**Project Title**:

**Gender justice to increase women’s economic opportunities and income in Jordan**

**Project Number:**

**Implementing Partner: UNDP Jordan**

**Start Date:** 1 October 2020 **End Date:** 30 September 2021 **PAC Meeting date:**

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| --- |
| **Brief Description** |
| In order to promote investments, inclusive growth and equal jobs opportunities in Jordan, as agreed in the recent London conference,[[1]](#footnote-2) and in line with Sustainable Development Goals 5, 8 and 16, there is a need to identify opportunities to strengthen the linkage between access to justice (A2J), gender justice and economic development. adsda dysfunctional delays. In Jordan there is some evidence that women are particularly vulnerable to ending up in court on cases of indebtedness owing relatively small sums; cases that could be covered by the small claims process. Initial feedback on the pilot small claims process[[2]](#footnote-3), indicates that it is a potential tool for advancing gender justice, as a contributor to economic growth and development. The process towards gender justice involves developing and sustaining accountability mechanisms and providing redress for existing inequalities, including investing in institutions to dispense justice in a gender-sensitive manner. Gender justice as an outcome implies access to and control over resources, combined with the ability to make free choices. It is inextricably linked to gender equality and women’s empowerment, which is achieved when men and women enjoy the same rights and opportunities across all sectors of society: economic, social, legal and political. The project will contribute to advancing SDG16+[[3]](#footnote-4) through achieving gender justice as an outcome. This is envisioned through providing women entreperneurs in Amman and Irbid with capacities and knowledge that enable them to have improved access and control over legal and financial resources addressing their socio-economic vulnerabilities. Support will include financial and legal assistance and advice on the demand side, to both women debtors, and microloans’ applicants through legal and financial counselling hubs within the Local Development Units nested in the munciipalities; and on the supply side through strengthening the capacity of justice actors to ensure gender-sensitivity in the delivery of justice; and promoting policy and law reform that will advance gender equality and women’s economic empowerment.To address the above-mentioned issues and with direct relevance to the UNDP initiative on the Rule of Law and the 2030 Agenda, this 12-month project will be implemented in cooperation and coordination with national stakeholders, building in existing UNDP CO initiatives, in order to achieve enhanced equitable access to a gender-responsive judicial process and a gender-inclusive financial system[[4]](#footnote-5) for vulnerable women in Amman and Irbid, while streehnings the linkage between local governemnts and CSO.  |

Contributing Outcome (UNDAF/CPD, RPD or GPD):

Indicative Output(s) with gender marker2:

|  |  |
| --- | --- |
| **Total resources required:** | USD 300,000 .00 |
| **Total resources allocated:** |  |
| **UNDP TRAC:** |  |
| **Donor:** |  |
| **Government:** |  |
| **In-Kind:** |  |
| **Unfunded:** |  |

Agreed by (signatures)[[5]](#footnote-6):

|  |  |  |
| --- | --- | --- |
| Government | UNDP | Implementing Partner |
| Print Name: | Resident RepresentativePrint Name: | Print Name: |
| Date:  | Date:  | Date: |

# Development Challenge

Jordan is a middle-income country, but one of the smallest and poorest economies in the Middle East[[6]](#footnote-7) with a population of 10.5 million, of which 47% are women. Women make up 17.3 per cent of the total labour force with 40.6 percent of those working in the education sector. The unemployment rate has continued to surge over the past 10 years reaching 19.3 percent in the first quarter of 2020 with highest unemployment rates among youth and women reaching almost 50% and 25%, respectively.[[7]](#footnote-8) More than half of the workforce are employed in the informal sector. The poverty rate has also increased in recent years from 15.4 % in 2013 to 17.7% in 2017[[8]](#footnote-9). Barriers to women’s economic empowerment include entrenched social and cultural norms, discrimination and inequality in the law, and poverty.

The country depends heavily on foreign aid and grants. Jordan suffers increasing health & education costs, gaps in education, water scarcity, reliance on imported energy (90% imported), weak citizen participation in decision making & gender disparities. Labor force participation among women stands below 15 per cent, compared to around 60 per cent for men. In 2019, the public debt in Jordan increased to JD29.5B (94.4% of GDP). The country also has the second highest share of refugees compared to its population and is host for about 1.3 million Syrians, including 670,000 thousand registered refugees[[9]](#footnote-10), in addition to nearly 2.5 million Palestinian and Iraqi refugees. The current COVID-19 pandemic has further exposed and entrenched these challenges.

*Social and Legal Situation for Women*

While the literacy rates and educational levels are generally high for women in Jordan, women’s workforce participation is the lowest in the world of a country not at war and stands at only 14%,[[10]](#footnote-11) mostly in the health and education sectors. According to the Global Gender Gap Report 2020, Jordan ranks at number 138 out of 153 countries.[[11]](#footnote-12) Women’s restricted participation in the labour market can be ascribed to Jordan’s conservative social norms and gender inequality before the law. For example, according to a recent World Bank study, 50% of the population find it unacceptable for married women to return home from work past 5 pm and an equal number find it unacceptable for women to work in mixed gender environments.[[12]](#footnote-13)

A recent study conducted by Wana Institute[[13]](#footnote-14) explains that many women in Jordan do not seek recognition of their rights through the state civil and *shari’ah* court system due to financial barriers, for example high lawyers’ fees and minimal legal aid services; knowledge gaps, such as low legal and rights awareness; geographic inaccessibility; and lack of trust in state institutions.[[14]](#footnote-15) A further reason that is beginning to gain recognition is socio-cultural barriers. These are combined with a strong patriarchal perception, that women should not be involved in dispute resolution processes.

From early March 2020, to contain the spread of COVID-19 and to mitigate the socio-economic impact on the people and the economy, the Jordanian Government enacted a National Defence Law under which a series of strict measures were implemented including suspension of government services. Initial measures included a nationwide curfew, with penalties for breaching movement restrictions. Following a sustained period with very few new infections, from 30 April the Jordanian government progressively eased the lockdown measures gradually re-opening the economy. The number of cases resurged in August.

The strict lockdown severely impacted businesses. Demand for goods and services decreased compromising business continuity and viability. Many companies struggled to pay salaries and retain employees. The already high unemployment rate increased, particularly in the informal sector, with a disproportionate impact on low wage workers and women.

During the pandemic, women have been disproportionately impacted by job-related lockdown implications, including closure of child-care facilities and schools, reduced access to sexual and reproductive health services as well as gender-based violence (GBV) and other women-centric essential health and care services. Women’s economic participation has also been hit hard by COVID-19, given their high representation in the informal economy (62 per cent in the MENA region) and in small and medium sized businesses[[15]](#footnote-16). A recent UN Women rapid survey suggests that the mounting unpaid care work risks further confining women to their reproductive role and entrenching the current gender norms in the region.[[16]](#footnote-17).

In 2018 and 2019, UNDP in partnership with UN Women, UNFPA, and ESCWA, conducted a study on Gender Justice & the Law in the Arab States Region. The study produced country profiles of 18 Arab states, including Jordan, that mapped each country’s key legislative and policy developments regarding gender justice. The report found the Jordanian legal framework discriminates against women in a variety of ways that have a direct and indirect impact on women’s ability to access formal employment, retain employment, or to progress in their professional career tracks. Examples of discriminatory practices enforced by law include discrimination against Jordanian women to pass citizenship to their spouse and children, lack of protection from early marriage, and women’s unequal rights in marriage - the wife owes a legal duty of obedience to her husband - and divorce.. Specifically related to the labour law, paid maternity leave does not meet the ILO standards of 14 weeks, and migrant workers are not adequately protected from abuse or violence under the ‘Kafala’ system, a sponsorship system that regulate migrant and domestic workers rights and terms of residency in Jordan.[[17]](#footnote-18)

Positively, there has been some recent amendments and updates to the labour law. For example, the law now prohibits gender discrimination in payment of wages[[18]](#footnote-19) and women are no longer prohibited to work nightshifts or in industries such as mining and geology which until 2020 were considered ‘arduous’.[[19]](#footnote-20) Recent updates to the legal frameworks regulating home-based businesses have also aimed to ease women’s ability to generate an income from home.[[20]](#footnote-21) Yet barriers to women establishing their own micro or small enterprises are not just social and legal. They are also financial. Many require a loan to be able to establish their business yet are ineligible for commercial bank loans. Although women have the same legal rights as men to access financial services, including bank loans and other forms of credit, requirements for collateral to secure loans often disadvantage women, as they are less likely to own property and other assets, making it difficult for them to access credit[[21]](#footnote-22). They resort to both regulated and unregulated microfinance lenders, including those who specifically provide microcredit for women entrepreneurs.

*The microfinance sector and women*

Reports estimate women make 73 per cent of total number of microfinance borrowers[[22]](#footnote-23). Microfinance institutions’ (MFIs) women clients are typically aged between 26-41 years old; the majority being married housewives with children with secondary education or less.

The microfinance sector in Jordan started its operations in 1994. Until 2015, MFIs were registered by the Ministry of Industry, Trade and Supply (MIT) but were not actively supervised.[[23]](#footnote-24) In 2015, a bylaw was passed that gave the Central Bank of Jordan (CBJ) the authority to license, control and supervise microfinance companies. The CBJ issued financial consumer protection regulations in 2018. Today, there are nine licensed MFIs represented by the microfinance association, Tanmeyah, with a total of 197 branches across the country. They managed a total loan portfolio of JOD 259 million at end of 2018, and served a total of 465,717 active borrowers, approximately 300,000 of whom are women.[[24]](#footnote-25) However, countless non-registered businesses also grant microfinance loans.

