



Jordanian Community Development and Support Program

October 2014 – December 2017



Program's Final Evaluation Report

Evaluation Period: October 2014 - September 2017



PROGRAMS QUALITY UNIT

Report Production Team

Sawsan Mohammed Sa'ada	Sustainable Development Program Director
Bader Al-Nammur	Project Manager, SD Program
Firas Izzat	Programs Quality Director
Irina Karic	M&E and Research Consultant
Hiba Sarhan	Quality and Accountability Coordinator
Rifqa Alameddin	Report and Media Production Consultant

Cover photos:

Top left: Beneficiaries during heating and cooling systems maintenance workshop – VTC Amman Center, Top right: Beneficiaries during the goldsmith workshop – VTC Zarqa, Bottom left: A Case Manager providing an info session to a female beneficiary at CARE Center in Amman, Bottom right: ECA distribution for one of the beneficiaries at CARE center in Irbid

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I. LIST OF ACRONYMS

ATM	Automated Teller Machine
CAD	Canadian Dollar
CDS	CARE Database System
CBO	Community Based Organization
CARE	Cooperative for Assistance and Relief Everywhere
DV	Domestic Violence
ECA	Emergency Cash Assistance
EU	European Union
FHH	Female Headed Households
FGD	Focus Group Discussion
GBV	Gender-Based Violence
GAC	Global Affairs Canada
GoJ	Government of Jordan
HH	Household
IASC	Inter-Agency Standing Committee
IATF	Inter-Agency Task Force
ILO	International Labor Organization
IMF	International Monetary Fund
INGO	International Non-Governmental Organization
JRP	Jordan Response Plan
JRPSC	Jordan Response Platform for the Syria Crisis
JD	Jordanian Dinar
LWG	Livelihoods Working Group
MHH	Male Headed Households
MWBG	Men, Women, Boys and Girls
MSMEs	Micro, Small and Medium Enterprises

MoPIC	Ministry of Planning and International Cooperation
M&E	Monitoring and Evaluation
MEAL	Monitoring, Evaluation, Accountability and Learning
NRP	National Resilience Plan
NFI	Non-Food Item
NGO	Non-Governmental Organization
PwD	Person with Disability
3RP	Regional Refugee Response Plan
SMT	Senior Management Team
SGBV	Sexual and Gender-Based Violence
SRH	Sexual Reproductive Health
SMS	Short Message Service
SBD	Small Business Development
AECID	Spanish Agency for International Development Cooperation
SOP	Standard Operating Procedure
MOSD	The Ministry of Social Development of the Kingdom
TOT	Training of Trainers
VTC	Vocational Technical Center
VT	Vocational Training
WE	Women Empowerment
WDR	World Development Report



2. EXECUTIVE SUMMARY

This evaluation report provides an evidence-based assessment of the effectiveness and impact of the “*Jordanian Community Development and Support*” Program, funded by the Global Affairs of Canada (GAC), implemented from October 2014 to December 2017, in the Northern and Central regions of Jordan, specifically in Amman, Irbid, Mafraq and Zarqa governorates.

This Program has effectively supported the following initiatives: (1) The provision of case management, information services, and one-time cash infusions to extremely vulnerable Jordanian households; (2) The support of the economic development of Jordanians through a micro-finance lending initiative; and (3) The establishment of community programs for youth to improve their vocational skills and opportunities and reinforce positive relationships between the Jordanian and Syrian communities.

The report compliments the periodic assessments, conducted by CARE as a means to a continued advancement of assistance provision and a targeted, needs- and human rights-based approach, that together contribute to increased protection, mitigation and preparedness to secure resources for recovery and sustainability.

CARE has been able to find a delicate balance in its transition from the emergency response to sustainable development programming by acknowledging a continuous cycle in which populations’ needs are changing in unexpected progressions, and thereby has been able to affect change in communities with diverse needs and vulnerabilities.

The three-year funding by GAC has enabled CARE Jordan to support and implement in-depth interventions, and has contributed to addressing the root causes of a number of challenges including pervasive cultural norms that have prevented women from developing sustainable enterprises and entering the private sector, mismatched skills of youth with respect to the demands of the labor market, and overburdened municipal infrastructure and resources, as a result of the Syria crisis, all while helping build the resilience of communities in a more sustainable way. Moreover, the multi-year funding strategy has enhanced coordination with the Ministry of Social Development (MoSD), and a number of Community-Based Organizations (CBOs), and has provided the opportunity to strengthen their capacities to address vulnerabilities of community members and structural challenges at different levels.

Given the protracted nature of the Syrian crisis, which has exacerbated an already precarious economic situation in Jordan, the project was able to attend to a diverse group of beneficiaries, including youth, women and men from the Syrian refugee and Jordanian communities.

The purpose of the evaluation study is to provide an impartial and comprehensive assessment of the impact of the development assistance on the above-mentioned communities. The overall objective is to contribute to the effectiveness of CARE’s programming, by drawing upon performance and analysis of data and the experience of a range of stakeholders and beneficiaries, to assess the underlying causes and effects, and to learn lessons that will be incorporated in the design of future projects and interventions thereby enhancing the quality of assistance to vulnerable populations in Jordan.

This report is meant to serve as a public document that will engender further discourse about sustainable development initiatives, as well as contribute to future evaluations on development and community-based programming.



3. INTRODUCTION

CARE International in Jordan has adapted its programming to respond to the needs of refugees and Jordanian host community. It has established five community centers in the governorates with the highest population of refugees, offering a range of services that include psychosocial activities, information provision, cash assistance, needs assessment, in-depth case management, psychosocial activities and support, and sustainable livelihood opportunities. These services, taken together, offer a comprehensive protection approach that helps to meet the most urgent needs of refugees and their Jordanian hosts and reduce insecurity over the long term.

This final evaluation has been conducted to assess the three-year, three-pronged program 'Jordanian Community Development and Support' Program, which aimed to assist Jordanians in host communities, by: (1) providing case management, information services, and one-time cash infusions to extremely vulnerable Jordanian households; (2) supporting the economic development of Jordanians through a micro-finance lending initiative; and (3) establishing community programs for youth to improve their vocational skills and opportunities and reinforce positive relationships between the Jordanian and Syrian communities.

The evaluation was conducted by the Programs Quality Unit at CARE International in Jordan, in compliance with the Public Recognition Guidelines for Global Affairs Canada Development Partners.

While the Program evaluation responds to the donor's requirement; to review the Program before its three-year mandate and financing from GAC expires in 2017, the objective of this evaluation is to provide GAC, as well as CARE International in Jordan, with a comprehensive review of the performance and effectiveness of its Jordanian Community Development and Support Program, identifying achievements, challenges, key lessons, and proposing a set of recommendations for follow-up actions and future programming.

The evaluation process analyzed and assessed the program, in detail, based on the four evaluation criteria: relevance, effectiveness, impact and sustainability. These criteria were applied to projects through the lenses of appropriateness of project design, effectiveness in promoting gender equality, and impact on community.

The target audience for the evaluation is GAC's senior management; Ministry of Planning and Cooperation in Jordan, Ministry of Social Development in Jordan (MoSD), CARE International worldwide and in Jordan, CARE Senior Management Team (SMT) members and Program staff in Jordan, CARE's partners, the Jordanian public, and other relevant stakeholders.

3.1 Background and Context

*Then,
and...*

For the design of the Program back in 2013, CARE has benefited from findings that emerged from its conducted comprehensive baseline survey of over 300 households, community leaders, and other stakeholders. The conducted survey has used a modified version of the UNHCR's Community Needs Assessment tool, placing a particular focus on capturing the coping strategies and vulnerabilities of urban refugees during October 2012 in East Amman, and during February-March 2013 in Mafraq, Irbid, Zarqa, and Madaba.

Results from the assessment revealed that Jordanian communities -in particular those in areas hosting Syrian refugees- face significant pressure in the forms of increased poverty levels, increased living costs, high unemployment rate (especially among youth and women), high competition for unskilled and semi-skilled jobs, increased violence against children and women, and increased social problems such as domestic violence, crime, divorce, prostitution, drug abuse, early marriages, higher school drop-out rates, and tension with the refugee community¹. The labor market in Jordan is characterized by a very low female participation rate, high segmentation, high levels of informality, weak economic growth and limited capacities of governance and compliance systems (Stave & Kattaa, 2014).

The Needs Assessment review, of the Impact of the Syrian Crisis² of November 2013, confirms that the impact has manifested in three different but interrelated manners:

1) Increased pressure on public finance, worsened trade deficit and losses to key economic sectors, 2) exacerbated vulnerabilities for the poorest segments of the Jordanian population, and 3) deteriorated access to quality basic services in the most affected governorates.

The Jordanian Government struggles to provide basic services, including healthcare, education, and basic infrastructure, to its citizens and the thousands of urban refugees living throughout the Hashemite Kingdom. Syrian refugee women and youth are facing a massive change in gender roles with a rise in female-headed households, women entering the informal and formal workplaces, and vulnerabilities to gender-based violence (GBV). Similarly, Jordanian women face challenges due to patriarchal cultural and social norms, legal discrimination, and high risks for GBV.

To address those pressing socioeconomic issues, the Program's objectives aimed at reducing the burden, through Institutional capacity building, promoting positive relations between the two communities, and providing Jordanians with the assistance necessary to support their economic development; ensuring that the most vulnerable do not fall into a cycle of poverty and dependency.

Now

During the project lifecycle, the national and international institutions have put tremendous efforts towards responding to the Crisis and minimizing the harm on hosting population as well as refugees. Jordan, however, remains a middle-income country that has been historically vulnerable to external shocks resulting from global and regional events. As a result, Jordan has become reliant on bilateral aid flows to compensate for reduced national and export-led revenue generation.

And as the Syrian Crisis enters its seventh year, the 654,877³ registered Syrian refugees in Jordan have continued to put considerable strain on fragile local economies and resources, which has placed a critical pressure on the country's social, economic,

¹ CARE's Community Needs Assessment – 2012-2013

² The Needs Assessment Review of The Impact of The Syrian Crisis, MoPIC – 2013

³ UNHCR's inter agency information sharing portal - 8 November 2017

institutional and natural resources. Over two-thirds (78.7%) of these refugees are living outside of camps⁴, primarily in Jordan's northern governorates. In addition to Syrian refugees, Jordan hosts multiple other refugee populations, including 63,024 Iraqis, and another 10,000 from Sudan, Somalia, and Yemen.⁵

Throughout the Program's implementation cycle, social tensions were stabilizing and cohesion between Syrian refugees and Jordanian host communities was forming. However, Jordanians continue to feel the impact of Syrian refugees on their daily lives, mainly in finding or maintaining access to employment, accommodation, health or educational services. Their primary needs, on the other hand, include cash for emergencies, food and rent. Other minorities face high protection needs and gaps in service provision, as they are fewer in number than their Syrian refugee counterparts and face greater challenges in accessing humanitarian support and services which are primarily targeted towards Syrian refugees.⁶

According to the World Bank, one third of the population in Jordan lives below the poverty line during at least one quarter of the year, known as transient poverty. In 2015, the unemployment rate for women in Jordan was 22.5%, which was double the rate of men, who rated 11%.⁷

Over the past three years, the total number of poor households has steadily increased as a result of population growth, but their level of poverty has also intensified, as measured by the deterioration of the Poverty Gap Index. Poor households in Jordan are characterized by limited household productivity potential, large families, and low education levels.

The ILO's most recent report indicates that out of 3.5 million people who represent the working age population of Jordan, more than 2 million⁸ are economically inactive. The overall unemployment rate is particularly striking among women and youth. Only one out of ten women is employed, and reports show that youth face significant challenges making an aligned transition from school to the labor market. The country's economy has not generated enough jobs to absorb more than 60,000 young citizens who enter the labor market annually.⁹

Syrians increasingly make inroads in the tens of thousands of small, informal enterprises in agriculture, construction, retail trade, hotels, restaurants, and other services that characterize the Jordanian economy. Direct competition with vulnerable Jordanian workers, and in particular the working poor for low paying unskilled jobs, in manufacturing, handicrafts and skilled agriculture, is increasing, potentially displacing large numbers of vulnerable Jordanians out of the labor market.

In particular, Jordanian women at the lower end of the market chain (in the home-based informal sector), are losing their jobs and income-generating opportunities to Syrian women.

The London Conference held in February 2016, therefore, resulted in the development of the "Jordan Compact: A New Holistic Approach between Jordan and the International Community to deal with the Syrian Refugee Crisis", which revealed a major policy shift of

Jordanian women at the lower end of the market chain (in the home-based informal sector) are losing their jobs and income-generating opportunities to Syrian women.

⁴ UNHCR's inter agency information sharing portal – 31 October 2017

⁵ 7 Years into Exile, CARE, June 2017

⁶ 7 Years into Exile, CARE, June 2017

⁷ ILO (2017) "A challenging market becomes more challenging" p. 16

⁸ Ibid

⁹ ILO (2015) "Micro, Small & Medium Enterprise Development for Inclusive Growth Project"

the Government of Jordan with regards to the provision of livelihoods opportunities for Syrian nationals.

“Lack of economic opportunity is damaging for refugees and their host communities”

“Lack of economic opportunity is damaging for refugees and their host communities. We welcome the bold commitment of host governments to open up their labor markets to refugees, alongside their determined efforts to create new jobs for their own populations, and to improve regulation and the investment climate in their countries” – Co-Host Declaration from the Supporting Syria and the Region Conference, London, Feb. 2016.

The Government of Jordan (GoJ) furthermore committed to improving economic opportunities for refugees through a number of initiatives, including facilitation of the small businesses’ formalization, development of home business activities, permitting participation in municipal public works’ projects, as well as enhancing in-camp livelihood activities. The GoJ’s strategy in these areas currently remains in an early stage of development.

The post London Conference Jordan Compact details a new approach anchored on three interlinked pillars, to support Jordan’s growth agenda whilst maintaining its resilience and economic stability:

- Turning the Syrian refugee crisis into a development opportunity that attracts new investments and opens up the EU market with simplified rules of origin, creating jobs for Jordanians and Syrians whilst supporting the post-conflict Syrian economy,
- Rebuilding Jordanian host communities by adequately financing, through grants, the Jordan Response Plan (2016-2018) to ensure the resilience of host communities, and
- Mobilizing sufficient grants and concessionary financing to support the macroeconomic framework, and to address Jordan’s financing needs over the next three years as it enters a new Extended Fund Facility agreement with the International Monetary Fund (IMF).

“Jordan is working on an approach to turn the refugee crisis into a development opportunity” - MoPIC Minister, Imad Fakhoury, Feb. 2016.¹⁰

3.2 Understanding Gender

Empowering communities is a process of social change that necessitates collective understanding of, and action on, the social organization of activities and concepts and power dynamics within a certain context. The process is both multidimensional and interdependent involving social, political, economic and legal changes that will empower people living in poverty and lacking access to meaningful participation to exert their agency and shape their respective futures.

As the existing structures, both formal (i.e. legal systems) and informal (i.e. socialized norms), are deeply rooted in tradition and cultural norms, and may become reinforced as a result of the internal and external pressures (i.e. economic burdens, war and displacement, etc.), CARE has worked on challenging the norms and networks of social relations while buttressing the beneficiaries’ sense of personal agency and helping identify power relations via multilayered process that reduces poverty and social inequalities.

Gender was a core integrated aspect throughout the “Jordanian Community Development and Support” Program. It was substantial to understand how social norms and power structures impact on lives and opportunities available to different groups of

¹⁰ <https://reliefweb.int/report/jordan/jordan-compact-new-holistic-approach-between-hashemite-kingdom-jordan-and>

men and women. Globally, more women than men live in poverty, women are also less likely than men to receive basic education and to be appointed to a political position nationally and internationally. Understanding that Men, Women, Boys and Girls (MWBG) experience poverty differently and face different barriers in accessing services, economic resources and opportunities, has helped CARE throughout its interventions.

According to the World Development Report (WDR) 2012, gender is defined as socially constructed norms and ideologies which determine the behavior and actions of men and women. Understanding these gender relations, and the power dynamics behind them, is a prerequisite for understanding individuals' access to resources, the ability to make decisions, and the way MWBG are affected by over-ruling processes and social development.

Compared with men, women control fewer social and economic resources, including land, employment and traditional positions of authority. Acknowledging and incorporating these gender inequalities into activities of the Program was therefore extremely important, from a human rights perspective and to maximize impact and socioeconomic development. Targeting the persistent constraints and obstacles to women's equality (especially in areas of economic empowerment, educational gaps, household/societal voice, and violence against women) is important for enhancing productivity and improving longer-term development outcomes.

3.2.1 Gender-relate challenges in Jordan

Gender relations are upheld by both informal and formal institutions. Informal institutions are usually referred to as "long-lasting codes of conduct, norms and traditions [...] that contribute to gender inequality in all spheres of life"¹¹. Formal institutions (economic, political, legal and social) include political systems and labor markets. These two spheres interact with local cultures to determine gender outcomes. Social institutions that have been identified as particularly negative for women and girls include discriminatory family codes, son bias, physical insecurity, limited resource rights and entitlements, and cultural restrictions on women's movement and other liberties¹².

Gender dynamics and relations remain evident in Jordan; status in the household is often determined by age, marriage, number of children, disability, economic resources and educational level attained. Girls, including adolescent girls, often have the lowest status in the household, especially in societies where the daughters are sent to live with the husband's family upon marriage. Recent research has identified adolescent girls as particularly vulnerable and susceptible to gender-based discrimination including sexual violence, forced and early marriage, dropping out of school and risk of death during childbirth. Early marriage and early pregnancy can have adverse effects on girls' health, and may inhibit their ability to take advantage of educational and job opportunities.

Unmarried women are also considered to have low status in Jordan as they are seen as burdens on the family. Widows, and married women who have been abandoned by their husbands may also face stigma and lack of status.

Families often choose to invest in boys as the future earners and caretakers of the family. This enables boys to grow up having higher status in the household than girls and better income generating opportunities. While status generally increases

¹¹ Branisa et al 2009, cited in Jones et al 2010, p. 10

¹² Jones et al 2010

according to age for both men and women, it increases disproportionately for men.¹³

Despite CARE's optimistic efforts, huge gender-related challenges continue to exist. As the lives of women and girls change, the structures and norms that underpin our world do not always match people's aspirations. Traditional gender norms in Jordan hold girls and women back; society's expectations for girls and women limits their opportunities across the social, economic and political life.

3.2.2 CARE's approach to tackle gender-related challenges

The core mandate of CARE is to achieve social justice and contribute to the realization of all human rights while saving lives and fighting global poverty

The core mandate of CARE is to achieve social justice and contribute to the realization of all human rights while saving lives and fighting global poverty. CARE approaches its mission with a targeted focus on gender equality, mainstreaming gender in its policies, programs and operational procedures to align with international standards and norms. CARE considers human rights as a cross-cutting element, integral to all activities, with the potential to empower individuals and communities at the grassroots level.

The advancement of women, therefore, is not only regarded significant for outcomes, such as economic development, but also for the women's empowerment with respect to their social, political, economic and health status in the society.

CARE's Sustainable Development Program utilizes a comprehensive strategy, in responding to gender inequality, by promoting women's sense of agency, supportive structures and power dynamics that together create an interconnected nexus of elements required to affect meaningful and lasting change.

Current interventions, adopted by CARE, particularly focus on (1) Women's Economic Empowerment, through which women are able to earn a living in a dignified and sustainable manner, (2) Gender-based Violence Prevention, an intervention that aims to decrease both the prevalence and social acceptance of gender-based violence, and (3) Women's Voice, which focuses on enabling women and girls to exercise their rights to participate in decision-making in public and private spaces, at all levels.

