ends (sustainability).

### Scope of the evaluation

The evaluation will focus on both Phase 1 and 2 of the program and is planned to take place in Jordan, in all geographical locations targeted by the project.

The evaluation will include all the different components of the project, as explained in the previous sections.

### Evaluation criteria and questions

#### 1. Impact and effectiveness

- 1.1. What results (intended and unintended, positive and negative) has the project actually achieved/contributed to, in terms of changed behaviors, relationships, actions and activities for each of the groups involved?
- 1.2. To what extent and how has the program contributed to these observed outcomes?
- 1.3. What factors in the implementation or context have impeded or promoted the observed and intended changes?
- 1.4. Has the project effectively supported gender equality in terms of access to, participation in, and benefit from project interventions and, if so, how?

#### 2. Efficiency

- 2.1. Is there any evidence that the project was implemented in a timely and efficient manner, according to schedule and budget?

#### 3. Relevance

- 3.1. Was the project relevant to the needs of the targeted groups, women and girls in particular?
- 3.2. Was the ToC of the project sound? Was it realistic? Are there any adaptations that should be made to it to build the base for future similar programming in the country?

**4. Sustainability**

- 4.1. Are the observed changes likely to be long lasting or are they just temporary, project-bound?
- 4.2. Are the business models that men and women targeted by the initiative have put in place sustainable?
- 4.3. What strategies, if any, have been put in place during the course of the project to guarantee sustainability?

Specific questions:

**5. Women entrepreneurs**

- 5.1. Among the women entrepreneurs that received grants, 16 are Phase 1 participants that transitioned to Phase 2. Are there any relevant differences in the ways they have benefitted from the programs compared to those beneficiaries that only participated in the business training in Phase 2?
- 5.2. What are the relative benefits for women beneficiaries of grants vs loans?

**6. Youth**

- 6.1. Local safety nets – Has the program helped building/strengthening them? Making them more inclusive, regardless of gender and nationality? If so, how?
- 6.2. Was the program able to create, develop and/or enhance feelings of trust, safety and, more generally, belonging, for Syrian boys and girls through the youth committees?
- 6.3. Has the program been able to build positive attitudes towards migrant populations for the Jordanian members of the youth committees?

**7. MoSD Social Workers**

- 7.1. Has the definition of gender-sensitive case management practices changed after the training for the social workers? If so, how?

**8. VTC trainees**

- 8.1. To what extent did the VTC training improve beneficiaries' employability?

**9. CBOs**

- 9.1. What are the relative benefits for women beneficiaries of grants vs loans?

**Suggested approach and methodology**

Because of the complex and evolving nature of the intervention and of its context, the preferred approach for this final evaluation is a combination of outcome harvesting<sup>2</sup>, to fully capture the outcomes of the program, understand its contributions to them, and validate its TOC; and complementary qualitative or mixed methods approaches to answer questions related to the program's relevance, effectiveness, sustainability, and ability to integrate gender equality considerations. The consultant is expected to develop participatory, gender-sensitive techniques and methodologies in line with the evaluation purpose, objectives and questions. These can include, facilitated consultative processes, observation, focus group discussion, interviews, surveys and literature and document reviews and secondary data analysis<sup>3</sup>. The evaluation will build on and complement the existing outcome monitoring

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<sup>2</sup> [https://www.outcomemapping.ca/download/wilsongrau\\_en\\_Outome%20Harvesting%20Brief\\_revised%20Nov%202013.pdf](https://www.outcomemapping.ca/download/wilsongrau_en_Outome%20Harvesting%20Brief_revised%20Nov%202013.pdf)

<sup>3</sup> Relevant documents and secondary data include: project/program/initiative proposal, reports, formative research, implementation plans, M&E data, MIS system data, formal policy documents, official statistics

data collected by the project team and the detailed gender analysis.

### **Expectations & Deliverables**

The consultant is expected to provide:

- Draft (all versions) and final inception report, describing the evaluation approach and design, methodology, sources of data, methods of data collection, sampling strategy, analysis plan, and including the work plan (Gantt chart format) and a detailed evaluation matrix.
- Draft (all versions) and final written data collection tools in Word and PDF formats.
- Presentation of preliminary findings (PPT or other support), to share emerging findings of the evaluation with key audiences (CARE and partners) and any remaining gaps.
- Draft (all versions) and final evaluation report, structured as per the report template in Annex C. The reports will be written in plain English to facilitate understanding, and will be no longer than 30 pages, plus appendices.
- Executive summary that is between 2 to 4 pages in length and is formatted so that it can be printed as a stand-alone document.
- If used, copies of the completed and cleaned electronic databases (in Excel or other system)
- All documents are to be provided in English.

### **Roles, responsibilities and timeline**

The consultant will be leading the process for the final evaluation and more specifically will:

- 1) Carry out a desk review of relevant documents, data and literature;
- 2) Draft a comprehensive Inception report, as described above, including a complete evaluation methodology and workplan;
- 3) Design all the evaluation tools for collecting qualitative and quantitative data and pretest/pilot them;
- 4) Facilitate training for data collection team (CARE Staff) and local enumerators to familiarize them with overall process, data collection tools and interview techniques;
- 5) Lead field based and remote data collection, including any needed trainings of data collection teams (CARE staff or others);
- 6) Lead data analysis, and develop evaluation findings, conclusions and recommendations;
- 7) Develop all evaluation deliverables as per the list above.
- 8) Overall supervision, management and quality assurance of the study and liaison with CARE. ;

### **CARE Canada**

- 9) Administrative and technical management of the consultancy (HQ Canada and field)
- 10) Quality assurance

### **CARE Jordan (PQ and Program teams)**

- 11) Facilitation of the work of the consultant at the field level (organizing meetings with relevant stakeholders)
- 12) Direct point of contact with beneficiaries
- 13) Support with translation if/when needed and ensure gender balance when accompanying consultant

## ANNEX A: TERMS OF REFERENCE

### Timeline

Deadline	Assignment
15 March 2019	Posting of consultancy
15 April 2019	Deadline for receiving the full proposals. Submitted proposal from the Consultants/ Consulting firms (in English)
15 April 2019 – 30 April 2019	Finalize the assessment, awarding Signing the contract with the selected consultant/ consulting firm. Introductory meeting with the project team, and delivery of all the documents
1-15 May 2019	Inception phase: preliminary desk review and inception phase interviews/meetings as needed.
15 May 2019	Deadline for submitting a detailed inception Phase report covering the following: Revised evaluation matrix Including evaluation criteria, questions, indicators, data sources and methods of data collection) Detailed methodology with all of its sub components Detailed workplan List of main intended tools to be used: Sampling & analysis
15 – 20 May 2019	Project Team to review draft inception report and provide feedback
31 May 2019	Submission of the final inception report (including tools) prior to the beginning of the data collection
1-10 June	Remote data collection and field visit planning
17 June 2019 – 24 June 2019 (Ramadan ends beginning of June)	Data collection (field)
June 20	Presentation of preliminary findings
20 – 30 June	Data analysis and report writing
30 June	First draft of the final report: Outline in Annex C
1-5 July	Project Team to review draft report and provide written feedback
5 July – 20 July	Consultant to revise draft
20 July	Second draft of the baseline report: addressing all comments provided and requests for clarification or revisions
20 – 31 July	If needed, consultant to address last comments
31 July	Submission of the Final Report
TBD	Presentation of the report to the audience (modalities to be defined)

## ANNEX B: EVALUATION MATRIX

The following evaluation matrix was used to guide the evaluation and data collection process and evaluation findings are based on the core questions.

**Table 4: Evaluation Design Matrix**

RFP Questions	Sub-Questions	Indicators (Link to PMF)	Methodology	Data Sources
<b>Impact and Effectiveness</b>				
<p>1.1. What results (intended and unintended, positive and negative) has the project actually achieved/contributed to, in terms of changed behaviors, relationships, actions and activities for each of the groups involved?</p> <p>1.2. To what extent and how has the program contributed to these observed outcomes?</p> <p>1.3. What factors in the implementation or context have impeded or promoted the observed and intended changes?</p> <p>1.4. Has the project effectively supported gender equality in terms of access to, participation in, and benefit from project interventions and, if so, how?</p>	<p>1.1.1a What are the results (disaggregated by sex and other variables) as presented in the PMF?</p> <p>1.1.1b What are the experiential results that occurred? What is the evidence? Who are the influencers? (Outcome Harvesting)</p> <p>1.1.2 What are the variances that persist against targets and baseline values, and what are the factors for these variances?</p> <p>1.1.3 Were there observed/measured results tracked that stood outside of the PMF?</p> <p>1.2.1 What are the gender equality outcomes that have been achieved? What strategies have contributed to this?</p> <p>1.3.1 What factors (technical, gender, political, geographical or data quality) have contributed or influenced the outcomes?</p> <p>1.3.2 Describe any shocks or context changes that influenced project implementation (operational and developmental)?</p> <p>1.3.3 Validate/verify risk registry?</p> <p>1.4.1 What is the reach of beneficiaries in the program (disaggregated)</p> <p>1.4.2 What permanent structural changes have the project facilitated that support equal access and support services for women and girls?</p> <p>1.4.3 What lessons/recommendations are there against various outcomes? What are the GE specific lessons and recommendations?</p>	<p>Indicators for INO 1100 (IMOs 1110, 1120), INO 1200 (IMOs 1210, 1220, 1230) and INO 1300 (IMOs 1310, 1320)</p>	<p>Document Review/M&amp;E system review</p> <p>KIIs</p> <p>Outcome Harvesting (partial)</p>	<p>JCDS program managers / staff</p> <p>MoSD</p> <p>VTC students and graduates</p> <p>CBOs</p> <p>Youth Groups</p> <p>Women entrepreneurs</p> <p>Community members</p> <p>CARE Documents</p>
<b>Efficiency</b>				
<p>2.1 Is there any evidence that the project was implemented in a timely and efficient manner, according to schedule and budget?</p>	<p>2.1.1 If delays were experienced, what are the factors that contributed to these?</p> <p>2.1.2 Were resources maximized to generate individual outcome results? Provide evidence.</p> <p>2.1.3 To what degree has CARE been able to realign resources to match requirements in the field?</p>	<p>Indicators for INOs 1100, 1200 and 1300</p>	<p>Document Review of progress reports and work plans</p>	<p>CARE Documents</p>

## ANNEX B: EVALUATION MATRIX

RfP Questions	Sub-Questions	Indicators (Link to PMF)	Methodology	Data Sources
	2.1.3 Were other donor resources leveraged to support results under this project? Describe the level of coordination with the Government of Jordan and other donor contributions?			
<b>Relevance</b>				
3.1. Was the project relevant to the needs of the targeted groups, women and girls in particular? 3.2. Was the ToC of the project sound? Was it realistic? Are there any adaptations that should be made to it to build the base for future similar programming in the country?	3.1.1 Have interventions targeting women, female and male youth and other beneficiaries been relevant considering the context and situation? Are they appropriate to the needs of women and female youth? 3.2.2 Within the time frame of the program, was the ToC realistic? Did it address the relevant needs of all target beneficiaries? 3.2.3 What adjustments or adaptations were made during the project implementation cycle, given the context and iterative learning?	Indicators for INO 1100 (IMOs 1110, 1120), INO 1200 (IMOs 1210, 1220), INO 1300 (IMOs 1310, 1320)	Document Review FGDs and KIIs IDIs	JCDS program managers / staff VTC students and graduates CBOs Youth committees
<b>Sustainability</b>				
4.1. Are the observed changes likely to be long lasting or are they just temporary, project-bound? 4.2. Are the business models that men and women targeted by the initiative have put in place sustainable? 4.3. What strategies, if any, have been put in place during the course of the project to guarantee sustainability?	4.1.1 What is the likelihood of observed changes to be sustainable (by target/impact group)? What evidence is there to support this? 4.2.1 What is the likelihood of the business models to be sustained beyond the program for both men and women? Are there any risks? 4.3.1 What strategies and mechanisms are in place to ensure sustainability of program outcomes? 4.3.2 Are there gender equality strategies that will ensure changes for women and female youth over the long term? 4.4.1 What are the structural changes or mechanisms in place within VTCs, CBOs, and MoSB that would indicate sustainability?	Indicators for INOs 1100, 1200 and 1300	Outcome Harvesting Workshop KIIs FGDs	JCDS program managers / staff VTC graduates VTC Instructors Women Entrepreneurs CBOs
<b>Women Entrepreneurs</b>				
5.1. Among the women entrepreneurs that received grants, 16 are Phase 1 participants that transitioned to Phase 2. Are there any relevant differences in the ways they have benefitted from the programs compared to those beneficiaries that only participated in the business training in Phase 2? 5.2. What are the relative benefits for women beneficiaries of grants vs loans?	5.1.1 What has been the effect of women entrepreneurs that have transitioned between Phase 1 and 2? (aligned to 1.1.1) 5.1.2 How has business training consolidated expected outcomes for women entrepreneurs? 5.1.3 How has participating in the program facilitated women's entrepreneurs' access to and control over resources and livelihood opportunities? 5.2.1 How did the grant mechanism increase/contribute to greater access and control of women's livelihood opportunities? 5.2.2 Was grant size a success factor? 5.2.3 Are business outcomes different for grants vs. loans? 5.2.4 Have there been notable changes from men in the	Indicators for INO 1100 (IMOs 1110, 1111, 1120) and INO 1200 (IMOs 1210, 1220)	FGDs with women entrepreneurs IDI with male entrepreneurs Document Review of progress reports IDI with CBOs	Women Entrepreneurs Men Entrepreneurs CARE Documents CBO Managers

