Final Evaluation Report:

*Project Title:*

“Building Sustainable Livelihoods for Refugees and the Poor, especially Women”

*Assignment for:*

"Consultant to conduct Project Final Evaluation"

*Duration of Evaluation:*

From 20/5/2020 – 30/6/2020

*Provided to:*

CARE International in Jordan

*Submission Date:*

23/8/2020

*Conducted By:*

AL MAJD for Development and Training
Table of Contents

Table of Contents ..................................................................................................................1

List of Acronym .....................................................................................................................2

Acknowledgment ....................................................................................................................3

1. Introduction/Background ....................................................................................................4

2. Project overview ................................................................................................................4

3. Overview of the Summative / Final Evaluation Process ..................................................6

4. Evaluation Framework: Evaluation Questions and Methodology .....................................8

5. Key Findings .......................................................................................................................15

6. Lessons Learnt ..................................................................................................................36

7. Key Recommendations ......................................................................................................37

8. Case Studies / Success Stories ..........................................................................................45

10. Annexes: ..........................................................................................................................54
List of Acronyms

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DAC</td>
<td>Development Assistance Criteria</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
</tr>
<tr>
<td>HRBA</td>
<td>Human Rights Based Approach</td>
</tr>
<tr>
<td>MSC</td>
<td>Most Significant Change</td>
</tr>
<tr>
<td>KAP</td>
<td>Knowledge, Attitudes and Practice</td>
</tr>
<tr>
<td>M&amp;E</td>
<td>Monitoring &amp; Evaluation</td>
</tr>
<tr>
<td>CARE</td>
<td>Cooperative for Assistance and Relief Everywhere</td>
</tr>
<tr>
<td>HBB</td>
<td>Home-Based Business</td>
</tr>
<tr>
<td>TOR</td>
<td>Terms of Reference</td>
</tr>
<tr>
<td>Optimal</td>
<td>Optimal Academy for Training, Consulting and Business Solutions</td>
</tr>
<tr>
<td>PWD</td>
<td>People with Disability</td>
</tr>
<tr>
<td>FEP</td>
<td>Final Evaluation Process</td>
</tr>
<tr>
<td>TOR</td>
<td>Terms of Reference</td>
</tr>
</tbody>
</table>
Acknowledgements

The consultant would like to thank all those who provided their input, feedback and genuine support during the different phases of this Summative / Final Evaluation Process.

Most importantly, the consultant would like to thank all the actors and key partners working with CARE International in Jordan, particularly the Rotary International - the funder of this pilot program. Optimal Academy as the implementer for the training and Sitat Byoot Association (despite not meeting them), who are conducting and completing the Mentorship Component. This gratitude is extended to the entire team members of CARE International in Jordan as the executive arm of the project, for their impressive role in making the project evaluation possible. Without their role in the different phases of the evaluation, the tangible achievements of the project will not be demonstrated as a reality from the point of the evaluation team. Also, the feedback, insights, ideas and recommendations provided through the interviews conducted with the entire team of the project were very useful, characterized by high levels of transparency and professionalism.

Finally, special thanks due to the direct participants including the children, husbands and parents who took part in the evaluation process and provided their feedback, views, insights and recommendations during the FGD’s and the interviews.
1. Introduction / Background

With the Syrian conflict entering its ninth year, Jordan is hosting unprecedented numbers of Syrian refugees. Hosting displaced people, and accommodating their immediate, interim and future needs in a small socio-economic landscape has had a profound impact on Jordan, and on Jordanians. During what was already one of the most challenging economic periods in Jordan, increased competition for access to public utilities, schooling, health services, infrastructure, and jobs is putting additional strain on the budget, government services, and on families. (Needs Assessment Review of the Impact of the Syrian Crisis on Jordan, Ministry of Planning and International Cooperation).

As of 26 January 2020, the total number of Jordan population is 10,571,602 inhabitants (Department of Statistics, 2020). Jordan witnessed sharp demographic transitions during the second half of the last century that affected the age structure of the population, the study released by the Statistics Department.

According to the latest survey conducted by the government in 2019, 15.7 percent of people in Jordan live in extreme poverty.

Jordan economy considers the smallest in the Arab Region. Since 1999, King Abdallah Second has implemented significant economic reforms, such as opening the trade regime, privatizing state-owned companies, and eliminating some fuel subsidies (1 Index Mundi, Jordan Economic Profile 2014), still other economic challenges for the government include chronic high rates of poverty, unemployment, inflation, and a large budget deficit.


On the other side, not only does the current female literacy rate stand at 97.8 percent (World Economic Forum, 2020), one of the highest in the region, but around 53 percent of Jordanian women enroll in some form of higher education program in community colleges or universities (World Economic Forum, 2017). This number ranks Jordan ahead of neighboring countries. However, progress in literacy rates and education has yet to be reflected positively in the national female employment rate, where the female labour force participation rate in Jordan is at only 14% (ILO, 2019).

According to SIGI, 86.5% of females in Jordan aged over 15 are economically inactive and only 13.5% are active (3% of which are unemployed and 80% of the unemployed women hold a bachelor's degree or higher degrees) the increase in the percentage of economically inactive women (SIGI, 2020).
Although women are better educated, this has not resulted in their employment. Men are three times more likely than women to secure a newly created job. While the slow-growing economy continues to generate a small number of new jobs per year - with more jobs generated in the private sector than in the public sector (Malkawi, 2016), which is not sufficient to absorb the number of entrants into the labor market every year.

For women who do manage to find a job, they must still wade through objective barriers, which prevent women from moving forward. Challenges facing women in the workforce are not necessarily unique to Jordan, with pay inequity, lack of high-quality transportation system, and lack of daycare services contributing to the prevention of creating an environment conducive and supportive of female employment. Additionally, gender bias in logistical and legal frameworks constrain women’s ability to make economic decisions in a variety of ways and can have far-reaching consequences. Moreover, they are associated with real economic outcomes.

Job creation is a crucial issue for any government. Employment figures in Jordan are hardly comforting: Youth unemployment rates have remained in the double digits for more than a decade, and women’s participation in the labour market is among the lowest in the world (National Employment Strategy, 2011 - 2020). Moreover, periods of strong growth have not resulted in strong job creation for Jordanians, which clearly indicates a structural dysfunction that needs to be addressed.

Creating conditions for increased private investment and improved competitiveness will help deliver the growth needed to generate employment and reduce poverty (National Employment Strategy, 2011 - 2020).

Entrepreneurship is an elusive term that is often associated with the recognition of opportunity, an element of risk and the development of new ventures. It is a driving force behind economic development, and innovation, job creation and social empowerment (Bruton, Ketchen, & Ireland, 2013; Dana, 2000). Therefore, boosting the Entrepreneurship projects consider as one of the possible ways to enhance the Jordanian economic performance within the current situations.

Jordan has made large strides in its economic progress guided by the ambitious but achievable targets set out in the country’s ‘Jordan 2025’ the vision for Jordan’s economic future. With SMEs comprising some 96 percent of the economic enterprises in the Kingdom, the achievement of the goals and objectives of Jordan 2025 will depend upon the performance of this key sector of the economy. The Government of Jordan recognizes the value of the Global Entrepreneurship Monitor (GEM) report as a leading international study aimed at enhancing the understanding of entrepreneurship and promoting evidence-based policy interventions. We look forward to the findings of the GEM report and we are confident that the recommendations provided will support in the design and implementation of new policy interventions that will assist the further growth and development of the SME sector in Jordan. (Minister of Trade, Industry and Supply Eng. Yarub Qudah, Jordan National Report 2016 / 2017).
CARE International considers one of the pioneers in the field of sustainable development in Jordan based on the number of projects implemented in this field by empowering the most vulnerable segments in the Jordanian market. CARE is planning ahead to implement entrepreneurship programs to help the impoverished people sustain their businesses to secure their future, reduce the poverty, and enhance the performance of the Jordanian economy. “Strengthen humanitarian and protection response and action to support Jordan’s most vulnerable populations with sustainable solutions. Linking humanitarian interventions with long-term development programming will create an enabling environment for creating and sustaining livelihoods for multiple populations in Jordan”. CARE Jordan’s strategy plan 2017 – 2020. Therefore, this program derived from the CARE’s strategic planning to work with the most vulnerable and impoverished segments in Jordan.

2. Project Overview

2.1 Summary

The project “Building Sustainable Livelihoods for Refugees and the Poor, especially Women” is a sixteen-month’s project that was implemented by CARE Jordan between April 2019 and July 2020 and funded by Rotary International. The project focused on building the capacity of 175 Jordanian and Syrians entrepreneurs in order to create and accelerate local businesses through conducting small business building and mentoring sessions and distributing toolkits.

The project was implemented in East Amman area which is classified as one of the less fortunate areas in Jordan.

2.2 Overall Goal & Objectives (Long-Term Results)

The overall goal of this project was building the capacity of entrepreneurs, community leaders, local organizations, and community networks to support economic development in impoverished communities; developing opportunities for productive work; and reducing poverty in underserved communities.

The main objectives of the project were:

- Creating jobs through entrepreneurship for the unemployed vulnerable participants.
- Taking the participants who received vocational and capacity building trainings a further step with business skills, connections, and mentoring to create their own thriving businesses.
- Empowering a group of well-educated people to support their families, rather than rely on aid.
changing the community and personal attitudes to women in the workplace to move the participation in the workplace from 15% upward and empower women to reach their personal and family potential.

Helping those who are depressed and feeling lost, living well below the poverty line, in spite of a good education and skills, to join the community and begin to work.

2.3. Key Targeted Groups

The following table shows the key targeted groups / participants of the project:

<table>
<thead>
<tr>
<th>S</th>
<th>Targeted participants</th>
<th>Sub- Target Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Direct participants:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>The direct beneficiaries were 175 entrepreneurs, their families and employees; in total over 1,000 people.</td>
<td>• The participants fall within the Early Adulthood - Middle age bracket (20-50 years old).</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Finished the secondary education.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• People with low socio-economic conditions.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Low-income, debts, zero to low assets, beneficiaries of the National Aid Fund.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Unemployed, female-headed households.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Large family size, family members with disability or who are elders.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 70% Jordanians and 30% Syrians.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 80% Females and 20% Males.</td>
</tr>
<tr>
<td>2</td>
<td>Indirect Participants:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Participants’ Family Members.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Local Communities.</td>
<td></td>
</tr>
</tbody>
</table>

3. Overview of the Summative / Final Evaluation Process

3.1 Overall goal of the final evaluation

The overall goal of the final review is to assess the relevance, effectiveness, efficiency, coordination, impact and sustainability of the completed project.

Additionally, the rationale of this final evaluation is to document lessons learned and recommendations that would help CARE international, Rotarians, and other relevant stakeholders in developing future projects.

Moreover, this evaluation aims to measure women’s empowerment scale, gender norm attitudes scale, household decision-making scale, developed skills after attending the training and receiving
kits and income increase after establishing and / or developing small projects under Rotary project which in turn that would reflect on creating some social and social behavior changes for the direct and the indirect participants accordingly.

3.2 Scope of work of the final evaluation

In order to achieve the above-mentioned specific summative / final evaluation objectives guided by the overall goal of the final evaluation process, the evaluation process covered and mainly focused on the following components in the evaluation process:

1. Demonstrate the **key expected outcomes / key changes** resulted and impacted on the targeted groups of the project as a result of what have been implemented during the project lifecycle.

2. Demonstrate and assess the **effectiveness** of the project.

3. Assess the **relevance** and project design components & interventions and its linkage to the overall goal and specific objectives of the project.

4. Assess the **scalability & replication and /or expansion** opportunities of the project guiding by the **sustainability** mechanisms are there in the project.

