

ANNUAL PROGRESS REPORT¹ YEAR 2018



*Empowered lives.
Resilient nations.*

A. BASIC INFORMATION

Project ID / Output ID	00110891 / 00110115; 00110135	Reporting Date:	1/10/2019
Full Title:	Financial Inclusion for Recovery of Marawi (FIRM)		
Start Date:	4/10/2018	Completion Date (and approved extension, if any):	4/9/2019
Total Project Fund (and fund revisions, if any):	USD 991,923	Annual Project Fund: AWP Budget (2018)	USD 839,285.21
Implementing Partner:	UNDP Philippines		
Donor/s:	CERF/BPPS		
Responsible Parties:	Oxfam, People's Disaster Risk Reduction Network, Inc. (PDRRN), PayMaya, Smart Padala, AI-Mujadilah Development Foundation, Inc. (AMDF), Ideals, Inc., Mindanao State University (MSU); Mindanao Development Authority (MinDA)		
Project Description	<p>The recent armed conflict in Marawi City and other parts of Lanao del Sur, which is ranked as the poorest province in the Philippines, has resulted in more than 350,000 people being internally displaced, caused substantial damage and loss to public and private assets, and severely disrupted businesses and other sources of employment and livelihood. Until recently, economic activity had almost completely ceased in the areas affected by the conflict, placing an even heavier socio-economic burden on affected communities already facing personal and social challenges.</p> <p>After nearly one year of displacement, however, local markets have begun to operate again in the affected areas. Within and around evacuation centers, commerce has emerged and some Internally Displaced Persons (IDPs) have started to sell wares and sundry items from inside the evacuation centers.</p> <p>To accelerate and support socioeconomic recovery, substantial assistance is required for the IDPs to have ready access to appropriate financial resources for restarting business and livelihood activities. The assistance must also be geared toward making the recovered businesses and livelihood more resilient to future shocks as well as prevent populations from engaging in negative coping mechanisms, such as taking on unsustainable debt from unverified sources. As such, it will require a range of innovative and culturally appropriate methods, products and services. In order to respond to this significant challenge, and as part of Marawi recovery efforts, this Financial Inclusion for Recovery of Marawi (FIRM) project shall provide support for micro, small, and medium enterprises for women and men IDPs affected by the conflict and other businesswomen and men lacking access for formal financial services. The project aims to contribute to the creation of alternative economic opportunities that give people a stake in the local economy, reduce the attraction of joining extremist groups, and close a critical service delivery gap that hinders inclusive development in one of the poorest parts of the country. The FIRM project seeks to build a sustainable financial system that offers both immediate assistance and effective and appropriate financial services and products, including those based on Islamic financial principles, to develop the capacity of IDPs affected by the Marawi conflict to manage their personal and business finances effectively and make businesses more resilient to future shocks.</p>		

¹ UNDP CO Template for project Annual Progress Reporting; Updated: September 2018.
Deadlines: Draft APR due November 30th and Final APR due January 6th of the following year.

Target Group	Most vulnerable IDPs affected by the Marawi conflict, 60% of which are women
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B. INDICATIVE/EMERGING RESULTS OF THE PROJECT and LESSONS LEARNED

