

## Annual Progress Report for implementing partners

Applying organization	Finn Church Aid
E-mail address of the organisation <sup>1</sup>	fcagrants@kirkonulkomaanapu.fi

Name of project	Municipal Business Project (MUBU) in Jordan
Activity number (from MFA)	4000002656
Duration of project	30 Months
Starting date	1 May 2019
Ending date	31 December 2021
Project budget (in total and contribution from the Netherlands)	Euro 2,100,000

### I. Annual Progress (maximum 3 pages)

*Please fill out the attached result framework (appendix 1) and reflect on the achieved results below. Please explain to what extent the proposed timeline/planning is still accurate. In case set targets have not been reached, please explain the reasons and clarify how this will possibly influence the realization of the intended goals.*

**Output #1: The LDUs staff and processes in 6 municipalities are improved to better respond social and economic needs of the constituency**

#### **Activity 1.1: Building the capacity of LDU staff**

During the preparatory phase of MUBU project, the project's team discussed with the relevant LDUs their professional plans, skills needs and gaps, and collected the available local economic development and operational plans from each municipality, and conducted a specific training needs assessment for each of the LDU members. The previous efforts enabled the team to design a capacity building activity with learning objectives that are responsive to the actual needs of municipalities<sup>2</sup>. The training topics involved in the capacity building activity including: Life and Social skills, basics of financial and budget planning, inclusion of elderly people in community activities, Gender, and entrepreneurship and business skills. In total, 16 participants from all of the six LDUs participated in the capacity building workshop (out of which 7 members were females and 9 were male members). The workshop was conducted in Jerash city, and lasted for 5 full working days. Based on the pre-post assessment results, participants showed progress in their basic knowledge, capacities and skills in the delivered training topics. Despite the fact that the total number of participants is slightly less (by two members) than the planned number of beneficiaries for this activity, there will be at least two other follow-up capacity building activities that will be conducted during the project period, and Finn Church Aid is confident that the targeted number of beneficiaries will be achieved during the upcoming training activities. Adding to the above, Finn Church Aid and through the MUBU project funded by Dutch MOFA, provided each municipality /LDU with different range of tools, equipment, and maintenance services to support supported the accessibility and their readiness to host trainings of actual community beneficiaries. The MUBU project staff will continue to monitor the needs of the LDUs, using project resources to provide further support to municipalities as needed.

#### **Activity 1.2 Liaise with the MoMA and Local Councils on lessons learned, advocacy and overall system support.**

During the past period, coordination meetings with all LDUs of municipalities and several Governorate local development units (GLDU) had taken place, and MUBU plans of advocacy were introduced and discussed as part of these meetings. One highlight outcome of such meetings is represented by the willingness of the LDU of the capital governorate to effectively support MUBU advocacy efforts, and channel the final advocacy messages to the Prime Minister cabinet. Two group meetings of all municipalities and governorates LDUs are planned to take place during 2020/2021, however, several ad-hoc meetings with all LDUs are planned to be ongoing throughout the project period.

<sup>1</sup> Please note that all information is publicly available. We advise implementing partners not to enter a personal e-mail address.

***Activity 1.3 Cooperate with main stakeholders working in the same municipalities (in particular the CITIES project, UN agencies, Employment Centers, other identified players).***

Coordination meetings took place with different key actors and stakeholders, including with CITIES project, UNDP, in addition to several other local NGOs and women associations. During the relevant meetings, project activities were introduced and cooperation aspects were discussed. Highlight outcomes of such meetings include the agreement between Finn Church Aid and CITIES project to strengthen coordination between the two parties in order to harmonize efforts, avoid overlapping agendas and activities, given that there are 4 out of 6 MUBU targeted municipalities are engaged with a similar thematic areas of cooperation. Moreover, UNDP-Jordan showed also willingness to know more about the results of the MUBU project, and where possible to do joint field visits to some success stories of beneficiaries at a later stage. UNDP and Finn Church Aid also agreed to continue exchanging information and lessons learned on MUBU project, and on other initiatives that support inclusive entrepreneurship in local communities. Coordination meetings with key actors and stakeholders will continue to take place throughout the project life span. The project team have also met Jordan INGO Forum coordinator to brief him on MUBU and discussed the position of JIF to play key role in the project Advocacy, At this stage, JIF is developing new strategy which will be communicated with Finn Church Aid to find out if MUBU Advocacy agenda can fit with its JIF as an entity or its members from the INGOs individually.