3.2.3 Gender considerations during the Program's life cycle

This Program aimed to challenge existing gender roles and relations, empowering women and bring about more balanced gender dynamics in families and communities across all the activities in the project.

To mainstream Gender throughout the Program, CARE has utilized a number of standards and global tools, including IASC Gender Marker and CARE's Gender Marker Self-Assessment Tool. According to the preceding marker, the project has earned "Gender Sensitive", since the project aimed of understanding and taking account of the societal and cultural factors involved in gender-based exclusion and discrimination in the most diverse spheres of public and private life. The project focused mainly on instances of structural disadvantage in the positions and roles of women. The score, based on the following rationales.

¹³ UNICEF (2006) 'Panel 1: Gender Discrimination Across the Life Cycle' in The State of the World's Children 2007: Women and Children: The Double Dividend of Gender Equality

During the different stages of the Program Cycle, gender was mainstreamed, as follows:

- **Needs Assessment and Gender Analysis:** Needs Assessment, including gender analysis, was conducted by the Programs Quality unit. All CARE projects were further informed by an in-depth, project specific gender analysis of the distinct needs, roles, relationships, protection risks and power dynamics of and between MWBG. MWBG participated in assessment methodologies utilized (Focus Group Discussions (FGD), Key Informant Interviews, surveys, etc.). Additionally, different needs by sex, gender dynamics, and gender-related accessibility were identified. Considerations to MWBG's social roles and target population were counted for. And finally, at the data collection/entry level, all data was disaggregated by sex, age and social status.
- **Project Activities' Design:** The project activities were adapted to meet the distinct needs of women, men, boys, and girls, advancing gender equality through all three dimensions of CARE's Gender Equality Framework: agency, structure, and relations. Gender-based Monitoring & Evaluation (M&E) indicators were structured, a gender-based M&E work plan was prepared, and gender-based M&E teams were assigned, the M&E work plan is an internal plan for CARE's QA department, a plan that includes all indicators, with all questions that will be asked, and targeted group, and make sure to include questions about gender, women empowerment, etc.. Gender-balanced teams, staff, committees and beneficiaries were targeted and representation of both sexes was accomplished. The Program's processes, forms, and selection criteria were all gender sensitive. Linking activities with preidentified needs of MWBG was the road map for the project design, and accordingly, gender-sensitive modalities were designed.
- **Project Implementation:** The project ensured meaningful participation of MWBG in all three of the following: transparent information sharing, decision-making, and responsive feedback mechanisms. The M&E activities were all gender-sensitive; this is evident in CARE's questionnaires, surveys, FGDs, interviews, activity settings and language employed. For its information management, CARE Jordan recognizes the CARE Database System (CDS) as one of the Gender-sensitizing tools; it generates data that is disaggregated by age, sex, social status, vulnerability and nationality.

3.3 Rationale for the Initiative

In addition to the background and context, described under 3.1 above, and the prompting need upon which CARE has kick-started this Program, one of CARE's strategic goals is to promote economic empowerment for Jordan's most vulnerable groups; women and youth, with targeted interventions for Jordanian and refugee women and girls, and male and female youth, through conducting vocational training, sustainable livelihoods programs, access to finance and loans, internships for employment, entrepreneurship training, resilience markets and other programs that increase agency, while additionally scaling up programs that tackle gender-based violence, and amplify women's voices in decision-making and public spheres.

3.4 Program Objectives

CARE's "Jordanian Community Development and Support" Program is a three-year, multi-approach Program that aimed address the protection and livelihood' needs of vulnerable Jordanians in refugee-hosting communities, and reinforce positive relationships between the Jordanian and Syrian communities in Amman, Zarqa, Irbid and Mafraq Governorates.

The Program aimed to achieve its overall objective by: 1) providing case management, information on service provision by CARE and other service providers, and infusing Emergency Cash Assistance (ECA) to extremely vulnerable households; 2) institutional capacity building of MoSD and a number of CBOs to mainstream gender and support the economic development of Jordanians through a micro-finance lending initiative; and 3) establishing community programs for youth to improve their vocational skills and opportunities and reinforce positive relationships between the Jordanian and Syrian communities through Youth Initiatives.

The Program's activities were designed in a way that results in increasing the ability of host communities to address urgent needs by increasing their access to local and national services, improving their ability to meet urgent financial needs, and by increasing their access to livelihood opportunities.



4. SUSTAINABLE DEVELOPMENT PROGRAM

While the Syrian influx has exacerbated socioeconomic vulnerabilities, and produced significant macro-economic effects in Jordan, it has certainly not caused them. Renewed attention on addressing the roots of these challenges is needed to move beyond the divergence in livelihood programming that has characterized the Syria crisis response to date. The theory of change underpinning community support programming in Jordan should thus focus on improving the access of vulnerable individuals to sustainable living within a locally driven, enabling environment, that responds to basic needs while promoting local economic development.

Improving access to sustainable livelihood for vulnerable populations means tackling key barriers to participation, such as gender roles, the culture of shame mentality, competition, and mismatch between market demand and available skill sets. Women and youth face particular barriers to economic empowerment that CARE's programs constantly attempt to engage through behavioral change communication and supporting through capacity building, microfinance, vocational training and awareness raising for these groups. The program's critical value was connecting vulnerable groups to opportunities that have thus far largely excluded them – through a combination of strengthening individuals' capacity, capitalizing on existing skills and support networks, advocating for new opportunities, and developing institutional networks.

CARE continues to promote economic empowerment interventions by working with government and private sector partners through micro, small, and medium-sized enterprises (MSMEs) in innovative sectors, vocational training, sustainable livelihoods programs, access to finance and loans, internships for employment, entrepreneurship training, resilience markets and other programs that increase agency. Additionally, CARE empowers its current partnerships and continues identifying potential new partners for economic empowerment programming, and establishing new strategic partnerships, and will continue supporting national NGOs and CBOs, as well as women's rights organizations.

The Sustainable Development Program takes the lead towards supporting marginalized women and men to enhance their accessibility and to develop home-based businesses, through conducting vocational trainings (VTs), along with providing start-up tool kits, Small Business Development (SBD) training followed by grants, job creation through conducting awareness raising and job matching services, and the time banking, a skill-exchange initiative. With respect to cultural sensitivities, all activities are enacted through a gender-focused lens in order to challenge, highlight, and communicate concepts of discriminatory practices such as equality, equity, and power dynamics.

4.1 Sustainable Development Program's Impact Goal and Groups – 2017-2030

CARE's Sustainable Development Program strategy details how the program will help build resilient communities in Jordan through to 2030. CARE's Sustainable Development Program aims at enhancing the resilience of local communities in Jordan and support vulnerable people overcome poverty and social injustice through gender transformative, economic and social empowerment programming. By 2030, the Sustainable Development Program, with partner organizations, will support at least 364,000 vulnerable people in Jordan; the primary focus of the program will be Jordanian and refugee women and girls, male and female youth, and children at risk.

Host communities in Jordan who have been most severely affected by the Syria crisis will be prioritized, as they are often communities under greatest strain. In such a difficult environment, it is vital that communities strengthen their economic self-reliance and systems of mutual support, prevent negative coping mechanisms and ensure social

cohesion. Depending on the makeup of each targeted community, approximately 10% of beneficiaries in these communities will be refugees, including Syrians, Yemenis, Sudanese, Palestinians and Iraqis.

The impact groups for the program will be:

- **Socially and economically disadvantaged women and children:** This includes women and girls at risk of or subject to gender based violence and child early and forced marriage, and those lacking protection in the general context; children in child labor; poor women and families with unmet basic needs; entrepreneurs lacking access to finance, opportunities and networks.
It is worth highlighting that although the Program will prioritize women, being the most affected by the socio-economic vulnerabilities, it will also serve youth and men in the communities experiencing economic and social vulnerability.
- **Youth with low engagement in the economic and public spheres:** either due to lack of skills and resources or lack of interest both males and females, Jordanians and refugees within the age group of 18-30 years;
- **Local structures** including governmental semi-governmental entities, national organizations, municipalities and governorate councils, community initiatives and with focus on grass-root, community-based organizations; the program will target entities with under-developed and developing capacities and governance.

4.2 Domains of Change

To bring about such long term, transformative change in communities, the Sustainable Development Program will focus its activities around three key domains of change:

- Economic Empowerment
- Reduction in Gender Based Violence
- Governance and Civic Engagement

In each domain, CARE's Sustainable Development Program seeks to address barriers to positive, sustainable, long term change for vulnerable communities. Complementary program activities are designed to influence behavior and power relationships within each domain to bring about this long-term change.

These domains were selected based on a review of the guiding framework documents, in addition to:

- CARE Jordan's Understanding the Underlying Causes of Poverty: Final Report 2016
- CARE Jordan's Annual Urban Refugee Assessments 2017 – that study the needs of host and refugee target communities
- CARE Jordan's labor market assessment 2017
- Jordan's National Strategy: Vision 2025
- The United Nations Sustainable Development Frame Work (UNSDF)
- Research and studies conducted by government institutions including the Department of Statistics, UN Organizations including UNICEF and UN Women, international NGOs including REACH, and national organizations including Sisterhood is a Global Institute.



5. EVALUATION SCOPE AND OBJECTIVES

The Program Quality Department, supported by the Sustainable Development Program team at CARE International in Jordan, has conducted this Final Program Evaluation, which provides CARE International in Jordan with a comprehensive review of the performance and effectiveness of its Jordanian Community Development and Support Program, identifying achievements, challenges, key lessons, successes, and proposing a set of recommendations for follow-up actions and future programming.

This evaluation assesses the reference period from October 2014 to October 2017. The performance information in this report has been augmented by data collected throughout the Program period, as well as data specifically obtained from informant interviews, focus group discussions, and evidence from site visits which, collectively, provides sufficient data to report on the Program's relevance and performance.

As mentioned earlier, the evaluation process analyzed and assessed the program in detail based on the four evaluation criteria: relevance, effectiveness, impact and sustainability. These criteria were applied to the Program through the lenses of appropriateness of project design, effectiveness in achieving its objectives while promoting gender equality, and impact in supporting social and economic empowerment.

Specific objectives, of this impact evaluation, are to:

1. Assess the impact and effectiveness of CARE's Jordanian Community Development and Support Program.
2. Document achievements, the enabling factors, as well as challenges that influenced program implementation.
3. Identify unintended consequences of the program, both positive and negative.
4. Present voices of beneficiaries related to their success and outstanding needs.
5. Provide evidence-based results, lessons learned, and recommendations for similar future programs.



6. EVALUATION APPROACH & METHODOLOGY

The evaluation was based on the ultimate objective of the Program, which is to enhance socio-economic well-being and quality of life for Jordanian host community members. The design of the evaluation was also guided by the expected results in the Performance Measurement Framework (PMF).

The evaluation employed a mixed-method approach using multiple data sources, including data from key informant interviews and focus group discussions with partners, beneficiaries, and other stakeholders, data collection, site visit observations, and CARE's internal document reviews. These sources were triangulated to formulate findings, conclusions and recommendations regarding the Program.

The sampling of beneficiary respondents was a combination of random, snowball and convenience, depending on location, and a likely strong positive bias toward the Program was anticipated and accounted for.

The entire assessment, from design to data collection, analysis and feedback, aimed at reaching into qualitative and quantitative findings, and used input from CARE monitoring and evaluation officers. All interviewers were trained on ethical codes of conduct for research activity, and in parallel, on referring any adolescents, found to have serious mental health or protection needs, to the case managers for follow up.

6.1 Desk Review

A comprehensive literature review of pertinent documents was conducted, and covered program proposal, narrative reports, program action plans, MEAL reports, and CARE's annual urban assessments (to capture refugee pressing needs and trends on protection, livelihood, cash, shelter, food, psychosocial well-being, gender, and other areas). During this phase, the programs quality department prepared and agreed on the evaluation work plan (research methodology, research questions, and timeframe).

6.2 Interviews, FGDs, and Field Visits

The Programs Quality team held five field focus group discussions, approximately 559 phone interviews, and 57 key informant interviews.

A total of 787 (70% female, 30% male) host community members and Syrian refugees in Amman, Zarqa, Mafraq and Irbid Governorates, plus 13 CBO staff members and 11 MOSD staff members were among the sample beneficiaries selected. Those targeted in this exercise were internal and external stakeholders

representing informants who were either knowledgeable about the Program, or were directly involved in its activities; either as implementers or as beneficiaries.

A comprehensive evaluation assessment was designed and administered. The questions were designed as open-structured questionnaire that could be quantitatively analyzed.



Photo 1: Focus Group Discussions with the beneficiaries

6.3 Data collection

Data collection began on the 15th of October 2017, and was completed over a period of nine working days. The evaluation team conducted a review of the raw data provided after it was entered into KoBo Toolbox.

Kobo Toolbox is an open source platform, developed by the Harvard Humanitarian Initiative, and comprises of a suite of tools prepared for field data collection and analysis in humanitarian emergencies and other challenging environments.

Independent sample t-tests were conducted to assess the significant differences and compare females versus males and age groups.

The data was triangulated with data from interviews and FGDs with different stakeholders to assess the results achieved and the ongoing implementation challenges.

Photo 2: Key Informant Interview with partner CBO



6.4 Evaluation Sampling / Demographic Profile

Table 1: Evaluation Sampling / Demographic Profile

Sample beneficiaries of random activities	Evaluation Tool	Total	Gender		Age group				Nationality	
			Female	Male	12-17	18-35	36-59	60+	Jordanian	Syrian
Youth initiatives – Direct beneficiaries	FGDs	17	59%	41%	0%	94%	6%	0%	59%	41%
Youth initiatives – Indirect beneficiaries		20	80%	20%	10%	90%	0%	0%	100%	0%
CBOs’ staff	Key Informant Interviews	13	77%	23%	0%	31%	46%	23%	100%	0%
Gender-focused info sessions attendees		44	66%	34%	18%	41%	36%	5%	95%	5%
Vocational trainees	Phone interviews	100	76%	24%	0%	97%	3%	0%	96%	4%
Microfinance loan recipients who created income-generating businesses		100	74%	26%	0%	32%	59%	9%	100%	0%
Marketing and business trainees		60	82%	18%	0%	60%	38%	2%	100%	0%
Information provision’s beneficiaries		100	66%	34%	0%	32%	88%	26%	100%	0%
Emergency cash assistance recipients		90	72%	28%	0%	25%	66%	9%	100%	0%
MOSD’s staff whose capacity was built		11	55%	45%	0%	18%	82%	0%	100%	0%
Youth initiatives – Indirect beneficiaries		98	71%	29%	6%	47%	42%	5%	44%	56%
Members of youth initiatives		88	68%	32%	3%	56%	41%	0%	31%	69%
Case management’s beneficiaries		59	75%	25%	0%	29%	63%	8%	100%	0%



7. EVALUATION FINDINGS

7.1 Relevance and Alignment with Stated Priorities

Since 2013, the Government of Jordan has taken a proactive role in seeking to respond to the impact of the Syria crisis within a resilience framework, by preparing the National Resilience Plan (NRP) 2014, which focused mainly on host communities. As of September 2014, the Jordan Response Platform for the Syria Crisis (JRPSC) was established to coordinate, guide and provide oversight to the preparation, implementation and monitoring of the JRP 2015 and the JRP 2016, which represented a paradigm shift by bridging the divide between short-term refugee and longer-term developmental response within a resilience-based comprehensive framework. According to some researchers, the JRP is the most sophisticated response to the Syrian refugee crisis among all the major neighboring host countries.

The Program was well aligned with the objectives of the GoJ, and in particular the JRP, as well as with CARE's strategic objectives.

The project has been built on the lessons learned from CARE's development and humanitarian response work in Jordan throughout the past 65 years. It also directly aligns with the "Regional Refugee and Resilience Plan" (3RP), the regional coordination and planning tool to address the humanitarian and resilience needs of both Syrian refugees and their host community members in Jordan, Iraq, Lebanon, Egypt and Turkey. At the national level, the strategy is used as the blueprint for the JRP¹⁴ mechanism that seeks to create a joint response to detrimental effects of the Syria crisis between all relevant stakeholders in Jordan. In particular, the project addressed the following national development goals and priorities:

(a) community-based capacity building, responding to the needs of target population through referral systems, targeted assistance and outreach, (b) supporting access to learning support activities for all children and youth, (c) increasing the capacity of government / non-government actors to prevent and respond to SGBV, (d) strengthening community-based protection mechanism through outreach and community mobilization, (e) strengthening the capacity of GoJ CBOs toward the creation of protective environment, reducing social tension in host communities for Jordanians and Syrians, (f) expanding cash assistance program to cover more vulnerable Jordanians, (g) demand-driven and inclusive vocational training and employability programs for decent employment opportunities; (h) enhance access to sustainable formal self-employment opportunities through entrepreneurship development promoting innovative ideas and social enterprises.

Committed to its fight on poverty, gender-based violence and social injustice, CARE Jordan developed a 2020 Strategy that outlines five key areas of change, including strengthening humanitarian and protection action, strengthening the sustainable development program, expansion of effective partnerships, strengthening advocacy and policy capacity and establishing CARE knowledge and impact measurement team. The Strategy has adapted to the changing context and needs of the host community members because of a declared commitment to adapt and remain relevant in response to ever-evolving needs of the context. Through this project and its targeted initiatives, CARE Jordan was able to attend to all five areas, bringing about sustainable changes for underserved and vulnerable persons, with a particular focus on women and youth.

¹⁴ <http://www.jrpssc.org>

To ensure targeted assistance, community participation and a sense of ownership of the project, CARE involved MWBG in planning, implementation, monitoring and evaluation of the project through conducting regular FGDs and interviews with the beneficiaries and relevant stakeholders, including local CBOs, the VTC and MoSD.

Under the umbrella of this Program, CARE International in Jordan has conducted a comprehensive Needs Assessment, including a gender analysis, for refugees and host community. Assessment results were released in June 2015, and updated in August 2016. Findings of the assessment were used as guidance towards fine-tuning the selection process of beneficiaries and maximizing a long-lasting impact.

The majority of the respondents of the evaluation reported that the project was designed based on their needs through enhancing the socio-economic well-being and quality of life for Jordanian host community members and improving their access to livelihood opportunities, increasing their ability to address urgent needs and strengthening their social structures and local safety nets. Furthermore, CARE presence in Amman, Mafrq, Zarqa and Irbid governorates has allowed CARE to establish strong working relationships with local CBOs, INGOs, and local government authorities in these areas, as well as build a strong reputation among community members for delivering quality services to vulnerable households.

Evaluation findings, as explained in more detail in the following chapters, also reveal that the project approach was relevant to enhancing the society's ability to think critically about cultural norms, to strengthening economic, familial and social relationships to support women to not feel compelled to continue suffering alone, and to helping them maintain a sense of belonging, have a platform to contribute to their communities, and receive necessary support and services.

Different project activities were well interlinked, and have complemented each other; for example, the move from strengthening the institutional partnership with MoSD to utilizing their experience in creating partnerships with CBOs, and moving through representatives from both sides to select beneficiaries from the community, while building the capacity of all stakeholders along the way, is a good illustration of the interlinkage and complementary approach rather than the parallel one.

The program, on the other hand, has successfully met the needs of target groups. Nevertheless, extended support, and a replication of the success achieved through this Program in other locations, remain required.

7.2 Demonstrated Achievement of Anticipated Outcomes

During the implementation period, CARE has served 16,765 unique direct beneficiaries and 92,208 indirect beneficiaries.