5. Assess the **joint partnership** between the different partners and other partnerships components.

6. Assess the **Impact** of the program on the lives of the participants, their families, employees and the community in general.

7. Assess the **Sustainability** component for the projects after the support will be finalized and to what extent the previous interventions of the program will maintain the participants to move their project up to grow and excel.

8. Finally, provide some of the **lessons learnt, recommendations & best practices** to be considered during the remaining period of the project and in case of the replication of the project or scaling it up.

The final evaluation process undertaken during the period between May, 20th 2020 till the end of June, 2020.
3.3 Key Stakeholders of the Final Evaluation

The following table shows a brief mapping of the stakeholders involved in the project. The list includes the different key actors/stakeholders who were targeted during the data collection phase and were considered as the key target audience of the Summative Evaluation Results.

<table>
<thead>
<tr>
<th>S</th>
<th>Key Stakeholder</th>
<th>Actors involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rotary International</td>
<td>▪ Relative and concerned project management staff at Rotary International Jordan.</td>
</tr>
<tr>
<td>2</td>
<td>CARE International (as the key implementing partner)</td>
<td>▪ Project Manager.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Project Officer.</td>
</tr>
<tr>
<td>3</td>
<td>Optimal Training Consulting Business Solutions</td>
<td>▪ Master Trainer at Optimal.</td>
</tr>
<tr>
<td>3</td>
<td>Other Direct Beneficiaries</td>
<td>▪ 60 entrepreneurs within Focus Group Discussion Sessions FGD’s (10 each) with balance in gender based on the 80% Females and 20% Males and nationality 70% Jordanians &amp; 30% Syrians (with representatives from the other nationalities, Iraqi, etc).</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ 8 participants (case studies) who have been positively impacted by the program, including 6 women and 2 men.</td>
</tr>
</tbody>
</table>

4. Summative / Final Evaluation Framework

4.1 Overview

With reference to the TOR, the summative / final evaluation process was guided by the following four internationally recognized standards:

Utility – Final review findings and recommendations will serve the different stakeholders.

Feasibility – Be realistic, prudent, diplomatic and frugal.

Propriety – Conducted legally, ethically and with due regard for the welfare of those involved in the evaluation process, as well as those affected by its results.

Accuracy – Reveal and convey technically adequate information about the features that determine the worth or merit of the project being analyzed in the final evaluation process.
Other Consideration of the Summative Evaluation Process:

- The current final evaluation process considered the linkage between the entrepreneurs’ participation and how they addressed their skills and capacities, especially with regard to managing their projects, moving their projects up to grow, becoming income-generators, becoming socially and economically independent and actively participating within their communities. On the other side, how to address the protection and gender-based violence, in order to become instruments / agents of transformative change in their own lives, households, and in the life of their communities.

- Human Rights Based Approach (HRBA), Gender Equality and Equity Principles in the Current Final Evaluation such as inclusion, participation and fair power relations will be considered as well considering the fact that the project addressed the gender-based violence practices.

4.2 Key Proposed Summative / Final Evaluation Questions

With reference to the TOR, the final evaluation considered the DAC criteria followed in the other different evaluation processes.

What’s more, the other above-mentioned considerations were considered as cross-cutting issue with all the other areas of questions and during the analysis and reporting phase as well. Additionally, the questions were classified per category under each of the DAC criteria keeping the same category outlined in the TOR as well.

The following table shows the key questions proposed under each of the main 5 pillars:

<table>
<thead>
<tr>
<th>Summative criteria / questions</th>
<th>Key questions / areas of discussion</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Relevance</strong> (Including the Appropriateness)</td>
<td>1. Were the inputs and strategies realistic, appropriate and adequate to achieve the results?</td>
</tr>
<tr>
<td></td>
<td>2. To what extent was the project relevant to the needs and priorities of vulnerable Syrian and Jordanian women, youth and the communities served?</td>
</tr>
<tr>
<td></td>
<td>3. To what extent did the project take into consideration humanitarian standards and adopt global and / or local best practices, internal and external referrals, sector coordination mechanisms, and beneficiary selection?</td>
</tr>
</tbody>
</table>
4. In how far were the main project activities and outputs consistent with the goals and objectives of the project?

5. In how far was the approach considered and perceived as the preferred approach? How relevant was the project in the area of intervention?

6. To what extent the projects’ outcomes and objectives will enhance the gender equality and behaviour change desired?

<table>
<thead>
<tr>
<th>Effectiveness</th>
<th>7. What and how much progress was made toward achieving the outputs and outcomes for the project?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8. What factors contributed to achieving planned results?</td>
</tr>
<tr>
<td></td>
<td>9. What intervention strategies or issues should be considered in the future?</td>
</tr>
<tr>
<td></td>
<td>10. Were women and persons with disabilities better able to access income generating activities as a result of the project?</td>
</tr>
<tr>
<td></td>
<td>11. What were the major factors that influenced the achievement or non-achievement of the project objectives?</td>
</tr>
<tr>
<td></td>
<td>12. To what extent the project was effective in getting participants’ satisfaction there through the provision of the toolkit to boost the future projects?</td>
</tr>
<tr>
<td></td>
<td>13. In how far the project was effective to create unintended outcomes on the direct and indirect beneficiaries of the project?</td>
</tr>
<tr>
<td></td>
<td>14. To what extent the participants were satisfied with the training provided, the trainers’ performance, the venues, training material and the duration of the training?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Efficiency</th>
<th>15. Did the actual or expected results justify the costs incurred?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>16. How efficient were the management structures of the project?</td>
</tr>
<tr>
<td></td>
<td>17. Were the project activities cost effective? If not, how could higher efficiency have been achieved?</td>
</tr>
<tr>
<td></td>
<td>18. What were the costs of inputs relative to outputs?</td>
</tr>
<tr>
<td></td>
<td>19. To what extent was the project implemented in the most efficient way compared to other possible alternatives?</td>
</tr>
</tbody>
</table>

<p>| Coordination | 20. Was there adequate cooperation with other actors to carry out project activities, avoid duplication of efforts and draw on relevant expertise? |</p>
<table>
<thead>
<tr>
<th>Questions</th>
<th>Impact</th>
<th>Sustainability</th>
<th>Other Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>21</td>
<td>What lessons were learned that can support CARE (or other actors’) future programming and improve the achievement of the intended outcomes for the targeted population?</td>
<td>What key factors will require attention to improve prospects of sustainability of project outcomes and the potential for replication of the approach?</td>
<td>What are the factors (internal, external) that should be taken into consideration when deciding how to design a similar project in the future?</td>
</tr>
<tr>
<td>22</td>
<td>To which degree can the project approach be considered scalable / replicable? (Assessment of how much by adding resources we can aim at improved results).</td>
<td>What are the factors that will influence the achievement or non-achievement of the project sustainability?</td>
<td>What are the identified advantages and disadvantages of the approach and project set-up?</td>
</tr>
<tr>
<td>23</td>
<td>What are recommendations for similar support in the future?</td>
<td>To what extent will the benefit of the project continue after the project funding ceases? What is the impact on the life of the direct and indirect beneficiaries, their relations and plans for future expansion?</td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>How many people were directly or indirectly impacted by the project?</td>
<td>Have any unintended and/or negative changes been produced by the project? If so, which ones and how could they have been mitigated and/or avoided?</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>How could the impact have been extended under the realm of the project?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>26</td>
<td></td>
<td>To what extent will the benefit of the project continue after the project funding ceases? What is the impact on the life of the direct and indirect beneficiaries, their relations and plans for future expansion?</td>
<td></td>
</tr>
<tr>
<td>27</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>29</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>31</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.3 Summative / Final Evaluation Methodology

4.3.1 Overview

In order to meet and respond to the key questions outlined in the TOR for the final evaluation of the “Building Sustainable Livelihoods for Refugees and the Poor, especially Women” project, the consultants' team used formative evaluation practices combined with participatory approaches, depending upon gender and age of the different stakeholders. In order to ensure and consider the above-mentioned standards, some of the same information was collected using different tools and with different targeted groups to ensure the triangulation of data collected during the evaluation process for more possibility to use the recommendations, lessons learnt and best practices resulted from this review for learning purpose rather than for accountability purposes. In this process, based on the secondary data analysis of the project documents, including pre and post assessment, online survey, and donor’s reports, this was validated through the analysis of the collected from the FGD’s, interviews, case studies and other proposed evaluation methodologies and tools.

4.4 Sampling

The sampling process was guided by the following variables and references:

- The nationalities to include direct beneficiaries who took part in the project from all the targeted nationalities 70% Jordanians and 30% Syrians with few from other nationalities.

- The gender variable considered as well in the sampling process in the current final evaluation process 80% females and 20% males- particularly for those who selected from the actual direct beneficiaries.

- The age group following the same above-mentioned approach, the current final evaluation process ensured the good representation of the participants of all the age brackets joined the program between 20 - 54.

- The indirect beneficiaries considered by the current final evaluation process by received their responses, inputs and recommendations on the project which used to triangulate the collected data from the direct beneficiaries.

- Finally, the different types of businesses by targeted balanced sample representing the diversity of the participant’s projects based on their nature (like cooking, sewing, sweets production, etc).

Referring to the above-mentioned sampling criteria, the target groups were selected to take part in the FGDs and the key informant interviews. Please refer to the table below that shows the evaluation activities, evaluation methodology, date, and target group that referred during the current summative evaluation process.
4.5 Methodology and Tools

As explain in the overview of the summative evaluation process section, the following more details on the implemented methodologies & tools were used for the data collection process:

A. Key Informant Interviews (Individual) – over the Internet (Zoom).

The evaluation process conducted two key informant interviews with CARE staff over the internet using Zoom due to the current COVID-19 Pandemic. Additionally, based on the availability of Optimal Academy’s representative the questions were answered through a written survey.

The interviews were well structured, relying on a list of issues to be discussed, with simple interview guide, allowing a free flow of ideas and information. The final evaluation team framed questions spontaneously, probed for information, and took notes which were elaborated later under the relative annex in the current final report guided by the proposed evaluation questions and matrix.

B. Virtual Focus-Group Discussion combined with the Most-Significant Change Technique (MSC)

The evaluator used tailored model of FGD’s with friendly user features combined with the application of the MSC to capture the outcomes and key changes resulted from the entrepreneurs and impacted on their lives as a result of their participation in this project. Based on that, a simplified variation of the MSC approach that focused on documenting what each specific group of stakeholders has found to be the most significant change resulting from the project till now. This application could be more effective when applied face-to-face however, the effectiveness of it was limited due to the nature of the online FGD’s. From the experience, the consultant found that the face-to-face evaluation process would be more effective and interactive with the participants. The virtual interviews and FGD’s appeared less effective due to the level of participation from the side of the participants. Moreover, the face-to-face giving the opportunity for the consultant to monitor the body language of the participants which lead to create more probing questions to extract more information.

In general, this methodology included asking the diverse groups of project stakeholders (particularly those received the capacity building sessions, the toolkits and mentoring for whom received it) as a part of the data collection and analysis process. It provided data on impact and captured the outcomes from individual perspective inside the group situation that could be used for mutual and collective learning purposes as well. It can be used to help assessing the performance of the project as a whole and involves the different stakeholders in discussions about programme impact.

The advantages of using focus groups discussion technique are the friendly and inclusive open dialogue and discussions have allowed the evaluator and facilitator to capture the information
needed for the final evaluation process. The gender variable considered as possible in the selection of members in such FGD’s. These discussions solicited views, insights and recommendations by all the participants in the planned discussions.

