

Pathways to Poverty Reduction for Vulnerable Jordanians and Syrian Refugees- UNHCR

2017-2021



مؤسسة نهر الأردن
Jordan River Foundation

Monitoring, Evaluation and Learning Department
December 2022

A dedication to the soul of our dear colleague, Dina Al-Khrisha, who passed away before completing this assessment.

For her pure soul, rest in peace

Ameen

JRF MEL Team

Table of Contents

EXECUTIVE SUMMARY	4
ABBREVIATION LIST	6
INTRODUCTION.....	7
METHODOLOGY	8
KEY FINDINGS	10
Section 1: DEMOGRAPHIC INFORMATION.....	10
Section 2: PROJECT RELEVANCE AND COHERENCE.....	15
Section 3: PROJECT INCLUSION.....	16
Section 4: EFFICIENCY AND EFFECTIVENESS OF PROJECT’S IMPLEMENTATION.....	16
Section 5: PROJECT IMPACT AND SUSTAINABILITY	30
Section 6: JOB PLACEMENT COMPONENT	38
Section 7: SOCIAL COHESION	38
Section 8: MENTORSHIP.....	40
Section 9: DURABLE SOLUTIONS.....	42
CORRELATIONS	43
CONCLUSIONS	44
RECOMMENDATIONS	48

EXECUTIVE SUMMARY

This evaluation aimed to assess the impact of the Refugee Capacity for Self-reliance Project, funded by the United Nations High Commissioner for Refugees-UNHCR, across five years of implementation (2017-2021). In addition, it sheds light on the project's relevance, coherence, inclusion, efficiency, effectiveness, and sustainability.

According to the assessment, the project was **relevant and cohesive** on global, national, and community levels. On a global scale, the project aligns with the United Nations Sustainable Development Goals (SDGs), such as SDG1: No Poverty and SDG8: Decent Work. On a national level, the project supports Jordan's national vision and strategy- 2025 and the social protection strategy 2019-2025. Finally, the project is highly relevant to the needs of the community and vulnerable people in the governorates targeted, both refugee and host communities.

In terms of **inclusion**, females were fully engaged in project activities, with 50% of the target successfully reached. In addition, the project reached 26 people with disabilities, and they were able to benefit from and participate in the project's activities.

The project proved **efficient**, with integrated service delivery and cooperation with local partners resulting in cost savings while maintaining high-quality results. The implementation of the project was aligned with the planned timeframe without delays, even during the COVID-19 pandemic, when the team was able to cope and complete the activities remotely. JRF's extensive experience and support, including the quality of JRF mentors and implementation team, the quality of selected beneficiaries, and UNHCR support, all contributed to the project's success.

In terms of **effectiveness**, the project demonstrated a wide range of sectors in which project beneficiaries had established their businesses in the following sectors production (food processing and sewing), construction, agriculture, services (beauty salons, maintenance, marketing, and the commercial sector). Furthermore, more than three-quarters of the supported businesses were operating (constantly or seasonally), while 15% were inactive. The major success factors for active and profitable businesses were the required business experience and the demand for the product or service. While the factors linked with business deactivation were abrupt financial difficulties/shocks and personal reasons, a proportion has attributed a lack of money required for purchasing raw materials to have contributed to their business operation being shut down.

For the active businesses, they stood at 67% of 2017 businesses, 82% of 2018 businesses, 86% of 2019 businesses, 82% of 2020 businesses, and 95% of 2021 businesses. For the 15% who were still not operating at the time of assessment, the duration of operation for 53% of them was 1 year and less, 20% operated for 1 year up to 2 years, 24% operated for 2 to 3 years, and 3% for 4 years. As for the employment sector, it's found that a quarter of jobs were provided under sewing and handcrafts, followed by the industrial sector, food and beverage sector, services, and commercial, while a small proportion of jobs were provided in other sectors in a low frequency. Out of the total surveyed beneficiaries, a quarter of beneficiaries reported that they were still employed in the referred jobs at the time of assessment. Standing for 7% of 2017 beneficiaries, 17% of 2018, 7% of 2019, 40% of 2020, and 21% of 2021 beneficiaries. They explained that their personal skills were the key factor for sustaining these jobs, followed by the trainings they attended with JRF.

However, 77% reported that they were not employed at the time of assessment but retained their jobs for specific periods, 33% of these retained their jobs for less than 3 months, 28% retained their jobs between 3 to 6 months, 24% for 6-12 months, and 15% retained their jobs for more than 1 year.

Most importantly, the project's impact was investigated on three levels; financial situation, the standard of living, and social level. It's revealed that the majority of surveyed beneficiaries reported that the services received from the project had improved their monthly income, which was their household income source. Also, the average monthly income from the services received from the project was 218 JODs (204 JODs for job placement and 232 JODs for micro-business). Interestingly, more than half of surveyed beneficiaries reported that the average household (HH) monthly income is higher than the HH monthly expenditures. And this has affected the ability of beneficiaries to save money, as almost a quarter of job placement beneficiaries who retained their jobs at the time of assessment reported that the employment opportunity had improved their ability to save money.

On another note, the vast majority of beneficiaries (who retained their jobs or their businesses are still operating) reported that the received service had improved their standard of living, such as the quality of food and clothing, education provided to their children, financial independence, and ability to meet basic needs. Also, of those who struggled to meet their basic needs, three-quarters reported a positive impact on their ability to adopt positive coping mechanisms.

On a social level, the surveyed beneficiaries have formed friendships through the services received in the project. The beneficiaries were also asked about their tension level before receiving the job referrals/micro-business grant, and 68% of them reported having tension on a household level, and 94% of those reported that the tension level between HH had decreased after receiving the service.

Durable solutions for refugees from Syria are based on a comprehensive protection and solutions strategy which seeks to support the community and refugees' self-resilience and expand access to resettlement in third countries and other complementary pathways. According to the assessment, the project assisted the vast majority of Syrian beneficiaries in improving their living conditions in Jordan in terms of safety and dignity, as indicated by the beneficiaries themselves. In addition, almost a third of Syrian beneficiaries reported the contribution of the project to improving capabilities, which would qualify them to return to their country of origin or move to another country.

The surveyed beneficiaries were also asked about the inspiration of mentors and their effect on their work's sustainability; all beneficiaries were satisfied, where almost two-thirds of them rated the mentors as excellent in this regard, and the remaining rated it as good. The project has also impacted the mentors in terms of skills building, income increase, and finding job opportunities.

ABBREVIATION LIST

Abbreviation	Acronyms stand for
JRF	Jordan River Foundation
UNHCR	United Nations High Commissioner for Refugees
JP	Job Placement
MB	Micro-business
IMS	Information Management System
NAF	National Aid Fund
UN	United Nations
COVID-19	Coronavirus Disease 2019
NGO	Non-Governmental Organization
SGD	Sustainable Development Goal
CEP	Community empowerment program
HH	Household
HoHH	Head of Household

Table 1: Abbreviation List

INTRODUCTION

Jordan River Foundation (JRF) has formed a long-term sustainable partnership with United Nations High Commissioner for Refugees (UNHCR) over the past few years. The partnership started in 2017 through UNHCR's funded project "**Pathways to Poverty Reduction for Vulnerable Jordanians and Syrian Refugees,**" launched to economically empower vulnerable Jordanians and Syrian refugees across host communities by providing them with tailored coaching and referral services. The project was meant to help the targeted beneficiaries secure jobs and improve their livelihoods. It was also part of a sustainable income-generating cycle that protects these communities against social and economic repercussions, including unemployment, child abuse, crime, and violence.

The project was later renewed annually between (2018 – 2022). Over the project's implementation period, it targeted seven governorates covering: Amman, Zarqa, Irbid, Karak, Aqaba, Mafraq, and Madaba. The project targeted 70% Syrian refugees and 30% vulnerable Jordanians, with a percentage of 50% males and 50% females. Following are the governorates targeted throughout the project's implementation period:

- 2017: Amman and Madaba
- 2018: Amman and Irbid
- 2019: Amman, Irbid, Zarqa, Karak, and Aqaba
- 2020: Amman, Irbid, Zarqa, Karak, and Aqaba
- 2021: Amman, Mafraq, Irbid, Zarqa, and Aqaba

The project included providing the following core components: training and capacity building, job placement, micro-business grants, toolkits, and referral services.

The main purpose of the summative evaluation is to analyse the program interventions' relevance, efficiency, effectiveness, coherence, sustainability, and impact using the OECD/DAC evaluation criteria. In terms of scope, this evaluation is a program-level evaluation of a series of treatments with a unified goal, and in terms of results, the evaluation is considered an impact-level evaluation that focuses on the program's wider effects.

The evaluation aimed to:

1. Analyse whether the program was able to meet its high-level objectives.
2. Analyse the extent to which the intervention laid a foundation for future sustainability.
3. Identify and document lessons learned to inform and guide the design of future programming.

The impact assessment answers the following fundamental questions:

1. **Relevance:** How relevant was the program to beneficiaries', partners', donors', and Jordan's needs and priorities?
2. **Coherence:** How coherent was the program with the policies and priorities of other actors in the context and with human rights, gender, and other inclusion considerations?
3. **Effectiveness:** To what extent did the program attain its stated objectives and results?
4. **Efficiency:** To what extent did the program deliver results in an economical and timely way?
5. **Impact:** What positive or negative unintended and intended impacts has the program generated?
6. **Sustainability:** To what extent to which the net benefits of the program continue or are likely to continue?
- 7.

METHODOLOGY

The evaluation information has been collected through several data collection channels using the participatory mixed method approach.

1. Surveys

Beneficiary mixed method survey; this survey was conducted with a sample of beneficiaries targeted in the following activities:

- Micro-businesses
- Toolkit
- Job placement.

The list of beneficiaries for 2020-2021 was compiled using JRF's information management system (IMS). However, the lists of past years' beneficiaries were collected from project records. The sample was stratified based on the year of implementation and project service. The assessment reached 911 beneficiaries, a representative sample with a 95% confidence level and a margin of error of 2%. However, the sample was represented as follows by year of implementation and project service:

Year	2017	2018	2019	2020	2021
Population					
Micro-business and toolkit	119	101	306	326	182
Employment	73	50	126	324	106
Total- Population (1,713)	192	151	432	650	288
Planned sample size					
Micro-business and toolkit	91	80	171	177	124
Employment	61	44	95	176	83

Total- Planned sample (1101)	152	124	266	353	207
Actual sample reached					
Micro-business and toolkit	60	46	212	206	139
Employment	19	15	78	91	45
Total- Actual sample (911)	79	61	290	297	184

Table 2: sample by year of implementation and project service

2. Key Informants Interviews (KIIs)

A total of 20 KIIs were held with various project stakeholders across governorates and years of collaboration, the breakdown of which is as follows:

KII Target	No. of KIIs	Interviewee	Location	Method of Data Collection
Employer	3	Safe Techno Plastics	Amman	Phone
		Kareem Hypermarket	Zarqa	Phone
		Frankfurt Coal Manufacturing	Mafraq	Face-to-Face
CBOs	2	Deaf and Dumb CBO	Mafraq	Phone
Donor	1	UNHCR Livelihood Focal Point	UNHCR HQ- Amman	Phone
MEL Staff	2	MEL Senior Manager	JRF HQ- Amman	Phone
		MEL Supervisor		
Project Management and Staff	3	Project Manager	JRF HQ- Amman	Phone
		Job Placement Senior Office		
		Micro-business Senior Officer		
Mentors	9	6 Job placement Mentors	Amman, Aqaba, Irbid, Madaba and Mafraq	Phone
		3 Micro-business Mentors		

Table 3: KIIs with various project stakeholders across governorates and years of collaborations

3. Limitations

The sample was drawn to be stratified per year of implementation and project service. Still, the data collectors faced many limitations that embedded their ability to reach the planned sample from each year of participation and service, which were:

- Facing disconnected or out of services contact numbers.
- Dealing with incorrect phone numbers, particularly for beneficiaries of the years 2017–2018, which can be attributed to the lengthy period between the conduction of the assessment and the project participation. It is, therefore, very likely that beneficiaries changed their contact information during this time.
- Inability to fill the survey with the beneficiaries themselves since they were out of home or out of the country at the time of assessment when phoning the contact number in our database.
- A small number of recipients declined to participate in the assessment, citing their irritation at repeatedly getting calls from different departments at JRF after receiving the service.
- Because the survey was so lengthy and in-depth, some beneficiaries expressed a desire to end the call before all the questions were answered. Data collectors were able to persuade them to finish the survey, but occasionally, the beneficiaries were unable to do so.

KEY FINDINGS

SECTION 1: DEMOGRAPHIC INFORMATION

1.1 JOB-PLACEMENT COMPONENT

The total number of beneficiaries who participated in the job placement survey assessment was 248 across 7 targeted governorates, excluding Balqa governorate, which was reported to be the place of precedent for a few beneficiaries at the time of assessment, and it is expected to find some beneficiaries who moved from the targeted governorates to other areas, particularly Syrian refugees. Furthermore, 81% of the sampled beneficiaries were Syrian, and 54% were female.

Irbid had the highest percentage of participants, accounting for 36% of the overall sample, followed by Amman (33%), Zarqa (14%), and Aqaba, Madaba, Karak, Balqa, and Mafraq (1%).

Syrian beneficiaries were mainly found in Irbid and Amman (45%, and 33%, respectively), while the rest were distributed among other governorates in fewer percentages. While Jordanian surveyed beneficiaries were mainly found in Amman, Aqaba, and Karak (33%, 31%, and 22%, respectively), the rest were distributed among other locations in lower percentages. Figure 1 shows job placement sample, disaggregated by governorate.

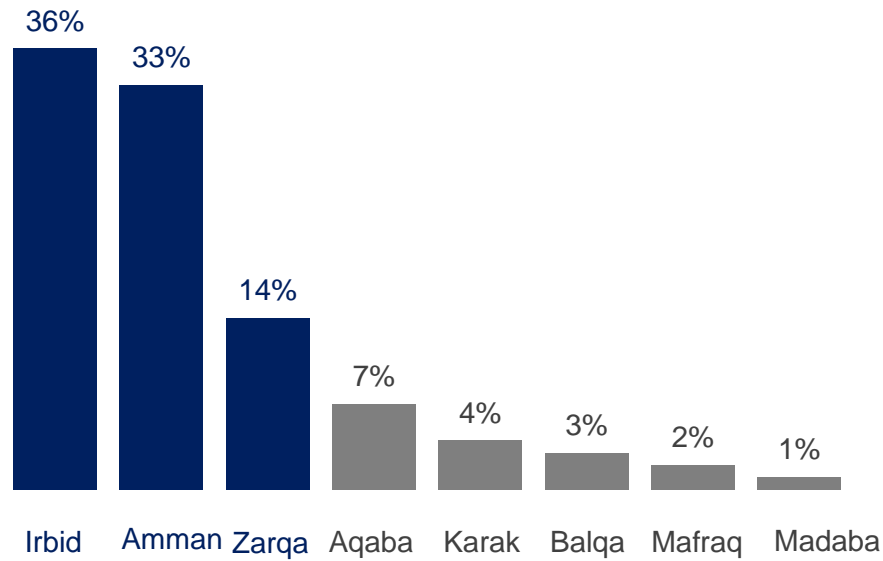


Figure 1: Job placement sample, disaggregated by governorate.

