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# Emergency Employment Project (3x6 Approach)

00085571 – “Mitigating the impact of the Syrian Refugee Crisis on Jordanian Host Communities”

Bureau for Crisis Prevention and Recovery (BCPR)  
Crisis Prevention and Recovery Thematic Trust Fund

Final Report (September 2014 to December 2015)



## I) INTRODUCTION

The prolonged crisis in Syria has resulted in a large influx of refugees into Jordan and neighboring countries of Syria. More than 630,000 registered Syrian refugees constitute around 10 percent of Jordan's population. Most of them (more than 80 percent) live in urban and rural communities, largely in the northern governorates (Irbid and Mafraq governorates). Consequently, Jordan has been under a considerable burden and increased competition for access to public utilities, schooling, health services, infrastructure, and employment opportunities. Prior to the arrival of Syrian refugees, Jordan has had its own development challenges, notably the high unemployment rate, which affects youth and women, in particular, which was at about twice the rate of men.

The impact, which has been caused by the influx of Syrian refugees, is significant on vulnerable areas such as Mafraq- a region characterized by high unemployment rate and strain of increasing competition for jobs and resources. By the end of the third quarter of 2015, the unemployment rate in Jordan had reached 13.8%, 2.4% higher than the rate at the end of the same period one year prior. Furthermore, the unemployment rate of women is significantly higher than that of men, with 25.1% of women being unemployed compared to 11.1% of men in the same quarter. This disparity suggests that the negative impact of the arrival of refugees on employment is amplified for women and youth. The Mafraq governorate is also known to suffer from higher poverty rate- the absolute poverty rate is 19.2 percent while the national average is 14.4 percent. In Mafraq, while the level of poverty has increased, the living cost has risen too. Mafraq experienced the largest increase in rental costs- the Households Income & Expenditure Survey carried out by UNDP in 2013 revealed that the rent of the cheapest apartments rose by between 50 percent and 100 percent in comparison with that of prior to the crisis.

In line with its work to support the Government of Jordan to respond to such a crisis, UNDP-Jordan launched a pioneering programme entitled "*Mitigating the impact of the Syrian Refugee Crisis on Jordanian Host Communities*" in 2013. The overall objective is to contribute to sustaining social and economic stability, with particular focus on the Northern governorates, and expansion to other governorates, such as Zarqa, and enabling Jordanians to continue to pursue their human development aspirations.

### UNDP's programme encompasses six outputs:

- 1) Short-term employment opportunities created and economic recovery initiatives developed geared towards improvement of livelihoods and basic social services delivery
- 2) Enhanced local economic development through skills-matching, MSMEs growth and capacity development;
- 3) Improved delivery of municipal and social services;
- 4) Develop State-society trust and social cohesion;
- 5) Enhancing community security and crime prevention & Support to legal aid in Jordan;
- 6) Technical support to coordination of host community concerns.

The programme is in line with national strategic documents, including the "Jordan New Economic and Social Vision 2015-2025" as well as the relevant policies and strategies such as; the Poverty Reduction Strategy (2012-2020), the National Employment Strategy (2011-2020), and the Environment Strategy, amongst others.

In particular, the first output aims to provide immediate assistance to the Jordanian households at risk of social and economic exclusion to help them rise above vulnerability in the form of an **innovative three-phased employment approach called "3x6" (Three-By-Six)**. The 3x6 approach is the first of its kind in Jordan that builds on traditional elements of socio-economic interventions - putting people to work, injecting money into local economy - while introducing innovative dimensions: promoting

individual savings, engaging emerging entrepreneurs in economic ventures based on compulsory savings, and promoting social cohesion by encouraging members of the community to organize themselves into collective economic activities and creating ownership at both individual and community levels.

The **overall objective of the support** is to improve livelihoods stabilization and local economic recovery with the specific aim to: i) mitigate immediate tensions over access to employment and other livelihoods opportunities between host community members and displaced population groups, and enhance social cohesion; ii) support local economic development through rehabilitating socio-economic infrastructure and enhancing basic service delivery; iii) increase the overall economic absorption capacities and resilience of host communities to support Syrian refugees; and iv) support more diversified livelihoods opportunities, enterprise recovery and skills development for the most vulnerable groups within communities, in particular women and youth, to strengthen their resilience beyond the crisis.



Rehabilitation of the Oldest Cave Church in Rehab

The project has been funded by the Government of Japan (1.75 million USD), the Regional Development & Protection Programme (RDPP) administrated by DANIDA (1 million EUR), CERF (400,000 USD) and WFP (252,483 USD) for the implementation of the first two phases in six municipalities (Umm Al Jimmal, Al Salihiah & Nayfeh, Sabha & Dafyianeh, New Rehab, Hosha, and Al Sarhan) in the Mafraq Governorate that have been affected directly by the impact of the influx of Syrian refugees at various socio-economic levels, such as with deteriorated access to quality basic services and employment opportunities for youth and women. The support of CPR TRAC 113 in the amount of USD 500,000 has been approved and allocated for supporting the Phase III (explained below) of these municipalities to ensure sustainability of the interventions. **However, the Country Office only received US\$ 491.000**

## II) A GLANCE AT EMERGENCY EMPLOYMENT PROJECT (3X6 APPROACH)

The 3x6 is a UNDP's innovative approach to promote sustainable livelihoods for vulnerable groups living in transition countries and/or affected by crises triggered by disasters or violent conflicts. The approach builds on short-term employment through cash for work for rapid improvement of community infrastructure and basic service deliveries – while introducing innovative dimensions: promoting savings and supporting emerging entrepreneurs based on compulsory savings and creating ownership at both individual and community levels through sharing risk investments.