A convenient sample for focus group discussions (10) participants as per a single FGD). The information collected from these FGD’s used to analyse stakeholders’ attitudes, behavioural changes on their perceptions and participation in the project. The data was collected here used a validation tool to the secondary data analysis of project documents outlined in the TOR.

Referring to the TOR, we have conducted 6 FGD’s with the following group noting that the targeted groups were selected from the same pool of participants (175) based on their ratio to the whole sample (70% Jordanians and 30% Syrians & 80% females and 20% males). Therefore, the number of participants actually attended the FGDs was 42, which in general fulfilling the previous criterion and ratio as follows:

<table>
<thead>
<tr>
<th>#</th>
<th>Day</th>
<th>Date</th>
<th>Gender</th>
<th>Type of Beneficiaries</th>
<th>Age Bracket</th>
<th>Actual Attendance</th>
<th>Way of Conduct</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sunday</td>
<td>7-Jun-20</td>
<td>Males</td>
<td>Direct Beneficiaries</td>
<td>18 to 29</td>
<td>9</td>
<td>Zoom</td>
</tr>
<tr>
<td>2</td>
<td>Sunday</td>
<td>7-Jun-20</td>
<td>Males</td>
<td>Direct Beneficiaries</td>
<td>30 +</td>
<td>7</td>
<td>Zoom</td>
</tr>
<tr>
<td>3</td>
<td>Monday</td>
<td>8-Jun-20</td>
<td>Females</td>
<td>Direct Beneficiaries</td>
<td>18 to 29</td>
<td>8</td>
<td>Zoom</td>
</tr>
<tr>
<td>4</td>
<td>Monday</td>
<td>8-Jun-20</td>
<td>Females</td>
<td>Direct Beneficiaries</td>
<td>30 +</td>
<td>7</td>
<td>Zoom</td>
</tr>
<tr>
<td>5</td>
<td>Tuesday</td>
<td>9-Jun-20</td>
<td>Females</td>
<td>Direct Beneficiaries</td>
<td>Mixed</td>
<td>4</td>
<td>Zoom</td>
</tr>
<tr>
<td>6</td>
<td>Saturday</td>
<td>13-Jun-20</td>
<td>Males</td>
<td>Indirect Beneficiaries</td>
<td>Mixed</td>
<td>7</td>
<td>Zoom</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>42</td>
<td></td>
</tr>
</tbody>
</table>

**C. Case Studies**
CARE provided the evaluator with a list of recommended participants to shed the light on their cases. The areas of changes referred in the selection process of the case studies mainly focused on the key changes impacted in their quality of lives as a result of their participation in the project. The advantage of developing 8 case studies was to capture some of the lessons’ learnt and best practices to be considered during the rest of the project implementation phases as part of the final evaluation process.

4.6 Limitations and Challenges of the Final Evaluation Process
There weren’t major factors or constraints that hindered the implementation of the current summative / final evaluation process, however, there were some limitations faced, outlined below:

- **Challenges faced the participants in dealing with Zoom Application.**
  According to the final evaluation TOR, the data collection conducted remotely either over phone or internet through Zoom Application. Despite the good preparation for the FGD sessions, some of the participants found difficulties in joining the meeting. Sometimes, it refers to the weakness of the internet connection which affecting the number of active participants. Also, some of the participants joining the sessions late which interrupted the whole session because the consultant repeated the questions for them to get their inputs. The evaluator tried to overcome these issues through directing them to log-out and reconnect or to find an area at home that the internet signal better from where they were.

- **Busy or inactive participants within the FGD’s.**
  Some participants were joining the sessions and remain inactive attendees with no inputs or asked for permission to leave the sessions due to commitments as they informed CARE for their excuses. Such attitudes from the side of the participants limited the number of the active participants within the FGD’s which reflect on the quality and the volume of the inputs extracted from them. The evaluator tried to let them stay for the maximum time they can to get benefit out of their inputs and feedback.

### 5. Key Findings

The following section reviewed the data collected and provided an analysis of the key findings based on the relevance, effectiveness, efficiency, impact, sustainability, and coordination criteria. Please refer to annex 7 for a detailed copy of the evaluation matrix with the respective evaluation questions for each indicator.

#### 5.1 Relevance

Q 1. Were the inputs and strategies realistic, appropriate and adequate to achieve the results?

(The appropriateness of the project approach, interventions and targeted groups).

The strategy adopted in the project mainly focused on the collaboration between all the stakeholders of the project through building a solid cooperative relationship among all. CARE Jordan, went through a long, detailed and complicated selection criterion to determine the right partner to tackle the tasks to be implemented during the lifecycle of the project.

Despite the fact that the project was a pilot project, CARE spent long time in preparing, building and designing the project prior to the initiation and start the implementation phase according to the project manager which in turn enabled the project to achieve too much successes. The selection for the partners and the beneficiaries was long and detailed with clear criterion based on the believe
that the right selection for the partners (subcontractors) and beneficiaries (direct and indirect) lead to achieve the desired outcomes and objectives in an efficient way.

To identify and approve the partners, CARE adopted different criteria including but not limited to relevant previous experience CARE, professionalism, flexibility, accountability, and commitment.

On the other side, selecting the right beneficiaries to get benefit from the project, increased the opportunities for the success of the project to achieve its objectives or beyond. Therefore, CARE created a detailed selection plan criterion for selecting the beneficiaries with different levels and stages for the selections from the registration, phone interview, face-to-face interview ended by providing a brief proposal (filling up questionnaire) on their project. According the project manager, CARE met over 1,000 persons to select 175 beneficiaries of the project.

The analysis of the FEP revealed that adopting the above-mentioned strategy as a non-traditional approach proved its success. This was confirmed and validated by the information collected from the different stakeholders interviewed during the current final evaluation process.

The analysis made in the current FEP revealed that CARE adopted an innovative, creative outreach plan and interactive methodology in which was appropriate and met the priority needs of the main target group of the project in reaching the potential beneficiaries in which using mixed and various means through social media, advertisements, local CBO’s, CARE offices in the communities and other partner associations. The approach also suited both the direct and indirect beneficiaries.

Also, East Amman classified as one of the less fortunate and poverty pockets in Jordan due to the volume of the population, poverty, socio-economic situations, etc.

Despite the fact that the project’s interventions were straightforward, CARE Jordan introduced the mentoring component for all the beneficiaries which consider as an untraditional approach in implementing such projects. Furthermore, the continuous communication with the selected beneficiaries created solid ties and increased the trust, commitment, and loyalty from the beneficiaries’ side toward the project and CARE in general, that’s what revealed by the current final evaluation process.

Furthermore, CARE has a continuous communication with Rotary International in an open and transparent way. The Rotary was playing a vital role in the management process for the project through quality assurance visits, interviewing the key partners to approve them, and providing notes, suggestions and directions for the stakeholders of the project.

Finally, the final evaluation demonstrated that the project and its interventions were relevant to the set of desired objectives of the program. The program represents a practical and doable solution to the widely spread unemployment among the Jordanians especially females. Such a program, working hardly to empower the beneficiaries, provide them with the essential toolkit and mentor them to prepare them to participate and contribute in the economic activities. Therefore, the project
enabling the beneficiaries to join the workforce and the Jordanian economic activities through the small businesses. On the other side, empowering the beneficiaries, supporting their small businesses and mentoring them, leading in turn to create some social and behaviors changes either for the direct beneficiaries or / and for the close circles.

Q 2. To what extent was the project relevant to the needs and priorities of vulnerable Syrian and Jordanian women, youth and the communities served?

The data extracted from the FGDs, KIs, and the desk review for the Labour Market Assessment-revealed that the entrepreneurship programs representing one of the desired and required projects to serve the Jordanian economy. According to the inputs from the beneficiaries about their relatives and close circles, waiting and looking to have the opportunity to participate in such projects and receive an in-kind material support to kick-off their businesses.

“CARE program was like I found a treasure that provided me with the most desirable machine”
Mohammad Zabalawi.

The analysis of FGDs’ responses shows that women in the major of the cases are deprived from going outside the home unless with her husband which prevent them from participating in the labour force and become productive. The prevention for women from work means that a decent portion of the Jordanian Society are unemployed and unproductive according to the Labour Market Assessment. Therefore, the project providing women with an opportunity to work from home by establishing their own small businesses and participate in all the economic activities relevant to their small businesses.

Despite that some Syrians receiving some humanitarian from INGOs and UN agencies, they are living at rented homes, spending on their families, and hardly finding suitable or permanent jobs and if they found jobs, they forced to accept less payment or wages comparing to Jordanians, which led to continuous increasing in the cost of living in Jordan and in-direct taxes affect both Jordanians and Syrians. (Labour Market Assessment, 2017).

The analysis of the final evaluation showing that the situation of youth is challenging due to the limitations they are facing in the way of getting jobs. In general, the fresh graduate spending two years waiting and trying to find job which causes them frustration. (Dr. Yusuf Mansour, unemployment Episode on Aramram Internet TV – Malna Program).

Finally, the analysis of the current final evaluation showing that the participants especially women are satisfied and happy for their participation in the project and appreciating the toolkit that they received from the project which considers as a really big push for their small businesses to kick-off and move forward, despite they have consensus on the receiving start-up kits is not the preferred modality for them because they still need to have cash to run their business besides the start-up kits. On the other side, the majority of the participants from both genders had consensus
on the procurement of the toolkit from CARE’s side and alternatively preferring to receive grant and they buy their tools, machines, and other stuff and cover it by receipts as a proof of purchase.

Q.3. To what extent did the project take into consideration humanitarian standards and adopt global and/or local best practices, internal and external referrals, sector coordination mechanisms, and beneficiary selection?

The analysis for the secondary data within the desk review and the responses collected through FGD’s and KII’s clearly showing that the project’s management adopted professional selection, outreach, and communication plans during the recruitment phase for identifying and selecting the participants of the project.

“I can’t describe the support and humanitarian communication from CARE’s team with me, they are Angels by motivation and support I received”. Eman Subaeh.

The project’s management was honest and transparent with the whole beneficiaries from the beginning by informing them about the selection, the amount of the toolkit and all the stages of the program. According to the project’s coordinator, he announced to the beneficiaries about the amount of the toolkit they will receive and informed them by the amendment was made by increasing that amount in the training workshops. Also, he maintained that the trainers transform this information to the participants of the project for the accountability and transparency.

The humanitarian standards were appearing in the project’s strategy by focusing on targeting one of the most impoverished areas in the Capital Amman - East Amman. The selection criteria indicated a set of criteria for the selection of the participants. The standards showing a strict criterion according to the age bracket, socio-economic background, economic situation, family size, families with elder people, disability, type of projects, etc. Applying these criteria to the candidates led to the selection of the most suitable candidates and the people in need. Also, the responses of the participants were showing that the selection process was long, detailed and systematic which considered a fair process due to standards subjected. Also, the second round of the selection process focused on untraditional professions and projects required to refine the data of the candidates and obtained extra data to reach the required and desirable number of the participants by the donor. By numbers, the project interviewed around 1,000 candidates to select the 175 participants. Finally, the participants’ selection criteria have been reviewed by Rotary International and CARE US.

By empowering the participants, the project has contributed in securing their future, reducing any potential risks that they may face, and developing the participants’ leadership skills as the result of the obtained skills and established businesses. Furthermore, the project has played a vital role in increasing the level of coordination among the businesses’ owners and suppliers in their local communities.
Q 4. In how far were the main project activities and outputs consistent with the goals and objectives of the project?

The main activities and interventions of the project were straightforward contributing to achieving the main goals and objectives of it. The main activities were providing training and capacity building, providing the participants with the toolkit and the essential materials to kick-off with their small businesses and finally providing them with sessions of mentoring from specialists to guide them to the best ways to run, manage, network, and promote their small businesses’ products or services.