## ANNEX B: EVALUATION MATRIX

RfP Questions	Sub-Questions	Indicators (Link to PMF)	Methodology	Data Sources
	community/male family members around women's entrepreneurship?			
<b>Youth</b>				
6.1. Local safety nets – Has the program helped building/strengthening them? Making them more inclusive, regardless of gender and nationality? If so, how? 6.2. Was the program able to create, develop and/or enhance feelings of trust, safety and, more generally, belonging, for Syrian boys and girls through the youth committees? 6.3. Has the program been able to build positive attitudes towards migrant populations for the Jordanian members of the youth committees?	6.1.1 What was the level of participation of youth in committees? Was this equal for both female and male youth? 6.2.1 To what degree did the program, via youth committees, facilitate trust, social cohesion, safety and belonging for Syrian girls and boys? 6.2.2 Are there best practices that could be adopted in other contexts? What are the recommendations for future programming? 6.3.1 What are the perceived attitudes of the community towards migrant populations as a result of youth committee interventions? How have female and male youth been received?	Indicators for INO 1100 (IMO 1110) and INO 1300 (IMOs 1310, 1320)	FGDs with youth committees  KIs with CBOs  Data review/M&E system	CBOs  Youth Groups  JCDS program managers / staff
<b>MoSD Social Workers</b>				
7.1. Has the definition of gender-sensitive case management practices changed after the training for the social workers? If so, how?	7.1.1 What contribution did gender sensitive case management practices have on targeted communities? 7.2.1 What adaptations were made to facilitate these changes? 7.2.2 Has the perceptions about their work, effectiveness and confidence changed for MoSD social workers as a result of the program?	Indicators for INO 1100 (IMO 1110) and INO 1300 (IMO 1320)	KIs Document review of progress reports	MoSD Social Workers
<b>VTC Trainees</b>				
8.1. To what extent did the VTC training improve beneficiaries' employability?	8.1.1 What is the rate of gainful/decent employment of VTC trainees/beneficiaries (MIS)? Are there gender differences in rates of employment and why? 8.1.2 What challenges, if any, are VTC trainees/beneficiaries having in obtaining gainful/decent employment post training (Survey and FGD)? 8.1.3 To what extent did the VTC model facilitate employability skills for all target groups equally? How does this compare with employability rates amongst other cohorts in Jordan? 8.1.4 How has the adapted curriculum/programming in green energy (PV) benefited female students in their interest in pursuing green energy focused employment? How confident are they that they can	Indicators for INO 1200 (IMO 1230)	FGD with cohorts  KIs  Document review/Data review	VTC students and graduates  VTC instructors

**ANNEX B: EVALUATION MATRIX**

RfP Questions	Sub-Questions	Indicators (Link to PMF)	Methodology	Data Sources
	obtain employment in the sector? (KIIs and FGDs) 8.1.5 What recommendations are there for future similar VTC programming? What are the gender equality considerations required?			
<b>CBOs</b>				
9.1. To what degree have CBOs effectively managed grants to communities and women entrepreneurs?	9.1.1 To what extent were CBOs able to manage and monitor micro-finance/grants to communities, especially women? 9.1.2 What new capacities/skills did CBOs acquire through participation in the program?	Indicators for INO 1200 (IMOs 1210, 1220)	Data Review  FGDs with women entrepreneurs  KIIs with CBOs	CBO groups/members  Women entrepreneurs

## ANNEX C: LIST OF DOCUMENTS REVIEWED

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CARE International Gender Equality Policy, ND

CARE Jordan Gender Analysis, May 13, 2019

CARE Jordan Partnership Framework, Working Together “Sharaka”, ND

Community Based Organization Information Document, ND

Gender Analytic and Learning Guide, August 2018

Rapid Gender Analysis Report, April 2018

Global Affairs Canada Monitoring and Evaluation Plan,

Guidance for Gender Based Violence (GBV) Monitoring and Mitigation within non-GBV focused Sectoral Programming, October 2014

JCDSP Performance Measurement Framework (Project Implementation Plan)

JCDSP Final Project Results and Operational Report, August 2019 [Draft]

Phase I CARE Final Narrative Report, December 2017

Phase I CARE Final Evaluation Report, December 2017

Phase II CARE Jordan Host Communities Cost Extension Request, November 6, 2017

Phase II CARE JCDSP Annual Report, June 27 2019

Project Implementation Plan, April 2018-September 2019

Phase II Monitoring and Evaluation Tools (Kobo Files)

## ANNEX D: LIST OF INDIVIDUALS INTERVIEWED AT CARE

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<b>Role</b>	<b>Name</b>
CARE Jordan Project Manager	Maher Musmar
CARE Jordan Project Officer	Sawsan Alomoush
CARE Jordan Project Officer	Ramzy Al Shboul
CARE Jordan Program Quality Coordinator	Hiba Sarhan
CARE Jordan Project Officer, Livelihoods and Empowerment Team	Tawfiq Jarrar
CARE Canada Program Manager	Lisa Faye
CARE Canada Program Officer	Federica Gino
CARE Canada Gender Program Officer	Mithila Deshpande
CARE Canada Women's Economic Empowerment Lead	Joanne Owens

## ANNEX E: EVIDENCE MATRIX

[1] Document Review [2] IDI with CARE Jordan [3] IDI with CARE Canada [4] IDI with MoSD [5] KII with CBOs	[6a] FGD with Youth Committee (Jordanian) [6b] FGD with Youth Committee (Syrian) [7a] FGD with VTC Graduates/Students (Female) [7b] FGD with VTC Graduates/Students (Male) [7c] FGD with VTC Female Graduates (Phase I) [8] KII with VTC Instructors	[9] FGD with Entrepreneurs (loans) [10] FGD with Entrepreneurs (grants) [11] FGD with Entrepreneurs (grants/loans) [12] KII with ECA recipients [13] Other/Observations/Evaluator
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RfP Questions	Sub-Questions	Evidence
<b>Impact and Effectiveness</b>		
1.1. What results (intended and unintended, positive and negative) has the project actually achieved/contributed to, in terms of changed behaviors, relationships, actions and activities for each of the groups involved?	1.1.1a What are the results (disaggregated by sex and other variables) as presented in the PMF?	[1] See PMF and evaluation findings
	1.1.1b What are the experiential results that occurred? What is the evidence? Who are the influencers? (Outcome Harvesting)	[1] Outcome Harvest (confidence) – see evaluation report [13] The group in Amman is confident and outspoken and very engaged. The loans and grants (either) helped them to upgrade their existing businesses. Savings groups are the only other avenue to obtain money as they cannot access loans that have interest (5.2.1). [3] Women did say the project increased agency and confidence, although things in the household didn't change that much. We saw that the traditional gender roles and division of labour really didn't change – they were still doing reproductive and productive and responsible for both. With a men's strategy this might have contributed more to these types of changes.
	1.1.2 What are the variances that persist against targets and baseline values, and what are the factors for these variances?	[1] See PMF and evaluation findings
	1.1.3 Were there observed/measured results tracked that stood outside of the PMF?	[13] Missed opportunities to measure confidence changes and decision making/influence in decision making within households. Drawing on tools such as WEAI would have greatly improved the PMF and able to demonstrate more substantive changes. Recommendation to use WEAI in the future – which from the evaluator's understanding has been used in previous projects (outside of Jordan). [13] Missed opportunities to measure changes in men's engagement and/or shifts in attitudes toward women engaging in small businesses. More qualitative work could have benefited the project in articulating / telling the stories in a more systematic way.
1.2. To what extent and how has the program contributed	1.2.1 What are the gender equality outcomes that have been achieved?	[1] PMF [10] Irbid: We didn't work before. I am divorced so could not leave the kids. A business I can do at home. [8] Zarqa VTC: I did not allow the boys to intrude in the class. Also, I spoke softly ( <i>the girls all spoke of this and how the</i>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
to these observed outcomes?	What strategies have contributed to this?	<p><i>instructor protected them – both PV instructors were soft spoken and both groups of girls mentioned they felt safe with the instructor).</i></p> <p>[10] Irbid: Marketing, the use of Facebook to show our products (woman shows her soap and oil business-very impressive). We are using connections and networks as well. We are on a We didn't know this before. Also know how to display the products and present them to customers. We felt challenged and encouraged to do this better.</p> <p>[1] Refer to "confidence outcomes" in evaluation report.</p> <p>[11] Zarqa (F): A lot of them agreed that her opinion is more valuable now to their families, and they all said that there businesses raised their self-confidence. For example, if someone asks one recipient for a favor within my business scope I stopped doing any favors for free, and she started recently to do everything according to her timetable not whenever they like.</p> <p>[9] Mafraq (F): One of them said that before the individual sessions she used to shy out from those who owe her money, but now she started to "stronger" and she started insisting people on paying her back.</p> <p>[9] Irbid: "I used to be very shy, people will come buy stuff from me, and they say they will pay me later, so I would agree, and later I will be very shy to ask them to pay me the money". During the training when we discussed this issue; they trainer told me that I should be tough and ask for the money back, or lese I will lose my business and I won't have money to buy goods for the shop. The next time a woman asked me if she can pay me later, I said no, if you don't pay me now, I will not be able to buy goods for my shop. So she didn't take anything and went back home! It was easy, and all went well, so I did it over and over and I didn't feel shy or embarrassed, then I started to ask for the money back from all customers who didn't pay, eventually I got my money back!"</p> <p>[10] Mafraq: I feel better and more self-confident and rely on myself, so I don't have to ask others for money or welfare.</p> <p>[10] Mafraq: We took a three-day training on customer care, business management and marketing, also how to manage the finances. We are more aware of what to do; more confidence; we met new female entrepreneurs like us; how to make an offer and buy in bulk. I tried this but then went into debt with this power purchasing – it is not big here. Also, how to display the products. I changed what I sell now because the advice I got through the training.</p> <p>[13] Strategies such as FB and WhatsApp are no-cost and effectively enabled women to build relationships with other women entrepreneurs and gain confidence.</p> <p>[10] Mafraq: We have this WhatsApp group (3 of the 7 women are using it). It is good we can sell the products on WhatsApp to other people as well. Sometimes the group is annoying as I don't know all these other women in the other governorates.</p> <p>[13] Strategies such as introducing GBV (e.g. bullying) as a topic of focus for youth committees, although putting this topic at the forefront also could potentially put youth at risk.</p> <p>[7a] Zarqa (electricity/pv): Our instructor was so respectful. Like our father. He made sure that the boys in the VTC did not bother us. He gave us separate breaks than the boys in the school we would feel comfortable. It would give us space during the breaks to talk to each other. He was also very funny. There was a separate bathroom for us. It was built just for us! The centre did not have that before.</p> <p>[11] Amman (F): "My husband asked me for the money when I got it. He said, "give me the money". We have to be careful not to overshadow our husbands. Sometimes they get annoyed". One woman in the group had to change her business because her husband did not like it. She did it because she needs her husband's support.</p> <p>[11] Amman (F): "I was doing my business in secret (kitchen/catering) and afraid it wasn't good enough, but then I had the courage to tell him [husband]. I had to tell him because my neighbour wanted a dish and he asked why? He did agree in the end".</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>[11] Amman (F): Husband arrives home at 5:30 and as long as she is done her business activities before he gets home, then it is fine – a negotiation.</p> <p>[11] Zarqa (F): One recipient reported that her husband started helping her around the house; she says that this is because he started to see that she is working just as hard as he is outside the house.</p> <p>[9] Mafraq (F): The businesses of the group (poultry, house tools, hairdressing, small convenience store, clothes trading) were ideal as some men do not allow their wives to go the market. These businesses are good for them as they are home-based which means it is all-female and they know each other. Some of them even have a delivery service such as the hairdresser who goes to the customer’s house.</p> <p>[2] Grants/youth committees/VTC students are seen as having the greatest impact.</p> <p>[2] Were able raise awareness about GBV/GE but this was not enough. Need to provide safe spaces. Also, none/few women’s groups</p> <p>[3] Female Grantees -the opportunities to start and own business in order to increase their confidence and self-esteem and giving them the space to recognize their own independence, economically empowered and contribute to the households.</p> <p>[3] VTC programming – have reflected less on this component, but the fact they did actually participate in a non-traditional professional training and their willingness to do this and the support of the family to participate.</p> <p>[3] Reducing GBV – I don’t think we really addressed this all! One of the challenges we were supposed to have a gender advisor/officer for the project who was expected to support the officers in the field so they could help refer or flag these issues. In the absence of this I am not sure to what extent it was, apart from one meeting with one of the project officers who say it is an issue and some participants were referred. There was no officer because of the challenge of recruiting someone suitable and willing to do the job for one year. I think the big gap is a missed opportunity and we could have done a lot of things differently if we had someone.</p> <p>[2] Grantees provided with advice/support on GBV and GE. Home visits to grantees revealed this was effective in changing HH dynamics, often with more supportive husbands. Also promoted recycling (environment) (5.2.1).</p>
1.3. What factors in the implementation or context have impeded or promoted the observed and intended changes?	1.3.1 What factors (technical, gender, political, geographical or data quality) have contributed or influenced the outcomes?	<p>[2] Lack of coordination with other NGOs providing similar support affected outcomes. POs not trained/experts on all components. This affected outcomes and the achievement of results.</p> <p>[2] Targeted not necessarily the most vulnerable which, from an impact perspective may have been a good strategy (more money required to break the poverty cycle for the very poor. Grants too small, taxed to be effective ([2] IDI (CARE Jordan) (5.2.1).</p> <p>Gender: mobility issues related to female youth and women working outside of the home. Influenced greatly women’s choices in businesses as well as VTC graduate’s ability to obtain employment.</p>
	1.3.2 Describe any shocks or context changes that influenced project implementation (operational and developmental)?	<p>[3] IDI (CARE Canada) / Time and also new structure for the activities – we had a lot more engagement in Phase 1 because we had more people visiting the CBOs on a regular basis</p> <p>[5] KII (Mafraq CBO) – Phase 1 to Phase 2 gap and delays in implementation. Culture changed with new management and less participatory approach (likely due to time constraints).</p>
	1.3.3 Validate/verify risk registry?	No Risk Matrix Received.
1.4. Has the project effectively supported gender equality in	1.4.1 What is the reach of beneficiaries in the program (disaggregated)	<p>Document Review</p> <p>[2] GE/GBV issues are only talked about by educated women policy makers/policy level. Where policy is applied is the challenge and those affected are vulnerable women.</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
terms of access to, participation in, and benefit from project interventions and, if so, how?		<p>[2] WhatsApp groups are a good modality. Also could integrate case management system with biz support services/grants/entrepreneurship. Never got the right people. This applies to all target groups/components (VTC, youth committees, etc.)</p> <p>[3] Criteria for selecting entrepreneurs were weak. “Everyone is looking for work but not everyone is an entrepreneur.”</p> <p>[5] KII (Amman CBO) - Average loan: 500 JOD to 200 people over two years (Phase 1)/ 8 grants (Phase 2).</p> <p>[5] KII (Irbid CBO) – 235 borrowers under Phase 1 (loan program)/22,400 JOD</p> <p>[5] KII (Mafraq CBO) - 60,000 JOD for this and gave to about 70+75/10 grants (8 women and 2 men)</p> <p>[5] KII (Zarqa CBO) – Phase 1 average loan=500JOD / Phase 2 8 grants (6 women and 2 men) with loan size between 300 and 500 JOD. No comments on size.</p>
	1.4.2 What permanent structural changes have the project facilitated that support equal access and support services for women and girls?	Document Review/Interviews
	1.4.3 What lessons/recommendations are there against various outcomes? What are the GE specific lessons and recommendations?	<p>[11] Amman (F): training on financial management (more in-depth) and how to do complete micro-finance applications or avail of other loans/grants.</p> <p>[2] Grants can actually be counterproductive to GE and GBV as it can create tension within the family. Target FHH may be more appropriate for grants.</p> <p>[3] include activities with positive masculinity messages with male family members, including husbands of female entrepreneurs to engage men and boys better in order to bring about structural changes within households. The men had pointed out that one of the reasons why they are okay with starting and owning business is economic necessity. It makes me wonder if it was not the case would their husbands still be okay with them own businesses. Definitely building this engagement of men.</p> <p>[3] In terms of GBV, having more targeted trainings with CBOs as they are the ones working directly with beneficiaries. Making them more aware of the issues and their capacity and organizational mechanisms.</p> <p>[3] For the youth component, not so much differently, I don’t think many from phase 1 participated in phase 2, it would have been great to have this continuity to support more sustainable change and to serve as mentors to newer and younger youth. How do we secure a better commitment?</p> <p>[3] VTC/Workplace safety? Yes, this is reflective of the trend around exploitation in urban areas and factories. Many girls don’t enter the workforce and mobility is a key challenge. This was not a part of the project design. Going back to your question of what could be done differently. We could have don’t this to create a more enabling environment. Making a component related to the Ministry of Labour and have engagement with them. If we would have included this in the analysis and then present a report to the ministry to raise this issue this could have been one thing to address this in the training components. When it comes to safety – work within the legal structures (even office environments). If there was more time, we could have done this. In terms of mobility – not only engaging male family members as they have the biggest say [like Marka VTC initiative with parents -es]</p>
<b>Efficiency</b>		
2.1 Is there any	2.1.1 If delays were	[2] IDI (CARE Jordan) – Delays encountered, particularly for recruitment of the project team and others. This converted a

