



FINAL EVALUATION of

“EDUCATION AND PROTECTION FOR SYRIANS IN JORDAN PROJECT”

RIYADA CONSULTING AND TRAINING



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Acronyms

TVET	Technical and Vocational Education and Training
MOPIC	Ministry of Planning and International Cooperation
MENA	Middle East and North Africa
SBT	Small Business Training
PS	Psychosocial sessions

Executive Summary

The “Education and Protection for Syrians in Jordan” project has been implemented through CARE International in Jordan and funded by ADA. This project is designed to address the needs of vulnerable Syrians and Jordanian citizens, and targeted four urban areas of Jordan, including Amman, Irbid, Mafraq, and Zarqa. The first objective provided conditional cash for the protection and education of vulnerable youth who are at risk of dropping out or have already dropped out of school due to either working or due to the risk of early/child marriage and, therefore, not attending school. The second objective focused on providing vulnerable families with case-management support, following which referrals were made in order to connect these beneficiaries with both internal and/or external services. In addition, interventions included peer-to-peer support group activities, as well as one-day Psychosocial sessions (PS) implemented at CARE community centers that were focused on recreational, educational, and empowerment activities. The third objective provided small business development training and grants to entrepreneurs hoping to establish or expand their businesses.

At the close of the project implementation period, CARE Jordan commissioned Riyadh Consulting to conduct an external qualitative final evaluation. This evaluation was conducted in a participatory manner and fully considered gender and other categories of marginalization in the design of the evaluation tools, data collection, and final analysis of the results. The purpose of this evaluation was to assess the performance of the project under all the objectives according to their relevance, effectiveness, efficiency, impact, and sustainability. Specific consideration was also given to the ways in which the project has generated positive changes in the lives of targeted women, as well as ensuring accountability for the funds provided by ADA. Additionally, attention was given to identifying unintended consequences of the project, both positive and negative, as well as provide evidence-based recommendations for all stakeholders for the future programming in light with the evaluation findings, including specific recommendations concerning gender equality/women’s empowerment issues including power dynamics.

Lessons Learned:

- Perhaps one of the most interesting lessons that arose out of this project can be directly connected to the restrictive environment that developed as a result of the lockdown. As the Jordanian government put in place protective measures in order to limit the spread of the virus, the project team had to work quickly and creatively in order to ensure the continued implementation of the ADA project. As a result, old methods and approaches were restructured to fit a virtual operational context, and existing online communication tools were expanded upon. Across all of the project’s activities, the project teams were able to reconsider their approach and develop new SOPs and curriculum that would not only ensure privacy and protection of the beneficiary, but also make it possible for the goals of the project to be achieved.

- As a result of the COVID-19 lockdown, alternative solutions were needed in terms of the distribution of cash. Here CARE Jordan was able to arrange for an ATM to be made available in more remote areas through their relationship with the Cairo Amman Bank. This innovation has allowed the staff to reconsider the method of implementation, not only in times of crisis, but may also help in serving remote areas and reach more beneficiaries across a larger geographic area.
- Through the implementation of the CCA component it has become clear that this activity is having a highly positive impact on the children and families involved. Therefore, the project team was able to focus more closely on the risks that remain a concern for the families, despite being provided support through the project. This analysis has made clear the full extent of the economic pressures being faced by these vulnerable beneficiaries, and the need for a pairing of the CCA activities with a form of livelihoods intervention for the family. The fact that the families are still unable to cover all of their costs and that some of the students are having to continue to work on the weekends, makes it clear that a more holistic intervention would be recommended in future project designs.

Conclusions:

- The programmatic approach taken by CARE Jordan not only helps with the selection process through coordinated case management and internal referral system, but also made it possible for the ADA project to continue even during the COVID-19 crisis. This structure allows the project team to spread the management of a specific project across several parts of their organization and view the beneficiaries from a holistic perspective. During normal times this enables the project teams to draw on the resources of the organization which ensures that the project cycle is well held and interconnected within the organization. However, this was particularly important during the time of COVID-19, as the project team was able to problem solve and adjust quickly to the lockdown conditions with the support of the entire organization.
- Strong community relationships are continuously reinforced by strong case management and information provision activities. This was particularly seen during the COVID-19 lockdown, where CARE Jordan was able to provide needed information and support to the beneficiaries in a timely manner. Furthermore, CARE Jordan has a good database and follow-up for previous / current beneficiaries supported; some cases got support across several years and different programmes. This ability to identify beneficiaries that are highly vulnerable and have a variety of needs and then refer them to different needed services allows CARE Jordan to create sustainable solutions. Through this project, in particular they were able to smartly identify new vulnerable beneficiaries, as well as serve those that were previously served through other projects. This helps to expand the impact of the activities within this ADA project.
- The strong connection with the Jordanian Ministries allows CARE Jordan to ensure that the project fits within the Jordanian government planning and makes it possible to support vulnerable beneficiaries and enhance the living conditions of Syrian refugees and Jordanian citizens with low incomes.

Recommendations:

- It is essential that the innovations and restructured modalities that were developed to meet the needs of the restrictive lockdown environment are utilized in future programming, not only in order to remain ready in case of another similar lockdown, but also as a way to implement programming online. In particular, it is recommended that project teams consider how the use of technologies help increase the geographic areas supported, as well as be more inclusive of beneficiaries with mobility issues and lack access to transportation.
- To amplify the success of CCA, it is highly recommended to connect CCA beneficiaries with livelihood opportunities. As it is now, there is clear evidence that CCA is helping to encourage young participants and their families to value education, however, the economic situation remains difficult. Therefore, it makes sense to provide extra livelihood support to these families in order to make it possible for them to cover their costs and ensure that all of the children in the family have the opportunity to attend school.
- When considering future virtual classroom activities and programming for CCE students, it is suggested to consider how to provide meaningful team building opportunities to help students remain connected to their classmates virtually. Specifically, through the use of different forms of technology and opportunities to meet up virtually. This is particularly important as these students already feel a sense of disconnection from the school environment, so it may be necessary to consider extra support in time of lockdown or virtual school.
- For the Psychosocial programming, it is clear that the beneficiaries gained a lot from being able to check-in with one another. Given the advancements made regarding the virtual platforms, it seems that it would be helpful to provide virtual opportunities for groups to stay connected to one another, and perhaps host periodic zoom check in sessions to help with the sustainability of the project activities.

1. INTRODUCTION

1.1 Overview and Project Background:

CARE is one of the world’s leading and largest humanitarian organizations, working in 94 countries around the world, implementing 962 poverty-fighting development and humanitarian aid projects to reach more than 80 million people directly and 256 million people indirectly. CARE’s vision is of a world of hope, tolerance and social justice, where poverty has been overcome and all people live in dignity and security. Based on the belief that poverty is the result of social positions, human conditions and the enabling environment, CARE seeks to analyse and address the underlying causes from both needs- and rights-based perspectives.

CARE International established a presence in Jordan in 1948, created in the wake of the Palestinian refugee crisis. Over 70 years later, CARE has served the needs of the Palestinian, Iraqi, Somali, Sudanese, and now Syrian refugee communities. Jordan’s central position and relative political stability have contributed to its role as a safe haven for refugees.

Gender is at the centre of CARE International’s programming, and it is increasingly clear that gender barriers are behind a whole host of economic and social problems that plague Jordan and other Middle East and North Africa (MENA) countries, increasing the overall vulnerability. As such, CARE Jordan’s Sustainable Development Program goal is to enhance empowerment programming for Jordan’s most vulnerable groups; women and youth, with targeted interventions for Jordanian and refugee women and girls, and male and female youth. CARE Jordan works with civil society and governmental representatives to engage women and youth in economic empowerment initiatives, while additionally scaling up programming tackling gender-based violence, and amplifying women’s voices in decision-making and public spheres.

The overall objectives of “Education and Protection for Syrians in Jordan” project are 1) enhancing educational opportunities for Syrian and Jordanian children at risk of child labor and early/child marriage, 2) Increasing protection for Syrian and Jordanian community members through psychosocial and peer-to-peer activities, and 3) Improving access to and participation in the labor market for vulnerable refugees and host Jordanians, especially women report ability to start and manage their enterprises).

Expected Results and Indicators	
Expected Result 1	Enhanced educational opportunities for Syrian and Jordanian children at risk of child labor and early / child marriage

Indicator 1.1.	At-risk or working children of school age receive cash assistance conditional on their return and attendance at school
Expected Result 2:	Increased protection for Syrian and Jordanian community members through psychosocial and peer-to-peer activities.
Indicator 2.1.	Individuals have their individual/HH needs assessed;
Indicator 2.2.	Individuals benefit from psychosocial support through activities conducted at CARE Safe Spaces;
Indicator 2.3.	Individuals attend peer-to-peer activities
Expected Result 3	Improved access to and participation in the labor market for vulnerable refugees and host Jordanians, especially women.
Indicator 3.1.	Beneficiaries have access business development training opportunities
Indicator 3.2.	Beneficiaries are able to start new enterprises as a result of the new grants;
Indicator 3.3.	Syrians are issued work permits

1.2 Purpose and Objectives of the Evaluation:

Purpose:

CARE International in Jordan will undertake an external qualitative final evaluation of “Education and Protection for Syrians in Jordan” project which is funded by ADA. The final evaluation will be participatory in nature, will give full consideration to gender and other categories of marginalization at all stages of the process, be cognizant of ethical research principles, and will ensure that lessons learned are disseminated to relevant stakeholders within the project and to ADA.

Key objectives:

The final evaluation will analyze the progress and the impact that the project has made under all its objectives. The primary users of the final evaluation will be CARE International in Jordan and local partners.

The key objectives of the evaluation are to:

1. Assess the performance of *Education and Protection for Syrians in Jordan* project under all the objectives according to the following evaluation criteria: **relevance, effectiveness, efficiency, impact, and sustainability**;
2. Specifically considering how the project has generated positive changes in the lives of targeted women;
3. Ensure accountability for the funds provided by ADA;
4. Identify unintended consequences of the project, both positive and negative; for target groups and others impacted;
5. Document the enabling factors and challenges that influence project implementation;
6. Provide evidence-based recommendations for all stakeholders for the future programming

in light with the evaluation findings, including specific recommendations concerning gender equality/women's empowerment issues including power dynamics.

Riyada Consulting was commissioned to conduct the evaluation that is planned to take place between June and July 2020. The following sections include the desk review, methodology, implementation plan and the evaluation tools.

2. DESK REVIEW

2.1 Background on the Problem

Since the onset of the Syria crisis in 2011, more than 1.3 million Syrians have settled in Jordan (14% of Jordan's population), including more than 665,000 registered refugees, most of whom live in urban areas (81.6%), while the remaining reside in three refugee camps across the country¹. Jordan hosts other refugee populations as well: 67,680 Iraqis, and over 20,000 in total, from Sudan, Somalia, and Yemen, registered with UNHCR. The protracted nature of the crisis has caused a tremendous strain on public resources (such as infrastructure, education and health), has deepened poverty levels (85% of refugees are below the poverty line), and it has increased the existing needs and vulnerabilities of community members, particularly in terms of protection and livelihood.

In terms of Education, as it pertains to the proposed Objective 1, Jordan's provision of free access to public schools to Syrian children has increased the pressure on primary schools in intake areas. The MoE opened afternoon shifts in schools to accommodate new learners, resulting in fewer instruction hours, longer working hours for teachers and overcrowded classrooms. Moreover, 7.9% of Syrian refugee families report that their children are working daily or occasionally, an increase from the 6.4% of Syrian refugee children who were reported working in 2014, and a staggering 90.9% of respondents reported their child was looking for work every day.¹ The 2018 UNICEF assessment indicates that 85 percent of Syrian children are living in poverty that is both monetary and multi-dimensional, highlighting a number of key deprivations, including education, child protection, social cohesion and safety and health. Many children have missed years of schooling due to displacement, the lack of documents and/or existing socio-economic barriers, including inability to cover school expenses (45%), distance to school (15%), fear of bullying and discrimination (7%), previous experiences of physical / verbal abuse (3%), school did not accept Syrian students (3%) and only 1% reported that a child did not want to go to school,⁴ all of which have placed them at risk of child labor and/or early/ child marriage.² Families have also reported that they prefer to marry their girls early to avoid any safety or harassment risks. Lower school enrolments and interrupted schooling mean that Syrian refugees in Jordan often lack basic literacy

¹ CARE International in Jordan. (2018, August). 8YEARS INTO EXILE. Retrieved August 17, 2020, from https://www.care-international.org/files/files/publications/reports-issue-briefs/2018_CARE_Needs_Assessment_Summary_web_final.pdf

² UNICEF. (2019, January). Country Office Annual Report 2018. Retrieved August 17, 2020, from https://www.unicef.org/about/annualreport/files/Jordan_2018_COAR.pdf

skills. At most 80% of Syrian refugees aged 6-22 can read and write.³

CARE aims to address children's education and protection needs and increase their access/return to schools' protective environments, via its Conditional Cash for Protection and Education Program (CCPE), thereby increasing both their academic and future opportunities, as well as their family's ability to meet their basic needs. When the program was established in 2014, only 100 children were enrolled. At present, there are almost 3,300 children who have been able to return to and continue going to school. CARE's CCPE program demonstrates high value for money and efficiency; The Program has a 94.5% retention rate with 98.7% of beneficiaries protected from early marriage, 88.6% of beneficiaries protected from child labor, and 96.5% of families reporting improved psychosocial well-being.⁴ Moreover, beneficiaries of the CCPE are referred to CARE's Psychosocial Support sessions and activities (PSS), supported by other donors, to raise awareness amongst parents and children about positive coping mechanisms to ensure that such will be adapted in lieu of the enforced child labor and early marriage. CARE's CCPE program currently has 1,973 HHs (1,808 Syrian, 165 Iraqi) who have been on the CCPE waiting list, since 2017, reiterating the enormous need for both education opportunities and alleviated economic conditions. Vulnerability in Jordan, acknowledged in both the 3RP and JRP, is largely driven by 'high unemployment and rising poverty,' reiterating strong links between child protection and education deprivations.