Of the surveyed beneficiaries, 45% reported having primary education, 38% had secondary education, 15% reported holding bachelor's or diploma degrees, and 2% were illiterate.

In terms of gender disaggregation, there was no substantial difference between male and female beneficiaries in terms of education level, with 85% of females having either primary or secondary education and 81% of males having the same levels. On the other hand, 52% of Syrians have a primary education, compared to 15% of Jordanians with the same level of education. While 32% of Syrians have completed secondary school, 67% of Jordanians have completed the same level. Syrian females were among the illiterate beneficiaries. And Jordanians held higher degrees (bachelor's and diploma) compared to Syrians (19% and 14%, respectively).

It was found that 51% of surveyed beneficiaries were the head of households (HoHH). 25% of female beneficiaries were the HoHH, while 76% of males reported being the HoHH. Of those, not the HoHH, 69% reported that the HoHH marital status is married, 21% reported being single, while 10% reported that the HoHH is either separated, divorced, or widowed.

90% of surveyed beneficiaries reported living in a rented house, of which 79% of those can't pay the rental fees on time, while 21% can pay them on time. Of Syrians, 98% live in rented houses, and 83% can't pay the rental fees on time. While a better situation is reported by Jordanians, of which 60% live in a rented house, while 40% own their residence place. Figure 2 shows households' current situation, disaggregated by nationality.

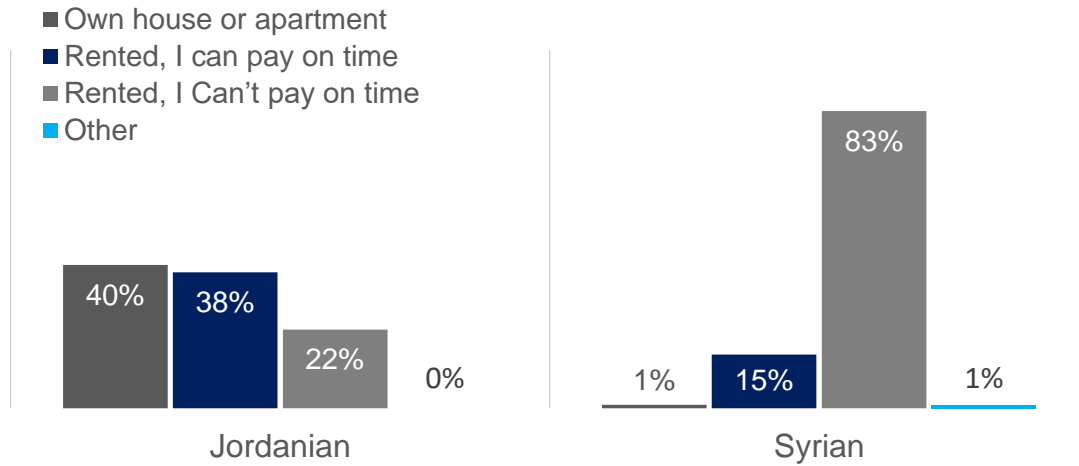


Figure 2: Households current situation, disaggregated by nationality

The surveyed beneficiaries were aged between 19 and 62, with an average of 34 years. The family sizes varied between 1 and 14 individuals, with an average of 5 individuals per household. The surveyed beneficiaries reported having one income generator (on average) per household. Noting that 63% of Jordanians have one income generator, 33% have two income generators, and the rest (4%) have more than two income generators. Of Syrians, 67% have one with two income generators, and the rest (13%) have more than two income generators at the household level.

As mentioned earlier, the impact assessment reached beneficiaries who participated in the project between 2017- 2021. For job placement, the highest participation in the survey was from 2020 beneficiaries, followed by 2019 and 2021 (37%, 32%, and 19%, respectively). While 2017 and 2018 beneficiaries stood for 13% of the survey sample. The distribution of males and females across the years was almost equal. A slight difference between participated Jordanians and Syrians across the years was revealed for nationality disaggregation. For example, 36% of Jordanians participated in the project in 2021, while 15% of Syrians were from the same year, and no Jordanians were sampled for the years 2017 and 2018, 8% and 7% of Syrians for the same years. Figure 3 shows job placement sample, disaggregated by year of participation and nationality.

Income generator, 20% reported

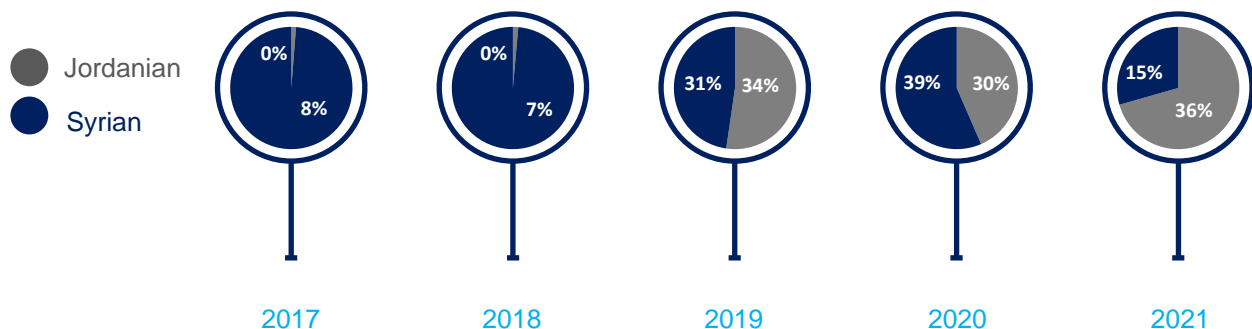


Figure 3: Job placement sample, disaggregated by year of participation and nationality

90% of the surveyed job placement beneficiaries reported receiving job placement opportunities through JRF, whereas 10% reported not receiving such opportunities. Those who explained that they either acquired the job through personal connections or had an interview(s) with the employer through JRF but were not hired were mainly Syrian (88%) across governorates, including males and females (60%, 40%). 56% of those who received employment opportunities through JRF were females, and 80% were Syrians.

1.2 MICRO-BUSINESS COMPONENT

Across the seven governorates targeted by the project, a total of 663 beneficiaries participated in the assessment of the micro-business survey. 51% of the total sampled beneficiaries were male, while 67% were Syrian.

The largest share of beneficiaries was from Irbid, representing 32% of participated beneficiaries, followed by Amman and Zarqa, with percentages of 27% and 13%, respectively. Meanwhile, Karak and Aqaba shares stood at 10% and 8%, whereas the least shares were for beneficiaries residing in Mafraq and Madaba, with 6% and 3%, respectively.

The highest concentration of Syrian beneficiaries was foreseen in four governorates, namely: Irbid (31%), Amman (28%), Zarqa (13%), and Karak (10%). Meanwhile, shares of Syrian beneficiaries in Aqaba and Mafraq followed with 8% and 6%, respectively. On the other hand, a larger share of Jordanians reported residing in Irbid (33%), Amman (25%), and Zarqa (13%), as shown in figure 4.

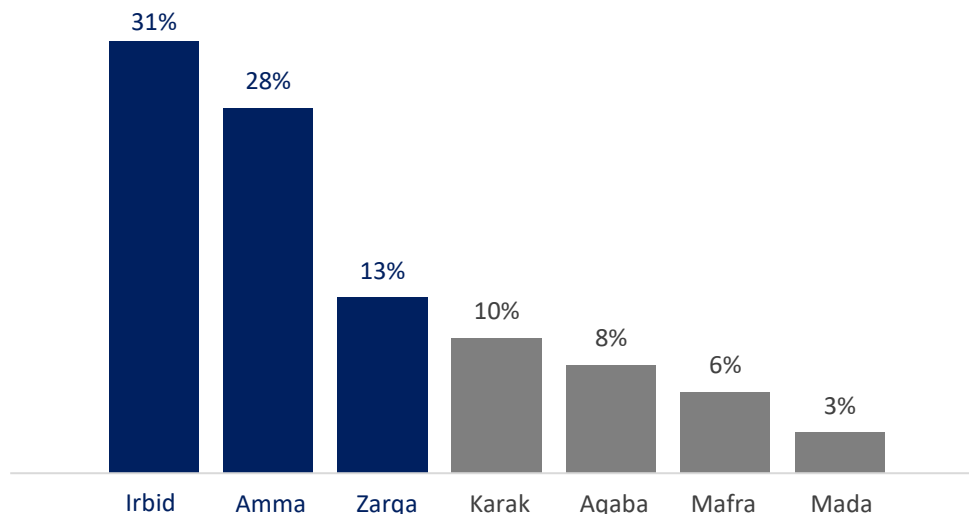


Figure 4: Micro-business sample, disaggregated by governorate

Almost half of the interviewed beneficiaries reported having a primary education, standing at 49% out of the total interviewed beneficiaries. Meanwhile, 33% reported having secondary education, and 15% reported either acquiring their diploma or bachelor's degree. On the other hand, 2% were illiterate, while a few beneficiaries stated holding master's degrees with 4 beneficiaries, and 2 beneficiaries had vocational learning.

In terms of gender, females' share holding diploma or bachelor's degree was slightly higher than the share of males, with a constitution of 17% for females compared with 12% for males. In terms of nationality disaggregation, it was noticed that there was a difference between Jordanian and Syrian beneficiaries regarding the education level, where the share of Jordanian beneficiaries holding a diploma or a bachelor's degree amounted to 28%, while the Syrian share stood at 8%, additionally, amongst the interviewed beneficiaries, only Syrians reported being illiterate of a total 14 beneficiaries; 10 of which are males. Further, Syrian beneficiaries holding primary or secondary educational levels constituted 89% of the total interviewed Syrians, while Jordanian's share for the same educational level amounted to 70%.

Amongst the interviewed beneficiaries, 65% reported being the HoHH, of which 27% were females. Additionally, 82% of the HoHH reported being married, while 12% were widowed, separated, or divorced. Meanwhile, out of the interviewed beneficiaries who reported not being HoHH, 97% reported being married, while the remaining reported being widowed (2% are widowed, and 1% are single).

When assessing the residential status of the beneficiaries interviewed, the analysis revealed that 82% reported that their households were rented, and 55% of them reported that they were unable to pay their monthly rental fees, of which 93% are of Syrian nationality, indicating that Syrians face a particularly difficult time paying their rent. While the remaining 18% of respondents reported owning their residence, the majority of them are Jordanians (97%) and Syrians (3%). Figure 5 shows households current situation, disaggregated by nationality.

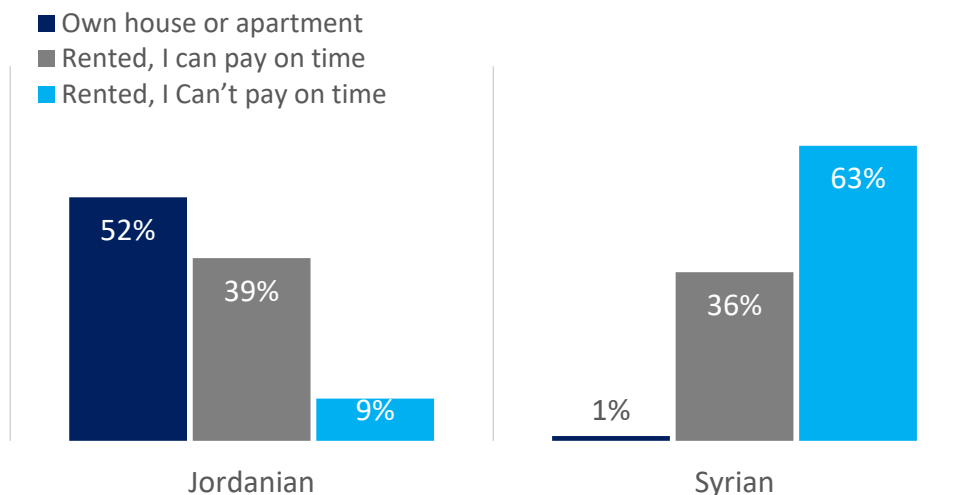


Figure 5: Households current situation, disaggregated by nationality.

The beneficiaries surveyed ranged in age from 18 to 62, with an average age of 39 years; Jordanian and Syrian beneficiaries had average ages of 41 and 38 years, respectively. The family sizes ranged from one to fourteen, with an average of five members per household.

In terms of the number of income-generating members per household, the average number stood at one member per household amongst Syrian beneficiaries, while the average number of income-generating members amongst Jordanian beneficiaries amounted to two members per household.

On the other hand, the average number of income generators to the total household size stood at 33% amongst the interviewed Jordanian beneficiaries and 27% per Syrians.

In 2019, 32% of beneficiaries surveyed accessed micro-business services, followed by 31% and 21%, respectively, in 2020 and 2021. During 2017 and 2018, the participation rate of beneficiaries in the survey was the lowest, at 9% and 7%, respectively. This can be linked to the length of time that a large share of beneficiaries has either churned or changed their number, while a minor share has reported leaving the country and returning to their place of origin or migrating overseas (Syrian in particular). In general, the proportion of Jordanian and Syrian beneficiaries was roughly similar, with a modest shift in 2021, with a share of 26% for Jordanian beneficiaries and 19% for Syrian beneficiaries. Figure 6 shows Micro-business sample, disaggregated by year of participation and nationality.

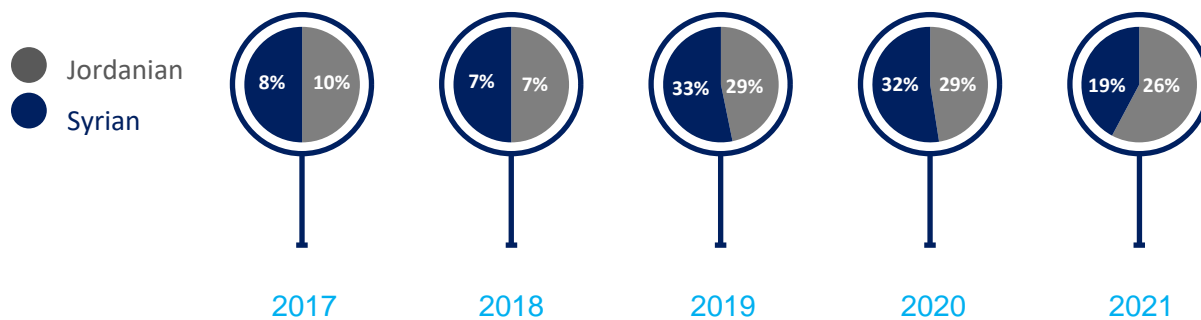


Figure 6: Micro-business sample, disaggregated by year of participation and nationality

SECTION 2: PROJECT RELEVANCE AND COHERENCE

At a high level, the project integrates diverse interventions to economically empower vulnerable Jordanians and Syrian refugees in host communities by providing them with tailored coaching and referral services. The project's purpose was to help the intended beneficiaries secure employment and enhance their standard of living. It was also part of a sustainable income generation cycle that safeguards these communities against economic and social repercussions such as unemployment, child abuse, crime, and violence. This addresses a variety of pertinent policies and priorities.