**Output 2: Vulnerable refugees and host communities have improved their livelihood by getting involved or expanding income generating activities**

***Activity 2.1 In cooperation with LDU prioritize business sectors for development based on Local Economic Development (LED) plan.***

During the reporting period, Finn Church Aid hired an external economic consultant to research and identify the priority economic sectors and business opportunities in each municipality/governorate area. The consultant conducted interviews and meetings with officials and officers from different parties, including from the LDU units of the six targeted municipalities, Jordan Investment Commission (JIC), Ministry of Interior, Ministry of Tourism & Antiquities, Ministry of Agriculture, Cities USAID project, Arab Women Enterprise Fund (AWEF), Jordan River Foundation, Mahes Youth Initiative, GIZ, and USAID LENS. As a result, a report was produced compiling the results of the secondary data review (i.e. published national economic statistics, researches and studies, and other relevant publications) along with analysis results of the interviews conducted with different individuals and parties. The summary study report is annexed with this project report, and it was utilized during the selection of beneficiaries to identify appropriate entrepreneurial businesses ideas in each targeted municipality area that are associated to local economic priorities and opportunities. Highlight results and findings from the study on governorate level show that the tourism, agriculture, and food processing and food production stand out as prominent economic sectors in several surveyed area. In addition to the previous, the industrial zones in Sahab, Zarqa and Mafraq governorates represent a great opportunity to businesses that work within manufacturing sector; however, they still work as isolated zones from local communities, and working with LDUs from relevant municipalities may facilitate the creation of linkages of MSEs to such Zones within MUBU project. In addition to the previous, solid waste management topic is a trend in Jordan now, and several municipalities are advancing steadily and well toward managing different types of waste according to global standards.

***Activity 2.2 Select beneficiaries from 6 municipalities (who either run a MSE or plan to establish new one) in accordance with selection criteria;***

For the selection of beneficiaries, a detailed eligibility and selection criteria were developed, and Syrian refugees and vulnerable Jordanians were given the opportunity to enrol in the project entrepreneurship activities. The selection criteria gave a weight to the feasibility of proposed business ideas of beneficiaries, and to potential sustainability and viability of these businesses. The level to which the proposed businesses ideas correlate to the priority economic sectors identified per each area was also taken into consideration. Adding to the previous, the selection criteria did take into consideration as well the level of motivation and passion of applicants toward their projects concepts, as well as to the level of their understanding and skills in the technical areas of their businesses. Youth and women entrepreneurs who have old people and/or people with disabilities members of their households were also given preference in the selection process. Promotion of project activities took place during direct meetings with local CBOs, CSOs, and through offline (printed-out material) and paid online advertisements (through social media, in particular through Facebook). The previous provided a wide outreach to beneficiaries, where the total applications received to enrol in the entrepreneurship activities were 1,924, of which 1050 were females, 874 were males, 700 were Syrians, 1212 Jordanians, and 837 were youth. All applications/applicants went through a comprehensive review and shortlisting process that include; initial filtration of incomplete/ineligible applications, phone interviews with eligible applicants, and personal interviews with shortlisted applicants. The total number of final shortlisted candidates was 163 beneficiaries from all municipalities who were accepted for the entrepreneurship training phase, out of which 23% were Syrian refugees, 77% were Jordanians from host communities, 51 % were male beneficiaries, 49% were female beneficiaries, 4 participants were from PwD group (3%), almost 62% of them have elderly and/or PwDs

in their HH, while youth participants (aging <30 years) constituted around 41% while youth beneficiaries (aging <=35) constituted (58.9 %) of participants.

#### **Activity 2.3 Provision of skills trainings to the beneficiaries**

A total number of 122 beneficiaries who possess start-up business ideas, and another 40 beneficiaries who have current existing enterprises joined the extensive training activities that was kick started in November 2019. The start-up-businesses training track included topics such as financial literacy, social and life skills (Aflatoun), business idea creation, business plan development, marketing, risk assessment, networking and funding, and pitching skills. On the other hand, the existing businesses training track involved business model canvas: market linkages, growth and development, SWOT analysis, operational and financial plans, funding and networking skills, and pitching skills. Both start-up and existing businesses trainings involved applied exercises and homework. The start-up training took place over a three-month period, while the existing took place on a condensed period of one month (around 115 training hours for the start-up and 10 training hours for the existing businesses). The training workshops involved also sessions that were provided by external expert speakers who provided specialized sessions in legal (LDU legal consultants), business and networking and funding topics; which enriched the training content, and knowledge of beneficiaries in relevant areas. It is imperative to mention here that in the end of the training workshops; the total number of beneficiaries (start-up and existing) who committed to attending the whole training was around 146 beneficiaries; keeping in mind that the remainder of beneficiaries were drop-outs from the training sessions. Major reason behind the drop-outs was the inability of beneficiaries to commit to attending the long training period/hours.