With respect to Protection (Objective 2), a notable decrease in the amount of humanitarian assistance, from 32.6% in 2016 to 5.9% in 2018, and a lack of employment opportunities, have furthered people's vulnerabilities, therefore, creating a greater demand for assistance (98% of CARE respondents reported urgent demand). To cope with needs, nine in ten Syrian refugees and 76% of Jordanians report having debt. While Jordanian rates of employment are similar to Syrians, their debt was four times that of Syrians'. In addition to borrowing money, Syrian families also utilize negative coping mechanisms, as removing children from school (2.6%) or child labor (1.6%). Jordanians report resorting to said coping mechanisms at a higher percentage (child labor 10.3%, removing children from school 7.7%). At the time of the assessment, 52% of families reported their children, under 18, do not attend school. 11% are employed, predominantly boys (85%), 35% still go to school and 16% have married children 15 years of age, on average, primarily due to the existing cultural norms and financial pressures. Other coping mechanisms include reduction of food consumption (72.7%) and engaging in exploitative employment practices exposing women, boys and girls to protection risks. With a rise of FHHs and a number of women entering informal workplaces, women and families are experiencing shifts in gender roles, further increasing their vulnerabilities to GBV. CARE's 2018 urban assessment found, as women increasingly hold roles that have been traditionally held by men, their risk of experiencing domestic violence increases. Children and male youth face heightened pressure to contribute to household

³ Human Rights Watch. (2020, June 26). "I Want to Continue to Study" Barriers to Secondary Education for Syrian Refugee Children in Jordan. Retrieved August 17, 2020, from <https://www.hrw.org/report/2020/06/26/i-want-continue-study/barriers-secondary-education-syrian-refugee-children-jordan>

⁴ CCPE Rapid Needs Assessment, CARE 2018

income, disrupting their education. One in ten Syrian families reported that a boy or girl under the age of 18 in their family was married, and most stated that this resort to child marriage (a form of GBV) was for financial reasons. More broadly, women's labour participation in Jordan remains persistently low, at 13.9% according to the World Bank and only 7% among female Syrian refugees. Exploitation or the threat of eviction becomes more common where the head of household is a female, a child, or elderly.

Regarding Livelihoods (Objective 3), to alleviate tremendous burdens on Jordanian resources and infrastructure, in 2016, the international community worked with the Government of Jordan (GoJ) to create the Jordan Compact Plan, which detailed a new approach to support Jordan's growth agenda whilst maintaining its resilience and economic stability. Despite its commitment to issue 200,000 work permits to Syrian refugees over a three-year period, to date, since 2016, 125,392 work permits have been issued, however, the number of valid permits stands at 41,887, out of which, only 4% have been issued to women.⁶ The cabinet recently allowed the operation of licensed home-based businesses in food processing, handicrafts and tailoring, nonetheless, targets continue to lag and refugees remain wary of applying to enter the formal work market. Syrians are increasingly obtaining income from informal work, which leaves them vulnerable to exploitation and unsafe work conditions.⁷ Women face additional challenges; the overall economic participation rate for women remains one of the lowest in the world, at 15.3%⁸, primarily due to restrictive social attitudes to female labour, inadequate training, lack of access to financing and access to technology. In the case of Syrian women, their participation in the workforce is further limited, as most sectors in which they are allowed to work, as per the GoJ's regulations (i.e. agriculture, construction, services and retail) include physical labor. Also, despite the GoJ's initiatives to boost entrepreneurship, it has become increasingly apparent that start-up businesses lack access to both finance and expertise that can sustain them after their initial years in operation. With respect to opening new business ventures, CARE's 2017 Labor Market Assessment found a lack of financial resources and capital to be one of the primary challenges for burgeoning entrepreneurs. Under this Objective, CARE will enhance livelihood opportunities and self-resilience of refugees and vulnerable Jordanians. Upon assessing their needs and willingness to develop and/or hone their business skills and establish new businesses, CARE will provide them with both small business development training and grants. Further, CARE will help Syrian community members obtain their work permits.

2.2 Project Overview:

This project targets four urban areas of Jordan, where the majority of Syrian refugees reside, including Amman, Irbid, Mafraq, and Zarqa. In general, the refugee population in Jordan is young, with 48% of Syrian refugees under the age of 18, and 30% ages 18-35, according to UNHCR.⁹ The agency also reports that 4.3% are children at risk, 2.7% are single parents, 2.3% are women at risk, and one percent are older people at risk. CARE's 2018 annual assessment found that three in ten Syrian and Jordanian households are female-headed. Only 9% of Syrian females and 11% of Jordanian females were reported as being employed, reflecting what is known as some of the lowest labour participation rates in the region. Among Syrian refugees, 14% of girls and 11% of boys under the age of 18 were married at the time of data collection, an alarming trend.

Of early marriage among all Syrian refugee adults in the household, the highest rates were reported in Zarqa (24%). By comparison, 6% of Jordanian female adults had been married before age 18. In Amman, only 8% of Jordanian females (and 41% of males) were employed, compared with 15% of females and 56% of males in Zarqa.

Under Objective 1, the **conditional cash for protection and education (CCPE)** beneficiaries are children (**603 children, 70% Syrian, 30% Jordanian**), who are at risk of dropping out or have already dropped out of school due to either working or due to the risk of early/child marriage and, therefore, not attending school. Families prioritized for conditional cash for protection and education will have the highest vulnerability (female-headed HHs, those exposed to GBV, the elderly, the infirm, and also the disabled). If there is more than one child in a family at work, one family could receive a payment for up to three children returning to school. Given that there are more boys engaged in the labor market than girls engaged in the workforce and in early/child marriage, the project will target 60% male and 40% female children under this intervention.

Under Objective 2, CARE seeks to provide the most vulnerable beneficiaries with **case-management sessions (1,500 beneficiaries, 100% Syrian, 50% female, 50% male)**, following which referrals will be made to internal and/or external services. Refugees who have experienced protection violations such as S/GBV, violence/injuries will be prioritized for services and support. The additional interventions will include **peer-to-peer support group activities for 100 beneficiaries** (70% Syrian, 30% Jordanian, 60% female and 40% male) as well as one-day **Psychosocial sessions (PS)** implemented at CARE community centers that are recreational, educational and empowerment- focused for **600 beneficiaries** (70% Syrians, 30% Jordanian, 60% female, 40% male), some of whom may be family members of the CCPE beneficiaries, based on Case Management recommendations. FHHs and PWDs will be prioritized.

Under Objective 3, the project aims to empower the most vulnerable Syrian and Jordanian community members through economic-focused interventions, including the provision of **small business development training activities for 20 beneficiaries (50% Syrian, 50% Jordanian, 80% female, 20% male)**, that will focus on topics related to both establishing and maintaining a business. CARE will also provide **20 beneficiaries (50% Syrians, 50% Jordanians, 80%female, 20% male)** who have received business development training **with business grants**, so they are able to establish new enterprises. Finally, under this objective CARE will help **50 Syrians (20%female, 80%male) obtain their work permits**, formalizing their entry into the Jordanian workforce. CARE's Urban Protection Response for Refugees Program, will utilize the Sustainable Development Program's criteria to identify and select beneficiaries of this objective.

It is important to note that the total number of beneficiaries is limited since the Government of Jordan is quite sensitive in regards to income-generating activities targeting Syrians. Additionally, livelihood activities are quite cost-intensive (EUR/beneficiary) thus CARE uses the livelihoods component such as support to income generation projects; whether training and capacity building or small grants, as an add-on support rather than as the main component.

Sustainability and resilience are the main themes for small businesses, and CARE's Sustainable

Development program is having remarkable achievements in this component in current projects. For example, last year, 2018, 100 small businesses were successfully established through CARE support (60% are going strong, 40% are working on being established). Some examples of the businesses are: food production, handcrafts, sewing, general services such as maintenance. Owners of successful businesses can cover their and their families' costs of living and no longer depend on service providers like CARE. As a result of this consideration, the overall project target is 70% Syrians and 30% host community members; the latter percentage is a requirement established by the GoJ. This resulted in the project aiming to serve 2,383 direct beneficiaries and 11,439 Indirect beneficiaries: persons (the number is calculated by multiplying the number of direct beneficiaries by 4.8, or the size of average HH).

2.3 Progress in the Project:

At the end of the first quarter of the project timeline, the majority of the activities had not begun, rather this time was spent focused on the planning of activities that would take place in the second quarter. There were no significant changes needed concerning the activities and the indicators and generally the beginning of the project benefitted from CARE Jordan's expertise and seasoned approach to this programming area. The biggest challenge during the early stages was acquiring the MOPIC's (Ministry of Planning and International Cooperation) approval to begin. By the second quarter of the project, CARE Jordan had received the MoPIC approval which resulted in the implementation of activities to begin. This approval allowed for the project to address the issue of providing work permits and made it possible for both the business development skills training and small grants to take place. During this time, three payments were also made for CCA beneficiaries.

It is important to recognize that it was in March of 2020 that in reaction to the COVID pandemic that strict restrictions were placed on movement in Jordan. As a result, almost all of the activities that were planned for this quarter were implemented within the appropriate timeframe up until mid-March. On March 18, 2020 a curfew was announced in Jordan for 2 weeks initially. This curfew was followed by the decision from the MoSD to stop the groups and public events where people gather to attend an activity until further notice and this decision has affected the approach of implementing the project's activities generally. Accordingly, some activities are suspended during the time being, meanwhile, others such as CCA activities are still taking place. These new restrictions created a number of challenges, in particular in terms of the virtual learning of CCA's students, which included:

1. Banks have closed for certain days in Jordan during the emergency, however; they reopened but with restrictions of limited working hours, and this enabled CARE to pay CCA payments for 2 months at the end of March.
2. Working from home and with no volunteers to help, the CCA team exerted huge efforts to inform beneficiaries about their payments and follow up with them on their children's distance learning. The CCA program is serving 3,216 beneficiaries this year. The program also received the support of human resources from other CARE programs to reach the beneficiaries in sufficient time.

3. Internet availability and internet coverage which is most of the time weak in some distant areas.
4. For TV distance learning, some families have more than one child, the concentration on learning for each child is not easy, and dedicating the TV to one child is feasible.
5. The lessons on Darsak online platform are only broadcasted once and not repeated.
6. No means of interaction between students and teachers for MOE distance learning, although some teachers have created WhatsApp groups to interact with their students.

3. METHODOLOGY

3.1 Preparatory Phase:

3.1.1 Preparatory Meeting/s:

After signing the contract in May 2020, an arrangement for holding an *inception meeting* with the CARE Jordan team was scheduled on June 4th, 2020. The meeting was attended by CARE and Riyadh's core team for the evaluation. During this meeting, the objectives and expected outcomes by CARE Jordan were discussed and confirmed. In addition, the proposed methodology was confirmed including the detailed implementation plan and scheduling support needed during the data collection phase. All suggestions from CARE Jordan staff were taken into consideration.

3.1.2 Desk Review:

Following the signing of the contract, CARE Jordan have shared the relevant project documentation with the consultant. Riyadh's evaluation team undertook a *comprehensive literature review* to prepare for the project's final evaluation. The literature review focused on gaining a thorough understanding of the project's design, progress, outputs and outcomes as well as the results of the monitoring and evaluation conducted by CARE's Program Quality team. The following documents were reviewed:

- ADA Project proposal.
- The project's narrative reports (quarterly reports 1, 2 and 3).
- CARE's Annual Urban Assessment 2018 and 2019.
- CARE's Gender Assessment Report 2018 and 2019.

3.1.3 Inception Report:

The discussions with CARE's team and the desk review informed the process of preparing the Inception Report that includes the desk review, detailed methodology, list of stakeholders to be included in the evaluation, the implementation plan, and tools. That was planned to be done in two phases, the first phase looked into the documents shaping the wider strategy/policy framework (listed above). Based on the information collected, the evaluation team did the following:

- Describe the operating context;

- Comment on the issues/ evaluation questions suggested or, when relevant, propose an alternative or complementary set of evaluation questions justifying their relevance;
- Develop the evaluation into sub-questions, identify provisional indicators and their verification means, and describe the analysis strategy;
- Identify any limitations/mitigations for addressing the key evaluation questions;
- Identify how the evaluation will align to key ethical research principles (i.e. gender-balanced evaluation teams);
- Propose the work plan for the finalization of the first phase;
- Confirm the final schedule.

The second phase of the desk review aimed at updating the understanding of the project, developing the evaluation tools and the finalization of the inception report. The evaluation team did the following:

- Review systematically the relevant available documents;
- Review the project studies and policy papers.
- Present an indicative/updated methodology to the overall evaluation of the project;
- Interview the project’s management at CARE;
- Present each evaluation question stating the information already gathered and their limitations, provide a first partial answer to the question, identify the issues still to be covered and the assumptions still to be tested, and describe a full method to answer the question;
- Identify and present the list of tools to be applied in the data collection phase;
- List all preparatory steps already taken for the data collection phase.

The following table depicts the list of qualitative questionnaires:

Questionnaire No.	Description
1	Key Informant Interviews with CARE’s Team, Reference Group members
2	Focus Groups with direct beneficiaries (CCA)
3	Focus Groups with direct beneficiaries (Psychosocial Support & P2P)
4	Focus Groups with direct beneficiaries (Economic Empowerment)
5	Semi structured interviews for documenting the case studies

The above questionnaires were developed based on a thorough review of all documentation provided. Riyadh’s research team worked closely with the CARE Jordan team while developing and finalizing the tools to ensure their relevance and accuracy.

3.2 Virtual Data Collection Phase:

After the final data collection tools were approved by the CARE Jordan team, Riyadh began the fieldwork stage. Throughout the entire evaluation process, but especially throughout data collection, professional ethical protocols were adhered to. Riyadh Consulting ensured the privacy and quality of data collection through assigning its highly trained and experienced consultants/researchers for the interviews and focus groups. Riyadh's consulting standards includes committing to the principle of informed consent, which is obtained prior to conducting any interview or focus group discussion. In giving their informed consent, the confidentiality of all information obtained through the evaluation was assured. If they wished to do so, respondents were able to terminate their participation in the interviews or focus groups at any stage.

The consultants will implement the following activities to collect the data:

3.2.1 Submit the Detailed Work Plan:

The consultants have detailed the implementation plan into a detailed schedule that was confirmed during the inception meeting with CARE staff. The detailed methodology section and plan provided an indicative list of people to be interviewed, description of the key beneficiaries to participate in the focus group discussions and initial criteria for the selection of the 8 case studies. Also, specific dates were included where possible, itinerary, and names of team members in charge. This plan was designed such that it is flexible enough to accommodate any last-minute difficulties in data collection.

