



Evaluation Report

Evaluation of "Forsa" (Opportunity): Pathway out of Poverty for Syrian and Palestinian Refugees

A Graduation Approach Program in Jerash Camp, Jordan

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Submitted by:

Phenix Center for Economic and Informatics Study

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Acronyms	Terms
ANCP/DFAT	Australian NGO Cooperation Program/Department of Foreign Affairs and Trade
CHS	Core Humanitarian Standards
DSPR	Department of Service to Palestinian Refugees
FGD	Focus Group Discussion
GA	Graduation Approach
OECD/DAC	Organization of Cooperation and Development/Development Assistance Committee
RYSE	Resilient Youth, Socially and Economically
UNHCR	United Nations Refugee Agency
UNRWA	United Nations Relief and Works Agency

Executive Summary

Jordan is the second-largest host country for refugees relative to its population, including a significant number of Syrian and Palestinian refugees. The nation faces numerous challenges such as overcrowding, high unemployment rates, and inadequate housing within refugee camps. These communities encounter various protection threats including domestic violence, child labor, and gender-based violence, necessitating tailored interventions. This study evaluates one program aimed at improving the quality of life for refugees in the Jerash camp.

The Department of Services to Palestinian Refugee (DSPR) the Middle East Council of Churches partnered with Act for Peace to implement the Graduation Approach program. This initiative, termed "Forsa" (Opportunity): Pathway out of Poverty for Syrian and Palestinian Refugees was a pilot project that aimed to shift refugees from dependency on humanitarian aid towards self-reliance by fostering sustainable livelihoods and enhancing protection mechanisms.

This evaluation seeks to assess the effectiveness, efficiency and sustainability of the project, including its impact and success in meeting expected outcomes, its ability to support learning for future phases, and its implementation competency. The report also provides recommendations for improvement, particularly focusing on gender integration and disability inclusion.

The evaluation of the Forsa project employed a comprehensive mixed methodology incorporating various research tools guided by international standards and frameworks such as the Core Humanitarian Standard on Quality and Accountability (CHS) and the OECD/DAC criteria. The evaluation criteria focused on effectiveness, efficiency, and sustainability, with a human rights-based perspective considering the vulnerabilities of Palestinian and Syrian refugees in Jerash camp. Research tools included a desk review, quantitative and qualitative data collection through questionnaires targeting both participating and non-participating households, focus group discussions segregated by gender and nationality, and in-depth personal interviews with stakeholders including program staff, community leaders, and government entities. These methods aimed to gather both quantitative and qualitative data for a thorough analysis of the project's impact and outcomes.

Effectiveness: The effectiveness evaluation of the project indicates overall success in achieving planned outcomes, with a notable improvement in participants' self-reliance, reflecting the effectiveness of interventions in alleviating poverty, enhancing participants' independence and reducing dependency on humanitarian assistance. Overall, a total of 72% of households met the mandatory Graduation Criteria and graduated from the program, exceeding the target of 60%. Participant households achieved marked levels of social and economic empowerment, including an increase and diversification in income, technical, business and life skills, financial inclusion, food security, increased savings, reduced debt, improved confidence and social networks, improved access to a range of services including education, health, protection, and legal services, as well as enhanced ability to express their rights and mobilize as a community to seek those rights. The project was also effective in promoting women's empowerment, with participants reporting improved opportunities, freedom and independence for female participants, reduced protection risks such as gender-based violence and early marriage, positive attitude and behavior change amongst male participants in relation to gender, and more equitable decision-making at the household level. The implementation also showcased equitable and non-discriminatory services, backed by an effective feedback system ensuring quality and responsiveness to beneficiaries' needs.

Efficiency: The efficiency evaluation highlighted strong financial management, timely service delivery, resulting in cost-efficient and high-quality interventions benefiting participants across various program areas. The project cooperated and adapted efficiently to problem-solve when faced with challenges during the project period, for example due to currency fluctuations, and managed to exceed goals within the budget and timeframe available. Due to effective networking and creative solutions, the Forsa project management team was able to serve a larger number of job seekers and exceed impact goals with lower costs than estimated in initial projections. A cost-benefit analysis shows that this integrated approach combining livelihood and social protection interventions has proven to be superior to traditional alternatives in terms of not only effectiveness but also efficiency, as it delivered high-impact and sustainable outcomes that deliver a higher return on investment compared to traditional programs. Some areas for improvement in efficiency have also been identified, including improving the participation of participants, government stakeholders and private sector actors in design processes.

Sustainability: Additionally, sustainable benefits were observed, including enhanced awareness, improved quality of life, and diversified income sources for participants. However, sustaining these benefits in the community may require ongoing support, through building local capacities the support can potentially come from former participants. The Jerash camp will continue facing sustainability challenges with institutional bureaucratic barriers and insufficient institutional capacity, without government intervention.

The study also compared the impact of the Forsa program to households on the waitlist for participation in the program, as well as illustrating perceptions of the project's by the wider community and potential future participants. The analysis considered various socio-economic indicators and found that families on the waiting list exhibited similar low-quality-of-life indicators to those before joining the program, including economic struggles. The waitlist households expressed a strong desire to join Forsa due to its unique services and observed positive impacts on participating families, and their optimism about Forsa's potential to lift them out of poverty. All households on the waiting list observed that Forsa's activities had a positive impact on the participating households in their community, and they attributed this to direct observations of the project's outcomes in terms of improving those participants' livelihoods, increasing self-reliance, and bettering lives through work projects and job opportunities. Despite the project's overall success, there are areas for improvement to enhance effectiveness, efficiency, and sustainability in future phases.

Recommendations include:

- Expand the funding and scope of the Forsa project to reach more households in Jordan
- Conduct thorough analysis to target the most vulnerable groups
- Reevaluate the income indicators
- Improve disability inclusion, for example through developing tailored training programs for persons with disabilities, adjustments to employment support programs for persons with disabilities
- Adopt decent housing as an indicator of poverty graduation
- Encourage refugee participation in program design and implementation
- Diversify training tools
- Expand networks within health, education, and legal sectors
- Continuously update and align training with market needs

- Foster partnerships with local and international entities for economic empowerment
- Launch marketing platforms for targeted group products
- Involve communities from outside the camp is also encouraged. Through volunteering and awareness campaigns, adjacent community members can enhance the program impact and mutually benefit from the increased inter-community integration.
- Broaden the program's scope to include more families in local communities.

Overall, the evaluation underscores the program's success, emphasizing the importance of ongoing efforts to enhance refugee support quality and ensure sustained poverty alleviation for refugee households. The Forsa project met or exceeded nearly all of its internal targets and thoroughly met the standards of the third-party evaluation criteria used. Increasing budgets and expanding the scope of the Forsa project to benefit a larger population in Jordan, particularly Palestinian and Syrian refugees, are key considerations for sustained impact and outreach. Expansion of the Forsa project is justified by this project's results.

Introduction

Jordan ranks as the second-largest host country for refugees in relation to its population size, reaching approximately 11.5 million people by the end of 2023.¹ According to 2023 statistics from the United Nations High Commissioner for Refugees (UNHCR), the country hosts 758,000 refugees and asylum-seekers, including 12.5% children under the age of five, and about 5% over the age of 60,² the majority being Syrian refugees with approximately 650,000 registered Syrian refugees.³

This is in addition to 2.4 million Palestinian refugees, most of whom live outside the refugee camps established in the aftermath of the occupation of Palestine in 1948 and the occupation of the West Bank and Gaza Strip by Israel in 1967. Jerash camp, one of the camps established in Jerash Governorate, Northern Jordan, was created to host Palestinian refugees displaced from the Gaza Strip after its occupation in 1967 and is commonly referred to as Gaza camp due to the majority of its residents having arrived from the Gaza Strip in 1967.

Palestinian refugees in Jerash camp represent some of the poorest communities among the ten official, and three unofficial, Palestinian camps in Jordan. According to UNRWA, Jerash camp suffers from overcrowding, high unemployment rates, and inadequate housing, with 3 out of every 4 homes being unfit for habitation due to structural problems. Additionally, the poverty rate is high, with 52.7% of the camp's population living below the poverty line.⁴

Palestinian and Syrian refugees in Jerash camp face various protection threats, such as domestic violence, gender-based violence, child labor, exploitative labor practices, early marriage, etc.⁵ Men and women face different protection threats and require different support and services, while persons with disabilities face additional protection threats and barriers to livelihoods.

In response to these problems and challenges, the Department of Services to Palestinian Refugee Services (DSPR) of the Middle East Council of Churches and Act for Peace developed a program adopting the Graduation Approach (GA)⁶ as a comprehensive intervention to address these multifaceted challenges faced by refugees in Jordan. Focusing on building sustainable livelihoods and enhancing protection mechanisms, the program aims to shift refugees from dependence on humanitarian aid to self-reliance. This approach is characterized by its sequenced set of time-bound interventions designed according to the needs and capabilities of refugee families, positioning them as key actors in their journey towards self-reliance.

In this context, early assessments found that a lack of livelihoods, and barriers to achieving self-reliance, were resulting in Syrian and Palestinian refugees facing a range of protection threats. Following this finding, DSPR conducted a comprehensive range of assessments, including feasibility, socioeconomic and market assessments, which provided the foundations for implementation of a pilot project named "Forsa"

¹ Department of Statistics, www.dos.gov.jo.

² World Health Organization. Refugee and migrant health country profile Jordan, 2023.

³ UNRWA, www.unrwa.org.

⁴ UNRWA, Jerash Camp, 2023 https://www.unrwa.org/sites/default/files/jerash_camp_profile_final- april 2023.pdf.

⁵ Dozens of Syrian refugee families chose to reside in Jerash Camp/Gaza, for many reasons, the most important of which is low housing costs.

⁶ Definition of the Graduation Approach <https://www.adb.org/what-we-do/themes/social-development/overview/graduation-approach>

(Opportunity) - Pathway out of Poverty for Syrian and Palestinian Refugees, in partnership with Act for Peace. The Forsa pilot project utilized the Graduation out of Poverty Approach first developed in Bangladesh. Forsa was launched in March, 2022 and concluded in March, 2024, and was designed to support refugees in Jordan to achieve self-reliance through sustainable livelihoods and protection mechanisms. Given the critical importance of the Forsa project in the broader context of assisting and empowering refugees in Jordan, this evaluation seeks to systematically assess the project's impact. It aims to highlight the Forsa's successes and areas for improvement, thereby guiding future strategies for supporting refugees within and outside Jordan. The study aims to evaluate the impact of the Forsa pilot and its achievement of expected outcomes and interventions as follows:

Table No. (1): OECD/ DAC Criterion evaluation

OECD/DAC Criterion	Core Humanitarian Standard "CHS"	Application in this Evaluation	The most important questions of the study were as follows:
Effectiveness	<p>Core Humanitarian Standard 2: The humanitarian response is effective and timely.</p> <p>Core Humanitarian Standard 5: Complaints are welcomed and addressed.</p> <p>Core Humanitarian Standard 8: Staff are supported to carry out their work effectively and are treated fairly.</p>	<p>Evaluating the extent to which the objectives of the DSPR project were reflected in the outcomes, and whether the project outcomes were appropriate, timely, and meaningful. This included assessing the key factors influencing the achievement of project outcomes (including unintended ones) and identifying obstacles. Furthermore, it was evaluated whether DSPR's actions resulted in outcomes that were fair for all age groups, genders, and persons with disabilities. The feedback and complaint mechanisms established by DSPR and whether they contributed to meeting the beneficiaries' needs were reviewed. Also assessed was how DSPR dealt with these complaints at the project level. The study evaluated to what extent staff were supported in their work and their ability to make quick decisions without unnecessary delay while being treated fairly.</p>	<ul style="list-style-type: none"> • To what extent do you feel you can rely on yourself? How this has changed since the beginning of the Forsa program? • What challenges did you face as a beneficiary family during the implementation of the program? How did the program deal with these challenges? • What are the general risks facing your families? How do you feel your confidence/resilience in dealing with these risks has changed over the course of the program?" • Did you find that the life skills trainings provided by the program were useful in empowering families socially? Do you have success stories to share? • Were there mechanisms to ensure your participation in decision-making and program evaluation during the program implementation period? What were these mechanisms, if any? • Was the selection process for beneficiary families in the program fair and transparent? What are your suggestions for improving the selection process in the future?