Generally, microfinance loans granted by MFIs focus on finance productive projects and develop it in order to reduce poverty and unemployment, as well as, enable clients to achieve self-sufficiency. MFIs are also permitted to provide ‘consumption loans’ that can enhance the living standards and livelihood of clients, in accordance with the regulations that the CBJ has established. The CBJ defines consumption loans as “loans to finance the purchase of goods and services to improve the client’s lifestyle, such as cars, education, health and home maintenance.”[[25]](#footnote-26) Almost one third of loans are consumption loans and six per cent of loans are requested to start small business, as indicated on the below graph:



Source: <http://tanmeyahjo.com/Portals/0/Expanding%20Microfinance%20Outreach%20in%20Jordan%20through%20Innovative%20Market-Driven%20Product%20Development.pdf?ver=2019-11-24-150639-313>

The average size of loans is between JOD 1,000-5,000 with a duration of 2-3 years. Reportedly, hundreds of unregulated microfinancing entities and individuals offer easy credit with high interest rates and penalties but there is no consistent data collected to provide concrete evidence of the size, reach and functioning of the unregulated microfinance sector.

Women take out microloans for a range of reasons. In some instances, it is to finance their own business. However, loans are also being used to cover basic living costs such as rent. Some loans are taken out in a woman’s name but is used by her husband.[[26]](#footnote-27) One study conducted between July 2017 to February 2019 by the Arab Renaissance for Democracy and Development (ARDD) found that in an honour based society, women are also forced to take the loans because of fear for legal prosecution and imprisonment of indebted men family members and the shame that men would perceive when taking out a loan. Further, women often have more than one loan. For example, the ARDD study[[27]](#footnote-28)  found that of the 439 Jordanian and refugee economically vulnerable women surveyed, 50.6% of the Jordanian women had resorted to coping with their debt by taking on an additional loan/s, thus further reinforcing their vulnerable situation[[28]](#footnote-29).

Women who take out microfinance loans can find themselves in highly vulnerable situations. Many are extremely poor and financially illiterate, and susceptible to pressure from husbands or men in the family to take out loans. They are targeted by unregulated lenders who generally fail to explain the terms and risks of borrowing. As a result, many find themselves unable to repay their debt. The economic slump brought by COVID-19 is likely to exacerbate the inabilities to repay loans, and increase the number of vulnerable women that will not be able to repay existing debts or who are forced to take out new loans to survive.

*Small claims process*

Where a borrower defaults on a loan of less than 3,000 JD (approximately 4,200 USD) and legal action is taken against them by the lender, the case is considered under Jordanian law to be a “small-value monetary dispute.” Disputes related to small claims of under 1,500 JD make up 50 percent of all civil claims at the magistrate court level.

According to the World Bank’s 2019 report “Doing Business”, 129 economies have introduced “small claims courts or simplified procedures for small claims” with the objective to “provide a mechanism for quick and inexpensive resolution of legal disputes involving small sums of money. Small claims courts usually use informal hearings, simplified rules of evidence and more streamlined rules of civil procedure—and typically allow the parties to represent themselves”.[[29]](#footnote-30)

In 2019, UNDP and the Government of Jordan started an initiative on the Rule of Law and the 2030 Agenda. Through this partnership, UNDP supported the Ministry of Justice (MOJ) to explore opportunities to improve and increase the efficiency and effectiveness of the justice system in handling “small-value monetary disputes” and increase access to justice. UNDP conducted a two-day workshop for 30 judges, mediators, representatives of relevant ministries and commercial institutions and the wider legal community on the issue. In coordination with the newly established Small Claims Committee, the Judicial Council, the MOJ, and the Bar Association, a model for a Small Claims Process in Jordan was ultimately developed and piloted in five courts in Amman and Irbid.

These courts are dedicated to only handle small claims disputes which has expedited the processing time of these cases and lessened the case backlog by 18 percent, according to an initial feedback from the Chairman of the Small Claims Committee. The feedback report also mentioned that decisions regarding disputes of less than 1,000 JD now take one week, and disputes between 1,000 to 3,000 JD take one month to resolve. The process allows for increased mediation and alternative dispute resolution mechanisms to resolve cases and decreases pressures on courts. In certain cases, the presence of a lawyer is not compulsory, which has lessened the burden of legal representation fees for the defaulting borrower. However, the absence of legal representation can also lead to negative outcomes where the borrower is lacking knowledge of the law and process. The feedback did not account for gender-disaggregated data, hence, even if the Small Claims Process is available to all insolvent debtors there is a genuine concern, and a valid assumption, that the current system disproportionally increases women’s vulnerabilities due to the profile of women-borrowers described above (young, poor and low educated women), and the social context and norms which impede them.

As the pilot phase is about to end, case data needs to be collected and analysed regarding number and type of cases, gender and type of sentence to address constraints and prepare for a geographical expansion as per the Minister of Justice request to UNDP in January 2020. Due to the pandemic, on 15 March the Judicial Council announced an early judicial recess and courts were confined to the resolution of emergency cases. The court activity only resumed at the end of May, which curtailed the period allocated for the pilote phase.. This eight-week recess compromised the data collection and disrupted the cycle foreseen for the pilot phase. Building upon this initial phase, UNDP plans to extend the pilot phase to allow enough time to retrieve representative data, as well as lessons learned, to expand the small claim process to more courts across the country.

*Indebted Jordanian women:”gharimat”*

In Jordan, the exact number of *gharimat* (the Arabic term for indebted women defaulting on loans) is not known with exactitute. However, the problem has become so pronounced that on Mother’s Day in 2019, King Abdullah II urged Jordanians to support them. He personally repaid the debts of 1,500 women, and his appeal raised nearly $10 million to cover the debts of 6,481 other women.

The plight of the *gharimat* is further compounded by a legal system that permits a creditor to request the imprisonment of a debtor if he or she "does not pay the debt or offer a settlement commensurate with his financial ability…”[[30]](#footnote-31) That is, if following the small claims process, the debtor (man or woman) fails to comply with the court decision, or fails to comply with the mediation agreement, then an executory process has to be initiated to enforce the sentence. The executory unit within the civil court notifies the debtor to pay. If the debt is not paid, then an arrest warrant can be issued.[[31]](#footnote-32)

Jordan is one of only a few countries worldwide that criminalises debt. Imprisonment for debt is inconsistent with international human rights standards.[[32]](#footnote-33) Article 11 of the International Covenant on Civil and Political Rights states that, No one shall be imprisoned merely on the ground of inability to fulfil a contractual obligation”. Treatment of debt as a criminal matter also places pressure on the judicial and prison systems[[33]](#footnote-34) as well as negatively impacting the accused and their families financially (due to loss of economic activity and income), straining marriages and separating children from their parents.[[34]](#footnote-35) According to a national report supported by the United Nations Office on Drugs and Crime (UNODC) nearly 2,000 people, about 12 percent of Jordan’s prison population, are imprisoned for failing to repay loans, although the percentage of women in that figure was not available.

In Jordan, people in debt can be sentenced to a maximum prison sentence of 90 days, per loan. If the loan is not paid off the following year, the person in debt can be imprisoned again. In these cases, the debtor is not eligible for the limited state-sponsored legal aid provided by the government, which is provided only for serious criminal matters such as those carrying the death sentence. In some cases, legal aid might be provided by the few available non-governmental legal aid providers.

Due to COVID-19 the government delayed the imprisonment of an additional 3,000 debtors to reduce prison overcrowding as part of an effort to combat the coronavirus.”[[35]](#footnote-36) A further 3,081 people jailed for civil debts, including 37 women, were released in an effort to mitigate the risks of the virus in prisons.[[36]](#footnote-37)

A number of activist and other groups have been campaigning on the issue of *gharimat* and people imprisoned for debt in Jordan for some years. Recently, activists and relatives of people in debt have held protests in Amman calling for a repeal of the law allowing a creditor to demand a debtor’s imprisonment.[[37]](#footnote-38) However, microfinance institutions (MFIs) and creditors argue that the arrest warrant and threat of imprisonment has a deterrent effect. An ARDD study found that most debtors would succeed in finding money to avoid imprisonment, including by borrowing from friends and family or from a moneylender or microfinance company.[[38]](#footnote-39) For this reason, MFIs are reluctant to remove the sanction of prison for debt-related cases due to its effectiveness.

Advocacy initiatives have thus far not led to any policy or legal reform. Part of the impediment to effective advocacy is the lack of precise information about the numbers of indebted women, how many are in jail, and the circumstances and nature of the debt. UNDP through its support to the small claims process can help build on this work by providing legal support to the indebted women, as well as gathering systematic data and analysis that will help to strengthen advocacy efforts and promote policy and legal reform in collaboration with key legal and women’s NGOs.

UNDP is currently partnering with the Arab Renaissance for Democracy and Development (ARDD), a Jordanian legal aid provider with eight legal aid centers across the country including in refugee camps, under the Enhancing Government’s Digital Systems at Local Level to Prepare, Respond and Recover - Resilient And Inclusive Systems’ Enhance (RAISE) project. The project addresses the gendered digital divide, targeting vulnerable women and adolescent girls by developing their computer literacy through skills and technology capacity training. Furthermore, UNDP in collaboration with ARDD is piloting an innovative mechanism for SGBV surviors to seek confidential help and support including legal aid by partnering with local CBO centers and GBV experts. UNDP’s planned interventions will complement the ongoing efforts of the UN Country Team; which are also geared towards addressing gender digital divide in Jordan; such as UNWOMEN and WFP’s work on empowering women through innovation and technology to advance women’s economic empowerment. [[39]](#footnote-40) It will also complement other UNDP country office’s activities on women economic empowerment, such as the Heart of Amman Social Entrepreneurship Center.

*Digital Justice*

Jordan has for many years sought to position itself as a major ICT player and solutions exporter. With a GDP contribution worth around 12 percent, the ICT sector has witnessed significant growth over the years. This focus has led to an increase in the use of online government services platforms and an increased digitalisation of financial services, including applications for loans, online banking and access to financial and marketing tools.