Reviewing the project logic model, and its development hypothesis, in addition to reviewing the national strategies and governmental plans, the project supports priorities at a national level, where the project's interventions are in line with the priorities of the Government of Jordan's national vision and strategy- 2025, including the strategic directions in workforce and employment, social protection, and youth, and to be more specific, it strives to contribute to achieving the objectives of:

- Economic growth, fiscal stability, reduction of financial waste, and public debt to safe levels.
- Encouragement of small and medium-sized businesses.

- Enhancement of the policies governing the labor market.

According to the social protection strategy 2019-2025, the project aligns with the government's commitment to Jordanians to break the intergenerational cycle of poverty and to provide a "social protection floor" it also aligns with the priorities of universal access to basic services, meeting the needs of special-need individuals, family and community integration, universal and high quality-basic services in the social protection sector.

At a global level, the project corresponds to the international compacts and agreements, including the **UN sustainable development goals (SDGs)**, SDG1: No poverty, and SDG8: decent work.

All stakeholders surveyed agreed that the UNHCR project was aligned with the needs and priorities of the community and donors. The project was designed based on a market and needs assessment.

The project's relevance to the needs of vulnerable people in the targeted governorates, both refugee and host communities, is high – the project was designed to respond to the particular needs of these groups and has since been adapted to increase its focus on meeting the needs of the most vulnerable by improving their economic and social prospects through involvement in local market-driven businesses and referral pathways.

SECTION 3: PROJECT INCLUSION

Stakeholders surveyed agreed that females were fully included in the project activities, with 50% of targets reached. However, the inclusion of people with disabilities was not as successful, with only a few disabled beneficiaries included in the project, as only 26 beneficiaries with disability were detected out of 7,917 on the information management system (IM). The interviewed job placement employers noted that the inclusion of females depended on the nature of the work and the working environment. CBOs staff emphasized the importance of focusing on the inclusion of people with disabilities in future project cycles.

SECTION 4: EFFICIENCY AND EFFECTIVENESS OF PROJECT'S IMPLEMENTATION

The project is unique, working with multiple populations in 6 governorates, providing a range of vital services, and delivering a holistic approach to livelihood, well-being, and protection for a diverse group of beneficiaries. This makes the project's efficiency an important aspect to consider by the project team.

In the first instance, the implementation model of integrated service delivery, in collaboration and coordination with local partners, is a good approach for using the program costs efficiently while maintaining good quality results –thus suggesting a positive result in program efficiency.

According to interviews with the project manager and staff, as well as the UNHCR focal points, there were no delays in implementing the project's interventions. Beneficiaries did not report a delay in receiving payment. Moreover, the project achieved all planned activities; furthermore, the key informants acknowledged the project's success to the team having diverse experiences, a solid selection of beneficiaries, JRF management, and UNHCR support.

The project beneficiaries agreed that the time allocated for the various project services and components was sufficient; for example, the majority of beneficiaries enrolled in the capacity development program (97%) reported that training time and duration were sufficient to acquire the necessary knowledge and skills, given that the training locations were easily accessible to trainees.

The project's implementation period was interrupted by the pandemic from 2020 to 2022. Similar to other projects, the project and the businesses established with the support of the project were negatively impacted by COVID-19- as it caused inflation and a general price increase, which negatively affected the revenues and profits of the established businesses, in addition to the expenses associated with the health conditions of the targeted group.

In response to COVID-19, JRF has established a contingency plan and made many modifications to business grants and other implemented activities, as revealed via qualitative interviews. These modifications included:

- 1- Online Training: shifting the training to online instead of in-person has ensured the continuation of service provision and the beneficiaries' ability to attend.
- 2- Over-the-phone follow-up and mentorship: this has been one of the changes made by JRF to ensure continuity of service.
- 3- Change of focus sectors for business grants: COVID-19 has shifted the demand levels of specific sectors in Jordan, such as focusing more on agricultural and production projects.

However, some challenges have resulted in the termination of some businesses (15%)- further details can be found in the section (Terminated businesses (inactive)).

4.1 JOB-PLACEMENT COMPONENT

4.1.1. Effectiveness of Capacity Building Trainings

75% of the majority that attended trainings were engaged in standard capacity-building training (soft and advanced work force development skills), 20% were enrolled in normal capacity-building trainings and vocational training (VT), and 5% reported receiving VT. Which 75% of beneficiaries received the trainings before employment, and 25% received it after being matched with employers. One Syrian beneficiary from Zarqa who participated in the year 2020 indicated that he did not receive capacity-building trainings, noting that he was never approached for this purpose.

In general, the trainings significantly affected the beneficiaries by enhancing their communication skills, equipping them with marketing abilities, and raising their awareness of labor law. Additionally, the vocational trainings positively impacted beneficiaries by enhancing their technical skills in their respective fields. And it was also reflected in their ability to maintain the jobs they were matched with, as 36% of beneficiaries who received vocational training reported still being employed at the time of assessment, compared to 18% of those who received the standard capacity building training and retained their jobs until the time of assessment.

When asked about areas for training improvement, 79% of respondents had nothing to add, while 7% suggested altering the session length, and 6% suggested modifying the implementation approach (virtual vs. face-to-face sessions).

In addition, the interviewed partnered CBOs expressed a willingness to expand their role by not only providing venues for JRF to conduct the trainings, but also conducting the capacity-building trainings themselves, stating that they had the capability to do so.

4.1.2. Effectiveness and Sustainability of Job Referrals

99% of those who reported being employed through the project received one employment opportunity, while 1% received two; those who received two opportunities mentioned different reasons, such as a medical condition, and another two beneficiaries stated that the first employer terminated their contracts. In terms of employment, the sewing and crafts sector provided 25% of jobs, the industrial 16%, the food and beverage 14%, services 13%, commercial 11%. Other sectors provided the remaining 21% of jobs at a frequency varying from 1% to 6%. As shown in figure 7.

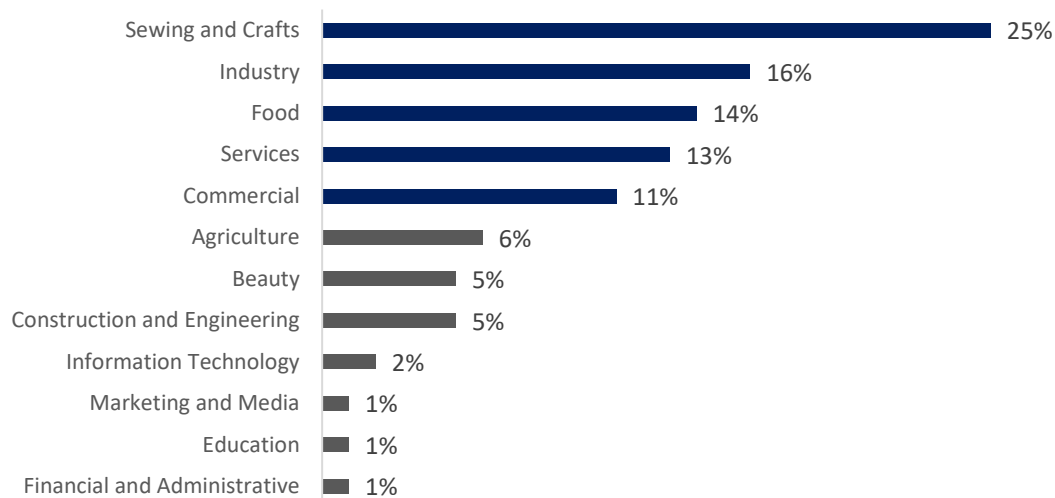


Figure 7: Job opportunities sectors

Sewing and crafts, services, industrial, and food and beverage were the industries that employed the most Jordanians (29%, 24%, 18%, and 13%, respectively). While the sequence is slightly different for Syrians, the majority of them work in the industrial, food and beverage, and commercial sectors (25%, 15%, 14%, and 13%, respectively). Noting that Syrian beneficiaries were employed in all areas with the exception of the health sector, whereas Jordanians were unemployed in marketing and media, information technology, education, construction, engineering, and agriculture.

Evidently, 42% of female beneficiaries were employed in the sewing and crafts sector, followed by the food and beverage and industrial (14% and 13%, respectively). Males were employed in the commercial at the highest rate (20%), followed by industrial, services, and food and beverage

(19%, 18%, and 14%, respectively). Male beneficiaries had no employment opportunities in finance, administration, or healthcare, whereas female beneficiaries had opportunities in all sectors except construction and engineering.

Sewing and crafts were the most employed sector in Amman, Mafraq, and Karak, while the industrial was the most employed in Ajloun and Irbid, the commercial sector was the most employed in Zarqa, and food and beverage were the most employed in Aqaba.

When the beneficiaries were asked about their employment status at the time of assessment, **23%** reported that they were still employed in the preferred jobs. Where 27% of surveyed Jordanians vs. 22% of Syrians reported retaining their employment, 27% of females vs. 18% of males did so.

To better understand the circumstances of each year's beneficiaries and retention rate, the retention rate was plotted against the year of employment. This analysis revealed:

- For employment retention for at least three months, referrals account for 74% of total referrals, which were 93% of referrals in 2017, 83% in 2018, 58% in 2019, 84% in 2020, and 74% in 2021.
- The retained jobs for at least six months account for 52 % of all referrals, including 86 % in 2017, 50 % in 2018, 30 % in 2019, 70 % in 2020, and 44 % in 2021.
- For jobs retained for at least 12 months, referrals account for 38% of total referrals, 86% in 2017, 25% in 2018, 21% in 2019, 60% in 2020, and 14% in 2021.

Interestingly, it was found that 2020 beneficiaries retained the most jobs, accounting for 40% of total beneficiaries surveyed this year, followed by 2021 and 2018 beneficiaries (21% and 17%, respectively). The lowest retention rates were discovered in 2017 and 2019.

The findings are logical; as employment duration increases, the retention rate is expected to decrease (thus, the low retention rate between 2017 and 2019). While the presence of the COVID-19 pandemic in 2020 is the most likely explanation for this year's high retention rate, jobs were provided based on market need, and employers made effective use of the defense laws related to the employment sector; however, the retention rate decreased in 2021 as defense laws became more flexible and the negative impact of the pandemic began to manifest on the ability of businesses to remain financially stable, and thus they began to operate. Figure 8 reflects retained job opportunities at the time of assessment- disaggregated by the year of participation in the project.

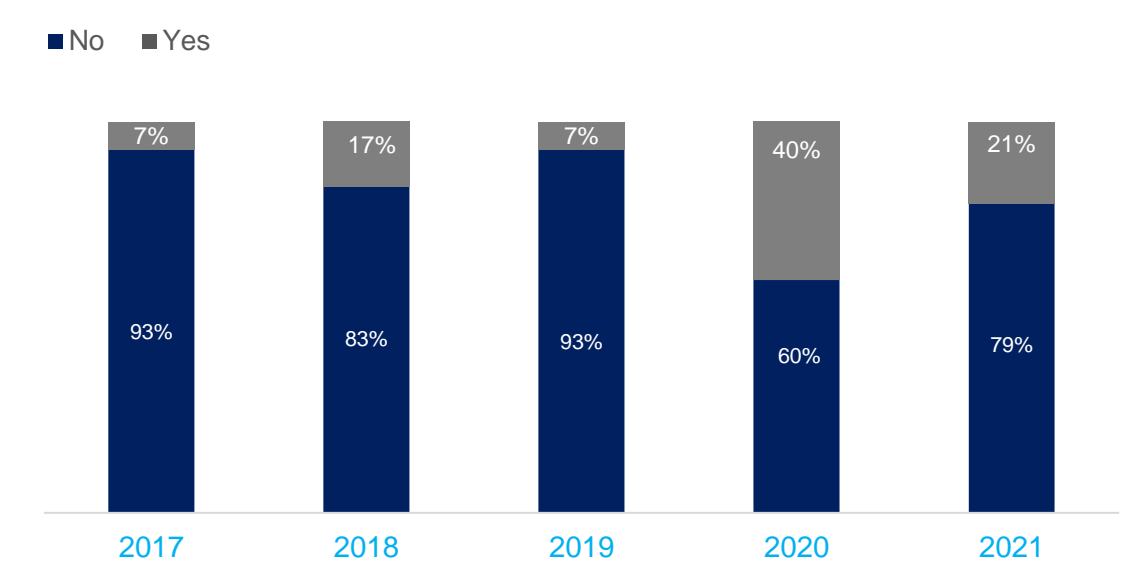


Figure 8: Retained job opportunities at the time of assessment- disaggregated by the year of participation in the project

At the time of assessment, 92% of beneficiaries who were still employed in the referred jobs attributed their continued employment to their personal skills, followed by the JRF trainings they attended (67 %). In addition, 59% reported that their involvement with JRF promoted them to employers, and 41% attributed their ability to retain employment to the mentorship they received. These results were also supported by mentors, who noted that the key factors for sustaining jobs were the beneficiaries' technical skills and adequate working conditions.

It is notable that none of the beneficiaries referred to job opportunities in the IT, marketing and media, education, agriculture, health, financial, and administration sectors were still employed at the time of the evaluation. The sewing and crafts had the highest retention rate (44% of referrals are still employed), followed by the industrial and commercial (23% and 20%, respectively). In addition to food and beverages, 17% of the budget is allocated to landscaping and building.

In addition, 88% of beneficiaries who retained their jobs at the time of the assessment reported having employment contracts, including 92% of Jordanians, 87% of Syrians, 94% of females, and 78% of males. Furthermore, 80% of employed beneficiaries were registered with social security, with no difference between Jordanians and Syrians, while 97% of females compared to 79% of males reported registration.

The assessment delved deeper to determine if the beneficiaries who retained their positions at the time of evaluation were financially promoted or received a higher job title. 59% of beneficiaries reported a financial promotion (increase in income), 8% reported a promotion to a higher work title and a salary increase, and the other beneficiaries did not receive a promotion. Noting that Jordanian and Syrian beneficiaries had equal prospects for promotion (67%) while females had greater opportunities for promotion (79%) than males (44%).

Overall, 86% of beneficiaries who retained their jobs at the time of assessment did not confront any employment-related issues. However, 4% of beneficiaries faced longer working hours than agreed, 1% faced a lower salary than agreed, and 1% faced unsafe working conditions. Noting that male beneficiaries, Jordanians, and Syrians referenced these challenges, Another Syrian female noted transportation difficulties, while a Syrian male stated that his company refused to increase his salary, so he plans to resign.

Moreover, 90% of beneficiaries who retained their jobs at the time of assessment described the work environment as comfortable with no challenges, 4% found it somewhat comfortable and were able to cope, and 6% found it uncomfortable (2 Jordanians and 1 Syrian male) and would find it more comfortable if they received a salary increase.

For those who reported leaving the jobs they were referred to through the UNHCR project at the time of assessment (77% of JP surveyed beneficiaries), The length of stay varied from one month to four years, with an average of seven months.

- Retained jobs for less than 3 months: 33%
- Retained jobs between 3 and 6 months: 28%
- Retained jobs for 6 months to 1 year: 24%
- Retained jobs for more than a year 15%

However, of those who reported not being employed in the referred job at the time of assessment, 86% are planning to seek another job opportunity through JRF. Additionally, 42% obtained employment after resigning (81% are Syrians, and 29% are females). 18% of those who found employment after resigning said that the jobs and trainings they received through JRF assisted them in their search.