The following activities will be initiated/conducted during 2020 contributing to the realization of (**Outcome1/Output 2**), and will be reported in the next reporting cycle:

**Activity 2.4** Selecting qualified beneficiaries to receive start-up grants and distribution of the small grants

**Activity 2.5** Follow-up by business coaches and LDU staff

**Activity 2.6** Organize support sessions for women

**Activity 2.7** Organizing final pitching event

**Activity 2.8** Establish a network of mentors to support LDU work in future

**Output 3: Vulnerable people (such as older family member and family members with disabilities) from families selected for livelihood activities have improved access to vital services (health, protection, PSS) through community based protection programming.**

#### **Activity 3.1 Conduct baseline vulnerability study to establish needs of the targeted communities**

During the reporting period, the vulnerability assessment form (VAF) was finalized, and digitized using KOBO. It was also translated to Arabic. The VAF focuses on assessing the older people current situations and needs. The vulnerabilities that the VAF assesses include psychosocial, physical health, economic and NFI needs aspects, in addition to legal status, family support, social interaction, activity of daily living, access to water, access to sanitation, and access to durable shelter. The conduction of the VAF will take place during the first quarter in 2020, and results will be reported in the next reporting round. (Please refer to Annex #4 for a copy of the VAF form)

#### **Activity 3.2 Mapping of services for referrals and signing of MOUs with partner organizations to accept referrals**

In close coordination with the municipalities in the six areas, FCA's implementing partner- Helpage International has started to carry out the mapping exercise during 2019, However, this activity will be ongoing during the project lifetime. Through the facilitation of the LDUs in each municipality, the total number of parties that the MUBU project reached out to and networked with were 23 parties including primary health care facilities/service providers, relevant CBOs and NGOs in the six areas of the project. Helpage international did agree on a referral mechanism with these parties, and referral of cases will start in the second quarter of 2020, and will be ongoing throughout the project period. In addition to the previous, the health centers for example will provide medical doctors and health staff to help in the health awareness raising of old people. Moreover, five memorandum of understandings were signed with four CBOs and one university (Al-zaytoonah Univversity) that will provide support to community protections services. The CBOs include: Dar Abu Abdullah, Sayedat Al Dhuleil association, Nashmeyat Mahes Association, Jerasya association. HelpAge international provided capacity building to three CBOs on age inclusive programming: Age and its interaction with vulnerabilities. further capacity building activities will be provided to other CBOs throughout the project life time. Total number of participants from the CBOs in the delivered capacity building were 85 members, 78 of which were Jordanians and 2 out of which were Syrians, and the others were from other nationalities. In addition to the above, FCA's implementing partner joined the UNHCR referral coordination meetings taking place in Mafraq governorate (which hosts one of the involved municipalities namely Za'tari and Mansheyeh). HAI is also member of the referral coordination meetings taking place at UNHCR in Amman/

#### **Activity 3.3 Community based protection activities through case management by HAI staff**

During the reporting period, Helpage international identified and recruited a total number of 24 volunteers who will support the conduction of the VAF, and the home based care activities, and whenever required they also support the community based protection. A total of 12 discussion sessions were conducted in the different areas, and 289 older people attended

these sessions, out of which 248 were Jordanian, 41 were Syrian refugees. During the discussion sessions, introduction about the activities was provided to the participants of older people, and their needs were discussed, and their recommendations on the design of activities were taken into consideration.

**Activity 3.4 Mobilize community organizations such as Older People's Associations and Disabled People's Organizations to strengthen existing community protection and psychosocial activities**

Groups will be established in parallel to the advocacy efforts, which will take place in the second quarter of 2020.

**Activity 3.5 Set up feedback mechanism with systematic community engagement to ensure community-based protection is responsive to protection needs on the ground**

Complaints mechanism was established, and complaints boxes have been located at municipalities. SoP was also developed and explained to CBOs and municipalities and beneficiaries. Until now no complaints have been received from beneficiaries.

**II. How did the project improve prospects for host communities and refugees? (maximum 1 page)**

*Please describe how the activities have improved one or more of the three pillars: 1) Protection and legal status; 2) Expanded or improved local services (education, health care) and infrastructure, and/or 3) Improved economic development and job creation*

It is early to evaluate and decide the contribution of project activities toward the improvement of prospects for both host communities and refugees given the delays of project activities, However, the aspired and anticipated improvements of planned project activities can be summarised as follow:

The project responds to pillars 1 and 3as It aims to reach out to young and women entrepreneurs from Syrian refugees and vulnerable Jordanians groups, and support their self-employment and income generation opportunities by supporting their entrepreneurial businesses and equip them with means that enable them to be economically self-dependent, and resilient. It also supports protection aspects of the elderly within the households of targeted entrepreneurs through tailored activities provided by our implementing partner; HAI.