It is well-documented by Jordanian researchers that traditional gender roles and negative social norms challenge girls and women’s access to and use of ICT tools and globally, women are much less inclined than men to use ICT tools.[[40]](#footnote-41) According to the Network Readiness Index 2019, which is currently considered the best indicator to measure countries’ digital divide in a population, Jordan ranks 73 out of 121 countries. The digital divide refers to the uneven possession of skills and experience that are required to use ICT tools and it entails access to hardware and software as well as the aspects of access and use which all impact the digital divide. Besides income inequality, an important factor in the digital divide is gender. Women’s limited access to and use of ICT tools are widespread across the social, political, cultural and economic domains of society. This disproportionate digital divide also has a negative impact on women’s financial independence as shown in a recent study by Arab Women’s Organization in Jordan documenting that a majority of women in Jordan could not create the e-wallet financial accounts which were promoted by the government of Jordan as a safe way of receiving salaries during the Covid-19 lockdown.[[41]](#footnote-42)

The introduction of new technologies has also been followed by the Ministry of Justice. The European Union and USAID are supporting a remote hearing system for criminal cases. The Small Claim Committee has expressed interest on expanding this system to the small claims courts, claiming it will reduce processing times of claims, and will remove the need for debtors to attend court, which can be seen as shameful, and can be challenging for women as the court setting is dominated by men.

COVID-19 has also offered up an opportunity to further engage with the Minister of Justice who is keen to expand e-justice capabilities. Systems for online hearings, electronic case management, virtual filing of documents and others can contribute to increasing the efficiency, accessibility and effectiveness of the justice system, improving access to justice. However, there are also risks that some people are even more marginalised by this move towards remote and digital justice. It is important therefore to undertake a review of the potential risks and opportunities of introducing digital justice systems in the small claims courts to promote greater access to justice for women.

# Strategy

The United Nations Socio-Economic Framework for COVID-19 (July 2020) (SERF) connects urgent health and humanitarian requirements with what needs to be done to support Jordan in addressing the multiple social and economic challenges that the pandemic has brought to the Kingdom. It also outlines impacts and interventions in five pillars: 1) Protecting Health; 2) Protecting People; 3) Economic Recovery; 4) Macro-economics and Multilateral Cooperation; and 5) Social Cohesion and Resilience. For each pillar, the impacts of the crisis were assessed to help understand what is needed to simultaneously address immediate and medium-term needs. This project is fully in line with the analyses of the Framework and plans to support some of the “accelerators” to build back better from the crisis, including i) equity and inclusiveness to make sure that new and pre-existing vulnerabilities are addressed; and iii) Digital Transformation that supports innovation and progress in public and social services as well as business and economic initiatives, and in line with the Ministry of Digital Economy and Enterprenuership (MoDEE) Jordan Digital Transformation Strategy 2020[[42]](#footnote-43) and the Ministry of Justice Law sector strategy 2017-2021[[43]](#footnote-44).In line with the SERF and based on the discussions with Ministry of Justice, and on the exchanges with local NGOs providing legal aid support, UNDP’s strategy is designed to support the Government in a multi-sectoral arrangement to promote gender justice and mitigate women’s legal and economic vulnerability when accessing microfinance loans. UNDP will:

Undertake research and analysis to inform evidence-based policy guidance for the government on how to address the systemic inequalities facing the *gharimat* and enhance gender justice and achievement of SDG16.

1. Ensure women seeking loans, women debtors within the small claims process, and those facing imprisonment for debt receive accurate and timely legal and financial information and advice.
2. Provide skills training for women to use online financial tools to promote their economic empowerment.

Develop and deliver pilot training to judges and other stakeholders involved in the small claims process on gender-sensitivity and gender-responsive justice service delivery.

This proposal is designed to support strengthening women’s access to justice and strengthen gender justice while increasing women’s foot-print as entrepreneurs by developing their legal and financial knowledge and their ability to use financial on-line tools to access microfinance opportunities. It seeks to advance the 2030 Agenda by linking the accessibility of justice for all and an open and responsive government, with positive economic development. That is, by promoting Goal 16 as an enabler for the achievement of other Sustainable Development Goals including Goal 1: no poverty and Goal 5: gender equality and women’s empowerment. This project will also inform the transition of the UNDP Country Office’s Inclusive Participation and Institutional Strengthening Pillar to an umbrella Goal 16, 4-year programme, currently under development.

The project focuses on three main areas:

***Research and Analysis***: A core element of this project is to build up an evidence base regarding the legal and financial situation of women seeking microfinance loans, to inform policy advice to address the barriers to gender equality and women’s economic empowerment . There is no comprehensive data sets and analysis regarding the situation of *gharimat* and women imprisoned for debt, for example, or of unregulated microfinance lenders. Moreover, the available data on micro-finance loans, profile of debtors and inability to repay debts does not cover the recovery phase of the pandemic. There is a need for more research and analysis to be able to identify the root causes, legal and policy gaps and systemic bottle necks that contribute to the vulnerability of women to debt and that impede gender justice and women’s economic empowerment. While there is no concrete data that links the rise in domestic violence to women’s economic empowerment, the study will tackle the issue of SGBV in the context of microfinance loans. As part of the recommendations, the study should also inform further action on the subject.

In addition to the data collected during the project activities (including from the legal and financial hubs and small claims court data), UNDP in cooperation with the Ministry of Justice, the Jordanian National Commission for Women (JNCW) and selected microfinance institutions, will draw upon other data sources, including a series of online/ offline surveys being conducted by UNDP Jordan as part of its broader COVID-19 socio-economic response effort in line with the SERF.[[44]](#footnote-45) The surveys aim to capture the impact of the crisis on households and businesses as it evolves and to gather feedback on government responses, applying a gender responsiveness lenses[[45]](#footnote-46). As part of the policy guidance, UNDP will also explore the suitability and feasibility of expanding e-justice capabilities to the small claims process, with a specific focus on how this could support greater access to justice for vulnerable women seeking partnerships with the EU and/or USAID to build on the existing digital footprint to strengthen the achievement of SDG 17.

***Legal and Financial Information, Advice and Assistance***: The project will use a complementary and cooordination approach to the provision of legal and financial information. It will leverage on existing civil society legal aid providers[[46]](#footnote-47) through the establishment of partnerships , targeting vulnerable women’s groups in refugee camps, host communities, SGBV victims and women with disadvantage economic conditions to LNOB, in particular in Amman and Irbid. These established legal aid providers will expand their services to address more systematically the specific legal and financial needs (information, advice and legal representation) of women seeking microfinance loans, those who are in debt and facing the small claims process, and those imprisoned for debt. In that vein, UNDP will partner with the Tanmeyah Network to provide the spefic training to enhance capacity of lawyers working in those legal aid centers to provide accurate financial guidance to women. This front-office support will be complemented by a back office organizational support through providing data and record management assistance, strategic communication support to improve the quality and reach of accurate and transparent information and communication regarding legal processes and access to credit. UNDP will build upon the methodology currently being applied in implementation of the Rapid Response Framework (RRF) project, involving behavioural insights logic and the engagement of trusted community groups and networks. Under the RRF project, UNDP in collaboration with Arab Renaissance for Democracy and Development (ARDD) is delivering training modules to build digital literacy and skills of women and adolescent girls. UNDP will use this ongoing experience to provide skills training for women to use online financial tools to promote economic empowerment. UNDP will also use its networks such as “Mateen” (a network of 50 CBOs across Jordan), UNDP’s Accelerator Lab network, a network of NGOs (Responsible Partners) who adopt UNDP models, tools and pilots and replicate which ensures ownership and sustainability at the community level, Cooperatives as well as private sector partners such as Zain (telecommunication company), the National Microfinance Bank, Heart of Amman Social Entrepreneurship Center, and the SDG impact private sector network to advance the goals of the project at a community level.In pratical terms, UNDP will link both data from the Tanmeyah Network (microfinance) and national legal aid providers (SGBV-focused) with the data retrived on the small claims, in an attempt to establish the linkage between failure to repay debts and increase on domestic violence. UNDP will use the current heart of Amman infrastrure[[47]](#footnote-48) to establish the Amman hub pilot. For the second center in Irbid, the hub will use the Women Economic Empowerment (WEE) project’s units[[48]](#footnote-49). Both hubs will work with GBV specialists to consider if and how information available on GBV services can be safely relayed to women by equipping their staff working in those hubs with pocket cards with contact information, posting visuals of GBV referral systems and hotlines in safe locations accessible to women accessing the services provided by the parthers.

UNDP will set up a transition phase where the professionals from both the legal and the financial realm will be deployed, on a rotational basis, to provide Legal and Financial Information, Advice and Assistance in the hubs while developing capacity bulding for the staff at the WEE unit in Irbid and the heart of Amman. These pilots will model the concept which will be upscaled and replicated in the second phase of the Canadian financed WEE project. The second phase will introduce a stronger governance component which these pilot Legal and Financial Information, Advice and Assistance hubs will be expanded to other locations in the northen part of Jordan, with higher number of refugees living in hst communities and where the poverty rate is higher.

***Gender-responsive institutions***: In 2015, Jordan, as a member State of ESCWA Committee on Women, adopted the *Muscat Declaration: Towards the Achievement of Gender Justice in the Arab Region* acknowledges the need to adopt a comprehensive approach to gender justice through two interlinked components of 1) ensuring accountability by determining national accountability mechanisms that limit discriminatory measures and 2) achieving equality by eliminating all forms of discriminations between women and men.[[49]](#footnote-50) The project builds on the successful pilot of the small claims process lead by the Ministry of Justice supported by UNDP and other key stakeholders to further advance gender justice goals, specifically through ensuring that the legal process is gender- responsive. Furthermore, UNDP is leveraging its comparative advantage on institutional gender equality through the ad-hoc Gender Task Team (established during the COVID-19 response under the UNCT) by coordinating closely with UN Women and their study on COVID-19’s impact on women’s economic opportunities. UNDP together with UNFPA, UNHCR, and IRC has also developed a guidance note on GBV Service Provision during COVID-19 Response in Jordan,[[50]](#footnote-51) which addresses both health and justice services. In addition, it aims at expanding the current remote hearing system used only in criminal cases, to the small claim process[[51]](#footnote-52) as way of piloting the usage of the digital technology to civil cases.

Finally, the project will contribute, in an initial phase, towards the Country Programme Document outcomes of:

(a) Enhanced opportunities for inclusive engagement of people living in Jordan in social, economic and political spheres, through strengthened systems for increased access and opportunities for engagement.