In Jordan, the approach has been tailored to contribute to ease social tension in the host communities by enabling the vulnerable households to meet the rising costs and mobilizing activities such as improving socio-economic infrastructure of benefit to whole communities affected by the Syrian crisis, as well as facilitating sustainable self-employment through establishing microbusinesses. There are three phases under this approach:

- **Phase I (Inclusiveness : 3 months)** starts with two steps of enrolment in rapid income generation and building capital for a total of 750 unemployed, poor, vulnerable men and women from six municipalities through short-term employment in the form of cash for work in community initiatives for duration of three months. Community



initiatives include labour and non-labour intensive activities, such as improving services and amenities for local residents (e.g. rehabilitation of archaeological sites (Church of St. Gorgeous & Umm Al Jimmal Site) and public facilities, construction of welcome centers for tourists and visitors, implementation of greywater treatment and reuse systems, organization of children’s summer camps, development of environmental protection and recycling programs), implementing child care and protection initiatives, community sensitization and fostering a culture of work etc.

*This report covers the progress of the emergency employment project, with a focus on CPR TTF’s support on the Phase III*

Each month 50 percent of beneficiaries’ incentives of 208JD (10 percent plus the national minimum wage of 190 JD) are saved, as part of the objectives of encouraging a culture of savings. This formulates the seed for the start-up capital necessary to establish the beneficiaries’ microbusinesses. In addition, during this phase, the beneficiaries are trained to develop entrepreneurship skills and develop their business plans.

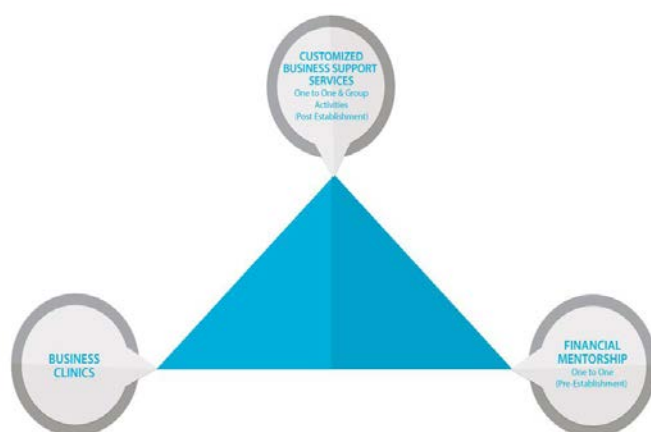
- **Phase II (Ownership: 6-12 months)** begins with two steps of savings and joint- venturing during the period of short-term employment, where cash for work beneficiaries are encouraged to build entrepreneurial skills. Those who are interested in developing the business plans and investing their saving to establish their businesses are further trained through an intensive training course to develop their skills to set up and manage their own microbusinesses. Following the training, individuals or groups of participants submit their business plans and about 50 percent of the most successful applicants have their savings multiplied to receive 2,000 JOD in funds to establish their own microbusinesses.
- **Phase III (Towards sustainability: 24 months)** consists of two steps of investing and expanding markets following Phase II during which the beneficiaries start up their businesses to ensure sustainable and resilient microbusinesses. Start-up is not sufficient to guarantee resilience, as they require access to inputs, finance and markets to become profitable and sustainable. Phase III provides them with targeted technical support which includes linkages with financial service providers and markets, value chain development and cooperative development, business counseling, and support for value addition- e.g. branding, packaging and other services.

A customized package of business support services to ensure sustainability and growth of the selected businesses was developed with three components:

- 1) Pre-establishment support with Registration and Financial management;
- 2) Post-establishment support with Business support clinics; and
- 3) Business-enhancement support with Customized business support services through one to one and group activities.

### Pre-establishment support with Registration and Financial management

Following the pitching selection, the selected entrepreneurs were supported by legal advisors for the business registration. Then, officers visit each business to provide one-to-one mentoring for smooth establishment of the businesses, including support for licensing, financial mentoring and physical verification of goods and services that are procured with the start-up funding. This support ensures the right timing and amount of instalments.



### Post-establishment support with Business support clinics

Following establishment, six focused business support clinics were held to provide crucial accounting, marketing and operational advice and support to beneficiaries through group sessions. The newly established entrepreneurs usually have common challenges to start

running businesses. Business support clinics provided the opportunities for entrepreneurs to ask key questions and discuss common challenges in starting their businesses.