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
evidence that the project was implemented in a timely and efficient manner, according to schedule and budget?	experienced, what are the factors that contributed to these?	15-month project to a 12-month project with a break in between. Not an extension, a second phase.
	2.1.2 Were resources maximized to generate individual outcome results?	<p>[2] Loan/grant recipient selection criteria/procedures established by CBOs was faulty. Poor advertising/promotion of grant programs by CBO (possibly by design) and led to biased process.</p> <p>[2] Grantee selection process was good – clear criteria, solicitation process - but CBOs disregarded process and gave preferential treatment to select grantees (relatives/friends) (this was stated 3-4 times). Challenge was targeting eligible women and getting information to them (social media and traditional media did not always work). CARE should be more involved in selection process. Add in support to illiterate women.</p> <p>[2] System of payment was faulty (use of cheques increasing burden on women to travel to Standard Bank in Amman). CARE Canada was not aware of this (thought it was all through ATM cards, although reporting suggests this was specifically for ECA recipients).</p> <p>[2] CBO support was higher in Phase 1 than in Phase 2 and this raised expectations of support from CARE/JCDSP</p> <p>[2] SBT by CBOs became an income generating opportunity for CBOs – made profit from them. Very little trust in CBOs and their use of project resources.</p> <p>[2] Seemed to have little budget for M&amp;E (verify) POs took on an M&amp;E function as data collectors but needed training. Because of the stretched HR in the program quality team, systematic training or orientation was not conducted. Qualifications of program quality coordinator to support M&amp;E function are not clear.</p> <p>[2] Focus on quantitative vs. qualitative data collection. Design of data collection tools generated biased responses with leading questions. Overhaul of PMF/LM would have been useful with M&amp;E technical support provided.</p>
	2.1.3 To what degree has CARE been able to realign resources to match requirements in the field?	<p>[2] More LOE resources were required than was anticipated. Grossly under-resourced. Some adjustments in time allocations were made (in favor of JCDSP) but no new personnel were added. Impact was insufficient field time to meet face-to-face with target/impact groups.</p> <p>[2] Team is under-resourced.</p> <p>[2] POs overworked, and results were affected (43 grants/30 youth initiatives).</p> <p>[3] Agree with above comments. Also, ripple effect, rarely was the team able to meet which led to management issues</p> <p>[3] I want to reiterate and re-emphasize that having a gender focal point in a project that focuses on gender transformation. That we have gender expertise on the ground to accompany the staff, to do trainings with staff, to talk to project participants and to improve the quality of the project. This would have gone a long way in altering the outcomes of the project.</p>
	2.1.4 Were other donor resources leveraged to support results under this project? Describe the level of coordination with the Government of Jordan and other donor contributions?	[2] MoSD case management system and work on GBV is an ongoing programming priority of CARE (outside of GAC funding) and works is supported by activities of other projects (e.g. SWISS)
<b>Relevance</b>		
3.1. Was the project	3.1.1 Have interventions	[13] Women Entrepreneurs – Grant Size a factor (5.2.2)