The analysis of the responses revealed that the planned activities, outputs, and interventions were appropriate to contribute to achieving the main goals and objectives of the project.

On the other side, the analysis showing that the COVID-19 pandemic played a major role in slowing down the procurement process by imposed a lockdown for a long period which prevented the project’s staff from delivering the materials from the CARE’s stores. Another issue must be demonstrated that the tight budget forced the procurement staff to minimize the amount / number of the materials and looking for reasonable quality with the same required specification to fit the tight budget. The project’s staff and especially the procurement staff exerted extraordinary time in executing the procurement process in which was a complicated process according to the internal procurement standards at CARE, however, the above-mentioned factors played a major role in the delay.

Finally, the analysis revealed that CARE Jordan adhered to the requirements of the Rotary International to execute the procurement in only this way.

Q 5. In how far was the approach considered and perceived as the preferred approach? How relevant was the project in the area of intervention?

The analysis demonstrated that the approach used in the implementation of the project’s activities considered as the preferred approach in which directly contributing to achieving the final goals and objectives of the project by providing them with the training and capacity building, providing them with the toolkit they need for their small businesses and finally providing them with mentoring sessions to open their minds to network, boost their businesses and find other opportunities to grow their businesses. The approach proved its suitability for the pilot nature of the project. The outreach and the selection process for the direct beneficiaries and partners proved its efficiency which maintains the project brought-in the right stakeholders to make the project a success story. Also, the planned activities provided the participants with the capacity building followed by providing them with the essential materials to kick-off their small businesses and ended by providing them with the mentoring and coaching to guide them, showing them the best practices, networking them and answering their questions. The responses of the participants within CARE’s final assessment conducted after the completion of the project’s interventions to the question “Does CARE respond to the needs of the vulnerable in your community? The responses
were 83% yes that CARE responded to the actual needs of the vulnerable people in the host community. Also, the analysis showing that CARE is planning to keep them connected through the platform of “Sitat Byoot” in which the majority of the participants created accounts and registered on it. Sitat Byoot has an active and comprehensive platform for all its beneficiaries in which continuously updated by them. All the beneficiaries requiring to register on it to keep it alive database.

Therefore, the approach adopted within the project’s implementation was so relevant and appropriate to achieve the desired goals and objectives of the project except for the central procurement process which required corrective action from the project’s management side.

Q 6. To what extent the projects’ outcomes and objectives will enhance the gender equality and behaviour change desired?

The analysis demonstrated that the outcomes and the objectives of the project were strongly contributing to achieving gender equality and behaviour change in the families of female participants and within their communities. One of the participants stated:

“The project changed my life, increased my self-confidence, self-esteem and made my personality stronger”. Yousra Badwan.

The behaviour change happened at the level of the women themselves, their husbands and parents as well. The revision for the responses of the FGD’s from both genders demonstrated that affected the status of the females within their families and local communities. The family members of the businesses’ owners became more understandable, supportive, showing collective ownership and helping in delivering the products and services of their females’ businesses. The responses of the participants to CARE’s Final assessment survey conducted after the projects’ interventions finalized to the question “Do you think that there has become a greater appreciation and respect for working women by male members of your family after your participation in the training and generate income? The responses were 93% they perceived appreciation for their work from the males within their household families.

The females in general they are proud and celebrating their new position as business owners among their families and local communities. The females have become productive running their businesses, have the freedom to run their small businesses either from home or outside, contributing to the expenses of their families, and becoming decision-makers mainly financially at their households and sharing their thoughts with their partners regarding the future of their families. The project played a major role in empowering and enhancing the position of the female participants in which becoming a role model and inspiring for the others in their local communities to become a small business owner, contributing to their household expenses and becoming independent socially and economically as well. One of the participants stated that; “I become like a consultant for my neighbours, relatives, and friends in the community due to the experience I
gained from my participation in the project and succeeding in running and managing my home business!” Manal Al Obaidi.

On the other side, the majority of the females managed and succeeded in getting the buy-in, help their families’ members in running their small businesses. The majority of women are proud of the level of cooperation and the support they receive from their family members on delivering the orders to end clients, buying the raw materials, marketing, promotion, and selling the products of their female’s small businesses. Also, many men indicated changing their attitudes towards women’s work and movement out of the home by allowing them to buy the needed materials and / or deliver their products, which have made women feel more independence and increased their self-confident.

“My wife’s project is successful and the project created some attitudes’ change and affected her whole life which become happy, focused and talking business with high confidence” Khaldoun Asfoor.

In general, the analysis demonstrated that the project managed to create major change in the life of the female participants which has enhanced their position within their families and local communities.

5.2 Effectiveness

Q1. What and how much progress was made toward achieving the outputs and outcomes for the project?

The project achieved its goals and objectives totally. The required number of the participants was achieved. All the groups received the training and the capacity building according to the planned schedule. Most of the participants especially from the first wave received their toolkit materials. The budget assigned for the toolkit was increased and the donor was cooperative and understood the need for that, which impacted the volume / number of the purchased materials for the participants. According to the latest statistics from the project’s staff showing that the mentoring sessions nearly have been finished with 88% of the participants so far.

The current COVID-19 pandemic freezing all the small businesses and prevented them to perform their business activities while they were ready to perform. The lockdown and the closure imposed on the country and in general around the world, interrupted and postponed the delivery of the toolkit to the participants. The project’s staff confirmed that the stores of CARE have material purchased, however, due to the closure of the offices, the project’s staff were not willing to release it from the stores.

On the other side, CARE has converted its mentoring programming to be a virtual one. The mentors have used ZOOM application to deliver the mentorship and coaching sessions, and the one-on-one sessions through home visits have been replaced by one-on-one online sessions.
The virtual mentoring sessions were helpful to continue the program during the lockdown; however, many challenges have been faced. The views expressed by the beneficiaries were varied on the mentoring due to their expectations from these sessions. The satisfied ones who got benefited out of the mentoring representing part of the participants, while the others of the participants they expressed their dissatisfaction from these sessions because they found lack of progress on the networking and marketing for their businesses. The contact with the participants to prepare them for the mentoring sessions was based on the mentors will support you and helping you in marketing, networking and finding links for your businesses to increase your sales according to the clear responses from the participants. Those calls leveraged the expectations for the participants to increase their sales by networking them with different outside bodies. According to the project manager, networking was a main component in the mentoring sessions, however, with the tight budget, CARE was not be able to maintain networking for every single one of the participants.

Q2. What factors contributed to achieving planned results?

This evaluation found that there were multiple factors that paved the way for the project to achieve its planned results to be considered as a successful project.

Firstly, the perfect planning and designing for the project during the planning phase established to successful implementation in the later stages. The project invested in the good planning and preparatory actions that have been integral parts of this success. Another factor was the innovative outreach and communication plans, which enabled CARE to outreach to a wider population of candidates in the targeted area which makes a comparative advantage for CARE to have a rich and diverse pool of candidates to select out of them the required number of the participants.

The selection criteria and plan they created for the project played a vital role in brought-in the ideal and most committed participants who they have the interest and the determination to succeed and move forward by their Small businesses. Also, the right selection for the key partners to implement the required activities considered as a success indicator to achieve the desired outcomes and objectives of the project at the right time.

The dedication and the flexibility of the project’s staff played a major role in maintaining the project to achieve its goals and objectives through monitoring and following-up on all the activities of the project, great and continuous communication with the participants, and providing the needed support for the participants as request. On the other side, the project’s staff showed its ability and willingness to act in a flexible way based on the current pandemic situations by changing the working hours and working an extended hour, especially during holy Ramadan for late hours.

Also, the transparency and the open communication between CARE and the Rotary played a vital role in leveraging the level of credibility and transparency among the stakeholders. Any
issue or observation coming from the field converted into communication with the donor. For instance, the incident of the lady who forced to sell the machine to pay-off the home rent.

Finally, the holistic managerial system applied to manage this project and finding solutions for all the issues on the right time; for example, the flexibility of the project’s team in changing their working hours during the lockdown and holy Ramadan month, targeting untraditional professions/projects in the second round of the selection stage and communicating with the beneficiaries to increase the number of the toolkit based on the negotiation with the Rotary to increase the amount assigned for it, in which enabled the project to move forward and achieve its planned objectives in the right time.

Q3. What intervention strategies or issues should be considered in the future?

This evaluation revealed that a set of strategies and interventions will be considered in the future similar projects which will play a vital role in maintaining these projects more successful based on the experience.

First of all, increasing the budget dedicated to finance the toolkit and the support for the small businesses is playing a substantial role in maintaining these projects to kick-off and move forward. The amount for the toolkit raised from 200 – 280 JOD.

Additionally, changing the approach from kits procurement to the provision of financial grants to enable the participants to buy what they need from materials, tools and machines, therefore, will result in allowing the project’s staff to focus on the technical issues rather than investing long times in the following up on the procurement process.

Another issue, it is recommended to expand the areas of implementation in order to reach more businesses and give a chance for the creative entrepreneurs to start small businesses to serve the trend of the online delivery for the goods and services in the Jordanian market. Also, targeting other areas from the impoverished areas to expanding the number of potential participants and diversity of businesses that fit the project’s objectives. Also, it is highly recommended to cooperate with the local CBO’s to outreach and recruit the right potential participants for such a project. The second round of the selection process showed the efforts exerted from the project’s team to reach more trending, creative, and untraditional project to recruit them within the project. For more information on the distribution of the small businesses targeted by the program showing in the below chart:
Finally, it is recommended to identify the key partners in the early stages to avoid any delay in implementing the planned interventions like the mentoring activity which was identified and approved in a later stage of the project implementation.

Q4. Were women and persons with disabilities better able to access income generating activities as a result of the project?

The evaluation revealed that the project was designed and implemented as a development project for the interest of the most vulnerable community members. Despite the fact that the Jordanian females have a literacy level above their peers in the neighbouring countries, still the female labour force participation rate in Jordan is at only 14% (ILO, 2019). Therefore, the program designed to support the females inhabited in Jordan –either Jordanians or Syrians- to access them to the labour market and increasing their contributions in the Jordanian economy. The FEP found that women dominated the project by an average of 80% of the total participants while males by 20%.

The analysis of the FGDs that were conducted with women demonstrated that women were targeted the most from the program which reflected on themselves, families, communities, and the society in general. The participants indicated that the participation in the project has improved their emotional and social wellbeing, increased their self-esteem, and made them feel optimistic toward the future. According to Mrs. Kifah Al Zuabi:

“My hard situation kept me optimistic and looking for more opportunities to maintain decent income for my family, thank you CARE”. Kifah Al Zuabi.

The small businesses established by the women were operating and performing well which increased the monthly income for their families or became the only source of income for their families. Women reported that their participation in the project has made them became...
productive, enhanced their position at their families, improved their psychosocial wellbeing, develop their decision-making skills, and helped them to become and independent economically.

It is worth mentioning that 2% of the project’s participants have disabilities. It is recommended to target more PWDs in future economic empowerment projects.

In general, the program managed to build the capacity of the women and the PWD’s by empowerment and preparation in which access them to income-generating sources through their small businesses.

Q5. What were the major factors that influenced the achievement or non-achievement of the project objectives?

