

# Finn Church Aid Annual Progress Report – Municipal Business Project, Jordan

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## 1. GENERAL INFORMATION

|   |                  |
|---|------------------|
| Applying organisation                           | Finn Church Aid  |
| E-mail address of the organisation <sup>1</sup> | FCAgrants@kua.fi |

## 2. PROJECT INFORMATION

|                            |   |
|----------------------------|---|
| Name of project            | Municipal Business Project (MUBU) in Jordan |
| Activity number (from MFA) | 4000002656                                  |
| Duration of project        | 32 Months                                   |
| Starting date              | 1 May 2019                                  |
| Ending date                | 31 December 2021                            |

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

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## I. Annual Progress

*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**

The modality of engaging municipalities in all activities represented an effective approach of on-Job training. The municipalities' participated in the selection processes of eligible beneficiaries for the trainings and for the grants. In addition, they actually participated in the provision of some entrepreneurship training sessions. Municipalities joined FCA team in the business coaching field visits to supported business, and FCA trained the municipalities to support and assess business growth indicators. Additionally, the municipalities provided very important inputs from their side to beneficiaries on legal and operational aspects of MSE businesses. Adding to the above, municipalities members also took part in the provision of some of the women support group sessions to participating women, which helped the municipalities as well to hear from women about their challenges and burdens in reaching the job market, and provide some guidance on the local development plans of the municipalities. In addition to the above and during the business trainings for example legal advisors from the municipalities were invited as guest speakers to explain to beneficiaries the business licensing processes and how municipalities can play effective role in supporting the formalization of MSEs. In August 26 2020, FCA/ HAI coordinated with all municipalities, local councils, and governorate councils in the targeted areas to join a knowledge sharing (training) session on Home Based Businesses rules and regulations and policies. Total number of participants was 11. The sessions were successful as per the feedback of municipalities and local councils. The target set for this activity was achieved in 2020.

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

FCA organized the first meeting with the Jordan INGO Forum (JIF) in January 2020 to identify the role and support that JIF can provide to the project, and the best approaches to advocate for right holders before the duty bearers. In addition, FCA/ HAI conducted two meetings that brought together all municipalities, local councils, Governorate GLDUs and other women local organizations. The first meeting took place in July 2020, attended by the Dutch Embassy representative, while the second meeting took place in August 2020, with **22 member of local councils and LDU staff**. During the meetings, FCA/ HAI presented the findings and recommendations for the women support groups' sessions. FCA discussed the findings with the attendees, and their feedback helped to further tune and develop the advocacy messages that stemmed from the women support group sessions. Furthermore, FCA has developed Advocacy brief document, which contains advocacy messages to use in a final advocacy plan to be addressed with duty bearers in 2021. Coordination meeting with the Ministry of Labor (MoL) also took place during 2020 to provide project updates to the Humanitarian Coordinator at the ministry and to seek any feedback. This update meeting was appreciated by the MoL, and a progress report was shared with the Ministry of Labour, Ministry of Social Development and Ministry of Planning and International Cooperation (MoPIC) as per FCA commitment to report for line ministries.

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

FCA/HAI continued to cooperate with the different parties' that work in the same municipal areas, including GIZ, UNDP, CITIES /USAID, EU programs.etc. Due to COVID19 context, all of the meetings were carried out through Zoom, or Microsoft teams. One of the Major coordination and cooperation meetings that FCA organized as part of the MUBU project took place on the 29<sup>th</sup> of September 2020, which gathered most of the parties that work on the national Decentralization Agenda and with the municipalities including USAID/CITIES, UNHCR, UNDP, ICU, GIZ, EEAS (EU), in addition to FCA and Helpage. During this meeting participants discussed their work with the municipalities, challenges of local governance at the local level, and recommendations to overcome such challenges.

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

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

The **total number of** applications received to enroll in the entrepreneurship activities were **2,651 from all governorates**, out of which **1,916** live at targeted locations (targeted municipalities area). Out of the previous number, **1,196 were females**, **720 were males**, **592 were Syrians**, **1,324 Jordanians**, and **798** were youth. All applications/applicants went through a comprehensive review and shortlisting process that include; initial filtration of incomplete/ineligible applications of which **426 phone interviews** with eligible applicants to understand business idea in depth and check application information. **194** beneficiaries were shortlisted from all municipalities. All the 194 were accepted for the entrepreneurship training. **26% were Syrian** refugees, **74% were Jordanians** from host communities, **52 % were male** beneficiaries, **48% were female** beneficiaries, **10 participants were PwD**. An estimated **58% of beneficiaries have elderly** and/ or PwDs in their HH, while youth participants (age<30 years) constituted **41%** while youth beneficiaries (aging <=35) constituted (**51 %**) of participants.