(b) Women especially the most excluded and vulnerable in Amman and Irbid, to proactively claim their rights and fulfil their responsibilities for improved human security and resilience; through empowering women with knowledge and build their capacities to be aware of and effectively exercise their rights, as a way of preventing gender based violence arising from failure to repay debts.

(c) Institutions in Jordan at national and local levels are more responsive, inclusive, accountable, transparent, and resilient; through building human and digital infrastructural capacities of national institutions to better deliver on legal services, data collection, information and situational analysis in addition to policy formulation.

The abovementioned outcomes will set the ground for the necessary advocacy work to amend the legal framework, as suggested in the Gender Justice & The Law: Assessment of laws affecting gender equality in the Arab States region[[52]](#footnote-53) in a second phase of the current project.

# Results and Partnerships

***Expected Results***

**Output 1: Enhanced equitable access to a gender-responsive judicial process and a gender-inclusive financial system for women in Amman and Irbid[[53]](#footnote-54)**

**Activity 1.1: Research study on women’s vulnerabilities with regards to the current legal and financial framework though the application of a systems thinking approach[[54]](#footnote-55)**

The research study will merge the social, legal and the financial dimensions of the *gharimat*, which so far have been dealth with seperatly. Comprehensive data and analysis are lacking to allow to address systematically the situation of the *gharimat*, which has a gender justice component (barriers to access to justice) and women’s economic empowerment ( access to credit entailing to financial inclusion). The study will aim at identifying existing gaps in women’s access to justice and provide gender-responsive recommendations to enhance informed access to financial resources, such as microfinance loans, and increased livelihood opportunities. This approach will allow to identify preventive strategies to avoid imprisonment for failure to repay debts. As such, the study also seeks to address the issue of unregulated FMI’s. Interviews with the Central Bank and the Tanmeyah Network, as well as with the legal aid providers organizations would be conducted to back-up policy reccomendations. The study will use empirical research to inform government policy decisions to tackle the challenge of women’s legal and financial vulnerability and advance SDG 16+ and gender justice, exploring the linkages between A2J and economic development. The study will build on the findings of the UNDP Rapid Impact Assessment of COVID19 on women owned micro and small enterprises[[55]](#footnote-56) and inclusiveiness of government response measures to enable access to MSMEs finance and protection measures in response to the pandemic.

In addition, the study will resort to surveys for in-depth mapping of women’s legal and financial vulnerability reinforcing the data gathered in the UNDP rapid assessments. It will leverage on UNDP inclusive growth beneficiaries and programs targeting vulnerable women , victims of gender based violence, in marginal urban areas and in rural locations, such the Heart of Amman project and the Women Economic Empowerment (WEE) project in rural Irbid. The proposed study will also include an analysis of the correlation between the legal ( empriosnment for debts) and judicial framework (small claims) vis-a-vis the existing financial systems (MFIs) to identify future steps needed to strengthen gender justice to better respond to and promote women’s economic empowerment and promote financial inclusion, addressing systemic inequalities. Through the study, UNDP will also explore the suitability and feasibility of the introduction of digital tools to support enhanced A2J minimizing the impact of women’s social exposure and, potentially, decresing the impact of failure to repay debts in SGBV.

The second phase of the study will entail using the findings of the study (legal, financial and social information) to develop a toolkit to support capacity development of relevant actors on the small claims process in Jordan[[56]](#footnote-57) the toolkit and self learning resources would be used by legal and financial counsellors, as well as lawyers, judges and prosecutors using the small claim process. The toolkit will be advocated and disseminated through a national campaign in partnership with Micro Finance Institutions members of the Tanmeyah Network, and the national legal aid providers leveraging on their digital communication platforms and the National Financial Inclusion Programme of the Central Bank of Jordan. The WEE units will also be involved to strenghen the ecosystem between private-public-community.

**Activity 1.2: Coordination of legal and financial counselling hubs/centres to provide information and legal protection advice in Amman and rural Irbid.**

The project will use a complementary and cooordinated approach to the provision of legal and financial information by linking existing legal aid providers and microfinance instutions. The reach of legal aid centres and MFI financial counselling is limited. Legal aid tends to be provided mainly in criminal cases, and financial counselling is mainly provided by regulated MFI. There is no systemic provision of preventive legal and financial information and advice for women at risk falling into debt and those facing the small claims process. Therefore, this activity aims at establishing a coordination mechanism between MFIs and the Legal Aid providers to provide accurate information through the information ‘hubs’ within the WEE units to vulnerable women regarding : their legal and financial rights and obligations; provide legal advice to women borrowers who have been called to attend a small claims hearing; and provide legal representation to women facing imprisonment for debt. Initially two hubs will be established one in Amman ( within the already establish infrastructure of the Heart of Amman) and another in Irbid (within the WEE Units embeded in the Local Development Units in the Municipalities).

Leveraging on the UNDP CO Inclusive Growth and Livelihoods, Women Economic Empowerment programs, access to finance programs and social enterprerurships center, staff of the WEE units embedded in the Local Development Units (LDU) in the municipalities will be trained throught the partnership between the Tanmeyah Network and the national legal aid providers in the microfinance system, micro business models and laws, including the legal process related to the small claims process. The legal aid providers in partnership with the microfinance Tanmeyah Network will also establish a referral mechanism to the WEE units in the LDU.

A dedicated case management database at the LDU WEE Units will track the number and type of clients seeking support through the hubs establishing links and referral mechanisms to inclusive growth MSEs and startups business support and financial inclusion services, their legal and financial questions, licensing support for micro businesses, and any referrals made to other legal or non-legal services. Data will be anonymised and disaggregated to inform the policy paper and to provide evidence-based raise awareness campaigns.

Since the pandemic, some civil society organizations have successfully increased the provision of legal aid and other services via phone and internet to overcome movement restrictions. This system could be used to enable greater accessibility to women who cannot come to a center in person, and in case of a COVID-19 resurgence and subsequent movement restrictions.

**Activity 1.3 Capacity building of judicial actors dealing with the small claim process**

This activity will involve the design and implementation of a pilot training, accompanied by the small claims toolkit (above) for judicial stakeholders engaged in the small claims process and prosecution of indebted women, including judges, prosecutors, lawyers and court staff, focusing on gender justice, gender responsive delivery of justice, and linkages to the achievement of the SDGs (specially SDG 1, 5 and 16). The modules development for the small claims process on gender and the judiciary will have the potential to be adapted and rolled out to other sections of the justice system to assure a holistic approach to gender justice beyond small claims in the five courts currently using the small claim process in Amman and in rural Irbid.

**Activity 1.4 Provide rights-based education and awareness to vulnerable women on legal and financial tools to promote their economic empowerment and digital skills development**

This activity includes awareness raising in target communities[[57]](#footnote-58) regarding the financial and legal implications of microcredit loans, the small claims process and will include the development of skills training modules that enable womens’ access to online legal and financial platforms.

Increasing the legal awareness of vulnerable women is important so that women can affirmatively claim their rights and protect themselves. UNDP will partner with existing, trusted community-based organisations, to deliver the awareness raising and training. This partnership will also aim to strengthen their roles in society both as trusted service providers, but also as a conduit for raising the voice of the most vulnerable within the local community. Data and knowledge gathered through this activity will inform the study and help to better understand the drivers of women’s economic vulnerability, and the barriers to economic empowerment, including social and cultural. The awareness raising component will be achieved through:

* Determine legal awareness needs of women. Information on needs could be obtained through surveys, women’s NGOs, and legal assistance clinics
* Prioritize needs and develop training and advocacy material
* Conduct training/raising awareness through providing information on laws and processes, best practices and avenues for obtaining information and assistance (in partnership with the Tanmeyah Network and national legal aid providers) .
* Conduct trainings on ICT, self-learning financial and legal literacy for 30 women as tainer of tainers (TOTs) that will be providing the legal and financial advice in the WEE units in the LDU.

***Resources Required to Achieve the Expected Results***

To be implemented, the project will need to engage a Project Manager (Rule of Law and Gender expert) since currently the country office has a knowledge gap in the area. The advisory support of technical international and national experts will be outsourced as necessary. This will not preclude resorting to the UNDP global and regional expertise from UNDP RBAS HQ in NY and the Regional Hub in Amman. On a need basis, further resources and expertise will be deployed as outlined in the budget plan in the Annex. Coordination with the UNDP Accelerator Lab team would ensure learning and finding solutions by engaging with the project team

***Partnerships***

This initiative will be developed in partnership with academic institutions, national legal aid institutions, Rule of Law partners (EU and USAID). In addition, regular consultation with UNDP regional hub and consultative meetings with national counterparts, including the Ministry of Justice, the Central bank of Jordan, members of the Tanmeyah network and other relevant civil society actors.

All partners that will work directly with vulnerable beneficiaries such as women debtors and microloan applicants will be required to have procedures and processes in place to effectively prevent and deal with allegations of SEA. Such procedures should include an anonymous beneficiary complaint mechanism to prevent and respond to incidents of exploitation, harassment or abuse. The system in place should be clearly communicated to beneficiaries to enable beneficiaries to claim their rights.

***Risks and Assumptions***

Key risks in this initiative are:

* Change in government;
* Second wave of COVID-19 – or other emergencies that impact mobility.
* Risk of donor fatigue or shifting priorities as a result of the COVID-19 pandemic.
* Resistance to or insufficient capacity to adapt to technology from different stakeholders including government officials and community members.
* Increase of sexual exploitation and abuse

Assumptions:

* New Government has limited knowledge of UNDP programmes and require detailed orientation and explanations.
* Change in government will not suspend any existing programmes
* Continuous and close dialogue with the government may push programme implementation
* Government takes measures to improve business continuity plans and support uninterrupted service delivery
* Donor community link project to socio-economic impact of COVID-19 and understand the importance of reaching most impacted vulnerable groups
* Stakeholders understand the importance of expanding scope of service delivery towards enhanced transparency and citizens trust building
* Concrete benefits to national counterparts in the short and medium term should sustain national ownership and commitment through the longer-term aspects of the project
* Partners engaging with UNDP in the implementation will have processes and procedures in place to effectively prevent and deal with allegations of SEA. Such procedures should include an anonymous beneficiary complaint mechanism to prevent and respond to incidents of exploitation, harassment or abuse. The system in place should be clearly communicated to beneficiaries to enable beneficiaries to claim their rights.