The FEP revealed that there were different factors affect the program in a positive or negative way as follows:

- Careful selection for the right participants played a vital role in enabling the program to achieve its desired goals and objectives which brought-in the most suitable participants who have passion, determination and striving to success.
- Intensive and continuous communication also played a role by assisting the program from achieving its goals and objectives.
- The dedicated project’s team also helped the project to succeed through the relentless work, follow-up, monitoring, communication and managing all the project’s activities and interventions.
- The great vision and managerial talents of the program’s utilized by the management led to be a successful project in all aspects despite some delay in delivering the toolkit for some of the beneficiaries due to the COVID 19 pandemic and country’s lockdown imposed by the government.
- The role of the donor in motivating the participants through their field visits.
- The previous experience of CARE in selecting and bringing-in the right participants for similar projects.

On the other side, some factors affected the program which delayed, postponed or changed some activities to be implemented as planned as follows:

- COVID-19 pandemic has played a remarkable role in freezing some of the project’s activities for at least two months due to the lockdown in Jordan which led to stop all the small businesses activities accordingly.
- Limited budget of the project substantially affected the assigned amount for each beneficiary for the toolkit in which limited the number of the items provided to their small businesses.
- The internal procurement process policies delayed the provision of the required toolkit for some of the beneficiaries which has been negatively impacted on starting the business on the desired time.

- Late identification for the key partners especially for the mentoring which postponed the mentoring activities and lately forced to changed its approach by conducting it from distance through Zoom application. The original plan for the mentoring component was consisting on a field visit for each beneficiary at their small businesses. The late identification for the key partners refers to the Long identification process including internal approvals (not delay but long process).

Q6. To what extent the project was effective in getting participants’ satisfaction there through the provision of the toolkit to boost the future projects?

The evaluation revealed that the participants were happy and satisfied that there was a component in the program for provision of the basic toolkit for their small businesses which consider as a relief and remarkable support for their businesses to run, go forward and kick-off as the basis for their small businesses. The toolkit was the most needed for the participants’ small businesses to kick-off, in which made all the participants satisfied that the program supported them with the essentials.

However, the analysis of the FGDs’ findings and case studies has revealed that the majority of them unsatisfied with the procurement process due to the delay in delivery of the materials and delivering less materials with reasonable quality with the same required specifications as they indicate in the questionnaire for toolkit order.

The procurement process faced some challenges that affected the timeline of the implementation such as the complicated identification process, the huge amount of requested items, the varieties of items in the same kit so each kit contains several items from different vendor. Also, the beneficiaries expressed their dissatisfaction from the whole process in which they were not free to return or substitute the received toolkit as they forced to accept it without any choices. From other angle, the strict procurement policies at CARE didn’t open the doors widely for the beneficiaries to return their items or substitute it which was justified from CARE’s perspective. The procurement team followed the internal procedures for the procurement that consumed extra time and postponed the delivery of the toolkit.

On the other side, the analysis showing that the current pandemic has played a major role in slowing down the procurement process since there was a lockdown for a long period which prevented the project’s staff from delivering the materials from CARE’s stores.

Another issue must be demonstrated that the tight budget forced the procurement staff to buy the most prioritized of the materials and sometimes looking for reasonable quality with the same required specifications to fit the tight budget. The project’s staff and especially the procurement staff exerted extra-ordinary time in executing the procurement process in which
was complicated process according to the procurement standards at CARE, however, the above-mentioned factors played a major role in the delay. It was worth to mention that CARE didn’t accept low quality materials within their procurement process.

Finally, the analysis revealed that CARE Jordan adhered to the requirements of the Rotary International to execute the procurement in this way.

Q7. In how far the project was effective in to create unintended outcomes on the direct and indirect beneficiaries of the project?

The revision of the collected data clearly demonstrating that the project succeeded in creating positive impact on the direct beneficiaries and reached to the indirect beneficiaries in a very short time which was beyond the expectations of the project’s management.

To become a trainer and providing training courses for other beneficiaries in the local community was one of the unintended effects or results that impacted some of project’s participants. Also, the project increased the social responsibility for few of the participants. Hence, one of the project’s participants indicated that she became a consultant for her neighbours, relatives, and friends, who consider her as a role model because she elevates herself, developed her skills established a small business. Therefore, some participants (Three of FGDs’ participants) reported having jobs as master trainers at some CBO’s in their local communities while other participants indicated that they provided an informal training to his colleagues from both genders repeated the same training he received from the project.

Additionally, the participants who’s owning their small businesses creating employment opportunities for other community members.

Furthermore, the family members of participants learned new skills from the participants. Some of the participants’ family members help the participants in marketing, promotion, delivery, sales, and opening new opportunities for the participants to boost and grow their businesses. Moreover, women inspired their relatives, friends and communities to start their own businesses as well based on the successes they are showing in running their small businesses. According to the post assessment 94.80% stating that the training material responses to people with desire to work.

Q8. To what extent the participants were satisfied with the training provided, the trainers’ performance, the venues, training material and the duration of the training?

The responses of the participants demonstrating that the level of satisfaction from the training was pretty high. The FEP found consensus on the benefit they gained from the training course they received in the beginning of the program.

Accounting for the costs, profit, loss, pricing, customer service, marketing, KAIZEN for continuous improvement approach, etc, were among the topics that mostly liked and attracted
the beneficiaries by the training. Kaizen is a concept referring to business activities that continuously improve all functions and involve all employees from the CEO to the assembly line workers. Kaizen is the Sino-Japanese word for "improvement". Kaizen also applies to processes, such as purchasing and logistics, that cross organizational boundaries into the supply chain. [1] It has been applied in healthcare, [2] psychotherapy, [3] life coaching, government, and banking.

The participants expressing their satisfaction from the training that benefited them a lot and drew their attention for some important issues they never gave it attention before. The participants expressing their gratitude to the trainers who taught them new concepts they started applying it on their businesses and benefited them. Furthermore, the beneficiaries were thankful to their trainers due to their willingness to provide them with any information even from outside the mandate of the training or the training material. 75% of the participants were satisfied with the duration of the training, while the other participants stated that the training needs to be extended or doubled to understand and digest the whole material once it was new for them, considering the individual differences and education level of participants. The pre-post assessment results showing that the 93% participants expressing their overwhelming satisfaction about the trainers’ performance, training material and training venue of the training according to the findings of the pre-post assessment survey.

“The training is a pioneer project which foster any small business to grow and move forward”. Ahmad Anati.

The trainers’ performance was excellent according to the participants’ responses due to their ability to transform the training material to all the participants equally. Also, the participants appreciating high the willingness of the master trainers to provide any help and support for the trainees even for something from outside the training material. By validating the data collected with the participants’ responses on the post evaluation and the participants’ satisfaction survey showing identical responses and high scoring for the trainers’ performance by 96.5%.

“I like the training because I obtained knowledge that I am transforming it to others community members”. Abeer Hasan.

Some participants highly appreciated the mentoring in which guided them to networking, opportunities or ideas which helped them to boost their small businesses. On the other hand, other participants expressing that the mentoring below their expectations where they were looking to create networking ties, link them with outside bodies or finding them channels to sell their products. The expressed disagreement on the online mentoring session is normal due to the differences among the beneficiaries, their situations, their backgrounds, small business type, and their types of products and services as well. The evaluator advises to have clear indicators to measure the progress of the mentoring sessions to mitigate or to minimize the variations and the gaps between the satisfied and the dissatisfied participants.
Finally, the participants have expressed their satisfaction with the logistics and preparations for the training courses in reference to the venue, coffee breaks, lunches, and the courtesy of the project’s staff with the participants. 96% of the participants’ responses confirmed that the training was well prepared due to the venue, location, transportation and the provision of the training. This high scoring of participants’ satisfaction revealed that the project’s team was dedicated and managing all the details that eliminated or mitigated any potential challenges may facing the participants.

Q 9. To which degree can the project approach be considered scalable / replicable? (Assessment of how much by adding resources we can aim at improved results).

The FEP found that the approach adopted by the project was suitable and fair enough to achieve the desired goals and objectives of the project. The outreach and communication plans were innovative and suitable. Also, the selection criteria were long, detailed, systematic and evidence based which led to include the right candidates to participate within the project, which indicates that the project’s approach was scalable, replicable, and suitable for that project except for the procurement process. The supported businesses can be scaled up in the future through extra support either capacity building or in-kind material based on laying down the basis for their businesses.

According to data comparison and analysis, the FEP found that by adding additional resources either -human or financial- the results achieved by the project will be definitely improved. To tackle the procurement process for the toolkit required, to add more specialized officers with a technical background to the project’s staff to execute the procurement process in a more efficient way and in a timely manner.

On the other side, by increasing the budget of the project to increase the assigned amount for each beneficiary by a decent amount which will play a vital role in providing them with all the required tools, machines, and materials to run, move forward, grow and excel.

Another issue, by changing the approach from procurement to provision of financial grants will save more time and efforts for the project’s team in which keep them focusing on their tasks in relation to the implementation. Moreover, the grants will increase the satisfaction of the beneficiaries by enable them to buy the specific tools, machines and materials they normally used and suits their products or services. The procurement restricts the beneficiaries and forced them to accept the materials they receive by the project without opportunity to substitution or replacing it.

Finally, always there are options for improvement and to implement the same activities and the interventions in a better way according to the above-mentioned points in Q 3 in this section.
5.3 Efficiency

Q 1. Did the actual or expected results justify the costs incurred?

The FEP found that the achieved outcomes and results of the program were fairly enough justifying the resources incurred -either financial or human resources-.

The 174 participants have their own small business (already existed or new established businesses) ready to perform and kick-off, but they are waiting for the current situation to become ready and suitable to resume their regular activities after the lockdown and the restrictions cease. Also, 174 of the small business owners received their essential toolkit and finally and 150 of them attended the mentoring sessions.

The analysis found that there some variations among the beneficiaries in their level of readiness and focus on their small businesses, which is normal according to the individual differences among the business’s owners such as the educational level, family support, and motivation level. Furthermore, most of the participants who finalized their training between September and October 2019, received the toolkit earlier than the others, those small business owners showing progress and successes for their small businesses like the case of Mrs. Manal Al Obaidi who stated “I am proudly stating that I have managed to achieve two contracts with different two outside companies for a continuous order in the future”.

On different side, some participants are celebrating their successes with their businesses due to some contracts with outside parties for a continuous order which make their businesses successful. Their success came from their commitment, focus on their business, their marketing and promotion abilities and finally due to their individual competencies.

Finally, based on the above-mentioned achievements, the final evaluation found that the incurred inputs fairly justifying the achieved outcomes attained by the project.

Q 2. How efficient were the management structures of the project?

The FEP found that the structure of the project was efficient enough to manage and lead the project in an efficient way. The current structure of the project consists of project manager and four officers, two of them looking after the procurement for the toolkit and logistics.

The follow-up and the communication with the small businesses’ owners were solid approaches that should be spreading around and used as a preferred approach in all CARE’s Programs. The project’s team was in a daily contact with the small business owners following up with them on all aspects relevant to their businesses, answering their questions, providing them with the latest information regarding the remaining toolkit in the pipeline, and preparing them for the online mentoring sessions.
The project manager leading all the implementation process for the project. She is filling the management and the technical sides due to her background in assessing all the technical issues in relation to the training programs. Also, she participated in all stages of the project from the planning to writing the TOR’s of the activities till the implementation and meanwhile she is preparing for the closing and final report as per the deadline, agreed upon with the donor.

The project manager has shown passion when she was talking on the project with proud of what they achieved as a team during the lifecycle of the project.

The project’s team varied due to the experience and the background in tackling the tasks within the project. The project manager described her team as a learning team, in addition to an experienced team. The team was dedicated and showed a high level of flexibility in executing the tasks for the project’s implementation especially during the current pandemic and the lockdown in the country. The team substituted their regular working hours to irregular ones like working during the night and in the weekends, which gave a positive sign about the harmony and the team-spirit they possess, once during that period, the work executed from homes instead of CARE’s offices due to the current Pandemic. In the same direction, the project’s team has developed their technical skills in how to contribute in creating income generating opportunities for the vulnerable communities through monitoring entrepreneurship training, provision of start-up kits and supervising the mentoring program. Also, their communication skills have been also enhanced after they dealt with 175 participants from different backgrounds. While, the project management skills were enhanced through implementing the work plan of the project.