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

During the second cycle of the project, a total number of 194 beneficiaries who possess start-up business ideas or owning existing MSEs joined the extensive training activities that was kick started in November 2020. The start-up training took place over a two-month period, while the existing took place on a condensed period of one month (around 40 training hours for the start-up and 10 training hours for the existing businesses). Due to the pandemic context, and the limitations around beneficiaries' gatherings, a complete entrepreneurship training content was adapted to FABO platform (online/distance learning platform), with some interactive sections and videos. Adding to the previous, pre-post tests were also located on the platform to measure the knowledge and skills improvement of the beneficiaries in the training topics. The FABO platform provides excellent reporting features to follow up and monitor the commitment of beneficiaries in utilizing the online content, such as some metrics that show the amount of time that each beneficiary has spent on reading the content and completing relevant exercises. The platform also provided good monitoring of the progress of beneficiaries, knowing that beneficiaries must complete previous training chapters to be able to move to the next. This completely online self-learning approach is complemented with an intensive follow up by the team on beneficiaries through Zoom and phone calls, and WhatsApp groups. Adding to the previous, beneficiaries were also paid with some financial allowances to be able to buy internet connection packages to connect to online training resources. Furthermore, and in

cooperation with the municipalities, FCA team handed over printed copies of the entire training package to beneficiaries to be able to continue the learning process in case their accessibility to online material was not possible (at any certain time due to any reason). Furthermore, one to one online session was organized between FCA and beneficiaries to follow up on assignments and provide support needed to develop their business plans according to FCA quality standards. The total number of beneficiaries (start-up and existing) who committed to attending the whole training and submitted their business plans and assignments were around **179 out of which 51% were females, 49% were males, 5% were PwDs, 67% were youth, and 57% of total actual targeted beneficiaries had at least one elderly HH member**; keeping in mind that the remainder of beneficiaries were drop-outs from the training sessions.

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

This activity was carried out in Cycle 1 of the project according to FCA entrepreneurship model. a) FCA received **144** business plans for beneficiaries who completed business training to evaluate them according to the guidance provided in the business training (activity 2.3-Progress report, 2019). B) An external committee for evaluation purposes was formed for each location that consisted of an LDU member and two external evaluators who have expertise in MSEs within the local context, all beneficiaries who had had submitted their business plan had the opportunity to pitch their business ideas in front of panel of jury. Based on the two evaluations, were selected to receive between **€1500-€3000**, out which **81** were startup and **30** were existing MSEs, the infographic shows statistics for targeted beneficiaries and businesses **111** beneficiaries (**73% Jordanians: 27% Syrian refugees, female were 55%, male were 45%, youth were 57%, PWD were 2%**). Due to unexpected COVID impact on MSEs supported, a rapid assessment was conducted by FCA to assess the economic impact and implications of the pandemic on the selected MSEs for grants before contract signing. The assessment was conducted in order for FCA to avoid risks associate with debt increase or business liquidation associated with poor economy resulted from lockdowns. FCA coaches also visited each existing MSE to validate the status of businesses compared to the original application plan.

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

FCA carried out this activity in Cycle 1 over a period of six months of the project. During this activity, FCA provided one to one business coaching for all selected beneficiaries for grants and followed up on KPIs achievement by the different supported businesses. A member from each Municipality LDUs also joined FCA business coaches the field visits and coaching support. Furthermore, FCA conducted another complementary assessment to identify gaps and needs of existing MSEs in development services, systems, product quality, marketing campaigns and supply chain. Based on this assessment, FCA commissioned number of experts in business development to support the beneficiaries'

businesses in different areas. The provided business development support services helped to increase business revenue and create job opportunities. After 6 months of the extensive business coaching and mentoring, the businesses have achieved an average increase of **44%** of revenue and the program have supported the creation or retention of **40 jobs** out of which **33 Jordanians** and **7 Syrian refugee** had job opportunities. Among them, **33 youth and 13 women** have offered the opportunity to work full-timers or casual (on demand) jobs. The intervention has contributed to the livelihoods for **990** household members as a result of supporting 111 businesses.

### **Activity 2.6 Organize support sessions for women**

Between June 16 and August 30, 47 Sessions were resumed (after being put hold due to COVID 19) and delivered in 6 municipalities. The sessions took place in Jneid (Ajloun), Jeresh, Mahis (Balqa), Zaatari and Manshieh (Mafrq) and Sahab (Amman) municipality buildings out of which 5 sessions were conducted by LDUs as part of their capacity building and enhance their active role at women empowerment policy dialogue. The total of **685** women attended the sessions out of which **429 (63%)** were Jordanians, **256 (37%)** were Syrian refugees and youth represented **30%** from the total attendees. Syrian and Jordanian women taking part in the project or from the local community of each targeted area were invited to attend the sessions on random selection. The sessions were designed to tackle barriers that women face when accessing economic opportunities. The group discussion was advertised through networks and social media. The following topics were covered during the discussion sessions: women's economic rights and empowerment as well as support to women to form and start up business. During the discussion groups, women shared their successful strategies of overcoming barriers to (self-) employment and provided peer-support. Role model women, who have overcome those barriers, were invited as well to the meetings. Total number of meetings was 47 meetings in project targeted areas with about 15 women per group (on rotating principle).