3.2.2 Hold a briefing meeting and 4 key informant interviews with the project management:

These discussion meetings served as interviews with the Project's team as well as gaining additional insights on the progress of the project, its outcomes from the perspective of the team, discuss challenges faced, mitigation measures taken to overcome the challenges, successes of the project and reasons behind the success to document the best practices and successful implementation modalities, assess the sustainability of the interventions and come up with practical recommendations for future planning of similar interventions. The following persons were interviewed during the current evaluation:

Key Informant Interviews:			
Name	Title	Mobile	Email
Lina Al Darras	Psychosocial program manager/ ADA project manager	0797978903	Lina.aldarras@care.org
Adel Daboubi	Education Specialist	0795112135	Adel.aldaboubi@care.org
Adel Dahien	Program Manager/ Protection	0797117480	Adel.AIDahien@care.org
Taghreed Saeed	Program Coordinator / Economic empowerment	0791220388	Taghreed.saeed@care.org

3.2.3 Conducting 13 Virtual Focus Group Discussions:

The focus groups, which had a total of 69 participants, aimed at collecting data about the relevance of the project and its responsiveness to the needs and priorities of the beneficiaries. The discussion captured specific examples of effectiveness and impact and aimed at identifying aspects of sustainability and likelihood of the continuity of the project's benefits beyond its implementation period. The focus groups were distributed over the three outputs of the project and detailed criteria for selecting the respondents was developed by the consultants and will be discussed with CARE's team. Once finalized, the beneficiary respondents were selected accordingly. The following table depicts the distribution of the focus groups:

Focus Group Discussions:							
Expected Result 1: Enhanced educational opportunities for Syrian and Jordanian children at risk of child labor and early / child marriage (parents + students)							
No.	Activity name	Nationality	Gender	Age	Specific Characteristics	Date	Time
1	Conditional cash for education	Syrian	Women	18+	FHHs - Mothers of Girls 3 Mothers & 3 Girls	15 June 2020	11:00 AM
2	Conditional cash for education	Syrians	Men	18+	MHHs – Fathers of Boys Cancelled ; was not organized from their side	15 June 2020	6:00 PM
3	Conditional cash for education	Jordanian	Women	18+	FHHs - Mothers of Boys 7 mothers & 7 boys	15 June 2020	1:30 PM
4	Conditional cash for education	Jordanian	Men	18+	MHHs – Fathers of Girls 3 men	16 June 2020	6:00 PM
Expected Result 2: Increased protection for Syrian and Jordanian community members through psychosocial and peer-to-peer activities							
No.	Activity name	Nationality	Gender	Age	Specific Characteristics	Date	Time
5	Psychosocial support through activities conducted at CARE Safe Spaces	Syrian and Jordanian	Women	18+	2 women	16 June 2020	11:00

6	Psychosocial support through activities conducted at CARE Safe Spaces	Syrian and Jordanian	Men	18+	3 men	16 June 2020	2:30
7	Peer-to-peer activities	Syrian	Women	18+	7 women (Merged by CARE team)	17 June 2020	10:00
8	Peer-to-peer activities	Jordanian	Women	18+		17 June 2020	12:30
9	Peer-to-peer activities	Syrian and Jordanians	Men	18+	6 men	17 June 2020	2:30
10	Needs assessment	Syrian	Women	18+	5 women	18 June 2020	10:30
11	Needs assessment	Syrian	Men	18+	5 men	18 June 2020	2:00
Expected Result 3: Improved access to and participation in the labor market for vulnerable refugees and host Jordanians, especially women							
No.	Activity name	Nationality	Gender	Age	Specific Characteristics	Date	Time
12	Business development training	Jordanian & Syrian	Women	18+	7 women	21 June 2020	10:30
13	Business development training	Jordanian & Syrian	Women	18+	8 women	21 June 2020	1:30
14	Business development training	Jordanian & Syrian	Men	18+	3 men	21 June 2020	3:00

3.2.4 Conducting 8 Case Studies' Interviews:

The case studies aimed at collecting an in-depth individualized experience of the direct beneficiaries of the project. This included understanding the story and the key factors leading to their participation in the project, their priorities and needs at the outset of the project, whether or not the project have responded to those needs, made a difference, challenges faced and likely to continue, mitigation strategies and customized recommendations for improving the effects and short term and long term impacts of the project in future similar interventions. Besides, the likelihood for sustainability beyond the timeframe of the project was discussed.

The 8 case studies were selected across the three key interventions of the project; i.e the CCA, Psychosocial and economic empowerment. The selection of the cases was in consultation with

the component managers who provided background and rationale for the selection of the cases so that the case studies are informative and provide a unique experience to enhance learning and the intervention modalities.

Below is the distribution of the case studies:

- Diversity of experience in terms of position in the family. FHH or MHH, single, youth, refugee status, educational level, age... etc
- Types of services received (one-on-one, peer support, group empowerment, etc)
- A parent or a student beneficiary of CCA
- Diversity of surrounding environment, conservative, open, , etc
- For the economic empowerment component, type of project and skills beforehand, current status of the business (running, on hold, etc)

The full case studies are included in Annex 3 of the report.

3.3 Reporting Phase:

After the data collection has been completed, the evaluation team analyzes all information collected according to the objectives and indicators ensuring the triangulation of the data from the different sources. **Qualitative data collected** from the Key Informant Interviews and Focus Group Discussions and the detailed document review were thoroughly analyzed in the form of detailed transcripts documented in the field reports. The case studies were also analyzed and developed in a story-like format that captures the evaluation themes with photo documentation where possible.

After that, the key findings were organized and analyzed during the process of developing the draft Evaluation Report. The consultant applied a gendered and age-sensitive analysis to all evaluation findings. The final structure of the report was agreed with CARE staff beforehand. The draft report was shared for review, comments and feedback.

Once the draft and key findings are agreed, the evaluation team submitted the final Evaluation Report. At the same time, Riyada prepared a stand-alone executive summary in English, of no more than 5 pages.

4. FINDINGS

The main findings and recommendations contained in this report include the inputs provided by both the key CARE Jordan project staff, as well as the direct project beneficiaries. The purpose of this section is to provide not only an overall analysis of the ADA project but also examine closely the different activities within the project. This evaluation aims to provide general insights and recommendations, especially in terms of relevance, effectiveness, efficiency, and deepening impact and sustainability. The findings are primarily based on the responses from four key informant interviews and thirteen focus groups which were held with direct beneficiaries from each component of the project. Originally there were fourteen focus group discussions, but one group did not attend. It was then agreed with CARE Jordan to replace it with an additional case study, in order to provide an in-depth investigation. Questions that were developed based on a thorough review of all documentation provided.

4.1 Relevance

As a result of the close coordination with the Jordanian ministries and the fact that CARE Jordan implements an extensive case management and vulnerability assessment processes, the aim and focus of the ADA project were highly relevant to not only the national priorities but also to the needs of the vulnerable communities. Furthermore, the fact that the project was inclusive of vulnerable Syrian refugees, as well as Jordanian citizens allowed it to be relevant to the economic situation that exists in Jordan for refugees and the host community. By providing this mixture of support it also helped with social cohesion issues that could be exaggerated when only the refugee population would be included in the project. Additionally, the fact that as there is a sense of donor fatigue, many beneficiaries have struggled to get financial and non-financial support from local and international organizations. Through the ADA project, CARE Jordan was able to provide much-needed support for Jordanian and Syrian families facing economic hardship, psychological pressure and their need for capacity building in order to create a more sustainable income through the establishment of their own business. In addition to the project's design being highly considerate of the social and economic conditions within Jordan, it was particularly relevant in its gender mainstreaming and inclusive programming.

It is important to note that the continued support provided through the lockdown conditions related to the COVID-19 pandemic helped to also illustrate the relevance of this project. All key staff recognized that through their connection with beneficiaries, in particular in terms of Syrian refugees, CARE Jordan's case management, psychosocial support and information provision

activities provided a link for these already vulnerable beneficiaries to resources as well as information. Additionally, the psychosocial activities were particularly important as there was an additional level of stress added, so the reinforcement and capacity development in terms of positive coping mechanisms was appreciated and were especially relevant during this time.

4.1.1 CCA:

The CCA activities helped to address the issues of child labor and early marriage through incentivizing education. As this is not a new programme activity for CARE Jordan, in the ACA project they were able to expand from past learning and be more exact in their recruitment of new students. Therefore, the selection process allowed CARE Jordan's project team to ensure greater success and buy-in not only among the students but also their families in terms of this project activity. Additionally, as the lockdown created increased economic stress on already vulnerable families, the cash assistance was vitally important to project is addressing their objectives of poverty reduction, supporting students to continue their education at schools to avoid going earlier to work as well as early marriage.

This activity's design recognized well the relationship between the economic issues facing vulnerable families and the protection concerns related to education for their children. As part of their programmatic intervention approach CARE Jordan carried out the CCA activities in the ADA project informed by previous learning and the organization's strong connection to the community they serve. As a result, this initiative's design and implementation were aligned with the country objectives of poverty reduction, supporting students to continue their education. The cash assistance provided made it possible for vulnerable students and their families to overcome the economic burden of school, as well as helped them to recognize that through education they are investing in their long term economic sustainability. The monthly payments enabled the targeted families to cover the cost of their children's transportation, stationery, activities, and school clothes, as well as for support courses in English, Arabic, and Math for Tawjihi students.

The high rate of success of CCA has developed a positive reputation within the community and the families reported feels a sense of hope and positivity, and perhaps, more importantly, the students themselves expressed a sense of possibility when thinking about their future. This change in attitude further illustrates the importance of the activity, as many CARE staff noted that when they started this intervention years ago, many students were unable to even imagine that they would have the ability to choose a future for themselves. Further evidence of its relevance can be seen in the fact that many families reported feeling more encouraged to send the rest of their children to school as a result of seeing the positive changes enrollment in the project provided.

"We are a Syrian family of 7 individuals, residing in the Marj Al-Hamam area. Our income is limited as my husband has no work and suffers from health problems related to his hearing, which has left him with a speech impairment. My daughter, Ayah, has benefited from the CCA project. This monthly financial support has enabled me to cover school transportation and cover the cost of new clothes for Ayah, as

well as it enabled her to participate in English enrichment courses. We also used part of the amount to pay the rent for our apartment as well as to cover other expenses. The most important thing is that this support has helped us keep Ayah and my other children in school. Thanks to the CARE Jordan project for their support” .Ayah's mother said.

4.2.2 Psychosocial Support:

This program was designed based on identifying specific needs/gaps, high level of coordination, development of service plans with service providers and follow up with needed referrals. The project focused on educational and psychological services.

Awareness-raising sessions were conducted through separate sessions for women, men, and mixed-gender groups based on the topic. The methods used during the educational and recreational activities included active play, socialization and stimulation, which helped to assist participants feel comfortable to express themselves and reduce their sense of isolation. The sessions also targeted both at risk children and children with disabilities, through a wide range of activities including painting, drawings, music, puzzles, reading, and the making of handicrafts. Psychosocial activities were also implemented during the school winter vacation to promote children's self-awareness, as well as to strengthen their self-confidence and encourage them to continue their education.

The holistic and varied nature of these activities helped to tailor the sessions to the needs of the community, ensuring that they were highly relevant. Beneficiaries reported a growing sense of community and an increased positive self-image as a result of their participation. Stating multiple times in focus group discussions that the sessions provided much-needed support and the feeling that the CARE Jordan staff was considerate of their priorities and needs when developing the programming. This was particularly the case when it came to the lockdown period where many reported that the individual phone sessions helped them feel less isolated and heard. This consideration was also felt during the online sessions and the participants in the virtual sessions reported that the project team was respectful of their time and helpful in terms of accessing the resources online.

Prior to their participation many of the targeted individuals for this activity are living in an economically fragile situation, as well as faced challenges in terms of feeling isolated and vulnerable due to their economic and social limitations. Most live in isolated areas and camps and struggle to meet their basic needs. Additionally, in the FGDs, many of the participants expressed that they suffered from long term psychological stress as a result of displacement, the unstable economic situation in Jordan. This was particularly true of women interviewed that are the head of their households or separated from their husbands. Furthermore, Syrian men in particular confirmed the compound stress of the situation in Syria and the difficult economic conditions in Jordan, caused them to feel angry and depressed.

Shifa Yazid is a Syrian woman residing in Jordan, a widow and mother of two boys and two girls; their ages range from 7 to 13 years old.

“I have participated in CARE Jordan psychological support sessions and benefited from them a great deal. My participation helped me to realize that although I am a widow, with a great deal of responsibility taking care of my home and children, I need to also take care of my own needs. I saw the importance of developing my own personality and have begun to think about what I want for mine as well as for my children’s future. I learned a lot of the group discussions and hearing other people’s stories helped me to feel more connected to others and not so alone. In the group we were able to bond and came to realize our shared challenges as Syrians living in Jordan, These sessions strengthened my self-confidence and as a result I have started to work on enhancing my skills in making accessories and sewing.”

4.2.3 Economic Development:

The provision of economic development support was highly relevant considering the tough economic reality that exists on the ground in Jordan. Building on lessons learned from previous similar interventions, in the ADA project it was decided that the selection process would not only consider vulnerability, but also prior experience and potential of the participants. By factoring in both elements into the selection process, the initiatives were starting on more fruitful ground. The individuals were not only more clear in their vision, but due to their prior experience were able to hit the ground running. Additionally, due to their knowledge of their local market, they understood more clearly the needs of their customers. This helped to contribute to the relevance of the economic initiatives within the community and provided a more sustainable foundation for each participant. Furthermore, due to the specific barriers faced by women in terms of accessing the formal labor market, the support in establishing informal home businesses provided an opportunity to overcome those barriers and increased their ability to contribute in a sustainable manner to their family’s income.

4.2.4 Case Management and Information Provision

Through a well-organized case management and information provision processes, the CARE Jordan staff was able to not only identify vulnerable beneficiaries but were also able to link the HHs’ specific needs with the resources being provided in the ADA project. Furthermore, when there are needs that are not able to be addressed with the project, case management and information provision helps to link the beneficiaries with other programmes both internal and external to CARE Jordan. This systematic approach helps to not only ensure that individuals are appropriating selected for this project, but also that community needs are being channeled to the correct resources and actors. This matching of needs and resources, combined with the internal ability for CARE Jordan to refer vulnerable individuals to different initiatives further enhanced the relevance of this project and ensured that those that take part in the activities are receiving the most relevant forms of support.

4.2 Effectiveness:

When considering the effectiveness of the ADA project, it is clear that CARE Jordan’s programmatic approach was an essential contributing factor, in particular in light of the challenges that existed due to COVID-19. The fact that this project’s design is integrated into the existing

system of projects allows beneficiaries to be effectively identified and appropriately selected for each project activity. Furthermore, because of CARE's holistic approach to implementation, the project benefits from a wide range of specialized staff contributions and a sense that there is a shared sense in ownership and accountability for its success. This was essential to the quick and strategic changes that took place in light of the lockdown and created an effective work plan that was able to remain focused on the objectives of the project, as well as responsive to changing conditions on the ground.