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
<p>relevant to the needs of the targeted groups, women and girls in particular?</p> <p>3.2. Was the ToC of the project sound? Was it realistic? Are there any adaptations that should be made to it to build the base for future similar programming in the country?</p>	<p>targeting women, female and male youth and other beneficiaries been relevant considering the context and situation?</p> <p>Are they appropriate to the needs of women and female youth?</p>	<p>[7a] Zarqa (electricity/pv): Our instructor was so respectful. Like our father. He made sure that the boys in the VTC did not bother us. He gave us separate breaks than the boys in the school we would feel comfortable. It would give us space during the breaks to talk to each other. He was also very funny. There was a separate bathroom for us. It was built just for us! The centre did not have that before.</p> <p>[3] I do think to an extent it is relevant the design because in the Jordanian context because we are working with a population where there is a high percentage of literacy in women and well educated, but there is limited participation in the workforce and so giving grants is useful to establish businesses and promotes agency. Also building social cohesion of Jordanian and Syrian youth extremely relevant. Definitely in line with the changes we aimed to see.</p> <p>[3] I also saw some gaps though. For example, when we talk about GE and the framework of building agency of women and girls. The second aspect is changing relations among families and communities, and collective decision making, and finally changing structures. I think that this project targeted the right people (women) as well as the work with MoSD to focus on structural changes especially with social workers, BUT there wasn't done a lot in terms of changing relations in the design – no specific activities working directly on this, even though we gave a grant to a few men, but for the women grantees this was a missed opportunity.</p> <p>[3] What came up for the gender analysis, it was only women that were interviewed for this analysis. Men were not included and it is unknown why not. The GA it was supposed to be done as early as of August 2018, however only after the procurement process, it didn't get done until January 2019 (finalized in March 2019). There was a GA done in Phase 1, although I don't think it was done in the context of the project, it was done for Jordan broadly (but in 2015). We thought we needed something more specific.</p> <p>[3] Not so much the curriculum, but the component itself. As a starting point the training was done that took gender issues into consideration. For example, the classrooms are taught separately. But they should be mixed so they have equal opportunities to express themselves??? Time of the class is convenient to girls/not ignoring the girls in the classrooms. That they are given opportunities to speak up, etc. No training given to instructors on gender considerations (it is in the activity plan) – I think it was supposed to be provided, but not sure.</p> <p>[3] MoSD – not very familiar about it or the model apart that it is a model developed by CARE and rolled out to social workers. Broadly to roll it out in a gender sensitive matter and meeting needs of men and women they work with. I will say though (drawing a lot from the gender analysis as it had telling findings), for example when MoSD case workers were interviewed, they couldn't give concrete examples of how it increased their awareness in gender sensitivity, but gender is only equal to women (that is what they thought) and they could not apply this knowledge with cases specifically with men. So that defeats the purpose of the training. Obviously gender does not equal just women. One of the recommendations from the GA they need additional training and coaching on gender sensitive case management – going a step further – practical training specifically how to implement it to their daily work.</p> <p>[3] A lot of these women worked in home-based businesses – ideally, we would like to change this as it asks the question is it really contributing to agency as they don't work outside, or maybe it is really agency as they choose</p>
	<p>3.2.2 Within the time frame of the program, was the ToC realistic? Did it address the relevant needs of all target beneficiaries?</p>	<p>[13] The majority of staff in both Canada and Jordan indicated that the extension period of 18 months was too ambitious and too short. Fewer activities would have been idea (quality versus quantity).</p> <p>[2] No, TOC too ambitious for the expected outcomes/time frame to complete. Emphasized breadth not depth (it should have been reversed).</p>
	<p>3.2.3 What adjustments or</p>	<p>[3] Learning Exercises were timed poorly - Internal evaluation from Phase 1 was not completed until after Phase 2 was</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
	adaptations were made during the project implementation cycle, given the context and iterative learning?	designed and had no bearing on Phase 2 design. August 2018 - review logic model and identified areas for gender transformation. But this did not influence project implementation changes (no adaptation due to time constraints) but did influence perceptions and how, within existing structure, this could be adopted.
<b>Sustainability</b>		
4.1. Are the observed changes likely to be long lasting or are they just temporary, project-bound?	4.1.1 What is the likelihood of observed changes to be sustainable (by target/impact group)? What evidence is there to support this?	<p><i>Youth Committees:</i></p> <p>[3] In terms of sustainability of the youth committees, unsure if they can continue on without the financial contribution as this was used for community initiatives.</p> <p>[2] Youth are busy, they go to school and don't always have time for community initiatives, although we have tried to promote a culture of volunteerism and leadership.</p> <p>[6a] Zarqa: Now that the project is over, not confident we can continue. It will be difficult without any funding. Maybe we can do one project, but it is not realistic. Volunteerism is okay, but we need to work. We tried to do things low cost, but as a committee we cannot sustain it. "We have a lot of energy and power – we need to make it more sustainable and get others involved". Funding is how we make it sustainable.</p>
4.2. Are the business models that men and women targeted by the initiative have put in place sustainable?	4.2.1 What is the likelihood of the business models to be sustained beyond the program for both men and women? Are there any risks?	<p>[2] There is evidence that some youth committees will continue with support from school administration.</p> <p>[3] Women entrepreneur component will be the most sustainable as it helped to increase their confidence and buy in from their families – because they have some ownership – they may not be able to scale up, but this is a good start and they could access other funding and it will be sustaining there businesses.</p>
4.3. What strategies, if any, have been put in place during the course of the project to guarantee sustainability?	4.3.1 What strategies and mechanisms are in place to ensure sustainability of program outcomes?	[Document Review]
	4.3.2 Are there gender equality strategies that will ensure changes for women and female youth over the long term?	[Document Review]
	4.3.3 What are the structural changes or mechanisms in place within VTCs, CBOs, and MoSD that would indicate sustainability?	[Document Review]
<b>Women Entrepreneurs</b>		
5.1. Among the women entrepreneurs	5.1.1 What has been the effect of women	[9] Irbid: The loan itself is a burden though and you always think about it, but the CBO allowed one month to skip payment so that helped. <i>Second time so far that burden is mentioned by women who received loans.</i>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
that received grants, 16 are Phase 1 participants that transitioned to Phase 2. Are there any relevant differences in the ways they have benefitted from the programs compared to those beneficiaries that only participated in the business training in Phase 2?	entrepreneurs that have transitioned between Phase 1 and 2? (aligned to 1.1.1)	<p>[10] Mafraq: No, but we had to travel 2 times to get the two instalments to Irbid or Amman where the bank is to get the payment. We received it by cheque, but we had to pay 20JOD for the transport. The grant was split into 2 four months apart. At the standard bank. When I went the first time it was closed and so wasted my transport money.</p> <p>[2] Phase 1 support provided direct marketing support (finding buyers), Phase 2 focused on building customer/retailer relationship through a local bazaar (but not trade fair, which is too advanced).</p>
	Changes overall	<p>[10] Irbid: We didn't work before. I am divorced so could not leave the kids. A business I can do at home.</p> <p>[11] Zarqa (F): One recipient expressed that before she began her business she used to feel like a burden on her family. Almost all of them agreed that before they would feel like they are always taking care of the house and mostly staying in the kitchen.</p> <p>[11] Zarqa (F): A lot of them agreed that her opinion is more valuable now to their families, and they all said that there businesses raised their self-confidence. For example, if someone asks one recipient for a favor within my business scope I stopped doing any favors for free, and she started recently to do everything according to her timetable not whenever they like.</p> <p>[9] Mafraq (F): All of them agreed that they are now more optimistic about life in general; they started seeing more people, and they started feeling that they are worth more than the housework they do inside the home.</p> <p>[9] Mafraq (F): One of them said that before the individual sessions she used to shy out from those who owe her money, but now she started to "stronger" and she started insisting people on paying her back.</p> <p>[9] Irbid: "I used to be very shy, people will come buy stuff from me, and they say they will pay me later, so I would agree, and later I will be very shy to ask them to pay me the money". During the training when we discussed this issue; they trainer told me that I should be tough and ask for the money back, or lese I will lose my business and I won't have money to buy goods for the shop. The next time a woman asked me if she can pay me later, I said no, if you don't pay me now, I will not be able to buy goods for my shop. So she didn't take anything and went back home! It was easy, and all went well, so I did it over and over and I didn't feel shy or embarrassed, then I started to ask for the money back from all customers who didn't pay, eventually I got my money back!"</p> <p>[10] Mafraq: I feel better and more self-confident and rely on myself, so I don't have to ask others for money or welfare.</p>
	5.1.2 How has business training consolidated expected outcomes for women entrepreneurs?	<p>[2] Business training should have been better thought out to ensure complementation with other donor programs and consider training length to ensure accessible to women.</p> <p>[10] Irbid: Marketing, the use of Facebook to show our products (woman shows her soap and oil business-very impressive). We are using connections and networks as well. We are on a We didn't know this before. Also know how to display the products and present them to customers. We felt challenged and encouraged to do this better.</p> <p>[10] Irbid: For future trainings need more on how to manage finances – more in-depth training on financial management, not just dividing capital from profits. It wasn't enough. More on marketing – how to display products was covered but need additional examples and ways. Examples are always useful. Managing depth – when to specifically use capital. What to do in emergency situations.</p> <p>[10] Mafraq: We took a three-day training on customer care, business management and marketing, also how to manage the finances. We are more aware of what to do; more confidence; we met new female entrepreneurs like us; how to make an offer and buy in bulk. I tried this but then went into debt with this power purchasing – it is not big here. Also, how to display the products. I changed what I sell now because the advice I got through the training.</p> <p>[10] Mafraq: We have this WhatsApp group (3 of the 7 women are using it). It is good we can sell the products on WhatsApp to other people as well. Sometimes the group is annoying as I don't know all these other women in the other governorates.</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>[9] Mafraq (F): One of them mentioned that not only did she benefitted from the trainings in terms of technical skills, but also through individual sessions she learnt how to be more firm with her customers and even her children when she asked for her payment – not to shy out from her relatives who would buy from her.</p> <p>[10] Irbid: There also needs to be more activities and opportunities to interact with each other and other female entrepreneurs elsewhere. No recommendations on training, just more interaction with each other because we learn.</p> <p>[2] SBT had the least impact (trainers selected by CBOs, poor trainers)</p>
	5.1.3 How has participating in the program facilitated women’s entrepreneurs’ access to and control over resources and livelihood opportunities? Decision Making?	<p>[11] Amman (F): “My husband asked me for the money when I got it. He said, “give me the money”. We have to be careful not to overshadow our husbands. Sometimes they get annoyed”. One woman in the group had to change her business because her husband did not like it. She did it because she needs her husband’s support.</p> <p>[11] Amman (F): “I was doing my business in secret (kitchen/catering) and afraid it wasn’t good enough, but then I had the courage to tell him [husband]. I had to tell him because my neighbour wanted a dish and he asked why? He did agree in the end”.</p> <p>[11] Amman (F): “My brother was not okay with it, even though my husband was”. One woman is now doing the business jointly with her husband, so he feels included”</p> <p>[11] Amman (F): Husband arrives home at 5:30 and as long as she is done her business activities before he gets home, then it is fine – a negotiation.</p> <p>[11] Zarqa (F): One participant explained that her sons were against the idea at first as they were convinced that why should she work since they can provide for her.</p> <p>[11] Zarqa (F): One recipient reported that her husband started helping her around the house; she says that this is because he started to see that she is working just as hard as he is outside the house.</p> <p>[11] Zarqa (F): Even though her family has always been supportive of her endeavours, she did not dare to tell her father that she applied for a loan (it is culturally considered as taboo to take a loan since it is kind of a burden especially for a woman), but she told her family after she finished all the instalments.</p> <p>[9] Mafraq (F): The businesses of the group (poultry, house tools, hairdressing, small convenience store, clothes trading) were ideal as some men do not allow their wives to go the market. These businesses are good for them as they are home-based which means it is all-female and they know each other. Some of them even have a delivery service such as the hairdresser who goes to the customer’s house.</p> <p>[9] Mafraq (F): They mentioned that as this area has a lot of poverty pockets and considered conservative, the women culturally do not find it easy to work outside of their homes, but not long ago the men and especially husbands started to accept the idea of their wives working as long as the woman is doing her house work and taking care of the children. That is why almost all their businesses are home-based.</p> <p>[9] Ibid: I was supported; My husband was for it, but my son was not because said I should rest, but they respect me, so they let it go; I was doing it for my son, so no one opposed it; My husband passed away, so it is only me and my daughter, so people are open to it because there is no other source of income; My husband supports it because wanted to use the money to go to Mecca. Of course, I didn’t give it to him, but he thought he could;</p> <p>My son had problems with it, the shop annoyed him.</p> <p>[10] Irbid: My in-laws and parents were both against the business because sometimes I was away for a long time. I feel guilty when I am away from my children, but my husband is supportive.</p>
5.2. What are the relative benefits for women beneficiaries	5.2.1 How did the grant mechanism increase/contribute to	[13] The group in Amman is confident and outspoken and very engaged. The loans and grants (either) helped them to upgrade their existing businesses. Savings groups are the only other avenue to obtain money as they can not access loans that have interest.