The following activities will be initiated/conducted during 2021 contributing to the realization of (**Output 2**) and will be reported in the next reporting cycle:

**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**

In November 2020 FCA/HAI identified a list for **123** beneficiaries' households to conduct the VAF activity that include older people. Out of the total number HAI team were able to reach out to 97 older men and women and conducted the VAF in the six areas. HAI volunteers conducted and completed the VAF assessment for cycle two in December 2020. With commitment maintaining social distancing, wearing a face mask, and adhering to the safety and health standards of the Corona epidemic. The VAF conduction faced several challenges as many families refused to receive home visits for their fear of the epidemiological situation and the fear of older people and their families to get infected. Some other families, had already their older people infected and not in a situation to provide inputs to the VAF. Despite the rejection of visits and the relevant challenges related to the epidemiological situation, 97 families were visited in the six areas 84 were Jordanian OP, and 13 were Syrians. On the second visit, which is scheduled to take place in March 2021, HAI will prepare a care plan for each older person who fits to take part in the HBC activity according to the mentioned criteria above.

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

Our mapping of services started in 2019 and this activity will continue throughout the entire project period. During this reporting period, HAI has actively participated in the UNHCR referral coordination meetings and through all our networking meetings, we have established a referral mechanism and agreed with various parties on the process of accepting referrals. During the reporting period, we have met with United Mission for Relief and Development and I was agreed with them that they will accept referrals of cases from HAI side. During the period between October until December 2020, we referred a total of **25 cases** as follows, Jordanian (19 cases), Syrians (5 cases). From those referrals, 17 were Female, and 7 were Male. The referrals varied between medical, cash assistance, mobility aid, and food assistance. In addition to the external referrals, we have targeted **107** older men and women and referred them internally they received Hygiene kit. Adding to the previous; HAI renewed the memorandum of understanding with TKIYET UM ALI for another year, as part of the project, and HAI is preparing to sign a cooperation agreement with Jerash Women Association to serve older women in the area.

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

Due to COVID19, HAI quickly adapted activities to distance modalities provision, for the months to follow, due to the importance of supporting older men and women during this difficult time. In coordination with the volunteers in the six areas, HAI provided 107 older men and women with special protection messages through home visits and phone calls. The messages were provided through phone calls were included Hygiene guidelines, mental health support messages, nutrition, and the best ways to prepare nutritional food and make the best of the resources we have. Moreover, older people were invited to attend awareness sessions through Facebook live which was provided once a week with experts on various health and protection related topics. Facebook live session Topics such as cataract in the older people, its causes, and methods of treatment, Hypochondria and its symptoms for the older people..etc

**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**

HAI conducted a total of 12 discussion sessions in the different areas during this reporting period. Throughout the discussion sessions, introduction about the activities was provided to the older men and women and an opportunity for older men and women to shape the upcoming program took place. During the discussion sessions participants highlighted their immediate needs and interests in addition to providing recommendations for the design of the activities. Sessions on the complaints/feedback mechanism also took place. The older men and women have listed their wish to have health, protection, and legal awareness sessions.

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

FCA and HAI established and harmonized Complaint's mechanism at municipalities and for beneficiaries, and complaint boxes have been set-up in municipalities in previous reporting periods. SOP's were developed and explained to CBOs and municipalities and beneficiaries. A separate email address and phone number have been established to the Complaints and Feedback Mechanisms.

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## II. How did the project improve prospects for host communities and refugees?

*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*

The project responds to pillars 1 and 3 as 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.

This project considers the holistic household, recognizing their ability to contribute to society regardless of age, sex, and/or disability. A holistic focus recognizes the need to include family and community support. In this project, youth are supported with business coaching and grants and older men and women in the same household are supported with protection-based programming and social home-based care.

By economically empowering the youth, the entire household is thriving with potential and hope for better opportunity. In addition, by providing protection services to older men and women in the household an increase in their autonomy and independent living is noticeable and has a positive impact on all the family. Our work intersects by guaranteeing that youth are also trained on age and its interaction with other vulnerabilities and understand the rights of older men and women. By conducting a joint intervention in a holistic approach, this project combats ageism. Ageism is widely tolerated resulting in negative perception and attitudes towards old age and older people and is rarely challenged. Ageism results in discrimination, neglect, abuse, and violence against older people as well as their exclusion from policies and programmes.