**Women and young people of Syrian refugees and host communities**

Women and young people are at the centre of the project activities and target groups. Almost 50% of beneficiaries who are currently engaged in the training activities are women, and 50 % of all trainees are young (below 35 years). After completion of the training activities, most of these beneficiaries (80%) will be eligible to receive financial, and business support to establish their own start-ups and social enterprises, or to grow their existing businesses. Finn Church Aid along with expert stakeholders will coach beneficiaries and make sure that their projects are linked to market needs and demands to ensure better sustainability and feasibility of businesses. By doing so, economic prospects of women and young people from targeted groups of Syrian refugees and host communities will be improved. It is also important to mention here that even for beneficiaries who will not be shortlisted for the financial grants, the **post-training activity assessments** in different areas showed that beneficiaries' life skills, entrepreneurship and financial skills and knowledge improved noticeably, which means that they are better positioned to pursue competitive entrepreneurship support opportunities that may be also provided by other parties in the future.

**Joint ventures between Syrian refugees and Jordanians**

During the training workshops, several Jordanian and Syrian refugees' trainees became close friends, and developed better awareness about each other's lives circumstances, challenges and future prospects. Based on the mutual trust and amicable relationships developed between the two groups, several trainees (Syrian refugees and Jordanians) agreed to join forces and engage in one business (joint venture). This has been commonly witnessed in cases where the Syrian refugee participant possessed the technical know-how about the project, while the Jordanian partner prove to have better accessibility and knowledge about the local market. At a time where there have been several past studies of different UN and INGO agencies reporting an increase of tensions between Jordanian and Syrian refugees due to competition over economic opportunities and other basic services in the country, this project – among other projects- provides a tangible example that the relationship between the two groups could be more of complementary than competitive, which provides better future perspectives and prospects for both sides ( especially for Syrian refugees).

**Strengthening the role of the Local Development Units (LDUs) in supporting local economies**

The MUBU project concept is being implemented in close cooperation with municipalities, and local CBOs to support livelihood and protection prospects of Syrian refugees and Jordanians. Targeted LDUs and number of other CBOs received and will continue to receive institutional capacity building services throughout the project period. Although it is early to measure the extended impact of such capacity building activities on improving the prospects of the refugees and host communities; however, the feedback that the team has received from different participants show that these efforts are important and adding to current institutional knowledge base and skills capacities that will have a positive return on empowering socioeconomic opportunities of the different groups in local communities.

**Holistic approach leading to improved economic prospects**

This project is designed based on a holistic approach that targets the whole households of the beneficiaries. The protection and referral services and activities that HelpAge international provide to older people within the households will reduce the dependency of older people on younger family members to meet their social and health needs. Evidence of Impact and results

of the holistic approach on both Syrian refugees and Jordanian groups households will be documented and reported in the next reporting cycle.

### III. To what extent has the project contributed to the National Plans? (maximum half page)

*Please describe to what extent your project has contributed to National Plans in the country.*

*In Lebanon: LCRP, Lebanon Compact, Sector strategies etc.*

*In Jordan: JRP, Jordan Compact, etc.*

The project concept and interventions are aligned to a great extent with the national plans on different levels. This can be summarised as follow:

#### **Supporting Inclusion (female, people with disability, young individuals, Syrian refugees, Older people in households)**

The selection criteria of the project were designed to encourage the inclusion of the vulnerable and marginalized groups in the different activities. first, Older people within the households of young beneficiaries are targeted by the protection, social and health activities. during the reporting period, our implementing partner HelpAge International conducted number of introductions sessions with older people in different targeted areas, and discussed their needs and challenges. In fact, the project aims to serve 70% of households that include older people through one or more of the protection services. Furthermore, women who, evidently, have very low access to employment opportunities, adequate capital to start their own businesses, and/or access to income generating opportunities in Jordan are getting equal opportunities in the project. Results of the first cycle of the project, shows that 50% of the total targeted number of beneficiaries engaged in the training activity were women. On the other hand, people with disabilities were also targeted by the project entrepreneurship and protection activities, and for instance, four cases of PwD beneficiaries are currently engaged in the training activities and, hopefully they will qualify to the grants provision stage. During the next project cycle the goal is to have a total percentage of 5% of actual PwD beneficiaries out of the total number of project beneficiaries. At the same line, Syrian refugees are integral part of the target groups along with vulnerable Jordanians. 23% of all actual beneficiaries involved in the training activities are Syrian refugees, and the goal is to achieve a 30% of actual Syrian refugees' beneficiaries (out of total number of beneficiaries) in the end of the project. All of the above are contributing to the achievement of the **Jordan Response Plan 2018-2020**<sup>3</sup> That emphasised on inclusive programs that promote quality employment and enterprise creation for women, men, and people with disabilities, taking into consideration gender and age and intersectionality aspects. MUBU project current progress respond to the **Jordan Economic Growth Plan 2018 – 2022** as well as it promotes entrepreneurship as a mean to create jobs and generate incomes. As MUBU project enhances women access to capital, it contributes as well to the **National Financial Inclusion Strategy of Jordan**<sup>4</sup> that also promotes inclusive access to capital by the most marginalized target groups; and in particular women and Syrian refugees.