### Business-enhancement support with Customized business support services through one to one and group activities

The third component of business-enhancement support is designed based on the experiences of UNDP which indicates that start-up businesses need ongoing support to guide them to succeed and ensure their sustainability. It is conducted after six months of the establishment of businesses with the following training programme:

- Group Mentorship Events and Training: beneficiaries were enrolled in a two day workshop in Amman, followed by an assignment, and another "filling the gaps" One-Day training. To facilitate the implementation of this component, the businesses is divided into sectors/industries-e.g. agri-food, waste-related etc. Businesses were introduced to "industry specific" tips and guidance throughout its 5 stages explained as follows:
- Stage 1: Two full-day workshops in Amman that included: Generic Introductory session for all attendees; Parallel sessions for the sectors/industries; Specific industry related topics; Industry Experts/Speakers; Peer to peer sub-sessions for knowledge sharing; Exchanging industry-related remarks; Star performers from UNDP pool of micro-entrepreneurs to be invited as speakers; Tips "to-dos" and not "to-dos"; Lessons learnt; Value chain concept; Exchange services/products; Common topics (e.g. Hygiene, Zero Budget Marketing Techniques, potential marketing channels).

- Stage 2: Individual Assignments: All businesses were given an assignment to reflect what they learned from the Amman Workshop into their business models, and are encouraged to reflect additional ideas into their business, starting from reassessing their local market needs in order to re-identify new products and services to fulfill those needs. Adding to this, the assignment includes identifying new partnership opportunities, exploring new markets and marketing channels, and finding some revenue streams to sustain the business.
- Stage 3: Evaluation process: Assignment forms are submitted by the businesses, reviewed and analyzed to identify weaknesses and gaps in the business model in order to help in designing stage 4: "Filling the Gaps" One Day training.
- Stage 4: "Filling the Gaps" One -Day Training, which aims at addressing the weaknesses and gaps identified from the assignments during stage 3 above.
- Stage 5: Field Trips to Factories, Microbusinesses and Other Industry-Related Trips
- One To One Mentorship sessions and Marketing Support (Logo and Branding Material): This service is being provided, during the post establishment phase, where businesses need guidance related to the cost, pricing and other crucial financial matters for their products. Throughout the duration of three months, each business receives six one to one mentorship sessions, including on financial statements/management to better operate their businesses. In addition to the one to one financial mentorship sessions, branding support is being provided, through which each businesses is provided with a logo design and the required branding material for his/her own businesses.

### III) ACHIEVEMENTS

**Geographical Target:** Based on the participatory community needs assessment, the project identified six target municipalities (Umm Al Jimmal, Al Salihiah & Nayfeh, Sabha & Dafyaneh, New Rehab, Hosha, and Al Sarhan) in the Mafraq Governorate. This was accompanied by a desk review examining the socio-economic situation of each municipality, with a particular focus on the impact of the Syrian crisis on the livelihoods and employment of youth.

**Key Partnerships:** UNDP entered into key partnerships with national NGOs; Jordan River Foundation (JRF) and Ruwwad Micro-venture Fund for implementation of Phase I (Community Initiatives) and Phase II (Business Development). UNDP has also built partnerships with relevant government agencies, including the National Aid Fund (NAF) for selection of vulnerable population, and the Directorates of Tourism, Awqaf, Education, and Health in Mafraq for its support in rehabilitating key socio-economic infrastructure and raising awareness in different topics, including social cohesion and community security. Partnership with private sector is also materialized with the National Microfinance Bank (NMB) to transfer the payable incentives for the beneficiaries on a bi-weekly basis and provide them with access to finance services for the sake of future business expansion.



Part of Beneficiaries Selection Sessions

**Beneficiary Selection:** UNDP developed two sets of selection criteria; i) Eligibility Criteria that shortlisted the applicants for interviews, and ii) Selection Criteria prioritizing the vulnerable and committed participants to select the final list of beneficiaries through face-to-face interviews. Before finalizing these two sets of criteria, UNDP consulted the concerned governmental and non-governmental agencies, such as NAF, in addition to local machineries (e.g. municipal local development unit (LDU) staff, and CBOs). This has resulted in the selection of highly committed beneficiaries, with an overall level of attendance and participation reaching around 90% and a drop-out rate of only 7%.

Community outreach was undertaken through local CBOs, the municipalities as well as NAF to identify the largest number of individuals who would be interested in joining the project. Introductory meetings were held in each municipality to give a detailed overview of the project, its objectives and timeline as well as to identify the needs of targeted local communities. In addition, an introductory meeting was held with Mafraq Governor and Local Development Unit to inform them about the project and gain their support. Informative brochures were also placed in public facilities to spread awareness of the project.

After short-listing of applications according to the criteria, 739 beneficiaries were selected, ensuring at least 50 percent women in these municipalities. The following table shows the total number of selected beneficiaries at the beginning Phase I, according to municipality and gender:

Municipality	Female	Male	Total
Umm Al Jimmal	50	50	100
Al Salihiah & Nayfeh	47	44	91
Sabha & Dafyianeh	50	48	98
New Rehab	69	31	100
Hosha	64	36	100
Al Sarhan	167	83	250
<b>Total</b>	<b>447</b>	<b>292</b>	<b>739</b>

**Socio-Economic Profile & Needs Assessment:** UNDP carried out a profiling for the socio-economic situation in each targeted municipality. The assessment identified the key governmental and non-governmental organizations in these municipalities, and used to build up an initial understanding of the local community needs in terms of labour and non-Labour intensive community initiatives.