The FEP revealed that the team implemented and activated a creative communication plan with the beneficiaries by keeping the continues communication with them, which was appreciated by the majority of the beneficiaries.

To maintain the implementation of the planned project’s activities going smoothly, the project’s team conducted quality assurance visits in average twice a week to monitor any discrepancies comparing to the plans, identify problems, and find quick solutions on timely manner.

Finally, the FEP demonstrated that the management structure of the project was working in high efficiency and tackled the planned tasks in a professional way except for the matter we discussed above in relation with the procurement and the purchase process for the toolkit.

Q 3. Were the project activities cost effective? If not, how could higher efficiency have been achieved?

The FEP found that the project showed a high level of efficiency in conducting their planned tasks. One of the good examples of implementing the planned activities in a cost-effective was the procurement policy and processes for the toolkit and the essential materials ordered by the beneficiaries. CARE has a professional and global standard purchase processes active in place. CARE is dealing with a long list of suppliers who can provide all kinds of required materials.
and machines in a wholesale bid. Therefore, the final prices with the comparison among the different bids led to buy the required material in the lowest prices which reflect on the beneficiaries’ interest by increasing the number of items they can get from the assigned amount for the toolkit. Other example, the procurement team managed to buy many high-quality items (especially machines) with cheaper prices comparing to their original value in the market and based on a competitive process which in the end for the benefit of the beneficiaries.

The FEP revealed contradictions in the believes and attitudes of the direct beneficiaries regarding to the procurement process between supporters and opponents for it. The majority preferred to receive the amount assigned for them either in cash or credit (voucher) and they will manage to purchase the toolkit, essential material or machines from different places they normally dealing with them and they sure they will get it cheaper than to buy it from the big shops. While the supporters of the procurement process have justified that CARE has the ability to purchase it in a better way than us. In the end, the FEP found that those who are supporting the procurement process has represented the people who received in general one item like machines they can’t buy it by the little assigned amount for them from the project.

Q 4. What were the costs of inputs relative to outputs?

The FEP revealed that the inputs were fairly equivalent to the outputs and outcomes of the project. All the planned activities and interventions were implemented according to the budget constraints and boundaries. The planning and the budgeting for the project’s activities and interventions were estimated fairly and on the other side, the execution for it complied with budget lines assigned in the general budget of the project.

According to the collected data from the KII’s showing that the outputs higher than the inputs due to the efforts and the volume of the tasks implemented within the limited resources -human- especially in the procurement process.

On the other side, the project’s team exerted extra ordinary efforts in tackling the required tasks of the project’s implementation in which showing capacities to implement multiple projects with higher scale.

Q 5. To what extent was the project implemented in the most efficient way compared to other possible alternatives?

The FEP revealed that always there are other possible alternatives for the implementation of any project. One of the best possible alternatives was the provision of financial grants instead of procuring start-up kits where the beneficiaries would have been able to purchase their products and providing invoices as proof of purchase.

The FEP found that there were other possibilities to suggest solutions for this problem like but not limited to increase the human resources by increase the staff members to tackle the
procurement process on timely manner, try with part of the beneficiaries to buy their toolkit as a pilot or assigning limited number of the wholesale suppliers and direct the beneficiaries to buy their toolkit from there according to the assigned amount to minimize the load on the procurement team and to execute the process on a timely manner.

5.4 Coordination

Q 1. Was there adequate cooperation with other actors to carry out project activities, avoid duplication of efforts, and draw on relevant expertise?

The FEP revealed that forming a consortium wasn’t part of the scope of work in this project. Therefore, CARE didn’t make such a coordination with the other players in the field. Doing such a coordination with the other players required long process of coordination and meetings to reach a strategic agreement to build a consortium to jointly implement future programs.

This was a solid recommendation for the future implementation for such programs through a consortium once all the key development players in the Jordanian market working with the same pool of beneficiaries.

The coordination with the implementing partners was pretty much efficient and constructive based on the requirements and the expected deliverables from them within their mandate to conduct the training (Optimal) and the mentoring sessions (Sitat Byoot).

5.5 Impact

Q 1. How many people were directly or indirectly impacted by the project? How could the impact have been extended under the realm of the project?

The FEP revealed that the direct and the indirect beneficiaries positively impacted from the project 175 beneficiaries and their families. The impact was extended to reach traders, suppliers, friends, relatives, neighbors, and the local communities.

The entrepreneurs enhanced their positions and got the acknowledgement to act in this role based on the empowerment and the level of education they received and gained from the training course of the project, in which changed minds and mentalities for some of them to start talking business. The close circle to the participants stated that they perceived a substantial change impacted the personalities which reflected their self-expression skills and mood which enhanced the relationship of some participants with their family members because they felt proud of themselves after establishing or developing their business. Moreover, they become open minded and thinking creatively towards the business and looking for new opportunities. Also, the participants indicated that their participation in the project has developed various skills including, negation, marketing and promotion, decision-making, critical thinking, management,
and financial management skills. Moreover, the participants indicate that their social and emotional wellbeing has been impacted as a result of their participation in the project as they feel more productive and empowered. The responses of the participants to CARE’s Final assessment survey conducted after the projects’ interventions finalized to the question “Did the skills you acquired in the training make a difference in your access to the job market? The responses were 83% they perceived that the skills and knowledge they acquired from the training helped them to access the labor market.

On the same side, the participants increased their income and become productive to meet the household expenses. According to the final assessment conducted by CARE, 79% of the participants confirmed that their projects are successful due to the increase in the orders, number of clients per month and increase in their income.

The data collected from the FGD’s with the indirect beneficiaries has clearly shown that the impact reached to some people from the close circles to the participants for example the neighbors in the community perceived the success of the entrepreneurs and try to copy them with support from the business’s owners. Furthermore, some of the families’ members involved in the businesses and learn the technicalities and the other issues to be part of the business to boost it and move it forward. Also, few relatives impacted and inspired by the participants and established new businesses similar to the existing business of the Entrepreneurs. On the other side, some of the entrepreneurs played a role model among their neighbors and consider as a consultant for them, by guiding and directing them what to do for their future and for all aspects of life as well.

On the other side, the entrepreneurs managed to get the buy-in of their relatives and family members and created behavior changes for them by changing their attitudes and believes towards the women work and letting her to go out the home to manage their businesses, which consider a big jump and dramatic change on the mentalities of the traditional males in addition like a remarkable impact on the current norms, customs and traditions revealed in the Jordanian society.

In addition, the project managed to create a sense of social responsibility to convey the knowledge they gained to others and urge them to establish home business like them. According to the final assessment conducted by CARE, the participants stating that the project impacted them and their businesses by becoming more strategic thinkers, good in marketing and promotion, acquiring financial and managerial skills and become more focusing on their businesses in a systematic way. Also, some entrepreneurs became productive and breadwinners for their families representing the main source of income to finance their families’ expenses which enhanced the position of the females to become economically in addition to develop their decision making skills by managing their household budget and contribute in their families’ expenses which was impossible to reach without the support and the impact of the project on them. One of the participants stated:
On different directions, the beneficiaries utilized the gained skills and knowledge from the training and the mentoring sessions to enhance their businesses, like but not limited to the accounting the costs of their products and services, customer service, networking, clients’ lists, promotion and marketing for their businesses.

Finally, the impact of the project was remarkable and perceivable when comparing the entrepreneurs’ situations before and after the training or joining the project in general. The impact has the opportunity to be extended more and more based on the expansion will occur on the businesses in the future, which can be reach more segments were unintended to be reached. The impact perceived in many aspects like the level of knowledge, productivity, behaviours change and mentality change.

**Q 2. Have any unintended and/or negative changes been produced by the project? If so, which ones and how could they have been mitigated and/or avoided?**

The FEP revealed that there were no negative unintended effects happened as a result of the project either on the direct beneficiaries, their families, their communities or in the society in general.

**Q 3. What is the impact on the life of the direct and indirect beneficiaries, their relations and plans for future expansion?**

The final evaluation revealed that the impact of the program on the life of the direct and the indirect participants was perceivable and remarkable. The program enhanced the capacities, capabilities and skills of the participants which led to increase their self-confidence and self-esteem from one side and created positive behaviours changes on the other side. The impact extending to the indirect beneficiaries by creating the sense of ownership for the families’ members toward the small business as the business of the whole family. On the other side, the program enhanced the situation of the women at their households as a decision maker based on their productivity and their contribution in the expenses of their families, which increased the gender equality within their families.

The positive impact on the participants motivated them to think creatively about the future to boost and expand their businesses. The majority of the participants hoping they can move out of their homes and find an independent place for their businesses in the heart of the commercial areas in their local communities.

In the end, it’s the responsibility of each participant to keep focus on their businesses, create opportunities and expanding their businesses on the long-term.
“My home-based project is my passion. Once I look after and keep focus on it, there is only one result SUCCESS”. Manal Al Obaidi.

5.6 Sustainability

Q 1. What key factors will require attention to improve prospects of sustainability of project outcomes and the potential for replication of the approach?

The FEP demonstrated that there some factors require attention to be taken into consideration to improve the sustainability of the project outcomes in the future as follows:

- Despite the fact that the networking included within the mentoring sessions, it must be a component of the training course to enable the participants to move forward and market their products to push them forward and motivating them to keep focus on their business and setting their winning mentality. Moreover, the legal situation and the legislations in Jordan to register the small businesses consider important issue to educate the beneficiaries how to work legally. Some of the beneficiaries expressed their concerns about the legal situation.

- Spending an adequate time in planning phase makes the project’s team more capable to think creatively and take all the details into consideration. For this particular project, CARE took the right and adequate time in planning and preparation for it

- Identifying the right and strategic partnership consider one of the factors that help in maintaining the sustainability for any project. Furthermore, partnership expose the beneficiaries to wide range of experiences which benefit them more.

- Work on advanced programs with the existing beneficiaries will definitely contribute in sustaining the current small businesses for the existing beneficiaries. Therefore, the project knows the beneficiaries well, their capacities, their pluses, their minuses and most important what are their actual needs.

- Involving the husbands or the other concerned family members to create a social behaviour and attitude change to get their buy-in to act as a supporter and motivator and create a sense of ownership for the small business as a source of income for the whole family.

- Finally, continuous communication with the entrepreneurs which increase their commitment and keep them focused on their businesses.

Q 2. What are the factors that will influence the achievement or non-achievement of the project sustainability?
The FEP demonstrated that there are some factors that may affect the achievements and maintain sustainability of the supported projects of the direct beneficiaries as follows:

- The current COVID 19 pandemic represents the major threat for the small businesses due to its timing and to the lockdown that happened around the country, which put all economic activities on hold for a relatively long time, leading to the stops of small businesses from performance. Also, the current pandemic came straight after the training of the last group had been finalized with the beneficiaries which interrupted the provision of the toolkit for them on time to benefit out of it.

- The assigned amounts for the toolkit played a role in threatening the sustainability of the businesses which is considered not enough to support any project and make the basis for it to run, go forward, and grow.

- The long and complicated procurement process led to postpone the provision of the toolkit in a timely manner.

- The limited human resources of the project’s team mainly for the procurement played a major role in executing the purchases for the required materials on timely manner which led to some delay in starting up the small business.