#### **Supporting localization, strengthening institutional capacity and decentralization**

MUBU project activities support the decentralization agenda of the government. This is being done through the different capacity building activities that were and will be provided to local development units and local CBOs by FCA and HAI. post-activity assessment results of the capacity building activities that were provided to LDUs show that there are actual improvement of the basic skills and knowledge of participants in the delivered topics including in entrepreneurship, and inclusive programming of age, disability and gender. The municipalities and LDUs also received equipment and furniture (i.e. laptops, projectors, heating and cooling units...etc) and maintenance support of infrastructure and facilities, which contributed to make the environment at municipalities more professional, friendly and hospitable for beneficiaries from local community and relevant activities. The previous along with the close cooperation and coordination that FCA is maintaining with national and international key actors that have similar agendas and activities (such as CITIES project) continue to contribute to strengthening institutional capacities of municipalities and support localized approaches towards social-economic development.

### IV. Implementation timetable

*Please reflect on the process of implementation.*

- *To which extend have activities been carried out?*
- *Are activities implemented according to the original plan?*
- *Are there unforeseen circumstances or bottlenecks you are facing while implementing the project?*

The project faced major delays that impacted the inception date of the activities during the first cycle, nonetheless, FCA and its implementing partner are working diligently to bring all activities back on track. One of the primary reasons behind the associated delays can be attributed to the belated approvals from the government of Jordan (i.e. from the Ministry of Planning

<sup>3</sup> [JRP 2018-2020](#)

<sup>4</sup>

<http://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2018/The%20National%20Financial%20Inclusion%20Strategy%20OA9.pdf>

and International Cooperation- MOPIC) on the project. Keeping in mind that grant decision of the Dutch Ministry of Foreign Affairs was communicated in May 16,2019, while the approval from Jordan-MOPIC was received in August 26,2019. Only after the reception of MOPIC approval, the MUBU team was able to officially kick start preparation and implementation activities of the project. During the first quarter of 2020, project activities are expected to be all back on track, and any foreseen circumstances that have significant impact on timelines or milestones will be reported promptly to the Donor.

## **V. Risks and bottlenecks (refers both to past and future) (maximum 1 page)**

*Please describe:*

- *What expected risks and bottlenecks did you come across so far and what mitigating measure did you take?*
- *What unexpected risks and obstacles did you come across? Did you manage to mitigate these risks? How?*
- *What risks and/or obstacles do you foresee for the coming period? How do you propose to mitigate these risks?*

Among the identified risks in the narrative proposal of MUBU projects, the following came true (entirely or partially):

### **Delays in getting permits and formal approvals to implement the project activities from MoPIC (may take up to 3 months).**

As explained in the previous section, there were delays in receiving formal approvals from the GoJ. The delays have been discussed internally in FCA and HAI, timeline of activities have been adjusted and the new plans will make sure that major milestones and deliverables will be realized within the timeframe of the project.

### **Changes of staff in the LDUs – since LDUs are usually small teams of 2-6 people and if one or more staff members would leave, the institutional capacity of LDUs will be affected.**

During the reporting period, the mayor of one of the targeted municipalities decided to discharge the LDU members from their coordination role in MUBU project (due to interpersonal conflicts, and internal communication issues), and to assign a new project focal point and coordinator. In an effort to mitigate relevant risks concerning such changes of staff, the project manager met with the new assigned municipality focal point, provided her with an extensive induction about the project, and engaged her promptly in the ongoing activities of the project. The newly assigned person will be engaged in the next capacity building activity planned for LDUs, will receive focused orientation and induction sessions to cover for any informational, knowledge and/or skills gaps. The relevant risks is consequently believed to be mitigated, and so far the project activities are going according to the plan in this municipality.

### **Conservative societies and conservative attitudes in project locations (both host communities and refugees) related to women, PwD, and older people engagement in project activities**

It was noticed that some young beneficiaries in at least two municipalities areas showed obvious reluctance to register the names of their old parents to benefit from the protection services offered as part of the MUBU project. Some other beneficiaries provided false data about the age of their parents to disqualify them from the protection services. Having done further exploration on this issue, it turned out that the reason behind this attitude was of cultural nature/background. Old people have high respect in the local Jordanian societies as well as within households, and younger family members in certain societies believe that they have the duty and responsibility to take care of their parents, and they would feel ashamed to refer them to external service providers to take care of them. Finn Church Aid along with its implementing partner HelpAge international are reconsidering the approach to reach out to old people in such areas, such as direct outreach through home visits instead of approaching them through their related younger members, and also reconsider the way how the project protection activities are promoted. Local influential figures and key people from the local communities are being (and will continue to be) invited to the introduction sessions to adjust wrong perceptions and encourage engagement of old people in the planned protection activities. Results, lessons learned and best practices will be reported in the next report.