***Stakeholder Engagement***

The ultimate beneficiaries will be the general population, specifically vulnerable women with low income, financial loans and legal financial implications who will be engaged in dialogue and through the provision of soft skills and enhanced knowledge. In addition, the different stakeholders such as, but not limited to, the Ministry of Justice, Central Bank of Jordan, the judicial council, NGOs, MFIs and CBOs will be engaged in inclusive and participatory methods for designing the project outputs to increase the sense of ownership and commitment. The project will also engage this stakeholder group through the provision of capacity development both for human and technical resources. In addition to extensive soft skills trainings, trainings on the use of new equipment and IT resources will also be provided.

***South-South and Triangular Cooperation (SSC/TrC)***

The Initiative includes consultations to draw on the practical experience of practitioners and/or local administrators engaged in similar activities in countries at comparable levels of development. UNDP Jordan recognizes that this regional challenge lacks of evidence to formulate development solutions to address it . Therefore, UNDP Jordan plans to liaise with relevant UNDP offices and UN entities to learn from their experiences and scale up their lessons learned, while also drawing from valuable research that has been conducted in the region.

***Knowledge***

Building upon the experience and lessons learned from the previous projects implemented by UNDP CO, the project will further develop knowledge products, including awareness raising material, research, assessment papers, feasibility study and guidelines in addition success stories. During the project implementation period, the resource products for legal and financial inclusion are envisaged to be shared and fully utilized by relevant actors, such as civil society, government institutions, and international community.

***Sustainability and Scaling Up***

The initiative will be building on existing NGOs legal aid providers and regulate MFIs. In addition it will strenghen the previously established procedures for small claims and technical systems already set-up for remote hearings[[58]](#footnote-59). This approach will allow to mainstream gender equality through embedding legal and financial counselling for women in the approved and deployed Small Claims process. In 2019, MOJ has established a digital system for remote hearing, which utilization was expanded further during COVID-10 pandemic curfew. As a result and based on the feasibility study the project will build on the existing remote hearings, and the impact analysis of the establishment of the counseling hubs (Amman and Irbid) will allow to identify the best option to insure sustainability. Last but not least, the initiative will have a clear information transfer and capacity building for counterparts in order to ensure sustainability. Key proposed activities under the project have the potential to be scaled nationally at practically zero additional cost, such as the online counselling hub and data repository, once proven successful.

# Project Management

***Cost Efficiency and Effectiveness***

UNDP country office has a well-established results-based projects monitoring and evaluation mechanism which would allow a continuous hands-on monitoring during the whole period of the implementation.

In addition, UNDP uses portfolio management approach to improve cost effectiveness by leveraging activities and partnership with different initiatives/projects and UNDP Jordan will thus ensure its efforts to achieve cost-efficiency and effectiveness of spending.

***Project Management***

The project will be managed on a day-to-day basis by a project manager (Rule of Law and Gender) project manager, assisted by the UNDP Central Team, which provides technical financial support, monitoring and evaluation support, innovation support and gender mainstreaming. The team will be supported by specialized technical consultants in specific areas. All operational activities for the project implementation Governance and Management Arrangements.This Project will be implemented by UNDP through the direct implementation modality (DIM), and UNDP will act as the executing and implementing agency. The project will be implemented in close cooperation with different partners, to mobilize their varying policy-making, decision-making, consultation, community mobilization, resource mobilization, implementation, monitoring, supervision, lobbying, policy influence capacities and/or mandates.

**Project Organisation Structure**

**Project Board**

**Senior Beneficiary**

MoJ

**Executive**

UNDP

**Project Support**

Operations Team

Programme Associate

**Project Assurance**

Team Leader

**Project Management**

Project manager

Expert team for Output 2

Field Assistant

Expert team for Output 3

Project Assistant

Expert team for Output 1

Coordination Officer

# Results Framework

| **Intended Outcome as stated in the UNDAF/Country [or Global/Regional] Programme Results and Resource Framework:** OC1: Enhanced opportunities for inclusive engagement of people living in Jordan in social, economic and political spheres OC2: People especially the most excluded and vulnerable proactively claim their rights and fulfil their responsibilities for improved human security and resilienceOC3: Institutions in Jordan at national and local levels are more responsive, inclusive, accountable, transparent, and resilient (Goals: all, especially 17). |
| --- |
| **Outcome indicators as stated in the Country Programme [or Global/Regional] Results and Resources Framework, including baseline and targets2.2.1   Gender Development Index (BL: 86 T: 84)****3.2.1: Existence of functional systems to track and make public allocations for gender equality and women’s empowerment (National) (BL:1 T:3)** |
| **Applicable Output(s) from the UNDP Strategic Plan/ CPD:**CPD Output 1.2:  National and subnational government effectiveness levels enhanced, and accountability strengthenedCPD Output 1.3:  National and civic capacities strengthened for social cohesion and prevention of violent extremismCPD Output 2.2:  Capacities at national and subnational levels strengthened to promote local economic development (LED) and deliver basic servicesCPD Output 3.1:  Capacities developed across the whole of government to integrate the 2030 Agenda in development plans and budgets and to analyze progress towards the Goals using innovative and data-driven solutions |
| **Project title and Atlas Project Number:** |
| **EXPECTED OUTPUTS**  | **OUTPUT INDICATORS[[59]](#footnote-60)** | **DATA SOURCE** | **BASELINE** | TARGETS (by frequency of data collection) | DATA COLLECTION METHODS & RISKS |
| **Value** | **Year** | **Year1** |  |
| **Output 1: Enhanced equitable access to a gender-responsive judicial process and a gender-inclusive financial system for women in Amman and Irbid[[60]](#footnote-61)** | ***1.1a*** *Report on analysis current micro-loan and legal support structures drafted* | *UNDP* | 0 | 2020 | *1* | *Desk Review and FGD + KII.*  |
| ***1.1b*** *A gender gap analysis conducted of current micro-finance structures and systems.*  | *UNDP* | 0 | 2020 | *1* | *Desk Review and FGD + KII.*  |
| ***1.1c*** *Database on gender responsive canvasing of profiles of women resorting to micro-credit, women failing to repay debts and imprisoned for failing to repay debts* | *UNDP* | 0 | 2020 | *1* | *MoJs’ Courts databases*  |
| ***1.1d*** *Number of women victims of domestic violence resulting from failure to repay debts.* | *UNDP* | 0 | 2020 | *200* | *Survey – Sample of hub counselling beneficiaries*  |
| ***1.1e Evidence based proposed*** *gender-responsive judicial processes and gender-inclusive financial system developed*  | *UNDP*  | 0 | 2020 | *1* | *Process Assessment*  |
| ***1.1f*** *feasibility study on digital court tools and hearings systems for remote and online trials* | *MoJ* | No | 2020 | *yes* | *MoJ’s digital platform available data*  |
| ***1.2a*** Legal and Financial counselling hubs mapping and gap analysis  | *UNDP* | 0 | 2020 | *1* | *MoJs’ courts databases**Legal information assessments* *Microfinance information sharing assessments**Survey – Sample of hub counselling beneficiaries* |
| ***1.2b Coordination/ referral mechanism established to support better process flow and enhancing capacities of partner counseling hubs***  | *UNDP* | 0 | 2020 | *1* | *Desk review*  |
| ***1.3a Training toolkit to support building capacities of judicial actors on*** *gender-responsive judicial processes and gender-inclusive financial system developed*  | *UNDP*  | 0 | 2020 | *1* | *Toolkit*  |
| ***1.3b Number of judicial actors trained on gender****-responsive judicial processes and gender-inclusive financial system* | *UNDP*  | 0 | 2020 | *10* | *Training data*  |
| ***1.3c*** *Number of women receiving pre- hearing during the small claims proc* | ***MoJ/ UNDP*** | 0 | 2020 | *250* | *MoJs’ Courts database*  |
| ***1.4a*** *Number of legal counselling booklets for women micro-loan applicants* | *MoJ/ UNDP* | 0 | 2020 | *1* | *Legal Information sharing assessment*  |
| ***1.4b*** *Number of events/ materials produced to support women-centered microfinance awareness campaign* | *MoJ/ NDP* | 0 | 2020 | *4* | *Microfinance information assessment*  |

# Monitoring And Evaluation

In accordance with UNDP’s programming policies and procedures, the project will be monitored through the following monitoring and evaluation plans: *[Note: monitoring and evaluation plans should be adapted to project context, as needed]*

**Monitoring Plan**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Monitoring Activity** | **Purpose** | **Frequency** | **Expected Action** | **Partners** **(if joint)** | **Cost** **(if any)** |
| **Track results progress** | Progress data against the results indicators in the RRF will be collected and analysed to assess the progress of the project in achieving the agreed outputs. | Quarterly, or in the frequency required for each indicator. | Slower than expected progress will be addressed by project management. |  |  |
| **Monitor and Manage Risk** | Identify specific risks that may threaten achievement of intended results. Identify and monitor risk management actions using a risk log. This includes monitoring measures and plans that may have been required as per UNDP’s Social and Environmental Standards. Audits will be conducted in accordance with UNDP’s audit policy to manage financial risk. | Quarterly | Risks are identified by project management and actions are taken to manage risk. The risk log is actively maintained to keep track of identified risks and actions taken. |  |  |
| **Learn**  | Knowledge, good practices and lessons will be captured regularly, as well as actively sourced from other projects and partners and integrated back into the project. | At least annually | Relevant lessons are captured by the project team and used to inform management decisions. |  |  |
| **Annual Project Quality Assurance** | The quality of the project will be assessed against UNDP’s quality standards to identify project strengths and weaknesses and to inform management decision making to improve the project. | Annually | Areas of strength and weakness will be reviewed by project management and used to inform decisions to improve project performance. |  |  |
| **Review and Make Course Corrections** | Internal review of data and evidence from all monitoring actions to inform decision making. | At least annually | Performance data, risks, lessons and quality will be discussed by the project board and used to make course corrections. |  |  |
| **Project Report** | A progress report will be presented to the Project Board and key stakeholders, consisting of progress data showing the results achieved against pre-defined annual targets at the output level, the annual project quality rating summary, an updated risk long with mitigation measures, and any evaluation or review reports prepared over the period.  | Annually, and at the end of the project (final report) |  |  |  |
| **Project Review (Project Board)** | The project’s governance mechanism (i.e., project board) will hold regular project reviews to assess the performance of the project and review the Multi-Year Work Plan to ensure realistic budgeting over the life of the project. In the project’s final year, the Project Board shall hold an end-of project review to capture lessons learned and discuss opportunities for scaling up and to socialize project results and lessons learned with relevant audiences. | Specify frequency (i.e., at least annually) | Any quality concerns or slower than expected progress should be discussed by the project board and management actions agreed to address the issues identified.  |  |  |