The surveyed beneficiaries were asked about their reasons for leaving their jobs, and it was determined that the primary reasons were the end of the work contract, wage insufficiency, having family obligations, health issues, and COVID-19 pandemic-related reasons, employers' exploitation, and finding the work conditions to be less than expected. These factors account for around 80% of resignation causes (as per Pareto chart analysis in figure 9).

Knowing that there is no substantial difference between the leading explanations given by male and female Jordanian and Syrian beneficiaries. However, according to the job-placement team interview, working hours were the greatest obstacle for mothers. This resulted in a lack of coordination between work and home and inadequate wages for some beneficiaries. Consequently, these challenges were the primary causes of resignation.

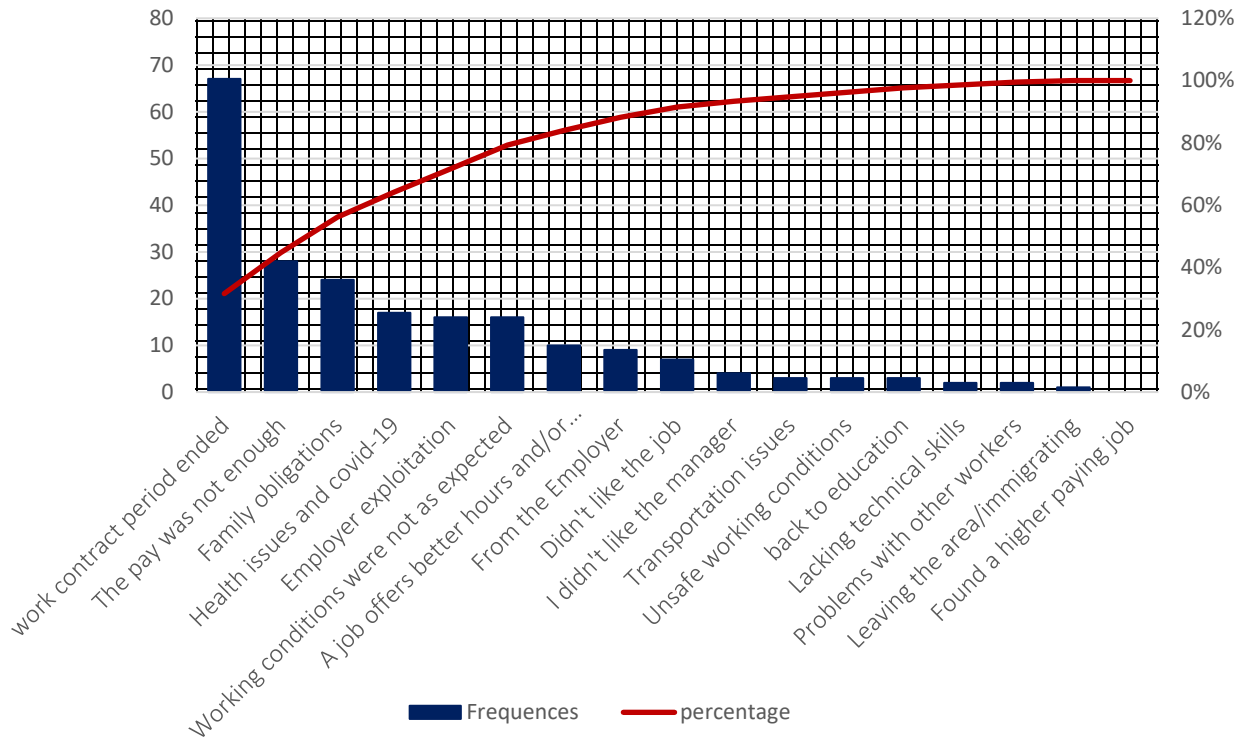


Figure 9: Reasons for resigning - Pareto chart

The reasons that led beneficiaries to resign from factories, according to the employers' interviewees, were education-related (working and studying at the same time or deciding to return to school), health-related (non-COVID), and two employers reported other reasons, such as the lack of commitment of beneficiaries toward the employment opportunities.

While the project staff interviewers explained that beneficiaries resigned from their jobs for various reasons, including low wages, especially for Syrian males, were the primary factor, and Syrian males are more interested in self-employment than wage employment. The imbalance between work and home is one of the most critical factors contributing to the low female retention rate, particularly among those with children. On the other hand, the project team believes that the retention rate changes from one sector to another; the technical sector, such as apparel, had a longer sustainability rate. However, this ultimately depends on the beneficiaries' motivation to work and workplace tolerance.

Moreover, 65% of surveyed beneficiaries who resigned from the referred jobs believe that JRF can provide additional support, primarily by offering an improved job-matching opportunity, followed by vocational training to enhance beneficiaries' capabilities in their respective fields of work. Less frequently mentioned suggestions included giving extra mentorship services, micro-business grants, home-based employment opportunities (suggested by Syrian female beneficiaries), jobs with long-term contracts (not only 3 or 6 months), jobs matching beneficiaries' qualifications, and jobs with higher salaries.

Interviewed employers believe that JRF can provide additional support to the beneficiaries, which can be concluded by providing financial support to cover part of the beneficiaries' salaries, improved guidance and mentorship, and work permits for Syrians. One employer suggested providing an allowance for protective clothing for beneficiaries referred to factories. While the mentors interviewed highlighted better job placement opportunities in large factories than in small businesses (such as supermarkets), JRF can provide further support through financial incentives, varied training, and additional follow-up visits with beneficiaries.

4.2 MICRO-BUSINESS COMPONENT

4.2.1. Effectiveness of Capacity Building Trainings

The majority of micro-business grant beneficiaries (99%) reported enrolling in non-vocational (standard) capacity-building trainings associated with project management and soft skills, while 0.5% reported enrolling in only vocational training, leaving the remaining 0.5% associated with beneficiaries receiving both types of training.

When assessing the benefits acquired from capacity building trainings, all of the beneficiaries acknowledged the role of the trainings and its impact on enhancing their skill set, as well as acquiring the necessary project management and marketing skills to sustain their business. In contrast, the vocational trainings facilitated the acquisition of the practical knowledge and abilities required in their field of specialty.

In addition, beneficiaries indicated that the capacity building contributed to the sustainability of their businesses, except for 1% of Syrian beneficiaries who reported that these sessions did not influence the sustainability of their businesses. Regarding the perceived opportunity for improvement among the 1% who reported not benefiting from the session, one beneficiary suggested using more interactive tools; another highlighted the importance of modifying the training's duration, and a third suggested modifying the training's principles. On the other hand, the remaining three beneficiaries did not disclose any changes to the existing capacity-building sessions.

4.2.2. Effectiveness and Sustainability of Micro-Businesses

36% of beneficiaries reported having a production-based micro-business, followed by 25% in construction and 20% in agriculture; 16% of the total interviewed businesses were service-based micro-businesses. While only 3% of the total was allocated to commercial businesses, as seen in figure 10.

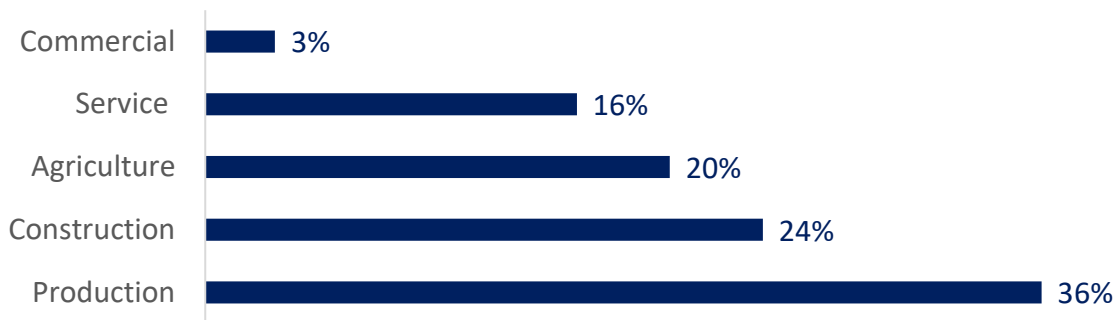


Figure 10: Micro-businesses Operation Type

When examining the preference of business type among Jordanians, it was expected that the majority of operational businesses would be divided into two sectors: production (57%) and services (27%). Former experience has played a significant role in the selection of beneficiaries for the aforementioned sectors, with 89% of interviewed Jordanian beneficiaries employed in production and service. And Jordanian beneficiaries chose business and agriculture least, with 7% and 6%, respectively.

Comparatively, the preferences of Syrian beneficiaries in their business operations differed from those of Jordanians, with 36% of all Syrian beneficiaries surveyed focusing on construction, 27% on agriculture, and 26% on production. 90% of Syrians with businesses in these sectors see the business owner's experience as the primary factor for their selection, followed by the guidance provided by JRF, which accounts for 19%.

Regarding gender, there was a notable difference between female Jordanians and Syrians regarding the sector selection of their businesses. The largest proportion of female Jordanian beneficiaries reported that their businesses operated under production, at 73%, followed by services, at 22%, while the least preferred sectors were agriculture, with only 1%, and construction, with none of the interviewed beneficiaries preferring those sectors. In contrast to female Syrian beneficiaries, whose most preferred sector for their businesses was agriculture, with a 54% share, followed by production and services with 38% and 6%, respectively, one female Syrian beneficiary reported that her business is under construction, constituting a minimal share of nearly 1%, as shown in figure 11.

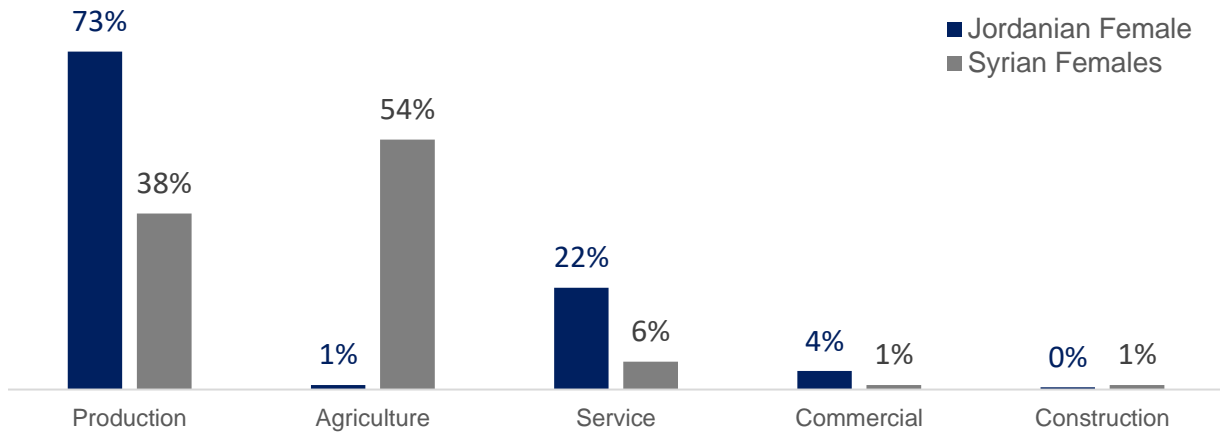


Figure 11: Micro-businesses Sector Preference Disaggregated per Gender

The average grant amount received by beneficiaries from JRF was determined to be 973 JOD. This average varied by business sector, with commercial businesses receiving an average grant of 1,067 JODs, production businesses receiving an average grant of 1,046 JODs, services businesses receiving 1,039 JODs, agriculture businesses receiving 891 JODs, and construction businesses receiving an average grant of 873 JODs.

75% of grant recipients reported that the sum was sufficient to launch their business, while 25% reported insufficient. 36% reported that the grant amount was insufficient to launch their business in the production sector, 29% in construction, 17% in agriculture, 15% in service, and 3% in the commercial sector. 52% of reported sources indicated that debts from family and friends were the source of the remaining funds to launch a business, while other sources were mentioned less frequently, such as continuing to rent tools, using savings, working an additional job to afford the amount, bank loans, selling assets, or purchasing used tools.

In addition, 9% of beneficiaries confirmed receiving the grant in a single payment, while 91% received it in two or more installments. 95% of grant recipients received two installments, while 5% received between three and six installments. The interviewed stakeholders had differing views on the sufficiency of the grant amounts; the UNHCR focal point stated that the amount of the seed fund per project was constrained by the nature of the project, the size of the project, and the results of the feasibility study. In contrast, the project team found the amounts to be sufficient in general, as they were provided based on the feasibility study results. If they were insufficient, they still contributed to the project. While the interviewed mentors had a different opinion, indicating that the amount was insufficient for many beneficiaries to cover the cost of the basic tools required to start a business and that the cost of raw materials for some projects was excessively high. The majority of the beneficiaries, 85%, indicated that their businesses were active; 71% reported that their businesses were consistently active, while 29% stated that the operation of their businesses was confined to particular seasons. In addition, 75% of the beneficiaries' businesses were profitable. In contrast, 15% of beneficiaries reported that their businesses were inactive, and only two had never been functioning (due to health circumstances for one beneficiary and insufficiency of the grant amount for another).

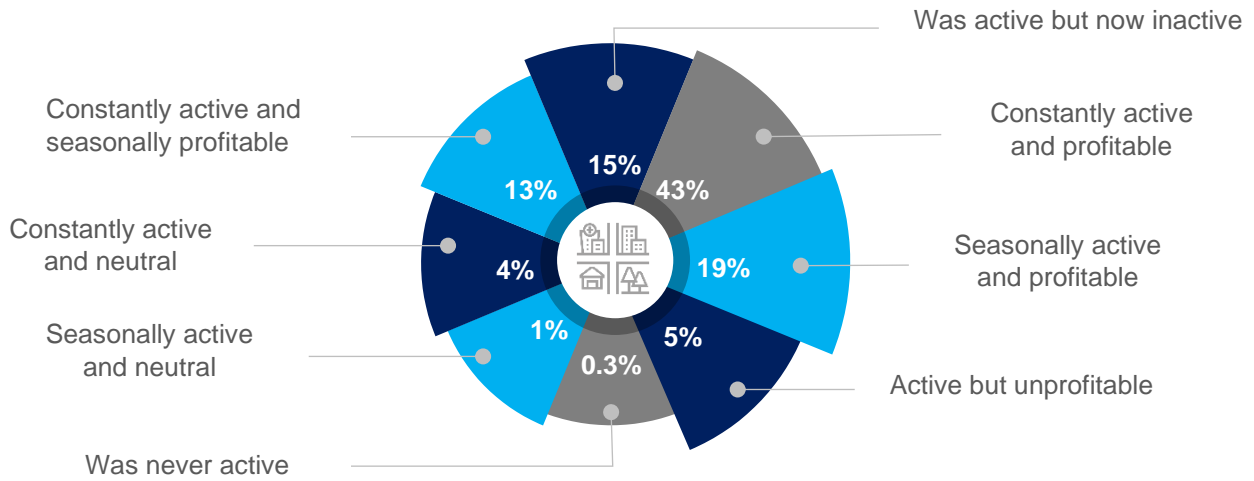


Figure 12: Micro-businesses Status

The percentage of businesses that are still functioning at the time of the assessment (85 %) is broken down by year of participation in the figure below. From 2017 to 2021, the percentage of still-operating businesses increases from year to year.