			<ul style="list-style-type: none"> Did you experience any negative impacts from the Forsa program? Do you have any suggestions on things that could be improved?
Efficiency	<p>Core Humanitarian Standard 2: The humanitarian response is effective and timely.</p> <p>Core Humanitarian Standard 9: Resources are managed and used responsibly.</p>	Evaluating whether the project was cost-effective and if there were alternatives to this action. Additionally, assessing whether DSPR allocated its resources reasonably by implementing a pilot for the Graduation Approach (GA) and whether the action was implemented in a timely manner.	<ul style="list-style-type: none"> Did the sequence of activities make sense? Were activities executed in a timely manner to meet your needs and achieve desired results? If there were delays, how were they handled by the program? Did you find that the Forsa program responded well when it needed to adapt and offer solutions if activities were delayed? What are your suggestions for improving the efficiency (timeliness) of Forsa activities in the future?
Sustainability	Core Humanitarian Standard 3: The humanitarian response enhances local capacities and avoids negative effects.	Evaluating the extent to which DSPR considered the sustainability of its interventions by building the capacities of partners and laying the groundwork for the project's long-term success without additional support from DSPR. One of the sustainability goals for participants is achieving a stable income, which will help them become economically self-reliant in the future. Additionally, participants can benefit from ongoing educational and training opportunities, which enhances their abilities and skills and enables them to meet the demands of the future job market.	<ul style="list-style-type: none"> Do you think that the positive impacts you have experienced from the Forsa program will continue to create benefits for you and your household into the future? Why? In your opinion, would the skills and knowledge gained during the program period help you become financially and socially independent in the long run? What are potential obstacles you foresee in maintaining the benefits of the Forsa project long-term, and how can these obstacles be overcome? How can Forsa improve to ensure that project benefits are enjoyed for a longer period? How would you compare the specific livelihood approach of Forsa with other livelihood programs you have participated in from other organizations? How are the benefits different? What are the advantages and disadvantages?

- Study the efficiency, effectiveness, and sustainability of the program's implementation, considering resource utilization and focusing on participants' ability to maintain self-reliance.
- Assess the extent to which the Forsa project was able to realize its expected outcomes, especially in enabling refugees in Jerash camp to achieve self-reliance through sustainable livelihoods and protection mechanisms.
- Compare the project's effectiveness against other Graduation Approach initiatives and similar efforts aimed at poverty alleviation.
- Highlight potential improvements and provide actionable recommendations for future phases of the Forsa project, with special attention to gender integration and disability.

1. Research Tools and Methodology

The research tools and methodology are based on the details and requirements of the project and the be used as a comprehensive framework for evaluating the program's quality and accountability, complemented by the Organization for Economic Co-operation and Development's Development Assistance Committee (OECD/DAC) criteria for conducting evaluations. Additionally, the accountability standards of the Australian NGO Cooperation Program (ANCP/DFAT) will be incorporated. The following criteria were taken into consideration as a framework for evaluation of the key areas: effectiveness, efficiency, sustainability.

Other theoretical foundations guided the design of the evaluation to determine the weight of the criteria mentioned above. This includes a human rights-based perspective considering the complex vulnerabilities faced by Palestinian and Syrian refugees in Jerash camp. The current evaluation and its analytical framework are guided by international human rights standards and the norms set out in the International Bill of Human Rights. A human rights-based research approach seeks to analyze obligations, inequalities, and vulnerabilities, addressing discriminatory practices and the unjust distribution of power/authority that undermines human rights. Specifically, for this evaluation, literature related to the right to escape the cycle of poverty, especially the United Nations guidelines, the recommendations of the UNHCR, and international organizations, has guided the development of research evaluation tools. The Forsa project evaluation report used a variety of research tools to collect data and information that has allowed for in-depth quantitative and qualitative analyses, and the evaluation was conducted using the following mixed-methods research methodology:

1. **Desk Review:** Review of the project proposal, its documents, the monitoring and evaluation framework, reports, and data used to measure project performance, information about other Graduation Approach and similar initiatives in Jordan, and economic and social evaluation reports.
2. **Questionnaires:** Two questionnaires were designed as research tools to collect quantitative and some qualitative data. The first questionnaire targeted the households benefiting from the Forsa project using a total population sampling strategy, which amounted to 50 households. The second questionnaire was designed for households outside the Forsa project. A random sample of 25 households was selected from households which had not been able to join the first phase of the project and were placed on a waiting list and from individuals interested in joining the next phase of the program. Both groups were refugees living in Jerash camp, age 18 years old

and above. The tables below show the sampling according to gender, age, nationality, and place of residence.

Table No. (2): Gender/ Age/ Nationality/ Place of residence Distribution of the Sample

Gender:					
			Exposed to intervention	Not exposed to intervention	Total
Gender:	Male	Count	17	9	26
		% within Gender:	65.4%	34.6%	100.0%
	Female	Count	33	16	49
		% within Gender:	67.3%	32.7%	100.0%
Total		Count	50	25	75
		% within Gender:	66.7%	33.3%	100.0%
Age:					
			Exposed to intervention	Not exposed to intervention	Total
Age:	(18 - 30 years)	Count	2	0	2
		% within Age:	100.0%	0.0%	100.0%
	(31 – 50 years)	Count	21	17	38
		% within Age:	55.3%	44.7%	100.0%
	(51 – 64 years)	Count	26	8	34
		% within Age:	76.5%	23.5%	100.0%
	(above 65 years)	Count	1	0	1
		% within Age:	100.0%	0.0%	100.0%
Total		Count	50	25	75
		% within Age:	66.7%	33.3%	100.0%
Nationality:					
			Exposed to intervention	Not exposed to intervention	Total
Nationality:	Palestinian	Count	25	15	40
		% within Nationality:	62.5%	37.5%	100.0%
	Syrian	Count	25	7	32
		% within Nationality:	78.1%	21.9%	100.0%
	Others	Count	0	3	3
		% within Nationality:	0.0%	100.0%	100.0%
Total		Count	50	25	75
		% within Nationality:	66.7%	33.3%	100.0%
Place of residence:					
			Exposed to intervention	Not exposed to intervention	Total
Place of residence:	Gaza Camp/Jerash	Count	24	18	42
		% within Place of residence:	57.1%	42.9%	100.0%

	An area near the Gaza camp in Jerash	Count	26	0	26
		% within Place of residence:	100.0%	0.0%	100.0%
	Others	Count	0	7	7
		% within Place of residence:	0.0%	100.0%	100.0%
Total		Count	50	25	75
		% within Place of residence:	66.7%	33.3%	100.0%

Table No. (3): Households with individuals with disabilities: assessing the burden of care

Households with individuals with disabilities				
	Frequency	Percent	Validated Percent	Cumulative Percent
Yes	3	6.0	6.0	6.0
No	47	94.0	94.0	100.0
Total	50	100.0	100.0	

3. **Focus Group Discussions:** A total of 4 separate focus group discussions were conducted according to gender, with 32 participants, and the research tools were developed in light of the above evaluation criteria and the results of the questionnaire, participants for FGDs were selected based on the sole criterion that they must be beneficiaries of the Forsa Program considering various age groups, persons with disabilities, and their families as follows:
 - The first and second sessions: Conducted in Jerash camp, with two sessions for men, one for Syrians (8 participants) and another for Palestinians (8 participants).
 - The third and fourth sessions: Conducted in Jerash camp, with two sessions for women, one for Syrian women (9 participants) and another for Palestinian women (7 participants).
4. **In-depth Personal Interviews:** A total of 16 in-depth interviews were conducted with stakeholders in an effort to achieve the previously outlined evaluation objectives. This included staff of the Forsa project, local community leaders and volunteers in the project, training centers that played a role in providing training courses to project participants, self-help groups, the project's steering committee, non-local and international organizations, and relevant government entities. The research tools were developed in light of the above evaluation criteria and the results of the questionnaire.⁷

It was equally important to clarify the objectives and methodology of this study as well as emphasize its scope and the challenges posed by the available data and data collection tools:

- Focus group discussions were conducted during the month of Ramadan, which posed a challenge for participants as they felt fatigued due to fasting.

⁷ Data collected from baseline assessment, and according to Washington Disability Group indicators, there are six types of disabilities (hearing, vision, memory, mobility, self-care, and communication). Prevalence at individual levels across beneficiaries: program data shows there were 44 out of 270 (16%) Individuals in 37 Households reporting with at least one family member with disabilities. From this group, eight households reported a family member with severe disability, including cognitive disability prohibitive of accessing work full-time and requiring full-time care.

- Identifying the actual effects of the GA project, especially considering other factors that simultaneously impact participants' lives.
- The lack of accurate and comprehensive national data on poverty in Jordan has slightly impacted the evaluation of the project. This deficiency has led to challenges in assessing the program, as without baseline data, it is difficult to measure the project's effectiveness and verify that the desired goals have been achieved.

To overcome these challenges, the Phenix Center team took several measures such as forming a multidisciplinary team, employing various research methodologies, providing rest periods, and building networks with stakeholders to ensure the collection and effective analysis of appropriate data.

To overcome the lack of national data on poverty, the Phenix Center developed alternative indicators for poverty presented in the questionnaire to measure poverty and the impact of implemented projects based on studies previously conducted by the center. Additionally, the research team conducted a field survey to collect the specific data needed to evaluate the project.

Ethical considerations were adhered to, as participants provided informed consent to participate in this study, and the IFRC's Focus Group Discussion (FGDs)⁸ guide was consulted during the conduct of the sessions.

The Phenix team addressed several ethical issues related to data management to ensure the protection of participants and the integrity of the data as follows:

- The researchers and anyone involved in data collection were trained in the best ethical and technical practices to ensure that data was collected safely and responsibly.
- Researchers obtained informed consent from participants before collecting data and explained how this data would be used, who would have access to it, and what measures would be taken to protect it.
- Researchers ensured privacy and confidentiality and did not disclose identities of respondents without permission.
- The design of data collection and analysis was structured to avoid bias, both in sample selection and in interpreting the results.

2. Desk Review of Program Documents and Best Practices

The basis for determining the extent of progress and success achieved in the Forsa Graduation Approach project, towards realizing the project's key outcomes of enhancing participants' self-reliance, reducing dependence on humanitarian aid, and mitigating the overall risks faced by the poorest households, involves a thorough review of all program documents, practices, and interventions related to the development, empowerment, and enhancement of livelihoods and protection for refugees and host communities.

2.1 Project Information

⁸ IFRC, Focus group discussion (FGDs) guide, Community Engagement and Accountability Toolkit.

The project aimed to address the multiple and complex needs of refugees in the Jerash camp, providing a pathway out of extreme poverty using the Graduation Approach. It focused on building the self-reliance capacities of families and reducing their dependence on food assistance and sporadic income sources. The comprehensive approach included a sequenced set of time-bound interventions investing in increasing the participating households' capacity to address specific protection risks identified in the program. In general, the project was applied to 50 families, with a total of 282 initial participants involved in the project, ending with 270 participants by the project's conclusion. The number of people wishing to participate in the project (including all registrations and the waiting list) exceeded 1,350. Table 1 outlines the characteristics of the families participating in the project.

Table No. (4): Characteristics of Participants in the Forsa Project

Characteristics	Details
Nationality	50%: 25 Syrians 50%: 25 Jordanians
Gender	64%: 32 males 36%:18 females
Age Group	24%: 12 participants aged 28-38 years 28%: 14 participants aged 39-49 years 44%: 22 participants aged 50-60 years 4%: 2 participants aged 61-71 years
Persons with Disabilities	6%: individuals (of the participants)

When analyzing the project documents that utilized the Graduation Approach to alleviate poverty and assist poor and marginalized families in achieving financial and social independence, it was noted that the approach was specifically adapted to the local context and the needs of the beneficiaries to ensure maximum effectiveness as follows:

1. **Beneficiary Selection:** Participants in this project were selected based on a set of criteria that define eligibility categories as follows:
 1. Proxy means testing/registration survey: Targeting the poorest households using easily observable indicators related to poverty, including demographic characteristics (age, household size), housing (type of roof or flooring), and productive assets.
 2. Community-based targeting: Targeting the poorest households based on community perceptions of poverty and vulnerability.
 3. Self-targeting: Open to all but based on participation in aid programs so that only the poorest are attracted (e.g., participating in low-wage public work programs, waiting at subsidized health centers, financial support); no eligibility criteria.
 4. Geographic targeting: Based on poverty data or indicators to identify geographic areas with high concentrations of poor people.
2. **Financial Support:** Providing cash assistance of 150 JOD/month for nine months to help households meet their basic needs. Upon reviewing the project indicators and outputs, it was found that the majority preferred to take grants to start their own businesses rather than working

as employees somewhere, and wage support was provided (wage support goal (0%) was not achieved but was realized in a way that considers the interests of the participants as will be discussed later in the effectiveness section).