Additionally, the positive feedback from beneficiaries' points to the clear and effective management of the activities and information shared. The financial and non-financial assistance has been successful in assisting targeted families with improvements across a wide range of geographical areas. Building off of past experience and implementation of similar activities, the design was appropriate to the situation on the ground and the implementation was followed up on by the CARE project team who worked very closely with the beneficiaries to identify and address their needs in all levels through preset criteria, interviews, phone calls, zoom technology and follow-up. Beneficiaries' commented on their satisfaction in terms of the selection process and expressed that things were explained clearly and CARE was transparent whenever issues arose. This created a deep trust between the beneficiaries and the project staff, making it easier to communicate and effectively implement the project's activities.

Most of the activities were delivered on time and according to specifications with the exception of the lockdown period due to COVID-19. This is one of the only areas where beneficiaries were disappointed in the delays, however, it is clear from discussion with the CARE Jordan staff that they did create numerous innovations within their programming approach to minimize the delays.

4.2.1 CCA:

From the perspective of the CARE project team, there is a sense that the CCA activity was implemented and managed in an effective manner. This is further supported by the beneficiaries' feedback which pointed to the project staff's open and transparent form of communication as one of the main contributors to the effectiveness of the project activity. Beneficiaries were largely satisfied in terms of the amount of cash received, noting that the additional support made it possible for their children to focus on school and not have to contribute economically to help the family meet their basic needs. While there were some children that did participate in labor on their vacations or on the weekends, there was a shared sense among the beneficiaries that the financial support reduced the economic pressure on the family and made it possible for their children to focus on school. The main area of concern that exists among the beneficiaries is the sense that they would like to have more of their children to benefit from the programme. Many families expressed a feeling of frustration that they would be in a position of choosing which child would be afforded such an opportunity, while the others remain without the support.

This feedback should be considered as another sign that the activity is highly effective and something families identify as clearly making a difference in their child's life, as well as contributing to the well-being of the family. It is important to also note that while some activities were

suspended during the lockdown in Jordan this year, CCA activities were able to proceed. Despite the difficult working environment, the project team was able to help increase access to financial assistance through the provision of an ATM to remote areas, as well as worked to support students throughout this period. The overall effectiveness was impacted by the pandemic, particularly regarding access to strong internet connections to help with distance learning. Additionally, there exists frustration in terms of the interaction between students which is also an important component of this project activity.

Furthermore, in FGDs, CCA beneficiaries shared a strong appreciation for the high level of transparency and open communication with the project team. The distribution of cash was smooth and the staff was always available to support the families if they had any questions. All respondents acknowledged that the amount of cash provided was essential and helped to stabilize the families. That said, it is clear that these were issues that were inherent challenges as a result of the pandemic and not entirely things within the ability of the project staff to prevent.

Safa is a Syrian child who dropped out of school for one year in order to work with her mother making and selling homemade food as a means of securing additional income for the family. Her mother described her daughter, “As a result of leaving school I could see that she was suffering and depressed. She withdrew from everyone and had physical tics and involuntary movements developing in response to the stress she felt. Thankfully, we were able to return Safa to school with the received support from the CCA project. Over time I witnessed my daughter return and her health has improved. She is more confident and has a much more positive outlook. The CCA project was a great and important opportunity in all of our lives.”

The beneficiaries of the CCA project noted that they found the selection process to be transparent and appreciated the continuous and effective communication provided by the project team in terms of upcoming workshops and events posted on social media. Some families did express concerns regarding that fact that they would like CCA support for more than one students and struggled to understand why the project did not take this into account when providing the support. The limited funding made it difficult for parents to decide which of their students would benefit most from such support, especially in cases where the family was really struggling to cover education costs, as well as their basic needs. Additionally, some of the families expressed concern about the process of being placed on a waitlist and felt that not knowing if they were selected for a period ranging from one to three months made planning for the next year very difficult. This extra stress created tension within some of the families, as they were already facing so many challenges.

4.2.2 Psychosocial Support:

Non-financial assistance has been successful in providing targeted families with needed support in many ways. The design of the psychosocial activities was appropriate and effective in helping improve coping strategies and providing needed space for expression and stress relief. The CARE Jordan project team worked very closely with the beneficiaries to identify and address their

needs in all levels through preset criteria, interviews, phone calls, zoom technology and follow-up. The focus group discussions have clearly shown that the project has increased protection for Syrian and Jordanian community members through psychosocial and peer-to-peer support group activities, as well as improved their understanding of themselves and others within their community. While this activity was widely seen as effective by all beneficiaries, there was a particular benefit identified regarding the support it provided during the COVID-19 lockdown. The FGDs revealed that the Peer to Peer activities provided essential support during the stress of that time and many participants expressed appreciation for the ability to communicate with others about their sense of isolation and fear.

Overall participant satisfaction was high in terms of their feeling that the programming was well designed to meet their needs. The activity time and duration were acceptable, but many participants expressed the desire for additional sessions and access to further support. In terms of the trainers, the participants enjoyed the structure and approaches taken within the sessions. They felt heard and were empowered to express themselves. Additionally, the group structure allowed for an increased sense of connection with others and a feeling that they were not alone. The connections formed were deep and many participants explained that they continued to communicate with each other well after the end of the sessions. This had provided a needed sense of community, as well as a resource to reach out to in times of stress.

In terms of barriers to participation, most of the beneficiaries explained that with the support of the project they felt comfortable taking the time to focus on their emotional well-being, but at the same time acknowledged that they will likely not be able to afford this type of support if it was not offered for free as a result of CARE's support. This is not only due to the economic stress they are under, but also a sense that they would find it difficult to prioritize their emotions, when their families continue to face such difficult challenges.

Regarding the Psychosocial support activities, the beneficiaries were clear that these sessions were highly effective and provided much needed support. The virtual sessions were both a challenge and a blessing in that in some cases participants admitted that they found it hard to share openly with others online, or could not find a quiet place in their homes to share openly all that they were facing. At the same time, many also recognized that it was easier to participate when they did not have to schedule child care or deal with family members who did not like them traveling far from the house.

4.2.3 Economic Development:

While it will take time to know the true success of the businesses created, the feedback from the beneficiaries in terms of the effectiveness of the training that they received, clearly indicates that the trainers and information were taught effectively. Most beneficiaries felt that they now are much more confident in terms of how to run their businesses, as well as how to manage costing, pricing, promotion, and marketing. It was also noted that the online training was additionally supported by WhatsApp groups that the trainees set up to share and continue to support each other in the weeks and months ahead. The strong connection that was created as a result of the training

sessions was directly linked to the strength of the trainers and the sense of community they actively fostered throughout the sessions.

In terms of activity time and duration, many of the participants commented that they felt the pacing allowed them to not only learn new skills but also provided ample time for questions and sharing. This helped them to feel confident and more secure moving forward. That being said, they also noted that it would have been beneficial to follow up training that would cover more advanced skills and help them tackle more complex issues as they develop their businesses.

In terms of the selections process, most participants felt that this was done in an effective manner. The project team identified and selected beneficiaries who were seeking to increase their business development skills through an inclusive outreach strategy considering the preset criteria to find the eligible beneficiaries. The process of selection went through different steps, which included a phone call interview, one on one interviews, and then committee interviews to finalize the list and fill out the score. Participants stated that they felt that their ideas were carefully considered and as a result of this careful selection they felt proud to be selected and encouraged about the potential of their business idea.

The training materials focused on topics related to both establishing and maintaining a business, as well as provided information about accessing business development skills and training opportunities. Participants learned about how to calculate costs, pricing, promotion and marketing, how to remain competitive within the marketplace, how to be an entrepreneur, technical and financial business plans. Participants stated in FGDs that these training sessions helped them be more effective and organized in their approach. Furthermore, the training was effective in terms of providing participants with an opportunity to better shape and think through their ideas and better understand markets and business management. When finishing the training program, participants have submitted full and comprehensive business plans in order to receive financial grants. It was noted that the participants know how to manage their own initiatives better and feel much more confident in business. However, some of them have faced some challenges including; establishing the supply chain of their goods, securing better deals and negotiations skills, cash flow and stock management and online marketing. For the most part the issues they faced are normal at the start of any business, participants were still feeling positive despite the challenges.

Additionally, all participants expressed appreciation for the small grant. These needed funds are seen as a good start, however, many beneficiaries would have also appreciated more substantial funding as they continue to develop their ideas. In terms of location, this not only is proving to be an effective way to stay connected but also provides a resource and friends that understand the challenges of the early days of starting a business. It is important to note that without this support many of the participants would not have been able to make the needed changes to their business, nor feel confident in terms of how to best manage their project. Therefore, this project was also effective in addressing the key needs of the participants.

Yaser Al Otherman is a Syrian, fine artist. When asked about the training he shared, "Training on business development is tantamount to literacy in terms of their importance. Prior to this training, I have to admit that I was ignorant in terms of how

to manage my project. In particular, I struggled to correctly calculate my costs, as well as how to market my products. After my participation, I became familiar with many important concepts and gained needed skills. Now I feel I can manage my project more effectively and feel more empowered to reach my goals.”

One of the main concerns in terms of effectiveness was highlighted by the small business training and grants, as many of the beneficiaries expressed that they wished that they would be given support for longer and that the grant was a bit bigger in order to better help them in their first year. As the first year of business is a particularly difficult period, many explained that they wished that they would have more training and support as they expected to face unknown challenges in the year ahead.

The main ways the project could be more effective relates to the reality that the participants are facing a very difficult marketplace. This is particularly true considering the economic impact and uncertainty that exists as a result of the COVID-19 pandemic. Therefore, most respondents requested that further support be given and enhanced courses be developed online. By making the sessions available online and including more specific skills they will need in order to continue to market their goods in the new restrictive pandemic environment, the beneficiaries feel that they are more likely to successfully face this difficult time.

4.2.4 Case Management and Information Provision

The effectiveness of the case management and information provision can be seen throughout the project. The continuous follow-up and open communication and clear information have helped to ensure that Syrian refugees remain well informed and connected. Case Management sessions and services are conducted to determine the beneficiaries needs, risks and vulnerabilities. This makes the projects more effective because it helps to match the correct individuals with the activities that will best meet their needs. The logic behind this approach is to connect these beneficiaries with both internal and/or external services; link them with the project resources and different actors. Additionally, through case management and information provisions the beneficiaries were well connected and informed. This was particularly relevant during the COVID-19 lockdown. Many FGDs pointed out that one of the main ways that received information was through CARE information provisions and the support of the case manager. This was perhaps one of the most effective elements of the project that enabled the ADA project to successfully move forward despite the lockdown. The team was able to adjust quickly to phone and virtual assessments and communication.

Timeliness was another area where the ADA project was mostly effective. Many beneficiaries expressed their appreciation for the consistent communication and support throughout the project. Most of the activities were on time for the most part and the main interruption came in response to the lockdown. During this time there were some delays in terms of cash distribution and some confusion in terms of how to use the technologies introduced. That said, most of the beneficiaries still felt satisfied by the implementation because even in the case of delay, CARE Jordan’s team

communicated clearly. Additionally, many of the respondents also stated that CARE Jordan became an essential source of information and the connection to the project activities helped to reduce stress during the lockdown.

4.3 Efficiency:

CARE Jordan's holistic approach to project design, management, and implementation creates a strong network of specialized staff to work across several sectors within a single project. This contributed to the overall efficiency of the ADA project, and made the selection process and follow up with beneficiaries responsive and flexible. It was noted from the FGDs that CARE's team members are fully capable of achieving the project objectives to the extent that these objectives have been achievable during the project life cycle and there is an apparent deep trust in the reputation of CARE Jordan within the community. Additionally, due to CARE Jordan's long-term presence within Jordan, they are extremely well connected to the relevant departments and governmental institutions. These established relationships allowed for the ADA project to not only meet the needs of the community but also be aligned with the governmental priorities. A particular example of how this relationship benefitted the project can be seen in the negotiation regarding the percentage of vulnerable Jordanian families versus refugees would be included in the project. As the government is concerned with not only the well-being of the refugees but also for the Jordanian people, it was essential that any project would take into consideration the economic pressures of the host community. One of the strengths of the ADA project was its ability to make this adjustment and continue to provide needed resources based not only on the status of a potential beneficiary, but also to take into consideration their vulnerability. There appears to be sound regular reporting of the program on a timely basis and the interventions implemented added a great value to the beneficiaries; reflected on their daily life and conditions. However, many beneficiaries wished that the application approval process was less time consuming as their needs are high. Finally, to the best of our knowledge and investigation as evaluators; it appears the project's to be run on a cost-effective basis with the diversification of support and interventions to a large number of beneficiaries.

4.3.1 CCA

While the selection process took time in the beginning, it is clear that students and families that participated felt that the project team was efficient in providing needed resources and information and disbursed the allocated budget for CCA to targeted beneficiaries on a regular basis. The families received needed monthly support and were able to provide for their children's transportation and school costs, as well as offset some of their daily expenses. In this regard, the amount of money received by each beneficiary was efficient to some extent but not enough. As their financial burden is very complex and sustainable livelihoods remain a concern, the funds provided only partially solved the problems beneficiaries face. However, it made an important difference and in FGDs beneficiaries explained that they understand that no ONE project can protect beneficiaries completely from the burden of high costs, limited economic opportunities and the imposed taxes even on low incomes.

It was noted by the project team and the participants of the FGDs that with the lockdown there was a slight delay in terms of the cash assistance, but all were generally positive about the creative and effective solutions that were implemented. Additionally, throughout the project cycle, there was a system of continuous observations implemented by CARE Jordan that made students and families feel supported. The ADA project truly benefited from the experienced CARE Jordan team, as well as a team of talented educators and trainers that were incorporated into the project in order to support the students in areas they may be behind.

CCA has encouraged targeted families and households to not only encourage the participant child to continue with their schooling. In this regard, the project seems highly efficient, as most families reflected that they are pushing all of their children to take their education seriously. The issues contributing to children dropping out of school are complex and highly impacted by the difficult economic context in Jordan. Therefore, while the support provided by CCA have been able to mitigate this issue, the use of child labor and early marriage as solutions for families in need will remain a concern as long as employment and opportunities continue to be difficult to come by. This helps explain the fact that some children in the program still need to work on the weekends to help support their families, as well as points to the need for a livelihoods component for the parents to be included in this programming in the future in order to increase its efficiency in terms of mitigating risks and poverty reduction. It is important to mention that many of the participants learn about this programme from previous participants within their community. This support has not only had a positive impact on the individuals, but the communities are sharing information about it, as there is a shift in terms of the value being placed on education. Furthermore, when one child in the family is attending school, the parents noticed that it is encouraging for all of the children in terms of their desire to learn and take school more seriously.