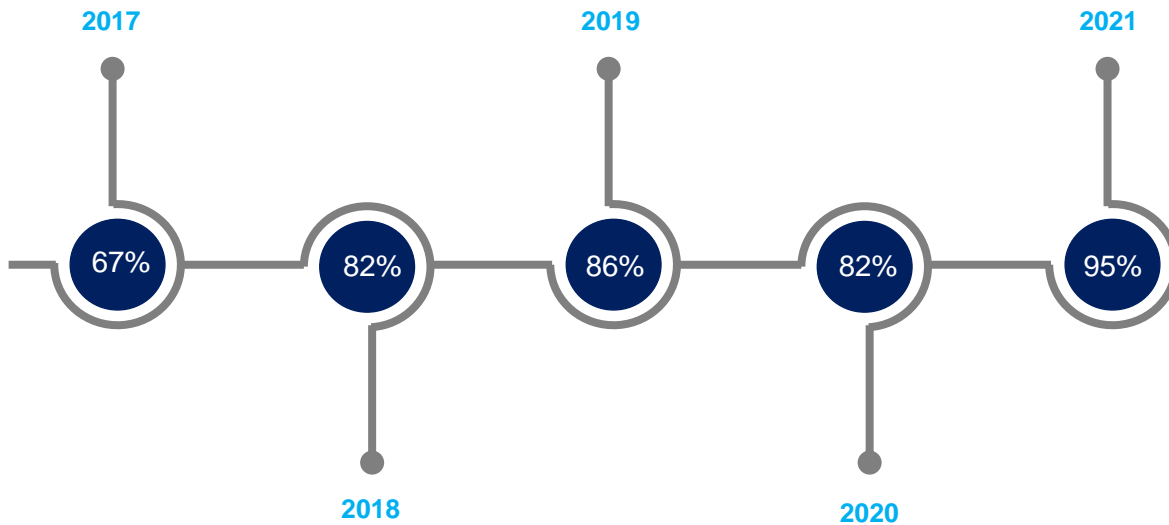


Figure 13: Percentage of active micro-businesses at the time of assessment disaggregated by year of participation

As determined by the disaggregation of active businesses by sector, agriculture had the lowest share of active businesses at the time of assessment (69%) compared to the other sectors, which have active business percentages ranging from 80 to 89%.

37% of active businesses reported their businesses had expanded by employing a minimum of one employee and a maximum of 37 employees, averaging two employees per business, with 580 total employed individuals out of the granted businesses, with the highest share of Jordanian and Syrian employed individuals, in addition to Egyptians, Sudanese, and Bengalis; employed individuals (in small percentages).

Active and Profitable Businesses

75% of all beneficiaries surveyed reported that their businesses were active and profitable (seasonally or constantly); Jordanian beneficiaries reported a slightly higher proportion than Syrians, with 78% of all interviewed Jordanians reporting active and profitable businesses, compared to 74% of all interviewed Syrians. Male beneficiaries with active and profitable businesses also account for 76% of male beneficiaries surveyed, while female beneficiaries with such businesses account for 74% of surveyed female beneficiaries.

69% of all beneficiaries with active and profitable businesses attributed their achievement to gaining sufficient experience, which contributed to the success of their business—followed by the perception of high demand by business owners at 60% and understanding of an effective marketing strategy at 35%. In addition, 41% of those who indicated a high demand for their products are engaged in production, 21% in construction, 19% in services, 17% in agriculture, and 2% in commercial businesses. Other success elements were noted less often/ Figure 14 reflects the success Factors Associated with Active and Profitable Businesses.

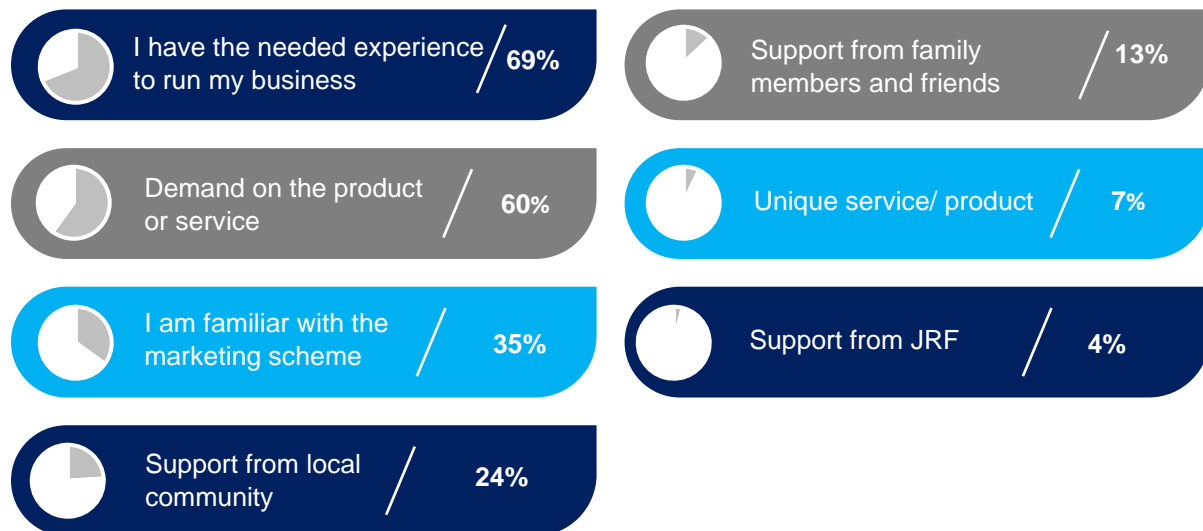


Figure 14: The Success Factors Associated with Active and Profitable Businesses

Active and Neutral or Non-Profitable Businesses

The share of active and non-profitable businesses constituted 9% of the total surveyed beneficiaries. Out of the total beneficiaries who reported their businesses statuses to be either non-profitable or neutral (regardless of being constantly or seasonally active), the larger shares attributed their businesses being non-profitable to the lack of demand in the offered service or product, standing at a share of 68% out of total neutral and non-profitable businesses, followed by the perceived lack of resources with 56%. High competition followed with 39%; meanwhile, 13% reported their businesses being operative in selected seasons.

Figure 15 details the factors associated with the non-profitability of businesses as perceived by their owners. It is worth noting that there were no noticeable differences in the factors' rankings amongst Jordanians and Syrian beneficiaries. Of those who reported a lack of demand for their products/ services, 54% of these businesses were running in the production sector, 21% in services, 14% in construction, 7% in commercial, and 2% in agriculture.

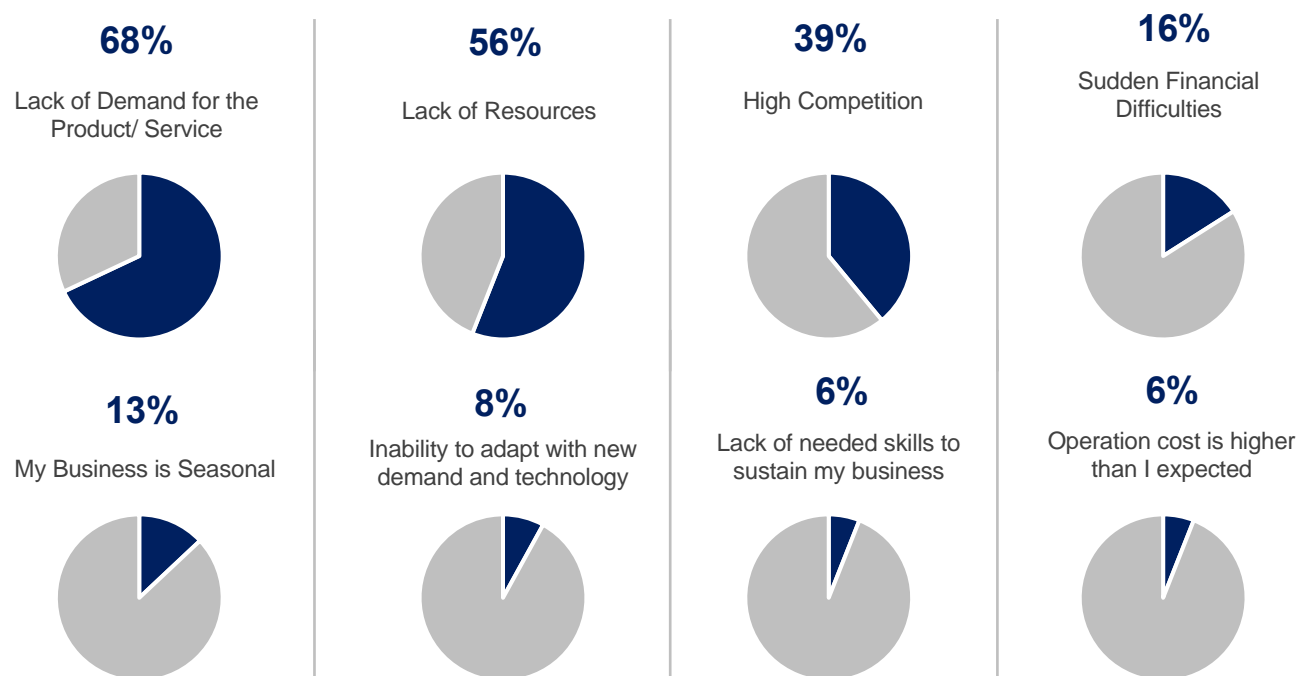


Figure 15: The Contributing Factors Associated with having an active but not profitable business

Terminated Businesses (in-active)

The share of terminated businesses, as reported by the interviewed beneficiaries, stood at 15%, in which 38% of these beneficiaries attributed going out of business due to sudden financial difficulties/shocks, while 29% attributed to lack of money essential for purchasing raw materials to have contributed in shutting down their business operation. Meanwhile, 19% reported the COVID-19 pandemic, and 14% of interviewed beneficiaries added that the lack of demand had terminated

their businesses. In terms of nationality, Jordanian beneficiaries stated the reasons behind shutting down their businesses as sudden financial difficulties with 38%, followed by the COVID-19 pandemic and the high competition, 25% and 21%, respectively. Whereas 38% of the Syrian beneficiaries attributed the business failure to sudden economic instability, 32% of beneficiaries reported not having enough money to acquire raw materials, and 17% mentioned the impact of COVID-19 as one of the primary causes of business failure. Figure 16 shows the Contributing Factors Associated with the Termination of Businesses

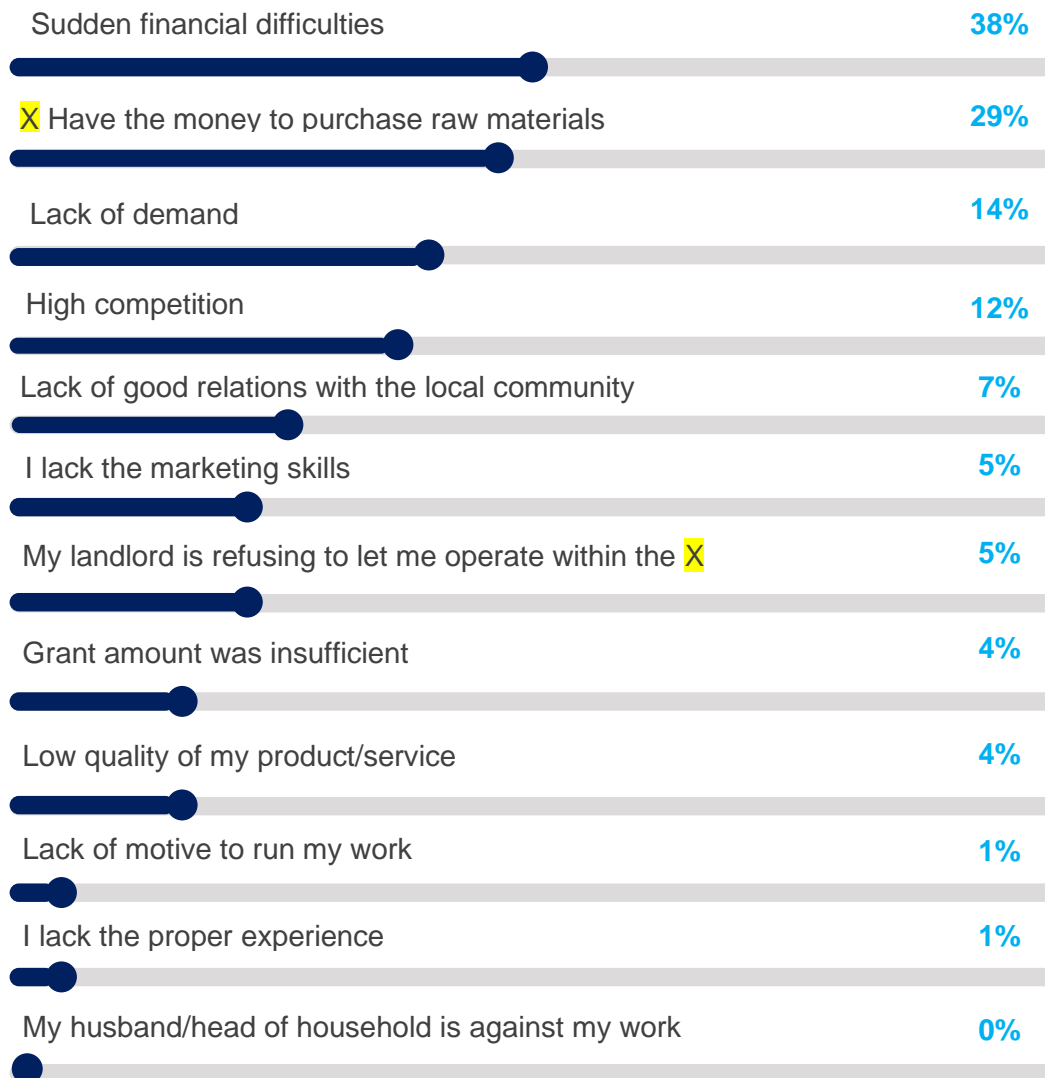


Figure 16: The Contributing Factors Associated with the Termination of Businesses

It is important to note that the terminated businesses at the time of the assessment had previously operated for the following durations:

- 53% of businesses were in operation for 1 year or less.
- 20% of businesses were in operation for 1 year up to 2 years
- 24% of businesses were in operation for 2 to 3 years.
- 3% of businesses were in operation for 4 years.

Those whose businesses had been in operation for one year or less reported a variety of causes, including financial difficulties/shocks, personal reasons, insufficient funds for purchasing raw materials, and the COVID-19 pandemic.

As for the percentage of terminated businesses by year of project participation, 33% of 2017's total businesses, 18% of 2018, 13% of 2019, 18% of 2020, and 5% of 2021's businesses were determined to be terminated. As for the sectors of terminated businesses, they account for 31% of all agriculture sectors, 24% of commercial businesses, 12% of production businesses, 11% of construction businesses, and 10% of all businesses founded in the services sector.