The continued monitoring and evaluation activities, and the constant collection of beneficiary feedback, over the project period, was explored to assess the Program's outcomes. From the following illustration, it is evident that the Program has succeeded in achieving its anticipated outcomes.

7.2.1 Increased ability of Jordanian host community members to address urgent needs

Through this Program, the Jordanian host community members' ability to address urgent needs was increased via implementation of sequential, interlinked and complimentary activities. Those activities started with awareness raising sessions, to information provision on obtainable services, identification and selection of eligible beneficiaries, enhancing accessibility, supporting and enabling.

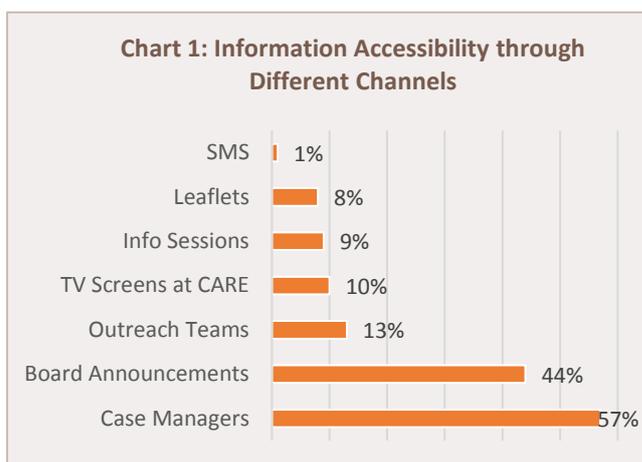
Provision of Information on Obtainable Services and Protection Topics

Through this project 6,845 Jordanian HHs (59% FHH) were provided with essential information on the services this Program is availing. There were several communication channels utilized for the dissemination of information. These included case management sessions, verbal orientation by the receptionists, leaflet distribution, public board announcements, information sessions, SMS text messages, outreach visits, public screens located at CARE's community centers, and announcements on CARE's social media pages.

The Programs Quality team conducted interviews with 100 Jordanian HHs (66% FHHs). The majority of respondents reported that they received the information through various mass communication channels; information on CARE's cash assistances reached 92% of them, followed by information on case management and referrals services reaching 31% of the sample, information on CARE's feedback and complaints mechanism reaching 22%, and info on the vocational trainings to 14% of the sample.

About 76% of the overall interview respondents reported that the received information by CARE increased their knowledge about their rights, and about how to access protection services.

They also reported receiving additional equally-important information on financial management skills (42%), negative consequences of early marriage (21%), GBV (20%), psychosocial wellbeing (17%), other partners' services (15%), reproductive health (13%), the negative consequences of child labor (11%), children rights (11%) and PWDs' rights (1%).



Respondents reported receiving information through various channels, as illustrated in Chart 1.

All of the respondents rated 'access to information' on services and assistances as adequate, updated and relevant to their needs and priorities.

19% of the representative sample (of whom 72% were women) reported that they have shared the received information with other community members such as relatives, friends and neighbors.

Conduction of Information Sessions

Info sessions were not designed or conducted based on a solitary perspective, CARE's. To ensure effectiveness of such sessions, they were needs-based designed and delivered.

Prior to conduction of any info session, a brief assessment was conducted, through focus group discussions with Jordanian beneficiaries, at all implementing centers (Amman, Zarqa, Mafraq and Irbid). The assessment explored their needs, sensitized priorities, and accordingly, determined the best, most efficient and effective means to conduct info sessions and case management. The assessment was shadowed by a wide mapping exercise in all four centers, generating a service map of services benefiting targeted Jordanians.

In parallel, to maximize benefit and ensure comprehensiveness, the Project's work plan was being instantly attuned, to include emerging activities and requirements.

Most of the beneficiaries had the ability to reach CARE's community development centers, and a few did not, either due to their severe health conditions; especially the elderly ones and people with disabilities, financial constrains that prohibited their ability cover transportation costs, protection concerns; especially for unaccompanied FHHs with children, unable to take them along or to leave them behind, or lack of information on how to reach the centers.

To address the challenges above, CARE's outreach mobile unit issued and implemented its activities to avail information on CARE's and partners' services.

Case Management

People who have acquired the knowledge on CARE's services, through information sharing, started visiting CARE's community centers in the four governorates, aiming at benefiting from those services.

The process of identifying eligible beneficiaries is very critical and significant. A new approach was followed during this process; where the Jordanian candidates actually went through undertaking vulnerability assessments, and in-depth assessments (wherever needed), before receiving a service plan, attending case management sessions, and/or transiting to internal and external referrals (whenever necessary).

The need to customize the existing case management tools -originally designed to benefit Syrian refugees- in order to adapt them to the Jordanian beneficiary data

has been one of the highest concerns at the planning phase, and was met at the technical expertise level to ensure a precise beneficiary-based customization.

The essential purpose for developing and utilizing case management tools was to meet the needs of refugees and reflect information into all steps of case management process, in this context, customizing the tools to meet the required information provided by Jordanian beneficiaries came as a priority. Accordingly, the four utilized tools, comprising of the vulnerability assessment, the in-depth assessment, the individual service plan and the consent to referral, were modified according to the emergent need.

Case Management Standard Operating Procedures (SOPs)

CARE's Case Management SOPs were developed to provide a guideline for procedures, language, and guiding principles which must be followed by protection staff and Case Managers in their daily assignments. The SOPs facilitate a joint internal and external referral pathway for women, men, boys and girls at risk. They standardize case management procedures across CARE International in Jordan's project sites, and contain valuable resources of relevant international laws and conventions, thus contributing to the Program's accountability. They also ensure that cases can be easily, yet perceptively identified for a comprehensive Monitoring, Evaluation, Accountability and Learning (MEAL) practices.

Similar to all projects implemented by CARE, Case management throughout the project period was closely guided by the comprehensive SOPs reference. Nevertheless, the SOPs were further tailored and updated before disseminating them to all community centers, in both languages; English and Arabic.

A total of 4,572 HHs including 66% females and 34% males have conducted a vulnerability assessment. The following table shows a beneficiaries' breakdown, disaggregated by gender, age and location.

Table 2: Breakdown of the vulnerability assessment's beneficiaries based on gender, age and governorate

Female / Age				Total Female	Male / Age				Total Male	Governorate				Total
12-17	18-35	36-59	60+		12-17	18-35	36-59	60+		Amman	Irbid	Mafraq	Zarqa	
23	845	1,786	365	3,019	10	328	969	246	1,553	987	1,210	977	1,398	4,572

Gender Considerations in Case Management

CARE Jordan integrated gender into case management; and CARE staff is trained on conducting gender analyses for the whole family, enabling them to identify harmful gender norms. During case management sessions, all family members are requested to attend the assessment, and become part of the decision making and service plan.

The Case Management Sessions were conducted in private welcoming place inside CARE Community Centers in the 4 governorates, or at the client's home, during a home visit. 61% of the respondents had met with a female case manager, whereas the rest had met with a male case manager. Based on this,

95% of the male respondents and 89% of the female respondents stated that they would not mind meeting with a case manager of the opposite sex, confirming that all case managers are of high professionalism.

The case management process includes a discussion on the relationship between norms related to masculinity and gender-based violence. It attempts to address the risks and problems associated with gender inequality by addressing the roots of these issues. The case management process and tools ensure that the often-marginalized voices of women, girls, boys and vulnerable groups within the HHs are heard and that they are involved in the decision making on prioritizing HH's needs, interventions and utilization of resources. CARE has achieved this by designating certain, women-only information sessions, to freely discuss various topics such as protection, GBV, SRH, maternal health issues and the available services.

Improved ability of households to meet urgent financial needs

The Emergency Cash Assistance (ECA) approach is used to improve social protection and poverty alleviation mechanisms for vulnerable people in the urban areas, by ensuring that the basic and urgent household (HH) needs are met. It is also strengthening access to existing support networks, and thus increasing the HH protection from immediate threats and negative coping mechanisms.

Based on the case management progression, a total of 4,614 Jordanian households (25,377 individuals, of whom 22,907 are females) were found eligible to receive Emergency Cash Assistance (ECA), that aimed at helping them meet their most urgent cash/material needs and eradicate protection risks.

Risk Mitigation in ECA

CARE's Cash teams followed the ATM cards safety and security procedures. To mitigate risks and confirm safety measures of equally, the ECA giver and recipient, one officer would supply the beneficiaries with ATM cards, while another officer/assistant provides the pin codes.

Moreover, CARE's distribution teams provide clear instructions on how to use the ATM cards, to help reducing the risk of relying on others for assistance while withdrawing the cash from ATM machines, and consequently trying to eliminate chances of theft or inaccurate money amount withdrawal, and at times blocking the card if used incorrectly.

The methodology of receiving the ECA through ATM machines has alleviated the financial literacy of beneficiaries. None of the ECA recipients has ever had a bank account that would result in obtaining an ATM card; therefore, the process was totally new to them. The experience of cash withdrawal through an ATM machine was found interesting by most of the beneficiaries; many of whom expressed their feeling of enablement and financial inclusion among the society.

7.2.2 Capacity Building and improving access to livelihood opportunities

This project was designed to increase the ability of host communities to 1) address urgent needs, by increasing their access to local and national services and improving the ability of households to meet urgent financial needs, and 2) increase their access to livelihood opportunities by enhancing the capacity of CBOs to become centers of microfinance, increasing the participation of Jordanian host community members engaged in income generating businesses, and improving vocational, business and other skills among Jordanian youth.

The project also aimed to strengthen social structures and local safety nets by improving the ability of youth and CBOs to take collective action for community initiatives and strengthening the social cohesion and community awareness of key protection issues among community members.

In close collaboration with the Ministry of Social Development (MoSD), CARE has worked on identifying 20 CBOs (5 in each governorate), for the implementation of support activities to vulnerable host communities and refugees.

In order to select the right CBOs for this project, predefined criteria have been used to rank CBOs in order to short-list potential CBOs that can be part of this project and can later on play a key role in the mobilization of their communities.

Twenty CBOs, comprising of 40 staff members, including 27 women (67.5%) were identified. A 5-day training course took place in February 2016, followed by a brief refresher. Training topics included: Strategies to establish a successful Project, time management, strategic planning tools, communication skills, lead the change, define your goals, problem solving, organizations management and political, economic, social and technological PEST analysis.

CARE's relationships with the CBOs are guided by its Partnership Framework, which embraces empowerment and capacity building of local institutions as an integral part of its work across programs. This means that CARE's work involves both direct implementation and, wherever possible, implementation through partners as means for building local crisis response capacities and empowering local communities. This is a fundamental part of CARE's commitment to enhancing resilience in the crisis-affected communities where it works; partnership empowerment is a sustainable investment in community-based capacities to respond to crises now and move from emergency relief to sustainable development over the longer term. The training provided the knowledge, to the CBO managers and staff, required to run the microcredit activity in the most effective and efficient way.

CARE has established a gender-sensitive reporting template for narrative reports, as well as a financial report template that the CBOs were trained on using. SOPs were established for access to finance schemes to ensure sustainability of the microcredit activity. The SOPs were developed for:

- Appropriate portfolio management and oversight to limit CBO risks against loss, waste, fraud, or abuse,
- Proper administration of grant funding to ensure timely and effective delivery of training and technical assistance,
- Timely, accurate, and useful output and outcome data, and
- Sustainability of the loans after 2017 when the project ends.

Microfinance Loans

The purpose of the Microfinance activity was to reduce rural poverty and promote gender equality in the four targeted areas. The activity provided a chance for beneficiaries, and it will continue providing loans, as long as the CBOs are running. The loans approach was found to be a sustainable financial source, as 80% of the total loans distributed during the life time of the project were used to establish new home-based businesses or develop a running business.

Extracting the most vulnerable people from the grip of poverty through, the microcredit is not easy. However, empowering women economically and through capacity building, has taken her out from the exploitation zone; women who lack income resources, are vulnerable to exploitation, and microcredit has given an opportunity to hundreds of women in the targeted areas, to be more independent, and able to generate income.

More women than men were attending the training in the CBOs. Men participants' decline was due to work commitments, and to the high percentage of women attending the same training. In response to that, CARE has ensured the availability of male staff to better encourage men to join the training, and ensure an appropriately meaningful participation of women, men, boys, and girls.

Against an outcome target of 1,453 (70% of 2,076 total beneficiaries), the total of 1,505 beneficiaries (1084 women (72%), 421 men (28%)) have acquired the relevant workplace readiness.

The percentage of women who were able to establish income generating businesses is higher for women than anticipated; given the higher unemployment rates for women, they were more interested in establishing businesses than men.

The Programs Quality team interviewed 100 beneficiaries, (74% female) in October 2017, who benefited from loans to create and develop their income-generating businesses. 98% of the respondents reported that they were satisfied with the loan procedures while 2% reported that the process took a long time.

The majority of the respondents reported that they have used the loan to start their own business (39%), while others used the loans to expand and develop their business (32%) and for their personal use (29%) such as covering university fees and other family needs.

The field team who followed up with all the beneficiaries who received loans reported that 79.6% of beneficiaries used the loans to start their own business or expand and develop their business.

Improved vocational skills among Jordanian youth

CARE's vocational trainings, implemented through the Vocational Trainings Center (VTC), have created opportunities and given hope to youth who did not make it to university or high school due financial constraints or lack of interest.

An agreement was issued with VTC in 2014 to provide 776 youth with vocational skills and knowledge. 1,500 women and men submitted applications to participate in the VTC training. A total of 776 beneficiaries (449 female (57%)) have benefitted from this activity. 71.7% of total graduates were able to find jobs (relevant and irrelevant to the vocational training topics).

During the preparations for the vocational training, the plan of the vocational trainings was discussed with the VTC from a gender perspective: the percentage of women trainees, the training courses made available for women and the inclusion of non-traditional courses, expected challenges for women's engagement and commitment to training and mitigation.

This activity has also contributed to women empowerment, through the creation of opportunities for women to train on male-dominated professions at the VTC; plumbing and electrical wiring courses have been conducted for women, thus acquiring the adequate knowledge and certifications needed for such income-generation professions.



Photo 3: Vocational Training Session - Hairdressing

This benefit was extended beyond the women trainees themselves, to the local community members. Women plumbers are often hired by other home-alone women. Demand on female plumbers and electricians is increasing due to its convenient to women, and low competition among female workers in this profession.

VTC beneficiaries felt a sense of empowerment and had a more gender-equality perspective at the end of the project. 83% of the women (64 out of 77 individuals) and 87% of men (20 out of 23 individuals) who had participated in CARE's vocational trainings reported that they believe women are allowed to attain the same job as men. On the other hand, 86% of interviewed men and 87% of interviewed women reported that they have observed increased level of respect for working women. This project has helped in improving the lives of women and men in the project communities. The beneficiaries have increased their acceptance for women to financially support their husbands.

The Programs Quality team has interviewed 240 beneficiaries; 89% of 240 respondents (79% female) confirmed that they have acquired the relevant vocational skills. Additionally, 86% of men interviewed showed an increased level of respect for women in the workforce, while 87% of women interviewed showed an increased feeling of respect and value from men on entering the workforce.



Photo 4: Vocational Training Session - Electricity

7.2.3 Strengthened social structures and local safety nets

In 2014, the MoSD received a fund from the Spanish Agency for International Development Cooperation (AECID) to develop a GBV Communication Strategy. The formerly-mentioned strategy presents ideas and methodologies for applying various communication approaches; ranging from advocacy to social mobilization, participation, development communication, interpersonal communication, entertainment education and mass communication in Jordan. By no means does it suggest that there is a singular approach to strategic communication, as strategic communication involves a mix of appropriate multiple communication approaches that can foster individual and social change.

While information and key messages remain crucial, it is important to look beyond those messages and help to develop environments where inclusion of individuals can flourish. Communication plays a crucial role in reducing gender inequality, providing tools to people involve in the process of their own development and empowerment. Gender-based violence (GBV) ranges from sexual harassment to rape, domestic violence (DV) to trafficking. However, there is a dimension usually forgotten by development experts, particularly the one related to gender issues: cultural and social norms, which are highly influential in shaping individual behavior, including the use of violence., the main reason for the strategy is to combat GBV through providing a direction to communication specialists to play a more strategic role in the behavioral and social changes.

Due to lack of resources, the MoSD was able to only develop the strategy, but not to train staff and social workers on activating it.

Photo 5: Training of MoSD staff in Amman



Through this project, CARE signed a cooperation agreement with the MoSD, and in 2015 and 2016, CARE conducted trainings to 65 MoSD staff members on concepts of Gender-Based Violence, aiming at helping them finalize the gender communication strategy. In 2017 a new, focused training of trainers was extended to 36 MoSD social workers, with the target of raising the communities' awareness on GBV topics through a multipliable approach. Outputs of the extended training courses were as follows:

- The GBV communication strategy is now part of MoSD's annual awareness plan.
- MoSD's trained Field Awareness Officers extended awareness sessions on the strategy to CBO staff and youth leaders.
- MoSD has been conducting monthly awareness sessions all over Jordan to combat GBV and promote the GBV Communication Strategy.

CARE has encouraged the MoSD to involve youth leaders in the awareness sessions as youth are abler to introduce behavioral changes and influence their peers than older generations. Better education and awareness make them both; audience and a communication channel.

Out of the 65 MoSD staff members who received training, CARE's Programs Quality team interviewed 11 staff members (6 female). All the respondents reported that they had started to reflect and apply their newly acquired knowledge, gained through the training, in their daily work, particularly during field visits to MoSD beneficiaries and during the desk interviews inside the MoSD offices. Furthermore, the findings showed multiplication of impact on indirect beneficiaries, whereas all the respondents reported that they had shared new information with other colleagues who did not have a chance to be part of the training. Additionally, they reported they had the needed skills to conduct formal training for other colleagues.

All of the respondents reported that they were satisfied about the quality of the training in general. 82% of the respondents reported that they were satisfied with the trainer's skills, while 18% of the respondents reported that they hoped that the trainer was more skillful.

Moreover, 55% of the respondents reported that they did not have good knowledge and information about gender concepts before participating in the training. Respondents reported an increase of their knowledge about the negative consequences of early marriage (100%), children's rights (100%), the negative consequences of violence against children (100%), gender concepts in general (91%), GBV (91%) and women's rights (91%).

Youth Initiatives

In October 2016, CARE raised an announcement at eight CBOs in the four target governorates of Irbid, Amman, Mafraq and Zarqa, seeking youth leaders to participate in implementing youth initiatives in their communities. A total of 360 applications were received, thereafter shortlisted into 90 applications. CARE-CBO joint interviews at each CBO were conducted and 59 individuals were selected and trained to be Youth Leaders, while the rest were assigned as youth community members. The selected 59 youth community leaders are empowered community members, with proven track in community-based advocacy, strong communication and training skills in information delivery and awareness raising.

The 59 youth leaders and 62 CBO staff from 12 CBOs have attended a training in January 2017 across Mafraq, Zarqa, Irbid and Amman. The 5-day training was conducted 5 times. Training sessions were mainly divided into two main approaches; the first approach was the theoretical part that provide the participants with the main knowledge they need to initiate and manage their initiatives, while the second approach was working with the teams, mainly as groups, to reflect this knowledge and their different experiences practically as realistic initiatives.

Youth leaders were then assigned to conduct youth initiatives in their localities, in cooperation with CBO staff. Youth leaders and CBO staff took part in an introductory workshop, forming teams, and working together to identify the social



Photo 6: Youth leaders and CBO staff training

issues that are prevalent in their own community. Once they identified these social issues, they selected one issue as their focus, and began conducting youth initiatives to assist vulnerable members of the local population.