**Evaluation Plan[[61]](#footnote-62)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Evaluation Title** | **Partners (if joint)** | **Related Strategic Plan Output** | **UNDAF/CPD Outcome** | **Planned Completion Date** | **Key Evaluation Stakeholders** | **Cost and Source of Funding** |
| Final Evaluation & Audit | UNDP |  | UNSDF SP Enhanced opportunities for inclusive engagement of people living in Jordan in social, economic and political spheres  | 4th Quarter 2021 | Ministry of Justice and other stakeholders  | 10,000 USD |

# Multi-Year Work Plan [[62]](#footnote-63)[[63]](#footnote-64)

*All anticipated programmatic and operational costs to support the project, including development effectiveness and implementation support arrangements, need to be identified, estimated and fully costed in the project budget under the relevant output(s). This includes activities that directly support the project, such as communication, human resources, procurement, finance, audit, policy advisory, quality assurance, reporting, management, etc. All services which are directly related to the project need to be disclosed transparently in the project document.*

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **EXPECTED OUTPUTS** | **PLANNED ACTIVITIES** | **Planned Budget by Year** | **RESPONSIBLE PARTY** | **PLANNED BUDGET** |  |  |
|  | **Y1 (2021)** |  | **Funding Source** | **Budget Description** |  **Amount**  |
| [[64]](#footnote-65)Output 1: Enhanced equitable access to a gender-responsive judicial process and a gender-inclusive financial system for women in Amman and Irbid[1] | [[65]](#footnote-66)Activity 1.1: Research study on women’s vulnerabilities with regards to the current legal and financial framework though the application of a systems thinking approach[2] | Y1 | UNDP & MoJ | Funding window | Research and Information Management consultants |  38,000.000  |
| Financial Management Consultant |  12,564.060  |
| Stakeholder engagement efforts  |  8,000.000  |
| Mapping |  10,000.000  |
| Project staff (SC)  |  7,333.250  |
| Project manager (25%)  |  13,903.000  |
| Activity 1.2: Expansion of services offered within existing local legal and financial counselling hubs/centres to provide legal and financial advice | Y1 | UNDP | Funding window | Digital justice and information Management consultant  |  12,564.050  |
| Establishement of a coordination mechanism |  5,717.970  |
| Stackholders Capacity Development  |  7,500.000  |
| Operating Expenses  |  4,672.897  |
| Case Management- Database development  |  8,500.000  |
| Project staff (SC)  |  7,333.250  |
| Project manager (25%)  |  13,903.000  |
| Activity 1.3 Capacity building of judicial actors dealing with the small claim process | Y1 | UNDP & MoJ | Funding window | RoL Consultant (Small Claims expert)  |  12,500.000  |
| Toolkit development  |  8,250.000  |
| Operating Expenses  |  4,672.897  |
| Stackholders Capacity Development  |  4,961.520  |
| Project staff (SC)  |  7,333.250  |
| Project manager (25%)  |  13,903.000  |
| Activity 1.4 Provide rights-based education and awareness to women on legal and financial tools to promote their economic empowerment and digital skills development | Y1 | UNDP & MoJ | Funding window | Information Managent and communication consultant  |  12,500.000  |
| Stakeholder engagement efforts  |  5,052.540  |
| Stackholders Capacity Development  |  4,500.000  |
| Awareness Raising Campaign  |  20,800.000  |
| Operating Expenses  |  4,672.897  |
| Project staff (SC)  |  7,333.250  |
| Project manager (25%)  |  13,903.000  |
| **Sub-Total for Output 1** |  |  |  |  |  **270,373.831**  |
| **Evaluation** *(as relevant)* | EVALUATION | Y1 | External entity | Funding window |   |  **10,000.000**  |
| **GSM %7**  |   | Y1 |   | Funding window |   |  **19,626.168**  |
| **TOTAL** |   |   |   |   |   |  **300,000.000**  |

# Legal Context

*[NOTE: Please choose* ***one*** *of the following options, as applicable. Delete all other options from the document]*

**Where the country has signed the [Standard Basic Assistance Agreement (SBAA)](https://intranet.undp.org/global/documents/ppm/SBAA.pdf%22%20%5Co%20%22outbind%3A//44/reference_centre/chapter5/sbaa.pdf)**

This project document shall be the instrument referred to as such in Article 1 of the Standard Basic Assistance Agreement between the Government of (Jordan and UNDP, signed on (12 January 1976).   All references in the SBAA to “Executing Agency” shall be deemed to refer to “Implementing Partner.”

This project will be implemented by [name of entity] (“Implementing Partner”) in accordance with its financial regulations, rules, practices and procedures only to the extent that they do not contravene the principles of the Financial Regulations and Rules of UNDP. Where the financial governance of an Implementing Partner does not provide the required guidance to ensure best value for money, fairness, integrity, transparency, and effective international competition, the financial governance of UNDP shall apply.

This project will be implemented by [name of entity] (“Implementing Partner”) in accordance with its financial regulations, rules, practices and procedures only to the extent that they do not contravene the principles of the Financial Regulations and Rules of UNDP. Where the financial governance of an Implementing Partner does not provide the required guidance to ensure best value for money, fairness, integrity, transparency, and effective international competition, the financial governance of UNDP shall apply.

# Risk Management

*[NOTE: Please choose* ***one*** *of the following options that corresponds to the implementation modality of the Project. Delete all other options.]*

**UNDP (DIM)**

1. UNDP as the Implementing Partner will comply with the policies, procedures and practices of the United Nations Security Management System (UNSMS.)
2. UNDP as the Implementing Partner will undertake all reasonable efforts to ensure that none of the [project funds][[66]](#footnote-67) [UNDP funds received pursuant to the Project Document][[67]](#footnote-68) are used to provide support to individuals or entities associated with terrorism and that the recipients of any amounts provided by UNDP hereunder do not appear on the list maintained by the Security Council Committee established pursuant to resolution 1267 (1999). The list can be accessed via <http://www.un.org/sc/committees/1267/aq_sanctions_list.shtml>. This provision must be included in all sub-contracts or sub-agreements entered into under this Project Document.
3. Social and environmental sustainability will be enhanced through application of the UNDP Social and Environmental Standards (http://www.undp.org/ses) and related Accountability Mechanism (http://www.undp.org/secu-srm).
4. UNDP as the Implementing Partner will: (a) conduct project and programme-related activities in a manner consistent with the UNDP Social and Environmental Standards, (b) implement any management or mitigation plan prepared for the project or programme to comply with such standards, and (c) engage in a constructive and timely manner to address any concerns and complaints raised through the Accountability Mechanism. UNDP will seek to ensure that communities and other project stakeholders are informed of and have access to the Accountability Mechanism.
5. In the implementation of the activities under this Project Document, UNDP as the Implementing Partner will handle any sexual exploitation and abuse (“SEA”) and sexual harassment (“SH”) allegations in accordance with its regulations, rules, policies and procedures.
6. All signatories to the Project Document shall cooperate in good faith with any exercise to evaluate any programme or project-related commitments or compliance with the UNDP Social and Environmental Standards. This includes providing access to project sites, relevant personnel, information, and documentation.
7. UNDP as the Implementing Partner will ensure that the following obligations are binding on each responsible party, subcontractor and sub-recipient:
	1. Consistent with the Article III of the SBAA *[or the Supplemental Provisions to the Project Document]*, the responsibility for the safety and security of each responsible party, subcontractor and sub-recipient and its personnel and property, and of UNDP’s property in such responsible party’s, subcontractor’s and sub-recipient’s custody, rests with such responsible party, subcontractor and sub-recipient. To this end, each responsible party, subcontractor and sub-recipient shall:
		1. put in place an appropriate security plan and maintain the security plan, taking into account the security situation in the country where the project is being carried;
		2. assume all risks and liabilities related to such responsible party’s, subcontractor’s and sub-recipient’s security, and the full implementation of the security plan.
	2. UNDP reserves the right to verify whether such a plan is in place, and to suggest modifications to the plan when necessary. Failure to maintain and implement an appropriate security plan as required hereunder shall be deemed a breach of the responsible party’s, subcontractor’s and sub-recipient’s obligations under this Project Document.
	3. In the performance of the activities under this Project, UNDP as the Implementing Partner shall ensure, with respect to the activities of any of its responsible parties, sub-recipients and other entities engaged under the Project, either as contractors or subcontractors, their personnel and any individuals performing services for them, that those entities have in place adequate and proper procedures, processes and policies to prevent and/or address SEA and SH.
	4. Each responsible party, subcontractor and sub-recipient will take appropriate steps to prevent misuse of funds, fraud or corruption, by its officials, consultants, subcontractors and sub-recipients in implementing the project or programme or using the UNDP funds. It will ensure that its financial management, anti-corruption and anti-fraud policies are in place and enforced for all funding received from or through UNDP.
	5. The requirements of the following documents, then in force at the time of signature of the Project Document, apply to each responsible party, subcontractor and sub-recipient: (a)UNDP Policy on Fraud and other Corrupt Practices and (b)UNDP Office of Audit and Investigations Investigation Guidelines. Each responsible party, subcontractor and sub-recipient agrees to the requirements of the above documents, which are an integral part of this Project Document and are available online at www.undp.org.
	6. In the event that an investigation is required, UNDP will conduct investigations relating to any aspect of UNDP programmes and projects. Each responsible party, subcontractor and sub-recipient will provide its full cooperation, including making available personnel, relevant documentation, and granting access to its (and its consultants’, subcontractors’ and sub-recipients’) premises, for such purposes at reasonable times and on reasonable conditions as may be required for the purpose of an investigation. Should there be a limitation in meeting this obligation, UNDP shall consult with it to find a solution.
	7. Each responsible party, subcontractor and sub-recipient will promptly inform UNDP as the Implementing Partner in case of any incidence of inappropriate use of funds, or credible allegation of fraud or corruption with due confidentiality.