The interviewees were asked what challenges they believed beneficiaries faced during the implementation of their businesses; the project staff mentioned the high competition, which was overcome by providing mentoring in this regard by project mentors and providing beneficiaries with e-marketing concepts to promote their products, such as the Souq Fann platform. In addition, project staff noted beneficiaries' lack of experience, which was addressed by urging beneficiaries to pursue trainings on the Edrak platform to increase their knowledge and skills in the relevant fields. Mentors also identified the beneficiaries' lack of commitment to establishing their businesses, which they addressed through coaching and orientation. The mentors interviewed confirmed these issues, citing a lack of marketing skills, a high level of competition for similar services/products in the same area, and an insufficient grant amount to operate the business as the most significant challenges they observed in their interactions with beneficiaries.

Finally, the interviewed stakeholders were asked about the main factors that contributed to sustaining micro-businesses; project staff mentioned the continuous follow-up through the JFR team and mentorship visits and the training that raised the beneficiaries' capacities to run and sustain their businesses. The mentors added on the aforementioned factors the experience and competencies of beneficiaries, in addition to the marketing skills of some beneficiaries, which have had a good impact on the ability to sustain businesses. However, the interviewed mentors and project staff agreed that providing financial support (top-ups) would highly contribute to the sustainability of businesses, in addition to supporting beneficiaries in marketing their services/products and providing more mentoring (extending the duration of mentorship).

SECTION 5: PROJECT IMPACT AND SUSTAINABILITY

The project was found to have a good impact in terms of improving beneficiaries' financial status, improving the standard of living, reducing the use of negative coping mechanisms, and improving social cohesion. The MEL department played a key role in measuring and communicating the

impact and worked on learning and reflecting on lessons learned for better implementation and results. The MEL staff interviewee described the project as sustainable due to its focus on capacity building and mentorship for beneficiaries. The interviewed mentors also confirmed the project's positive impact on the beneficiaries' ability to meet their basic needs and improve their standard of living. The UNHCR interviewee emphasized the importance of capturing beneficiaries' insights to measure the project's impact and suggested intensifying follow-ups and dedicating more of the budget to checking on the status of projects in the future.

5.1 JOB-PLACEMENT COMPONENT:

5.1.1. Impact on a financial level

The beneficiaries who retained their jobs at the time of assessment were asked about the main household sources of income in the 3 months prior to the assessment—followed by informal jobs (49%), coupons (45%), debt (33%), and formal jobs (14%), as shown on figure 17. Other sources were mentioned in lower frequency between 2%-8%: UN IRIS Scan, social security, cash assistance from family, child labor, and National Aid Fund (NAF). It was remarkably found that the referred job through the project was a main source of all these beneficiaries.

Slight discrepancies were found in the primary sources of income for Jordanians and Syrians, with job referrals through JRF, formal jobs, informal jobs, and debts being the top four sources for Jordanians. While the JRF job referral, coupons, informal jobs, and debts were the primary sources for Syrians. The same scenario applies to male and female beneficiaries, as the job referral through JRF, coupons, informal jobs, and debts were the main sources of income for females, while the referral through JRF, debts, informal jobs, and social security were found to be the main sources for males.

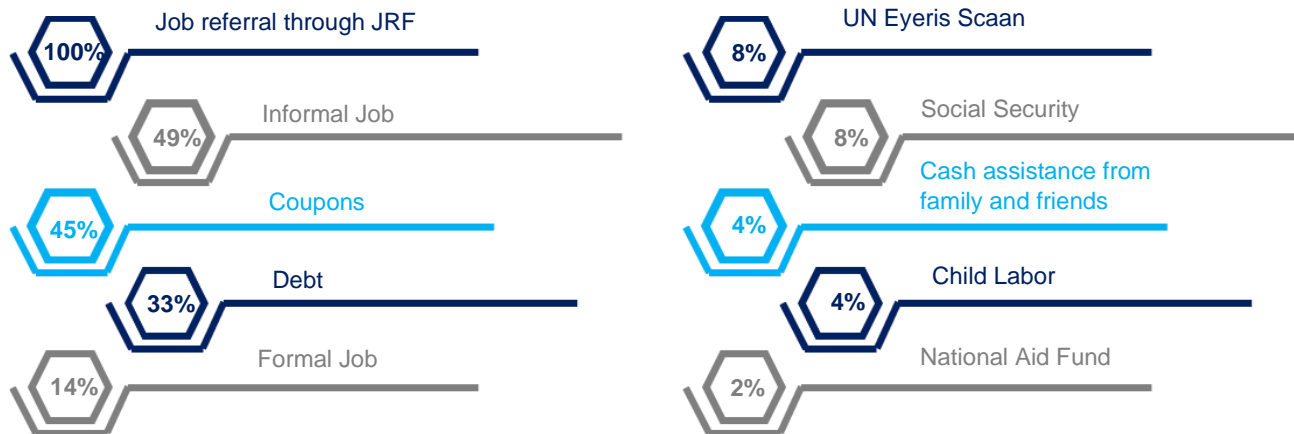


Figure 17: Main sources of income for beneficiaries who retained their jobs in the 3 months prior to assessment

The minimum wage provided for the referred jobs that were sustained at the time of assessment was determined to be 130 JOD, and 43% of beneficiaries who maintained their jobs at the time of assessment are receiving this amount. The majority of these beneficiaries are Syrian women who sew under the Karma Center- JRF (IKEA). In addition, it was found that 67% of Jordanians who retained their jobs receive incomes below 260 JODs for both males and females and that 64% of Syrians have earnings below 230 JODs for women only. A Syrian beneficiary who works as a shawarma chef in the Food and Beverage sector receives a maximum wage of 400 JODs. The average wages of the referred beneficiaries who retained their job are 208 JODs.

The average household income for referred beneficiaries who retained employment at the time of the assessment is 504 JODs, with a minimum household income of 200 JODs. The average wage for Syrians is 476 JOD, with a minimum of 200 JOD. The average Jordanian wage is 604 JOD, with a minimum of 350 JOD.

The average household expenditures among referred beneficiaries who retained employment were 380 JOD, with a minimum of 200 JOD and a maximum of 700 JOD. The monthly expenditures of Jordanians ranged from 200 to 700 JOD, with an average of 559 JOD. While Syrians reported a lower monthly expenditure average of 358 JODs, the range was between 200 and 700 JODs.

In addition, 72% of beneficiaries who retained employment at the time of the assessment reported that their monthly household income exceeds their monthly household expenditures, 22% are at the break-even point (income = expenditures), and 6% reported that their expenditures exceed their income.

It is evident that the average income of Jordanian and Syrian households is more than their average household expenditures, and 27% of beneficiaries who retained their jobs at the time of assessment reported that the employment opportunity had increased their ability to save money.

All Jordanians and 82% of Syrians reported the positive impact. 86% of beneficiaries who retained their jobs at the time of assessment confirmed that the jobs they were matched with through the UNHCR project increased their monthly income, while 14% reported no change in their monthly income as they were earning the same amount from informal work prior to participating in the project. In addition, female beneficiaries reported a greater impact of referred jobs on their monthly income than male beneficiaries (91% and 78%, respectively).

41% of those who reported that they were no longer employed in the referred jobs at the time of the assessment reported that their income had increased during the employment period (44% of Syrians and 27% of Jordanians, 39% of males and 43% of females), and this increase was primarily used to cover their basic needs (bills, house rental, education fees, etc.)

It was found that 50% of the beneficiaries who retained their employment were in charge of making financial decisions for their households. After receiving a job opportunity through the UNHCR project, these beneficiaries remained responsible for making financial decisions, while 9% of beneficiaries who were not responsible for making financial decisions at the household level became accountable for doing so (This percentage stands for one Syrian female and one Jordanian male beneficiaries).

5.1.2. Impact on Standards of Living

The impact of the job referrals exceeded the beneficiaries' financial status, as 88% of beneficiaries who retained their jobs at the time of assessment reported that the job matching service has enhanced their standard of living (lifestyle). The assessment required elaboration on this change, and it was determined that 45% of beneficiaries began to have a stable income and became financially independent, 35% stated that it improved their ability to cover basic needs expenses, and 8% mentioned the impact of referrals on their ability to provide their children with a higher quality of education. Similar percentages of Syrians and Jordanians indicated this positive impact, whereas females reported a greater impact than males (94% and 78%, respectively). 55% of the beneficiaries self-reported that job referrals contributed to their improved quality of life.

85% of Syrian beneficiaries reported being unable to meet their basic necessities, compared to 75% of Jordanians. On a different level, 82% of the beneficiaries who retained their jobs at the time of assessment were unable to fulfill their basic needs before being referred to the employment opportunity, while 18% were not. And it was found that female beneficiaries struggled more than male beneficiaries, with percentages of 85% and 78%, respectively.

The beneficiaries' coping strategy for meeting their basic needs was to incur debt. And reducing food consumption (86% and 62%), followed by seeking daily employment and moving to less expensive housing with 31% and 24%, respectively.

Less often employed (between 2-10%) were selling existing assets, considering a return to Syria, applying to move to a camp (for Syrians), requesting aid from NGOs, and pulling children out of school. The top three techniques were found to be comparable among Jordanians, Syrians, males, and females.

Significantly, 75% of those who struggled to fulfill basic necessities said that their coping strategy had improved after being referred to jobs through the UNHCR project, while 6% reported that their coping method had not altered, and 2% reported that they were unable to determine such.

Those who reported an improvement in their coping methods have stopped using at least one of the methods they used before the job referral, and the percentages for all coping strategies used prior to the referral have decreased.

5.1.3. Impact on a Social Level

The beneficiaries who retained their jobs at the time of assessment were also asked about the impact of their job on their social life in terms of forming friendships and the impact on household tension.

Female beneficiaries who retained their jobs at the time of assessment were asked if the referral service through the UNHCR project has impacted their social life in terms of political participation, joining social events, owning properties, etc., and it's found that 21% confirmed this impact. They explained that the job referral helped them form more social relations and friendships, join social activities and events, and increase their self-esteem.

The interviewees from the KIIs were asked about the tangible impact they expect the referred beneficiaries will obtain. According to the UNHCR interviewee, beneficiaries of both nationalities, Jordanians and Syrians, have benefited from the project by enhancing their quality of life and raising their work productivity. They further shared that extending the follow-up period would have had a favourable impact on the project's impact. According to the project staff interviewees, when the beneficiaries received various types of theoretical and practical training, this reflected positively on their capacity building and the job opportunities that the beneficiaries referenced also reflected positively on their financial situation by providing a stable monthly income.

5.1.4. Impact of COVID-19 on Job Opportunities

Regarding the COVID-19 impact on job sustainability, it was found that the pandemic impacted 42% of surveyed beneficiaries who retained employment at the time of assessment. 19% reported being harmed by the pandemic, indicating that they were financially impacted by reducing their salary, while 89% shared that the pandemic jeopardized the sustainability of their jobs.

The interviewed employers all agreed that the COVID-19 pandemic had a negative impact on them, which was reflected in raw material prices, transportation costs, working hours, and employee productivity, and they faced threats of production line shutdown if an operating worker tested positive and went on sick leave for 14 days. The interviewee from the safe techno factory, on the other hand, reported that the pandemic affected them at first until the government issued a work permit for staff during the lockdown period, and the Business Development Center supported a portion of their employees' salaries, which supported their ability to continue working during the pandemic.

According to the project staff, UNHCR focal point, and MEL staff interviewed, due to JRF's quick response to the COVID-19 pandemic, the project was able to operate and deliver services to beneficiaries remotely, such as conducting online training rather than onsite, providing payments through the use of e-wallets, proceeding in implement follow-up and mentoring, and all staff remained available to support beneficiaries across all locations.

5.2 MICRO-BUSINESS COMPONENT

5.2.1. Impact on a Financial Level

The surveyed micro-business beneficiaries were asked about their primary household sources of income during the three months prior to the assessment; 78% reported that the profit from the granted business is their primary source of income, followed by coupons (48%), then informal jobs (29%). Other sources were noted less frequently (1-11%), including the UN IRIS scan (for Syrians), formal jobs, social security, debt, national aid fund (for Jordanians), selling assets, child labor under 18 years of age, and NGO assets.

There is a slight difference in the order of the top three household sources of income between Jordanian and Syrian micro-business recipients, with Jordanians' top three sources being profit

from the granted business (86%), pension/social security salary (29%), and informal jobs (29%). While Syrians reported income from granted businesses (74%), coupons (72%), and informal employment (31%), Meaning that Jordanians are more dependent on the earnings from granted businesses to meet their basic necessities, whereas two-thirds of Syrians also receive coupons to supplement their income. However, no gender variations were observed in the order of the three primary sources of income.

The average monthly household income was 376 JOD, whereas the average for Jordanians was 459 JOD, with a low of 0 JOD and a maximum of 1,225 JOD. It is found that Syrians have 334 JODs, with a minimum of 0 JODs and a maximum of 1,000 JODs. The 0 JOD income represents two inactive businesses belonging to two beneficiaries (one Jordanian and one Syrian) at the time of assessment.

The average monthly household expenditures are 333 JODs, with Jordanians spending the most (388 JODs), with a minimum of 100 JODs and a maximum of 1,000 JODs, contrasted to Syrians, who spend the least (306 JODs), with a minimum of 50 JODs and a maximum of 1,000 JODs. 52% of micro-business beneficiaries surveyed reported that their monthly household income exceeds their monthly household expenses, 35% are at the break-even point (income = expenditures), and 13% reported that their monthly household expenditures exceed their monthly household income.

For those whose expenditures are higher than their income, 39% have an inactive or active but unprofitable business, while 61% have active and profitable businesses (either on-going profit or seasonal).

As for the beneficiaries who reported that their businesses were still active at the time of assessment (85% of total surveyed beneficiaries), their average monthly household income is 394 JODs, and the average monthly household expenditures are 344 JODs. 57% of their income is higher than the expenditure, and 34% of their income equals the expenditures.

Moreover, for the beneficiaries whose businesses are still active and profitable at the time of assessment, it's revealed that the average monthly profit from these businesses is 246 JODs. Noting that the commercial type businesses had the highest monthly profit average with a value of 324 JODs, followed by construction (311 JODs) and services (287 JODs), while the least profit is generated from agriculture and production businesses with an average of 197 JODs for each. Furthermore, the average monthly profit for males was higher than for females' beneficiaries (298 JODs vs. 191 JODs, respectively). While Syrians reported a slightly higher average profit from their businesses, with an average of 249 JODs, compared to Jordanians, whose average monthly profit was 240 JODs.

It was found that 98% of beneficiaries (who reported that their businesses are active and profitable) used the profit amount to cover their families' basic needs, such as food, bills, health insurance, and education. Also, 15% reported that they also used this profit to buy new tools for their projects, 7% used the profit to pay loans, and 4% used it for long-term savings.

The beneficiaries who reported active and profitable businesses were asked about the timing of starting generating income compared to the establishment/ support of the project through the grant time, and it was found that the businesses started generating income after an average of 5 months.

73% of the micro-business beneficiaries surveyed were the head of the household's financial decisions. After receiving the grant through the UNHCR project, 94% of those beneficiaries who were responsible for financial decisions remained responsible, whereas 6% previously shared this responsibility with other family members. In addition, after receiving the grant, 57% of beneficiaries who were not responsible for this decision became responsible for making financial decisions at the household level; 89% of them are female.