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
of grants vs loans?	greater access and control of women's livelihood opportunities?	<p>[2] Grantees provided with advice/support on GBV and GE. Home visits to grantees revealed this was effective in changing HH dynamics, often with more supportive husbands. Also promoted recycling (environment).</p> <p>[2] Targeted not necessarily the most vulnerable which, from an impact perspective may have been a good strategy (more money required to break the poverty cycle for the very poor. Grants too small, taxed to be effective ([2] IDI (CARE Jordan/PO too).</p> <p>[3] Most successful component of the program</p>
	5.2.2 Was grant size a success factor?	<p>[13] Overall yes it is a factor, in terms of contributing to women's ability to support their businesses, but consistently from each FGD or KII, size was noted as too small to substantially expand businesses. Loan sized ranged from 300 to 500JOD (plus had to pay 25JOD service fee – in Zarqa), while for grants it ranged from 300 to 600JOD</p> <p>[10] Amman (M): 7 months ago I received a grant for 600JOD. Then also last month also got a loan through the CBO (same CBO-Hands of Charity (Ayadi Alhir Wal Atta) – beyond the project). By having the grant I was able to save money and purchase a tool on my own (shows new ironing platform).</p> <p>[10] Amman (M): The grant amount needs to be larger and loans need to be interest free. My profits go all to paying the interest on Orowa [paying 20% interest]. If I would have known about the loans earlier from CARE, I would have applied, but I didn't.</p> <p>[11] Zarqa: If they could make the amount of the loan bigger so they can develop their business better. They have ideas to make their businesses more complex, but they lack the resources.</p> <p>[9] Irbid: The size of the loan needs to be larger. Grants are preferable to loans. To ease the burden with loans, first three months should be no payment as it takes time to work out the business and make profits to pay it back.</p> <p>[10] Mafraq: I bought a new sewing machine with the money, but the fabric I had to buy on debt because it wasn't enough. 2 of us have the same business of goods.</p> <p>[10] Irbid: Increase the size of the grant because now we see other businesses. The amount was too small to grow bigger. It is impossible to open a shop with the size-now we just work from home.</p> <p>[2] Yes, should have been bigger grants to fewer recipients. Difficult to do much with small grants (poverty trap).</p> <p>[5] KII (Zarqa CBO + other CBOs) Both the loan and grant sizes were very small – this amount does not go very far at all (maybe one piece of equipment or some raw material).</p> <p>[12] KII with ECA recipients – ECA received 2 years ago that provided a one-time grant to provide financial relief at a time of crisis (all FHHs). Majority of assistance was used to buy food, pay utilities and college fees. Assistance was not part of/integrated into MoSD case management social services program. Some received IGA training.</p>
	5.2.3 Are business outcomes different for grants vs. loans?	<p>[13] There is little evidence to suggest that there are any substantial differences in outcomes between grants and loans. Preference from beneficiaries is on grants as it reduces the burden of payment.</p> <p>[2] Grants are easier to track/manage in terms of how they are being used. Loans, because, they are to be paid back, the project did not have the same type of control over the use.</p> <p>[2] Grants easier to manage/control. Loans were improperly used by some CBOs (culling of 20 CBOs down to 10 from Phase 1 to 2 was to weed out bad CBOs) and had problems when loan size was determined.</p> <p>[2] grant is more effective.</p> <p>[5] KII (Amman CBO) – loans better for CBO, grants better for entrepreneur</p> <p>[5] KII (Irbid CBO) – loans better for CBO and borrower/entrepreneur – loans are more formal/structured for their distribution, more checks and balances, more closely aligned with the real-world financial systems. In either case, the amount available must be larger to be effective. One suggestion is to give loans to a sector – so small biz can collaborate and build economies of scale. Regardless, small loans/grants do not work.</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>[5] KII (Mafraq CBO) – grants are better if sustainability is guaranteed (proposed a two-step grant process – portion of grant proved first and then, if proves successful, second tranche provided).</p> <p>[5] KII (Zarqa CBO) - CARE loans better than MoSD loans (why didn't CARE work thru MoSD) as process simpler and more efficient. No defaults. Loan amount was manageable. Social cohesion – communication about loan program and equal and fair support to Jordanian and Syrian applicants (re transportation support) was important. Grants complemented loan (to those that got both) and enhanced the support, particularly if grant created an employment opportunity. Borrowers worked harder to generate profit and repay loan.</p>
	5.2.4 Have there been notable changes from men in the community/male family members around women's entrepreneurship?	<p>[13] There is some evidence that men are open to women's entrepreneurship particularly because of additional income to households. However, there are cases where women have either hidden their business or had to negotiate time to work on their business.</p> <p>[11] Amman (F): "One time I could not pay back the loan on time, so my husband paid it in the end. He thought the business was good".</p> <p>[10] Zarqa (M): In general, women should not work because of the economic situation they have to. If my wife wants a grant, I can use it so she can stay home. But some women do manage better. I have a friend who is an engineer and she can do it.</p> <p>[10] Amman (M): [recording stopped]. In general, I am not against women, like my wife, getting into business, but this area is very conservative and not viable</p> <p>[9] Mafraq (F): They all reported that their husbands (for those who are married) and their fathers (for those who are not) started to borrow money from them towards the end of the month. They are proud of this because before, according to them, they had to ask for money from their husbands and fathers constantly.</p> <p>[10] Mafraq: My family did not encourage me to get into business as they said people will not buy from a woman. Mobility is the biggest issues. My father was against it because I have small kids. Every time he fought with me but did it anyways. After he saw that my kids were well dressed, he came around.</p> <p>My brother didn't talk to me for 1 year because I went to the city along and this is not acceptable. But obviously I am doing it; Before it was more challenging and had to hide from my parents for 3 months because it is not acceptable to go out, at least alone. But the shop needs to be at home or in front of home, and then they don't have problems.</p>
	Other: Advice to other women and young females wanting to start a business. Advice to men if male entrepreneur	<p>[11] Amman: we would advise girls interested in starting a business to not despair even if it is challenging. Do not hesitate in your passion; to be confident and even challenge the males when they say no.</p> <p>[10] Zarqa (M): Working in a company is much better than owning a business. Someday I only make 7JOD, before I had a pension and benefits. So, don't do it.</p> <p>[10] Amman (M): You have to rely on yourself step by step. Go small at first. You do need experience in the sector first, if not go to employment first.</p> <p>[11] Zarqa: To search for an idea that has not been discovered yet—to not repeat the same ideas. To specialize in one thing—find your passion and make it bigger.</p> <p>[9] Irbid: Use Facebook (the women show the evaluator their Facebook pages – amazing)</p> <p>[10] Mafraq: Need to be independent so a business can do that. Take advantage of any grants available. Convince your families that it is good, and you can have a business out of the home.</p> <p>[10] Irbid: We would encourage them to do it, to start; Do not start with debt, you need capital; I can train young girls; Need to know how to manage your financials; They need to go for it so they can become independent.</p>
	How did monitoring visits (or mentorship) assist	<p>[2] Not mentoring, just monitoring in the project. CARE Jordan is currently developing their mentoring strategy and is ideal and required for small and growing businesses and some was provided (generic) but resources limited this.</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
	your business?	<p>[10] Zarqa (M): CARE did some field business – I was visited two times. No mentoring. Not useful as I knew this before, but CARE did reinforce it only. The competition part though is still challenging, although I am making a little profit. Need more support on how to make more profit. The visits were only to check if the business was still going and to take photos. No advice provided.</p> <p>[10] Irbid: WhatsApp group where we send each other messages. We are more confident in growing the business. Ramzy (CARE Project Officer) follows up with us, at least 3 or 4 times. He also made suggestions and sometimes calls to follow up. He is so supportive. He organized a Bazaar where we displayed all the products in the community and in different governorates to help us market and meet other entrepreneurs as well. It was a great opportunity and we got new ideas. I think that over 100 women attended. Even after the project we will continue with the WhatsApp and talk to each other. We can come to the CBO for advice. The CBO always calls use. We depend on the CBO even if other organizations can't help us. If they can't help us they find the support. They are committed and always call us back even if they don't know the answer.</p> <p>[2] IDI (CARE Jordan – Need one-on-one biz support (true coaching/mentoring not monitoring)</p>
	Process of Application for Grants (efficiency) – Reaching the most vulnerable?	<p>[10] Zarqa (M): After 1 year of starting the business, took a grant. Received 570 JOD. Heard about it through a CBO and they had an information session in the community through CARE. There was a three-day workshop about it. Filled in the application form, gave a business plan. It was easy and there was no reporting to do for it.</p> <p>[10] Zarqa (M): Started 2 years ago in the business. Prior to this was an electrician in a company for 12 years but was let go because the business downsized. So, had to find something because has 3 children. Used to have a really good income before. Received 3 months' salary at the end of the job and was able to use this money to start his business.</p> <p>[10] Amman (M): I heard about it through customers who work at the CBO. They asked me for the info on the shop and my targeted customers, my ID, personal employment history and had to sign a commitment which is legally binding to use the grant for what I said I would. I did. I don't have to pay it back, but I had to show the receipt for the purchase. CARE came to visit after I got the grant to confirm I bought it as well. They looked at my customer list and my receipt. That is it. Then I get my commitment letter back because fulfilled the requirement.</p> <p>[10] Amman (M): There was also a rumour that a woman got a grant, but she didn't need the money. How did she get selected? She went on vacation <i>[she used the profits to do so, are people given enough information to understand about grants and profits?]</i> ...</p> <p>[10] Mafraq: I heard about the grant through a customer and friend of mine who heard the CBO was giving out loans. She knows I have six kids; I was looking for a job and went to the CBO to find out about jobs and they told me about it; I took a training through the CBO, that's how I heard; My husband told me about the grant as he is connected to the CBO and he received a loan before through them; Someone told me it was on Facebook, but I never saw it; The application process was not too difficult. It asked for personal information, about the family, our income, what we will use the grant for and family size. The CBO helped us complete the application form.</p>
	Application process loans	<p>[9] Mafraq: They registered their names at the CBO after they either heard from the CBO workers about the project or one of them mentioned that she saw an advertisement in one store nearby about CARE's project.</p> <p>The time from when they applied until they got the loan ranged from 2 weeks to 3 months depending on when the CBO got the approval from CARE.</p>
<b>Youth</b>		
6.1. Local safety nets – Has the program	6.1.1 What was the level of participation of youth in	[13] High level of participation and engagement of youth in committees. Equal participation among female and male youth as well as Syrian and Jordanian youth.