### **Nepotism within municipalities and LDUs in particular - municipalities often show favouritism hiring or employing family members.**

The project team faced one major relevant case in one of the municipalities, where the municipality mayor - due to pressure from some members of the local society- tried to force a list of beneficiaries' names into project activities, and for them to be automatically qualified for the project grants later on. Finn Church Aid documented and communicated the case promptly to the donor, and made it clear to the mayor and to the LDU members that there are clear and transparent selection criteria of beneficiaries that need to be abided by throughout the process, which is something that FCA will not compromise. With the support from the donor, the decision was about be made to switch to other municipality, however, the relevant mayor did realize the seriousness of the stand of FCA (and the back support of the Donor), and the risk of losing the whole project in his areas, and accepted current project approach and terms. Thereafter the selection of beneficiaries and the training activities went according to the plan with some delays.

### **Unexpected risks**

- **Complications related to Institutional relations with the Ministry of Local Administration.**

During the design and planning phase of MUBU project, Finn Church Aid (FCA) made sure that it coordinates closely with the Ministry of Local Administration (MoLA - previously known as Ministry of Municipal Affairs-MoMA) for the selection of the six targeted municipalities. Several meetings were conducted in this regard and the final list of municipalities were identified. At a later stage, the point of contact for FCA at the ministry changed, and a new focal point with an authority was appointed, however this person was not aware about the whole coordination efforts took place between FCA and the ministry in the past. For the time being, this representative focal point from the ministry is not happy with the selection process and results of municipalities and is taking that serious enough to not cooperate with FCA. On the other side, FCA is still trying to bridge the misunderstanding, and reclaim a positive relation with the ministry, but with no noticed progress at any level. FCA kept the donor aware about the situation of the relation with the ministry and a joint meeting (FCA with representatives from the Dutch embassy) with the ministry of planning and international cooperation (MOPIC) was conducted later on to explore ways to resolve this challenge, where the advice of MOPIC was not to proceed with the project implementation plan even without MoLA since it is not an official line ministry in this project as assigned by MoPIC<sup>5</sup>. This challenge imposes a slight effect on the project deliverables, because it relates to the part of advocacy efforts where it was planned to be done with MoLA. Finn Church Aid will continue deal with this challenge in a positive way, as it will try to rebuild the constructive relations with MoLA where possible. On the other hand, FCA will keep this challenge with the donor to explore possible workarounds of this challenge if it was not resolved soon.

- **COVID-19 and potential effects on project activities**

The global outbreak of COVID-19 pandemic has been an unexpected risk, that constitutes a serious trans-borders threat to all populations. Relevant research and reports show that older adults and people with chronic illness are at greater risk, and they are the most vulnerable to the worst effects of the disease. Up till the time of writing this report, the Jordan government declared ordinance number 2 of the defence law, to which, and until further notice, all citizens and residents on the Jordanian territories should abide by. It entails that movement and roaming in all regions and cities of the kindome is prohibited and all shops and stores are closed. This is the latest measure taken by the Jordanian government in an effort to curb any widespread of the virus in the country. In case the situation worsened and aggravated with more cases reported, and with delays continue to take place for further weeks and months, this will have a serious risk on project activities not being implemented according to original timeline. Another foreseen risk associated with the virus is about its impact on local economy. The virus outbreak has become one of the biggest threats to the global economy and financial markets. Jordan economy that is already faced with great challenges will be among those countries who will be hardly hit by the potential global economy recession especially if COVID-19 pandemic lasted for relatively long time (i.e. for several consecutive months). This will result in disrupted supply chains and markets, major loss of revenues for local businesses, and increasing lay-off of employees. Contingency scenarios and mitigation measures of risks for MUBU project are being prepared, and will be shared and discussed with the donor very soon.

**VI. Sustainability (maximum 1 page)**

*Specify what measures have already been taken to ensure sustainability of reached results after the project. In what way will the outcomes have a lasting impact for the target group?*

The MUBU project emphasises on sustainability of outcomes and results as an important dimension in the project; and part of it is being achieved through the inclusive and integrated approaches and services provided directly to beneficiaries and their households, while the other part is being achieved through building the local institutional capacities and capitalizing on localized approaches. In brief, sustainability of the project is being ensured through the following measures:

- **Provision of a comprehensive and extensive entrepreneurship training**

Throughout the first training cycle of the project, beneficiaries received extensive training in topics related to entrepreneurship, life and financial management skills. According to the feedback received from different beneficiaries, this is the first time they receive such new knowledge and skills in a structured way. Today, graduated beneficiaries of MUBU training are equipped with adequate skills and knowledge that placed them in a better position to pursue additional entrepreneurship support (even beyond MUBU project) to establish and grow their businesses. This value and impact will be withheld especially by Syrian refugees' beneficiaries wherever they move, even when they return to Syria.