3. **Providing Productive Assets:** Through grants for starting small businesses, providing work permits, and facilitating the registration of home-based businesses at the Chamber of Commerce, in cooperation with the Jerash Municipality and the Department of Palestinian Affairs.
4. **Vocational Training and Skills Development:** The project provided training targeting market-relevant skills and access to sustainable livelihoods such as professional and technical skills necessary, based on market analysis (e.g., project proposal writing, e-marketing, technical training, marketing and packaging, web design, barbering, culinary skills, phone maintenance, and other business projects).
5. **Social Support and Life Skills Training:** Encouraging social cohesion and improving the ability to cope with psychological and social shocks through gender training, disability inclusion training, and the initiation of a drug-related support initiative.
6. **Financial Services Provision:** Providing access to formal and informal financial services, providing the necessary capital for businesses, financial literacy training, and links with formal financial institutions.
7. **Health Care and Educational Services:** Aimed at mitigating the security risks faced by refugee households through cash for security mechanisms or making referrals to available services for refugees including education, health, protection, and legal assistance, where 122 diverse cases were referred, the majority of which were successful, marking a significant achievement for this project.
8. **Continuous Support and Monitoring:** Through ongoing support and supervision to ensure the sustainability of the progress made, via community mentors who provided professional counseling and advice for refugee households, and monitoring the agreed-upon livelihood and protection plan with each household according to the needs of the household members, periodically, including home visits fortnightly conducted by the project team to provide individual guidance.

2.2 Examples of livelihood interventions based on the Graduation Approach provided to refugees in Jordan

The Graduation Approach was not new to the local community and the Jerash camp, having been used several times before by some civil society institutions. Mercy Corps, within a coalition that included other institutions, implemented the Resilient Youth Socially and Economically Empowered (RYSE) project, utilizing the Graduation Approach.⁹ This comprehensive approach targeted Syrian refugee youth and vulnerable Jordanian youth and their families. The approach consisted of carefully sequenced interventions provided over 24 months to families, including guidance, social inclusion, networking,

⁹ Mercy Corps website - The Graduation Approach: A new model to eradicate poverty in Jordan: <https://jordan.mercycorps.org/blog/new-model-eradicate-poverty-jordan#:~:text=The%20Graduation%20Approach%20comprises%20carefully,capacity%20building%2C%20technical%20skills%20training> access at 1st/ April/ 2024.

financial education and saving, consumer support, basic capacity building, technical skill training, and grants for livelihoods. The organization provided assistance to all participating families to achieve their projects by equipping them with livelihood skills and opportunities, in addition to providing livelihood grants that allowed for the purchase of tools and equipment generating long-term earning potential.

The RYSE project aimed to empower 25,000 Jordanian and Syrian refugee youth to become agents of positive change, from 2020 to 2022. As part of the consumer support intervention, participating families were given cash support for spending that covers the basic needs of the family including food, medicine, public services, and other essential needs, enabling each family to invest time and resources in learning necessary skills and maintaining productive livelihood alternatives. Through the financial inclusion intervention, comprehensive financial awareness training encouraged participants to save and integrate with appropriate financial services to build resilience against shocks.¹⁰ Mercy Corps found this intervention particularly helpful for those with challenges in accessing medical assistance: “The financial assistance provided to participating families considerably helped them in overcoming some of these challenges and getting the necessary treatment in a shorter period of time.”¹¹

It can be said that some programs offered by the UNRWA Women’s Program Centre could qualify as Graduation Approach interventions, albeit partially, where entrepreneurship is encouraged, and cultural dialogues and seminars are implemented. In addition, professional training and qualification of women through training units operating in the center, are offered to ensure the improvement of their social and economic status. The end goal being to secure a job for at least 3 months, then acquiring the necessary skills for later work or opening and managing a private business. At least 100 trainees have graduated in an attempt to mitigate the employment problem for household women or graduates who cannot find jobs.¹²

Although GA projects and other empowerment projects share the primary goal of improving the living conditions of the most vulnerable individuals and communities, they differ in their approach, focus, and mechanisms used to achieve their objectives. Graduation Approach projects like the Forsa project follow an integrated and multi-sectoral approach aiming to address the roots of extreme poverty and build resilience against future shocks, while previous projects appear to use a more specialized approach according to the targeted field.

3. Evaluating the Success of Forsa (Effectiveness, Efficiency and Sustainability)

For evaluating the outcomes of this project in its pilot phase and whether it achieved the envisioned and expected objectives of its application, globally recognized development standards (OECD/DAC Criteria)

¹⁰The Abdul Latif Jameel Poverty Action Lab website - The Graduation Approach during the Covid-19 Pandemic: Building Resilience among Ultra-poor Households in Bihar: <https://www.povertyactionlab.org/project/graduation-approach-during-covid-19-pandemic-building-resilience-among-ultra-poor> access at 1st/ April/ 2024.

¹¹ Mercy Corps website - RYSE: How Cash for Protection improves the health of many participants: <https://jordan.mercycorps.org/blog/cash-for-protection-improves-health>

¹² Anna Lindh Foundation - Women's Program Center Association – Rafah: <https://www.annalindhfoundation.org/members/womens-program-center-association-rafah> access at 1st/ April/ 2024.

were used, focusing on effectiveness, efficiency, and sustainability in evaluating all the program's expected outcomes from its designed interventions.

3.1 Effectiveness

Effectiveness can be defined as the extent to which the intervention achieves its goals and expected outcomes. It also focuses on whether the project's proposed outcomes at the design stage have been met and whether these outcomes have been delivered equitably across gender, nationality, and age. Furthermore, it's important to examine whether feedback and complaints have been addressed to assess the extent to which the project has been adapted to ensure effectiveness throughout the project's duration. Overall, this evaluation found that all planned outcomes at the project design stage were achieved. Additionally, the Forsa project had a formal feedback and complaints mechanism through a hotline system, suggestion and complaint boxes, and the project management team considered complaints whenever possible. All participants in focus group discussions reported that they received follow-ups.

The training materials used were specifically chosen to maximize their ability to improve participant skills. They were reviewed more than once to ensure they were culturally appropriate, gender-sensitive, matched the requirements of people with disabilities and the elderly, and suitable for the skills and capabilities of individuals. The training materials were suitable for all ages and all educational levels, which could be challenging in similar projects, and participants indicated that they were able to understand most of them and apply them either personally or professionally to succeed in their projects.

3.1.1 Achieving Planned Outcomes

A pivotal aspect of determining the overall effectiveness of the program, in line with the criteria used in the evaluation process, is studying the extent to which the project's desired outcomes were achieved. By examining project documents, the following intended project outcomes were identified:

Outcome 1: Refugees living in extreme poverty have greater access to protection mechanisms and social protection enhancements.

The program was effective in assisting refugees living in extreme poverty in the camp, as it provided a comprehensive set of services, including financial and non-financial support to individuals and families. These services were intended to help reach economic independence and improve quality of life by offering financial and legal support in addition to enhancing social protection.

Output 1.1: Monthly consumption support is provided to households to meet basic needs.

The evaluation results indicate the successful provision of monthly consumption support to households to meet basic needs. The stimulus of 150 JOD/month was sent to all participant households in the project regardless of household size, starting from June, 2022, until February, 2023, for 9 months. The program helped create Orange Mobile wallet accounts for all participating families to facilitate the receipt of the stimulus support and encouraged them to use the electronic wallet for financial transactions amongst themselves. The program also encouraged them to use the electronic wallet for selling their products in their future business endeavors, post-stimulus support period. Notably, electronic wallets were preferred

due to the difficulty some refugees in Jordan face in opening bank accounts (the desired stimulus disbursement goal was 100% achieved).

Survey study results showed that all families benefiting from the project generally were satisfied with the effectiveness of this intervention: 86% rated this intervention as "excellent", with a similar distribution of Syrians and Palestinians rating the effectiveness as "excellent", while 12% of participants equally between Syrians and Palestinians rated the program as "very good", and a few Palestinians (2%) rated it as "good".

This support, as confirmed by all participants in focus group discussions, positively reflected on their households by reducing reliance on debts and loans, covering expenses, and meeting basic needs. One participant in the discussions said, "The stimulus support made it easier for us to fulfill some monthly obligations, allowing us to attend program activities."¹³ An expert interviewed added, "The impact of stimulus support on the effectiveness of other activities can't be underestimated. It helps by alleviating some debts and securing some of their needs. Because if they couldn't secure basic necessities, they wouldn't be able to participate in the trainings due to being preoccupied with securing their livelihoods, especially the men."¹⁴

All participants in focus group discussions confirmed that they were not negatively affected by the cessation of support at the end of the stimulus support period.¹⁵ Due to the project supporting households through other complimentary Forsa activities such as offering grants to open their home-based businesses and to expand and diversify the household's income sources, they became more self-reliant in earning income and meeting basic needs. One woman said about her fellow participants, "When the stimulus support from the program ended, everyone had their project and was self-reliant. I had paid off my loan with it."¹⁶

Output 1.2: Information and referrals are availed to refugees regarding what services are available.

The program provided information and referrals to refugees about various services available to them, such as healthcare, education, vocational training, and legal support. Additionally, advice and guidance were offered to the refugees on how to access and benefit from these services.

Within the project framework, a survey of available education, health, protection, livelihoods, and legal assistance services for refugees was conducted (the distribution goal was exceeded by 150%), and a service matrix was developed and periodically updated.

Furthermore, 219 Information, Education, and Communication materials were distributed to increase awareness of available services and how to access referrals (the goal was exceeded by 130%). All participants confirmed they were able to access information and services available in their area, which many were unaware of before joining the program. One participant in the focus group discussions stated, "The most important thing is to find someone who stands by you in your time of need and encourages you, even more so if they provide advice on where to go and what to do."¹⁷

¹³ One of the participants in the focus group discussions: Syrian man.

¹⁴ One of the experts in in-depth interviews: local committee at the Women's Programs Center.

¹⁵ Participants in the four focus group discussions.

¹⁶ One of the participants in the focus group discussions: Palestinian woman.

¹⁷ One of the participants in the focus group discussions: Palestinian man.

Upon reviewing project documents, the program team utilized Power Platform Integration,¹⁸ along with Organizational Network Analysis,¹⁹ which was used to understand how information and influences flow between individuals and how to improve collaboration and work more effectively.

The majority of participants in the focus group discussions, regardless of their nationality and gender, were satisfied with the various referral services, whether related to health, education, or legal assistance, indicating the majority had received one or more of these services.

Survey results showed that 78% of participants had received the necessary healthcare during the past three months, while 12% mentioned their families did not need healthcare during that period. Only 8% of participants, all Syrian men, did not receive the necessary healthcare, the unavailability of required services in the area has necessitated the project team to seek and refer potential service providers to address this gap. This calls for more awareness sessions on referral services for participants in future activities. Others, also in open-ended responses, mentioned 20% of Syrian participants did not receive healthcare due to the UNHCR reducing its services for refugees, especially not covering treatment costs.

In all focus group discussions, most participants reported that being informed directly by Forsa staff/affiliates about referral services was their preferred method to receive information. Reading pamphlets, as done by Forsa project staff, was also mentioned. One participant in the focus group discussions said, "The staff informed us about referral services whenever we needed them, directly or over the phone, and followed up with us."²⁰

Output 1.3: Refugee households provided with mentorship and career counselling.

Continuous support and supervision were provided to ensure the sustainability of the progress achieved in the program, through guidance and professional advice to refugee households. The project achieved its objective of visiting a certain number of homes to provide appropriate counseling to refugees (the target was exceeded by 147%.) This was done via bi-weekly home visits conducted to offer individual guidance, where livelihood and protection mentors would monitor the participants' conditions in terms of nutrition, mental health, savings, debts, employment, and their livelihood projects, guiding them towards the best options for their lives and building a good relationship with them to make the guidance more beneficial.

Survey results showed that all participant families (100%) reported that the program provided them with sufficient information and guidance on the types of jobs, companies, and sectors offering suitable employment opportunities. This reflects the success of the livelihood plans developed in the project through these visits conducted by the project team (livelihood mentors), which were in line with the market assessment results prepared by the project.

All participants in the focus group discussions praised the role of the mentors (part of the project team) in clarifying details of the individual project proposals related to the business grants received by the

¹⁸ Power Platform Integration: A technology platform that provides a set of tools and services that allow users to develop and customize proprietary applications and solutions.

¹⁹ Organizational Network Analysis: An analysis used of social networks within an organization to understand how information and influences flow between individuals.

²⁰ One of the participants in the focus group discussions: Palestinian man.

SUCCESS STORY

A Palestinian man mentioned that his dream was to own a livestock farming project. The professional guidance and mentor team helped him develop a comprehensive plan for his project and identify his needs. It began with the purchase of three sheep. Now, he has about 50 sheep and says, "My project, sheep farming, started with buying a few sheep then expanding it based on the skills I acquired in the project, and the follow-up and guidance from the mentors. The next step in my business plan, according to the guidance, is to produce and sell milk to continue the success of the project and earn a higher income"

A Palestinian participant of the Forsa project

families, and how this guidance positively reflected on the success of their projects, their follow-up, overcoming challenges in a timely manner, clarifying marketing strategies, and developing expansion plans for successful projects. This aspect distinguishes the Forsa project, as all participants in the focus group discussions indicated, with one of them saying: "I thought they would give us the project and leave us to close it after a year, but I was surprised that this project was not like other organization projects where they did not leave us alone; they visited us monthly and provided us with the advice we needed."²¹

Output 1.4: Protection risk encountered by refugee household mitigated through referrals or cash for protection

Protection risks faced by refugee households were mitigated through referrals or cash for protection, by making referrals to services available for refugees including education, health, protection, and legal assistance, where 122 diverse cases were referred between different services (exceeding the target by 406%), most of which were successful. The referred cases were followed up on by the project team to ensure households felt integrated into new social protection networks after the project duration. Additionally, 30 participants were provided with cash for protection to give them liquid assets to use in case of exposure to protection risks (achieving 100% of the intended goal).