Eight committees, 6 of which were female led, have conducted a total of 60 initiatives. Topics included, but were not limited to; GBV, peace building, economic empowerment, raising awareness about several community concerns and community support initiatives such as school renovations.

The aim of mobilizing youth leaders was to encourage healthier and higher qualities of life for underprivileged or at-risk youth and to involve Syrian youth in community-based activities, where Jordanian youth and Syrian youth work in together to achieve social cohesion and other competencies. The main five competencies youth committees enjoyed are: (1) positive sense of self, (2) self-control, (3) decision-making skills, (4) a moral system of belief, and (5) prosocial connectedness. Developmental interventions and programs had to be anchored on those competencies, which define positive outcomes of healthy youth.

The improved ability of youth and CBOs to take collective action for community initiatives, and strengthen social cohesion and community awareness on key protection issues, was evident.

The 59 youth leaders were able to identify a real community based concerns, in which the initiatives are conducted to work on, combat, or highlight those concerns to the community and then seek for real sustainable solutions.

The Programs Quality team phone-interviewed 98 youth initiative members, as per the following demographics:

Table 3: Breakdown of the youth initiative members, based on gender, age and nationality

Gender		Age group				Nationality	
Female	Male	12-17	18-35	36-59	60+	Jordanian	Syrian
68%	32%	3%	56%	41%	0%	31%	69%

- Evaluation respondents reported that the 60 initiatives have helped in increasing the sense of social cohesion between Jordanians and Syrians.
- The majority of the 98 respondents who benefited from the initiatives reported an increased knowledge about the negative consequences of drugs (80%), followed by the negative consequences of early marriage (54%), GBV (53%) and the negative consequences of child labor (44%).
- The majority of 98 respondents (71% females) who benefited from the initiatives reported increased knowledge about the negative consequences of drugs (80%), followed by the negative consequences of early marriage (54%), GBV (53%) and the negative consequences of child labor (44%).
- 89% of the respondents (69% females) reported having increased their understanding of youth-led initiatives.

Impactful Youth Initiatives per Governorate

IRBID

Youth Committee members reported CARE’s impact on their planning, promotion and implementation of different initiatives they had chosen as themes around which to mobilize their communities.

In commemoration of the *International Women’s Day*, committee members organized an event, in which more than 150 women participated and a professor, invited by CARE, participated in raising awareness about gender equality and women’s rights.

During a FGD, youth committee members (2F, 2M; 2 Syrian, 2 Jordanian) reported initial challenges in reaching out to their community members who were hesitant to become involved in the proposed initiatives. With time, mobilization efforts and support given by CARE, community members in Irbid recognized the impetus for said initiatives and eventually, the whole community began seeking their help in tackling these issues.

AMMAN

The Youth Committee initiated a recycling intervention, which aimed to train beneficiaries how to reuse and repurpose old paper and magazines. Through vocational training, women beneficiaries were trained to make old material into something useful (i.e. accessories, jars, cups), produce materials with practical home use, with which they participated in several bazars and fairs to introduce, promote and sell their products.

MAFRAQ

Youth Committee members decided to tackle was the substance abuse, as their community needs assessment analysis had indicated it to be prevalent in the community. The aims of the initiative included awareness raising, bringing together the socially isolated community members and approaching them with open and positive dialogue, providing vocational and business trainings, increasing networking opportunities between people involved in different initiatives to exchange ideas about advocacy and community mobilization, creating activities that would deter substance abuse and instead, promote positive coping mechanisms.

Photo 7: Youth Committee Session - Mafraq



During the FGD (2F, 3M; 3 Jordanian and 2 Syrian), all members felt empowered to continue to affect positive changes in their society, and claimed that the participation in the youth committee provided them a sense of belonging to their community. The only two recommendations offered were to start initiatives with younger groups (i.e. school students), so impact can be more profound and negative coping mechanisms (i.e. substance abuse) curbed at an earlier age. Moreover, the respondents thought including other nationalities would be more comprehensive and inclusive, contributing to furthering social cohesion.

ZARQA

In Zarqa, CARE conducted a FGD with youth committee members (3 F, 1M), who highlighted the participatory approach of members to assess the needs of the community and to select topics around which to mobilize their community members. Throughout 7 months, they used theatre arts to raise awareness about refugees, worked with local organizations to normalize interaction between the intellectually disabled and other community members, and utilized vocational training opportunities to gain skills and knowledge about substance abuse in schools and in society at large.

7.3 Demonstrated Effectiveness and Impact

Empowering communities is a process of social change that necessitates collective understanding of and action on the social organization of activities, concepts and power dynamics within a certain context. The process is both multidimensional and interdependent involving social, political, economic and legal changes that will empower people living in poverty and lacking access to meaningful participation to exert their agency and shape their respective futures. As the existing structures, both formal (i.e. legal systems) and informal (i.e. socialized norms), are deeply rooted in tradition and cultural mores, and may become reinforced as a result of the internal and external pressures (i.e. economic burdens, war and displacement, etc.), CARE has worked on challenging the norms and networks of social relations while buttressing the beneficiaries' sense of personal agency and helping identify power relations via multilayered process that reduces poverty and social inequalities.

This project managed to link agency, power relations and structure, or the environment in which social dynamics are shaped, to advance the beneficiaries' access to protection, information, livelihoods and safety nets, through the implementation of initiatives that are participatory in nature, based on needs articulated by the beneficiaries and informed by CARE's experience in working with vulnerable populations. Economic empowerment, for instance, contributes to building the capacity of individuals to contribute to and benefit from economic opportunities and/or activities, through which they are able to respect their dignity and recognize the value of their engagement with the labor market. Female participants of the project were able to establish and/or expand their enterprises, which has helped tap into institutions (i.e. available markets and venues) that tend to inhibit women's economic participation.

Similarly, emphasizing social empowerment creates a catalyst for change in societal norms, so individuals are able to negotiate on their own terms, assert their personal value and take full advantage of public services. When asked about their ability to negotiate for their needs within their interpersonal relationships (i.e. within household, with relatives), after their participation in the microcredit finance scheme, 80.5% of respondents stated they were confident in their abilities to do so. Equally, 80.5% of participants felt confident in their ability to negotiate for their needs within external structures (i.e. markets, NGOs, service providers, local councils). 16.6% of respondents reported their inability to do so, while 2.7% neither agreed nor disagreed.

Finally, in terms of sociopolitical empowerment, which concerns equity of representation in sociopolitical institutions, the interventions of the project focused on the grassroots action, mobilizing youth to challenge norms and advocate for change in social and cultural attitudes about gender equality, GBV and early marriage, and other issues, including peace-making, social cohesion, combating drugs, and anti-terrorism.

The capacity building in skill and awareness occurred through local communities and institutions such as CBOs and the MoSD, helping shape more effective and realistic development strategies. The simultaneous approach to empowerment, in addition to the acknowledgement of the existing power relations, attitudes and prevailing challenges to gaining access to livelihood opportunities, has helped enhance the effectiveness of the project, creating a more transformative impact on individuals and their respective communities.

7.3.1 Information Provision

The various formal and informal channels utilized for the dissemination of information, have allowed MWBGs to access information about CARE and partners' services, and inform improvements that aid service provision.

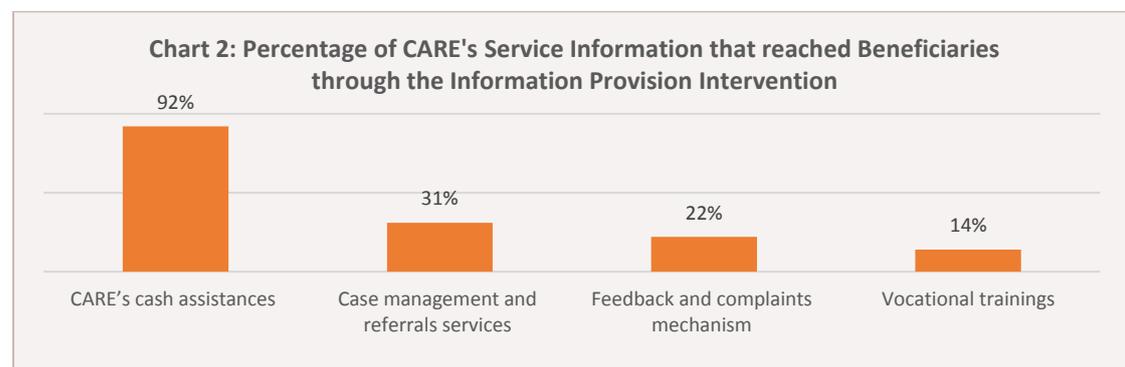
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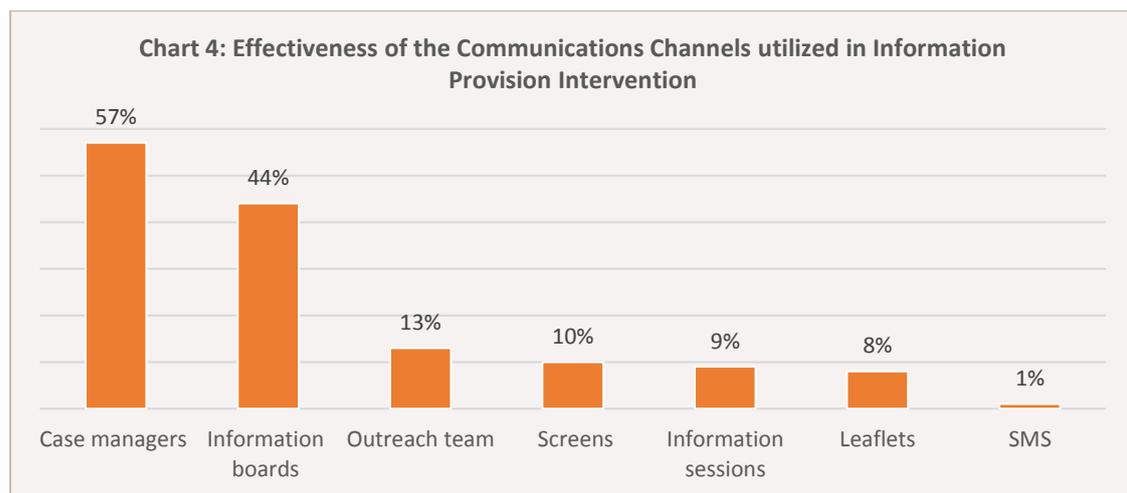
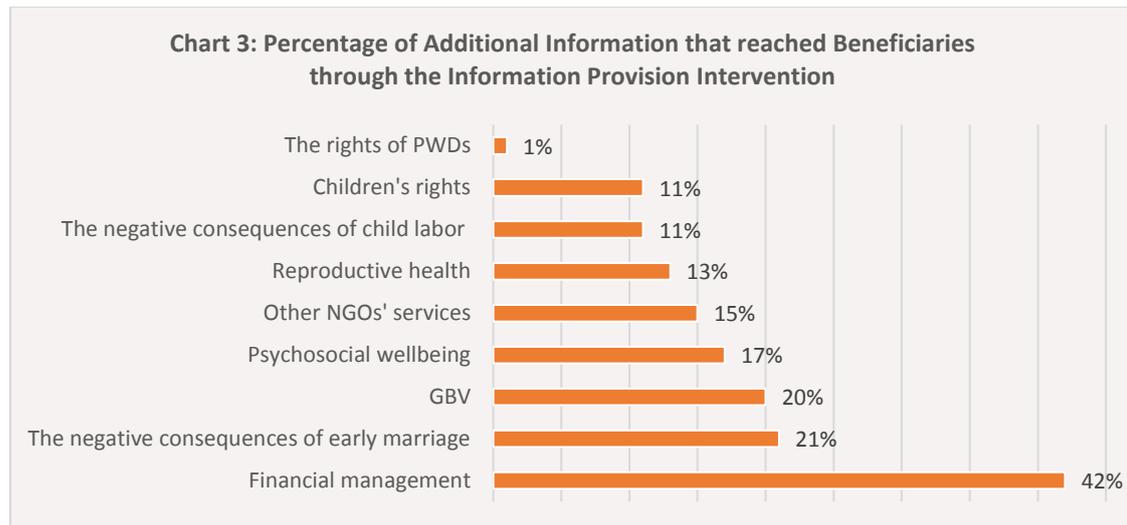
Prior to this project, CARE had engaged in the service of information provision mostly with the refugee population, therefore minimum information that would have been relevant to Jordanians existed. For this project, CARE had to tailor Jordanian-related material that represents the project objectives, matches the beneficiaries' needs, and fits the Jordanian culture.

Reaching to 6,845 beneficiaries (4,071 female (60%), 2,775 male (40%)), excluding the tens of thousands reached through mass media, has reflected a noticeable change among the community, as that their perspective about CARE has changed; vulnerable Jordanians used to access the centers for financial support only, Jordanians now understand that CARE community centers would directly target Jordanian beneficiaries in its programs through a variety of socio-economic empowerment services. Others used to assume that CARE's Community Centers served Syrian refugees only; now they know that CARE welcomes vulnerable Jordanians too. About 76% of evaluation respondents reported that the received information by CARE has increased their knowledge about their rights and accessibility to protection services.

Additionally, through this component, new partnership avenues were created, and new SOPs were developed; further contributing to a more comprehensive programming approach.

The following charts illustrate the effectiveness and impact of this intervention.





Beneficiaries' Satisfaction

Respondents were asked to rate the easiness and adequacy of accessing information on CARE's services, and provide reasons for any perceived inadequacy (if any). All of the respondents rated access to information as adequate, updated and pertinent to their needs and priorities.

Barriers to Participation

Accessibility to CARE's community centers is only challenging to those with severe health conditions; especially the elderly and people with disabilities, people with financial constraints that prohibited their ability cover transportation costs, those who have protection concerns; especially for unaccompanied, females with children, and people who lack information on how to reach the centers.

CARE considers these barriers throughout its programs. Therefore, CARE's outreach mobile unit exists, with the purpose of outreaching to people; spreading information on CARE's and partners' services.

Challenges

As stated above, the beneficiaries of this project's activity were Jordanians, which called upon rediscovering the local and national context, and tailoring new information material, while searching for appropriate services and organizations/institutions that could benefit the project's beneficiaries.

During the service mapping exercise, the following challenges have emerged: a very limited number of services was provided to Jordanian nationals, and some institutions, primarily government-run; such as the Ministry of Health, were overburdened to respond to the ever-increasing needs of people.

7.3.2 Case Management

Impact

The new approach followed, along with the Jordanian beneficiary-tailored Case Management tools, and modified SOPs, have ensured a fair and objective implementation of this intervention. The gender-sensitive assessments that were conducted prior to beneficiary selection have ensured selection of most vulnerable Jordanians, eligible for benefiting from this service; leading to value-for-money. A total of 4,572 HHs (66% females, 34% males) have conducted a vulnerability assessment; of those a total of 1,379 HHs (977 FHHs (66%), 402 MHHs (34%)) scored 10 or higher according to the vulnerability scale, thus were eligible for an in-depth assessment.

The case management comprehensive process and tools safeguard that the often-marginalized voices of women, girls, boys and vulnerable groups within the HHs are heard and that they are involved in the decision making on prioritizing HH's needs, interventions and utilization of resources. This comprehensive, participatory, gender-sensitive approach leads to a more effective, long-lasting impact.

Extending Case Management service to Jordanian population was by itself a new learning experience to CARE; context discrepancies between Jordanian community members and refugees became more evident, and differences in challenges and needs of both populations have exposed CARE to new opportunities that would lead its future programming, with additional focus on Jordanians; particularly women.

Beneficiaries' Satisfaction

The Programs Quality team phone-interviewed 59 Jordanian HHs, as per the following table, to assess their satisfaction and how the case management sessions effected their lives.

Table 4: Breakdown of Case Management beneficiaries based on gender, age and nationality

Gender		Age group				Nationality	
Female	Male	12-17	18-35	36-59	60+	Jordanian	Syrian
75%	25%	0%	29%	63%	8%	100%	0%

- 93% of the respondents reported that the case managers provided clear, relevant and updated information on CARE's services.
- 94% of the respondents, who have been referred to access internal or external services, reported receiving clear information on the referral process, including the criteria and timeframe of response.

- 69% of the respondents reported that they have been informed about CARE's feedback and complaints mechanism during the case management sessions.
- 37% of the respondents (82% FHHs) reported that they prefer being interviewed by same-sex case manager while 63% were neutral.
- 78% of the respondents (76% FHHs) reported that their urgent needs have been covered, as a result of the referrals decided during the case management session.

Barriers to participation

Some of the identified case management recipients were unable to attend their sessions regularly, either due to disability, age, or unaffordability of transportation costs. CARE's outreach team, however, provided those with home-based case management sessions.

Challenges

CARE had identified several vulnerable cases, mostly Syrian and Iraqi refugees, through its partners. However, since the project only targeted Jordanians, CARE was unable to provide them with required assistance. As a mitigation, however, CARE helped these individuals through other projects.

7.3.3 Emergency Cash Assistance (ECA)



Photo 8: Emergency Cash Assistance (ECA) Service

The emergency cash assistance has succeeded in improving social protection and poverty alleviation mechanisms for vulnerable people in the urban areas. It ensured that basic household needs are met, strengthened access to existing support networks, and increased the household's protection from immediate threats and negative coping mechanisms.

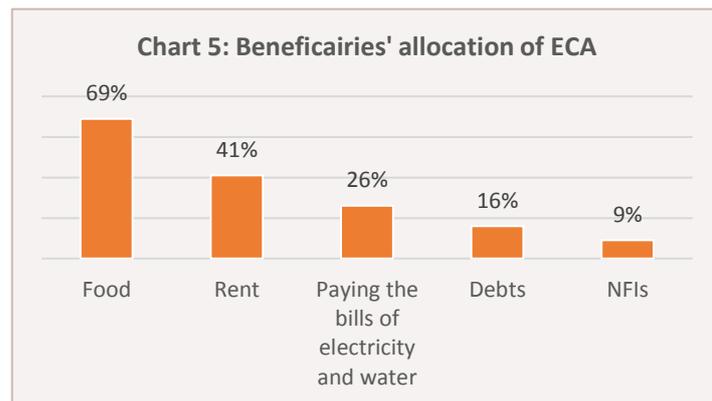
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Throughout the project, a total of 4,614 households (2,906 FHH (63%), 1707 MHH (37%)), comprising of 25,377 individuals (90% female), have received Emergency Cash Assistance (ECA) that helped them meet their urgent needs. CARE's cost-effective procurement procedures have allowed 141 additional households to benefit from this service.

To further ensure an efficient, and timely cash distribution process at CARE distribution sites, CARE's Cash teams regularly referred to the Cash distribution' SOPs, and attended refresher sessions conducted by CARE's technical managers.

The ECA has helped in strengthening social structures and local safety nets; beneficiaries were going through a cycle of debt -as a coping mechanism- to cover their basic, yet most urgent needs.

Among the eligible households, the majority (69%) reported not having enough food, and having to skip a meal because they could not afford it. Rent came in the second place as a major need (41%), followed by utility bills, debts and NFIs. The following graph illustrates the urgent needs met through this support.



Beneficiaries' Satisfaction

The Programs Quality team interviewed 90 Jordanian HHs (72% FHHs, 28% MHHs) who have received ECA. The following points summarize the main findings:

- 90% of the respondents reported that the received cash assistance has helped them to cover their urgent needs.
- 79% of the respondents reported that they are satisfied with the received cash amount.
- “My daughter had to do a surgery and CARE's cash assistance helped us” said one of the participants in the focus groups discussions. While another said “I am not satisfied, my husband has cancer, and we have a 15-year old child; JD100 is not enough to cover our urgent needs”.
- 99% of the respondents preferred cash assistance compared to in-kind assistance, as Cash assistance allow beneficiaries to make choices and prioritize spending on meeting their specific household needs.
- 97% of the respondents were satisfied with distribution process.