- **Access to financial grants, provision of professional coaching, and linkage to business development support service providers**

Access to finance instruments is among the numerous barriers that face stratus in Jordan according to a 2019 survey of the World Bank. The grants facility that the MUBU project aims to serve targeted beneficiaries, especially the most underprivileged groups including women and Syrian refugees to have appropriate access to financial resources to establish their businesses.

<sup>5</sup> Official line ministries for FCA regarding MUBU project are Ministry of Social Development and Ministry of Labor.

The previous along with a complementary high accountability system, and an intensive coaching process that takes place over a 6-month period after receiving the grant, in addition to linking businesses to professional business development support services contribute to strengthen the foundation of sustainability and scalability for supported projects.

**- Supporting the local economy**

The MUBU project is being implemented in 6 areas in cooperation with municipalities and local CBOs and CSOs. Local economic value chains including vendors and suppliers are also indirect beneficiaries (or stakeholder) of the project. The 240 beneficiaries (entrepreneurs) who will receive the financial grants are already encouraged by the project team to procure their businesses needs from material, equipment, and services from local sources and suppliers. This way, the project support to beneficiaries will also be extended to benefit the local economy in each of the six targeted areas. Developing and supporting local economies is one essential factor in supporting the prospects, opportunities, and sustainability of targeted businesses.

**- Working on household level, and reducing economic burdens on youth members**

The main concept of MUBU project is based on a holistic and integrated livelihood-protection approach that target the household of each beneficiary as one unit. The entrepreneurship support provided to young members of the different households is aspired to increase their income, and this will eventually improve the economic security of the whole household HH. At the same time, the provision of psychosocial and health care for the older members of the households will reduce the economic burden on young members to provide such services, and will enable the young beneficiaries to have more time and effort to focus on their businesses. The household integrated approach is an essential element and factor towards the sustainability of impacts and results of the project.

**- Building the local institutional capacities and conducting advocacy efforts**

The capacity building activities that were provided (and will continue to be provided) to LDUs and local CBOs will equip them with the knowledge and skills to take the inclusive approach onward even after the conclusion of the project. With the availability of enough financial resources and support to these institutions, they will be able to support and provide similar services in the future for women, young, Syrian, Jordanian and Pwd beneficiaries. In addition to the in-class capacity building activities, the LDU staff members are particularly involved in all of the planning processes and implementation activities of the project. All tools, materials and other available resources are handed over to them. On another level, the project is already collaborating with the LDUs at municipalities and governorate levels and with several other key actors to advocate for the improvement of business support and environment to enhance the access of the most vulnerable groups in local communities including women and Syrian refugees' groups to entrepreneurship and income generating opportunities. This is currently being done at the decentralized level with an attention paid to the different contexts in each municipality, however, the dissemination of the advocacy results and outcomes will be also channelled through the national level, which will create a sustainable impact on future opportunities of beneficiaries.

**VII. Partnerships (maximum half page)**

*In case the activities are implemented by several organizations (working in partnerships), please explain if the agreements made have been followed so far. If not, please explain to what extent this influences the proposed activities and intended goals. Furthermore, please discuss the level of cooperation with the Embassy.*

**Partnership with Helpage international (HAI)**

HAI is the implementing partner for FCA in MUBU project. HAI is primarily accountable for the realization of the protection results, and in particular, the results related to output 3 "Vulnerable people (such as older family member and family members with disabilities) from families selected for livelihood activities have improved access to vital services (health, protection, PSS) through community based protection programming". Joint coordination with HAI is also taking place on the level of output 1 activities related to capacity building of municipalities on inclusive programming (age, gender, and disability), advocacy efforts and messaging in cooperation with LDUs/municipalities, and coordination with local stakeholders who have similar projects and interventions in the local targeted municipalities areas. A monthly update meeting is being conducted between FCA & Helpage to update each other about progress of activities, and align work plans. During such meetings coordination with municipalities, challenges, and suggested ways of improvements. Delays that took place on start-date of project activities- as explained in section IV: implementation timeline- did have also a slight impacted on the start of Helpage international relevant activities as well. Nonetheless, Helpage international will also able to bring all activities back on track during the first quarter of 2020. Other than the relevant delays, the implementing partner is performing in compliance with the terms and conditions stipulated in the partnership agreement.