Regarding healthcare services, the evaluation results showed that 78% (64% of Syrians, 92% of Palestinians) of the families requiring healthcare services during the program period received the necessary healthcare services. Among them, 87% of the women, 59% of the men, and 88% of families with persons with disabilities, reported receiving the necessary healthcare services. Participants in focus group discussions mentioned that the program offered them a free medical day, with high satisfaction levels regarding this activity.

All participants in focus group discussions highlighted the effectiveness of referrals and cash for protection for them. One participant stated, in reference to a supporting program she was referred to, "They helped

²¹ One of the participants in the focus group discussions: Syrian man.

me with referrals and sent me to an organization named 'Our Children,' and my daughter underwent surgery during the project costing almost 1000 JOD."²² Our Children gave her the aid she needed for a critical procedure.

Regarding legal assistance services, activities were effective due to participants' lack of specific knowledge about available services. For example, a woman whose son was imprisoned during the project sought the project team's help for referral to a lawyer for necessary legal assistance, and her case was regularly followed up on by the team.²³

The project team (mentors) mentioned that the service matrix developed by the project management team facilitated the referral process and networking with service providers, leading to the successes and achievements of this outcome.

Participants were very satisfied with the cash for protection services (emergency funds for households needing protection support during the program, case by case). 98% of households found the protection plan developed with all household members, through protection advisors, was effective in considering all household members' needs without discrimination. All focus group discussions praised the protection-related home visits by the program team, which helped them pay their bills and debts, repay loans, and get psychological referrals for some individuals who confirmed the positive impact on their mental health improvement. For instance, a participant household's house caught fire, and the program provided the necessary cash for protection in this context.

Outcome 2: Targeted families possess market-relevant skills and access to sustainable livelihoods to become economically self-reliant.

The program was effective in enabling targeted families to acquire market-relevant skills and access to sustainable livelihoods, directly contributing to their economic independence. This enhanced their ability to independently support themselves and reduced their reliance on external aid.

Participants gained skills necessary to compete in the local job market, increasing their opportunities to start their own businesses. Additionally, the program was effective in helping families access markets by providing support in marketing and distribution, connecting them with networks of customers and suppliers, or assisting them in obtaining jobs by connecting them with employers.

Output 2.1: Assessments are undertaken to ensure market-responsive and gender-sensitive livelihoods initiatives

The activities of this output were conducted through a feasibility assessment (100% of the desired goal achieved), market assessment (100% of the desired goal achieved), and socio-economic assessment (100% of the desired goal achieved). One expert highlighted the importance of these assessments for providing a deeper understanding of the target community identifying available market opportunities,

²² One of the participants in the focus group discussions: Syrian man.

²³ One of the participants in the focus group discussions: Palestinian woman.

how to take advantage of market opportunities, and addressing various challenges, as reflected in the project's documents.²⁴

Output 2.2: Participants trained on entrepreneurship and professional development skills

The activities of this output were conducted by providing three training sessions at different times during the project on the subjects of entrepreneurship and professional development skills. The entrepreneurship training had 175 participants across three training sessions (exceeding the target goal by 167%). Marketing training was provided for 50 participants (exceeding the target goal by 167%), and two sessions on workers' rights were provided for 95 participants (exceeding the target goal by 167%). There was general satisfaction among the majority of participants in focus group discussion sessions, with one saying, "The entrepreneurship skills provided me with the ability to better plan my project as I work on expanding it."²⁵

Output 2.3: Refugees trained on market-relevant vocational and/or technical skills

Through service agreements with several different parties (exceeding the required goal—the number of local partnerships, such as with NGOs, charitable organizations, and educational institutions established, to expand the scope of support and training for participants—by 200%). The project provided training to vocational trainers serving refugees (The goal was achieved by training trainers 200%). Vocational / technical training on income-generating skills was conducted. Pursuant to participants' skills and interests, and based on market analysis, technical training on livelihood skills were provided: E-marketing, marketing and packaging, web design, barbering, cooking, phone maintenance, and other skills (exceeding the target goal by 140%). 76% of Palestinian participants, or a household member, received vocational or technical training compared to 52% of Syrian individual participants. Results show that women attended more training sessions than men, with 79% of the total women versus 53% of the total men. One interviewee attributed this to the type of life skills that were provided, as they were more needed by women. This interviewee said that they are more needed for women considering the many cultural constraints, and the historical under-provision of skills development for women and challenges they face compared to men, such as the stereotyping of certain projects and professions.

The survey study conducted in the context of the project evaluation showed that participants, especially Palestinian refugees, were "very satisfied" with the technical training services provided (94%), while 6% reported being "satisfied" with those services. There was general satisfaction with the training materials' quality and diversity. Participants in the survey assessed that the outcomes of the training related to technical skills were excellent (70%), while 12% reported them as very good. Notably, some participants in the survey mentioned that they did not receive adequate training on technical skills (16%), mostly from participants with disabilities. Many participants with disabilities reported that even with technical training they feel they are unlikely to be hired, and find the process futile.

Output 2.4: Equitable market linkages established

Fair market links were established through mentors who equipped 50 participants with all the skills and professional guidance to enable participants to approach the markets. Mentorship was provided during

²⁴ One of the participants in the in-depth interviews: Monitoring and Evaluation Department of the Forsa project.

²⁵ One of the participants in the focus group discussions: Palestinian man.

home visits and follow-ups (mentorship provision exceeded the target goal by 167%). Outside of home visits, there was group training and ongoing support provided to enable participants to approach the markets and guide them to the right choice for their future jobs and needs (the number of participants who attended the vocational training exceeded the target goal by 167%). Participants in focus group discussions expressed an increased feeling of confidence and security because of these visits, which distinguishes the Forsa project from other projects. One participant in the focus group discussions said, "We felt supported by, and confident in, the livelihood and protection mentors and felt they were part of the family,"²⁶ and another Syrian woman added, "The guidance and counseling team played a role in my joining the project, as my husband was initially against my participation in the trainings until some of the project management team intervened, and I ended up participating in all of them."²⁷ Most participants surveyed evaluated the outcomes of the guidance and counseling (home visits) as excellent (82% of participants), while 16% reported them as very good, and a few participants rated them as good (2%).

Output 2.5: Refugees supported with the establishment of a sustainable source of income

Refugees were aided in establishing a sustainable source of income through support in developing livelihood roadmaps during fortnightly visits (visits exceeded the target goal by 167%) and facilitating the acquisition of (20) work permits (work permit acquisition exceeded the target goal by 176%). Most participants in focus group discussions mentioned that work permits are one of the main barriers that keep participants in the cycle of poverty. One participant said, "You can't imagine how difficult the issue of permits was for us. I accumulated fines for delayed permit renewal up to 570 JOD. In the context of my financial situation and accumulating debts, I couldn't have renewed the permit if I hadn't participated in the project."²⁸

Registration of home businesses in the Chamber of Commerce was facilitated in cooperation with the Jerash Municipality and the Department of Palestinian Affairs. In this regard, some participants in focus group discussions and an expert in in-depth interviews referred to the significant challenges they faced to achieve this activity. One said, "The procedures for registering projects are complicated. For example, you bring approval from the Ministry of Industry, but the governor refuses to accept it, or the landlord doesn't agree. Even if you get most of the approvals, the Ministry of Health says the standards don't apply because of the housing. Since most houses are not suitable, we obtained permission from the Department of Palestinian Affairs for 25 Palestinian families to open any type of business inside the camp with an official letter, overcoming these challenges with the help of the Forsa project."

Among the project activities was helping with applications for business grants, teaching participants how to write their business proposals (exceeding the target goal by 200%). Participants in focus group discussions mentioned that one of the main challenges they faced was the financial challenges to start their own projects. These projects were critical to achieve the overall goal of the project to contribute to the resilience of refugees and their exit from the cycle of poverty.²⁹ 86% of the beneficiaries who received grants rated this activity as "excellent," while 8% rated it as "very good," with similar proportions between men and women, most of the Syrian participants (96%) compared to Palestinian participants (76%).

²⁶ One of the participants in the focus group discussions: Palestinian woman.

²⁷ One of the participants in the focus group discussions: Syrian woman.

²⁸ One of the participants in the focus group discussions: Syrian man.

²⁹ Participants in the four focus group discussions

Project documents and results from focus group discussions showed a diversity of projects offered to 27% of participant refugees in the food production sector (40% Syrians, 13% Palestinians), 17% in small handicrafts (20% Syrians, 13% Palestinians), 13% in construction (16% Syrians, 9% Palestinians), and 10% animal husbandry (4% Syrians, 17% Palestinians).

There were concerns about project failures if there were similar projects in the relatively small space of the camp due to competition, but these fears were overcome through a livelihood plan for each family as one expert in in-depth interviews reported, "The project management team monitors the livelihood plan to guide households in case of similar projects in the same geographic area and advise them on the necessity of diversity in ideas. For example, in the productive kitchen, it is divided into (pastries, sweets, main dishes), and if a project is repeated, the grant is divided into two projects to mitigate this risk."³⁰

The majority preferred to take grants to start their own project, instead of working as employees elsewhere. For those who did want to access waged employment, wage subsidy support and job matching services were provided through mentors. For those who preferred to start their own business without employers' support, there were several prominent reasons, including some participants' refusal to be linked with companies, preferring to receive grants for their own projects. Most households see wage support as not dependable for their future employment and consider investing in their own projects a safer way to gain income security.

Most families prefer home-based projects, especially for women, because there's no place for children to stay while the mother works outside the home. One participant in an in-depth interview mentioned that networking with some companies and factories to employ refugees without needing wage support for those companies was a success of the project.³¹ Most families with members working for an employer were distributed across several sectors: 9% in agriculture (approximately equal between Syrians and Palestinians), 7% in food production (4% Syrians, 9% Palestinians), 4% in manufacturing (approximately equal between Syrians and Palestinians), and 4% in animal husbandry. Participants in focus group discussions mentioned the effectiveness of networking and employment support, especially for unemployed youth. One said, "We suffer from unemployment in the camp, especially among the youth. How will they be able to marry? My son was networked into one of the factories in Jerash, and thankfully he found a job."³²

Outcome 3: Refugees enhanced financial inclusion through access to formal and informal savings mechanisms, financial literacy training, and links with formal financial institutions

Enhancing financial inclusion for refugees through access to formal and informal savings mechanisms, financial literacy training, and links with formal financial institutions has had a significant impact on the project's effectiveness in terms of accessing stable financial resources, reducing emergency financial shocks, and developing their income management skills. It also strengthens their ability to make sound and independent financial decisions by understanding the available options to benefit from formal financial services, such as microloans and savings accounts.

Output 3.1: Access to savings mechanisms and financial services improved

³⁰ One of the experts in in-depth interviews: monitoring and evaluation employee in the Forsa project.

³¹ One of the participants in the in-depth interviews: one of Forsa's employees.

³² One of the participants in the focus group discussions: Palestinian woman.

The financial inclusion of families was enhanced by facilitating the registration of mobile wallet accounts in cooperation with Orange, where electronic wallets were opened for project participants, and they were trained on how to use the electronic wallet application. They received consumption support through the electronic wallet (100% of the target goal achieved). Training on financial literacy was conducted for 122 unique participants (100% of the target goal achieved). Participants in focus group discussions unanimously expressed their satisfaction with these activities and their effectiveness, noting improvements in their financial knowledge and behaviors such as starting to save regularly, using budgets, or investing.³³ The Forsa project team tracked these changes over the course of the project through various methods and collected testimonials and success stories from participants reflecting the impact of the course on their financial capabilities. These testimonials from participants provided qualitative evidence on the effectiveness of the Forsa project. Survey results indicated that 90% of participants rated the project's financial inclusion-related activities as "excellent," with a majority of them being women (91%), compared to men (88%).

Among the project activities, four savings and loan groups were formed (exceeding the target goal by 123%). All focus group discussions referred to their satisfaction with this activity for its impact in achieving the overall goal of the project. One of the participants said, "The funds will make us independent from taking loans, and everyone will benefit from them, meaning you can open a project with them or take it for development, and it will solve many problems for us."³⁴

Training was held for 104 participants from refugee households in the camp on the operations of savings and loans groups (exceeding the target goal by 167%). Continuous monitoring of savings and loan groups was conducted (exceeding the target goal by 123%). Among the activities was creating a list of all financial institutions in Jordan that offer loans through mapping, training participants, and supporting them to access formal financial institutions and services (exceeding the target goal by 167%). This proposal was examined through key performance indicators. One expert mentioned that it was challenging to implement this due to the fear of taking loans without proper study, which could lead to accumulating debts and imprisonment, especially for women. The survey study's participants highlighted the effectiveness of initiatives aimed at enhancing financial inclusion for impoverished households, underscoring the acquisition of financial skills they had not possessed before.