Barriers to Participation

Some of the beneficiaries could not reach CARE's Community Centers especially during the hot summer and harsh winter due to a lack of transportation, not being able to cover the transportation costs, particularly the elderly and the people with disabilities and female headed households. Through the Case Management staff, CARE developed the outreach unit which reached beneficiaries and provide them with assistance at their location either through local CBOs or at their home.

Challenges

The decrease and fluctuation rate of the Canadian Dollar (CAD), during the project period, has impacted the ECA amount distributed from JD100 to JD65.

Due to disabilities, age, and/or unaffordability of transportation costs, some beneficiaries could not reach CARE centers to collect their ATM cards, and could not go to the Bank to collect the ECA. CARE's Outreach Unit reached such beneficiaries (directly or through the nearest CBO), as well as those located in hard-to-reach conditions, and provided them with the ECA.

21% of beneficiaries reported that the ECA amount was not sufficient to cover their needs, thus not sufficiently attending to their emergency situation.

3% of the respondents reported facing challenges in using the ATM cards, which were solved by the support of bank staff.

CARE had identified several vulnerable cases, mostly Syrian and Iraqi refugees, through its partners. However, since the project only targeted Jordanians, CARE was unable to provide them with required assistance. As a mitigation, however, CARE helped these individuals through other projects.

7.3.4 Partnerships and Institutional Capacity building

Through this project, CARE has further strengthened existing strategic partnerships, or created new ones. Through signing an agreement with MoSD, with the objective to enhance the institutional capacity of the MoSD with respect to raising awareness about gender equality, CARE conducted trainings with selected MoSD staff members, and social workers who are in direct contact with beneficiaries. The training widened the gender-focused perspective of the MoSD's previously developed Gender Communication Strategy.

CARE collaborated with 20 CBOs, 5 in each Governorate of Amman, Mafraq, Irbid and Zarqa, for the implementation of support activities to vulnerable host communities and refugees.

CARE conducted training activities to address myths and norms related to gender issues and specifically to develop personnel skills in communication, collaborative problem solving and cooperation, skills necessary for working in partnership with community members and local organizations with experience in addressing said issues, which can strengthen future policies and interventions.

Impact

Partnership is a fundamental part of CARE's commitment to enhancing resilience in the crisis-affected communities where it works; partnership empowerment is a

sustainable investment in community-based capacities to respond to crises now and move from emergency relief to sustainable development over the longer term.

“We did feel the impact, and this experience has left a vivid fingerprint in the community development and woman empowerment. Not only did the Association fully achieve its women empowerment objective, but this partnership has increased other international organization’s trust in the Association, and has opened wider doors for it”

*- Farhan Al-Enazy,
Association Manager
Al-Rahma Charity Association*

Capacity building of local institutions has always been seen as one road to sustainability. The empowered MoSD and CBOs’ staff are now able to continue with the intervention on their own, in a ripple effect wide-spreading gender-related topics as well as economy-empowerment knowledge on strategies to project establishment, time management, strategic planning tools, communication skills, leading the change, defining goals, problem solving, organization management and conduction of Political, Economic, Social and Technological (PEST) analysis. The predefined criteria, used for the selection of CBOs, have helped in ensuring an effective, long-lasting impact.

On the other hand, using the gender-sensitive M&E mechanisms, documentation guidelines and database management protocols, the 20 CBOs have succeeded in implementing tailored and more responsive microfinance loan services to local communities.

Beneficiaries’ Satisfaction

All of the evaluation respondents reported that CARE’s staff provided the needed support and constant follow up throughout the intervention cycle. The CBOs’ staff reported that the trainings have been designed based on their needs. All the respondents reported that they have reflected the new knowledge and skills into their daily work, such as having better planning skills and communication skills, and using electronic archive. About 77% of the respondents are satisfied about the quality of the training.

Barriers to Participation

More female than male staff were attending the training at the CBOs. Men participants’ decline was due to work commitments, and to the high percentage of women attending the same training. In response to that, CARE has ensured the availability of male staff to better encourage men to join the training, and ensure an appropriately meaningful participation of women, men, boys, and girls.

Challenges

CBOs experienced staff turnover, which could have made a negative impact on the progress of the project implementation. Hiring a new board member through the MoSD is typically a lengthy process, nonetheless, through a close follow up with MoSD, CARE was able to expedite the hiring process, so CBOs would easily overcome any unnecessary challenges that typically arise with organizational gaps.

The long distances between the CBOs presented an additional challenge, with many of them about two hours away from Amman. Staff officers were tasked with frequent visits to distant locations in order to provide on the job support, monitor activities, and collect data. To mitigate this challenge, the team developed a shared vehicle plan in cooperation with the fleet manager to better organize car usage. The plan was updated on a weekly basis by the team and it maximizes the use of vehicles.

The 23% of respondents recommended future training requirements, such as: 1) design and tailor future multi-level courses, based on the experience, knowledge and skills of participants, and 2) provide advanced trainings for those who excelled, and extend the training duration.

7.3.5 Microfinance loans to create income-generating businesses

The global success of microfinance, to increase entrepreneurs’ income in developing countries, has influenced CARE to extend such support to vulnerable and marginalized community members. The more efficient microcredits are, the more sustainable they become, so it is necessary to increase their outreach to target the marginalized. This project employed microcredit finance loan scheme to better the lives of 1,417 Jordanian females and 657 Jordanian males, in Amman (29%), Mafraq (25%), Irbid (25%) and Zarqa (22%), and to reduce their vulnerabilities, increase self-sufficiency and improve their access to income-gaining opportunities. The following table provides a breakdown of loan amounts received by beneficiaries through CBOs:

Table 5: Breakdown of loan amounts received by beneficiaries through CBOs in different governorates

CBO’s name	Governorate	Total amount of loans	Total number of beneficiaries
Al Rahma Charity Association	Mafraq	17000	101
Jordan Association for Orphans and Widows Care CC	Mafraq	21000	123
Ayadi Al-Khair Organization	Amman	21290	100
Badia Society for Women's Development	Amman	21000	109
Qudorat for youth empowerment	Zarqa	18000	101
Aydoon Charitable Society	Irbid	39000	111
Al-Wasateyah Voluntary Society for Supporting Students	Irbid	21000	114

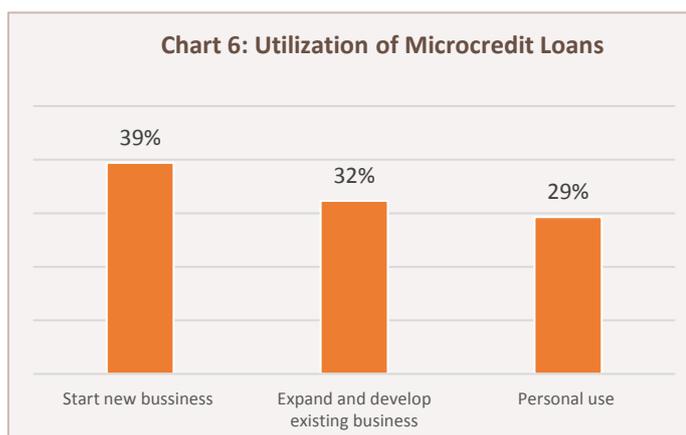
Microcredit finance loan recipients were prepared ahead of time by attending business and life skills training, which has helped them develop and improve basic business skills and financial management practices, and enabled them to immediately start or expand their businesses, thus develop a livelihood in their challenging economic environment.

Impact

Many women had shared that through the loans and the training they received, they felt enlightened and more empowered, and that the sense of being an active member inside the family and the community has given her a lot of advantages.

This activity not only impacted women’s sense of confidence to run a business, but it also increased trust of men (i.e. father, husband, etc.) and other family members in the household where a woman who can run a business and increase the family’s living standards exists. This was evidenced by the key informant interviews, as 86% of men and 85% of women interviewed demonstrated having an increased level of respect for and value of women in the workforce.

About 71% of the total respondents who received loans,



98% of the evaluation respondents reported that they are satisfied with the loan obtainability procedures, while 2% reported that the process took a long time.

97% of the respondents reported that they were satisfied about the guidance provided by credit officers.

6% of the respondents reported that their businesses were not successful due to not conducting market needs assessment before establishing their projects, not having finance management skills, insufficient loan amounts, many of the community members took or received the services without directly paying cash but using them as debts.

Barriers to Participation

CARE asked the respondents about what would prevent them from participating in the project. The majority of the respondents stated the long distance, especially during hot summers or harsh and cold weather (9%), followed by facilities inadequate (1%), and inability to read and write (1%).

Challenges

Depending on the loan purpose, the distributed amount per person did not exceed JD600. The so described “low funds” present a considerable challenge. The CBO staff suggested, it should be more than JD600 per person. The amount provided to beneficiaries has been helpful to support already established, running businesses, however, it has not been sufficient to develop and start new enterprises, as some shared.

Furthermore, entrepreneurs in general, tended to emulate common business ideas in an already saturated market, instead of creating innovative enterprises that would help them develop unique, in-demand business niche with less competition. CARE, in an effort to mitigate this issue, conducted business training in the 20 CBOs for beneficiaries of the micro credit to provide them with better skills and knowledge to use the loans in a more efficient and impactful way, to emphasize the available resources in their villages, employing them with the amount of the loan to start a small home business or to empower an already running business. More importantly, CARE has continued to conduct regular market assessments to inform this component with viable ideas; first in 2015, followed by a recent one in 2017. CARE’s technical team has shared with the beneficiaries and the CBOs the analyses’ findings, aiming at guiding their choices and decisions.

Household income and wealth are so low that the costs of initiating production for some beneficiaries, even those within the household or requiring simple materials, is high. Although providing the poor with access to financial services is one of many ways to help increase their incomes and productivity, in some cases the microcredit was used by beneficiaries as a lifesaving tool in the time of need. This has yet happened, despite the fact that this project aimed at mitigating this risk by starting with activities that would fulfil urgent needs, moving on with the targeted populations to the long term sustainable livelihoods interventions.

On the other hand, the fluctuation rate of Canadian Dollar (CAD) during the project period impacted the amounts received by CARE Jordan, thereby affecting some aspects of the project activities, especially given that CARE and its national partners conduct their operations, and have all of their projections and budget in Jordanian Dinar (JD).

Despite CARE's efforts to tackle the situation, in a few incidents, microfinance loan beneficiaries were unable to settle their loans through payback due to unfortunate circumstances; including death in the family, death of the beneficiary, and extreme indigence.

Staff and salaries challenges were also experienced, as follows:

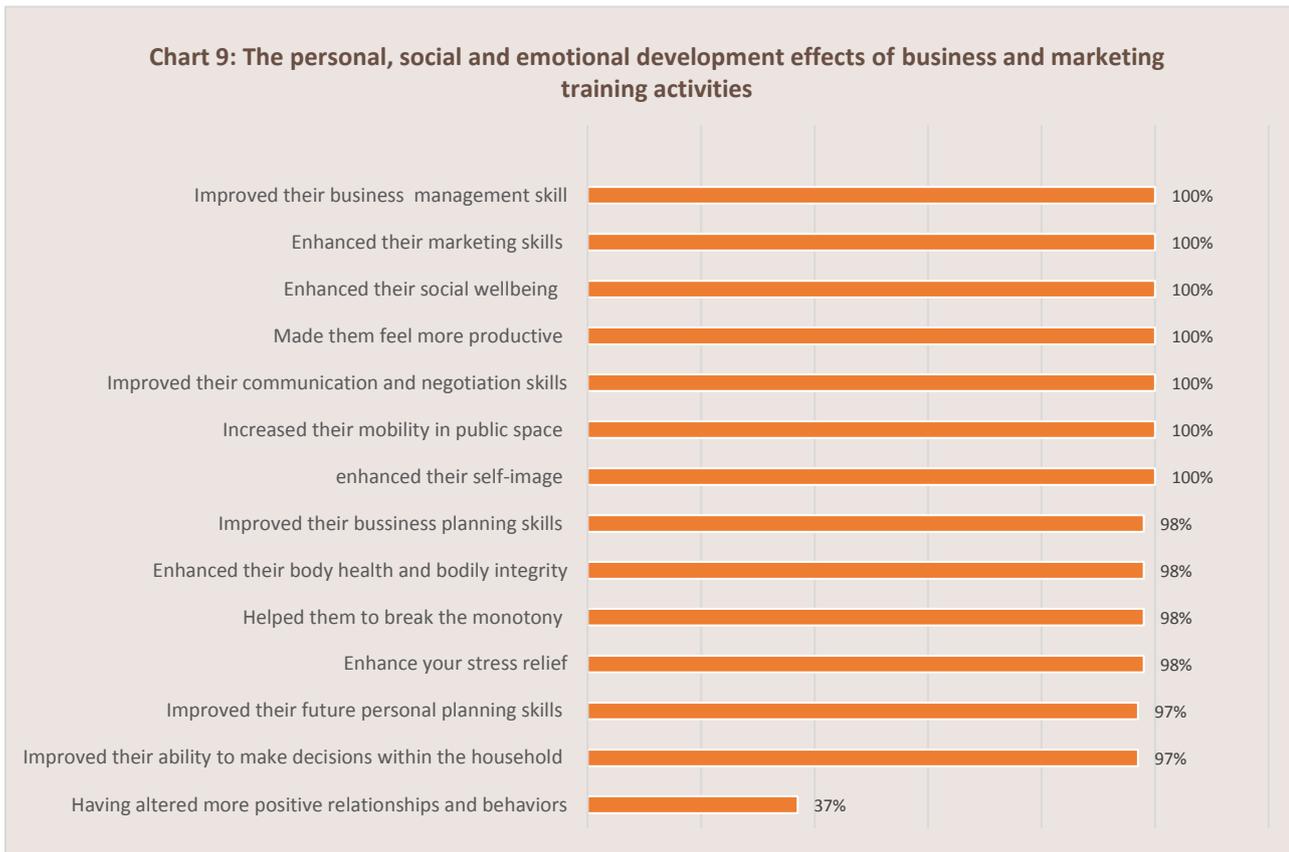
- Partner CBOs were supported, throughout the cycle of the project, by providing the salary for hiring an activity Focal Point. Once the project finished, the focal person's salary was not covered any longer. Therefore, to mitigate the issue, each time CBOs pay the beneficiaries their loans, they decrease the amount of the grant by JD25, as administrative costs, used to cover the Focal Point's salary.
- The staff turnover at CBOs has caused some delays in loan payback time. Similarly, the turnover of assigned Focal Points, who also acted as the link between CARE and the CBO, has led to delays resulting from re-hiring, re-training and so on.
- Beneficiaries who were government and municipality employees had trouble repaying loans on time due to delays in their salaries. While it took some time, the situation was resolved by staying in touch with those employees. A close follow up, by CARE's technical team, with both; the CBOs and the beneficiaries, has ensured a smooth and transparent transaction process.

7.3.6 Business and marketing trainings

A combination of microfinance, business and marketing trainings usually has the potential to have a larger economic impact on the community. CARE supported trainings on microcredit utility to enhance the beneficiaries' business knowledge, so they are better equipped to run their enterprises. Also, the marketing training enabled participants to identify potential target markets and the type of clients who would access their products, and to develop strategies for product differentiation and promotion.

Impact

As illustrated in Chart 9, beneficiaries reported high levels of satisfaction about positive impact business and marketing training had on their personal sense of empowerment, and on their business development and/or expansion.



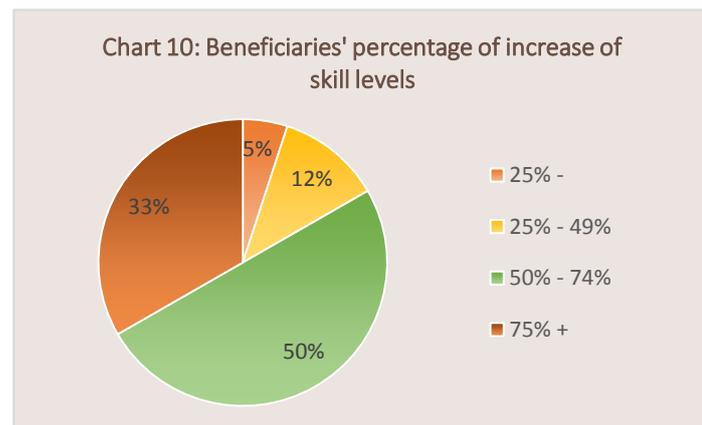
Among the interviewed sample, 11% of the respondents reported that they used the skills obtained in the training for income generation within six months of completion of training.

After participating in the business and marketing training, half of the respondents cited readiness to start their own businesses, and reported that the skill enhancement increased by 50% to 74%, 33% rated their skill enhancement rate above 75%, while 12% rated them between 25% and 49%, leaving 5% who rated a low benefit of below 25%.

Beneficiaries' Satisfaction

98% of the respondents reported that they are satisfied with the quality of the training in general, and of an equal percentage, respondents reported that they are satisfied about the trainer's skills.

Chart 10 shows the level of skill enhancement as indicated by beneficiaries.



Barriers to Participation

The long distance they had to travel before reaching the training center was a main challenge, especially during hot summers or harsh and cold weather. Training hours with the absence of childcare was another major challenge the beneficiaries faced.

On the other hand, for future training ideas, 55% of respondents suggested providing internationally-recognized, accredited and recognized training courses, while 42% suggested linking training with income-generating activities, while 38% suggested the provision of a transportation method or covering transportation costs.

Challenges

Training beneficiaries possessed varying levels of understanding and experience in business development and management; some had never operated a business before, while others already had businesses they sought to further develop. An adequate assessment, of their respective experience and understanding of business management and marketing, would have yielded a more targeted approach for each sub-group of trainees.

7.3.7 Improved Vocational Skills

Jordanian youth have the highest share of unemployment, signaling mismatch of the existing skills attained via education and/or training, and the current demands of the labor market, which has failed to absorb them into the economy.

While is a high demand for medium-skill and technical work, the underdeveloped vocational trainings, and lack of specialized skills required to enter the market, represent a significant challenge. Moreover, the general preference for employment in the public sector, due to perceptions of job security and accompanying benefits in that domain, has constrained the development of the private sector, and also has resulted in an inadequate preparation of youth for such work in terms of skills.

Impact

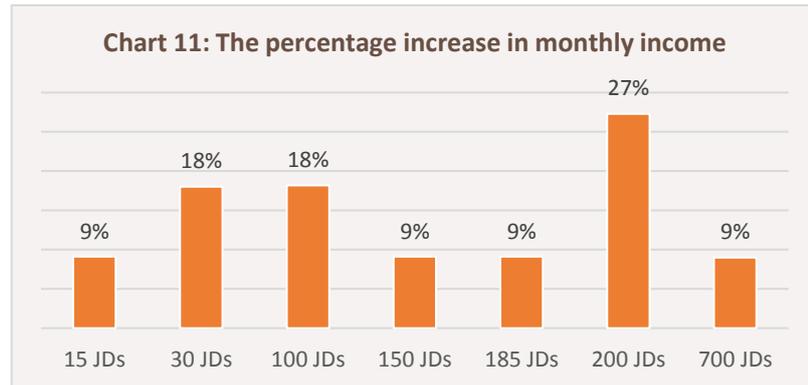
CARE partnered with the Vocational and Technical Center (VTC) to create opportunities for youth unable to finish their education to enter the workforce and attain jobs with a sustainable income. As a result of CARE's consistent and ongoing sensitization with the VTCs to provide more non-traditional employment opportunities for women, women have begun entering male dominated vocational training, such as plumbing and electric wiring. Also, the 776 VTC beneficiaries (58% female) felt a sense of empowerment, and attained a more gender-equal perspective.