Where it becomes aware that a UNDP project or activity, in whole or in part, is the focus of investigation for alleged fraud/corruption, each responsible party, subcontractor and sub-recipient will inform the UNDP Resident Representative/Head of Office, who will promptly inform UNDP’s Office of Audit and Investigations (OAI). It will provide regular updates to the head of UNDP in the country and OAI of the status of, and actions relating to, such investigation.

* 1. *Choose one of the three following options:*

*Option 2:*Eachresponsible party, subcontractor or sub-recipient agrees that, where applicable, donors to UNDP (including the Government) whose funding is the source, in whole or in part, of the funds for the activities which are the subject of the Project Document, may seek recourse to such responsible party, subcontractor or sub-recipient for the recovery of any funds determined by UNDP to have been used inappropriately, including through fraud or corruption, or otherwise paid other than in accordance with the terms and conditions of the Project Document.

Where such funds have not been refunded to UNDP, the responsible party, subcontractor or sub-recipient agrees that donors to UNDP (including the Government) whose funding is the source, in whole or in part, of the funds for the activities under this Project Document, may seek recourse to such responsible party, subcontractor or sub-recipient for the recovery of any funds determined by UNDP to have been used inappropriately, including through fraud or corruption, or otherwise paid other than in accordance with the terms and conditions of the Project Document.

*Note:* The term “Project Document” as used in this clause shall be deemed to include any relevant subsidiary agreement further to the Project Document, including those with responsible parties, subcontractors and sub-recipients.

* 1. Each contract issued by the responsible party, subcontractor or sub-recipient in connection with this Project Document shall include a provision representing that no fees, gratuities, rebates, gifts, commissions or other payments, other than those shown in the proposal, have been given, received, or promised in connection with the selection process or in contract execution, and that the recipient of funds from it shall cooperate with any and all investigations and post-payment audits.
	2. Should UNDP refer to the relevant national authorities for appropriate legal action any alleged wrongdoing relating to the project or programme, the Government will ensure that the relevant national authorities shall actively investigate the same and take appropriate legal action against all individuals found to have participated in the wrongdoing, recover and return any recovered funds to UNDP.
	3. Each responsible party, subcontractor and sub-recipient shall ensure that all of its obligations set forth under this section entitled “Risk Management” are passed on to its subcontractors and sub-recipients and that all the clauses under this section entitled “Risk Management Standard Clauses” are adequately reflected, *mutatis mutandis*, in all its sub-contracts or sub-agreements entered into further to this Project Document.

# ANNEXES

1. **Project Quality Assurance Report**
2. **Social and Environmental Screening Template** [[English](https://popp.undp.org/_Layouts/15/POPPOpenDoc.aspx?ID=POPP-11-1517)] [[French](https://popp.undp.org/_Layouts/15/POPPOpenDoc.aspx?ID=POPP-11-1518)] [[Spanish](https://popp.undp.org/_Layouts/15/POPPOpenDoc.aspx?ID=POPP-11-1519)], including additional Social and Environmental Assessments or Management Plans as relevant. *(NOTE: The SES Screening is not required for projects in which UNDP is Administrative Agent only and/or projects comprised solely of reports, coordination of events, trainings, workshops, meetings, conferences, preparation of communication materials, strengthening capacities of partners to participate in international negotiations and conferences, partnership coordination and management of networks, or global/regional projects with no country level activities).*
3. **Risk Analysis**. Use the standard [Risk Register template](https://popp.undp.org/_Layouts/15/POPPOpenDoc.aspx?ID=POPP-11-2781). Please refer to the [Deliverable Description of the Risk Register](https://popp.undp.org/_Layouts/15/POPPOpenDoc.aspx?ID=POPP-11-2781) for instructions
4. **Capacity Assessment:** Results of capacity assessments of Implementing Partner (including HACT Micro Assessment)
5. **Project Board Terms of Reference and TORs of key management positions**
1. Jordan: Growth and Opportunity, the London Initiative 2019 [↑](#footnote-ref-2)
2. As communicated by the Chairman of the Small Claims Committee during the first 30 day progress reporting meeting. [↑](#footnote-ref-3)
3. SDG 16+ reinforces linkages and contributions towards progress on targets for multiple SDGs. [↑](#footnote-ref-4)
4. Financial inclusion is the state wherein individuals and businesses have convenient access to and use affordable and suitable financial products and services – payments, savings, credit, transactions and insurance – that meet their needs ,help to improve their lives, and delivered in a responsible and sustain- able way. https://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/2018/The%20National%20Financial%20Inclusion%20Strategy%20A9.pdf [↑](#footnote-ref-5)
5. Note: Adjust signatures as needed