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
helped building/strengthening them? Making them more inclusive, regardless of gender and nationality? If so, how?	committees? Was this equal for both female and male youth?	<p>[6a] Zarqa and Irbid: High level of participation in youth committees. Youth in the committees, particularly in Irbid and Zarqa are already leaders, quite confident and have developed and implemented joint initiatives. All of them have diplomas or have graduated from university. All of them also unemployed and all looking for jobs.</p> <p>[6a] Zarqa: At first female youth a bit shy to interact with males in the same group, but after 1 year they state that this is no longer an issue.</p> <p>[6a] Zarqa: The biggest is how to encourage other youth to get involved or participate. We approach it through an issue (challenge-based) approach – we tell them that they can present their ideas, be involved in decision making and be empowered. That what they need to get involved.</p> <p>[6b] Zarqa: The goal of the committee is to engage the youth effectively in changing their communities and through it, we as youth. Also, to strengthen the leadership of the youth in our communities.</p> <p>[6b] Zarqa: The ages of the members range between 19 and 35, with the exception of one female Jordanian who is almost 50 (one of them mentioned that this woman is a grandmother). They all agreed that despite of her age, she is young in spirit.</p> <p>[2] Participation for some was affected by benefits provided (per diems was one motivation for some youth leaders). The opposing perspective is that those that attended were truly committed.</p>
	Reasons for Joining	<p>[6a] Zarqa: We saw an ad on Facebook, so we applied. This was a different type of youth committee than others we have participated in, because we could come up with the ideas – they were not pre-selected. 2 of the members were already volunteering at the CBO (this is how we can get jobs) and so we heard through them.</p> <p>[6] Irbid (mixed): They learnt about this opportunity from the CBO’s Facebook page. One of them learnt about it from another CBO nearby. They registered their names at the CBO and then did an interview with the CBO and CARE. The interviews took place in October 2018.</p>
	Projects	<p>[13] There were many projects, probably too many for the time frame.</p> <p>[6a] Zarqa: #1: Cybercrime (blackmailing with girls). We did awareness sessions with schoolgirls and invited the police to speak at the schools. The objective was to inform people on what to do to protect yourself. #2: GBV and family protection. Awareness raising and how to report, also the differences between verbal abuse and physical abuse. This is what GBV is about. #3: Bullying in schools. Awareness sessions and we developed puppet shows.</p> <p>[6b] Zarqa: 8 initiatives (Period from October 2018 to April 2019). The most memorable of all for them was their ‘campaigns’ in the local public schools. These include activities for the students such as drawing on their faces (one of them mentioned that this is only for children students) and playing with them while raising awareness on different issues like health issues where they distributed hygiene products for the students so they would take care of their hygiene while at the school.</p> <p>One other awareness campaign was in the girls’ public Secondary schools where they addressed early marriage. Another initiative at the school rehabilitated the bathrooms of the school—so the students with disabilities/ special needs can use the facilities more easily. For older women, they organized a seminar aiming at raising awareness about the right to heirship and custody. Another one was on Mother’s Day a mix of a Soup-Making Workshop and a Seminar for women on Emotional Violence. They used the soup the women made during the workshop to distribute to the elderly women residing in a retirement home. Each initiative costs around 500JOD and money was managed by CARE.</p> <p>[13] While the youth committee above is the same (Zarqa), various projects depending on the sub-committee. In total, this committee had 11 projects noted by FGD participants.</p> <p>[6] Irbid (mixed): bullying of children from refugee camps, cyberbullying for female students; Real Stories on GBV: Lessons to learn form and Success Stories from their community; They did three initiatives addressing and targeting cleaners:</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>bullying, their rights, and Waste Management; Bazaar for female entrepreneurs; Environmental initiative targeting school children: they painted the school walls with the students, and this initiative included a seminar given by the community police.</p> <p>[6] Mafraq (mixed): 1.Early Marriage: Awareness Campaign; 2. Harassment Awareness Campaign; 3. Self-defence for girls; 4. Reforestation activity; 5. Success Stories and Bazaar for Women Entrepreneur (2 initiatives); 6.Emotional Violence in a Public Hospital; 7.One campaign on the role of the father in the life of the child</p> <p>[6] Mafraq (mixed): They mentioned that sometimes they would have other ideas that they felt would be beneficial for their communities but they were not allowed to plan them because they had to stick to criteria set by CARE: the initiative should be either about Environment, Gender Equality, or GBV. For example: They wanted to build an advocacy campaign to push for a youth member in the Municipal Panel, so the youth would have a voice when addressing the issues in their communities.</p> <p>[6] Mafraq (mixed): It is worth noting that almost all of them felt that sometimes their opinion was dismissed. For example, one them mentioned that one time they had an idea for an initiative, but it was dismissed because, according to the participant, the idea did not fit the criteria. They did not dislike the focus on GBV and environment, but they still did not feel like they were heard, and two of them reported that they thought at least twice of leaving the committee because of this.</p>
<p>6.2. Was the program able to create, develop and/or enhance feelings of trust, safety and, more generally, belonging, for Syrian boys and girls through the youth committees?</p>	<p>6.2.1 To what degree did the program, via youth committees, facilitate trust, social cohesion, safety and belonging for Syrian girls and boys?</p>	<p>[13] Overall within the committee forum, there was evidence that it facilitated trust, social cohesion and belonging for Syrian youth. However outside of the forum less evidence and these relationships did not extend beyond the group.</p> <p>[6a] Zarqa: The group facilitated interaction among all members. Any issues or conflict are ‘normal’ and not based on ethnicity, but rather ‘normal’ youth squabbles.</p> <p>[6b] Mafraq: Core issues in group between members. One member is the son of the CBO Manager and there is not a lot of trust. In group fighting and exclusion of a female member because not initially from area (moved there three years ago).</p> <p>[6a] Zarqa: There is no tension – we have something in common – we have the same issues at our age. It has nothing to do with our origin. Any conflict is a result of differences in opinions. We sometimes disagree, but we do work it out. Not an issue of our nationalities.</p> <p>[6a] Zarqa: We are a support committee for other youth. But we are more inclusive than other groups. We encourage the youth and the fact that there are Syrians in our committee means that other Syrian youth will also join.</p> <p>[6b] They all agree that maybe six years ago, there was some tension, but now no tension at all, everything is fine. The youngest of them (19-year-old Syrian) said that since she participated in the committee, she started having Jordanian friends and some of them are now really close. In addition, they mentioned that the Jordanian members did not really care if they were Syrian or Jordanian.</p> <p>[6b] “Actually, I swear I feel like I am Jordanian myself”</p> <p>[6] Irbid (mixed): They all agreed that the goal of this committee is to build the capacity of potential young leaders in their community and to strengthen the relationship between the youth and their communities. Therefore, they used to have frequent meetings at the CBO – sometimes with the presence of CARE staff – in which they would decide on the ideas, budgets, etc.</p> <p>[6] Irbid (mixed): When asked about life changes as a result of participating: Build a social network; one Syrian member stressed that this was important as she got to expand her Jordanian friends’ network.</p> <p>[6] Mafraq (mixed): They all reported that there is no stress among the Jordanians and the Syrians, because in their area both nationalities could come from the same tribe, like even before the crisis the Jordanians would have Syrian relatives and vice versa. The only difference, according to the participants, is the nationality and some laws.</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>[2] Committees effective in resolving misconceptions about Syrian refugees and diffusing natural (age-related) and unique (social integration-related) tensions within integrated communities. But, when project ends so will the committees.</p> <p>[2] -Brought youth from the same community together. Girls/women more confident and assertive in mixed company. Jordanians assisting Syrian youth to integrate. Deemed successful initiative (relatively low resource requirements due to other donor support for committees/youth).</p> <p>[2] Engagement/committee work was challenged by project delays, delays in establishing youth committees, challenges finding consensus on committee initiatives, school, Ramadan. Too ambitious to try to do 30 initiatives in what amounted to 3 months. That said, the committees were effective in building confidence and leadership amongst youth that have never been supported in this way.</p> <p>[3] Varied success here with some new innovations introduced. Success/sustainability of committees is luck, good leadership, right members and a key issue to bind them together. RECOM: Would not have used random social groupings. Instead, conduct a needs survey to a cross-section of Jordanian and Syrian youth and find out what their main concerns are and build groups around these. GBV as a focus for some youth groups could be a safety issue.</p> <p>[3] Youth Committees – not too convinced that changes took place or the progress on this component in comparison to the others. But I do think the opportunities to come together and come up with a plan on issues that are important for them in their communities and building their agency.</p>
	6.2.2 Are there best practices that could be adopted in other contexts? What are the recommendations for future programming?	<p>[13] Self driven in terms of initiatives (environment a core concern for youth), fewer activities (less event and more campaign/long term)</p> <p>[5] CBO Manager in Mafraq believes that if youth committees were registered as a youth council they would be sustainable and be able to access funding as a legal entity.</p> <p>[6a] Zarqa: We can train other youth groups on how to do this and share our skills, but this was not part of the project.</p> <p>[6b] Zarqa: They mentioned that even though their families were not against the idea, their parents still did not feel like it was okay for a man to call her even to discuss the initiative so one of them for example would avoid that by calling a female colleague instead.</p> <p>[6] Irbid (mixed): To increase the budget for each activity; for example, one of them had an idea but was not feasible because it would have needed more money, it was a blood donation campaign. And another had the idea of doing something addressing the drugs and smoking issues, but health issues were not included in the criteria used to approve the ideas. They felt also that the trainings were great but very intensive and they would suggest to make it longer with more details if possible; and they had some difficulties mobilizing the youth in their communities at first, but they tried to increase their presence online and on social media – this should be a strategy in the future.</p> <p>[6] Mafraq (mixed): The participants felt that what CARE called initiative was actually an event, and that they would have wanted something more sustainable. For example, if they could last an initiative for more than one event.</p> <p>[6] Mafraq (mixed): To make the criteria for accepting the ideas wider so as to include health related activities such as blood donation campaigns for cancer patients, or youth related as mentioned before (advocacy campaigns maybe).</p>
	Other Benefits	<p>[6b] Zarqa: The youngest mentioned that her public speaking and presentation skills were improved greatly.</p> <p>Also, they mentioned that they were introduced to more people and they had the opportunity to for a lot of friendships and relationships; They all mentioned that now they all now are allowed and even encouraged by their parents to go alone using public transportation even to go to Amman (to another city); They mentioned that they now have more responsibilities within their households, and their families started to count them in case of emergencies; They wish they organized a trip for the members so they can connect better.</p> <p>[6] Irbid (mixed): They feel that the skills they acquired through this experience could also benefit them in terms of finding</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		a job. Also, two of the participants mentioned that they applied some of the skills they learnt in her daily life, like time management and even budget management. [6] Irbid (mixed): Field volunteering was a great experience. They felt that this experience increased their volunteering spirit
6.3. Has the program been able to build positive attitudes towards migrant populations for the Jordanian members of the youth committees?	6.3.1 What are the perceived attitudes of the community towards migrant populations as a result of youth committee interventions? How have female and male youth been received?	[13] Not enough information to see changes in positive attitudes. [2] Refugees seen as threatening (“cheap, more beautiful wives”, job stealers) but in reality refugees take jobs that Jordanians don’t want. Immigration/refugees as a pump prime economic growth model. Social tension is not about conflict. [5] KII (Irbid CBO)- Refugees seen as threatening (Syrians have “cheap, more beautiful women/potential wives”, job stealers (Syrians are better workers and cheaper)) Tension is related to this.
<b>MoSD Social Workers</b>		
7.1. Has the definition of gender-sensitive case management practices changed after the training for the social workers? If so, how?	7.1.1 What contribution did gender sensitive case management practices have on targeted communities? 7.2.1 What adaptations were made to facilitate these changes? 7.2.2 Has the perceptions about their work, effectiveness and confidence changed for MoSD social workers as a result of the program?	[13] This was a challenging component. Targeting was an issue with wrong people at the training. However there is some evidence that they adopted some of the case management approaches (.e.g. how to interview and manage cases). [2] MoSD frontline staff have been trained and (anecdotally) appear to have increased awareness of how to identify and intervene in cases of GBV. gender [2] Many MoSD attending case management training were not social workers nor had any training on minors/GBV, etc. That said, trainer was good, and training was successful, and some will adopt gender-sensitive case management tools (despite being outside the scope of their work). Issue is that gender issues are outside the scope of work of social worker. [3] Least successful component of the program [4] IDI (MoSD Social Workers) – Confirmed that some attended 5-day gender sensitized case management workshop. Some were not social workers (3/9 juvenile probation officer – 3/9 true social workers/case managers, 6/9 not using case management). MoSD system too rigid. Needed more advocacy work at the top level/MoSD prior to this training/initiative to adapt CM system. All had limited or no prior GBV comm training benefited from the training and case managers adjusted/adopted their case management system / interview skills / reporting/coordination in order to detect and address when signs of GBV or other forms of gender-based abuse are present. Problem are limits of training and lack of full understanding of approaches (a little information can be dangerous). Training very theoretical.
<b>VTC Trainees</b>		
8.1. To what extent did the VTC training improve beneficiaries’ employability?	8.1.1 What is the rate of gainful/decent employment of VTC trainees/beneficiaries (MIS)? Are there gender differences in rates of employment and why?	Review of MIS data (pending) [13] Based on all FGDs the rate of employment of VTC is graduates is negligible, particularly among younger students. Those from Amman (Phase 1) who took tailoring all have a small home business except for one (of 5). [2] Only Jordanians no Syrians.
	8.1.2 What challenges, if any, are VTC trainees and beneficiaries having in obtaining gainful/decent	[13] Mobility for girls; lack of experience to get employed; transportation costs; cultural barriers most notably parents/male family members. [7a] Zarqa (electricity/pv): “I have faced incidents in trying to find employment (any employment). There are lots of fake jobs and ads on Facebook. They say dirty things to me when I call. I can be exploited. It is so difficult”. The girls advise each