**Community-Based Initiatives:** the initiatives were identified based on a specified selection criteria and through consultations with the municipalities, community members and finalized with the selected beneficiaries, who were trained during the first week of Phase I of the 3x6 Approach on how to identify and plan for the implementation of community initiatives that match with the needs of their local communities. Each municipality identified a number of community initiatives, totaling 48 initiatives in the six municipalities.



Part of Community Needs Identification Training

**Partnership with Local CBOs:** an evaluation framework, including operational and financial performance, was designed and implemented to carry out institutional assessment of the local Community-Based Organizations (CBOs) in order to select the most capable CBO as the hosting agency for the youth and the implementation of community initiatives. Community meetings were held with the heads and members of local charitable organizations, youth, sport clubs, and youth centers. These meetings aimed at introducing the 3x6 approach to the local CBOs and inviting them to apply for partnership with UNDP and JRF in implementing the community initiatives and project activities.

**Impact:** Household Income Increased

The monthly incentives resulted in increasing the income of beneficiaries' households by almost 54 percent.

**Market Assessment:** in order to identify the most promising and feasible microbusiness ideas that stem from the real needs of local communities, UNDP has implemented a study that aimed to assess and analyze the current market condition of the targeted municipalities and the existing microbusinesses, including their sectors/types, business nature, and geographical concentration within these areas. In addition, it mapped the potential commodities, sectors and types of businesses for both microbusiness development and employment creation based on the community and local market needs; the private sector's current engagement and future needs and investments; and potential/innovative ideas-e.g. green-jobs, and employment creation opportunities.

**Impact:** Personal Skills Improved

The project improved the skills of youth and women, specifically communication and interpersonal skills, which are crucial for sustainable livelihoods creation.

*"I decided to join the project to benefit from the incentives. However, during the implementation of our initiative, I felt very proud and this made my responsibility towards my community grow", Abedalrahman Abu Shtaira*

1) **Phase I: Inclusiveness (Emergency Employment through Cash for Work)**

**Implementation of Community Initiatives:**

A total of 739 men and women in the six municipalities implemented three-month community voluntary initiatives with an incentive of 208JD per month at a savings ratio of 50percent. The community initiatives planned throughout this period intend to foster community awareness, civic responsibility and volunteerism through interventions that directly benefit the local community.

Youth in these municipalities lacked volunteering opportunities and were prone to violence and negative changes in behavior. The emergency employment project (3x6 approach) responded to this challenge by entrenching in the beneficiaries' sense of belonging to community. Fortunately, this attitude persisted after the completion of Phase I. For instance, one of Rehab's community initiatives entitled "Clothes Bank" managed to hold an Open Day to distribute winter clothing for poor people and orphans in Rehab.



Prior the implementation of Phase I, many community members, including women, protested the inclusion of female beneficiaries in most of the labor-intensive activities as it challenged traditional gender roles. However, the project has witnessed visible changes in participant attitudes with young women taking part in the painting of schools and medical centers. Participant and community-member testimonials proved these transformative changes. In addition many community members and youth participants noted that their sense of belonging and community ties have become stronger. It is important to highlight these changes in attitude made by cash for work, which can serve as a valuable model for other MICs and countries in this region.

Youth also learned how to gain the support of governmental agencies to implement their community initiatives. For example, the volunteers of the community initiative “Rehabilitating the Oldest Cave Church” in Rehab managed to mobilize resources from the Ministry of Tourism and Antiques to buy mobile toilets for this archeological site. The volunteers of the community initiative “Building a Public Garden” in Hosha also managed to let the municipal council make a decision to grant them a land for building the public garden.



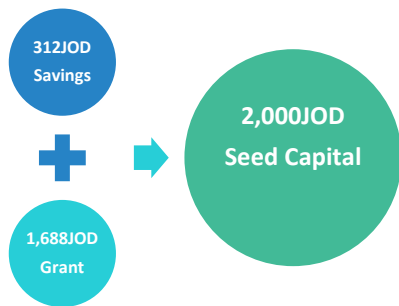
**2) Phase II: Ownership (Microbusinesses Establishment)**

During this phase, beneficiaries graduating from Phase I ventured in economic businesses to ensure future income, based on their choice, life and business skills acquired, and the business ideas developed. Participants are encouraged to finalize development of their business plans and implement their business ideas, either individually or collectively through venturing in sustainable economic activity. Business advisory services are provided to fine-tune their respective business plans, and beneficiaries who manage to submit feasible business ideas become eligible to earn seed capital grant, inclusive of their savings, to establish their own microbusinesses.

**Impact: Women Empowerment**

Community’s general perception towards women participation in labor-intensive community initiatives is positively changed.

*“Participation in the emergency employment project (3x6 Approach) improved my self-confidence and equipped me with several skills, such as communication and community service skills”, Benya Al Subaihi.*



**Business Training & Mentorship:**

After the completion of Phase I, 334 beneficiaries, of which 228 were women and 105 were men, succeeded to move to Phase II (Ownership) of the 3x6 project and become entrepreneurs. The following table shows the total number of Phase II beneficiaries according to the municipality and gender:

Municipality	Women	Men	Total
Umm Al Jimmal	25	9	34
Al Salihiah & Nayfeh	39	19	58
Sabha & Dafyianeh	31	20	51
New Rehab	38	12	50
Hosha	27	17	44
Al Sarhan	68	28	96
<b>Total</b>	<b>228</b>	<b>105</b>	<b>333</b>

All of them were trained on all the various topics necessary to guide the beneficiaries (future entrepreneurs) through the process of establishing and running their own microbusinesses. These topics covered the technical, as well as the financial skills needed to draft their own business plans. These topics included; the foundations for establishing a microbusiness, idea generation, management skills including the roles and responsibilities of a business owner, planning skills, market research, marketing, customer relationship management and financial planning. It also included 15 questionnaires that the beneficiaries had to fill throughout the training period through field visits and market research. This questionnaire helped the beneficiaries identify the need for their product/service and the level of competition existing in the market.