Amina is a 13-year-old girl, who dropped out from school for an entire academic year as a result of her mother's inability to afford her school expenses. When asked about her daughter, Amina's mother said, "I sent her to work in textile and sewing for a daily wage of 5 JD. When we got CARE Jordan's assistance, she was able to return to school. I can see how much it has changed her view of herself and how proud she is to be able to ride the bus to school. Through CCA we are now able to charge our phone and this makes it possible for Amina to communicate with her teachers and ask for help when she needs it. She is much happier now, and this means so much to me."

In terms of value for money, CCA is vitally important to both the students and their families. The project has been able to address the objectives of poverty reduction and supporting students to continue their education at schools to avoid going earlier to work as well as early marriage. The financial support provided has also enabled the family members to use a portion of cash to cover family needs, including; the rent, food, medical expenses, as well as cover the cost of the household utilities.

4.3.2 Psychosocial Support

CARE Jordan team showed creativity and professionalism in the implementation and management of the psychosocial support component of this project. Prior to COVID-19 lockdown, staff connect with beneficiaries through phone calls based support sessions. Once CARE Jordan offices shut down, these check in following-up modalities continued virtually. The staff carefully considered issues of privacy and worked to quickly adapt their physical sessions at the safe spaces procedures in order to provide the same level of care and support through virtual means. Throughout the project cycle, there was regular reporting of the progress and the staff supported not only the beneficiaries but also emphasized the need to work as a team. This approach allowed staff to continue to work well regardless of the changing conditions.

Lita Kanaan, is a Jordanian citizen who lives in Irbid. She and her husband live together with their son and two daughters, all between the ages of 4 to 14 years old. At this time her husband does not have a job and the family receives menial support through the National Aid Fund. Unfortunately, this support is not enough to cover their living expenses. Lita shared, "I live in a difficult psychological condition. My son and daughter both have mobility impairments and brain atrophy due to lack of oxygen during childbirth and their health has not improved despite ongoing physical therapy. I decided to participate in psychological support sessions with the CARE Jordan project because I felt really needed it. I am under so much pressure due to my family's economic situation and my children's poor health. These sessions helped me feel better and have learned how to manage my stress better. I am able to maintain a more positive outlook. Also I am so appreciative of the fact that my daughter Dana is benefiting from the CCA programme over the last two years. She is now doing well and is happily adjusted and enjoying seventh grade.

In terms of value for money this initiative not only provides needed resources that make it possible for beneficiaries to re-engage in their families and community, but it also is a relatively low cost method of providing needed emotional support. The addition of the virtual approach also made it clear to the CARE team the possibilities of providing such activities to vulnerable individuals with mobility issues and limited access to transportation. Additionally, through these group sessions beneficiaries developed their own small discussion groups so that they are now connected to others in a way that would not have been previously, which speaks to the multiplier effect of this activity, making the investment even more valuable over the long term.

Natalie Atallah is a young single Jordanian woman, who lives in the Azraq area with her family. Prior to attending the psychological sessions, she described herself as living without hope. "I did not complete my school education and this created psychological pressure, tension and anxiety for me. I slept all hours of the day and stayed awake all night. I was very troubled." She added, "I joined the psychological support sessions within the CARE Jordan project to get out of this suffering and stress. As a result, I became a totally different person. Now, I set myself goals and have decided to study and apply for the Tawjihi exam and now push myself to participate in several women's initiatives in order to occupy my free time. I am more active and feel more energetic. The CARE Jordan team contacted me and helped me during the

psychological support sessions, even during the outbreak of the Corona pandemic/ COVID 19, which has had a positive impact on my daily life and my future as well.”

4.3.3 Economic Development

In terms of the management and training aspects of this activity, the FGDs revealed that the beneficiaries felt well supported and encouraged by the CARE Jordan project staff. The ADA project allowed for the development of key skills and many participants felt that they are now better able to make their business ideas a bigger and more sustainable reality. The training and grants were delivered in an efficient manner and when needed adjustments were easily made and changes shared with the beneficiaries. The main challenge that reduced efficiency was the lack of sufficiently strong internet access to enjoy the training easily. Many participants struggled with weak connections which made the learning and participation in the group training difficult. That said, although some challenges were faced in the implementation of training sessions, the objectives were met and the beneficiaries and the training partner confirmed that all of the materials were shared as designed. The project team was therefore able to ensure that the planning programming was efficiently delivered. The timing of the training and the grants was a particularly positive element for most beneficiaries, as they stated in FGDs that having the resources to support and expand on their business initiatives provided a way forward during the lockdown. The training was grounding and helped them to remain focused on their goals despite the uncertainty of the COVID-19 pandemic. Lastly, the fact that CARE Jordan continued with the project activities also helped to make the beneficiaries become more committed to seeing their vision come to life, as it was clear that the project team was committed to supporting them.

“I have benefited a great deal from the small business development online sessions. I gained several new skills and now know how to manage my own initiative better and feel much more confident in business. I used to work from my home on a limited scale in the field of sweets, now following the training and small grant I am able to buy needed kitchen equipment. This has made it possible for me to produce my sweet in larger quantities, cut down on production costs and increase my profit potential. I am excited about the possibilities that exist for me in the future,” Muna Odeh stated.

It will take time to see how efficient the grants will be in supporting the businesses in the long term, but it is clear that at the time of the evaluation the beneficiaries already see positive results in terms of how the grants have made it possible to buy needed equipment and make investments to expand their productivity, reduce costs and increase the potential for future profits. Therefore in terms of value for money it is clear that the grants and training have been well used and efficiently distributed to beneficiaries with a great deal of potential to successfully grow their businesses.

4.3.4 Case Management and Information Provision

The Case Management and Information Provision activities were extremely efficient in terms of helping HHs to identify their needs, provide them with relevant information and refer them to external and internal services. However, it is important to note that HHs are likely to undergo additional case management processes when accessing external services, and the receipt of these external services will depend on the criteria and the available funding. Therefore, measuring the exact impact of these referrals to external services remains difficult to determine because it is outside the scope of this project, as well as no longer in the hands of CARE Jordan. That said, the referral process does increase access to services and the potential for additional resources. Unlike many of the other elements of the project that needed time to adjust to the virtual implementation conditions presented by COVID-19, as a result of the social media information sharing continued and proved essential to maintaining a connection with beneficiaries. At the same time, the project team did a great deal of work to innovate the case management processes. From the FGDs feedback there was a slight delay in terms of response, but quickly after the lockdown participants felt that CARE Jordan staff was aware of their needs and that the communication was easy and transparent. These innovations also have helped new virtual modalities to develop and has provided CARE Jordan with the tools to potentially reach beneficiaries across a wider geographical spectrum. A possible area of improvement in terms of the efficiency of the tools used, it is possible that CARE Jordan could increase their efficiency even further by incorporating additional mass communication tools such as a WhatsApp business groups, Facebook live information sessions, and Facebook groups for specific target groups.

4.4 Impact:

The project has shown a great deal of positive impact both in terms of the financial and emotional well-being of vulnerable beneficiaries and their families. Additionally, the project has positively impacted vulnerable individuals by increasing their ability to withstand shocks, manage stress, provide for their children and develop their personal capacities. The overall impact being a great sense of protection and resilience. The feedback from the project staff and FGDs participants indicates that overall the project activities provided needed resources and empowered beneficiaries. The project staff additionally pointed out while the COVID-19 pandemic was highly challenging, implementing the activities of the project under such conditions pushed the team to reconsider and expand their methodology. Through this learning, CARE Jordan was able to develop a process of virtual meetings for training, a new approach to one on one virtual meetings for case management, as well as virtual psychosocial support sessions. This has helped to not only expand the approaches implemented but also has led to a reconsideration of how CARE Jordan could reach more beneficiaries across a wider geographical area. Additionally, as CARE Jordan is an inclusive organization, with a particular mandate to promote gender mainstreaming and equality of access to the marginalized, it also became clear that the use of virtual technologies would make it possible for women with limited movement or though with disabilities that struggle with mobility, to be included to virtual session in future programming. While there were some elements like the work visas for Syrian workers that were denied due to new regulations

introduced during the lockdown, overall most of the project's activities were successfully implemented.

4.4.1 CCA

The CCA project not only impacted the financial capacity of the families, making it possible for them to cover the cost for their child to attend school, but also made it possible for them to offset some of their daily expenses. This support made it possible for the families to cover their basic needs and relieve some of the economic pressure they felt prior to participating in the project. Additionally, the CCA project also had a positive impact on the families' view of education. Once they saw how their children were benefitting, many expressed a shift in their prioritization of education in their children's lives. This shift not only benefitted the child participating in the project, but has also shown an impact on the other children in many of the families. Many parents expressed the desire that all of their children will be able to be enrolled and have committed to making this happen. Furthermore, as the children are becoming more integrated and engaged with school and are no longer participating in child labor, they are more protected against abuse and exploitation. They have the opportunity to experience their childhood and develop themselves, which has had a positive impact on their self-esteem, social well-being and sense of personal agency.

However, it is important to note that due to the economic situation in Jordan many of these families continue to struggle financially and the reality remains that more sustainable solutions are needed in order to reduce their vulnerability. An indicator that more support is needed can be seen in the fact that some children have to work on the weekends in order to support the family. Therefore, it is recommended that in future similar project livelihood support is provided for the family. This way the parents will be empowered to support the family, the economic pressure will be decreased and the children will be able to enjoy their schooling and work toward a better future for themselves and their family.

4.4.2 Psychosocial Support

In terms of impact, the psychosocial support activity has shown to have a great impact on the emotional and social wellbeing of participants. Through the ADA project, beneficiaries were able to connect with specialized staff that provided them with the needed tools and emotional support. This positive experience has been expressed in the FGDs as a way to break through the isolation and anger that limited many of the participant's ability to engage fully in their families and communities. Additionally, many felt more connected to others, particularly noting that they were now better able to see others as people regardless of their status as a Syrian refugee or Jordanian, improving the level of social cohesion and understanding within the community. In addition to the transformative impact of this programming for the beneficiaries, the fact that the ADA project ran through the time of the pandemic also pushed the project team to improve and expand their ability to connect with beneficiaries virtually. New methodologies were created and enhanced approaches were used.

4.4.3 Economic Development

One of the most impactful aspects of this initiative was the selection of beneficiaries with prior experience and knowledge and the provision of grants to help enable the participants to start new enterprises or to expand for existing ones, creating the opportunity for participants to become more financially independent and grow their expertise. Furthermore, as their businesses are providing needed services within their communities, participants increase their connection with others and support a sense of social cohesion. It is important to note that at the time of this evaluation the impact of each project is not entirely clear as things were slowed down as a result of the lockdown. That said, the evaluation team has captured several positive signs of effect thus far, including:

- *At the level of beneficiaries:* According to discussions with them, they interpret their participation in the project thus far (training, grants and business registry) as promising. As most had not had prior access to receive the business development training and irrespective of whether or not they got selected, they spoke of the value of the training to being a useful opportunity to help them consider taking their livelihood and economic situation matters in their own hands.
- *Training:* The training provided them with an opportunity to better shape and think through their ideas, consider and deliberate alternative options, better understand markets and business management, and seek to find their own answers as to the likely success of the project and improving their economic situation. Interestingly, almost all those consulted spoke that initially they were driven by need to receive grants to establish /expand their own business for family income generation.
- *Supporting formalization of businesses:* The project is enabling the businesses to become more formally registered. This is an ambition that some of the interviewed entrepreneurs noted would not have otherwise been possible, without the project support. Registering the business and having proper documentation opens up both networking and expansion opportunities in the future.
- *Enhanced shared decision-making:* Their participation in the project has affected their families with adoption of participatory approach in making decisions in their households. Both, the husband and his wife, control decisions regarding family finances, in particular (Husband if he works / wife if she works / widow / husband's illness); usually the wife handles domestic work and care responsibilities.

Maryam Manasrah learned sewing and woolen textiles, she joined the project management course with CARE Jordan and benefited greatly. When reflecting about her experience she said, "Now I have the ability to calculate costs and profits, as well as have a better understanding of how to better manage my inventory and pricing. I have been able to purchase some equipment needed for sewing with support from CARE project, I really appreciate this opportunity." Mariam said.

4.4.4 Case Management and Information Provision

The impact of the case management and information provision was rather significant within this project, not only as it helped to correctly identify vulnerable beneficiaries, but also as it related to the COVID-19 lockdown, the information provision was essential to ensure open and transparent communication was shared. The result being a feeling of connection despite the lockdown restrictions on movement and a sense of knowing what is going on during the pandemic lockdown procedures. Beneficiaries were able to remain informed and supported and this not only helped in getting their need for resources met, but also helped to reduce stress and empowered them to choose more positive coping mechanisms when facing challenges. Furthermore, as a result of becoming more informed about available services and their rights, vulnerable beneficiaries were able to better access the resources they need. This empowered them to advocate for themselves, as well as reduce their vulnerability, mitigate risks and develop more sustainable coping mechanisms.

4.5 Sustainability:

In terms of sustainability, it is clear that the project is designed to provide support for both the long-term as well as short-term needs of the beneficiaries. That said, some economic realities that limit the ability for all of the activities of the project to be sustained beyond the scope of the project life-cycle. Some of these limitations and challenges include a worsening economic situation within Jordan and around the world, the lack of realistic durable solutions to address the Syrian refugee crisis and a general sense of donor fatigue and pull-back of funding. Given this context, an essential component to ensuring the sustainability of the project activities is the systematic approach taken through the case management and information provision, which ensures project resources and support are linked with beneficiary needs. Building on the information gathered and open communication, project activities such as the SBT and psychosocial sessions were able to be designed and implemented in a way that specifically matches the needs of the participants. Furthermore, the project provided psychosocial and CCA support for children enrolled in CCA. Here providing the emotional support to these vulnerable youths helped to not only shift their view of education, but also built their self-confidence and capacity to excel in school. This shift on the individual level made a real difference to the overall long-term well-being of their families and communities. Finally, it is important to recognize that due to the economic situation in Jordan, no one project can protect beneficiaries completely from the burden of high costs and limited economic opportunities. However, CARE Jordan did make particular changes in the ADA selection process by selecting more experienced individuals for the training and mini-grants related to the SBT which helped increase its sustainability. Specifically, by selecting those with prior experience, helped to increase the overall sustainability of the proposed businesses.