The vocational training has enhanced beneficiaries' vocational skills and added some real-life experience, it also increased the trainee's knowledge about job search and job market. At the long run, CARE observed an increase in the probability of youth employment, earnings and formalization of employment.

While vocational training has not proved to be of an ideal impact on the longer-term employment, it definitely has enhanced the quality of employment; for example, jobs acquired after training may not be as sophisticated as engineering,

but it would at least contribute to safety nets through income-generation, health insurance and social security.

According to the VTC's recent statistics, that based on an individual tracking with the vocational trainings programs graduates 71.7% of this project's vocational training graduates have secured jobs after graduation. Evaluation respondents reported an increase in their monthly income, ranging from JD15 to JD77, as per Chart 11.



Starting a career, especially for females who have lost hope (due to social norms, parents' unawareness or financial constraints), has a substantial impact on personal development, that is of an equal importance to financial empowerment, if not more.

Chart 12, below, highlights the impact vocational training had on the beneficiaries' personal development as well as on their personal sense of agency, with respect to their decision-making abilities in the household.



Beneficiaries' Satisfaction

Evaluation respondents indicated that the main stressors in their lives before participating in the project was not having an appropriate job (62%), followed by feeling concerned about not having enough money to run their own small business (22%), worrying about the availability of basic needs such as food, NFI, etc. (14%) and social disintegration (2%), as they described that host community members and refugees live in a competitive environment vis-a-vis job opportunities and assistance.

About 98% of the respondents reported that they are satisfied with the quality of the vocational training in general; 87% of the respondents reported that they are satisfied with trainers’ skills, while 13% reported that the trainers did not have good communication skills with the beneficiaries.

The majority of the respondents (62%) reported that they have become proficient in new skills, and that they have gained knowledge and information via training, reporting the range of acquired skills from 50% to 74%.

About 30% of the respondents indicated that the weight of increase in obtaining a new skill level is estimated at 75%, while 5% rated the enhancement between 25% and 49%, and 3% only rated their skills increase at below 25%.

Barriers to Participation

Exploring barriers to participation, Chart 13, half of the evaluation respondents indicated the long distance to reach the training center, especially during hot summers or harsh and cold weather, as the most prevalent barrier, followed by 3% of the respondents who stated that they, along with their families, feel uncomfortable attending a training in a mixed-sex environment.

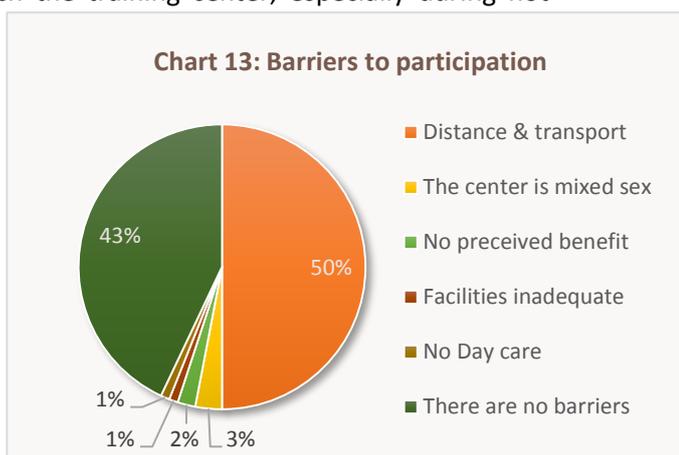
Moreover, 2% of the respondents perceived no benefit to the training, due to the lack of accreditation of vocational training courses, as evident by the following comment: *‘Why should I*

bother to go to that training? I want a real certificate to enhance my life’. Also, the project does not link the graduates with income generating opportunities. Additional barriers to participation included a lack of daycare facilities (1%) and the perception of training facilities as inadequate (1%).

Among female respondents, 24% of them reported facing an additional barrier to training in the form of restrictive social norms because of prevailing patriarchal attitudes. One of the respondents claimed, *“Sending our daughters for training is not a priority for families because of potential negative influences to which they may get exposed, including meeting girls who smoke, or who date”*.

Through the open-ended questionnaire, respondents mentioned the following suggestions to improve the quality of similar projects.

- 36% of the respondents suggested linking the vocational trainings programs with income generation activities.
- 33% of the respondents suggested providing transportation service.
- 30% of the respondents suggested providing internationally-recognized, accredited trainings and certifications.



Challenges

VTC graduates are in many cases unable to secure jobs on their own. This challenge was mitigated by creating a follow-up plan that includes networking with the private sector and linkages with access to finance schemes in their respective fields to start their own small businesses.

During vocational training activities, 11% of students dropped out, 7% male and 4% of female, due to a number of obstacles, including transportation, lack of convenience, etc. To solve this issue and achieve the previously outlined targets, CARE conducted meetings with the VTC and agreed to replace each dropped out student with either another student on the waiting list, provided that s/he is within the same category of vulnerability, as determined by the National Assistance Fund (NAF), or with another student receiving assistance through case management at the VTC. All students should successfully finish all requirements to receive certificates.

In parallel, students who dropped-out were met; and their reasons for dropping out were explored and noted as lessons learned, guiding future programming.

7.3.8 Youth initiatives

This multi-dimensional, inter-related and inter-lined intervention was the reason behind the substantial success youth have achieved through this activity. Starting with training 12 pre-qualified CBO's in 4 governorates, who in turn became enabled to extend this support to youth leaders in establishing 9 youth committees and conducting 60 youth initiatives plus 8 media campaigns (benefiting Jordanians and Syrians alike), had an obvious ripple effect on expanding impact, community mobilization, and social cohesion.

Impact

Led by a majority of females, community committees were channels that increased the voices of women and girls as participants in regulations influencing and well as providing support to other women. The 60 initiatives were an enabler for greater advocacy on the members' own needs as a community. Additionally, the initiatives succeeded in assisting vulnerable members of the local population by raising awareness on key protection issues; including GBV, gender equality, as well as other salient issues pertinent to their communities.

Working together as community committees, in conducting youth initiatives, has aided youth to address myths and norms related to gender issues and specifically to develop personnel skills in communication, collaborative problem solving and cooperation, skills necessary for working in partnership with community members and local organizations with experience in addressing said issues, which has further strengthened their future policies and intervention skills.

The implemented 8 gender-related Media Campaigns, using several media channels, such as radio broadcasting, TV broadcasting, SMS, posters, leaflet distribution, social media (Facebook, Twitter) and public info awareness sessions during public events, have reached to more than 4,000 direct information recipients (through leaflets and info sessions), and about tens of thousands of information recipients through other media channels.

Beneficiaries' Satisfaction

Youth initiatives represented a model that both, youth and CARE, wish to replicate in future programs, due to its accomplishment in increasing the youth's knowledge about their capabilities, rights and important role in affecting and being affected by their own communities. Youth's knowledge about the local context has increased, through their regular interaction with different parties of the community. Youth spoke out, they networked, they spread the word, they taught, they empowered, they used their creativity, and inspired others.

89% of the respondents reported increasing on their Understanding of youth-led initiatives including 69% females and 31% males.

All of the respondents reported that their family members and the other community members encouraged them to be a member in the initiatives.

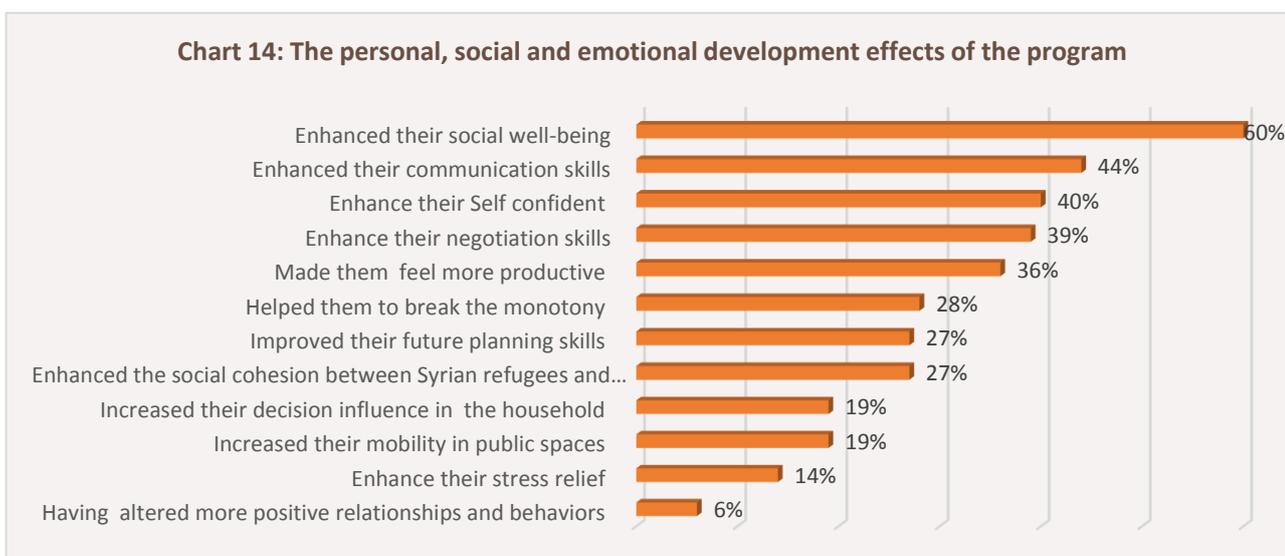
98% of the respondents that they are satisfied about CARE's facilitation for the youth initiatives.

99% of the respondents that they are satisfied about the quality of the training.

89% of the respondents that they shared the new knowledge and skills gained through the training with other initiatives' members who did not attend the training.

The majority of the respondent committee members reported an increased knowledge about the negative consequences of drugs (80%), followed by the negative consequences of early marriage (54%), GBV (53%) and the negative consequences of child labor (44%).

Chart 14 illustrates the personal, social and emotional impact of the program on youth participants.



Barriers to Participation

None.

Challenges

Despite the careful selection of Youth Leaders, a number of them dropped out of their roles, as a result of a number of other competing priorities; including university responsibilities and increasing work commitments. To fill in gap, CARE was able to train 59 individuals, which was still within the target range, and created a backup list, in case the said positions were to become vacant.

7.3.9 Capacity-Building for MoSD

CARE considers its partnership with Jordanian institutions as a substantive path towards securing sustainability. Institutions are at the heart of human development, and when they are able to perform better and sustain that performance over time, they can contribute more meaningfully to the achievement of a larger-scale impact.

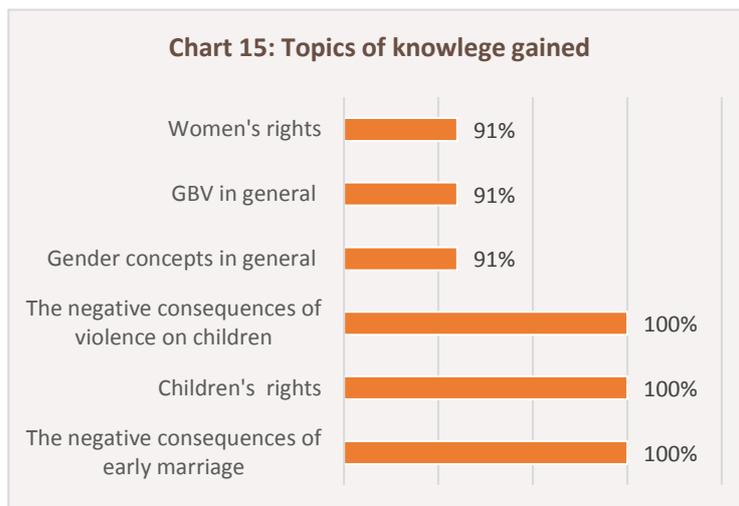
Seeking to enhance the institutional capacity of the MoSD with respect to raising awareness about gender equality, CARE conducted trainings with selected MoSD staff members and social workers who are in direct contact with beneficiaries. The training widened the gender-focused perspective of the MoSD’s previously developed Gender Communication Strategy, and awareness on GBV was integrated within MoSD’s lectures and community awareness enhancement events.

Impact

All of the evaluation respondents reported that they had started to reflect and apply their newly acquired knowledge, gained through the training, in their daily work, particularly during field visits to MoSD’s beneficiaries and during the desk interviews inside the MoSD’s offices (Chart 15).

All the respondents reported that they had shared new information with other colleagues. Additionally, they confirmed having acquired the needed skills to transfer their knowledge.

MoSD has been conducting monthly awareness sessions all over Jordan for local communities to combat GBV and promote the GBV Communication Strategy.



Beneficiaries’ Satisfaction

After attending the training, 73% of the respondents rated the increase of their knowledge was between 50% to 74%, while 27% rated their increase by above 75%.

Barriers to Participation

None.

Challenges

Through this project, CARE trained the MoSD nominated staff to use a newly developed GBV Communication Strategy. While staff started to apply the GBV strategy within their scope of work, with daily visits with clients, not all aspects of the strategy were being accurately delivered. This was partially due to the comprehensiveness of the strategy faced by limited time allocated for field visits, and to insufficient familiarity of trained staff with the actual situation at the grassroots level.

Following a number of meetings with the MoSD to discuss this, it was agreed that CARE would further train a smaller team of the MoSD staff on strategy and on facilitation skills so as to have a team who can communicate more and wider aspects of the MoSD strategy.

Utilizing the MoSD's Annual Work Plan, CARE provided trainings on how to communicate the GBV strategy to the wider community. Later on, Field Officers were able to take the action forward.

7.4 Success Stories

7.4.1 CBO Capacity Building

“Three major factors increased our determination to be part of the Program; the first was that CARE is the international organization implementing the Program; we have observed previous initiatives carried out by CARE and we know very well the impact such initiatives have achieved. Second factor was the fact that selection of partner CBOs was based on a competitive process with strict selection criteria; we believe that competition is a point of strength as it leads to further enhancement. Finally, the Program’s objectives come in line with one of the Association’s main objectives; which is Economic and Social Women Empowerment.”

- Farhan Al-Enazy

Mr. Farhan Al-Enazy, Association Manager

Al-Rahma Charity Association – Khaldiyah / Mafraq

The year 2015 has marked a turning point in the history of Al-Rahma Charity Association; that is when the association was selected to sign a partnership agreement with CARE International in Jordan, after a strict competitive process among other associations located in Khaldiyah, Mafraq.

“We were thrilled to hear about the announcement on the new initiative; right at that moment we knew we were the ones to be selected for a partnership with CARE” says Mr. Al-Enazy.

The journey started when the Ministry of Social Development (MoSD) has announced that an information session will be held at The National Center for Agricultural Research and Extension on an upcoming Community Development and Support Program. As a well rooted, solid Association, Al-Rahma Charity Association was nominated by the Northern Badia Development Directorate to attend the session. Led by CARE and MoSD representatives the information session was conducted.

Among a number of Mafraq-based Associations, Al-Rahma Charity Association’s application was a competitive one, as the Association had its infrastructure well-built with a qualified Board of Directors, the building itself, and the existing internal financial and human resource systems. After a field visit conducted by CARE and MoSD representatives, the Association was confirmed to meet all the selection criteria, and therefore was selected -among four more CBOs from Mafraq- for project implementation.

“CARE’s vision was clear right from the beginning; their project implementation plan was well-structured and detailed that we felt being on track from the beginning till the end. Followed by constant and close monitoring and evaluation, we were able to tackle weaknesses in a timely manner, and learn from the experience. What has made us feel even more confident is the fact that CARE has taken into consideration all possible risks, including currency fluctuation” adds Farhan.

After the Association was selected, and trained along with 19 additional CBOs selected from the 4 governorates of Mafraq, Irbid, Zarqa and Amman, they attended a 6-day training course that focused on Change management, Project Management, Communication with the local society, PIST and SWOT analyses, and budget Management. For Mr. Farhan, while Change Management has positively affected the Association’s policy in implementing its own work, all other topics were found as valuable in moving on with project implementation.

The Association has started implementing what it learned; they’ve made their announcement on the Microfinance initiative, and prepared its applications with specific selection criteria that ensured objectivity and transparency in beneficiary selection. Among the selection criteria was the credit reputation, project effectiveness, and market share. Through this initiative, the Association has

selected 101 female beneficiaries. “We believe that the woman is the house engine; from our past experiences with women, we are confident that she is the one who achieves success; as her determination to succeed is triggered by her determination to face the strict anti-female culture long-rooted in rural areas. In the past, if a woman was in need for a loan, she had to bring her brother as a sponsor when her husband refused to help; but after she proved her success, the husband, with confidence, has become the one speeding out for a loan application for his wife” continues Farhan.

Photo 9: Farhan Al-Enazy, Al-Rahma Charity Association



After beneficiaries were selected, the Association has conducted a comprehensive training course in August 2016. The whole course consisted of 4 cycles, each one lasted for 3 days. Topics covered included Project Management and Marketing. What is special about this training experience was the fact that it did mobilize the whole community; the Association has utilized its own qualified trainers and staff for training, while the training course itself took place in the same location, and according to an agenda and a curriculum prepared by the Association itself. Their knowledge on the local context and the area’s needs would lead to better ideas, thus higher impact.

Beneficiary selection was based on diversity in leading projects and avoiding replication; sectors chosen from where the commercial, service, agricultural, industrial and others, while the focus was to ensure that a woman conducts a home-based project, in avoidance of challenges related to her leaving her home. Loan values also differed according to applications; some needed to improve an existing project, while others needed to establish a totally new one, utilizing available and accessible raw material.

“As we did benefit from, and appreciate CARE’s close monitoring and evaluation, we copied its practice with the beneficiaries; our officers and community leaders have supervised implementation, and followed up on financial, administrative, technical and logistical issues” happily states Farhan.

Projects implemented by women varied to include household and home appliances trading, where a woman would receive orders from the neighbors and secure the products right to their houses. Same thing with garment trading; trading has made it easier for customers to obtain their needs, as they paid in installments. Home-based grocery stores were another successful model, as product sold there were not common or available in grocery stores located in Khaldiya.

Among other successful projects was the kitchen producing local food and dairy products; within such a project, the experience of Syrian refugees was utilized. These projects did not only accomplish an economic success, but also enhanced the cultural merge between Jordanians and Syrians; eventually they started conducting a cultural cohesion day on a periodic manner. Such cohesion has then become a base for other programs like the youth leadership where a Jordanian has an equal opportunity as a Syrian.

As for the creative ideas that the Association hopes to achieve in the future is mushroom cultivation, recycling, aquatic agriculture, poultry breeding and alternative energy. These ideas, however, entail larger funds and a wider market. The Association is very optimistic, and looks at cooperating with neighboring CBOs to establish a unified leadership services office, which collects the knowledge and skills scattered in Khaldiya, identifies common needs, draws the plans, organizes the initiatives and supervises implementation and production. Such an office would also ensure diversity, avoid replication, and fill gaps wherever they are found.

“As for our ultimate ambition, we hope to be able to establish a Women's Community Rehabilitation Centre, where women our socially and economically empowered and educated, their experiences are utilized, and their services are bartered” confirms Farhan.

Like any other project, a few setbacks and challenges did exist; for example, women’s inability to market their products in the local market where competition exists. To face such a challenge, the Association has networked with other parties who have helped women market their products outside Mafraq, “some of the products were being sold in Taj Mall” says Farhan.