The principle of "do no harm" was considered in output number 3.1 related to informing participants to access financial activities according to one of the experts in in-depth interviews as follows:³⁵

Table (5): The Do Not Harm Policy followed by the FORSA project when mapping, training participants, and supporting them to access formal financial institutions and services is based on four main principles:

Ensuring the Safety of Survivors	Respect	Non-Discrimination	Confidentiality
In the process of providing awareness and guidance to households, encouraging them, and ensuring the use of safe and organized methods such as savings and loan associations,	The project's commitment to professionalism, privacy, and sensitivity towards its beneficiaries is evident through a series of rigorous policies and training programs for its staff:	The project's approach to inclusivity and non-discrimination is reinforced through meticulous training and orientation processes for its staff, emphasizing the	The principle of confidentiality is a cornerstone in the approach to interacting with beneficiaries, emphasizing the project's commitment to respecting and

³³ Participants in the four focus group discussions.

³⁴ One of the participants in the focus group discussions: Syrian woman.

³⁵ One of the experts in in-depth interviews: Livelihood Officer in the Forsa Project.

<p>the principle of "Do Not Harm" is achieved in cases where an individual struggles to cover their monthly obligation to the association, through the following measures:</p> <p>Presenting a comprehensive model within the trainings and life skills sessions specifically aimed at "accessing financial services," which includes a detailed explanation of the financial services participants might benefit from in very difficult situations or when expanding their businesses, and how they can benefit from it in a well-studied and planned manner.</p> <p>In the "accessing financial services" training, the advantages and disadvantages of using financial services are clarified, especially the consequences of taking out a loan without a detailed future plan on how to repay the amount and maximize the benefit from the financial service.</p> <p>After the training, a declaration form is distributed to the beneficiaries to confirm their understanding of the purpose of this training and that the beneficiaries are fully aware.</p> <p>During visits, if it is known that a beneficiary had previously taken a loan from these entities before the project, employees are instructed on how to guide and advise them to avoid any harm to the family and individuals. Additionally, the project's protection mentors provide them with financial management guidance and a plan for organized repayment.</p>	<p>All project staff possess experience in dealing with beneficiaries and know how to interact with them in a professional and proficient manner, ensuring the privacy of the beneficiaries' opinions, stories, and personal information. They have undergone numerous specialized trainings in these areas to enhance their skills and understanding.</p> <p>As part of the project's policy, any new staff is prohibited from interacting with the beneficiaries until they have completed a set of specific trainings related to this matter, successfully passed them, and received certification for these trainings. This ensures that all interactions with beneficiaries are conducted with the highest standards of professionalism and empathy.</p> <p>Before any training or activity, a meeting is held where the details of any sensitive topics related to the activity/training are discussed. Based on the protocol followed in the "accessing financial services" training, comments on how to deliver the training and guide the beneficiaries are provided. A declaration form is prepared for beneficiaries to sign, acknowledging their understanding of the training material and the primary purpose of the training. This process ensures that all participants are fully informed about what the training entails and the rationale behind it, further solidifying the project's dedication to transparency and informed participation.</p>	<p>significance of upholding human rights principles in all project activities and interactions with beneficiaries:</p> <p>All employees have received appropriate training to ensure non-discrimination. This foundational training is critical to creating an environment where all beneficiaries feel respected and valued, regardless of their background, ensuring equitable access to the project's services and resources.</p> <p>As part of the project's policy, any new employee joining the project undergoes an initial orientation period supervised by the employee's principal manager. This orientation ensures the new staff member comprehends all aspects related to protection, communication, and the humanitarian principles based on human rights that must be carefully adhered to during their tenure on the project and in interactions with beneficiaries. This process not only prepares new employees to perform their roles effectively but also instills in them the project's commitment to respecting and upholding the dignity and rights of all individuals they serve.</p>	<p>protecting the privacy of those it serves:</p> <p>The principle of confidentiality is among the core principles followed in communication with beneficiaries. All employees are instructed on how to handle files and cases of beneficiaries with complete confidentiality through case management, ensuring the utmost respect for their privacy.</p> <p>Annually, refresher training sessions are provided to review all related trainings on this subject, including the principle of non-discrimination, the adopted approach in the field of protection, and all humanitarian principles. This ensures that the staff remains updated on best practices and reinforces the project's commitment to these critical principles.</p> <p>Standard Operating Procedures (SOPs), protection policies, and work methods have been implemented, along with measures designed to ensure confidentiality and data protection when providing remote services, such as hotlines and case management over the phone. These procedures are crucial for maintaining trust and safety, particularly in the context of remote support, where the risk of breaching confidentiality might be higher without proper safeguards.</p>
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Outcome 4: Refugees leadership enables increased social integration and empowerment

This outcome focused on empowering and increasing the social integration of refugees by enabling them to become leaders within their host communities. Through developing their leadership and communication skills, building strong social networks, boosting their self-confidence, and encouraging them to actively participate in decision-making processes, refugees can influence policies and practices within their communities.

Output 4.1: Refugees are provided with relevant life skills training

36 sessions on life skills were held in a group environment covering 26 training modules, exceeding the targeted goal by 120%. Survey results indicated that all the participant households were satisfied with the life skills training. Among them, 86% rated it as "excellent" and 14% described it as "very good." Participants in focus group discussions noted that life skills training positively reflected on various aspects of their lives, both inside and outside the home. The training helped them manage their projects and make confident decisions, enhancing their self-confidence and improving their communication with the community. One participant stated, "Life skills training has a positive impact on how I deal with customers, with neighbors, and finally with my family. It made a difference in my life."³⁶

Output 4.2: Awareness of gender and disability inclusion is raised for men and women refugees

Training on the inclusion of people with disabilities was conducted to raise participants' awareness of the importance of integrating people with disabilities into society (the goal was achieved 100%). In addition, training provided participants with training techniques to convey messages related to gender equality and the inclusion of people with disabilities, exceeding the targeted goal by 113%. Also, an awareness session on child protection was held, the attendance exceeded the targeted goal by 238%. Awareness sessions were also conducted to increase refugees' awareness of gender equality and women's empowerment, exceeding the targeted goal by 130%.

Focus group discussions agreed that gender training was effective, positively impacting their daily life practices and knowledge transfer within the family. This led to women's continuous participation throughout the two-year program without interruptions due to barriers from their husbands. Some women rarely left the house before this program, sometimes for periods as long as nine months. The same women reported feeling more autonomous by the end of the project.

Regarding disability inclusion, female participants emphasized feeling respected by the project management team and comfortable dealing with them. Satisfaction did not significantly differ by nationality or age. Another significance of the training lies in facilitating communication with people with disabilities, building strong relationships, and learning from them according to their disability type. This positively affected participants' understanding of different disabilities and how to interact with people with disabilities within and outside the family context.

Some participants in focus group discussions stated that awareness sessions were their preferred method for spreading knowledge. When evaluating the effectiveness of the awareness session topics concerning participants' interests and needs, no differences were found between gender, age, or nationality. Most participants in each category reported that the trainings were relevant.

Output 4.3: Participants undertake community mobilization

Participants engaged in community mobilization by organizing the first initiative related to drug awareness, under the sponsorship of the Governor of Jerash, with the participation of community police and several drug awareness activists, exceeding the targeted goal by 127%. A session on community protection was also held to support refugees in identifying protection risks and solutions themselves, and

³⁶ One of the participants in the focus group discussions: Palestinian man.

conducting awareness and communication sessions to facilitate the exchange of information about protection risks and solutions, exceeding the targeted number of participants by 152%.

Among the activities, refugees were mobilized to press governmental agencies and NGOs to access their rights and/or take protective measures to mitigate risks. The initiative's attendance was diverse, including organizations, project participants, the government sector, extended family of participants, volunteers, and community activists, exceeding the targeted goal by 127%. Community-based protection self-help groups were also established in "Al-Husn" and "Suf" cities to assist families and support them in accessing services, exceeding the targeted goal by 233%. The quantitative results indicated a consensus among participants about their satisfaction with the networks created by the program, including group activities, with 80% rating them as "excellent," while 16% said they were "very good," and 2% described them as "good."

Focus group discussions revealed that participants found all project activities and interventions, including non-monetary values, to be of significant social importance to them. A close link was observed between their improved economic status, job security, and their desire to express their rights through self-led initiatives. Their economic, psychological, and social empowerment contributed to enhancing their ability to mobilize and build the community. One participant expressed the sentiment of the majority, saying, "I began to feel that I am a human."³⁷

3.1.2 Improvement Indicators

The Forsa project has made significant achievements in lifting families out of poverty through improvements in economic, social, health, and educational indicators:

Economic Improvement

The economic improvement observed among the project's participants showcases a significant step towards achieving self-reliance and reducing dependence on humanitarian assistance. Here are the highlighted outcomes of the economic empowerment efforts:

Increased Income and Self-Reliance: Participants reported an increase in income and an enhanced ability to meet their basic needs. The program successfully reduced unemployment rates in the camp as reported by participants in focus group discussions. Every household involved in the project received a grant, established their own business, and thus 100% of these families began to rely on their own businesses for income. Additionally, 40 families have members employed in other jobs, providing a secondary source of income and further financial stability.

Reduction in Seeking Humanitarian Aid: From the start of the program, participants did not seek any form of humanitarian aid, reflecting one of the program's stated goals—to lessen families' reliance on humanitarian assistance. This shift towards economic independence not only underscores the project's success but also illustrates a significant move towards self-sufficiency among the households involved.

Diverse and Successful Projects: The variety of projects and their success indicate the effectiveness of the market assessment and the impact of the training provided on relevant skills such as

³⁷ One of the participants in the focus group discussions / Syrian men

SUCCESS STORY

"As someone who previously couldn't engage in any outdoor leisure activities with my children due to constraints, I observed the adverse impacts this had on them. However, with the financial aid and grants from the project, I started allocating funds for their entertainment and mental well-being, aspects I became acquainted with through the Forsa project's training sessions. I'm proud to share that, today, my family enjoys both financial stability and psychological wellness."

A Palestinian participant of the Forsa project

entrepreneurship, small business management, personal skills, and more. These trainings have positively influenced households' abilities to manage their own projects effectively.

Financial Security and Savings: Most households experienced significant improvements in their savings levels since the beginning of the program, a change from the initial inability to save due to insufficient funds or a lack of knowledge on savings methods, such as savings groups. This improvement reflects an enhanced financial security among the participants.

Diversification of Income Sources: Some participant households started two projects, which reduce dependency on a single source of income and increases financial stability. Participants also improved their ability to invest and manage assets and projects, contributing to long-term economic growth.

These results illustrate the comprehensive approach of the project towards economic empowerment, not just through providing financial resources, but also by equipping participants with the necessary skills and knowledge to manage these resources effectively, leading to sustainable economic improvement and autonomy.

Stability of participating households

The project has made considerable strides in enhancing the participating households' resilience, particularly in terms of managing financial shocks or crises. Here's a breakdown of the progress:

Debt Management and Reduction: Among the households that had debts at the baseline (44 out of 46 families), there was a significant reduction in their debt levels by the end of March 2024, with 88% of these households reducing their debts. The remaining households with debt were either due to sudden health emergencies or investment purposes, indicating a move towards long-term financial stability for these households.

Increased Awareness and Knowledge on Debt Management: Most participants in focus group

discussions demonstrated an improved level of awareness and knowledge regarding debt and loan management. They were able to understand basic financial terms and principles of debt and loan management. A quarter of the participants were aware of debt management options, such as refinancing and repayment plans, which is critical for effective financial planning and crisis management.

Housing Security Improvement: There was a slight improvement in housing security, evidenced by the ability to secure safe and stable accommodation. Nearly half (48%) of the participants did not have to pay rent, while 42% managed to pay rent in the past three months, and 10% (Syrians) managed to pay rent once or twice in the same period. This indicates that while housing security has improved, it remains an area that could benefit from further support.

Housing as a Poverty Exit Criterion: Although housing was not included in the nine poverty exit criteria, the necessity of including access to decent housing for families as one of these criteria in the future is highlighted. Such inclusion would positively reflect on the physical health of the participants , considering none of the households reported living in a house or apartment sufficient for the family size.

This overview underscores the importance of a holistic approach to poverty alleviation, emphasizing not only the economic aspects but also the significance of housing and living conditions in achieving sustainable well-being for refugees. Including housing as a criterion for assessing progress out of poverty could provide a more comprehensive picture of the households' overall well-being and stability.