4.5.1 CCA

Sustainability for CCA activity is very challenging for many reasons. Specifically, as the families served through this initiative are highly vulnerable and the economic situation within Jordan and around the world is worsening, families are under increasingly high levels of pressure to survive. An additional issue that exists is that as education is a long-term endeavor, there is a need for continuous support in order to ensure students are appropriately integrated into the school system. This is not to say that there is no sustainable outcome. In fact, more than 90% of the families who were interviewed have shown great willingness to send their children to school beyond the cash assistance, however, they face many challenges that make covering the cost of education difficult. This appears to be particularly true of women-led households, as well as other highly vulnerable households. In the FGDs, many expressed that they are challenged in terms of finding work and maintaining a sustainable income. Some of the specific challenges they face in this regard include:

- Some mothers are widows, disabled parents are surviving with very limited income
- Illiteracy and lack of needed skills to acquire a job
- Some mothers are unable to leave the neighborhood to work due to social conditions or movement restrictions.

A large number of parents without work or sick are having difficulty taking care of responsibility within the domestic sphere and therefore do not have the ability to seek employment outside of the home. When considering the sustainability of this intervention, there is a need to link CCA with VSLAs, job linkages to some parents who are able to work (In addition to providing CCA for specific period), or SBT interventions in order to ensure that the beneficiary families are provided the means to become independent and able to cover their costs, as well as support their children in school. Through a combined method of support, the families and the children will be more empowered not only in the short terms, but will be given the needed support to stabilize their living situation, break cycles of debt and create a more protective environment for the children.

4.5.2 Psychosocial Support

The physiological sessions and peer to peer activities have been a major benefit to the project's beneficiaries. When they asked about how you intend to continue after the end of the project, most expressed a renewed confidence in themselves and generally a more positive outlook. Furthermore, the coping techniques that were developed through the peer to peer activities, provide lifelong skills that participants can carry with them forever. In terms of the sustainability of this activity within CARE Jordan, this is a core pillar of their programming. Therefore, it will most certainly continue, but it is important to note that the lessons learned as a result of working virtually have made it possible for the approach to be enhanced and improved for future projects. Furthermore, based on the feedback shared in the FGDs, participants stated that as a result of the sessions they feel more confident, less isolated and better equipped to deal with stress. In particular, the peer to peer sessions helped them to understand that they were not alone and shared similar challenges to others in the group. This allowed for deep discussions to take place

and many participants to reconsider some of their negative coping mechanisms, in favor of more positive ones. Lastly, perhaps one of the most important gains from this activity relates to stress management. Many participants noted that as a result of increasing their ability to better handle challenges there has been a change inside their families and they feel more comfortable and confident when meeting others within their community.

4.5.3 Economic Development

In terms of sustainability, considering the economic context the project seems to have taken many steps to ensure sustainable success for the beneficiaries. In many ways the project paved the way and opened the door for beneficiaries to independently make strategic economic decisions and develop sustainable forms of income. The small business training and grant components gave beneficiaries a needed support to successfully move forward and in the FGDs many participants stated that they feel like they will continue with their business aspirations beyond the life of the project. The greatest challenge regarding sustainability lies with the overall instability of the economy in Jordan and the MENA region. Without a clear solution to the Syrian refugee crisis, the pressure on the Jordanian economic system is growing. Therefore, the activity as it relates to the ADA project is proving to be relatively sustainable, there remains the great concern about whether these new businesses can survive, especially in light of the yet to be determined impact of COVID-19 in the months to come. It is important to note that CARE Jordan's project team plans to involve beneficiaries of this activity in future Marketing Strategies programs in order continue to enhance their skills. These will provide specific information about Digital Marketing, Search Engine Optimization, Content Marketing, Social Media, Mobile Marketing, Online Payments, Web Analytics and Email Marketing.

4.5.4 Case Management and Information Provision

This is a core component to the CARE Jordan Programmatic approach. Through this activity the project team is able to not only address issues that arise in their individual activity but also share learning with the programme staff. In terms of sustainability, the Case Management process and information provision activities help to create a system of follow-up and communication that increases both the impact and outcomes of the ADA project. This cyclical process not only makes it possible for the project team to remain responsive throughout the life cycle of the project, but also provides needed resources to vulnerable communities and individuals. Centering on a client and the client's support system, the Case Management Process is holistic in its approach to the management of the client's situation and that of the client's support system. It is adaptive to the case manager's practice setting in which the client receives services. Therefore, the beneficiary remain supported and the project team is continuously updated not only about the changing needs and reflections of their beneficiaries, but also CARE Jordan is provided with an on the ground perspective of vulnerable communities.

4.6 Gender:

Gender is a core focus of CARE Jordan and as such, there is particular attention given to gender throughout all of their implemented programming. This value shaped the approach taken within this project in particular in terms of protection principles, as well as throughout the selection process and vulnerability criteria used. Specifically, the issue of early marriage, gender-based violence and access to economic opportunities for women were considered across the project. Furthermore, based on the feedback from the beneficiaries, many commented that the principle of gender equality was emphasized across all activities. In the FGDs, participants pointed out that although there is a recognized cultural component to issues around gender, they felt that the project activities did a satisfactory job of not only recognizing these cultural norms, while at the same time pushing participants to reconsider their thinking in terms of the existing barriers around gender. This was particularly noticed in the discussion around women working outside the home and their role within the family. Some of the refugee families, in particular, expressed that while they felt heard in these discussions and the presented ideas did push them to think more deeply about these issues, many felt that gender norms were not likely to change quickly. Many stated that they felt that it would take time to create such a change, especially considering the fact that many men were struggling to find work and many of the women have large responsibilities within the family.

5. CASE STUDIES

Issa Ibrahim Al- Ali

Nationality: Syrian

Family members:5 (Husband, Wife and 3 children” Boys”)

City: Ajloun

Issa, a Syrian refugee, married with 3 children (Ibrahim 5 years - Qais and Qusay twins 2.5 years old) came to Jordan in 2014. Leaving the war in his country, he came looking for a decent living and protection for his family from the risk of displacement and harm from the unfortunate conditions in Syria.

Issa was only able to complete his schooling up until the sixth grade, and his wife does not read or write. Currently, they live in the Ajloun governorate in Jordan facing challenges in their everyday life due to poor living conditions and inconsistent employment opportunities. Issa works parting of the time pouring concrete, while other times he finds work in agriculture. His daily wage averages between 10-15 JD.

They live in a small apartment and their rent each month is 75JD. Other than the income from Issa’s work, the family receives monthly food coupons which amount to 15 JD per family member. Additionally, they found themselves in a cycle of debt due to Issa’s inconsistent employment which has become worse due to the lockdown due to the COVID-19 pandemic. To help settle a portion of this debt the family received a loan from the Women's Fund, which helped them cover the cost of the rent owed over the last several months. While this helped to relieve some of their economic challenges, unfortunately, their twin children both suffer from health conditions. One child, Qusay, has been diagnosed with autism and the other child, Qais has a growth deficiency. As a result of their children’s health conditions, the family’s already difficult situation has become increasingly vulnerable. The parents found themselves feeling overwhelmed with psychological stress and heavily burdened by their financial situation.

In the hopes of finding some kind of relief, early of this year, Issa approached CARE Jordan for support. His application was approved and he received a one-time payment of 130JD, with which he was able to pay for some needed magnetic resonance x-rays for his child Qusay. While this amount did not cover their monthly expenses, without this support, Issa would not have been able to get the needed medical x-rays for his son.

Issa said: “Although I am still struggling to cover my expenses, the financial support provided by CARE Jordan came at a critically and important time, it has enabled me to provide my family with the needed medical supplies to my son Qusay. I also learned how to better access further support and communicate clearly with a humanitarian organization. This will help my family be able to better respond when we need further support in the future.”

As he looks to the future, he hopes that CARE Jordan will be able to help him and his family, particularly his twins to improve their living conditions. He hopes that his wife will have the opportunity to establish a small dairy enterprise as a way to relieve some of the financial burden facing the family. When considering his children’s health conditions, Issa is looking for a way forward that will help to cover the cost of medical treatments and rehabilitation interventions, allowing both children to reach their potential in the future.

A Happy Child Who loves to go to School!

Alaa Mustafa Issa Al-Hawari
Nationality: Jordanian
Family members:4 (Widow with 3 children “Boys”)
City: Irbid

Ala’a Mustafa Issa Al-Hawari is a Jordanian widow, who lives with her 3 children whose ages range from 6 to 10 years old. The family of four live in a small apartment with a monthly rent of 100 JD. Unfortunately, the apartment lacks many of the most basic elements such as a refrigerator and a washing machine. As a result, the family must only survive on semi-daily purchases as they cannot keep any of their food fresh for longer than a day or two, in particular during the hot summer months. This causes a great deal of stress for Ala’a, as she struggles to feed herself and her children.

These challenges are made even more difficult by the fact her husband died only 14 months ago, leaving the family poor and Alaa to The husband died 14 months ago and left a poor family that could not bear the burdens of life, especially since the mother did not complete her school education and was unable to find any work as a source of income. The family income is very limited and it mainly depends on some simple monthly aid from a charity organization. The two older children go to Al-Farooq School and the family bears the burden of school expenses with great difficulty.

After the head of the family passed away, the family submitted a request CARE Jordan project to obtain any possible support and managed to obtain approval for a monthly support of 70JD for the eldest son, Ibrahim.

“With CARE Jordan’s CCA monthly support, I feel so much happiness and joy. I feel glad that my transportation and daily expenses are not a burden to my family. Now I feel not worried about my family and free to feel like everyone else in my class. My grades have improved and I feel more confident. I now love going to school.” said Ibrahim.

The monthly financial support provided through the CCA project greatly contributed to keeping both children in the family enrolled in school. The support provided helped to cover part of the daily basic living expenses for the family, in particular, food costs. Alaa feels very satisfied when she sees her sons going to school. Even though only one of her sons is receiving the CCA support directly, she can see how the project has benefitted the whole family. It is worth mentioning that the family has greatly appreciated the CARE Jordan team for identifying their needs and the high level of follow-up and their willingness to assist. This support has helped the family overcome many obstacles. The family requests that CARE Jordan continues giving this financial support for the next academic year, as the CCA project has helped the family immeasurably, and brought happiness and hope to them all.

A school bus could make a change!

Omar Awad Bakdah
Nationality: Syrian
Family members:5 (Husband, Wife,3 children “Girls”)
City: Amman – Al Taj Mountain

Omar is a Syrian national and father of 3 daughters, the oldest is 8 years old and the youngest 2.5 years old. He and his family came to Jordan in 2013 in search of a more stable and secure life, after suffering a great deal as a result of the war and violence in Syria. Currently, he works as a worker in a Café with a daily wage of 10JD, his wife does not work, and the family receives food coupons for 75 JD monthly. They live together in a small apartment with a monthly rent of 120JD, located in Jabal Al Taj Mountain in Amman. As a result of the COVID-19 pandemic, Omar is currently out of work.

He had heard about CARE Jordan for the first time in 2015 through a friend and with their encouragement, he applied for financial support to help him financially cover the cost of raising and taking care of his family. At that time his application was approved and he and his family received a one-time payment of 130JD. This support helped him cover costs and payback some mounting debt.

Unfortunately, his economic condition did not improve greatly since that time and he still struggles to cover expenses while making such a low monthly wage. While he is doing his best to change this situation, he continues to struggle to cover his basic costs. Again his friends encouraged him to apply for support from CARE, this time he learned about the CCA program. He applied to the program on behalf of his oldest daughter, Jana and now the family receives 70 JD a month to help support her education and cover family costs.

“Riding the bus has positively changed my life. Now I do not have to leave for school so early in the morning and it is much easier in the winter. Now my mother and father don’t have to walk the 2 km with me every day and I feel more free. I am enjoying school and it makes me happy when I get to school.” says Jana

The family has expressed their special thanks to CARE Jordan team for approving this financial support, it means a lot to them. Both parents are so happy that they can provide the opportunity to send Jana to school on the bus. It is hard for them to fully express what a difference this has made for the whole family. While they are so happy with the CCA project, the big issue for them is the next school year. Omar and his wife wonder how they will manage to provide Jana and her sister away to school that is as safe and reliable as the bus this year. They requested the CCA program to continue for another cycle to enable the family to send their two daughters by bus, otherwise, they will have serious difficulty to cover this cost.

My own project...A dream that is becoming reality

Nada Muhammad Yasser Hameda
Nationality: Syrian
Family members:5 (Widow with 4 children “1 Boy, 3 Girls”)
City: Marj Al Hamam

Nada is a Syrian mother and widow, who lost her husband in the war. She fled to Jordan in 2013 with her three children. The eldest child is 12 years old, and her youngest child is 9 years old. She got married again while living in Jordan and gave birth to a two years old girl, and then she got divorced. Nada’s income is dependent on limited monthly financial aid and food coupons, but this is not enough to rent the house 180JD, not including utilities.

Nada draws and is talented in paintings on glass. She sells her paintings and makes special order pieces when requested to do so. However, this income is not fixed and the demand is often seasonal. She faces a lot of social pressure as a widowed and divorced woman. However, she wouldn’t allow anyone to make decisions for her or intervene in her life, or the life of her children.

She felt the need to work and to be independent as a woman who is living by herself in a foreign country. She began seeking out training and job opportunities, where she can learn and work to earn money.

She received CARE financial aid in 2013 as a one-time payment of 130JD to help her meet some family expenses. Then she participated in the small project management training via Zoom technology during Ramadan in 2020. This project also included financial support in order to buy equipment and raw materials to expand her small enterprise. Her business grant was for 1035 JD.

“The CARE Jordan project has opened the door for me to gain some knowledge about how to run my personal project and enhance my managerial skills. The trainer was very qualified, and successfully shared his professional experience with the trainees. The project enabled me to purchase what I needed in terms of equipment. I am proud of myself and feel happy that from now on, I will be able to achieve my dreams with the valuable support from the CARE Jordan project. I am proud I can generate additional income for my family” says Nada.

Nada is a good example of an entrepreneurial woman who owns nothing but talent and drive. With no capital but high willingness to build her career and develop her talents, she has already created a Facebook promotion page to promote her business. She has decided to face her tough life situation and through the CARE Jordan project has overcome many challenges. She is slowly paving the way for her small enterprise to see the light. Her recommendation for CARE Jordan is to continue implementing these projects, she added that courses to improve her English language would enable her to market her products better to a wider customer base.