5.2.2. Impact on the Standard of Living

The impact of the granted businesses exceeded the improvement in financial situation, as 97% of micro-business beneficiaries surveyed confirmed that the granted business had improved their standard of living (lifestyle), with no significant differences between Jordanians and Syrians, males and females. The average percentage of the grant's contribution to improving living conditions indicated by grant beneficiaries who reported an improvement in their standards of living reached 52%.

The assessment required elaboration on this change, and it was found that 36% explained that they touched improvement in their ability to meet their basic needs, and 36% reported improvement in the standard of living in terms of food and clothing. Other improvements were captured in fewer percentages between 2%-7%, such as Improvements in health and education services, financial independence, the capacity to cease renting equipment, the ability to pay housing rent, expenses, and repaying debts.

On another level, 77% of micro-business grant beneficiaries reported struggling to meet their basic needs prior to receiving the grant, while 13% did not. In order to meet basic needs, 83% of Syrian beneficiaries reported struggling, compared to 64% of Jordanians. Female beneficiaries were also shown to struggle more than male beneficiaries, with 79% and 74%, respectively.

Beneficiaries' main coping strategies for meeting basic needs were incurring debt and reducing food consumption (90% and 74%, respectively), followed by seeking day labor jobs, selling existing assets, requesting assistance from NGOs, and moving to houses with lower rent (36%, 23%, 20%, and 13%, respectively). Other coping strategies suggested less frequently (between 1% and 6%) included returning to Syria, pulling children from school to generate income, children working after school, applying to move to the refugee camp, and early marriage.

Significantly, 87% of those who struggled to meet their basic needs reported that their coping mechanisms had changed positively after receiving the grant through the UNHCR project, while 12% reported that their coping mechanisms had not changed, in addition to 1% reported being not able to determine that. Generally, there are no differences between the percentage of positive change on coping mechanism for Jordanians compared to Syrians. Male beneficiaries reported a higher percentage of positive impact on coping mechanisms compared to females (88% and 85%, respectively).

Those who reported a positive change in their coping mechanisms had stopped using at least one of the strategies they used before receiving the grant. It was found that the percentages of all coping mechanisms used before project participation decreased.

The interviewed stakeholders confirmed the project's positive impact on the beneficiaries' standard of living, with mentors and project staff stating that many projects were successful and operated for an extended period, thereby affecting the beneficiaries' ability to meet their basic needs from the business's profits. Moreover, based on their observations, they consider the production and services sectors to be the most successful, and several success stories have emerged from these sectors.

5.2.3. Impact on a Social Level

The surveyed micro-business beneficiaries were also asked about the impact of grants on their social life in terms of forming friendships and the impact on household tension. 81% of female micro-business grant beneficiaries agreed that the grant they received through the project had benefited their social lives in terms of political activity, participation in social activities, property ownership, etc. They noted that the granted enterprises supported them in forming stronger social relationships through direct interaction with customers of various nationalities, participation in social activities and events, and a boost in self-esteem.

The beneficiaries with active businesses were asked if their customer base had increased during the past 12 months prior to the assessment; 54% acknowledged that their customer base had grown during the last year prior to the assessment, whereas 35% reported no change, and 11% cited a decrease. When asked what could be done to grow their customer base, 63% mentioned support in resources, 46% suggested support in marketing, 19% mentioned communication with suppliers, and 8% requested more training and seminars.

5.2.4. Impact of COVID-19 on Businesses Sustainability

The COVID-19 pandemic negatively impacted 79% of granted businesses, whereas 18% of surveyed micro-business beneficiaries reported no impact, and 3% indicated a positive impact.

Of those who didn't report any negative impact of COVID-19 on sustainability, they stand for 43% of granted businesses in 2021, 22% of businesses in 2020, 5% of 2019 businesses, 2% of 2018 businesses, and 7% of 2017 businesses. These businesses were under the following sectors 39% in production, 33% in agriculture, 13% in services, 11% in construction, and 3% in commercial. The businesses established in 2020 and 2021 were the least affected by the pandemic in terms of sustainability, which can be justified by the awareness of beneficiaries about the actual demand during the pandemic and the orientation of beneficiaries to choose the least risky projects, such as production (food production and sewing) and agriculture projects that are on-demand even during the pandemic.

As for those who reported a positive impact of the pandemic on the sustainability of their businesses, most were in the production sector (productive kitchen, sewing), and the others were from the services sector (salons, maintenance, wedding planning, marketing).

Beneficiaries who reported being negatively impacted were asked about the specific negative impact; 61% reported a decrease in income, 41% reported an increase in expenditures, 37% reported a business suspension, and 37% reported an increase in commitments (bills, salaries, etc.) Knowing that many beneficiaries mentioned many negative effects.

Furthermore, the beneficiaries (who reported a negative impact from COVID-19) accounted for 88% of all 2017 surveyed beneficiaries, 96% of 2018, 93% of 2019, 75% of 2020, and 51% of 2021. In terms of impact per sector, it was found that the pandemic negatively impacted 91% of construction businesses, 81% of commercial, 82% of services, 74% of production, and 69% of agriculture. This finding supports the previously reported results of businesses that were least affected by the pandemic throughout the years, which can be derived from the fact that the granted businesses of 2020-2021 were oriented toward the sectors that were least affected by COVID-19 (production and agriculture).

SECTION 6: JOB PLACEMENT COMPONENT

This section discusses the important findings of KIIs with various stakeholders, particularly employers, as well as the key findings of a quantitative assessment conducted with job placement beneficiaries who participated in the project from 2017 to 2021.

The key findings of KIIs with stakeholders participating in the job placement component of the UNHCR project revealed that beneficiaries were provided with suitable employment possibilities that met their expectations. Employers involved in the partnership with JRF were satisfied with the relationship and communications but proposed providing beneficiaries with further technical training and salary support.

All employers reported that referred beneficiaries adhered to work hours and regulations, and some noted that their communication skills and productivity were exceptional to those of other employees.

Regarding challenges, one employer mentioned the high turnover rate at the factory from referred beneficiaries, and another mentioned facing relatives of the referred beneficiaries, which negatively affected the work environment. On another level, two employers reported late payments from JRF to employers, while the third employer did not indicate any issues with the JRF partnership.

SECTION 7: SOCIAL COHESION

The Jordan River Foundation's organizational theory of change emphasizes social cohesion. The UNHCR project focuses on developing strong links between and through various groups and ensuring resilience in the Jordanian community between Jordanians, Syrians, and other nationalities. Part of this assessment was to recognize improvements in social cohesion among and within project beneficiaries.

To assess social cohesion, a series of questions were presented to micro-business and job placement beneficiaries who retained employment at the time of the assessment. It was found that 95% of total beneficiaries have formed friendships through the granted businesses and job opportunities, with insignificant differences between Jordanians and Syrians, males and females.

As for the job placement beneficiaries, it was found that 90% had formed friendships through their employment, with no significant difference across Jordanians and Syrians, males and females.

Of Jordanians, 100% formed friendships with Jordanians, 40% with Syrians, and 10% formed relations with other nationalities (Egyptians and Iraqis). Of Syrians, 97% formed friendships with Jordanians, 80% with Syrians, and 11% with other nationalities (Egyptian, Yemeni, Palestinian, and Bangladeshi).

As for the micro-business beneficiaries, it was found that 96% had formed friendships through their granted businesses, with no clear difference between Jordanians and Syrians, males and females.

Of Jordanians, 100% formed friendships with Jordanians, 60 with Syrians, and 12% formed relations with other nationalities (Egyptians, Iraqi, Pakistani, Saudi, Yemeni, and Turkish).

For Syrians, 98% formed friendships with Jordanians, 80% with Syrians, and 8% with other nationalities (Egyptian, Yemeni, Palestinian, Iraqi, Somali, and Sudanese), as shown in figure 18.

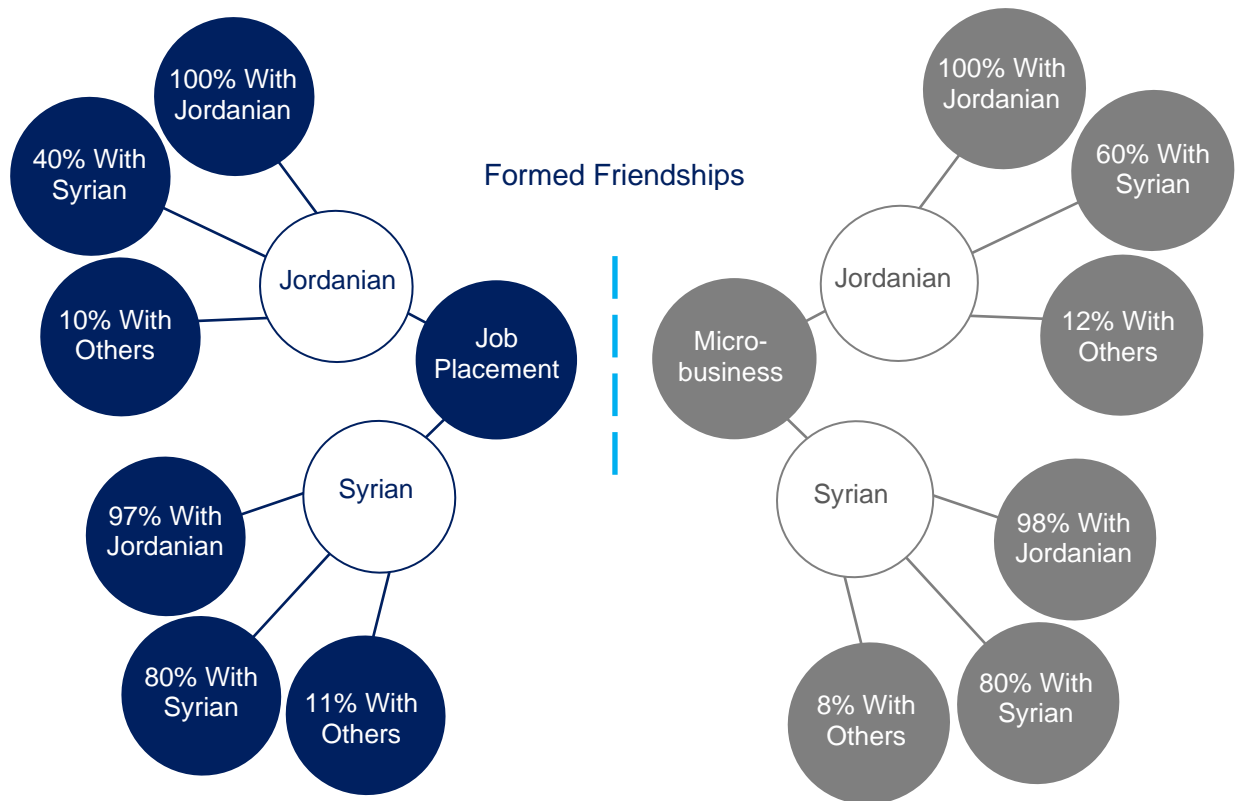


Figure 18: Beneficiaries formed friendships through job placement and micro-business

The respondents were also asked about the tension level before receiving the job referrals/ micro-business grant, and 68% of total beneficiaries (66% of Job placement and 68% of micro-business) reported having tension on a household level, standing for 33% of Jordanians, 79% of Syrians job placement beneficiaries, and 94% of Jordanians, 70% of Syrians.

On a scale from 1 to 10 (1 is the lowest and 10 is the highest), the job placement beneficiaries rated this tension as a 7 out of 10. Significantly, 94% of those beneficiaries reported that their degree of tension had reduced after receiving a job referral from JRF, with the average new level of tension being 3.

As for micro-business beneficiaries, they described this tension to be on a level of 7.6 before receiving the grant. 94% reported that the tension level had changed after receiving the grant, describing the new level of tension as 3.7.

SECTION 8: MENTORSHIP

Mentors have been chosen and trained through the project to participate in micro-business and job placement components. Their role included (a) conducting several monthly visits to beneficiaries, (b) offering technical and business support to those beneficiaries, each in their respective sectors, and (c) allowing for the exchange of knowledge to enhance perspectives and knowledge.

The assessment focused on determining the effectiveness and impact of these components on beneficiaries. When asked to affirm that they had been assigned a mentor, 100% of Jordanians and 99% of Syrians reported they did. Noting that the beneficiaries who declined mentorship were male job placement beneficiaries, some of them were still employed at the time of the assessment while others had resigned, in addition to male micro-business beneficiaries whose businesses continue to operate.

Moreover, 95% of beneficiaries reported that they are aware of the mentor's roles and responsibilities toward them (96% of MB and 93% of JP beneficiaries), and 98% of those who confirmed having a mentor mentioned that they received the mentorship services related to their jobs/ micro-businesses.

As for the mentorship performance from the beneficiaries' point of view, 71% rated it to be excellent in terms of commitment to conducting the scheduled monthly visits, while 28% rated the commitment as good, and 1% of beneficiaries were neutral in this regard, with no difference between job placement and micro-business mentors' rating.

Furthermore, 72% of beneficiaries (75% of JP and 71% of MB) rated the efficiency and qualifications of mentors as excellent, while 27% rated it as good, and 1% were neutral in this regard. The same results were revealed regarding the governorate's disaggregation (Karak, Zarqa, and Irbid were found to have the lowest excellent rating, while Ajloun and Jerash were the highest, reaching 100%).

The beneficiaries were also asked about the inspiration of mentors and its effect on their work's sustainability; 69% rated the mentors as excellent in this regard (65% of JP and 70% of MB), 29% rated it as good, and 2% were neutral. Similarly, 71% of beneficiaries (71% of MB and 73% of JP) rated the value of support and guidance provided by mentors as excellent, while 27% rated it as good, and 1% of beneficiaries were neutral in this regard. Noting that 1% of JP beneficiaries rated the value of guidance as poor. Finally, 70% of beneficiaries rated the confidentiality treatment by mentors as excellent, 28% found it good, and 2% were neutral.

Overall, no significant differences were obtained between males' and females' ratings regarding the aforementioned aspects, while Jordanian beneficiaries were found to give some slightly higher ratings to their mentors compared to Syrians. Finally, the Karak, Irbid, and Zarqa beneficiaries reported lower excellent ratings for their mentors' performance compared to other governorates, which reached 100% excellent rating for some governorates, such as Jerash. Figure 19 reflects the mentorship assessment.