Improved Access to Education, Healthcare and Legal Services

The project has markedly enhanced access to education, healthcare, and legal assistance services, laying the foundation for a brighter future for participating families. Here are the key improvements noted:

Access to Education: Enrollment rates and the quality of education received by the children of participating households have improved, which is pivotal for the households' prospects. Participants in focus group discussions reported that, before the project, their children were often sent to work, and girls were married off before the age of eighteen as strategies to cover family expenses and combat poverty. These practices have ceased following participation in Forsa, signaling a significant program success in promoting education and reducing child labor and early marriage.

Enhanced Access to Healthcare Services: Access to health services has improved through referrals and the purchase of medical devices for households, contributing to better general health and well-being. As well as, health-related activities, such as medical days, have had a significant impact in diagnosing diseases, providing many with the necessary medications, and offering various medical services to people with disabilities. This has helped to reduce financial and health risks for many families.

Improved Access to Legal Services and Knowledge: There's been an improvement in access to legal services and knowledge, empowering participants to act effectively in emergencies. This increased legal awareness and capacity to manage legal issues significantly contribute to the households ' stability and security.

These improvements reflect the project's holistic approach to empowerment, addressing not just economic needs but also critical areas like education, health, and legal support. By tackling these areas,

the project not only enhances the immediate quality of life for refugee households but also lays down the foundations for sustainable long-term improvements in their living conditions and opportunities for advancement. This comprehensive support system is crucial for breaking the cycle of poverty and enabling households to lead more stable, secure, and fulfilling lives.

Improved Food Security

There was a notable improvement in the availability and diversity of food for participating households. Households that previously had to borrow money for food have stopped doing so, with a 100% decrease in households needing to borrow money for food. This indicates an increase in the ability to secure sufficient and nutritious food consistently.

Improvement in Social Integration

Participants have seen an increase in their involvement in community activities and the strengthening of social relationships. Their social activities have diversified to include savings groups, self-help groups, community organizations, and cooperatives. There's been an increase in the size and quality of the participants' social networks, thereby enhancing the social support provided. For example, owners of similar businesses would refer customers to each other, fostering a sense of belonging and acceptance within the community. Indicators also showed an increase in social support received from social networks and the community, especially after community mobilization and the initiative related to drug prevention.

Empowerment and Participation

The project significantly empowered individuals, especially women and people with disabilities, enhancing their ability to actively participate in the project's economic and social activities. Women's financial independence increased, with many starting their own projects or working for other employers. Indicators showed a higher rate of participation in decision-making processes and an improvement in the social status of the majority, reflected in improved mental health and well-being. Legal empowerment also improved with increased awareness and utilization of legal rights and protection provided by Forsa's training and referral services. Some women in the focus groups reporting a decrease in experiencing gender-based violence after their involvement in the Forsa project, which some attributed to having their own sources of income and reduced financial strain in the household. Women also felt more competent and capable in achieving their goals, reducing some stereotypical constraints related to freedom of movement or the right to work.

Graduation Criteria

Reflecting on the Forsa project's criteria for graduating from poverty—which are framed around household-centric indicators that resonate with the context and signify a transition out of poverty—participants are deemed “graduated” once they fulfill all the stipulated goals of the mandatory graduation criteria (with the exception of debt management and education, which were not deemed mandatory). **There were 72% of households that met all mandatory criteria, which means that they are considered to have successfully graduated from the program and into self-reliance. This exceeded the target of 60% graduation.** 100% of the 50 households involved saw increased household income, consistent food security for 2-3 meals a day and 96% have no current debt, among other improvements. The least met

core criteria is in savings, where 76% now have savings. The table below concisely demonstrates the efficacy of the program's interventions in facilitating this transition out of poverty:

Table (6): Graduation results of households benefiting from the Forsa project

Standards	Indicators	Thresholds of success	Descriptions
Self-confidence	Confidence in efficiently handling unexpected future events and situations / Confidence in self-respect and reliance.	Head of the household is confident of their household's future and ability to deal with shock.	<p>The survey results showed that 100 percent of the targeted groups felt an improvement in their self-reliance and self-confidence.</p> <p>96% of participants stated that they acquired personal and leadership skills, including planning, time management, and decision-making, with monitoring and evaluation reports indicating that 100% acquired these skills.</p> <p>94% of the participants reported gaining knowledge that would help them achieve financial and social independence in the long term, with monitoring and evaluation reports stating that 100% acquired this knowledge.</p> <p>All participants, 100%, believed their situations would improve in the future, and they would be able to effectively deal with future pressures and challenges.</p>
Income Source	How families support themselves to meet their basic needs.	Households should rely on sustainable productive activities (work) as the primary source of income to meet basic needs.	<p>The families participating in the program demonstrate a clear diversity in income sources, indicating a state of economic stability. The indicators below highlight some of these income sources:</p> <p>100% of the families relied on employment to meet their basic needs over the past three months.</p>

			<p>100% of the families in the program have working members, with 100% of Syrians and 96% of Palestinians.</p> <p>Some families have more than one working member.</p> <p>46% are employed by other employers, including 36% of Syrians and 57% of Palestinians.</p> <p>82% of the targeted families have completely stopped relying on aid, while 18% reported receiving aid irregularly.</p>
Income Level	The total income earned by the family from work (JOD) over the past three months.	An individual's share of productive income (i.e., income from all types of work) must exceed the poverty line in Jordan, which stands at 68 JOD per person. It's worth noting that the poverty line per individual per month increased several years ago to become 100 JOD per person monthly.	<p>100% of families reported an improvement in their income.</p> <p>100% of participants with disabilities reported an improvement in their income.</p> <p>Approximately half of the participants in the focus group discussions mentioned that the income sources for the benefiting households have stabilized over the past three months.</p>
Savings	The funds that the family has saved, or assets that can be sold if necessary.	All families should have sufficient savings to cover one month of expenses.	<p>76% of households have savings, with 34% having enough savings to cover one month's expenses. Which means that 76% of households met the Graduation criteria related to saving domain.</p> <p>18% of families had savings of more than 100 JOD.</p> <p>26% had savings between 101 to 200 JOD</p> <p>14% had savings between 201 to 300 JOD.</p> <p>2% had savings between 301 to 400 JOD.</p>

			<p>16% had savings over 400 JOD.</p> <p>Most participants in focus group discussions set specific financial goals for their savings and measure the achievement of these goals, with some allocating a portion of their savings for emergencies.</p> <p>Most participants in focus group discussions can access financial services, such as banks, savings funds, and lending places.</p> <p>Participants utilize various financial tools to manage their savings effectively, including digital wallets.</p> <p>Most participants in focus group discussions are aware of the principles of saving and its importance, how to manage savings effectively, and the ability to apply acquired skills in planning and managing savings.</p>
Debt/Loan Management	The current amount of debt on your family in JOD	An individual's share of the family's debt should not exceed 178 Jordanian Dinars	<p>96% of families engaged in the program have no debts, compared with 44 out of 46 families that had debt at the baseline.</p> <p>There was an improvement in the level of awareness and knowledge regarding debt and loan management among many participants in the focus group discussions, with participants able to understand the basic financial terms and principles of debt and loan management.</p>
Women's Empowerment	The extent to which women from the household are accepted to start a business venture or work outside the home in a regular paid job	Families accepting women working outside the home in a regular paid job and women in the family making decisions that affect the household	<p>Economic Participation: Following the project's intervention, all participants are now capable and willing to engage in home-based projects. Additionally, they are open to pursuing employment opportunities abroad, provided that the work environment and compensation meet their expectations.</p> <p>Women's Participation in Decision Making: Most households share financial decision-making between spouses and share non-financial decision-making.</p>

			<p>Social Status: Most women participating in focus group discussions reported improvements in social status in terms of better mental health and well-being, and enhanced legal empowerment through increased awareness and utilization of legal rights and protections offered by Forsa program training and referral services.</p> <p>Impact on Gender-Based Violence: according to focus groups, some women reported a decreased incidence of gender-based violence in their households.</p> <p>Self-Efficacy: Women's sense of competence and ability to achieve their goals has increased, contributing to the reduction of some stereotypes related to freedom of movement and the right to work.</p>
Food Security	How the family describes their food consumption yesterday and what the meals included	The family has two or more nutritious meals daily on average over the last three days.	<p>Food Availability: All families (100%) participating in the program were able to consume two to three meals a day.</p> <p>Food Quality: All families (100%) participating in the project described their meals as excellent in terms of ingredients.</p>
Education (Optional)	Attendance of school-aged children at school during the last three months.	All school-age children have attended school regularly in the last 3 months	<p>Access to education: Only 2% of families have school-age children who do not attend school. It turned out that the reasons for not attending school were health reasons for the aforementioned family.</p> <p>Some of the participants indicated a decrease in the percentage of their children being absent from school.</p> <p>Quality of education: A quarter of the participants in the focus group discussions indicated the provision of some educational resources, such as educational resources such as books.</p>
Social inclusion	Do family members participate in any community group activities?	Is the family an active member of a community group?	<p>Participation in Community Activities: 100% of families participate in community activities (initiatives).</p>

			<p>Activity Diversity: The activities of participants in the survey varied to include savings groups, self-help groups, community organizations, and cooperatives.</p> <p>Social Relationships: There was an increase in the size and quality of participants' social networks, thereby increasing the provided social support. For example, participants in discussion sessions with similar projects would refer customers to each other for mutual benefit.</p> <p>Sense of Belonging: Participants in discussion sessions felt an increased sense of belonging to the local community in Jerash camp and among participants in the Forsa project, including employees, participants, and trainers, describing the program as a family.</p> <p>Social Empowerment and Influence: Through community mobilization and initiatives related to drug awareness, survey results indicated unanimous satisfaction among participants with the networks established by the program, including group activities, with 80% rating them as "excellent" and 16% as "very good."</p>
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3.1.3. Equity of Outcomes (Non-Discrimination)

Regarding the equity of outcomes and consideration of gender, disabilities, and the elderly, the project was able to achieve positive results for almost all participants. People with disabilities from the households targeted in the project participated in all its activities, including training activities.

Half of the participants with disabilities in the survey (50%) who underwent training within the framework of the program indicated that they did not obtain jobs. This issue was attributed by an expert in the in-depth interviews to the challenging employment situation for individuals with disabilities in Jerash Governorate. The expert attributed fault to the government entities' shortcomings and the private sector's failure to hire, or hire for exploitation, as main factors limiting employment for persons with disabilities.³⁸ This situation calls for more efforts from Ministry of Labor and concerned civil society organization to employ persons with disabilities, aligning with the majority of studies, highlighting the employment gap despite international laws stating their right to employment and work.³⁹ The United

³⁸ In-depth interview with a expert in Livelihood and Economic Empowerment.

³⁹ Phenix Center for Economic Studies, Monitoring and Identifying the Needs of Persons with Disabilities in Garment Factories, International Labor Organization, 2022.

Nations General Assembly's Convention on the Rights of Persons with Disabilities, resolution (61/611) from 2006, Article (27), ensures the right of people with disabilities to work, equal opportunities, appropriate wages, and access to employment and training services.⁴⁰ Jordanian law mandates public and private institutions with 50 employees must hire at least one person with a disability.⁴¹ If the number of employees exceeds 50, they must hire them at a minimum rate of 4% of their workforce, provided the nature of the work accommodates that.

Overall, participants with disabilities in the survey felt that the Forsa project improved their sense of security and well-being, thus positively affecting their mental health, with (88%) of people with disabilities versus (81%) of those without disabilities reporting this improvement. Activities like World Reading Day for Children, International Women's Day, and the savings group and bazaar trip contributed to raising the psychological well-being of individuals. On the other hand, the project's monitoring reports, which are based on fortnightly visits to the households involved in the project, indicate that all households witnessed an improvement in their psychological state to varying degrees, but all of them improved their mental health by 100% after the project's interventions.

The project showed sensitivity to conflict but particularly helped all households through gender training, changing some participants' perspectives on women and altering stereotypes. One participant mentioned, "I understood that my culture dictated that it was shameful for women to work—the best thing for them was to stay at home. Forsa project taught us how to educate our daughters to integrate into society and work."⁴² Another participant shared, "I am a living example. I was a housewife, and it was rare for my husband to allow me to go out, sometimes staying in for up to nine months with rare outings with my daughters. After the Forsa project, I went to the Ministry of Interior in Amman to complete my project's registration procedures alone and attended lectures by myself. This project was an opportunity for me 'to prove myself'."⁴³

There were no discriminatory practices in the project, as all survey participants (100%) mentioned that the procedures were fair. This was echoed in focus group discussions, with one participant expressing the majority's view: "They treated us all the same, and in our first meeting at the association with the Forsa project, they told us we are now 'Forsa family'."⁴⁴

The project took gender needs into account, providing childcare for participants' children and safe play areas for them. Among the positive practices: 54% of business owners were women, 41% of those who received cash for protection were women, and 88% of technical training participants were women, with women's participation rate in professional and life skills training at 62%.

Project participants received gender training, which raised awareness based on roles and responsibilities. One participant in the in-depth interviews noted a relative change in some stereotyped roles and

⁴⁰ United Nations General Assembly (2006). General Assembly Resolution No. (61/611), December 13.