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
	employment post training	<p>other not to work in factories as it is not safe. Transcript: <i>“Working in factory is not safe for girls, we hear many creepy stories on harassment and sexual abuse there.” “I was shocked the other day when I tried to call a number on a job add on Facebook, the man was abusive and said bad things to me on the phone, I called different numbers, and they seem like fake ads. They offered dirty jobs to me. I really don’t know how to apply for a job and were to apply to with my qualification.” “Some girls I know, said they applied through these ads and they got good jobs, I might try again, and hopefully get a good job as well.”</i></p> <p>[7a] Zarqa (electricity/pv): 2 of the 5 girls have degrees from before (medical administration and natural resource management). Neither of them has found any employment. They graduated 3-4 years ago.</p> <p>[7a] Zarqa (electricity/pv): There is no guidance on how to find a job, only told about the factories that they can work in, not about the safety issues. The female graduates expected this because of the reputation of CARE and the VTC.</p> <p>[7a] Mafrq: “The municipality advertised for a city planner. This is what I studied, and I was confident I could get it, but in the end, they said only males could apply!! We will have to advocate as we can’t even apply. I have not completely given up, but I am losing home. To even volunteer you must know someone you have to have connections it is not based on what you know or your experience”.</p> <p>[7a] Mafrq: Asked about plumbing as mentioned by one girl and the instructor:  <i>“It doesn’t matter which course as long as we get a job. There are female plumbers I heard about. They are in Amman and Irbid, but none here in Mafrq. We do need more female plumbers because housewives will be more comfortable. We would prefer this. We should explore this sector”.</i></p> <p>[7c] Amman: “Syrian girl: I used to have a good life. I never had to ask for money.  Jordanian women as response: The Syrian girls are more beautiful than us Jordanian women, so you know they get taken advantage of. They are more vulnerable to exploitation. If she works in a factor will not be good”. <i>All the women agree.</i></p> <p>[7c] Amman: “We can’t get other jobs because of transport and distance. We live in Zarqa. Many jobs are in Amman. I did have an opportunity, but it was too far so I could not take it. Can’t travel 1 hour back and forth”.</p> <p>[8] Amman (Marka): Girls are coming from rural areas to come to the training. Families don’t even allow them to work. The second challenge is some girls will start small businesses but must be in the home. Families are okay with the training, because it is safe here in centre (all girls), but they won’t let them work, so ‘what is the point of them coming here then’. In one case for example it was only to learn how to do the hair of her sister.</p> <p>[8] Amman (Marka): Some parents have taken their girls out when it comes to the internship part. We do information sessions with parents in advance (always been their practice) so they understand that the girls actually have to go out of the centre. The parents even sign an understanding agreement about this in advance, but even with these two things parents (fathers and brothers) de-enrol them. We decided that these girls should not be punished so we still give them a certificate, but for a ‘hair assistant’, because it is not their fault.</p> <p>[8] Amman (Marka, Head): On the issue of parents we came up with the idea to have a contract with parents, but as you know from [instructor] this doesn’t always work and they de-enrol them. At least we can give the girls a certificate, but you know this change is very sensitive. We are optimistic the contracts with parents can still work.</p> <p>[8] Amman (Marka, Head): If there was something by law for workplaces to give a stipend to students in internships then that might help. Some businesses are willing, and some are not. This may help facilitate employment, but you know the environment does not facilitate employment for girls.</p> <p>[8] Irbid (sewing instr.): Since her students are females, she believes that parents are the biggest challenge because they might be opposing her employment outside of the house, especially if the working hours lasted until 7 pm so as it is the situation in some tailor shops.</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>[8] Irbid (sewing instr.): She also said that one challenge that her students faced especially those with university degrees is the family's opposition to their daughters doing a vocational training. However, she believes there is a tendency of acceptance lately.</p> <p>[7b] Amman (mechanics): Now that they have finished, 1 is studying hospitality and others are still trying to find jobs. Studying another sector because can't find a job. One boy's father hired him in his mechanic shop, but it doesn't really pay (10 JOD/week). The other working part time in a clothing shop because can't find any job in a garage. Some of our classmates did find jobs, but now they changed because it is not profitable. We pay more for transport than we make. Some took another course. Our parents give us some pocket money. <i>They are not too concerned.</i> Only after we take a second exam (after 2 years) will we get 75JOD a week. For now it is 10JOD. In the end, garages are sometimes hiring but the job is not great, the conditions are not good.</p>
	<p>8.1.3 To what extent did the VTC model facilitate employability skills for all target groups equally? How does this compare with employability rates amongst other cohorts in Jordan?</p>	<p>[13] Little evidence of employability skills, more focus on technical skills.</p> <p>[7a] Zarqa (graphic design): Apart from technical skills, they mentioned that that VTC offered life skills class as part of the course. Also, another class was part of the course which was aimed at raising awareness on how to report harassment, etc. this class was given by the community police.</p> <p>[7c] Amman: "They helped us to start our home business and gave us advice. Maybe if they helped in opening a shop. We cannot do it on our own as we need capital and machines. We thought we would get a grand as other organizations sometimes do this. Working from home is limiting".</p> <p>[8] Zarqa: 18 girls were enrolled. It is a basic course. They can't know everything. The concept is easy, but they can't work on it as a career. For PV you have to be on roofs, and it is very hot up there. Not sure they can do it.</p> <p>[13] Little evidence to demonstrate that the VTC model facilitated employability skills. Training focused on technical skills primarily with no sessions on workplace safety, negotiation, interviewing skills or developing CVs, or seeking employment opportunities appropriate to girls.</p> <p>[2] This was low. They took a 2-year journey person course and converted it to 4 months (3 months of theory/1 month of practical)</p> <p>[2] Emphasize practical (mentorships (role models)/internships) as more effective over theory. Recommendation: Be more versatile and not be strictly tied to VTCs (perhaps links to industry for internships etc.)</p>
	<p>8.1.4 How has the adapted curriculum/programming in green energy (PV) benefited female students in their interest in pursuing green energy focused employment?</p>	<p>[13] There is great interest however because of the design of the program (short) it is working against their interest. Non-traditional areas like electrical repair or plumbing would have been more appropriate. No job prospects for this sector for females, particularly for level one.</p> <p>[8] Zarqa: It is the first time the VTC offered the course for girls. It is not usual, but I enjoyed teaching them. The girls are better students, they are more committed than the boys. I was very surprised that they could do the installation at home. I explained to them that there are challenges in getting jobs – you have to manage their expectations.</p> <p>[7a] Zarqa: "we liked the course, we learned how to run wire. We started with the basics (math and physics). Our instructor explained it so well. We liked the electricity component more than the PV, as the PV is only about installation. We learned something new every day. We also like coming to class as it is social".</p> <p>[7a] Zarqa: We learned how to run wire (the girls show off their boards with the wire and boxes – they are so proud). We liked the course so much. We started with some basics like math and then physics tool. You know our teacher did it so good as I took physics in school and his made sense. He explained things so easily.</p> <p>I learned about equations. It was practical. We liked the electricity part more than the PV because it was easier, but more enjoyable because you do something. In PV you only install. Enjoyed it because we can think and be creative. How to put wires together. It is the teacher that made us like the course in fact. We never felt like we were in the wrong place. He</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>never made us feel that way.</p> <p>[7b] Mafraq (M): Work here is for men only; I am not sure they can fix it – they will destroy it; you can't rely on women to develop something; women should do cosmetics and hairstyling; why not?; there are constraints for them even for tailoring-unless the place asks for girls specifically then there are no opportunities for them. Why? This is the way it is. We would move to Amman to get jobs, but girls no they cannot go because her father won't let her because it is dangerous. Even as a brother I have to protect her, so won't let her go either.</p> <p>[8] Zarqa: Not in PV, but in electricity. Four of the girls in the class applied to electricity companies – to produce electrical parts in factories. This is a potential area. But they did the interviews and were not successful, but still electricity still a better area.</p> <p>[8] Mafraq: This is an introductory course the focus is electricity. We look at types of cables and how it works in the household. We look at voltage, electricity systems. The focus is electricity and then we do a small session on solar cells. There are four levels to this. Level 1 is often sponsored by a CBO or organization like CARE and it is just one course for a short time. In this case 3 months. You cannot find employment with this course. Level 2 is generally 6 months and 700 hours and you must have at least grade 10 (<i>N.B in Jordan, up to grade 10 is compulsory – so many TVET courses start for those who have this as a minimum</i>). With this level you can become an assistant electrician. Level 3 is to become an Electrician Technician and it is 1.5 years with 2100 hours. The last level is a high diploma and takes two years. CARE sponsored Level 1. You can't get a job, but if the girls apply themselves, they can go to Level 2 where after you have a better chance to get a job. None of the girls that took my class though are enrolled for the next level. From my experience, the preference is really Level 3 with a 6-month internship. This is what is needed to get the jobs. The CARE course was really just an introduction.</p> <p>[7a] Mafraq: We did math. The course focused mostly on electrical, not PV. The PV was just theory about how it works. The electrical practice was in the classroom as there is lots of equipment (girls show evaluator the class – well equipped).</p> <p>[8] Mafraq: Need a lot of physicality to move the large solar panels (shows the evaluators the panels and what is required to move them). Not all of them can do that, but in Level 1, you don't have to move it actually because it is the theory that is the focus. The girls that enrolled though they were all good and worked hard. The issue is in this sector you have to work outside all day in the sun and it is an obstacle. You also have to be able to assemble these pieces on a rooftop. Fathers feel it is too difficult. Also, the opportunities are in the East of Mafraq, not here which is far so many or most will never get employment as they won't move there. You know if the sector advanced and they used remote controls so you don't have to climb it would make it easier for girls to work. New technologies could make it possible in the future, just not now.</p> <p>[8] Mafraq: Princess Alia (see CEO IDI for Mafraq), offered the course to some girls but it was 7 months. The CARE course was 3months (with the 1-month optional internship). The Foundation has the tender to provide solar panels in Jordan and can offer internships easily.</p> <p>[8] Mafraq: Girls could be employed in the sector, but not in installation. Like I said some girls have B.As already and when they can say that have some background in solar cells, they maybe can be prioritized because of this on their CV.</p> <p>[8] Mafraq: In the end it is preferred that males take PV as girls can't get the jobs in this field, particularly solar cell installation. I would not recommend it again to CARE. I do want to thank CARE for sponsoring the girls.</p> <p>[8]Mafraq: The girls that did enrol, some of them have engineering degrees or B.As. Other than paying for the course for some of the girls there was no other interaction from CARE, that I know of. CARE did however give a toolkit to each girl (10 pieces – Instructor shows the evaluator) – it is good for home usage. All students got this. For other courses like tailoring, the girls were given sewing machines. This is great. Overall the enrol in PV really for their CV or to fix electrical problems in their home.</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>[8] Mafraq (CEO): This area is good for PV. 80% is desert with no mountains and the land is cheap. We offered this course in the past (twice) 1 time for females and 1 time for males through the Princess Alia Foundation which actually provided also the solar panels so students can practice on our rooftops. We are equipped now. The Princess Alia Foundation also took 5 of the best students from these classes and gave them jobs. They work in 100 TVET centres in Jordan. (<a href="http://www.princessaliafoundation.org/Sustainable_Education_through_Renewable_Energy.html">http://www.princessaliafoundation.org/Sustainable Education through Renewable Energy.html</a>)</p> <p>The course with CARE was three months. If we do it again though we would only prefer males because you need the physical strength to move and install the panels. It is also more appealing for males to be on rooftops. Females are not getting the jobs.</p> <p>[2] Limited and contravenes cultural norms.</p> <p>[3] But this broke down a barrier (in general) to developing training courses in non-traditional job roles for women.</p>
	<p>How confident are they that they can obtain employment in the sector?</p>	<p>[13] No confidence in the market. Students continuously take TVET courses as a means to explore other sectors. No FGD participant was employed (except for 2, 1 in a family business).</p> <p>[7a] Zarqa: “There are some opportunities to work in the sector, if a company wins a bid for instance, but you have to go and sleep in the city or location of the work, sometimes 2 weeks at a time. This is not possible for us”</p> <p>[7a] Zarqa: “we are confident, we cannot give up, but it is really challenging in this field”. We thought about starting our own business, but we need capital, so this is not possible”</p> <p>[7a] Zarqa: “we will want any decent job that is safe, no preference. Maybe I will try data entry in the government because this will be more stable. However this will probably just stay a dream”</p> <p>[7a] Mafraq: “With Level 1 you can’t get the job. It is only theoretical. It is not enough, if we had a 1 year maybe. But with my degree maybe I can get an internship but not a job. We just do the courses to keep adding to the CV. The minimum job experience on an application is 1-3 years. Where do we get that? We have none, so we keep training, but no job. It’s a circle”.</p> <p>[7a] Mafraq: “The municipality advertised for a city planner. This is what I studied, and I was confident I could get it, but in the end, they said only males could apply!! We will have to advocate as we can’t even apply. I have not completely given up, but I am losing home. To even volunteer you must know someone you have to have connections it is not based on what you know or your experience”.</p> <p>[7a] Mafraq: “We will try. Others we have to give up. We know we cannot get a job with this course. It is only basic. One girl said she will pursue a post-graduate degree in pharmacy because she can’t find a job. Another girl’s strategy is to take as many VTC courses as she can by different organizations because it is better than no job and often, they will help pay for transportation”.</p> <p>[7c] Amman: “Some of us are too shy to demand for the money. When it comes to money I feel for the people, they are our neighbours, but it is not good to do that in business.</p> <p>Jordanian: I am her neighbour (participant points to another woman), and I can teach her how to do this. In the end I am satisfied with what I get. People come by word of mouth”.</p> <p>[7c] Amman: “Syrian: I don’t know. I don’t want to be confrontational because I am not from here. But I am confident I will eventually find a job. Sometimes I feel desperate and I don’t know what to do. I was married at 13 years old at home. My family used to support me, but now I am in Jordan. I ask everyone for a job. I knew how to get jobs in Syria, but not here. I don’t know how to get a job in Jordan”.</p> <p>[7a] Amman (pastry arts): When we get the certificate and people will trust us. Also, the internship place will also give them a placement letter about our experience. So, we are feeling positive, but we certainly don’t want to work in a factory where the hours are long and pay is low. Our classmates all want to work in the same sector, but some of them feel the pay is too</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>low in this sector but others want to change. In terms of owning a bakery business – yes, I thought about it but needs more experience a few years and need capital.</p> <p>[7a] Amman (pastry arts): more social now and more confident as well as before I wasn't. For the other girl the biggest change is I am depending on myself more. Taking more responsibilities and I am not waiting for someone to direct her but taking the lead to find something myself. Both of us – no one will take from our head – we have to go and practice. It's not only practicing; we need to depend on ourselves to do it.</p> <p>[13] Optimistic, but not confident of obtaining employment in this sector, or any sector for that matter. The mobility restrictions they have (by family) is consistent among all groups, and only if jobs are close and have reasonable hours can they potentially convince their families. <i>Little confidence in finding employment as a result of mobility constraints.</i></p> <p>[7b] Mafraq (M): All of them are only partially confident they will get a job after the internship. Maybe at the internship place, but unsure. "we have to build up our reputation first and show we are hardworking".</p> <p>[7b] Mafraq (M): My only option is to be a barber and would like to do this in the military. I could go to the market and open a shop, but we can't get loans. First, we have to save up first to get a loan, so our own business is risky. We have to work first.</p> <p>[7a] Zarqa (graphic design): Many convinced that this skill can allow them to open your own business, and thus they do not need to find a regular job. The 5 participants working in the Design centre however are not optimistic, but the two working in the University of Jordan got the impression from their colleagues (the workers) that they would be lucky if they stayed and helped them but since this is a public university the recruitment process is done through official channels and they would not be prioritized.</p> <p>[7a] Zarqa (graphic design): All of them agreed that this profession is great for them because not only is it a skill, but also you can open your own business as long as you have a computer and the necessary software. This is great, according to them, because they do not have to get of their houses to establish such business.</p> <p>[7a] Irbid (data entry): Two (from Data Entry Course) of the participants commented that they are not optimistic that they will be successful in finding a job afterwards. They reasoned that to the fact that any job opportunity needs experience and since they do not have experience except from the internship, they will not be able to find a job even for low pay.</p> <p>[7a] Irbid (sewing): The others are more optimistic. The two sisters (sewing class) are aiming at opening their own business together. They have already bought sewing machines (instalment paying – they have not finished the instalments though), and they rented an apartment to work in. The other one (Sewing Course) is optimistic but she is not aiming to build her own business as she does not have the necessary capital at the moment.</p> <p>[7a] Zarqa (electricity/pv): We should take courses in beauty, English, tailoring or computers. There is more employment opportunities for girls in these sectors and we will have practical skills.</p> <p>Whenever there is training it needs to be linked to employment. How will we get experience?</p> <p>[13] Of all female VTC students/graduates interviewed, all those in sewing (except 1) were able to start businesses or confident about employment, compared to students from other sectors.</p>
	<p>8.1.5 What recommendations are there for future similar VTC programming? What are the gender equality considerations required?</p>	<p>[13] Strong VTC programming needs to include employability and soft skills, including focus on work place safety and harassment, particularly for girls.</p> <p>[8] Amman (Marka): Programs need to focus on instructors as well as they deliver the training. Many here are retiring. We need to retrain new teachers on how to deliver technical trainings, the methods, the planning of the courses. For students we need to come up with projects that they can showcase. We are thinking about innovations and how to showcase these innovations – we need to give grants for female entrepreneurs coming out of the centre as people are very hesitant to take out loans here.</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>[8] Amman (Marka): We also have to focus on technology and digital/computer literacy for women as companies need this. I attended an exchange visit to TVET centres in Spain and they do this. They also give companies incentives to hire graduates. Need to learn from these examples.</p> <p>[8] Amman (Marka, Head): No one is doing advocacy for female employment. There is a Businesswomen’s Forum here in Amman which aims to change the minimum wage, workplace conditions and human rights. The VTC centre does have contact with them, but perhaps if they worked on formal contracts with businesses it would help. Maybe this is an avenue.</p> <p>[8] Mafraq Electricity/PV Instructor: There is opportunity to tap into Women’s Plumbing Association/Guild in Amman or advocate for the creation of one in other governorates. PV should not be a focus as solar panels are made by few companies with their own technicians and with a guarantee, however sectors like plumbing or electrical repairs are suitable for women especially because other women are not comfortable with male skilled labourers entering their home.</p> <p>[7a] Mafraq: “The VTC has connections. They put ads on tailoring on their site but not in our sector. They could also send names of companies. For example, for those who took the GIZ courses (7 months long), they can connect to them and increase the list. They should do a job fair so we can meet the employers”.</p> <p>[7a] Mafraq: “The age limit for the course is 30 years old. We needed to argue this as some of us are over 30. The VTC agreed in the end. We complained and advocated this is how we got in. They should offer other courses like graphic design, drawing, calligraphy, soap making”.</p> <p>The VTC knows a lot of people, but they don’t usually help the girls get the jobs. They have so many political and family connections.</p> <p>[7a] Mafraq: “We didn’t do the practicum as it was optional, but the practicum was during Ramadan so we couldn’t go. Plus, there were only 8 spots available and those spots were only for those who already had a university degree. If you had one you could go out of interest. <i>Only 1 FGD participant did the practicum.</i> We didn’t really do too much, but I did hear that there is a practicum at the TVET centre and that is better – it is for computer installation and we go into classrooms and help set up the computers. The practicum needs to be in the PV companies. At the University they only show you as the panels are already installed. Not really then a practicum. The practicum at the school is better because at least you can do something”.</p> <p>[7c] Amman: “CARE should focus on food/catering businesses from home. We can do this at home, and it is more profitable than sewing”.</p> <p>[13/7c] Amman: 1 month course enough for the women to do business in their homes, but critical skills such as getting paid, negotiating with customers not being cheated or workplace safety would be useful and benefit women who do business at home, and for those with low or no background.</p> <p>[7b] The VTC has a Facebook page so they should be putting vacancies up there. Sometimes they are doing it and we are encouraged to look.</p> <p>[7a] Amman (pastry arts): We didn’t have the ingredients all the time. Smaller classes so we can all practice. Unless you are close to the instructor (where you are sitting) to get noticed then you can practice. Others get noticed if they are at the front. In terms of the VTC helping others get jobs – they suggested that I go to a factory, but I said NO, they shouldn’t recommend factories to us. But at the Landmark hotel they would also give us transport during the internship (50JOD), but at the armed forces they provided the transport, for the second girl the bakery gave me 150 a month for transport.</p> <p>[8] Amman (Marka): Girls employment is really the challenge. We need to develop agreements with hair salon association in Amman to increase the wages as it doesn’t even cover transport most of the time. We need to work with them on working conditions (e.g. long hours). <i>CARE can advocate with this association.</i> Many girls don’t work because of this.</p> <p>[8] Amman: Also, we saw a big difference between the two cohorts (Phase 1 and 2). After the end of the project, they did a</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>graduation ceremony for the girls with giving out certificates. The Canadian Ambassador even came. This really made the girls feel valued, confident and proud, but in the last year (Phase 2) there was nothing. I see the difference – before they used to follow up on the girls to see how they were doing, now nothing. I am not really sure why – just informed.</p> <p>[8] Zarqa: A PV course is too challenging. It needs to focus on just electricity for girls as it is easier to get a job or to do house repairs. The course tried both, but don't include the PV. The PV installation companies they already have long-term contracts, even for boys it is challenging to get into these companies. The other potential is in appliance factories – they are generally better employers than others.</p> <p>[8] Mafraq: We had a plumbing course before, and the girls did gain lots of skills. Parents seemed more open to them working in this sector. At home women don't want males coming into their homes when they are alone, but they will let a female plumber come in. We always refer to the GIZ project of plumbing for girls. There is a female guild for plumbing in Amman. This could happen in Mafraq as well. This is where the focus should be for females. It is less physical, but still skilled. Also any panels that are installed come with a 25 year guarantee now. These guarantees are from the companies so why would they hire outside. Plumbing is more feasible.</p> <p>[8] Mafraq (electricity/pv): For electricity courses we could do a specific course on electricity repair. This would be useful for girls as well. For example, when a heater is not working, they could repair it. This is a new field, so we need to find opportunities for them to work in their own home because working outside is not really realistic and is challenging for a lot of them <i>Instructor is supportive of girls working outside, but it is not feasible as per him.</i></p> <p>[8] Mafraq: For next year we need to offer Level 2 to these same students. This way they have better chance of getting a job.</p> <p>[13] In all FGDs (both male and female) career counselling and job searching were cited as core recommendations.</p> <p>[13] Workplace safety and finding safe jobs is an area which is particularly an issue for female VTC graduates. In some cases (Amman) girls were aware of the dangers and would not ever pursue factory jobs, while in Zarqa some girls are unaware. The girls advise each other of why they should not work in this setting.</p> <p>[13] For the electricity/PV course the VTC in Zarqa is much less equipped than Mafraq VTC and the equipment for electricity is minimal. They practiced on boards (on tables), unlike Mafraq that had upright boards with all the switches and boxes.</p> <p>[7a] Irbid: All of them thought that since next step after graduation is to find a job, it would be beneficial if there was a follow-up system or helpdesk that would help them find a job or get a loan or grant in the case of small business, etc.</p> <p>[2] IDI (CARE Jordan/Canada) – Establishing segregated classrooms in integrated VTCs is required to enable women to attend the VTC courses.</p>
	Internships/ Practicums	<p>[7a] Amman (pastry arts): Internship – how did you find them? The students have to find a place that they would like and then talk to the instructor and obtain a letter. And then they go themselves with the letter. For me it was a strange at first to do this. The first time the instructor came with us with a whole group and the hotel chose a few times. The second time I went by myself, but I was a bit stressed/afraid if they were going to say no.</p> <p>[7a] Amman (pastry arts): She already started working outside of the VTC as an intern. I have had two placements already. The first place was in a hotel. In the internship is not only pastries and wanted her to do a waitress, but didn't want that, so changed to another hotel (Armed Forces) so only on pastry. Now applied for another internship with another hotel because of the workplace situation and not liking the people I am working with (all the other interns). At the armed forces it was really strict couldn't even take a day off, they would make her feel guilty about this.</p> <p>[8] Mafraq (electricity/PV): The basics are important so the 2 months in our class here is critical. No, there were no internships but there was an opportunity for them to spend time at Al Albait University in Mafraq for 1 month, sort of like</p>