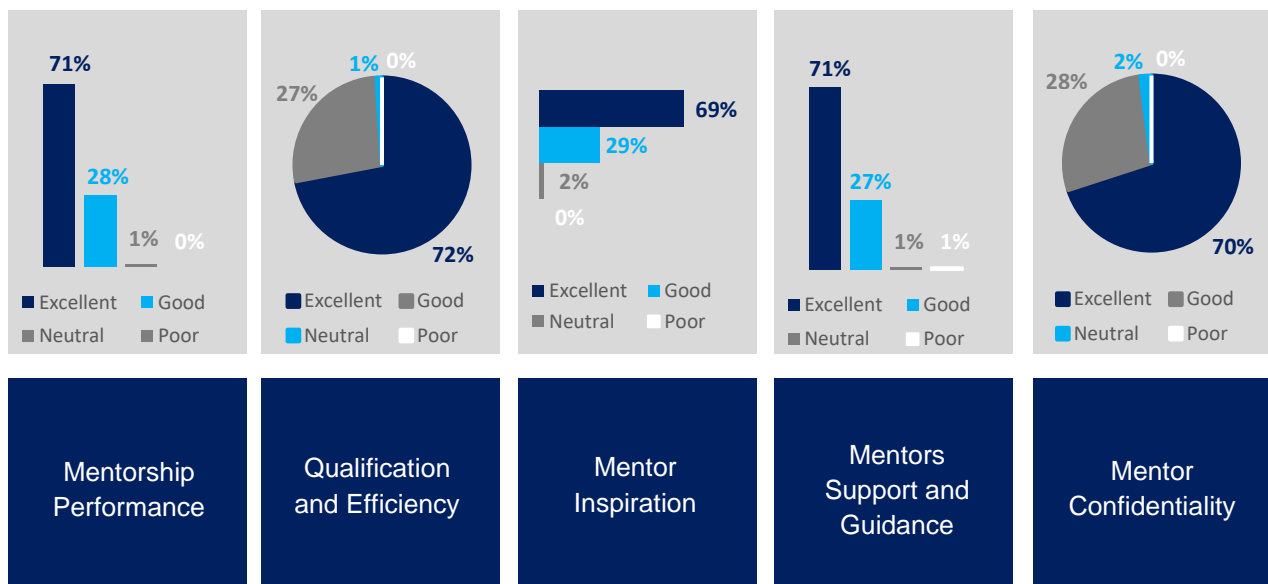


Figure 19: Mentorship Assessment

When questioned about the effectiveness of the JRF's mentorship services, 7 of 9 mentors reported that it was highly effective and contributed greatly to the beneficiaries' support, while two mentors stated that it was somewhat effective and contributed in some manner to the beneficiaries' support. According to the mentors, the most challenging aspect of following up with beneficiaries was scheduling a convenient time to conduct visits for the beneficiary; to overcome this challenge, mentors rescheduled the visits until they found a shared accessible time that suited both.

The mentors were also asked about the impact of their project participation on their lives, and it was found that 5 out of 9 reported that their level of income has improved to meet some basic needs, while 4 mentors reported that there is no effect on the level of income, as they were

receiving the same level of income from their previous work. Furthermore, 8 mentors reported that their participation as mentors had substantially enhanced their skills, while 1 mentor reported that it had resulted in a moderate improvement in skills and had a minor impact on their work experience.

Furthermore, 5 mentors reported that their participation reflected positively on their communication skills and provided them with job opportunities, whereas 4 mentors reported that their participation reflected positively on their communication but was ineffective in obtaining job opportunities. Finally, all mentors verified their availability and willingness to work on and provide mentorship services for upcoming projects if JRF required.

As for the interviewed project staff feedback, they confirmed that the mentorship service was effective and supported in project monitoring and sustaining the beneficiaries in their workplace/business.

The staff faced several challenges related to the mentors, such as securing specialized mentors, which led to the search for mentors through several sources and sectors. Mentors' roles included providing beneficiaries guidance and support and filling out the mentorship report after each visit. A specialized training program was provided to mentors in this regard to ensure the quality of their work. Furthermore, they suggested that the JRF provide more capacity-building training to mentors in order to improve their efficiency, as well as to form a third component under the community empowerment program (CEP), which is mentorship as a separate component, in order to improve mentorship services continuously. Finally, the UNHCR focal point stated that JRF should hold sessions with beneficiaries to determine their needs and requirements prior to the project's completion.

SECTION 9: DURABLE SOLUTIONS

Durable solutions for refugees from Syria are based on a comprehensive protection and solutions strategy which seeks to: i) support host country and community resilience; ii) enable refugee self-reliance, including access to services, legal work opportunities, and livelihoods; iii) expand access to resettlement in third countries and other complementary pathways. The Syrian surveyed beneficiaries from job placement and micro-business components were asked some questions to measure these aspects; the results were as follows:

- Support Resilience

As mentioned earlier in this report, the project had a great impact on Syrian beneficiaries in terms of their ability to form new relations and friendships through the granted businesses and job placement opportunities, as 94% of Syrians reported forming friendships, and most of these relations were with the host community (Jordanians), in addition to other nationalities within the community, such as Egyptian, Iraqi, Yemeni, Palestinian, Bangladeshi, Somali, and Sudanese.

- Self-Reliance

The project focused on Syrian refugees to increase their self-reliance and support them by providing job opportunities. Remarkably, the project has assisted 89% of Syrian beneficiaries in improving their living conditions in Jordan in terms of safety and dignity, according to the beneficiaries, with some variances between males and females (92% and 87%, respectively). These beneficiaries regarded the project's impact on them as essential in meeting their basic requirements, developing their self-reliance, feeling valued in the community, and experiencing the justice of having equal access to employment as Jordanians (for job placement beneficiaries).

"After participating in the project, I now feel that I have value in the community, I changed my opinion about returning to Syria, and I'm more capable of managing my own life." A Syrian male beneficiary who received a micro-business grant - in Amman

- Access to Resettlement in Third Countries

As self-reported by 29% of the Syrians surveyed, the project also positively impacted the Syrians' ability to return to their home country or relocate to another country. Noting that there were no differences between males and females in reporting their contribution in this regard.

CORRELATIONS

The responses across the two components (micro-business and job placement) were analyzed using the SPSS program to find the strong correlations between different variables. The correlation test was used, generating r and α values for the different questions and variables subjected to the test. The valid correlations found in this exercise were as follows:

▪ Micro-business Correlations

The only valid correlations under the micro-business survey were related to the COVID-19 effect on the sustainability of businesses, which:

- The continuity of the pandemic will lead to a continued decline in revenues, where $r= 0.30$ and $\alpha= 0.05$
- The continuity of the pandemic will lead to a continued increase in expenses, where $r= 0.50$ and $\alpha= 0.05$
- The continuity of the pandemic will lead to a continued increase in household commitments, where $r=0.21$ and $\alpha=0.05$
- The average monthly profit depends on the type of project:
 - Agriculture→ 197 JODs
 - Production→ 197 JODs
 - Service→ 287 JODs
 - Construction→ 311 JODs

- Commercial → 324 JODs
- The average monthly profit is associated with gender:
 - Males → 298 JODs
 - Females → 191 JODs
- The most frequent project sector implemented from 2017 to 2021:
 - 2017 → Production
 - 2018 → Production
 - 2019 → Construction
 - 2020 → Agriculture
 - 2021 → Production

▪ Job Placement Correlations

The following correlations were found to be valid under the job placement referrals:

- There is a positive relationship between JRF referrals and work promotion, $r = 0.50$ and α less than 0.05.
- There is a positive relationship between the JRF referral and standard of living improvement (lifestyle), where $r = 0.40$ and α less than 0.05
- There is a positive relationship between job referral through JRF and stopping selling home assets, where $r = 0.50$ and α less than 0.05
- There is a positive relationship between job referral through JRF and stop reducing food consumption, where $r = 0.40$ and α less than 0.05
- The retention of jobs (at the time of assessment) is associated with gender and nationality:
 - Males → 18%
 - Females → 27%
 - Jordanians → 27%
 - Syrians → 22%

CONCLUSIONS

Relevance, Coherence

The project was relevant and coherent on global, national, and community levels. It had a significant focus on females, with a target reaching 50% across different years of implementation and project services, while it had minor inclusion of people with disability.

Efficiency

The project was efficient in delivering interventions within the planned timeframe; However, the pandemic disrupted it during the years 2020 to 2022; JRF was able to cope with and adjust the implementation according to a contingency plan set for this purpose.

Effectiveness

The partnership between JRF and employers through the project was successful and valued by employers in terms of the quality of referrals. Nonetheless, it has been observed that there was a delay in providing payments to employers, which should be considered.

The capacity building training had a positive impact on the soft and technical skills of beneficiaries and supported their inclusion and professionalism in the workplace for job placement beneficiaries, with vocational training having a greater impact on the sustainability of jobs than regular trainings. In addition, the trainings significantly improved the micro-business beneficiaries' business management skills, which was reflected in the sustainability of the granted businesses.

The project's job referrals effectively matched beneficiaries with available opportunities; females and Syrian beneficiaries were involved in various referral sectors. However, job sustainability for specific periods was reduced by shifting from 3 months to more than a year. The primary reasons for losing opportunities were the end of contract duration and wage insufficiency across males, females, Jordanians, Syrians, and different years of participation. Beneficiaries' technical skills and referrals through JRF were key factors in job retention. The sewing and handicrafts sector had the most sustained jobs. To promote the sustainability of employment opportunities, the participants in this assessment suggested that JRF provide additional support in the form of greater prospects that match the qualifications of beneficiaries, higher wages that exceed the minimum wage rate, longer contracts (at least one year), technical trainings, and more follow-ups through the project team and mentors.

The job placement beneficiaries valued their participation in the project; even those who left the employment to which they were referred intended to apply for jobs through JRF, and the services they received were deemed to have made a significant contribution to their ability to find new opportunities as a result of the exposure to capacity-building, they received while participating in the project.

For micro-businesses, the type of business (sector) selection varied between males, females, Jordanians, and Syrians, with experience in the field being a key factor in selecting the type of business. In most cases, the seed fund was sufficient. However, a higher amount would cover more basic needs and support the well-establishment of new business/support of existing businesses.

The project's seed funding was effective in supporting micro-businesses, and the sustainability of these businesses was outstanding, noting that when shifting from one year of participation to another, starting from 2017, the percentage of sustained micro-businesses decreased. Further, sustainability depends on the sector the business is operating in, with the highest sustainability for

construction and services and the least for agriculture. The profit of the sector was also associated with the sustained businesses, as the highest profit gained from businesses operating under construction and commercial, while the least profit was from operating under production and agriculture. The male beneficiaries reported higher profits from the businesses compared to females, which can be related to the sectors of the businesses they operate.

The main factors attributed to the success of sustained businesses were the experience of beneficiaries in the field and the high demand for products, while the main factors attributed to the termination of businesses were passing through financial or personal sudden difficulties and lack of money to purchase raw materials/ tools.

Although the COVID-19 pandemic had a negative impact on granted businesses and the availability of job opportunities, it can be seen that the impact was least on businesses established/ job referrals during the pandemic (years 2020-2021), which can be attributed to beneficiaries' awareness of on-demand sectors and business selection/ job matching becoming more oriented to sectors that can withstand such circumstances.

Impact

The project had a significant impact on job placement and micro-business beneficiaries in terms of increased income during the period of employment/business operation, and as the primary source of income for the beneficiaries' households, the impact was significantly greater for female beneficiaries (for job placement). In addition, it had a significant influence on enabling women to make financial decisions at the household level (particularly for micro-business beneficiaries) and enhancing their involvement in political and social events. Additionally, the project had a positive effect on the adoption of coping mechanisms and the improvement of living standards (lifestyle).

On another level, the project promoted social cohesion among beneficiaries by encouraging the formation of friendships through employment opportunities and granted businesses; these relationships were between the project beneficiaries and other individuals from different nationalities. The positive impact was noticed in the decrease of tension level of beneficiaries' households as a result of improving their financial situation and increasing their ability to meet basic needs.

Finally, the project achieved its intended goals in terms of providing long-term solutions for Syrian refugees since most reported that the project improved their living conditions in Jordan in terms of safety and dignity.

Mentorship

The project positively influenced the mentors by providing a source of income to cover their basic requirements and improving their skills and expertise, enabling them to find other employment opportunities. It is clear that the mentorship component was effective and made a positive contribution to the project's success, with no negative feedback received from beneficiaries and

different stakeholders on mentors' performance in terms of commitment to conducting the scheduled monthly visits, qualifications, mentor inspiration and its effect on the sustainability of their work, and confidentiality treatment by mentors. However, the findings revealed some areas for improvement in mentorship, such as creating a separate mentorship component within the CEP at JRF, providing more technical training to mentors, conducting a need assessment with beneficiaries to identify gaps in the mentorship process, and increasing the number of visits and duration of follow up to ensure job/business sustainability.

RECOMMENDATIONS

Finding/ conclusion	Recommendation
Partnership level	
The interviewed partnered CBOs expressed an interest in expanding their participation by not only providing venues for JRF to conduct trainings, but also by providing the capacity-building trainings directly, noting their ability to do so.	Consider partnering with CBOs in delivering specific capacity-building trainings as part of JRF's role in supporting these CBOs and building on the partnerships.
Two employers reported that there was some delay in delivering payments.	Ensure employer payments are submitted on time, and any potential delays are communicated.
Operational level	
The project had minor inclusion of people with disability, as only 26 cases were defined across different years of implementation.	Allocate targets for people with disability to ensure more involvement in the project activities.
Beneficiaries who received vocational training had a higher retention rate than those who simply received standard training. Furthermore, many stakeholders emphasized the need for vocational trainings to improve beneficiaries' skills.	Higher vocational training targets are proposed since they impact beneficiaries' skills, which enhance their employment sustainability.
To promote the sustainability of job opportunities, various stakeholders proposed better opportunities that meet beneficiaries' qualifications, higher wages above the minimum wage rate, longer contract duration (at least one year), technical trainings, and more follow-ups through the project team and mentors. Also, it's found that The average monthly income from the referred jobs is most likely on the minimum wage rate or below for both Jordanians and Syrians.	Ensure that the job referrals match beneficiaries' qualifications and skills.
	Extend the efforts in linking beneficiaries with job opportunities that provide higher wages than minimum wages to promote their stability in the workplace.
	Provide more mentorship visits, and extend the follow-up duration to over 3 months.
The seed fund was sufficient. However, a higher amount would cover more basic needs	Emphasize the importance of conducting accurate and reliable feasibility studies to



Finding/ conclusion	Recommendation
and support the well-establishment of new business/support of existing businesses.	meet the expected basic needs of the business establishment.
Sustainability depends on the sector the business operates in, with the highest sustainability for the construction and services sectors and the least for agriculture.	Consider the findings of this assessment regarding the sustainability of businesses in the upcoming interventions and feasibility studies phase.
The stakeholders mentioned the high competition and lack of marketing skills to be key challenges that beneficiaries face in sustaining their businesses.	Review the advanced micro-business training material to focus more on marketing products/ services.
	Support beneficiaries in promoting their products/ services by linking them with local markets within and outside their areas.
The different stakeholders suggested some actions to improve the quality of the mentorship process, including developing a separate mentorship component under the community empowerment program (CEP) at JRF, providing more technical training to mentors, and conducting a need assessment with beneficiaries to determine the gaps in the mentorship process.	Consider establishing a mentorship component under the CEP program to operate separately and focus more on mentorship effectiveness.
	Investigate the community's needs for the specific support needed from mentors, as well as collect input from mentors on the gaps that remain after the implementation of mentorship visits.
The interviewed employers suggested providing work permits for Syrian beneficiaries to facilitate their ability to work in some jobs and sectors.	Consider securing Syrian beneficiaries with work permits that allow them to work in some jobs and sectors that meet their qualifications and skills.