2 The Gender Marker measures how much a project invests in gender equality and women’s empowerment. Select one for each output: GEN3 (Gender equality as a principle objective); GEN2 (Gender equality as a significant objective); GEN1 (Limited contribution to gender equality); GEN0 (No contribution to gender quality) [↑](#footnote-ref-6)
6. https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.worldatlas.com%2Farticles%2Fthe-richest-and-poorest-economies-in-the-middle-east.html&data=02%7C01%7Cmarta.pereira%40undp.org%7C43a3c082d804420434f408d7d3be0106%7Cb3e5db5e2944483799f57488ace54319%7C0%7C0%7C637210685320087941&sdata=T%2BdpW6sig0M3XY4qKOaz5ScnicqLcMx9xMn5M2IMPlY%3D&reserved=0 [↑](#footnote-ref-7)
7. Unemployment rate during first quarter. 2020. Department of Statistics. http://dosweb.dos.gov.jo/unemp\_q12020/ [↑](#footnote-ref-8)
8. <http://tanmeyahjo.com/Portals/0/Expanding%20Microfinance%20Outreach%20in%20Jordan%20through%20Innovative%20Market-Driven%20Product%20Development.pdf?ver=2019-11-24-150639-313> [↑](#footnote-ref-9)
9. <http://www.jrp.gov.jo/Files/JRP2018_2020.pdf> [↑](#footnote-ref-10)
10. Female labor force participation rate 2019. World Bank. https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=JO [↑](#footnote-ref-11)
11. Global Gender Gap Report 2020. World Economic Forum. http://www3.weforum.org/docs/WEF\_GGGR\_2020.pdf [↑](#footnote-ref-12)
12. Hashemite Kingdom of Jordan: Understanding How Gender Norms in MNA Impact Female Employment Outcomes. World Bank. 2018. <http://documents1.worldbank.org/curated/en/859411541448063088/pdf/ACS25170-PUBLIC-FULL-REPORT-Jordan-Social-Norms-June-1-2018-with-titlepg.pdf> [↑](#footnote-ref-13)
13. http://wanainstitute.org/sites/default/files/publications/Tribal%20Dispute%20Resolution%20and%20Women’s%20Access%20to%20Justice%20in%20Jordan.pdf [↑](#footnote-ref-14)
14. Substantive Equality and Non-Discrimination in Jordan, Shadow Report submitted to CEDAW Committee at the 51st Session (2011) [↑](#footnote-ref-15)
15. UN Socio-Economic Framework for COVID-19 Response, issued July 2020 [↑](#footnote-ref-16)
16. *Implications of the COVID-19 Pandemic for Women’s Economic Empowerment and Policy Interventions: Contextualizing to the Case of Jordan (UN Women, 2020)* [↑](#footnote-ref-17)
17. Gender Justice and Equality Before the Law: Analysis of Progress and Challenges in the Arab States Region. 2019. UNDP, UNFPA, UN Women, and ESCWA. [↑](#footnote-ref-18)
18. The Labor Code (Law no. 8 of 1996) was amended by Law no. 14 of 2019, see *Gender Justice and the Law: Jordan*, December 2019, at: <https://www.arabstates.undp.org/content/rbas/en/home/library/Dem_Gov/gender-justice-and-the-law-study.html> [↑](#footnote-ref-19)
19. Jordan overturns archaic labor code provision that discriminates against working women. 6 March 2020. Published by The New Arab. <https://english.alaraby.co.uk/english/indepth/2020/3/6/jordan-overturns-labour-code-that-discriminates-against-working-women> [↑](#footnote-ref-20)
20. License amendments facilitate Amman home-based businesses. 1 February 2020. Published by The Jordan Times. <https://www.jordantimes.com/news/local/licence-amendments-facilitate-amman-home-based-businesses> [↑](#footnote-ref-21)
21. <https://spring-forward.unwomen.org/en/countries/jordan> [↑](#footnote-ref-22)
22. <http://tanmeyahjo.com/Portals/0/Expanding%20Microfinance%20Outreach%20in%20Jordan%20through%20Innovative%20Market-Driven%20Product%20Development.pdf?ver=2019-11-24-150639-313> [↑](#footnote-ref-23)
23. GIZ & CBJ, Financial Inclusion Diagnostic Study in Jordan 2017 [↑](#footnote-ref-24)
24. <http://tanmeyahjo.com/Portals/0/Expanding%20Microfinance%20Outreach%20in%20Jordan%20through%20Innovative%20Market-Driven%20Product%20Development.pdf?ver=2019-11-24-150639-313> [↑](#footnote-ref-25)
25. <http://tanmeyahjo.com/Portals/0/Expanding%20Microfinance%20Outreach%20in%20Jordan%20through%20Innovative%20Market-Driven%20Product%20Development.pdf?ver=2019-11-24-150639-313> [↑](#footnote-ref-26)
26. http://www.oecd.org/coronavirus/policy-responses/covid-19-crisis-in-the-mena-region-impact-on-gender-equality-and-policy-responses-ee4cd4f4/ [↑](#footnote-ref-27)
27. Between Poverty and Prison, ARDD June 2019, [https://firebasestorage.googleapis.com/v0/b/ardd-94d08.appspot.com/o/publications%2F1cszr51qmfe?alt=media&token=a611aee5-e40d-44fc-a953-eee9e35d494c](https://firebasestorage.googleapis.com/v0/b/ardd-94d08.appspot.com/o/publications/1cszr51qmfe?alt=media&token=a611aee5-e40d-44fc-a953-eee9e35d494c) [↑](#footnote-ref-28)
28. https://www.nytimes.com/2020/04/08/world/middleeast/microloans-jordan-debt-poverty.html [↑](#footnote-ref-29)
29. <https://www.doingbusiness.org/content/dam/doingBusiness/media/Annual-Reports/English/DB2019-report_web-version.pdf> [↑](#footnote-ref-30)
30. Articles 22 -25, Executive Law No.25 of 2007. [↑](#footnote-ref-31)
31. Articles 22 to 25 of the Judicial Execution law [↑](#footnote-ref-32)
32. ” Microloans’ Failure of Jordanian Women”, Konrad Adenauer Stiftung, January 2020; “Between Poverty and Prison: The challenges of Debt among Vulnerable Women in Jordan”, ARDD, June 2019; “Gharimat in Jordan”, SIGI, December 2018. [↑](#footnote-ref-33)
33. It is estimated that the cost for the incarceration of a person is 750 JD per month. [↑](#footnote-ref-34)
34. <https://upnewsinfo.com/2020/04/08/micro-loans-seen-as-salvation-for-poor-women-trap-many-in-debt/> [↑](#footnote-ref-35)
35. <https://www.nytimes.com/2020/04/08/world/middleeast/microloans-jordan-debt-poverty.html> [↑](#footnote-ref-36)
36. <https://www.middleeastmonitor.com/20200319-jordan-releases-thousands-of-debt-prisoners-to-combat-coronavirus-outbreak/> [↑](#footnote-ref-37)
37. <https://www.nytimes.com/2020/04/08/world/middleeast/microloans-jordan-debt-poverty.html> [↑](#footnote-ref-38)
38. Between Poverty and Prison, ARDD June 2019, [https://firebasestorage.googleapis.com/v0/b/ardd-94d08.appspot.com/o/publications%2F1cszr51qmfe?alt=media&token=a611aee5-e40d-44fc-a953-eee9e35d494c](https://firebasestorage.googleapis.com/v0/b/ardd-94d08.appspot.com/o/publications/1cszr51qmfe?alt=media&token=a611aee5-e40d-44fc-a953-eee9e35d494c) [↑](#footnote-ref-39)
39. https://jordan.unwomen.org/en/news/stories/2020/march/empowering-women-through-innovation-and-technology [↑](#footnote-ref-40)
40. Mariana Viollaz, Hernan Winkler, World Bank, http://documents.worldbank.org/curated/en/282451584107082621/pdf/Does-the-Internet-Reduce-Gender-Gaps-The-Case-of-Jordan.pdf (2020); Nebal Al Jamal, “Exploring the Gender Digital Divide in Jordan”, https://www.researchgate.net/publication/273633510\_Exploring\_the\_Gender\_Digital\_Divide\_in\_Jordan, (2015); Boran A. Al-Rababah, “E-Government and Gender Digital Divide: The Case of Jordan”, https://thek.pw/21154606.pdf (2010) [↑](#footnote-ref-41)
41. Arab Women’s Organization (AWO). 2020. Impact of Covid-19 On Mosawa Network Organizations Jordan. [↑](#footnote-ref-42)
42. https://www.modee.gov.jo/EBV4.0/Root\_Storage/EN/Jordan-Digital-Transformation-Strategy-2020.pdf [↑](#footnote-ref-43)
43. http://www.moj.gov.jo/EchoBusV3.0/SystemAssets/PDF/AR/Law%20strategy%202017-2021-amended%20final.pdf [↑](#footnote-ref-44)
44. In collaboration with World Bank and EBRD, these RIAs at micro and meso levels aim to provide real empirical data to better inform the recovery. For example, they will inform not only expansion and targeting of current social protection schemes but also support measures for businesses including through re-aligning UNDP’s programmatic offer. The RIAs include (1) a series focusing on vulnerable households across Jordan building on ongoing surveys. This will be the first nationally representative survey; and (2) In partnership with ILO, a series focusing on MSMEs determining the impact on businesses, business continuity, employment and support needed [↑](#footnote-ref-45)
45. The areas of concern for women and girls as expressed by UNCT in the UNCT Guidance Note of 7 April 2020 include increased SGBV, increased unpaid care work, decreasing formal and informal economic opportunities, and lack of access to gender justice and equality before the law. [↑](#footnote-ref-46)
46. Legal aid is currently being provided by local NGOs sich as, the Arab Renaissance for Democracy and Development (ARDD), Justice Center for Legal Aid (JCLA), Tamkeen and Mizan Law firm [↑](#footnote-ref-47)
47. **Heart of Amman Social Entrepreneurship ”**is a 2 years programme for inclusive social entrepreneurship, startups and inclusive self-employment opportunities for women and youth in underprivileged neighborhoods and host communities of down town Amman. A key component, through the Heart of Amman Social Entrepreneurship Center, includes startups and social entrepreneurism business support services , seeding grants, saving schemes and inclusive finance training for micro enterprises, women and youth startups and micro businesses with socio-economic impact on vulnerable host communities in partnerships with two reputable Microfinance Intuitions (NMB and Micro fund for Women). The center will provide training for startup seeding and growth including equitable and just access to micro finance and small business financing products and services. [↑](#footnote-ref-48)
48. **Enhancing Women Participation in the Solid Waste Management Sector in Jordan**” is a 3 year funded project by the Government of Canada and implemented by UNDP Jordan country office and in cooperation with Ministry of Local Administration (MoLA). The ultimate goal for this project is to improve women’s quality of life in North of Jordan through enhancing their livelihoods, participation and well-being. It targets rural women living in two districts in Irbid Governorate, namely : Northern Shouneh and Al Kourah through providing entrepreneurial opportunities for 660 women through group business projects in the SWM sector. As part of this project activities, there is a component on building the capacity of local authorities through establishing of women economic empowerment (WEE) units and to further capacitate the local development units (LDUs) in the municipalities that don’t have this unit in their organigram. Moreover, the project aims to assess the capacity of the existed WEE unit in Moa’th Bin Jabal municipality and provide the required technical assistance to develop a framework and action plan that will guarantee the sustainability of this unit. The WEE project is being implemented in the northen part of Jordan where there is a higher incidence of refuges living in host communities. [↑](#footnote-ref-49)
49. Muscat Declaration: Towards the Achievement of Gender Justice in the Arab Region (Beirut, ESCWA, 2015). Available from https://www.unescwa.org/about-escwa/governing-and-advisory-bodies/ministerial-sessions/resolution/muscat-declaration-towards [↑](#footnote-ref-50)
50. Guidance Note on GBV Service Provision during COVID-19 in Jordan and a forward look to safe resume of services. (2020). https://reliefweb.int/sites/reliefweb.int/files/resources/76087.pdf [↑](#footnote-ref-51)
51. Curently European Union and USAID throught their programme support to the Rule of Law in Jordan are providing equipment for the remote hearings mainly to criminal cases. Piloting the usage of remote hearing in the small claim process will allow to expand the digital technology to civil cases. [↑](#footnote-ref-52)
52. https://jordan.unwomen.org/en/digital-library/publications/2018/gender-justice-and-the-law-in-the-arab-region [↑](#footnote-ref-53)
53. Initial location selection is based on potential for expansion of small claims project and the presence of permanent legal aid centers set up by NGO’s in selected regions. However, an updated feasibly assessment will be conducted to finalize location on confirmation of project. [↑](#footnote-ref-54)
54. Systems thinking helps in emphasizing that there is no perfect solution to a specific problem, and that the choices made will have an impact on other parts of the system. If looked at from the legal and financial ecosystems perspective, its understanding how things influence one another within a whole and how the various elements and actors’ function within the bigger ecosystem [↑](#footnote-ref-55)
55. Rapid Impact Assessment of COVID19 on Micro and Small Enteprises Beneficiaries, UNDP, July, 2020 [↑](#footnote-ref-56)
56. An example of such guide book can be found: https://www.dca.ca.gov/publications/small\_claims/small\_claims.pdf [↑](#footnote-ref-57)
57. The target communities are the areas in Amman and Irbid where there is a high number of refugees living in host communities. [↑](#footnote-ref-58)
58. Digitalization of Justice system is supported by USAID and European Union. [↑](#footnote-ref-59)
59. It is recommended that projects use output indicators from the Strategic Plan IRRF, as relevant, in addition to project-specific results indicators. Indicators should be disaggregated by sex or for other targeted groups where relevant. [↑](#footnote-ref-60)
60. Initial location selection is based on potential for expansion of small claims project and the presence of permanent legal aid centers set up by NGO’s in selected regions. However, an updated feasibly assessment will be conducted to finalize location on confirmation of project. [↑](#footnote-ref-61)
61. Optional, if needed [↑](#footnote-ref-62)
62. Cost definitions and classifications for programme and development effectiveness costs to be charged to the project are defined in the Executive Board decision DP/2010/32 [↑](#footnote-ref-63)
63. Changes to a project budget affecting the scope (outputs), completion date, or total estimated project costs require a formal budget revision that must be signed by the project board. In other cases, the UNDP programme manager alone may sign the revision provided the other signatories have no objection. This procedure may be applied for example when the purpose of the revision is only to re-phase activities among years. [↑](#footnote-ref-64)
64. [↑](#footnote-ref-65)
65. [↑](#footnote-ref-66)
66. To be used where UNDP is the Implementing Partner [↑](#footnote-ref-67)
67. To be used where the UN, a UN fund/programme or a specialized agency is the Implementing Partner [↑](#footnote-ref-68)