Sector specific case studies were given throughout the training, targeting sectors pertaining to the business ideas chosen by the participants. Such cases applied to livestock, which was identified as the most popular sector amongst the beneficiaries.

During the training, participants drafted their own business plans through the direct support and supervision of both the trainers and some experts. A final business plan form was distributed amongst the beneficiaries at the end of the training, and participants were given a week to fill in their final business plans before the mentoring sessions. This would also give the beneficiaries the opportunity to revise their business plans and all the information covered throughout the training to make sure they clearly understand every aspect of it.

**Impact:** Culture of Saving Entrenched

The beneficiaries adopted the culture of savings for future investments in their daily life.



Training Session on Entrepreneurship Skills & Business Development

In order to improve the entrepreneurship skills among the beneficiaries and make sure that their business-related plans, specifically the financial ones are well-developed, one-to-one mentoring sessions were conducted, where the trainers, programme coordinators, and an accountant were also present, to verify the financial plans. The team also helped the beneficiaries with their presentation skills to prepare them for the pitching sessions.

### **Awareness Sessions:**

In order to raise awareness on key issues that respond to the development of people in host communities and improve their social cohesion and community security, the following topics were identified as priorities for the targeted communities:

- Negative Impacts of Drug Addiction.
- Family Violence.
- Environment Protection and General Impact of Climate Change on Human's Life.
- WASH.
- Social Cohesion.
- Volunteerism and Social Responsibility.
- Citizenship, Inclusiveness and Participation.
- Community building (Jordanian/ Syrian).
- Entrepreneurship & Access to Finance.
- Green Jobs, Green Financing & Solid Waste Management.
- Communication & Soft Skills I.
- Market Survey, Economic Awareness and Rural Markets Development.
- Communication and Soft Skills II.
- Lifestyle & Health.
- Financial Planning and Saving Skills.
- Family, Gender and Parenting.
- Environment & Water



Part of an Awareness Session, Salihiah & Nayfeh Municipality

### **Pitching Sessions & Selection of Beneficiaries:**

In preparation for evaluating the beneficiaries' business plans during the pitching sessions, the following set of six criteria was developed for evaluating the business ideas:

- Presentation and persuasion skills.
- Overall business idea and the local market need.
- The beneficiary's confidence in his/her business idea and his/her entrepreneurial spirit.
- Knowledge and experience in the field/sector.
- Plan/Possibility of Employing People.
- Sustainability and potential for expansion and growth.



A beneficiary pitches her business idea & plan

The pitching committee was comprised of four representatives; UNDP, the implementing partner (Ruwwad Micro-Venture Fund & Jordan River Foundation), NMB, PKF, and Local Expert/Entrepreneur.

***Microbusinesses Establishment:***

The total number of microbusinesses established by the project is 284 for 333 beneficiaries. The following table shows the distribution of established microbusinesses by sector in each of the targeted municipality:

Sector/Industry	Umm Al Jimmal	Sabha & Dafyianeh	Al Salihiah & Nayfeh	New Rehab	Hosha	Al Sarhan	Total
Retail	12	21	18	15	22	35	<b>123</b>
Livestock & Poultry	14	11	17	7	3	15	<b>67</b>
Hairdressing & Beauty Salons	3	5	0	3	3	2	<b>16</b>
Garment Sales & Alterations	1	0	1	8	2	16	<b>28</b>
Handicrafts	1	0	0	1	0	2	<b>4</b>
Construction Services & Maintenance	2	2	1	3	1	3	<b>12</b>
Dry Clean Services	0	2	0	0	0	0	<b>2</b>
Events Supplies	0	1	0	0	0	1	<b>2</b>
Automobile services	0	2	2	0	0	2	<b>6</b>
Restaurants, Catering & other Eateries		4	0	1	3	6	<b>14</b>
Dairy products	0	1	1	3	0	1	<b>6</b>
Green Houses	0	0	0	3	0	1	<b>4</b>
<b>Total</b>	<b>33</b>	<b>49</b>	<b>40</b>	<b>44</b>	<b>34</b>	<b>84</b>	<b>284</b>

It was made clear to all entrepreneurs that the seed capital will be granted in four installments. The entrepreneur would receive the next installment once the expenditure of the previous payment was verified and a recommendation was made by the implementing partner to UNDP to issue the following installment.