My ambition is on its way to come true

Zainab Al Batia
Nationality: Jordanian
Family members: 6 (Wife, Husband with 4 children “3 Boys, 1 Girl”)
City: Irbid

Zainab is a Jordanian citizen married to a school teacher. She has 3 boys and a girl between the ages of 2 months and 11 years old. Zainab and her husband work hard to meet the cost of living in Jordan but struggle monthly. They live solely on her husband’s teacher salary and receive no other financial support. To improve her family’s financial situation, Zainab decided to join the project management training via Zoom technology which was organized and funded by CARE Jordan. She also benefited from the financial support provided in order to create an income-generating project.

“This training, which was very beneficial to me. Participating in the training has taught me how to calculate costs, pricing and marketing. It was the key for me in order to move towards success. As I do not have capital to invest, I realize that I need to be careful to use the 1350JD grant from CARE wisely and not waste this opportunity. Furthermore, the CARE Jordan project has made a big difference in my life. I gained administrative and technical skills, as well as now have the money to start my business. I am hoping that the additional income I make will help improve my family’s life and well-being. Being able to contribute to the finances makes me feel proud” Says Zainab.

Zainab learned a lot from the trainer. She said that she can see that her personality and self-confidence has grown since taking the course. She had never thought of starting a business or building on her knowledge until she joined the sessions.

Zainab is excited to start her project, she has organized a room in her apartment to store and display the goods, and now it looks like a clothing and accessories boutique. Additionally, she has started to advertise to her neighbors, relatives and friends.

One of the challenges that she might face, as she said, is the difficulty in getting the goods to her home boutique, as suppliers are far away from her residence, but she will overcome this challenge. She is willing to do what it takes to reach her goals and succeed.

She believes that she needs to be more independent and she hopes that CARE offers more training and opportunities for her to be more confident and stronger. She feels more encouraged and inspired after participating at CARE’s training. She was excited to learn something new.

I feel a different person and my self-confidence has been strengthened

Mervat Kamal Ali Abdul Hai

Nationality: Jordanian

Age: 24years - Family members:10 (Father, Mother, 4 brothers, 4 sisters)

City: Zarqa

Mervat is a young, single Jordanian woman in her twenties, who lives in a desert region (Azraq) with very few opportunities for women who do not have any craft or work opportunities, lives in a large family, a retired father with a limited family income.

Currently, Mervat is in her second year of university study in the subject of Interior design at Al Petra University; late entrance to the university was due to the family's inability to provide her academic expenses.

She has multiple training programs at CARE Jordan and has learned a great deal about a wide range of topics and increased her skills in sewing, child care, early childhood education, computers, soap manufacturing and marketing, as well as project management, psychological support, leadership skills, and short film production. These training sessions ranged in length from a few weeks to a few months. She was a member of CARE Community Committee and supported this committee in their efforts to plan and organize community celebrations, events and carnivals.

She also worked many times as a volunteer for CARE Jordan programs, as well as at time was paid for her service, which enabled her to cover part of her university tuition. The main challenge that Mervat faces is to secure a source of income for her university studies. She is a very strong and passionate female.

“The multiple courses that were organized by CARE Jordan enabled me to do some income-generating work and encouraged me to think seriously about completing my first university studies. These courses were very useful, enhanced my self-confidence, integrated theory with practice, and enabled me to understand the concept of volunteering. Now I feel that I am an active and productive person in society. The project’s management training conducted via Zoom in Ramadan 2020 has greatly built my capacities and skills for my work life,” Mervat said.

After many years of attending and engagement with CARE Jordan’s activities that she learned about through social media, she now feels that she has a greater sense of self-respect and self-confidence. She feels encouraged and is eager to further develop her technical and social skills. “Now, I believe more in myself. I think I am very young and I have time and energy to learn and develop new skills” Mervat said.

She also added, now, “I believe more in myself. I think I am very young and I have time and energy to learn and develop new skills.”

My school.... is my life

Baraa Waheed Al-Mafalani
Nationality: Syrian
Age: 9 years - Family members: 2 (Mother , Child)
City: Qweismeh-Amman

Baraa is a Syrian child who, along with his parents and brother, fled the violence of the war and came to Jordan. When they first arrived in Jordan the family of four were living off of his father's salary as a plumber. However, five years ago, his parents separated and his father and older brother immigrated to Germany, leaving him and his mother behind in Jordan. Currently, Baraa and his mother live together in a small apartment in which they have to share a bathroom with their neighbor. Their monthly rent is 70JD a month. They have a limited income which includes 110JD from financial support that they receive from a local community institution and whatever his mother can make a few times a month when she cleans houses, each time 15 JD. They do not receive food coupons and the mother is doing her best to provide for the household. While things are difficult, there is no possibility for a reconciliation between his parents.

Baraa is in the third grade at the Al-Raya Islamic School. Despite his young age, he could feel the financial burden and pressure that has fallen on his mother. As a result, Baraa felt that he needed to try and help the family so he decided to leave school several days every week in order to go to work in the vegetable market for 5JD a day. Typically, when he was there he would work from 5:00 am to 1:00 pm. Even with this effort by Baraa, the family still needs to borrow money in order to cover their essential needs. Interestingly, when asked if the school cared that he was missing so many days, he simply said no one cared or minded because he is Syrian. This lack of follow-up from the school and the pressure of the financial burden facing his family have left 10 years old Baraa feeling like he must take responsibility for the family in his father's absence. At the same time, his mother felt very worried about her young child working and sought out help to help him return to school. This is when she heard about the CCA project from her neighbors. Immediately, she applied for financial support so that her son could attend his school regularly and stop working at such a young age.

"My school is my life, I love education and to go every day to school. At the same time, I want to help my mother with the family expenses... The CARE Jordan project has enabled me to come back and attend school every day, with this help, I will work hard to get high marks in my class, and to work and help my mother in the future. I hope that the CCA project will continue, so that I can complete my education. This is my wishBaraa said.

The joy his mother feels as a result of Baraa's return to school is so great that she finds it hard to express herself. This project has helped deal with the pain of the separation within the family and the fact she cannot see her older son at this time. For the first time in a long while she feels a bit of hope for her son's future. She wishes that CARE will further help her by providing ongoing financial support.

A story of life...A release of psychological stress

Islam Abu Annab
Nationality: Jordanian
Family members:4 (Husband, wife, boy, girl)
City: Amman

Islam is a married Jordanian woman, a mother of a 13-year-old son and a 7-year-old daughter. Her husband works in the Jordanian army. The family lives in Amman.

In 2020, she participated in CARE Jordan program “Life Story Sessions,” which was conducted twice a week for over 8 sessions. She was in a group of 12- 15 women who met together to share their stories. They talked about their childhood, education, as well as their life before and after marriage. The women shared their experiences, both the successes and failures, as well as talked about the experience of motherhood and the lessons they have learned so far in their lives.

“I felt very motivated to participate in these sessions. I needed a space to express myself and express my personality. I wanted to share and speak with others about the different phases of my life as well as hear their stories. We benefitted from speaking and listening to each other, this sharing allowed for healing from our past.” Islam said.

The topics we discussed each week were prompted by the trainer and over time, as we felt more comfortable with one another we would talk about our lives in a deep way. With the support of the trainer I felt that I could open up and communicate freely. Within the safe space we created together within the group, I felt I could finally let out my emotions and old stories. By talking about my joy and my sadness I felt myself become more free and able to discuss everything. Praise God, now I feel that I do not need to be embarrassed about anything. Through this group I improved my personal skills, such as self-confidence and ability to communicate.

When I heard about the stories of others, I felt that my personal issues were easy and my problems were less complicated compared to others. As we grew close as a group, the communication and sharing became more comfortable. All that I learned in the sessions is also having a positive impact on my home life. I now feel I can handle the responsibilities of everyday life much better. I am less nervous and worried. I really appreciate the CARE Jordan team for this wonderful initiative and I am looking forward to more of these sessions in the future.

After participating in the sessions she felt more energetic and active. She thinks that the trainer was very professional. She learned a lot from the trainer and her classmates. She enjoyed having new friends especially that there were both Jordanians and Syrians.

A small amount of money puts a smile on my face ... made me happy

Malak Fawaz Muhammad
Nationality: Jordanian
Family members:5 (Mother, 4 Girls)
City: - Salem Village- Amman

Malak is a Syrian who lives in Salem Village near Amman with her mother and 4 sisters, her father has passed away. The 15 years old girl is in the eighth grade at Dahiah Al Amerah Iman School. The family fleeing violence in Syria, came to Jordan in 2014. Her mother does not work and is illiterate. The family receives monthly food coupons for 75JD and a monthly stipend of 130JD. Their apartment is small and the rent is 130JD.

The family lives in an area far away from transportation. As a result, Malak and her sisters have to walk to school, but in the winter they often will miss school due to the weather. Every month, the family is accumulating debt and her mother worries a great deal about her daughters not attending school. In her distress, Malak's mother sought out help from CARE's CCA project. She had heard about the initiative from a neighbor and applied. With the support of the project the family received 70JD in monthly financial support which made it possible for Malak's mother to afford school expenses.

"I am very happy. I feel comfortable and I love my school. My sisters and I go to school and we even have a small amount of money in our pockets to buy a sandwich or juice. My mother has been able to buy us new clothes and we even had toys and gifts for the Eid. My grade in school improved a lot because now I feel much happier. I am happy. Thank you CARE Jordan. We suffered a lot and CARE did a lot for us "...Malak said.

Malak's mother spends most of her money to pay the rent and cover the cost of the water and electricity. She feels very self-conscious when at the end of month, she doesn't have enough money for the rent. The support from the CARE project came at the right time for her and her family and she can clearly see the benefit CARE project support came on-time, they benefited from CARE's cash assistance for school expenses which she considered a great opportunity. She is happy that she is able to fill their needs and desires. She is feeling very satisfied as her daughters go to school.

Malak's mother wishes that there would be more assistance provided for widow women, as it is very challenging for women who face social and economic limitations living in Jordan to manage financially. She, like many in her situation, is highly vulnerable and dependent on relatives and neighbors for support.

6. LESSONS LEARNED, CONCLUSIONS and RECOMMENDATIONS

6.1 Lessons Learned:

- The use of online communication tools, while challenging at first due to the capacity building needed to encourage participants to use the technology comfortably, actually provided an opportunity for growth. During the COVID-19 lockdown, participants were able to remain supported and connected in a way that would have been limited without the use of this technology. This support became particularly relevant as individuals were feeling especially isolated so the support provided was even more valuable. Additionally, this pushed the sessions to be reformatted and developed to function online. This led to the revelation that through such modules available online services can be provided to more individuals in more geographic areas even after the COVID restrictions have lifted.
- In terms of the case management and information provision, the COVID-19 lockdown pushed CARE Jordan to enhance their ability to communicate with beneficiaries. There were additional hotlines added to further build on existing systems of communication. One of the main lessons in all of this was the importance of one to one contact and the fact that phone contact could be used in the future in order to serve more people. This said, the project team does recognize that there is nothing that really replaces fully at home visits, as these provide a deeper understanding of the living conditions even when it is difficult for the beneficiary to communicate about the challenges that they are facing. Ideally, in the future a mixture of at home and on the phone follow ups will work best.
- During the COVID-19 lockdown, alternative solutions were needed in terms of the distribution of cash. CARE Jordan was able to arrange for an ATM to be made available in more remote areas through their relationship with the Cairo Amman Bank. This innovation has allowed the staff to reconsider the method of implementation not only in times of crisis, but may also help in serving remote areas and reach more beneficiaries across a larger geographic area.
- CCA continues to be a highly relevant and effective project activity. The families and children show great commitment to sending their children to school with the addition of the support, as well as having shifting attitudes toward all of the children in their family in terms of wanting to prioritize education for all of them. That said it is clear that this programme may benefit from a livelihood component from which the families, in particular those that are headed by women. Through the combination of CCA and livelihoods in these vulnerable cases, could help create a more sustainable system of support.

6.2 Conclusions:

- As a result of the Programme based structure versus a project based structure, CARE Jordan is easily able to spread the management of a specific project across several parts of their organization and view the beneficiaries from a holistic perspective. During normal times this enables the project teams to draw on the resources of the organization which ensures that the project cycle is well held and interconnected within the organization. However, this was particularly important during the time of COVID-19, as the project team

was able to problem solve and adjust quickly to the lockdown conditions with the support of the entire organization. Additionally, this holistic approach creates a strong team like work environment where CARE Jordan staff combine easily their expertise across the sectors and specific skills of their staff.

- The relationship CARE Jordan has established with the communities combined with their strong case management and information provision enabled them to not only continue to identify vulnerable beneficiaries, but also in times of crisis provided a needed sense of support. This was particularly seen during the COVID-19 lockdown, where CARE Jordan was able to provide needed information and support to the beneficiaries in a timely manner.
- While there were initially several challenges when the lock down started, the strong leadership and high functionality of CARE Jordan's Programme department made it possible for them to provide needed resources in an effective and efficient manner. Covering a large geographic area across several activities, the project team was also able to provide one to one contact and specialized solutions as issues arose due to the strength of the case management and referral system built into the CARE Jordan approach to programming.
- CARE Jordan has a good database and follow-up for previous / current beneficiaries supported; some cases got support across several years and different programmes. This ability to identify beneficiaries that are highly vulnerable and have a variety of needs and then refer them to different needed services allows CARE Jordan to create sustainable solutions. Through this project, in particular they were able to smartly identify new vulnerable beneficiaries, as well as serve those that were previously served through other projects. This helps to expand the impact of the activities within this ADA project.
- The strong connection with the Jordanian Ministries allows CARE Jordan to ensure that the project fits within the Jordanian government planning and makes it possible to support vulnerable beneficiaries and enhance the living conditions of Syrian refugees and Jordanian citizens with low incomes.

6.3 Recommendations:

- The many innovations that developed in response to the COVID-19 lockdown actually provided an opportunity for the CARE Jordan team to explore new modalities within the project's activities. The virtual sessions and inability to see beneficiaries required that the team think of new ways to implement programmes. This process resulted in the development of online processes and virtual methods on providing sessions and following up with individuals regarding their needs. It is recommended that these are developed further in order to not only ensure such mechanisms are in place in case of emergencies, but also in order to inspire the project team to continue to think outside of the box and consider both in person and online approaches in future programming.
- In terms of the small business activities and training session, it is recommended that more resources be allocated, in order to provide more capacity building and financial support. This additional support would help struggling new businesses pass the initial start-up phase in a more sustainable way.
- As so much is moving online, many of the participants in the small business training requested specific training information such as online promotion, marketing and selling

training be added to help them learn to maneuver and remain competitive within the online marketplace.