## ANNEX E: EVIDENCE MATRIX

RfP Questions	Sub-Questions	Evidence
		<p>an internship. Not all of them went though only a few. It was the VTC centre that arranged this. They took 8 girls. Some others went to a private company. With a Level 2 course though it is 3 months of internship. We follow up with the girls during their visit to the University. As technicians they are good, but they struggle again with the physical aspects of the solar cells. They struggle on the roof – even though they go up there and can go up and down. Others just tolerate it. It is not optimal.</p> <p>[7b] Mafraq (electricity/pv): We didn't do the practicum as it was optional, but the practicum was during Ramadan so we couldn't go. Plus there were only 8 spots available and those spots were only for those who already had a university degree. If you had one you could go out of interest. Only 1 FGD participant did the practicum. We didn't really do too much, but I did hear that there is a practicum at the TVET centre and that is better – it is for computer installation and we go into classrooms and help set up the computers. The practicum needs to be in the PV companies. At the University they only show you as the panels are already installed. Not really then a practicum. The practicum at the school is better because at least you can do something.</p> <p>[7a] Zarqa (graphic design): In principle, the VTC has the responsibility of finding us places to intern at. However, since the VTC is in Zarqa City, the VTC will not be able to find us placements outside the city, but it is always better to have experience in the capital—Amman.</p> <p>[7a] Zarqa (graphic design): They reasoned that since their internships should take place in printing Shops, newspapers' establishments, design centers, etc., the experience in Zarqa is limited. For example, a local newspaper in Zarqa is never a daily one, so your experience is going to be limited in comparison to a daily relatively-more-popular newspaper agency in Amman. One of the participants noted that sometimes the places where you are assigned do not even use the same software, so the training would have been a waste of time.</p> <p>[7a] Zarqa (graphic design): One participant mentioned that she is not feeling like the internship was useful as they are as trainees not taken seriously by the employer—she said that “I haven't been going regularly.” When asked if they felt that the internship is not adding any value or experience to you, 50 percent said the internship is useless and they are not learning anything new rather they are starting to forget some skills.</p> <p>[7a] Zarqa (electricity/pv): There was an opportunity, but it meant I had to go sleep there. So no there was no opportunity! Our course was four months- all of it in the classroom, no internship or practicum.</p> <p>[7b] Amman (mechanics): VTC has job support. 1/3 of our classmates found jobs. The VTC helps us with the placements. We ask the instructors to help us find jobs. We consider our instructor like our brother. Placements in the private sector would be better (e.g. Mercedes) as it pays better.</p> <p>[7a] Amman (pastry arts): we get mundane work; we want to do more. We are working for free, so it is not so fair. Unless we say, 'we want to learn this', no one will teach us. We have to find a way to learn. I asked once about this – but the bosses would rather that we do not do it, but sometimes they ask the number two to show me. Girl2: they wanted me to do dishwasher for three weeks, but I insisted this is not why I am here. In my internship in the hotel, we do not just do pastry (at the landmark they wanted us to do laundry and like all hospitality students – but we are pastry students</p> <p>[13] common for many FGD participants to not like their placements, change placements, etc. Unclear what kind of messaging is provided, or if the VTC or CARE spoke to them about managing expectations. Internship more successful in Amman than in other governorates.</p>
<b>CBOs</b>		
9.1. To what degree have CBOs effectively managed grants to	9.1.1 To what extent were CBOs able to manage and monitor micro-	<p>[13] Targeting may have been an issue and lack of transparency, however generally able to manage the loans.</p> <p>[2] Effective due diligence/monitoring process in place for selecting the best CBOs (from Phase 2) and monitoring their activities.</p>

**ANNEX E: EVIDENCE MATRIX**

RfP Questions	Sub-Questions	Evidence
<p>communities and women entrepreneurs?</p>	<p>finance/grants to communities, especially women?</p>	<p>[3] capacity is a huge issue. Was not a partnership, more a sub-contracting arrangement with a weak vendor?                      [5] KII (Mafraq CBO) – very limited involvement of CBO in grant program (very involved in loan program). Not very involved with youth committees either.</p>
	<p>9.1.2 What new capacities/skills did CBOs acquire through participation in the program?</p>	<p>[13] Good skills such as financial management (e.g. financial system adopted in Irbid).                      [2] CBOs received training but would have benefitted from assistance on application of tasks/work areas. Workshops vs. training. Quality vs. quantity of their work.                      [2] Motivation of CBO’s to participate in training is more related to per diems than sending the correct people. CBO training were refresher training on financial management introduced under Phase 1.                      [5] KII (Amman CBO) – Loans are better for them as they provide revenue (admitted that grants are better for entrepreneur). Said CARE managed/monitored and supported CBO very well. New capacities included loan/collateral management, support to clients, financial management, project management. Institutional support to CBOs under loan program better than under grants and from other donors.                      [5] KII (Irbid CBO) – same training as above. Still use the FM systems introduced by CARE under Phase 1. Proposal development. training was the most useful.                      [5] KII (Zarqa CBO) – Training on managing loans, accounting, and advocacy. Training useful. Lacking was more advocacy and how to use social media to advance their cause. Need operational support in addition to technical support (i.e. training) from donors and support organizations.</p>