**Impact:** Poverty & Vulnerability Cases Decreased

***Pushing Forward Towards Group Businesses:***

The project made all necessary efforts to encourage the beneficiaries to adopt group business ideas. The benefits of group businesses were highlighted, such as the maximization of seed capital and thus optimizing the available financial resources to serve the best interest of the microbusiness, and the positive pay back to the local community, namely strengthening social cohesion through gathering around economic venture. The following table shows the distribution of microbusinesses based on ownership modality:

The beneficiaries who became entrepreneurs through establishing their own microbusinesses, especially the ones who were benefiting from the National Aid Fund, became economically self-reliant, income generators, and employment

Municipality	Individual Microbusinesses	Group Microbusinesses	Total
Umm Al Jimmal	32	1	33
Al Salihiah & Nayfeh	25	15	40
Sabha & Dafyianeh	47	2	49
New Rehab	39	5	44
Hosha	27	7	34
Al Sarhan	73	11	84
<b>Total</b>	<b>243</b>	<b>41</b>	<b>284</b>

***Verification and One-to-One Mentoring (An Initial Step towards Sustainability):***

The verification and one-to-one mentoring component aims to verify and validate the payments and installments made by the UNDP. Each project is visited individually to verify the expenditure of the payment and mentor the beneficiaries concerning their financial skills and guide them through the process of establishing the microbusinesses. Invoices are collected, inventory is checked and the locations as well as the products are photographed. A report is then developed covering the status of each project and a recommendation is made about the transfer of the next payment.

This process decreases the risk of issuing payments on a false basis and increases the chance of the businesses being successful through proper guidance and mentorship. After the completion of the verification and one-to-one mentoring component and all installments have been issued and the microbusinesses have been established, a total number of six business clinics will be conducted addressing crucial accounting, marketing and operational advice and support to beneficiaries through one-to-one and group sessions providing individual business support to the new microbusinesses established.

***Payment of Incentives & Seed Capital (Savings):***

UNDP Jordan entered into a tripartite agreement with the Zain Jordan and NMB Jordan throughout the 3x6 project with mobile cash transfer. Zain Jordan provided all the beneficiaries who participate in the 3x6 project with mobile sets and SIM cards, and transfer incentives and grants to beneficiaries at no cost as part of its CSR support. The NMB facilitated the payment process as well as will provide access to finance services needed for the establishment and growth of microbusinesses. Each beneficiary received a monthly incentive of 208JOD at a bi-monthly basis. 50 percent of this amount is kept as savings in the beneficiary's bank account, creating a culture of saving and financial planning.

3) **Phase III: Sustainability**

➤ Customized Business Services

Start-up is not sufficient to guarantee resilience as the entrepreneurs require access to inputs, finance and market to become profitable and sustainable. Phase III provides them with targeted technical support in the form of higher levels of trainings, linkage with financial service providers, linkage with market, continuous business counselling, and support for value addition- e.g. branding, packaging and other services.

After the completion of microbusiness start-up, the beneficiaries are given customized business support services and access to finance services through UNDP's partners. The former includes mainly two components: i) Group Mentorship Events and Training, which includes impactful and practical mentoring sessions, field visits to microbusinesses pioneering in a similar field, and advanced training on selling and networking techniques, and ii) One To One Financial Mentorship sessions & Branding Support (Logo & Branding Material).

Additionally, the entrepreneurs are given an opportunity of access to finance services for the expansion and growth of their businesses.

***Livestock & Poultry Support Project:***

UNDP and NMB moved a further step in their partnership through providing non-financial services and technical know-how skills for the livestock and poultry microbusinesses entrepreneurs. Based on the results of the Value Chain Analysis for Dairy Products carried out by UNDP and feedback from the livestock and poultry microbusinesses entrepreneurs, UNDP and NMB designed and implemented a six-month project to ensure their sustainability and pay back to their communities. Against this, the project includes the following interventions:

- **Training sessions** delivered by experienced practitioners and veterinarians in order to build the technical know-how capabilities and skills of the entrepreneurs; most of them used to have inherited wrong understanding about livestock care-taking.
- **Mobile Clinics** equipped with a vet, technician, and equipment so as to provide the entrepreneurs with on-site services, visits, guidance, as well as vaccination. This was implemented in collaboration with the Ministry of Agriculture.
- **Expert veterinarian** to deliver specialized awareness sessions regarding day-to-day problems.

➤ Value chain analysis on Dairy Products

Given that about 40% of microbusinesses that have been supported under the emergency employment project, UNDP plans to implement a value chain development on dairy products, primarily targeting the beneficiaries but potentially expanding to wider community members. Therefore, UNDP carried out **a Value Chain Analysis on Dairy Products**, which aims to examine the existing value chain on dairy

**Impact: Local Economies Improved**

Microbusinesses established in the six municipalities contributed to the improvement of local economies by bringing growth and innovation to these communities, and stimulating economic growth by providing employment opportunities to youth and women who may not be

products in Mafraq and identify entry points to support value chain development, including cooperative development.

The methodology was the composition of; i) Desk Research where the relevant literature was reviewed, ii) Individual Interviews and Focus Group Discussions, iii) Survey to quantify and identify the demand on the dairy products Mafraq governorate, where 280 respondents were surveyed, iv) Validation Workshop attended by around 30 persons representing the dairy value chain's operators and supporting agencies, and finally, v) Data Analysis Tools, such as Michael Porter's Five Forces of Competitive Position model & ILO five drivers for value chain development.