- The late identification for the strategic partners especially for conducting the mentoring which postponed the mentoring process for later stages and left the majority of the trainees with a remarkable time without support. The mentoring should be following the training mostly by a month to two months by max to build on the warmness of the beneficiaries. From CARE’s perspective, it was justified due to the internal policies and approvals.

Q 3. To what extent, the grants, in-kind materials and training provided to you by CARE International are considered adequate and appropriate for the medium- and long-term sustainability of the project? Was the Toolkit consider as a launch-pad for your project? To what extent the beneficiaries were satisfied with the whole process? What do you suggest?

The training empowered and enhanced the direct beneficiaries from both genders which reflect by a dramatic change on their personalities, ceased the shyness and fear, enabled them to talk proudly on their products, marketing & promotion for their businesses and gained them a business language in general. Also, the training enhanced their positions among their neighbours to act as role models and in becoming like consultants for their neighbours and relatives in few cases.

"After my participation in the project, I consider myself as an educated lady, productive with high self-confidence and self-esteem”. Enas Mahmoud Gharbieh.

On the other side, the responses of the participants to the final assessment conducted by CARE on the completion of the project’s interventions to the question “Have you become, after
participating in the program, able to fully manage the financial system for your project? 70% of the participants reacted yes, which means that they become confident in managing their businesses financially.

The toolkit provided to the beneficiaries make them in general satisfied and consider as the basis for their projects to run, move forward and grow. The majority of the beneficiaries and their family members criticized on the assigned amount for the toolkit which fairly accepted from CARE themselves as its smaller amount compared to the normal grants they normally providing to their beneficiaries among the other projects. On the other side, the vast majority of the beneficiaries criticized the way that the toolkit provided to them through the procurement which made them unsatisfied due to late provision of the required materials, the number of items and the change happened on the brands they requested. To go to different quality and to prioritize for some items justified from the side of CARE due to the limited assigned amount for the toolkit which forced the procurement team to sacrifice the quality by the price in sometimes. The vast majority of the beneficiaries expressed their desire to have the amount in cash or in credit and they execute the purchase for their items, however, CARE forced to do it this way due to requirement of the Rotary International which no compromise.

Finally, the toolkit benefited the majority of the beneficiaries and maintain them to kick-off their projects as they received the essential materials for the small businesses to start with.

Q4. To what extent will the benefit of the project continue after the project funding ceases?

The FEP demonstrated that the strategies, approaches and the interventions utilized within this project were efficient enough to guarantee that the majority of the businesses will be sustained and continued in the future. The relentless efforts from the project’s team by keeping continuous communication and contacts with the beneficiaries playing a major role in creating a sense of ownership for the entrepreneurs and respect from CARE’s side to them. Moreover, the toolkit and the in-kind materials provided to the entrepreneurs played a major role in establishing the small business on a solid base, despite the fact that the amount of the grant was tight, which consider as the basis or the launch pad for their small businesses. On the other side, the creative and great outreach plan utilized to reach a wide pool of candidates and the selection criteria for the beneficiaries by selecting the right candidates to be part of the project and benefit out of it consider as a healthy sign that they selected the most suitable candidates who have the energy and the determination to keep focusing on their businesses to move it forward, grow and excel.

Moreover, the component of mentoring adopted by the project may increase the opportunities for the projects to sustain, move forward and grow based on the support, tips, answers, experience transform and networking which consider a relief and big support for the entrepreneurs and their small businesses. Also, the platform of “Sitat Byoot” was considered as a connection point for all the entrepreneurs to be connected together, receiving news, sharing their experiences and receiving further support even after the project fund ceases. A group of
permanent mentors was being established to assist in mentoring the beneficiaries for longer terms. Also, networking initiatives have been taken place and beneficiaries were connected to buyers/vendors.

On the other side, CARE has strategic plans to keep working with the current beneficiaries for the next five years within the hopefully strategic partnership with Rotary, which planning to provide them another advanced programs and to build on what achieved with them to maintain the sustainability for their businesses in the future. Furthermore, CARE never leave their beneficiaries in which keep their data base live and updated and calling them to get benefit from any other training courses in different fields or any potential future support from different donors.

5.7 Other Questions

Q 1. What are the factors (internal, external) that should be taken into consideration when deciding how to design a similar project in the future?

The FEP demonstrated that there are some internal and external factors should be taken into consideration when deciding to design similar project for future, as follows:

- Larger budgets can stretch to provide the beneficiaries with a reasonable amount either for the grants or to purchase the toolkit for them according to the normal amount of grants that are normally provided to the project’s participants. The previous experience indicating that the bigger amount of the grant, leads to a bigger chance to sustain the beneficiary’s project. Therefore, when you provide participants with all the basics from machines, tools, and material, they can kick-off smoothly and their businesses running on the long-term accordingly.
- Substitute the central procurement process with grants which maintain the beneficiaries to buy their desired machines, tools, and materials in an efficient way due to the time and efforts. Furthermore, the grants make the beneficiaries satisfied and happy because they made their choices. The project can ask for the receipts and invoices as a coverage for the toolkit component.
- Utilizing heavy media campaign to attract and outreach wider data base of the potential beneficiaries in the targeted areas of the project. The richer data base will lead to better selection for the right candidates who deserve to join the project.
- Identifying the partnerships in an early stage to avoid any delay in providing the services to the end beneficiaries.
- Select the trending and untraditional professions which represent the online and distance provision for products and services. These professions became the market trending based on the COVID 19 Pandemic. The projects in this field have the opportunity to faster grow and excel in the near future which represent a success factors for CARE’s programs.
Less participants companying with right selection for the beneficiaries will lead to higher opportunities of project’s sustainability based on the pilot nature of the program. Therefore, doing a successful program as a pilot will maintain CARE to establish an evidence-based lesson learnt for the future programming.

Q 2. What are the identified advantages and drawbacks of the approach and project set-up?

The FEP revealed that the project’s approach and set-up were suitable and fair enough to achieve the desired goals and objectives of the project. By comparing and triangulation the collected data, the FEP clearly found that the project has many advantages which affected and impacted the direct and indirect beneficiaries, communities and the society in general.

The participants interviewed within the FGD’s and the case studies revealed that all their small businesses are performing and existing. The level of successes they achieved varied among them. Some projects are successful and generating sufficient income however the majority performing and generating money on a low scale which is below the expectations. They refer underperforming to COVID-19 and its backlashes.

The project built the capacities of the beneficiaries, provided them with the toolkit and provided them with mentoring sessions in which led to create development and impacted their lives, families, communities and the society in general.

On the other side, the FEP tried to identify any disadvantages, negatives or side effects on any of the target groups –either direct or indirect- of the projects, however, we failed to identify any disadvantages rather than the central procurement process and its implications on the project and the beneficiaries accordingly. In addition to the delay in commencing the mentoring sessions.

6. Lessons Learnt

During the implementation of the Final Evaluation Process FEP of the “Building Sustainable Livelihoods for Refugees and the Poor, especially Women” project, the following lessons learned were identified based on several observations gathered from the key informant interviews, FGDs and case studies conducted with sample of the project beneficiaries and the different partners.

- Identifying the Key Partnerships in an early stage to avoid any delay in providing the services to the end beneficiaries. The mentoring must be followed the training by a month or two by max.

- Substitute the Central Procurement Process with grants which maintain the beneficiaries to buy their desired machines, tools and materials in an efficient way due to the time and
efforts. Furthermore, the grants make the beneficiaries satisfied and happy because they made their choices. The project can ask for the receipts and invoices as a coverage for the toolkit component.

- Expanding the areas of implementation by targeting *trending and untraditional professions* -ideas for projects- which represent the online and distance provision for products and services. These professions became the market trending based on the COVID-19 Pandemic. The projects in this field have the opportunity to faster grow and excel in the near future which represent a success factors for CARE’s programs. The second round of selection for the businesses took this into consideration in which brought decent number of creative ideas to be part of the program.

- *Larger Budget* can stretch to provide the beneficiaries with reasonable amount either for the grants or to purchase the toolkit for them according to the normal amount of grants that normally providing to the project’s beneficiaries. The previous experience indicating that the bigger amount of the grant, the bigger chance to sustain the beneficiary’s projects. Therefore, when you provide the beneficiaries with all the basics from machines, tools and material, they can kick-off smoothly and their businesses running on the long-term accordingly.

- Less *Participants* accompanying with right selection for the beneficiaries will lead to higher opportunities of project’s sustainability. Focusing on a limited number of the beneficiaries rather than large number to maintain higher ratio of success based on the tight budget of the program in which can’t be stretched to expand the assigned amounts for the toolkit for each participant.

- Utilizing heavy *Media Means* to attract and outreach wider data base of the potential beneficiaries in the targeted areas of the project. The richer data base will lead to better selection for the right candidates who deserve to join the project. The right selection considers as one of the sustainability factors for any project.

- Since the project is adopting one of the new methodologies as pilot intervention, it should not be *Too Ambitious* in reaching all the set objectives through different types of interventions and activities. The FEP suggest to implement it in a low scale to prepare for further strategic cooperation in the future.

- It is highly recommended to keep involving the Rotary International in all the key stations of the program management and implementation. Such involvement considers one of the best practices to create a collective managerial responsibility among partners. It is worth to mention that Rotary was involving in the program management and supervision as well.
7. **Key Recommendations**

Based on this FEP of the “Building Sustainable Livelihoods for Refugees and the Poor, especially Women” project, the consultant proposes the following recommendations for improvement of the project or to repeat it in the future programming as best practices should it be either expanded or replicated in other areas in the future. The majority of these recommendations were derived from the analysis of the data collected during the KII’s, FGD’s and case studies with the different actors. The following is a summary of the key recommendations as follows:

- Conducting *Situation Analysis / Needs Assessment* prior to launch of the project and reflect it clearly in the project’s documents. This kind of assessment is an important step considering the pilot nature of the project, the different backgrounds and characteristics of the target groups, in addition to the target areas / governorates which in turn widen the opportunities to identify more and more creative projects to be recruited to participate in the project. On the other hand, such type of assessment would identify the key partners the project should work with. By following this method, many potential challenges will be eliminated when initiating the project interventions, once CARE is planning for strategic cooperation with Rotary International. I have to mention that a situational analysis was conducted for this project in which assist it to achieve its planned objectives.

- It is recommended to form a consortium between the key players in the field of development in the Jordanian Market to implement such future programs which play a vital role in finding solutions for some of the challenging factors faced by the program. In this regard, such Consortium definitely could find a solution for the tight budget of the program, which reflect to increase the grants or the toolkit amount for the beneficiaries.

- It is highly recommended to strengthen the role of what is called *Project Steering Committee*” to include all the actors, stakeholders- including 1-2 representatives from the project beneficiaries and other partners with the project team members in a quarterly reflection process to discuss the key challenges encountered, lessons learnt and best practices in a consultative manner and do the corrective actions accordingly.

- Continue conducting *Field Visits* to the participants’ businesses in which creating a sense of support and follow up from CARE toward them. Direct follow up and field visits make the beneficiaries enthusiastic, focus and satisfied to have such support which make them loyal to CARE and its programs.

- Involving and including the *Family Members* of the direct beneficiaries in the major stages of the program to get their buy-in and ownership of the businesses as a public ownership for all the family members. Such involvement considers as a sensitization
session for the decision makers (husbands, fathers and brothers) at the family’s households to acknowledge the right of the female in work and further support.

➢ **Increasing the Period of the Training Provided** to the participants due to the nature of the training material which is new and may be complicated for some of them to ensure all the beneficiaries are on the same page receiving and digesting it. The post-assessment results showing that some of the participants found the training material not understandable which required some facilitation techniques to be utilized in presenting the training material depending on the Adults’ Learning and Knowledge Gaps due to the individual differences among the target group.