**Cooperation with the Embassy of the Netherlands in Jordan**

Finn Church Aid is committed to attending a monthly check-in meeting with the project focal point at the Dutch embassy in Jordan. During the relevant meetings; FCA provides regular updates on progress and challenges of activities to the embassy. The embassy is also updated about the timeline of major events of the project; such as the major group meetings with stakeholders, trainings and capacity building activities, and pitching events. In fact, the Dutch embassy showed willingness to



attend number of these events. The monthly check-in meetings with the Embassy will continue to take place on regular basis during the coming period.
<b>VIII. Adjusting activities (maximum half page)</b>
<i>Please explain if there are any reasons for adjusting the activities as proposed in the project proposal.</i>
All activities remained the same as per the original project narrative proposal. However, a revision of the budget did take place during the first quarter of 2020, and some results/targets in the results framework were adjusted. These budget will be reported in the next report round.
<b>IX. Personal stories (maximum 1 page)</b>
<i>If you have examples (stories, photos or video's) which show the impact of the activities on the personal lives of the beneficiaries, please share them here or upload in IATI via document link. Stories could be used for communication purposes.</i>
FCA has delivered to the Dutch MFA the personal stories with some photos. However, they are deleted from this publicly shared report.
Exclusion statement: We may exclude from the information we share using the IATI data standard any politically or culturally sensitive information that may hinder our ability to operate in certain locations, including information that could put at risk the safety and security of beneficiaries, staff, and partners. We may also exclude data that we cannot share for privacy, confidentiality, or wider regulatory or statutory reasons.
<b>X. Budget</b>
<i>Please attach a budget that includes both the original budget and the actual expenditures. In case there are budgetary changes of 10% or more, please explain these changes, (In case the changes are between 10%-25%, an approval must be requested before the expenditure.). In case the Netherlands is co-funding the project, please explain to what extent pledged contributions of other donors have indeed been received. If not, please explain to what extent this influences the proposed activities and intended goals.</i>
Please refer to Annex 2
<b>XI. Additional information</b>
<i>If you have any additional information about the progress of the program, please add here.</i>
N/A
<b>XII. Annexes</b>
<i>If you added any annexes, please describe here.</i>
Annex 1: Results Framework Annex 2: Financial Progress Report Annex 3: Market Study- MUBU Project Annex 4: VAF Document

## **Glossary of terms**

### **Activity**

Activities are actions taken or work performed through which inputs—such as funds, technical assistance, and other types of resources—are mobilized to produce specific outputs.

### **Impacts**

Impacts are the positive and negative primary and secondary long-term effects—both intended and unintended—produced directly or indirectly by a development project.

### **Indicator**

An indicator is a quantitative or qualitative factor or variable that provides a simple and reliable means to measure achievement, to reflect the changes connected to an project, or to help assess the performance of a development actor.

**Input**

Inputs are the financial, human, and material resources used for the development project.

**Institutional development impact**

The institutional development impact is the extent to which an project improves or weakens the ability of a country or region to make more efficient, equitable, and sustainable use of its human, financial, and natural resources—for example, through (a) better definition, stability, transparency, enforceability, and predictability of institutional arrangements, or (b) better alignment of the organization's mission and capacity with its mandate, which derives from these institutional arrangements. Such impacts can include the intended and unintended effects of an action.

**Logical framework (logframe)**

A logframe is a management tool used to improve the design of projects, most often at the project level. It involves identifying strategic elements (inputs, outputs, outcomes, impact) and their causal relationships, indicators, and the assumptions or risks that may influence success and failure. It thus facilitates planning, execution, and evaluation of a development project.

**Logic model**

A logic model is a technical tool for summarising all relevant information related to development assistance or a program or project. Logic models are usually presented in a matrix covering such categories as objectives/results, inputs, indicators, means of verification, and assumptions/risks. Various types of logic models have been designed for different purposes; there is no "correct" format. The logical framework is an example of a 'logic model'.

**Outcomes**

Outcomes are the likely or achieved short-term and medium-term effects of an project's outputs. Outcomes are the observable behavioral, institutional, and societal changes that take place as the result of coordinated short-term investments in individual and organizational capacity building for key development stakeholders (such as national governments, civil society, and the private sector).

**Outputs**

Outputs are the products, capital goods, and services that result from a development project.

**Performance indicator**

A performance indicator is a variable that allows the verification of changes in the development project or shows results relative to what was planned.

**Results**

Results are the outputs, outcome, or impact (intended or unintended, positive and negative) of a development project.

**Risk analysis**

A risk analysis assesses factors that affect or are likely to affect the successful achievement of an project's objectives. It is a detailed examination of the potential unwanted and negative consequences to human life, health, property, or the environment posed by development projects. Risk analysis also involves quantifying the probabilities and expected impacts for identified risks.