The analysis revealed a growing demand for different types of dairy products at the national and local levels. This potential growth is due to the growth in local consumption, especially of locally produced products, and the presence of a market supply and demand gap of around 23 percent. The growing demand for dairy products is challenged by competition with global imported dairy products, local income levels, purchasing power, and the overall national economic conditions. The survey indicates that marketing gross margin by producing dairy products is between 15-25 percent, showing that there is high potential for microbusiness development targeting especially women, while the high inputs costs especially fodders (70-72 % of total milk production cost) is the biggest challenge for their growth.

The recommended interventions respond directly to the identified challenges and opportunities at different value chain links at the micro level, the supporting services providers at the meso level, and the overall enabling environment at the macro level. The recommended interventions are:

- Piloting the establishment of an efficient goat and sheep's milk production system.
- Improving the quality of dairy products from sheep and goat's milk producers in Mafraq governorate.
- Dairy product waste management and byproduct development.
- Expanding the markets for sheep and goat dairy products.
- Adopting policies that create a more conducive business environment for the dairy sector in Jordan.

Under the same theme of improving the Dairy Products value chain, especially for the livestock and dairy products microbusinesses established under the Emergency Employment Project (3x6 Approach), UNDP also carried out a ***Preparatory Assessment and Support for Cooperative Development*** in the municipalities, where the 3x6 project was implemented.

The study assessed these microbusinesses and its surrounding environment, including regulatory frameworks and identifying feasible entry points for UNDP to provide the cluster-based support and develop pre-cooperatives. The study coincided and strengthened the recommendations that the value chain analysis on dairy products, for instance support on upstream activities of production and supply, and downstream market access (organization of workshops, warehousing/storage, flow and access to credit etc).

## IV) CROSS CUTTING ISSUES

### *Gender Mainstreaming*

Special attention was given to women’s issues at both the preparation and implementation stages. The project ensures that women form at least 50 percent of beneficiaries for all activities.

### *COMMUNITY-BASED APPROACH*

The project, which focuses on economic recovery, adopted an integrated community-based approach to maximize the use of available resources, increase impact, and contribute to the achievement of national goals. The work is being conducted through a participatory approach, as demonstrated by the number of consultation meetings, community meetings, and visits. The project activities are built on sustained engagement with the served communities and are conducted in partnership with local development unit staff trained by UNDP on community outreach and participatory planning.

### *Humanitarian-Development Linkages*

The project strives to contribute to long-term recovery and development, emphasizing continued resilience building by implementing quick wins to pave the way for medium- to long-term gains. The project is guided by the UN post-conflict policy on employment creation, income generation and reintegration through the three-track approach.

### *Integrated Social Cohesion and Conflict Prevention*

The project adopts the conflict-sensitive livelihoods approach throughout its implementation in order to avoid exacerbating social tensions and to enhance social cohesion, For instance, the selection process of beneficiaries and CBOs is transparent, with a clear set of criteria so as to be clear why and how the eventual beneficiaries are selected. The community initiatives are also assessed through a conflict-sensitive lens to ensure that they will enhance social cohesion. Finally, the awareness-raising sessions include key issues related to conflict prevention and social cohesion in host communities.

## V) FINANCIAL REPORT

Budget Item	Expenditures (USD)
<b>Project Management &amp; Support for community initiatives:</b> Staff, Transportation & Travel, Stationary, Equipment, Communication, Misc.	149,910
<b>Assessments &amp; Studies:</b> i) Value Chain Analysis on Dairy Products, and ii) Pre-Cooperative and Cooperatives Assessment).	58,355
<b>Phase (III: Sustainability):</b> Customized Business Support	282,735
<b>Grant Total</b>	<b>491,000</b>

## VI) CHALLENGES AND LESSONS LEARNED

- The project aims to rehabilitate the socio-economic infrastructure and improve basic services through voluntary community initiatives. Therefore, engagement of the municipality is vital to ensure ownership and successful implementation of the project. Obtaining approval from concerned government agencies and ministries usually takes a long time due to complicated procedures at the central ministries, which may cause delays in the implementation process for



community initiatives. The project has established a good rapport with these government entities; therefore, the project has been implemented without any delays.

- Regarding the selection of beneficiaries, program staff had to ensure that vulnerable youth whose households receive NAF support will not have that support suspended due to their participation in the project. This confirmation has to take place immediately so that potential beneficiaries are not reluctant or afraid to apply for the project and consequently miss their chance to improve their economic and social situation. Given that UNDP has brought in a partnership with NAF during the previous implementation of the 3X6 project, collaboration with NAF went well.
- Due to the limited budget of the 3x6 project, the challenge was to balance between the needs of the communities and what the Phase I can do through community voluntary work. It was not able to meet all the requirements and necessities of the local community, in particular the ones that needed high investment.
- The project has identified the following key lessons to be considered in the future implementation of similar projects:
  - The timeline to be announced to community members during the introductory meetings in order to avoid any miscommunication during the implementation of the project.
  - The training in future projects is to be tailored with full consideration of the beneficiaries' educational backgrounds. Also, sector-specific sessions are to be incorporated before the training to encourage beneficiaries to adopt more creative and innovative business ideas. These sessions would allow more sectors to be covered under the businesses created. UNDP plans to develop a customized training module to make sure that each and every beneficiary has gained all the skills necessary to be able to finalize their business plans.