- The need for sustainable CCA support is needed in order to truly help integrate students into academic life. While the programme shows great advantages to those that participate, the limitation of resources allocated to it is a consistent challenge. This is particularly the case when it comes to cases where vulnerable families have more than one at-risk youth in the household. It is therefore recommended that an expansion of this programme be included in future projects.
- When considering future virtual classroom programming, additional attention should be given to team building methods that can help connect students in the programme to their classmates. This is particularly important as these students already feel a sense of disconnection from the school environment, so it may be necessary to consider extra support in time of lockdown or virtual school.
- For the Psychosocial programming, it is clear that the beneficiaries gained a lot from being able to check in with one another. Given the advancements made regarding the virtual platforms, it seems that it would be helpful to provide virtual opportunities for groups to stay connected to one another, and perhaps host periodic zoom check in sessions to help with the sustainability of the project activities.

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7. ANNEXES

Annex 1: Implementation Plan

Activities	Timeframe							
	Month 1				Month 2			
	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6	Week 7	Week 8
Preparatory Phase:								
Conduct Inception Meetings /Discussions	■							
Undertake a Comprehensive Desk Review	■	■						
Finalize Desk Review and Research Tools		■	■					
Submit Inception Report			■					
Data Collection Phase:								
Conduct Key Informant Interviews			■	■	■			
Conduct 14 Focus Group Discussions				■	■	■		
Collect 8 Case Studies					■	■		
Synthesis and Reporting Phase:								
Conduct Data Analysis					■	■		
Submit First Draft Report						■	■	

Receive Comments and Edit Report								
Revisions and updates of first draft based on comments								
Submit Second Draft Report								
Submit Final Report and all deliverables								

Note: The activities indicated in the above plan will be coordinated closely with CARE Jordan team. Although data collection will be virtual, planning of data collection activities will depend on the situation on the ground due to the COVID-19 outbreak. Alternative strategies will be set and revisions of methodologies and approaches will be conducted based on the assessment of any developments.

Data Collection and Reporting Schedule	
Time Frame	Activity
May 27 – June 7, 2020	Finalizing the evaluation plan
	Conducting a Desk Review
	Developing the data collection and analysis tools
	Sharing the tools with the reference group for their feedback and approval.
June 14 – 17, 2020	Key Informal interviews
June 15 – 21, 2020	Data collection
June 21, 2020 – July 2, 2020	FGDs’ transcription, coding, and data analysis
July 2 – 12, 2020	Report Writing
July 12 – 15, 2020	Reviewing the draft report by the members of the reference group.
July 15 – 20, 2020	Finalizing the final evaluation reports based on the feedback of the members of the reference group.
July 23, 2020	Presenting the evaluation findings to CARE staff

Note: the above schedule is indicative and will be updated based on progress with each step as the evaluation activities build on each other. All updates will be communicated and agreed with CARE team via emails.

Annex 2: Evaluation tools

Adel- Monday at 9:30 Education --

Questionnaire (1): Key Informant Interviews with CARE Team:

General / Overview Questions:

- 1) What was your role in the project?
 - When did you get engaged with the project?
 - For how long have you been with CARE Jordan? 2 years
- 2) Have you received any orientation and training about the project or gender mainstreaming?
- 3) Did you participate in the design of the project? To what extent? Wrote the proposal etc..

Relevance:

- 4) How has the program been consistent with, and supportive of, the policy and program framework within which it is placed, and the Partner Government's development (Jordan) policy and sector priorities?
- 5) Given that the 3 components of the project are the ongoing intervention of CARE Jordan, how did CARE analyze lessons learnt from past experience and sustainability issues and how were they reflected on the design and implementation of the ADA project?
- 6) How does CARE engage with stakeholders and beneficiaries?
 - Who were the key stakeholders / implementing partners and how were they selected?
 - How did CARE assess the needs of the beneficiaries?
 - How did CARE select the beneficiaries of the project? (Discuss the selection of beneficiaries for each component)? Based on specific criteria?
- 7) How did the project team analyze assumptions and risks to the project?
- 8) From your perspective how relevant were the project interventions to the beneficiary needs and priorities?
 - Were there any unmet needs? CCA most of the needs were met
 - Were there any limitations or challenges that faced individual beneficiaries that affected or limited their benefit from the project? there were challenges especially with COVID-19--- especially in terms of cash assistance... charge cards... mobile ATM to Azarq town and hard to
 - What mitigation measure did CARE take to counter those individual or group challenges? Were they able to succeed in this regard?
 - Any recommendations?

Efficiency:

- 9) What were the main effects of the Covid-19 and the corresponding emergency measures taken including the lockdown on the project implementation?
What was the action plan to address this?
- 10) How flexible/adaptable was the project to facilitate rapid responses to changes on the ground?
 - What mitigation measures and implementation modalities were implemented?
 - Did these mitigation measures affect the quality of service or timing of implementation?

- 11) Were there any activities cancelled due to the Covid-19?
- 12) Did the project enjoy sufficient resources in terms of staffing and financial resources?
- 13) Is the ADA project complemented by any other projects?
 - If yes, what projects and how they complement each other?
 - Any recommendations?

Effectiveness:

Psychosocial support:

- 14) In your opinion, how effective were the psychosocial interventions?
 - What modalities were used and how effective was each modality? (Can you recall specific examples?)
 - How committed were the beneficiaries for participating the psychosocial support activities?
- 15) How coherent were the project components?
 - Were the psychosocial interventions of the project cross-cutting with other services and benefits that the beneficiaries receive?
- 16) According to the gender assessment that CARE conducted, one of the strategies it has adopted is engaging men and boys in gender equality, was this the case in ADA project as well?
 - Any recommendations?

CCA:

- 17) According to your understanding, approximately what proportion of identified at-risk children have been offered assistance through the program?
- 18) How did management work with field staff and partner organizations to ensure that beneficiaries were not working after school hours and were committed to attending school?
- 19) What are the monitoring tools applied (school attendance, performance in school etc)
- 20) Were there any dropouts from the project?
- 21) If yes, how did CARE deal with these cases?
- 22) What, if any, were the unintended results of the program (positive or negative)?
- 23) What cross-cutting issues were taken into account such as: gender considerations, poverty, family structure and background etc?
- 24) Any recommendations?

TVET and Economic Empowerment:

- 25) How were the beneficiaries selected?
- 26) What is the rationale of selecting beneficiaries with existing business or economic activities versus new startups?
- 27) What were the main interventions provided? By whom?
- 28) How did you / do you measure the effectiveness of the TVET and grants provided?
- 29) Provide specific examples of the effects of the interventions on the individual and collective levels?
- 30) Any recommendations?

Impact:

- 31) What do you think is the short term and long term impacts on the intervention?
 - Case Management
 - CCA?

- PSS?
- TVET and EE?
- Any recommendations?

Sustainability:

- 32) Please elaborate on the sustainable aspects of the project interventions?
- 33) What aspects of the project's different components you think were transformative?
- 34) How well do you think the project interventions combined between the economic empowerment and social transformation?
- 35) Any recommendations?

Questionnaire (2): Focus Group with Beneficiaries of the Conditional Cash Assistance for Education:

A. Students:

No.	Name	Gender	Age	Grade	# of people in household	# of children in household	# of persons with disabilities in household	# of Siblings in Schools
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								

1. To begin, please introduce yourself (name, age, grade etc)
2. Please tell me about your overall experience with the CCA project / CARE staff?
3. Before participating the CCA project, have you been working?
 - If yes, what type of work did you do?
 - If no, were you or your family thinking that you should go to work?
4. Did the project assistance encourage you to attend school?
5. Did this assistance help your family re-enroll more than one child? How many?
6. How have your expectations changed as a result of the program regarding your future?
7. Have there been any external factors that affected your participation in the program?
 - a. If so, what where they?
8. How has the program affected your siblings in relation to?
 - a. Attendance at school;
 - b. Working;

- c. Marriage before age 18.
- 9. Do you consider it a child's right to attend school?
- 10.
- 11. How has the CCA changed things for your family? (Supporting family income, decision making methods, psychological health, quality of life, etc.)
- 12. Have there been any negative outcomes of the CCA program?
- 13. Would you recommend the CCA project to others?
- 14. What is the level of communication between you and the CARE staff?
- 15. Are you satisfied with the information received from CARE or the CBO (implementing partner) explaining the program and processes for receiving the money?
 - a. Was the cash received in a timely manner?
- 16. To what extent did you provide feedback or register complaints about the program?
Were you satisfied with the organization's (CARE / Implementing Partner) response?
- 17. Would you be able to continue to attend school without cash assistance?
 - a. Why?
- 18. Do you have any additional questions or comments?
- 19. Any recommendations?

B. Parents:

No.	Name	Address	Phone	Gender	# of people in household	# of children in household	# of with d in ho
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							

1. To begin, please tell me how did you hear about the CCA project?
2. What was the process like to apply and register for the project, documentation of the children's attendance at school?
3. Where your child who benefited from the CCA working before the assistance? Were you thinking of making them work?
 - If they were working, what were the conditions of their work? were there any risks?
4. Do you have all your children enrolled in schools?
 - Are there any dropouts?
 - If yes, who and why?
5. How did CCA change things for your children and your family? (Decision making methods, psychological health, quality of life, nutrition, etc.)
6. As a result to the CCA, were you able to enroll more of your children back in school, beyond the direct beneficiary?
7. In your opinion, how did that affect your child?
8. How committed were your child to school?
9. How is their performance in school?
10. Were there any risks of early child marriage at your household? did the project help?
11. Were there any internal or external challenges that faced you or your child and affect the extent of benefit from the CCA?
12. Will you be able to keep your child in school beyond the cash assistance from the ADA project? How?
13. Did the project assistance change your expectations for the future of your child? How?
14. Do you consider it a child's right to attend school?
 - a. Why or why not?
 - b. Has your opinion changed at all as a result of the program?
15. What are some of the costs associated with sending your children to school?
16. What was the process like to apply and register for the program, and document children's attendance at school?
17. To what extent did you provide feedback or register complaints about the program? Were you satisfied with the organization's response?
18. Do you have any recommendations for future similar assistance?

Questionnaire (3): Focus Groups with Beneficiaries of Psychosocial Support:

Relevance:

- 1) How did you hear about the project?
- 2) Why did you decide to participate?
- 3) Did CARE staff / case managers meet with you / conduct an interview to get to know your needs?
- 4) Are you a beneficiary of CARE's other services and projects?
- 5) To what extent do you consider the project's interventions and support you received relevant to your needs / priorities?
- 6) Were there any limitations or challenges that you faced in participating?

Efficiency:

- 7) What information were you provided with?
- 8) What services did you receive and activities did you participate in?
- 9) What do you think of the content, benefits, trainers, facilitators etc?
- 10) Were the activities implemented on time?
- 11) Did you need specialized intervention or additional assistance? Were you referred by CARE staff?

Effectiveness:

- 12) Give us specific examples of the benefits you gained?
- 13) How did you apply those benefits in your daily life?

Impact:

- 14) What change did your participation have on your life?
- 15) What do you consider was actually transformative?

Sustainability:

- 16) How do you intend to continue after the end of the project?
- 17) Do you have any recommendations?

Questionnaire (4): Focus Groups with Beneficiaries of TVET and Economic Development:

Relevance:

- 1) Please introduce yourself, place of living, age, marital status and number of family members.
- 2) How did you hear about the project?
- 3) Were you provided with sufficient information about the project, its services etc?
- 4) What type of business or economic activities did you have prior to participating in the project? (take note of multiple economic activities or jobs to make ends meet, formal and informal economic activities, etc)?

- 5) What was the motivation for starting your own business or economic activity, in case of financial need, please specify the priorities (meeting basic family needs, children education, medical costs... etc.)
- 6) In your location, what are the types of economic activities or income generation activities that women do? that men do?

Efficiency:

- 7) What are some of the challenges facing men and women when they want to start a business or run a business? (Prompt: lack of capital, lack of skills, lack of time, illness/disability etc)
- 8) Are you involved in any cooperatives, business associations, community networks etc?
- 9) What type of services, grants did you receive?
- 10) Were these services or grants sufficient to meet your needs?
- 11) Were they delivered on time?
- 12) Due to Covid-19, CARE had to apply alternative implementation modalities, were they efficient? Did you face any challenges participating?

Effectiveness:

- 13) What are the specific benefits of the services or skills you gained?
- 14) Where did you apply them?

Impact:

- 15) How did your participation in the project affect you? Was there any transformation?
- 16) How did your participation in the project affect your family?
 - Who usually makes decisions in your household? Who controls decisions regarding family finances?
 - Who usually handles domestic work and care responsibilities? was there any effect to the project on those domestic dynamics?
 - How confident are you in your ability to earn income or start a new business?
 - What are the cultural barriers?
 - What type of help by the project did you receive, or you expect?
 - Do you have family support?
 - Do you seek or prefer a permanent job opportunity? Why?
 - Do you aim to continually contribute to household income?
 - Perception of husband/parents?
 - Perception of people, community leaders?
 - Against culture?
 - Effects on your family's economic situation?
 - Children education?

- 17) What financial impact did the project have? Expected to have?
- 18) Did the benefits from the project change your expectations for your future or the future of the family members? How?
- 19) Did your participation change the social perspective of those around you about your role?

Sustainability:

- 20) How are you planning to continue after the project?
- 21) What recommendations do you have?

Questionnaire (5): Case Studies:

- 1) Please give me an overview of who you are, your background, family, where you live, etc?
- 2) How did you hear about CARE and/or the project?
- 3) Who encouraged you to participate?

- 4) How did your participation affect you personally (note transformative impacts):
 - Social change,
 - Empowerment,
 - Decision making,
 - Access to resources,
 - Knowledge and information,
 - Networking,
 - Expanding existing economic activity, etc
- 5) How did your participation affect your family?
- 6) How did your surrounding environment react to your participation?
- 7) Have you faced any challenges that affected your participation or benefiting from the project?
 - How did you overcome these challenges?
 - If you could not overcome them, what support do you think you need?
- 8) What did you do with the services or grants you received?
- 9) How do you intend to continue beyond the project?
- 10) Was there anything missing in the services, grants, support you received?
- 11) What do you recommend for future similar interventions?