As for the gender-related challenges faced by the Association was the topic of mixing; women were reluctant to approach the Association were men work! The Association has addressed this issue by utilizing women, who have actually come

to the Association, in marketing the environment and raising awareness of other women on how the Association works. Visiting women were received by female employees, but if there was a need for mixing both genders, husbands, brothers and sons of hesitant women were welcome to join them at any time. Gradually, the Association's environment was the talk of town and people's confidence and trust in sending their women to it have increased.

"Throughout twenty months of partnership with CARE, we believe we have achieved a tangible success in transforming the family, from a consuming family, suffering from social and economic pressures to a producing one, containing at its center a strong woman who supports her family in securing its needs, expresses her opinion in raising up her children, and works hard on achieving her ambitions. We did feel the impact, and this experience has left a vivid fingerprint in the community development and woman empowerment. Not only did the Association fully achieve its women empowerment objective, but this partnership has increased other international organization's trust in the Association, and has opened wider doors for it" concludes Farhan.



7.4.2 Microfinance

Um Khaled – A Microfinance Loan Beneficiary – Al-Khaldiyah / Mafraq

When we walked into her humble house, located at the outskirts of Al-Khaldiyah, we have not expected to meet someone who is as content and positive as Um Khaled. Um Khaled was thrilled to meet us, as if we were family members she had not met for a while; and when we spoke with her, we knew exactly why she was so grateful for CARE and its partner Al-Rahma Charity Association.

Despite her passion for cooking, Um Khaled was working as a cleaner at Aal Al-Bayt University to support her family, until the day came when she had to retire earlier than expected, due to a minor disability that limited her movement.

“I love cooking; when I was working at the University, I used to cook lunch for my colleagues during the break” says Um Khaled. She dreamt of having her own home-based business and she knew deep in her heart that her dream would come true one day. Starting a home-based business like the one Um Khaled was dreaming of was not an easy step to accomplish, but her determination continued.

Um Khaled, a mother of two sons with Diploma degrees in Hospitality, saw herself working together with her family on this project, but all the family needed was orientation that puts them on track, and financial support.

Um Khaled outreached to Al-Rahma Association Manager, Mr. Farhan Al-Enazy, and showed interest in submitting an application for a microfinance loan. After the filtration process, Um Khaled was among those approved to benefit from this initiative. Together with other women, Um Khaled received training on project management, time management and budgeting, after which she received JD500. The amount may seem small to some, but for her it was enough to purchase a stove, an electric oven and a kneading machine, and to cover some running costs.

“In this year, I have achieved a remarkable success; I have used the opportunity of the month of Ramadan to receive orders. I made sure customers receive quality and tasty food; which was the reason for my reputation to spread around in no time. International Organizations working in this area became customers too” joyfully says Um Khaled.

When she spoke about her path, her eyes were always shining, and the smile of satisfaction and victory did not leave her face. The process of Um Khaled reaching where she did was smoother than she thought; she said that the Association was very supportive, and the follow-up was continuous and very close to the extent that the Association itself has become one of her customers.

“I am a very ambitious woman who works hard on herself; I believe if there’s a will there’s a way. I follow-up on the social media to learn new techniques and recipes; and recently I read about a woman who is conducting a training on making ‘Kubba’ in Khalda – Amman. I wished I were closer to the city, I wouldn’t have missed participation, but the distance and transportation costs represent a challenge to me. At the same time, I am a grandmother of two beautiful girls, and it is one of my responsibilities to take care of them; I cannot leave them long” Um Khaled spoke about her challenges.

With excitement and enthusiasm, and the voice of a woman who did it, Um Khaled spoke about her achievements and further ambitions:

“I would like to learn how to cook western dishes as I would like to satisfy my western customers! Mercy Corps, for example, has made an order for 35 persons during last Ramadan, and I really didn’t want to cook only the traditional dishes. Not only that, I also dream of having a mass-production kitchen where all my family joins efforts and I know it will happen sooner or later; I read about a 74-year old woman, and a grandmother of 14 grandchildren, who has just received an Honorary Doctorate from a Danish University with a branch in the UAE, if she could do it, so can I”.

This initiative has opened a wide door that Um Khaled never expected; through continuous orders, not only she has become self-sufficient, but she was able to cover all the running costs, renew her appliances whenever needed, and pay her bills. She faced low seasons, of course, but with the budget management training she attended she was able to take that into consideration.

“My husband, Abu Khaled, supports me all the way; first of all, he loves my food, and believes in me, he purchases the ingredients for me and delivers the orders. Most important, he does not allow space for jealousy to ruin this project; most of my orders come from male customers, but he understands that this is business only. My husband highly trusts and supports me; something I definitely need to feel at this part of the country” Um Khaled says.

Gender-related challenges remain there, despite the support Um Khaled has from her husband; she is trying to transfer her experience to her neighbors, but they are learning from her for the sake of cooking better meals for their families only. Her neighbors find it far from reality to outreach to Associations for support, and preferred not leaving their homes. Additionally, most of the residents there are originally from Gaza Strip, hence they are not eligible for loans, according to the selection criteria.

The chat went on, and Um Khaled’s dreams were enlarging: “If a Women Empowerment Center opens up one day in Khaldiyah, and if women were to lead such a Center, I would be among the first ones working there, transferring my knowledge and motivating people; I personally believe that this is one way of sustaining the initiative”.

7.4.3 MOSD

Abdullah Mashagbeh – Head of Community Development Division / Ministry of Social Development – Al-Khaldiyah / Mafraq

“CARE’s training on Gender-Based Violence was the starting point”; with that Mr. Mashagbeh started his story.

It all started when CARE signed a mutual agreement with the Ministry of Social Development, according to which CARE builds the capacity of MoSD staff and raises their awareness on different topics. Abdullah was one among 24 staff nominated to attend a Training of Trainers (ToT) course on GBV, conducted by CARE in the northern and central governorates of Jordan.

“Our knowledge on the topic was minimal; especially the concepts of Gender and Violence. We thought violence was only that against a woman or a child, but after the course we learned that there is violence against woman and there’s also the gender-based violence. We also learned about the types of violence, such as the social, financial, psychological, emotional, and cultural violence” explains Abdullah.

Due to logistical procedures, knowledge transfer was not possible to take place immediately and trainers were not able to train others right away. Therefore, CARE has conducted a focused, refreshing course in Irbid.

“We were lucky that right after our training with CARE, other organizations have also focused on the same topic, but from different angles; such as the legal aspects. As we were attending these new courses, we felt that we had the knowledge base of about 85% of the topic, upon which we built on additional knowledge of new dimensions” recalls Abdullah.



Photo 11: Abdullah Mashagbeh, MoSD

Organized by CARE, the trainers were prepared to conduct their courses in Khaldiyyah and Al-Mabroukah. Trainers and participants were equally impressed; training setup was well-done, attendees were from different ages and areas, such as Manshiyet Bani Hassan, Qasabet Al-Mafraq, Al-Mabroukah, Khaldiyyah, and others. Multimedia equipment were installed, lunch and coffee breaks were set-up and transportation fees were handed to participants accordingly.

“As a trainer, I did not take the training material I received as is to transfer it to others; no, I have intensified my research in international laws, in Jordanian regulations -and their amendments- related to women, in UNICEF reports, and others. I built my own training manual; a manual that is more comprehensive, to which I added examples from my own society, governorate and job within MoSD. I also prepared extra copies of hand-outs and leaflets received from all organizations and availed them during my own training course as references to my trainees. I collected international, regional and local statistics on GBV, and highlighted the registered cases in Jordan before and after the Syrian crisis” says Abdullah.

Abdullah’s success did not stop here; he built a huge interest in this new topic, and started including it among all lectures, workshops, international days’ celebrations, and awareness sessions MoSD conducted. Abdullah was also among those who left a figure print during the preparations for the National Strategy on Violence as well as the drafting of the latest Jordan Response Plan.

“Whenever the Ministry asks for our feedback or recommendations, I provided those with extra caution and care, reflecting from what I’ve learned and from the stories we observe in real life. Our recommendations became more realistic, reflecting the real situation on the ground and the actual change we need to advocate for” says Abdullah.

Abdullah continued speaking about the change that happened in his life and on a personal level, he said that his behavior at home has changed; he became more careful with his wife and children in order not to mistakenly practice any kind of violence against any of them. He added that he started educating the family members about the GBV in every possible social gathering, and pinpointing violence if it passively appeared or spoken about in front of him.

The main challenge, Abdullah has faced during his training sessions, was how to transfer the new concepts to elder people; violence is part of their daily routine without them knowing it. “the cultural norms act as a shield between old people and new concepts” Abdullah describes the situation. To deal with this, he used the reverse psychology where he started with praising their disciplinary approaches, stating the consequences and impact of such violence-loaded disciplinary actions, until elder people realized and acknowledged the problem. Right then, Abdullah had his entry, step by step, towards educating them.

“We have done a lot, but what we still need is a medium whereby all conventions, laws, bylaws, regulations, amendments, updates, and news are shared; it is not easy to conduct the research every time you want to see where we are in comparison with the rest of the world. We don’t want to stop here, we want to continue learning and stay close to the topic. We feel that we still need in-depth knowledge about the legal aspects of GBV” explains Abdullah.

A continuation of the program would have a ripple effect, nevertheless, should additional training courses be planned for, Abdullah believes that a comprehensive training program would be more impactful. Such a program may focus on one specific area, like Western Badia for example, with a population of 80 to 90 thousand people, and cover a number of inter-linked topics such as Early Childhood Development, Adolescents, Gender-Based Violence, and others. A comprehensive program would build a base of knowledge that can be replicated in other governorates thereafter, according to Abdullah.

7.4.4 Case Management and ECA

Mrs. Fatima Al-Mahmoud – Case Management and Emergency Cash Assistance Beneficiary – Irbid

She was accompanying her Syrian sister-in-law during her visit to CARE Community Center. She did not know that CARE covers vulnerable Jordanians like her until she met with CARE’s Credit Officer, Ms. Areej Hamdan.

Fatima is a Jordanian woman, living with her Syrian husband in Ain Al-Basha. Her story was larger than she thought; when she knew that CARE would support a vulnerable Jordanian, Fatima summarized her need in requesting cash assistance. Nevertheless, the in-depth assessment conducted for Fatima revealed that she needs Case Management more than anything else.

Fatima was first married to a Jordanian man some ten years ago, their marriage did not last for more than a year as she was constantly being abused by him; physically, emotionally and financially. The harm caused by this experience lasted longer than she realizes; Fatima still suffered from a psychological damage until she arrived CARE.

The violence history was not the only problem Fatima suffered from. When she expressed her need for an Emergency Cash Assistance, Fatima wanted to fill a financial gap her imprisoned Syrian husband has left.

It all started when she met him by chance at her brother's house; her husband was handling a painting workshop there at that time. Their attraction to each other was wrapped with a happy marriage. Shortly after, and at their apartment in Ain Al-Basha, a police raid to their building resulted in arresting all men living there, after weapons and drugs were found in the building. "They took my husband from his bed; he had nothing to do with the whole thing" explains Fatima.

Her husband was imprisoned for sixteen months until he was found innocent. During that time, Fatima was loaded with additional psychological pressure, as well as a social one from all sides. The closer to Fatima were suggesting that she needs to divorce him "he's Syrian after all, he'll dump you once he's able to go back home" they said. Others questioned his credibility, and the rest were convincing her to stop spending on him and to minimize her visits to the prison.

Over and above, Fatima suffered financially; her husband has no family member in Jordan but a sister who is a beneficiary of CARE herself. Fatima's family were not of a much better situation and their income is limited. Fatima, on the other hand, could not think of work as she was being treated for sterility.

At CARE Community Center, Fatima felt comfortable talking about her problems to CARE's Credit Officer, who referred her to a Case Manager after giving Fatima the trust she needed. Fatima attended the sessions, vented out, cried many times, and eventually started progressing. "I felt that I have been re-born all over again; I didn't believe there were actually people who are not family or friends yet can understand your problems and suffering so well, and work with you so closely on solving your issues" explains Fatima. She also received cash assistance that covered part of her major expenses.

CARE has supported Fatima in standing strong in the face of challenges, and consequently empowered her to stand by her husband's side until he was released.

Reunited again with her husband, who appreciates all her support during his difficult time, Fatima looks at the future with optimism, and hopes to start a family soon. Fatima still calls CARE staff every now and then "they are my second family who took care of me, and I will never forget them" concludes Fatima.

7.4.5 Vocational Training

Vocational Training Beneficiaries – Zarqa

Five young ladies between 18 and 22 years of age sat with excitement to tell their story. The outspoken one immediately explained that three of them were university graduates, while the remaining two have not moved on beyond the tenth grade. What was common about the five girls is that they all live in Zarqa, and all have attended the same vocational training course.

“we’ve heard about a free, 6-month long Jewelry making training, to be conducted by the Vocational Training Center in partnership with CARE, funded by the Government of Canada” says Raghad.

Each of the girls had her own reasons of excitement over the course, yet they all faced the same challenge of convincing their conservative families to be in and out the house for this course. Zarqa Governorate is known to be sterner in these matters than the Capital, Amman. The five girls also shared the same level of motivation that has enabled them to convince their families to accept their enrolment in this course.



Photo 12: VTC Beneficiaries employed at Goldsmith

The commonality in their path continued; the six months passed, and the girls received their training completion certificates. They did not expect that the five of them would receive the same job offer from the same employer, Al-Natsheh Jewelries, right after their graduation.

The next step in their career path was faced with the same challenge they faced before; convincing their families to accept for them to work in an Amman-based goldsmith workshop! “after completing the training, we have become much stronger and more confident; we proved to our families, particularly fathers and brothers, that we can be trusted on achieving a lot. Nevertheless, had the workshop been based in Zarqa it would have been an easier task to convince them” adds Dua’a.

The girls who were strangers a few months ago have now become friends, sharing similar concerns and finding a common path to make it work. They have managed to find a trust-worthy driver who would car-pool them back and forth to work against a reasonable amount. They asked their families to give them a chance and to test the experience out.

The goldsmith workshop was a source of comfort to the families when they came to know that the owner is a conservative man who is against mixing his male and female staff in one place; females worked at the second floor while males worked

at the third. This separation was not an ideal situation for young staff, but it was one factor that helped the girls find their way to the workplace.

“If you met me a year ago, you would have seen a different girl; I was so shy I couldn’t speak a full sentence, now you cannot keep me quiet” says one of the girls with enthusiasm, and continues “Indeed, the training that has opened the door for me to join the labor force has empowered me and gave me this confidence you see now. Many of the family members noticed the change on my personality, and girls like me were excited to see me spending on myself and fulfilling my needs, so some of them actually followed my steps and copied my path to success” delightfully concludes Raghad.

7.4.6 Youth Initiatives

Abeer Hatamleh – A Youth Leader / Irbid

A 24-year old cheerful young lady, full of enthusiasm and knowledge spoke about her experience at a pace much faster than the voice recorder could handle! She had a lot to say, many achievements to talk about, and many dreams for which she did not settle with even the largest dream catcher.

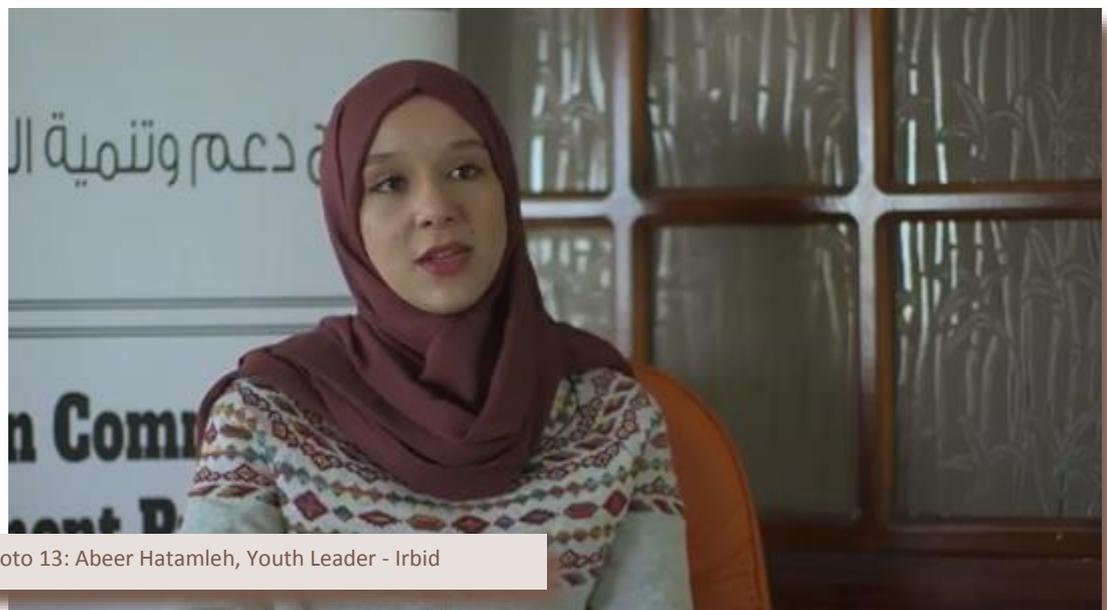


Photo 13: Abeer Hatamleh, Youth Leader - Irbid

During college days, Abeer was an active social worker who would volunteer to help in every possible way, but it did not end here. After obtaining her first university degree in Public Administration, Abeer explored available training courses and voluntary opportunities. From one training to another, and one voluntary task to another, Abeer became well known in Irbid as the enthusiastic social activist.

“I heard about CARE’s project, and their initiative which involves training youth leaders in Irbid, through Aydoun Association; I did not hesitate a second since this is my passion and I have the infrastructure for that already established, I simply love helping people. I submitted my application and was invited for an interview, which went very well, shortly after to be accepted as a candidate” explains Abeer.

Following the selection process, candidates attended a 5-day training course conducted by CARE on introduction to initiatives, principles, identifying needs-based initiatives, starting and managing them, distribution of responsibilities, team management, time management, financial management, code of conduct, and other topics.

“Honestly, my team was ready; we always knew that the day would come to get the support we needed. We had our ideas, but we lacked the orientation and the financial support that would put us on track” continues Abeer.

Led by Abeer, responsibilities were distributed among the team and needs were being identified in different areas accordingly, and their initiatives were built on that basis. “CARE’s continuous support to us has made things much easier; they followed-up on our progress, availed meeting halls, meals, tools, and official letters we needed when communicating with potential community sponsors” explains Abeer.

With sparkling eyes, Abeer spoke about the successful initiatives, she said: “we’ve achieved many initiatives, but the one that I would never forget was the Open Day we’ve conducted in Irbid. We have designed its agenda and partners based on the community’s needs. It was held under the patronage of Irbid Governor, the Mayor of Irbid, the President of the Aydoun Association and the Director of the Jordan Youth Association. Sponsors included The Family Protection Department, Community Police, Drug Control Department, Ophthalmologists, All Jordan Youth Foundation, the Blood Bank and Amn FM Radio Station. The event also included a bazaar where women of home-based businesses sold their products. It was an amazing day by all means; not only because it met the needs of the community but also because we have achieved a social cohesion between the Jordanians and Syrians”.

The impact of the open day lasted longer; Syrians who have visited doctors’ booths were able to collect free checkups at the clinics upon appointments registered during the event. Additionally, the All Jordan Youth Foundation registered names of youth who showed interest in attending training courses and in joining the Foundation as members, while the Municipality chose young people who would like to help during the Municipal elections.

“One of our initiatives entailed painting Aydoun School and maintaining its playground. Again, we focused on the social cohesion through participation; students helped out as well as Syrian refugees”.