⁴¹ Law of the Rights of Persons with Disabilities No. 20 of 2017, Jordan.

⁴² One of the participants in the focus group discussions: Palestinian man.

⁴³ One of the participants in the focus group discussions: Syrian woman.

⁴⁴ One of the participants in the focus group discussions: Syrian woman.

responsibilities, saying, “Men began to stay with the children at home to help their wives attend the courses in the Forsa project, and most importantly, the training times were flexible.”⁴⁵

Transportation was an issue for some women. Allowances were provided for some trainings only, explained by the Forsa team as a budgetary constraint. After receiving gender training, household decisions became participatory, with 64% of participants stating that household financial decisions were made jointly by husbands and wives, without differences based on nationality. Another outcome was the participatory decision-making in non-financial family matters. It was reported as equally shared by 62% of men surveyed versus 42.4% of women, without nationality differences.

3.1.4. Feedback and Complaints

In the quantitative assessment conducted, it was unanimously reported by participants that the project successfully addressed their tangible needs. This indicates a comprehensive understanding and response to participant requirements by the project. In focus group discussions, households unanimously acknowledged the project’s provision of an informative document detailing various channels for submitting suggestions, grievances, and for obtaining follow-ups. This document was systematically distributed among participants and made accessible at the program’s principal office, outlining the following mechanisms:

Direct Communication: Available throughout the week, excluding public holidays, via a dedicated toll-free helpline hosted by the DSPR for the intake of suggestions and complaints.

Digital Communication: Offering round-the-clock availability for sending text messages or WhatsApp messages every day of the week.

In-person Engagement: Facilitating direct interaction with the assigned staff available throughout the working week, except on official holidays designated by the project.

Suggestion Box: Positioned strategically within the premises of the Church Council Association for easy access.

These channels enable all participants to engage in a transparent dialogue with the project management, allowing for the submission of complaints, suggestions, inquiries, and feedback—both positive and negative—regarding the services offered or the conduct of the association’s staff. The informative documents further elaborate on the broad spectrum of issues that individuals are encouraged to report, such as any instances of exploitation, bribery, or inefficiencies in the organization, communication, or planning. It was explicitly communicated that the act of submitting grievances would not adversely affect the entitlement to services, assuring that all complaints would be addressed with utmost confidentiality.

Notably, the project also considered the inclusivity of its feedback mechanisms, ensuring that the suggestion box was accessible to persons with disabilities, the elderly, and children by installing it at an appropriate height, as verified by the project’s team.

3.1.5 Summary of Project Effectiveness:

⁴⁵ In-depth interview with a expert in Livelihood and Economic Empowerment.

The evaluation above demonstrates that the project interventions were successful in achieving the planned outcomes across all targeted dimensions, with a notable improvement in participants' self-reliance. This indicates the program's effectiveness in enhancing the autonomy of its participants. On the other hand, individuals with disabilities reported lower satisfaction rates with some services compared to non-disabled individuals, necessitating a specific evaluation of the services provided to this group. Despite this, participants noted that the services were equitable and non-discriminatory. Additionally, an effective feedback and complaint system was implemented, as participants in focus groups reported being aware of the system and receiving the necessary follow-up on their submissions. This reflects a commitment to ensuring the quality of services and responding to the needs and feedback of beneficiaries. Therefore, the project succeeded in achieving its desired goals, emphasizing the importance of ongoing work to improve service quality and ensure they are provided fairly and equally to all participant groups, based on the feedback and complaint system for continuous improvement. The following table illustrates this.

Table (7): Summary of Outcomes (Effectiveness)

Dimension	Outcomes
Achieving Planned Outcomes	<ul style="list-style-type: none"> • Successfully achieved the planned outcomes across all axes. • There was a significant improvement in the overall ability of participants to rely on themselves.
Equity of Outcomes (Non-Discrimination)	<ul style="list-style-type: none"> • Outcomes were equitable in terms of significantly reducing discrimination. • Persons with disabilities generally had lower satisfaction rates with some services compared to non-disabled individuals. • Participants in the project indicated that the services were equitable.
Feedback and Complaint	<ul style="list-style-type: none"> • There was a system for feedback and complaints. Beneficiaries in focus group discussions noted that they were aware of the complaint system and received follow-up.

3.2 Efficiency

Efficiency can be defined as the extent to which an intervention achieves, or is likely to achieve, results in an economical and timely manner. In other words, it refers to converting inputs (money, expertise, natural resources, time, etc.) into outcomes and impacts in the most cost-effective ways possible, compared to possible alternatives in the context and within the intended time frame, or a time frame reasonably adjusted for the evolving context requirements. Based on these criteria, two specific areas were examined: cost efficiency and timing. Overall, the intervention was found to be highly efficient both in terms of cost and timeliness.

Economic Cost Efficiency: Project activities were highly efficient in terms of economic cost, as all services provided through the Forsa project were free of charge, encouraging targeted groups to access the services. This was due to the project management team's orientation towards providing high-quality

services, with funds invested for the participants' benefit. Focus groups confirmed they felt the program always met their needs in line with the project's goal of increasing self-reliance for these households .

There were several changes in the project during its implementation that allowed for the most efficient and impactful use of the budgeted resources, which amounted to approximately 759,000 Australian dollars. One of the major challenges faced in this area was the fluctuation of the Australian dollar exchange rate, which was overcome through cooperation between the funding entity and the project management team.

The intervention was highly efficient in terms of economic cost, managing to exceed goals within the same budget. In this context, it can be said that due to some budget items being lower cost than anticipated and to meet the desires of the participants more than expected, the project management team was able to network with institutions and companies for free, serving a larger number of job seekers. Since many services that participants were referred to were free, the project was able to exceed impact goals within the budget, and estimated costs were less than initial projections.

The integrated approach that combines livelihood and social protection interventions has proven to be superior to traditional alternatives in terms of effectiveness and efficiency, as it provides comprehensive and sustainable support that helps participants graduate from poverty effectively and sustainably.

Consideration on whether the project was implemented in the most efficient way compared to alternatives, especially considering the integrated approach that combines livelihood and protection interventions are summarized as follow:

- The integrated approach, which combined livelihoods and protection for refugees, provided them with greater opportunities to graduate from poverty in sustainable ways.
- The project did not focus on just one aspect, such as financial support only, but instead provided a comprehensive approach, including skills training, guidance, and market access.
- One of the project's features was combining social protection with livelihood enhancement, which ensured a supportive environment for refugees to sustain their success after the project's conclusion.

Based on the cost-benefit analysis, the project is very suitable to be considered as part of the social protection systems in Jordan, as it provides a comprehensive and sustainable approach to support poor families and refugees, focusing on enhancing livelihoods and reducing dependence on external aid. The evaluation showed that the graduation from poverty program provides a higher return on investment compared to traditional programs, and integrating the graduation approach into the social protection system in Jordan could improve the efficiency and effectiveness of current programs, particularly those offered by the Ministry of Social Development, the National Aid Fund, and the Zakat Fund.

From the above results, it is evident that some improvements that can be made to streamline processes, enhance efficiency, and increase the effectiveness of the graduation approach in future projects include:

- Involving companies in designing training programs to ensure that the training meets labor market needs.
- Engaging participants in designing and developing future programs to ensure they meet their needs.

- Improving integration with government social protection programs to provide sustainable support to participants.
- Supporting capacity-building for government institutions to ensure the programs continue effectively.
- Using evaluation results to develop better and more efficient funding strategies.

Timing: Regarding timely execution, all survey participants indicated that the timing of activities was suitable for them, confirmed by participants in focus groups, who found the training schedule appropriate and were well informed about the sequence of activities.

Furthermore, participants were asked about the waiting time to receive referral services. Despite time-consuming bureaucratic procedures for some services, from hospitals or legal proceedings from courts, most reported that waiting times were not long, with about a quarter of focus group participants stating they received services on the same day they needed them.

In addition, some adjustments were made to the timing of certain activities, reasonably modified according to the context requirements related to delays in approvals from the Ministry of Interior, the municipal government, and the Ministry of Health. These time frame adjustments were considered reasonable and aligned with the participants' needs.

For Act for Peace and DSPR, the objectives were accomplished within the designated two-year window. Many targets were exceeded in the appropriate period, showing high timeliness. The high flexibility demonstrated by the Forsa project management team in training times to suit participants' needs, in regards to gender, and adjusting some activity times to suit the situations of mothers who were restricted by their children's school times, was also noted as increasing impact and inclusivity.

Overall, the intervention was characterized by high efficiency, whether in terms of financial management or timely service delivery. The efficiency evaluation shows that the project achieved positive results in all these dimensions, reflecting its effectiveness and efficiency.

Table (8): Summary of Outcomes (Efficiency)

Dimension	Outcomes
Cost	The intervention was found to be highly efficient in terms of cost, incorporating numerous interventions that allowed for increased cost efficiency. This enabled the Forsa team to surpass the agreed target number of participants for each activity, thereby providing greater benefits to more of the participants within the targeted households.
Timing	The interventions were conducted in a timely manner, with all participants reporting satisfaction with the timing of training programs and all project services, including the timing of service provision and referrals.

3.3 Sustainability

Sustainability can be defined as the extent to which the net benefits of the intervention are likely to continue after the project ends. The participants summarized the sustainability of the project in the survey results, with 96% stating that the positive effects gained from the Forsa project would continue to benefit them in the future. Here are the most common reasons from participants, according to the open-ended responses in the questionnaire, where respondents could choose more than one answer: The project will have a sustainable impact from teaching skills that continue with participants after the project ends, teaching how to develop and manage projects, imbuing various skills they benefit the community, improving understanding of financial matters and correctly saving money, increasing participant credibility, and in the ongoing project ideas that are being shared among the community. Participants indicated that after the end of the Forsa project, 73% no longer depend on aid, although they have not stopped using it, while 22% stated they no longer depend on it at all. It can be said that some interventions of the project were characterized by sustainability, and others were relative sustainability, given the short life span of the project's first phase. The following sections detail the extent to which the project has achieved sustainability in key areas.

Sector coordination

The project's databases and the support provided to partners enhanced the prospects for sustaining the project's intervention outcomes, including the development of more support networks across the target areas. In particular, the establishment of savings and lending groups that will continue with households was highlighted, with survey results indicating that 88% of participants engaged in community activities related to savings groups, self-help groups, and cooperatives. One participant in the focus group discussion sessions mentioned, "We've moved beyond thinking about loans, thanks to savings groups, which are better because there is no interest costs from the savings group, which will help us expand our projects in the future."⁴⁶

Technical, business and life skills training

Training on various skills (life and technical) in the project is fundamental in enhancing the project's capacity for long-term continuity and growth, in terms of capacity building and providing insights for future project improvements. As one expert in the in-depth interviews pointed out, "Sustainability was achieved through increased awareness, training, and personal skills that we made sure they applied in their lives and dealings, in addition to training them on technical skills that help them find work, which helped us ensure knowledge transfer and collaboration."⁴⁷ Moreover, courses and awareness about entrepreneurship are essential parts of promoting a culture of entrepreneurship and economic sustainability, aligning with survey results that 78% of participants found the training they received from the project helpful in finding job opportunities for them and their family members, or in operating their future projects.⁴⁸

Information and referrals

The Forsa project management team provided information and referrals to refugees, increasing their awareness of available services, allowing them to act in various emergency situations, which is of long-

⁴⁶ One of the participants in the focus group discussions: Syrian men

⁴⁷ In-depth interview with a expert in Livelihood and Economic Empowerment

⁴⁸ Participants in the four focus group discussions

term benefit to individuals, households, and communities. Early disease detection through primary care screening can yield long-term benefits for individuals, a sentiment agreed upon by the majority of participants in focused discussion sessions who received referral services.⁴⁹ For instance, one participant said, “I have a 15-year-old daughter with a jaw misalignment. I was directed by the project management team to King Abdullah Hospital, and since then, my daughter’s condition has been well-monitored, and I benefited from their help and became a reference for surrounding women regarding medical referral.”⁵⁰

Physical and mental health

Indicators of the project’s intervention sustainability include improved mental health indicators for participants, affecting quality of life positively. Survey results showed that 82% of participants expressed feeling secure and improved in their psychological health, with similar rates among Syrians and Palestinians, with 88% of women compared to 71% men. The change in some stereotypical images of women regarding the freedom to leave the home for activities and work was cited as a reason during discussion sessions. In this context, a participant in the focus group discussion sessions mentioned, “My psychological health improved, and my self-confidence increased after managing my economic issues, which were a source of anxiety due to my illness, my husband’s illness, and accumulating debts.”⁵¹ One of the project sustainability outcomes was also improving physical health, such as providing some medical devices to patients or people with disabilities, like prescription glasses and hearing aids. One respondent mentioned, “My mother was suffering from health problems. I had to pay for transportation every time I wanted to go to the hospital, but Forsa provided me with a nebulizer at home, and I no longer needed to go to the hospital.”⁵²

Market linkages and networks

Some residents in the Jerash camp worked with other projects and partners, establishing marketing links and networking with key actors, which will aid in the sustainability of the project interventions in terms of building communication networks and leveraging their experiences. This means exchanging knowledge and expertise and adding value to the community through disseminating educational or advisory content or even seeking strategic partnerships to enhance the impact range of their projects, especially for Syrian refugees. This will enable other organizations in this field to serve these populations more easily in the long term. It’s likely that these benefits will continue following the intervention because the participants, who unanimously reported in the survey that the project provided useful guidance on job types, companies, and sectors offering suitable employment opportunities and networked them with each other. One expert says, “Women were networked with my association, and I in turn networked them with the municipality, which helped their participation in several bazaars.”⁵³

Work and business permits

One consideration for enhancing sustainability after the project ends, relates to supporting small projects and providing devices and equipment each according to their project, in addition to issuing 20 work

⁴⁹ Participants in the four focus group discussions

⁵⁰ One of the participants in the focus group discussions: Palestinian woman

⁵¹ One of the participants in the focus group discussions / Syrian Women

⁵² One of the participants in the focus group discussions / Palestinian Men

⁵³ One of the experts in in-depth interviews/head of an association in Jerash Governorate

permits and registering businesses with the Ministry of Industry and Trade. This gives personal projects legal recognition, enabling them to conduct business legally, open bank accounts, sign contracts, apply for necessary licenses and permits, access financing, participate in bazaars and exhibitions, and reduce long-term dependency on aid.