### 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.

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### **III. To what extent has the project contributed to the National Plans?**

*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. It engages youth, older men, and women (60+) and the local community. This project demonstrated that by engaging all levels of society and creating a social, and economic environment that allowed people to reach their full physical, mental, and emotional potential, is the only way to ensure that NO ONE IS LEFT BEHIND. This can be summarised as follow:

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

Inclusion is at the core of the 2030 Agenda for Sustainable Development. The goals refer to the need to include everyone in societal processes and conveys the notion that people should not only be allowed to thrive but should have a voice and effective opportunities to shape the course of development.

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 2020-2022**<sup>2</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>3</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.

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<sup>2</sup> JRP 2020-2022 <http://www.jrp.gov.jo/Files/JRP%202020-2022%20web.pdf>

<sup>3</sup><http://www.cbi.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2018/The%20National%20Financial%20Inclusion%20Strategy%20A9.pdf>

## VI. Sustainability

*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. 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

*In case the activities are implemented by several organisations (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



## IX. Personal stories

*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.*

**An Opportunity to blossom:** Growing plants led to growing business in times of pandemic

“MUBU project gave me a great morale boost, extra motivation, and practical business knowledge”, Odai said in a vibrant tone.

Transition to adulthood brought its burdens to Odai, as a young man living in Sahab one of the poverty pockets areas in Jordan. With many uncertainties around his future, having to find a job opportunity in a country that has around thirty-two percent of its youth unemployed, made the situation more complicated for him. Nonetheless, Odai did not allow his living circumstances to discourage him, and ventured to invest in his passion for nature and plants.

By the age of twenty-eight, Odai was able to develop a very good knowledge and skills in growing different types of plants. In the beginning, he focused on growing and trading seasonal plants that can generate income. Though he started planting on a small scale, the process was still challenging due to a lack of equipment and resources. For example, he used to spend hours watering his plants using water buckets.

Participating in MUBU project presented Odai with new opportunities. The training had equipped him with hands-on business skills, and was able to practice what he learned. He even noticed immediate changes at his work. For example, he learned how to build and retain strong relations with both customers and suppliers. “I learned how to be prepared and have a clear vision on how to move forward”, Odai added.

Moreover, getting the needed supplies and equipment had increased the trading scale for Odai. Currently, he can manage a larger number of plants effectively with less effort. With this increased capacity, he has been able to meet the increased demand during Covid19 lockdown, as people invested their extra time to take care of their gardens.

“I faced many challenges and needed to invest a lot of time and energy to make this project successful. MUBU team gave me the push I needed to keep me going. By now I can say there is around 50% increase in my revenues, and I am positive that the impact of this project will be more tangible to me and my family by next year”, Odai finally remarked.

The following link is for a video that was produced to show the impact of Home-Based Care activity by HAI:



[https://helpagejordan.org/video-gallery/sadeqa-case-study-fca-project-of-helpage-international?fbclid=IwAR1uZZwwRV\\_-aP8PG\\_ed95qJ-8Xjr9c2qqCweBIYuh2mQG\\_pTZo3zVHHU-U](https://helpagejordan.org/video-gallery/sadeqa-case-study-fca-project-of-helpage-international?fbclid=IwAR1uZZwwRV_-aP8PG_ed95qJ-8Xjr9c2qqCweBIYuh2mQG_pTZo3zVHHU-U)

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*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.*

Since March 2020, the COVID-19 pandemic did impose challenges to the implementation of the project activities. FCA together with Helpage International (HAI) were successful to adapt to new modalities of work and be on track in terms of conduction of activities and achievement of targets. FCA and HAI were able to reach 51% burn rate, and will have the best utilization possible during year 2021 to achieve project goals. FCA is submitting budget revision request from donor in February 2021 in order to support the continuous adaptation of activities modalities during COVID-19 to reach out and support the maximum number of vulnerable beneficiaries in the target areas. The summary of expenditure for 2020 is summarized in the table:

| Item  | Revised budget   | Total spent 2020 | Burn Rate  |
|---|------------------|------------------|------------|
| Personnel costs                             | 811,623          | 503,422          | 62%        |
| Material costs                              | 40,550           | 34,938           | 86%        |
| Travel costs                                | 99,589           | 73,715           | 74%        |
| Running costs                               | 96,719           | 36,881           | 38%        |
| Activities costs                            | 878,125          | 399,165          | 45%        |
| <b>Subtotal</b>                             | <b>1,926,606</b> | <b>1,048,121</b> | <b>54%</b> |
| <b>Other costs including indirect costs</b> | <b>173, 394</b>  | <b>30,004</b>    | <b>17%</b> |
| <b>Total</b>                                | <b>2,100,000</b> | <b>1,078,124</b> | <b>51%</b> |