## **VII) NEXT STEPS**

UNDP-Jordan is expanding the emergency employment project to new two municipalities (Khaldieh and Beni Hasan) in Mafraq Governorate with a focus on waste, energy and water. All the activities during Phase I will be focused around waste, energy and water management, while business ideas to be established during Phase II will be green-businesses.

## VIII) TOWARDS SUSTAINABILITY

UNDP will keep a regular follow-up on the performance of the established microbusinesses in order to ensure their sustainability and better socio-economic pay back to their local communities. This will be done through establishing cooperatives or pre-cooperatives for the microbusinesses that share the same value chain. It aimed at optimizing the utilization of available resources for the beneficiaries (microbusinesses) in a way that maximizes their income . In addition, UNDP-Jordan is currently exploring further areas of customized business support services, including access to finance and markets and linking the 3x6 entrepreneurs up with pioneering entrepreneurs working in the same sector/service/industry in order to benefit from their experience and help with problem-solution techniques for the cases that might arise during the microbusiness lifetime, especially at the growth stage.

## IX) ANNEX (1): ELIGIBILITY & SELECTION CRITERIA

### a) Eligibility Criteria:

- Age: 18 – 40
- Unemployed for more than 3 months.
- Secondary education & below.
- Living in the targeted municipality.

### b) Selection Criteria: The selection is conducted with the below criteria, including CV review and interview:

- Candidates who are members of households benefiting from the National Aid Fund (NAF) will be prioritized to participate in this project.
- Candidates who are members of households with less than minimum wage of 190 JD/month will be prioritized to participate in this project.
- Candidates within age group between 18 and 30 will be given a priority.
- Candidates should commit to work for 8 hours per day for 5 days a week over months.
- Candidates should commit to save 50 percent of his/her monthly incentive.
- Candidates should commit to move to Phase II of the project by investing the savings for microbusiness development.
- Candidates should have participated in voluntary activities/community initiatives, including labour-intensive ones.
- Candidates should commit to work with team spirit in a group with all ages, considering gender equality
- Candidates should abide by the instructions of project.
- Candidates should be able to balance between the voluntary work and personal life.
- Candidates should commit to attend training programmes and awareness sessions.

## X) ANNEX (2): COMMUNITY INITIATIVES SELECTION CRITERIA

### a) General Standards:

- **Necessity:** community initiatives that comply with the priorities of local communities and identified based on the needs assessment carried out by the project.
- **Impact:** community initiatives should have clear impact on different areas of living of the local community - either on an economic dimension, or a social or environmental dimension or all of them.
- **Sustainability:** community initiatives should be sustainable after the end of the 3x6 project with a clear mechanism for sustainability.
- **Creativity and Innovation:** community initiatives should have creative and innovative approach for dealing with challenges and priorities of the targeted areas.
- **Community Leadership:** community initiatives should contribute to positive changing of the local community behavior or pattern.
- **Social Integration of Youth and Women empowerment:** community initiatives should promote participation of women and ensure social inclusion of young people.

### b) Financial and Administrative Standards:

- Community initiative lifetime should be for THREE MONTHS for the sake of project.
- Community initiatives should be within the areas of the targeted municipalities.
- A clear action plan with timetable for implementation of the initiative should be developed.
- Clear distribution of roles and responsibilities as well as full commitment of beneficiaries to the implementation of the initiative should be assured.
- Obtaining official approvals from the concerned governmental agencies should be considered according to the nature of initiative.
- Community initiative shouldn't serve personal interests.
- Community initiative shouldn't be repeated within the same area.
- A clear list of required materials and tools has to be developed properly.
- Teams and groups of community initiatives implementation should commit to return the unused materials and tools/equipment.

## XI) ANNEX (3): EXAMPLES OF COMMUNITY INITIATIVES

Number	Name of Initiative	Sector	Description
1	Our History Reflects Our Civilization	Economic, Social	To renovate and rehabilitate the archaeological sites in Rahab, establish a visitor's center, and organise a regular bazaar for handcrafts in the area.
2	Dajina Park	Environmental	To establish a garden of 1.5 Dunums in Al Dajina Area
3	My Library Builds My Community	Social	To activate the Library of Rahab, increase the number of books and visitors (readers) and create a website for the library
4	Like Me, Like You	Environmental	To integrate disabled persons into the community and develop their talents and skills.
5	Together for a better life for poor people	Social	Establish bank of clothes and create small farms to generate income for families living in the area.
6	Future Pioneers	Social	To establish interactive children's club in Al Ayn Town
7	Environmental and Safe Schools	Social	Provide the targeted schools with recycling waste containers, plant trees around these schools, and provide them with land-based water tanks to irrigate the trees.
8	Hand By Hand To Improve The Quality of Health	Social	Rehabilitate the walls of waiting areas for the targeted health center and improve the way pf displaying the awareness-raising brochures. The waiting areas are not suitable.

**XII) ANNEXES (4): PHOTOS OF THE IMPLEMENTATION OF SOME COMMUNITY INITIATIVES**



Establishment of Tourists Center, Rehab



Community Meeting, Hosha



Establishment of A Public Garden, Hosha



Community Needs Identification, Rehab