➢ On the other side, the trend of the market going toward the virtual and the online delivering of the product and services, the consultant recommend to provide the beneficiaries with an **Online Marketing Course** to enhance their capabilities and skills in this demanding field.

➢ It is highly recommended to include the networking as a main component for any similar program with clear indicators to measure its impact on the majority of the participants due its importance to guarantee the sustainability for the small businesses.

➢ Inviting **Guest’s Speakers** from the existing projects of CARE to present their cases for the participants. Such a step will inspire the beneficiaries and positively impacting them once they listening to a real case similar to their cases. It is worth to mention, that the program invited five guest speakers within the mentoring sessions representing the networking bodies.

➢ It is highly recommended to develop **Partnership Assessment Tool** to identify the gaps in the performance of all the partners and providing to them the needed technical support to ensure the quality and effectiveness of each partner in achieving the project objectives guided by clear roles and responsibilities, as partners not sub-contractors. Also, it will be useful to invest some efforts in developing and mapping for the partners and documentation of their successes, to generate evidence-based lessons learnt and recommendations.

➢ Also, the documentation of the best practices and lessons learnt should be supported and promoted on different levels on quarterly basis to be referred for learning purposes for some good and promising initiatives developed and carried out by the specific groups.

➢ Giving a special and additional attention to the **Medium and Long-Term Results (Outcomes and Impact)** rather than focusing on the short-term results (outputs) only. This could be strengthened by focusing on the qualitative indicators vs. the quantitative
indicators. In this regard, it is worth noting that this actually becoming a reality by designing a *Logical Framework and Set of Indicators*.

➢ Designing a long-term plan to organize of *Bazars and Exhibitions* to participate the businesses as a preferred and desired promotion and marketing tools, which help the beneficiaries to sell and market their products and on the same time building up their clients and customers lists for future orders.

➢ Handing out the *Business Plans* that the beneficiaries developed and built during the training course as a master document for the small businesses’ owners to be used for further steps of their business development.

➢ Design an emergency plan to face any unpredictable unexpected situation in the future -the COVID-19 pandemic- to maintain and guarantee smooth implementation of the program in an effective and efficient way.

➢ Substituting the procurement process by a grant or voucher to make the participants making their choices to buying their desired toolkit for their small businesses.

### 8. Case Studies / Success Stories

This section is dedicated to shed the light on the case studies interviewed during the final evaluation process. The evaluator highlighted 8 case studies from the list provided be CARE.

**Case Study # One: Ainoor Saloon and Academy.**

I have established my home-based saloon in 2008 after taking several training courses in different beautician academies in Jordan. Due to Stomach ulcer and bleeding, i shut down my Saloon that’s what Mrs. Abeer Hasan 53 years old stated.

She is a widow lady with relatively big family -3 boys and 4 girls- and she is the main source of income for her family. Hear-dressing and beautician is her passion which enhanced her profession by undertook different training courses in beautician at different academies in Jordan. Giving up or surrender is not acceptable by Abeer.

Recently, she is conducting beautician training courses for the females from her local community in a low fee. Also, she is a representative for a global Cosmetics Company as a consultant for Orclame.

*: Ainoor Saloon & Academy*
Her heart became bigger when she saw her students start generating money for themselves.

The material that she received from the program represent a turning point in her profession which she was desperate to have them for her Saloon.

Meanwhile, she started heavily to boost her business by attracting new customers, rent a place next to her home and marketing for her business. She created some few jobs for her students to help her when she has customers at the Saloon.

The program makes her dreams bigger and she became ambitious to establish her own academy for beautician at an independent place in the heart of the city.

“I like the training and I am good in transforming the knowledge, information and skills to the others in need”.

Case Study # Two: Ahmad Saloon for Men.

“Bachelor degree in social development and preparing for the master’s degree is not enough to find job in my major for a person in my situation”. That’s what Mr. Ahmad Ibrahim Al Anati 29 years old, stated about his situation with clear frustration.

Despite his frustrated situation, Ahmad showing a big humanitarian and volunteering spirit. He volunteers with different INGO’s in Jordan like but not limited CARE International, UNICEF, Save the Children. He is holding different certificates in social support, marketing, employability, life skills, etc. Ahmad stated he is volunteering because is feeling and tolerating with the vulnerable people whom passing the same situations he is living.

Ahmad has a barber shop a popular neighborhood in East Amman. Ahmad is the breadwinner for his family. The income from his Saloon is not enough for his five members’ family.

He received the most wanted material he needs for his Saloon from Care’s Program which consider a substantial support for his work. His monthly income increased remarkably after he received the toolkit. During COVID 19 quarantine period he didn’t work however, he is hoping in the coming
future maintains to double his monthly income. Meanwhile, Ahmad enrolling in the master program at the Jordan University to enhance his ability to find a job in his major.

“Training is a pioneer idea which foster any small business to grow and move forward”.

Case Study # Three: Eman Saloon.

Eman Subaeh 41 years old, living in Al Hashimi Area. She is living with her elder father 81 years old and her sister. From years, Eman considers herself as the breadwinner for her family and responsible for them. Eman, forced to leave the school from the tenth grade due a serious sickness in heart. Later she had an open-heart surgery with a battery equalizer.

Despite her serious sickness, she has the determination and the passion to find any job to earn money for her family. Eman undertook several hear-dressing training courses at Al Osar Developmental Association and the French Academy. Eleven years ago, she established her Saloon but due to her sickness, she forced to shut-down the Saloon.

Eman stated that the CARE’s program came to her as a gift from heaven. The capacity building and the tools she received from the program were the basis to resume her home-based saloon because her tools were already out of service.

The training enhanced Eman to look after her promotion, marketing, customer service and profit-loss accounting where she didn’t aware of it. Recently, she returned back her former clients and introduced a new line by selling cosmetics to attract new customers to her Saloon. Eman established a Facebook page to maintain and retain her current customers. Eman has an ambitious plan for future to rent an independent place in the commercial area in her community.

Eman Saloon
Case Study # Four: Enas Production Kitchen.

“I was prohibited to go outside the house unless with my husband” and “Poverty, clashes and inconsistency nearly led to separate and divorce” that what Enas Mahmoud Gharbieh stated about her situation at the beginning of her marriage life.

She is believing in the power of the female and equity with the male in all aspects of the life. That’s was the motive for her to realize herself through work, become productive and independent socially & economically as well.

Enas undertook several training courses in culinary as she passionate for that profession ended up with a certificate as a master chef. Later on, she conducted several training courses as trainer without informing her husband in the beginning.

Her decent income forced him to allow her to work and contribute with the family expenses.

She established her production kitchen in 2011 however, their home was burned in 2018 to return them to live in poverty like previous. In 2019, she passed the Tawjihi from home.

The project was the Savior which provided her with the essential tools to stand up on her feet another time in the right time and resume running her kitchen. Based on her success and supporting from her family, her husband has an attitude change by supporting her in delivering her orders. Meanwhile, she is planning to become specialize in healthy food and diabetic sweets.

“I consider myself as an educated lady, productive with high self-confidence and self-esteem after I undertook the program with Care”.

“I can’t describe the support and humanitarian communication from Care with me, they are Angels”.
Case Study # Five: Ded and Col Production Kitchen.

Ms. Kifah Al Zuabi a widow with four kids. Her husband passed away five years ago after long suffer from serious sickness. Kifah, 20 years ago undertook a training course in culinary and became certified master chef. Seven years ago, she established her own production kitchen at home, however, the orders were not continuous.

Her hard-economic situation forced her to work as a chef at Prince Hamza Hospital. Her husband death forced her to leave the Hospital to look after her kids. She resumed to work from home by her productive kitchen. She faced lots of challenges to execute the orders due to lack of essential tools at her kitchen.

She kept optimistic by looking for support for her kitchen. CARE’s program was a great opportunity which provided her with the essential tools she was looking for, which consider as a substantial push and motivator to start working on the orders from her clients.

The impact of the program on Kifah was remarkable in which increased the orders, income and learn how to manage her business -like accounting, customer service, promotion and management. Kifah, created a Facebook page for her business to deal with her clients. Kifah has plan to establish a Restaurant in her community area.

“My hard situation kept me optimistic and looking for more opportunities to maintain decent income for my family, thank you CARE.”
Manal Al Obeidi, married and mother for a boy and a girl. Manal has a charismatic and leading personality. Manal always believes in her ability, capability and willingness to become a business-owner one day.

She believes that the woman must be equal to the man and sharing her spouse in the expenses of their family by becoming productive. The productive, educated and independent woman is a change agent and playing a role-model within her community and society in general.

Manal established her Home-Business Project based on a training course she undertook previously through the Ministry of Social Development MOSD in 2018. The motive for Manal to participate in the project was to self-development and enhance the opportunities for her project to succeed and excel.

Manal’s leading and strong personality enabling her to getting full support from her kids, husband, relatives and friends. She is active on the social media and attracting more potential clients continuously through the Facebook page. To distinguish her from others, she created her own brand under the name MEMESPA for her Soap and Creams Products.

The impact of the program was remarkable on her business. She introduced all the concepts she learnt from the training in managing her business. Despite her ability to manage her customers and attracting them, she applied the accounting for the costs, competitor’s analysis and online promotion.

Manal meanwhile, become a decision maker at her family and the one who responsible for managing the budget of her household.

Manal, proudly stating that she managed to achieve two continuous contracts with two different companies in the market.

“My home-based project is my passion. Once I look after and keep focus on it, there is only one result SUCCESS”.

Case Study # Seven: Zaghlool Shoes.
Mohamad Zabalawi, was a Shoe-Maker from years. Due to the mass import from China, his career was destroyed and became out of the market. As an alternative, Mohamad moved to work in Curtains, which led to sink him more in debts and poverty.

Mohamad stated that “people disasters are benefits for others”, due to the current pandemic, the Shoe imports especially from Chins were stopped, which create a big demand on his products to bridge the shortage in the local market.

CARE’s project provided Mohamad with a sewing machine dual use -leather and fabric- which enable him to use it to produce Shoes or Curtains. The project’s timing was great for Mohamad.

Meanwhile, Mohamad become busy with orders from the traders. Mohamad managed to rent new place outside his home and created some opportunities for young people from the local community to work with him.

On the other side, the new machine helped him to find new line by tailoring and customizing Shoes for individuals especially people with special needs.

Mohamad is proud of himself and with the level of success he achieved and inviting the project’s management to visit him at his workshop to watch his successes. Mohammad is planning to have his shoes workshop to meet the demand on his products in the other Governorates in Jordan.

“CARE program was like I found the treasure”

---

**Case Study # Eight: Yousra Sewing.**

Yousra Abdeljaber Badwan, 55 years old. She has a big family 5 boys and 6 girls. Her husband passed away 13 years ago after a long sickness deprived him from work.

Yousra, held the burden of her family and acted as the mother and father. For 40 years working as a Tailor at home as the only source of income for her family. The level of her aspiration is to maintain her family to live in dignity, nurture her kids and hoping to buy her own house.
Yousra’s family living under poverty line. She is working hard day and night to secure the minimum income to stay alive with her family. However, she never lost the hope and stayed focus on her mission looking forward.

Yousra considering the project is her life-opportunity, provided her with her dream sewing machine which made a dramatic change in her life. The new machine replaced her depreciated machine, in which allowed her to boost her business, increase her productivity and generate decent income out of her work.

Meanwhile, Yousra started receiving lots of orders even during COVID 19 Pandemic and her monthly income doubled as an impact of the training and the Machine.

“The project changed my life, increased my self-confidence, self-esteem and made my personality stronger”. 