Challenges faced during implementation were not many; as key sponsors were very supportive, except for a few sponsors who asked for really high rent costs when the name of an international organization like CARE came up. Similar greedy attitude came from some volunteers too, who asked for payments such as transportation fees and meals as a precondition to volunteering. This did not stop the team, but redirected them towards finding those who believed in them and in their community-serving initiatives.

“I did volunteer many times before, but this training has taught me how to lead and motivate a team, how to distribute tasks, and how to objectively manage the project. As for the fingerprint this experience has left, it is our acceptance to the

other in a better way; we were a bit sensitive when it came to working closely with the Syrian refugees, but after the merge we've induced, we felt closer to them and in more harmony with them, we enjoyed the cultural blend at all levels" says Abeer.

When the project came to an end, and believing in Abeer, CARE held tight into her, trained her on "how to start your business" and assigned her as a volunteer trainer in CARE. As for Abeer's young team, some of them were adopted by NRC and other organizations. Abeer did not stop here; to sustain the action, and together with two other youth, she established a charity, self-funded initiative called "Basmet Ghazal", through which the team collects in-kind donations and distributes them to beneficiaries; such as stationary, blankets, and others. Through this initiative, the team also conducts awareness raising sessions at schools and sets meals for construction workers, cleaners and others.

Abeer could not stop counting her post-training blessings, she continued:

"We were granted a fellowship in Badir Program for Technology Incubators, then I was adopted by Riadology, the only initiative on entrepreneurship in Irbid, as a trainer, and we joined Oasis 500. Through this project and the initiatives that we have been able to achieve, I have succeeded in establishing a large base of people who believed in me; and I won the pilot elections by the voices of initiatives' youth, and I became a member of the Irbid Youth Council. Frankly, even my parents did not expect me to achieve such a success. If I am to weigh the impact of the Youth Leader training that I have received, I would give it 80% of my success; I had all the support, space and flexibility I needed in order to achieve initiatives that were only ideas. We still have many more larger scale ideas such as Al-Hassan City Marathon, but the financial situation remains a limitation; we hope that we would get there one day".

7.5 Sustainability

Throughout the life cycle of the project, CARE helped provide access to livelihood opportunities and build capacities to enhance economic, social, and political resources toward sustainable outcomes that advance people's lives and communities. Such an approach necessitated behavioral and attitudinal changes on the part of many actors, particularly as a result of linking social and economic variables together.

Within this Program, CARE facilitated lasting change by:

Strengthening capacity for self-help and relief through a) conducting info and awareness sessions that raised awareness of vulnerable populations on services available at CARE and other service providers, b) providing case management to determine beneficiaries' needs and their eligibility for services, including psychosocial support groups, emergency cash assistance, and referrals to other service providers, and c) establishing four youth committees composed of 12 trained youth leaders each; to work with CBOs on community mobilization, leadership, participation, and communication, as well as key protection issues and social cohesion,

Providing economic opportunity through a) providing trainings in workplace development skills and vocational education that alleviated post-training employment, and securing microfinance loans to either establish home-based businesses or enhance existing small businesses,

Influencing policy decisions through signing a partnership agreement with a Government body (MoSD) and training its staff on crucial policy-related topics such as the Gender-Based Violence, and use the MoSD's guidance in identifying partner CBOs in the different governorates, and

Transferring knowledge to local partners by training CBOs and partner organizations on portfolio management, developing revolving credit scheme, establishing monitoring and evaluation mechanisms, documentation guidelines, and database management protocols.



8. CONCLUSIONS

To determine whether the project has either succeeded or failed in developing and supporting the Jordanian community, wholly or partially, and on the long-run at an impact level, this final evaluation is not a sufficient step; follow-up in a year from now shall reflect more accurate results. Despite this shortcoming, we can draw some conclusions with regard to the outcome and contextual characteristics outlined throughout this report, bearing in mind that the continuous and constant monitoring and evaluation practices that took place along the project's cycle have led the project implementation, through building on success and learning from or attending to challenges.

Socio-Economic Empowerment

This project aimed to link agency, power relations and structure, or the environment in which social dynamics are shaped, to advance the beneficiaries' access to protection, information, livelihoods and safety nets, through the implementation of initiatives that are participatory in nature, based on needs articulated by the beneficiaries and informed by CARE's experience in working with vulnerable populations.

Economic empowerment contributes to building the capacity of individuals to contribute to and benefit from economic opportunities and/or activities, through which they are able to respect their dignity and recognize the value of their engagement with the labor market.

At different levels of the Program's indicators, the economic empowerment was seen as follows:

Direct Outcome Level

- Accessibility to services was enhanced, and more beneficiaries than targeted have approached CARE to be included through its Program interventions
- Specific information and knowledge were acquired in training by the majority of participants
- Skills were developed through training programs

Intermediate Outcome Level

- Enhancement in CBO practices was observed through the practices of loan recipients
- Perceived value of training and financial support was high
- Participation and involvement in CBO trainings was high
- Changes in traditional gender roles in the household and changes in indicators of self-esteem were evident

Final Outcome Level

- Most of the loan recipients were able to establish self-sufficient businesses, and settle their loan installments in due time
- Individual and household assets, including women's individual ownership and control of assets have increased/been created through the home-based businesses
- Household income/expenditure has increased, and women had a share in control over it
- Most of the ECA recipients were able to attend to their urgent basic needs
- VT has enabled a good number of youth to find jobs that generate income
- Women's well-being, self-esteem, satisfaction with work and life, were alleviated and economic stress was reduced
- Women had an increased choice and decision-making power in family and public life

Similarly, emphasizing economic empowerment has created a catalyst for change in societal norms, so individuals were able to negotiate on their own terms, assert their personal value and take full advantage of available services.

Finally, in terms of political empowerment, which concerns equity of representation in social and political institutions, the interventions of the project focused on the grassroots action, mobilizing youth to advocate for change in social and cultural attitudes about gender equality and other issues, including GBV and early marriage. The capacity building in skill and awareness occurred through local communities and institutions such as CBOs and the MoSD, helping shape more effective and realistic development strategies. The simultaneous approach to empowerment, in addition to the acknowledgement of the existing power relations, attitudes and prevailing challenges to gaining access to livelihood opportunities, has helped enhance the effectiveness of the project, creating a more transformative impact on individuals and their respective communities.

Other conclusions, that emerged from the project's experience at different levels, are structurally listed as follows:

Understanding (and affecting) community context

- Pre-intervention studies, and needs-based assessments, as well as findings from previous experiments, play a major role in the successful design of the project and in mitigating risks, while at the same time attending to needs.
- Using more than one approach, that are also-interlinked, in community development, was the right way about attending to needs, while fitting the variety of contexts in which community work is done.
- Gender considerations, as well as other crosscutting issues, such as culture, norms, and beliefs, are good contexts for community organization practice.
- Community organization can't be separated from politics or controversy; the art of reconciling or balancing competing interests was crucial in a multi-national, emergency affected environment.
- Strategies used in community development came match the time and need.
- Creating positive competition amongst grassroot community-based organization was effective in triggering their strive for self-development, and working with multiple partners was a good example on addressing negative competition and reaching into win-win results.

Community planning

- Empowering CBOs prior to set goals led to realistically achievable efforts.
- Selecting activity implementers according to strict criteria has ensured efficiency and effectiveness in project implementation.
- Targeting underserved, yet geographic areas with most-potential to benefit was a good step during the project design.

Community action and mobilization

- Each individual has the capacity for self-determination, self-help, and improvement, however, financial constraints may act as a major obstacle. In many cases, little financial support made huge differences.
- Community life was enhanced when individual strengths were joined in common purpose - an expression of the principle of interdependence that was evident in the youth initiative action.

- Strong leaders are present in even the most economically deprived communities. The project has succeeded in identifying those, and creating a multiplied effect from their leadership skills.
- Social workers at the grassroots level have an influential role in guiding policies, for they are the ones most capable of reflecting reality and voicing out people's needs. This was evident through the project's experience with MoSD's field staff.

Understanding (and addressing) social resistance

- By introducing gender concepts, the project challenged social norms and beliefs. Project implementers, including MoSD and CBO staff, have responded to resistance with appropriate counteractions.
- Interventions that entailed mixing beneficiaries of both sexes were found as barriers to participation. Those were tackled through re-design of settings according to the beneficiaries' requirements.
- Resistance to change usually consists of multiple layers; but proving that change is healthy and beneficial was the only way through which the project succeeded in passing through all layers. This was the case during the vocational training activity; where youth females showed interest in joining the VTC, but were faced with the first layer of resistance by the family not wanting them to leave the house. Then after they succeeded in collecting their families' approvals, they proved that they were capable in taking steps forward; thus, made it easier for them to pass through the second layer of resistance towards a working woman.

Intervention and maintenance of efforts

- The strategic planning of this project, presented through the design of inter-linked, inter-related and block-building interventions has maximized effect and enlarged impact.
- The interventions that engaged Jordanians and Syrians alike has promoted creativity and social coherence.
- More evidence on project's impact can be observed with time; community development and socio-economic change takes time.
- Although often a necessity, resources pumped into CBOs may come at the price of compromising its goals or available means of action. This was observed when CARE stopped paying the Focal Points' salaries by the end of the project
- CBOs may lose members, resulting with the fading away of accumulated experience, unless they continue reinvesting in themselves to remain strongly attendant to their communities. On the other hand, without the small wins presented in 'administrative costs', CBOs won't retain current members, or attract new ones.

Promoting community change

- Community-based organizations and youth community committees have functioned as catalysts for change.
- Sharing examples of success stories has, and will continue to inspire others.

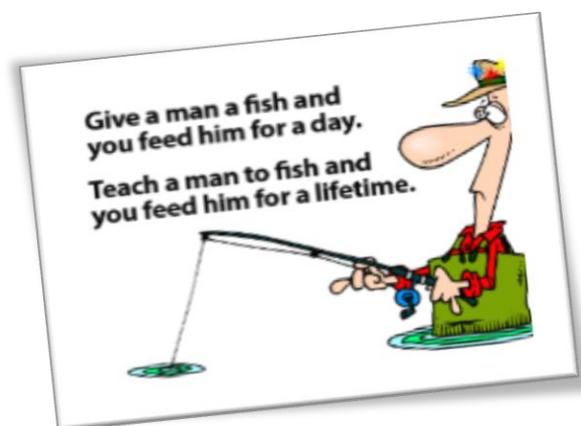


9. LESSONS LEARNED

Through this Program, CARE has continued to build on the previous successes of social and economic enterprises, packaging them in innovative ways to raise awareness and mobilize broad audience around the issues and possible interventions that create lasting solutions to poverty.

Below is a summary of lessons learned from this project:

1. CARE has learned that transition from emergency programming, for Syrian youth and families as well as vulnerable Jordanians families, into longer-term impact programming is essential for beneficiaries' empowerment, and is actually needed by these groups for achieving independence. Beneficiaries do not want to be relying solely on direct cash assistance, but rather have the desire to be able to contribute to their communities in a sustainable way.
2. Multi-year programs produce longer term effects than short-term program interventions, and have proved to be more efficient. Such programs promote learning through reducing staff turnover, give the ability to readjust the logframes based on the updated needs and maps, and give a better chance to the quality and participatory approaches and partnerships.
3. Programs targeting multiple domains (i.e. individual, community, institutions, organizations) are more effective than programs targeting one domain, the impact is usually of a ripple effect.
4. The engagement in a community-based dialogue to discuss salient issues, needs and possible mitigation interventions has helped mobilize communities around significant issues and has helped promote social cohesion among community members.
5. The development of Youth Committees has contributed to increased social cohesion among Syrian and Jordanian communities, and continue to play an important role in facilitating relationships, conflict prevention and mitigation, and in increasing resilience among community members
6. CARE's partnership with CBOs is essential in serving extremely vulnerable Jordanians. The CBOs are present in geographic areas that are considered poverty pockets of Jordan and are able to reach those with urgent and vast needs.
7. Businesses that are developed based on the market analysis have a better chance at thriving and appealing to the targeted client base.
8. CARE's experience in financial inclusion highlights the importance of building social and business networks among loan recipients, as it contributes to a strong business mentality among recipients and ultimately increases commitment to business ventures.



Gender-specific lessons learned, contributing to the rationale and focus of the cost-extension, which will emphasize further strengthening of gender equality and women's empowerment in different spheres (agency, relations and structures):

- Due to refugee displacement and competition over livelihood opportunities, gender roles and responsibilities, in both refugee and host communities, have shifted in the face of the conflict. Understanding the new gender dynamics helps us better adapt interventions for both groups and increase access and participation of women and female youth into empowerment mechanisms; such as vocational and tailored advanced training, comprehensive and gender-sensitive business management capacity building, and microcredit for entrepreneurial initiatives.
- Greater economic empowerment of women improves women's social standing within their families and communities, and vice versa; this is an indication and vector of gender transformation.
- Adapting the case management process and tools, to ensure that the often-marginalized voices of women, children and vulnerable groups within HHs are heard and that they are involved in the decision-making process, was an important step to undertake to guarantee the process clearly benefits women beneficiaries.
- Different gender-sensitive practices have proved to be effective in female inclusion and participation, and need to continue to be adopted in future programming and fully integrated in the case management model. Examples of these practices are: a) conducting female-only information sessions on sensitive issues such as GBV and SRH, b) ensuring that women are also interviewed by case managers, even if it means that s/he has to conduct a home visit to accommodate the active participation of female family members in the assessment, and c) including gender-specific questions to capture women's needs in the assessments' questionnaires.
- Paying special attention to women's participation, voice and needs as mentioned above also impacted men's attitudes towards women. During the case assessment sessions, case managers observed that men tended to listen more carefully to their female relative as they answered the questions when the case managers directly approach these family members. Integrating gender-sensitive practices into case management has contributed to enhancing women's voice in their families, and encouraged family members to collectively make decisions.
- Engaging men (CBOs staff, VTC managers and family members) in activities that are promoting women's economic empowerment instills a sense of ownership of their power of action on gender equality issues and, thus, contributes to the success of the project activities' implementation.
- The majority of women in the four-targeted areas suffer from an unequal access to economic opportunities and credit. However, based on the observations made during the project's implementation, microcredit programs have increased women's economic opportunities, expanded their and their children's access to health care and education, and contributed to women's overall confidence and well-being.
- Women and youth have a greater chance to access employment and entrepreneurship through skill-building and youth-led programs; such as vocational and technical training, work preparedness programs, project initiation training, soft skills training, youth initiatives, and group activities.



10.RECOMMENDATIONS

- While income-generating projects were mostly successful, they remain redundant when it comes to the ideas and concepts of business. More innovative ideas are needed; engagement of youth in helping beneficiaries identify creative, more competitive ideas is one way to go about it. Another way is to add creativity weight in the scoring criteria when approving applications.
- Increasing opportunities and resources for income generation activities for women, while accessing opportunities, will help women reinvest their incomes to expand their asset base and transition out of the cycle of poverty and dependence.
- CARE ought to further engage men with additional income generating trainings, particularly those who are vulnerable and marginalized.
- Some of the beneficiaries do not have marketing skills or the appropriate place to present their products, therefore, conducting fairs would help support them in promoting their products.
- The entrepreneurs, microcredit loan recipients, should be provided advanced business classes to learn how to diversify risks and protect themselves against vulnerability, thereby increasing their businesses acumen.
- Future programs need to have a margin for vulnerable people of other nationalities; the margin does not have to be wide, but shall be sufficient to include the excluded in emergency. For example, turning down refugees in need because they are of other nationalities contradicts with global conventions. Also, in Khaldiya/Mafraq, a large number of residents were originally coming from Gaza Strip and do not have either national ID cards nor refugee status. Those were interested in the home-based businesses, but were illegible to apply among Jordanians.
- More focus is needed on youth empowerment programs, for they proved, through this project, that such programs promote community bonds, foster resilience, promote social, emotional, cognitive, behavioral, and moral competence, foster self-determination, self-efficacy, a clear and positive identity, belief in the future, and/or prosocial norms, and finally provide recognition for positive behavior and/or opportunities for prosocial involvement after a long period of withdrawal linked with the Syrian Refugees Crisis.
- Due to the impactful success youth have achieved through this Program, future youth capacity building programs need to continue to facilitate social assets; such as self confidence in the ability to influence the society and achieve goals (a sense of personal efficacy), the desire to engage in important activities (intrinsic motivation), the desire to master the learning tasks one is confronted with in life (mastery motivation), the strong sense of social and emotional connectedness, the sense of optimism, the skills necessary to succeed in school and then the labor market, and an attachment to conventional prosocial institutions such as CBOs, community committees and other community organizations.
- The development of Youth Committees has contributed to increased social cohesion among Syrian and Jordanian communities, and continue to play an important role in facilitating relationships, conflict prevention and mitigation, and in increasing resilience among community members, as observed during the various monitoring visits to the targeted communities.
- The project has resulted with lead beneficiaries who excelled with the support they received. Those exceptional cases are worth further investing in, for they can be the seeds to sustainability. It is recommended that successful cases are focused on and re-selected for advanced trainings in future programing.

- To help reduce high unemployment of youth, CARE should continue helping provide access to vocational and technical trainings, especially in emerging fields, as articulated in recent labor market studies, and should support innovative entrepreneurship ideas.
- CARE should continue to support the capacity-building efforts in the institutionalization of gender in partner institutions / organizations via training, skills in gender analysis, monitoring and evaluation to ensure harmonized approaches in working with diverse populations.
- More targeted capacity building interventions are needed when addressing the institutional empowerment. MoSD plays a major role in community development, and a larger-scale partnership can have a more substantive, sustainable impact. Additionally, the continuation of training on gender-related topics, the provision of latest updates through developing a joint portal, and sending the successfully trained staff to more advanced courses will lead to more successful results.
- As per the MoSD staff recommendations, conducting advanced training activities about parenting skills, and about the negative consequences of violence on children would complement the previously conducted gender-focused training activities.
- Encourage MoSD to launch the gender communication strategy as a public awareness tool that will further reach and affect vulnerable community members.
- CARE's partnership with CBOs is essential in serving extremely vulnerable Jordanians and sustaining the action. The CBOs are present in geographic areas that are considered poverty pockets of Jordan and are able to reach those with urgent and vast needs. However, capacity of CBOs variate in the same geographic location and the competition is high. To ensure an equally-effective partnership with CBOs, future CBO training and capacity building activities need to be tailored to fit the level of each CBO. Wherever necessary, assigning qualified support staff to mentor and coach different project phases is one way of better empowerment.
- Further follow up with beneficiaries and participating CBOs is recommended to strengthen the relationship and ownership of microcredit finance schemes, and to ensure active and continued participation.
- The capacity of CBOs needs to be further strengthen, given their strong presence in communities and the ongoing and vast needs of the community members.
- As per the CBO staff members' recommendation, a more flexible timeframe of payments as well as the decreased payments' amounts would ensure higher and timely payback.
- Social networks are beginning to have a bigger role in building community and catalyzing neighborhood co-operation and social mobilization. They help to raise and debate local issues transparently and provide a channel and encouragement for people to get involved in civic and community issues. Therefore, community mobilization through social media is to be explored in future programming, with the objective of engaging and motivating a wide range of partners at national and local levels for awareness raising, information sharing, service provision and marketing, and voicing out the community's priorities and needs. Institutions, CBOs, youth committees and others shall work in a coordinated way to achieve this. Social mobilization can carefully seek to facilitate change through a range of players engaged in interrelated and complementary efforts.
- Last but not least, building on experience from this project and complimenting what has been achieved is the way towards a larger impact.