Financial inclusion

Facilitating access to financial services and providing participants with a list of financial institutions in Jordan that offer loans, and financial awareness sessions have contributed to increasing financial literacy among the population in the long term. One respondent in the focus group discussion sessions said, “There was a young man I know who started projects, but they failed until he became unable to repay his debts. He had no ability for financial planning. I taught him how to conduct a project study, identify needs, and guided him with what I learned from the project.”⁵⁴ Another added, “We had poor financial management, bills for electricity and rent accumulated, but through the Forsa project, we learned how to manage our finances well, understand our monthly income and expenses, and how to prioritize and repay debts.”⁵⁵

Table (9): Summary of Outcomes (Sustainability)

Dimension	Outcomes
Sustainability	Evidence suggests that graduating from poverty, alleviating debt burdens, increasing reliance on income generated from employment regardless of the source, and a significant reduction in dependency on aid, play a crucial role in ensuring the sustainability of the project’s outcomes in the long term. These elements combined pave the way for greater financial and social independence for participants, enhancing their ability to effectively face future challenges, and contributing to the overall sustainability of the initiative.

⁵⁴ One of the participants in the focus group discussions / Palestinian Women

⁵⁵ One of the participants in the focus group discussions / Syrian Men

SUCCESS STORY

“Previously, my life was largely confined to the boundaries of my home, I only stepped out when absolutely necessary and always under the accompaniment of my husband or sons. There were periods, extending up to nine months, when my daughters and I remained indoors. On the rare occasions I needed to visit the health center, my husband had to leave his job to be with me. However, our engagement with the Forsa project marked a significant turning point. It’s hard to believe, but I independently navigated my way to the Ministry of the Interior in the capital, Amman, to register my project and actively participated in all the trainings and awareness sessions provided by Forsa. This project gave me a platform to establish my identity.”

**A Syrian Woman
Participant**

3.4 Non-Participant Families’ View on the FORSA Program from the Waiting List

The study highlights the impact of the Forsa project on improving the socio-economic indicators of participating households, demonstrating that Graduation Approach project services require a comprehensive approach. The study not only considers the project's impact on direct participants but also on surrounding groups, including neighbors and the local community. It enables the identification of economic and social changes in families that did not participate in the program and the factors and interventions outside the project that affected the entire local community. Understanding the project's impact on these groups can help determine the project's success in enhancing social cohesion and improving living conditions for the entire community. It also provides a control group to compare the impacts achieved for direct participants compared to those in their communities who did not participate directly in the project. This provides valuable insights for the Forsa project, policymakers, practitioners, and researchers interested in designing and implementing similar projects. In this context, a survey was distributed to 25 families on the project's waiting list, asking about their economic and social situations and the general context of changes in the local community. The analysis below explores this situation and its transformations:

Characteristics of Families on the Waiting List

The demographic characteristics of households on the waiting list somewhat resemble those of households before joining the Forsa project, in terms of their low quality-of-life indicators related to economic status (household income, sources of income, savings), food security level, access to education and health services, social integration and sense of belonging, and mental and physical health. Households on the waiting list reported relying on work to meet their basic needs (72% of households), while (44%) depend on assistance, (16%) are forced to borrow money for their basic needs, and (4%) depend on remittances from relatives and friends. This is compared with 100% of Forsa project households that are now relying on work to meet their basic needs, including

some households with multiple working members. These households lack financial skills, as indicated by a 0% savings rate among them, compared with 76% of Forsa households that have savings after the project.

The Forsa Project from the Perspective of Households on the Waiting List

Results indicate that households benefiting from the Forsa project witnessed significant improvements in economic status, food security, and access to education and health services, as well as improvements in social integration and mental health. The findings show the widespread benefits of the project, and households on the waiting list were aware of the services provided by the Forsa project, which met the needs of their fellow community members and created a desire to participate in a similar program if available.

The vast majority (96%) of households on the waiting list were notably attracted to the Forsa project due to its unique and distinctive services and activities compared to other projects in the Jerash camp. Two-thirds (68%) of these households expressed a desire to join Forsa to achieve self-reliance in the future.

All families on the waiting list observed that Forsa's activities had a positive impact on participating households. They attributed this to direct observations of the project's outcomes in terms of improving participants' livelihoods, increasing self-reliance, and bettering lives through work projects and job opportunities. The project encouraged continuous work, talent development, and exposure to new knowledge and experiences through lectures and training, alongside psychological support that visibly enhanced the participants' happiness.

The households on the waiting list unanimously agreed on the necessity of such projects in the Jerash camp, citing poverty, poor economic conditions, high unemployment rates, lack of basic services, significant reliance on humanitarian aid, and weak economic and social empowerment of women as key reasons.

When assessing how joining Forsa could have affected their self-reliance, households on the waiting list had a positive outlook, confident that the program could lift them out of poverty. About 60% of those on the waiting list knew Forsa participants directly and unanimously agreed on the improvement of their life conditions. Their evaluation of the project and knowledge about it was based on personal acquaintances (76%) or direct observation of the project's successful impacts and activities (44%), while social media had no significant role in spreading awareness about the project.

Overall, the results show the local community's positive perception of the program, highlighting its contribution to improving the economic situation of participants and creating a more supportive community environment. The program also enhanced social cohesion by promoting cooperation and mutual support among participants and their neighbors (28%), raising the living standards of participants, and generating interest among those on the waiting list, all of whom expressed a desire to participate in the program, pointing out the need for more opportunities for everyone.

4 Conclusion and Recommendations

4.1 Conclusion

The evaluation reveals that the project interventions were overall successful in achieving the planned outcomes across all targeted dimensions, with a noticeable improvement in participants' self-reliance. This indicates the program's effectiveness in enhancing the beneficiaries' independence. Participants noted that the services were equitable and non-discriminatory. An effective feedback and complaint system was implemented, as participants in focus group discussions reported being aware of the system and receiving necessary follow-ups. This reflects a commitment to ensuring service quality and responding to participants' needs and feedback. Thus, the project succeeded in meeting its goals, emphasizing the importance of ongoing efforts to enhance service quality and ensure equitable and equal delivery to all participant groups based on the feedback and complaint system for continuous improvement.

The intervention is marked by high efficiency in financial management, timely service delivery, and the suitability of training programs. The efficiency evaluation shows that the project achieved positive outcomes across these dimensions, reflecting its effectiveness and efficiency. In terms of cost, the project was highly cost-efficient, developing and implementing numerous interventions in a resource-efficient manner. This approach allowed the program team to expand services to a greater number of participants, above projected target participation rates, across various project areas, enhancing the positive impact of the intervention. Regarding timing, interventions were executed promptly, with all participants satisfied with the training programs' scheduling and the timing of services and referrals. This indicates well-planned and effectively coordinated programming, maximizing the benefits of the services provided. The training materials were notably appropriate, designed to suit all ages, educational levels, genders, and the needs of persons with disabilities, successfully targeting required skills and attitude changes. This diversity and suitability contributed to enhancing the project's effectiveness and allowing all participants to fully benefit from the provided interventions. Overall, the evaluation demonstrates that the project was implemented with high efficiency, focusing on optimal resource use, and timely interventions, contributing to the project's successful achievement of its goals.

The evaluation shows that many elements of the project have a sustainable impact, with benefits continuing beyond the project, such as sector coordination, information and referrals, enhancing awareness and improving the quality of life for most participants, possessing professional, personal, and social skills, alongside financial self-reliance through expanded economic participation of participants, diversified income sources, and debt relief. However, other parts of the project require ongoing support to ensure the continuity of these benefits. To increase sustainability, it is essential to focus on building the local capacities of ministries such as the health, education, and labor ministries, although this strategy faces challenges that may hinder its realization.

4.2 Recommendations

Despite the project's interventions being largely successful in achieving its proposed outcomes with fairness, efficiency, and high sustainability, some key areas could be improved to enhance the effectiveness, efficiency, and sustainability of the project's interventions in future phases. Here are the recommendations for improving the project based on survey results, focus group discussions, expert opinions, and project analysis:

Effectiveness-related recommendations

- Develop training programs for people with disabilities that align with the labor market and provide them with the necessary skills.
- To enhance the effectiveness of training materials in targeting effective skills, targeted groups should be encouraged to engage in self-learning and utilize interactive digital resources that they can use independently.
- Reassess income level indicators after another year from this evaluation, as small projects need time for marketing and flourishing.
- Improve access for people with disabilities to training venues and provide suitable transportation, especially for those with mobility disabilities.
- Conduct a detailed analysis to identify the most needy and vulnerable groups to ensure resources and efforts are effectively directed towards those in dire need, for example, engaging deaf and blind refugees or abused women.
- Conduct periodic evaluations after awareness campaigns to measure their effectiveness and identify areas of success and challenges, adjusting the program based on evaluation results.
- Include the criterion of suitable housing within poverty exit indicators, especially for Syrian refugees who have to pay rent compared to Palestinian refugees who have higher rates of homeownership.
- Encourage refugee participation in designing and implementing programs to ensure that services provided are appropriate and responsive to their actual needs.
- The need to appoint a communication coordinator with governmental agencies, the private sector, and stakeholders regularly throughout the project implementation period, not within specific periods, as building strong networks enhances the program's reputation and serves beneficiaries sustainably.
- Identify market needs in line with the region's nature, provide training in tourism projects considering the tourist nature of Jerash, and diversify ideas in proposed projects to avoid project similarity and increase the chances of their success.

Efficiency-related recommendations:

- Train employees and service providers on the Trauma-Informed Approach, known as the "four 'R's," in terms of understanding potential pathways to recovery (realizes), recognizing signs and symptoms of trauma (recognizes), integrating knowledge about trauma into policies and practical

practices (responds), and seeking to resist re-traumatization, given the possibility of violence or post-traumatic cases, especially for Syrian refugees after the war.

- Maintain existing networks and relationships within active entities in the health, education, and legal sectors in Jordan to ensure efficiency in future interventions.

Sustainability-related recommendations:

- Ensure that projects produced by the targeted groups meet the needs of the local market and enhance the economic integration of the targeted groups. Encourage the development of products and services that are in demand in the local market, especially in the green economy sector such as renewable energy projects and tourism areas, given the nature of Jerash as a tourist destination.
- Collaborate with local and international partners regarding the economic empowerment of the project, including government, non-governmental organizations, and the private sector, providing sustainable resources. Additionally, support the development of necessary infrastructure for the success of projects for the targeted groups.
- Intensify awareness programs related to referral services to include all participants, not just those who need them.
- Launch a platform to market products of the targeted groups, which contributes to marketing sustainability. The platform should include job vacancies advertised in Braille.
- Encourage stakeholders to participate in the project through volunteering and direct involvement. This helps build strong relationships, increases support, and enhances the commitment of the local community.

End of the evaluation report.

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Appendix:

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Forsa Survey: https://docs.google.com/document/d/1pHfWXnGlv64TTMgW5fVPNxbpsys-Oh_n/edit?usp=sharing&oid=109074489692822408815&rtpof=true&sd=true **(English)**

Forsa Key Informant Interview Guide:

https://docs.google.com/document/d/1VSOEmsWDBNjrkpg_Rzkn8Ef9GC9ddHAw/edit?usp=sharing&oid=109074489692822408815&rtpof=true&sd=true

Focus Group Discussion Guide:

<https://docs.google.com/document/d/1lxSOMazl2JdLjAXC4E9q0g0vyhwsP4dN/edit?usp=sharing&oid=109074489692822408815&rtpof=true&sd=true>