B.1 CPD Outcome alignment	1: The most marginalized, vulnerable, and at-risk people and groups benefit from inclusive and quality services and live in a supportive environment wherein their nutrition, food security, and health are ensured/protected.
B.2 CPD Output indicator alignment <i>[Choose between 1-3 applicable indicators]</i>	3.3.1 <i>Proportion of households in conflict-affected areas accessing financial or non-financial assets [IRRF 1.1.2.2]</i> 3.3.2 <i>Number of people benefitting from jobs and livelihoods in crisis or post-crisis settings [IRRF 3.1.1.3]</i>
<ul style="list-style-type: none"> • Out of the 10,000 IDPs, 8,351 received one-time transfers; 1,049 employed through cash for work, cash for care work activities; and 600 IDPs were assisted to recover assets or gain to diversified livelihood. One-time cash grant amounting to \$41 were provided to 8,351 individuals (84% of the project’s beneficiaries), which supported IDPs meet their basic food and non-food needs for a safe and sustainable return. The valuation of the amount was based on the Philippine government’s guidelines on cash grants. • Cash for Work or Cash for Carework (CFW/CfcW) – 1,049 individuals or 11% of the project beneficiaries received one-time cash amounting to \$41. The valuation is based on the 10 days maximum emergency employment rate provided by the government. Cash for work activities performed during the project were debris clearing, caring for sick, elderly and children; cleaning of mosque and other related livelihood activities such as local market and goat fencing construction. • Cash for Asset Recovery (CFAR) – 600 traders/entrepreneurs equivalent to 6% of the project beneficiaries received a one-time cash grant of \$61. This amount is equivalent to 82% of micro-credit support established by government to the affected traders and enterprises in the affected areas to enable them to restart their enterprises as a critical early recovery contribution to restarting local economic activity. The project cash grant will correspond to emergency support to recover lost or damaged assets or, if necessary, to support alternative livelihood activities (e.g., rendering financial services, sewing) of displaced and affected traders, micro-merchants and enterprises. As traders and enterprises are critical agents in facilitating the sustained delivery and supply of basic commodities and cash flow in the local market, their rapid restoration during the return process will be employed as life-saving intervention. • The project exceeded the number of target micro-merchants activated or accredited for cash payout and selling of basic goods—i.e., 312 MIMO centers (11 in Saguigaran; 2 Bubong; 166 Marawi; and 133 in other municipalities) instead of just 50. 	
B.3 SP Output Alignment	SP 3.3.2 Gender-responsive and risk-informed mechanisms supported to build consensus, improve social dialogue and promote peaceful, just and inclusive societies

<p>B.4 Top three key results achieved in 2018</p> <p>Key Results: 10,000 IDPs (6,014 women and 3,986 men) in Marawi City and the municipalities of Bubong, Ditsaan-Ramain, and Saguigaran in Lanao del Sur to meet their basic and lifesaving needs through safe, secure, efficient and Shariah-compliant digital cash transfers. Out of the 10,000 IDPs, 8,351 received one-time transfers; 1,049 were employed through cash for work or</p>

carework activities; and 600 IDPs were assisted to recover assets or gain access to diversified livelihood. The project is estimated to have reached 60,000 people through complementary advocacy, communications, and financial literacy interventions corollary to the introduction of the digital transfers platform (a personalized identification and pre-paid card called “iAFFORD”).

Facilitated key policy and related technical dialogues with government agencies and other stakeholders through the conduct of the Islamic Finance Stakeholder’s Consultation Workshop, 18-20 Nov 2018.

[Click here to enter text.](#)

B.5 Lessons learned and ways forward

A great majority of the IDPs (97%) of them find the cash support as timely and useful. It supported them in the purchase of immediate needs such as food, capital for livelihood, and even sending children back to school. However, IDPs recommended that the amounts, particularly of CFAR assistance, need to be raised or increased to US\$ 300 in order to viably support small scale enterprises. Many beneficiaries would prefer to have at least two (2) iAFFORD cards for each family so that they can fully enjoy the benefit of cashless transaction and zero transition fee.

IDPs have also found the digital platform as safe, secure, and transparent. There is a recommendation for government, other INGOs or humanitarian aid to consider using the card and digital platforms in disbursing future aid. There was a clear desire on the part of the IDPs to increase awareness and advocacy campaigns on Islamic finance, insurance and Shariah compliant savings. Finally, the evaluation study also recommended to build support on strengthening the halal industry as a critical component corollary to Islamic finance in support of Marawi recovery.

The project also made sure to share and constantly feedback with the Mindanao Humanitarian Teams, the Task Force Bangon Marawi, and the OCHA. There was also close coordination with priority thematic clusters on livelihood led WFP and FAO and this led to the jointly-developed “convergence” plan in Saguiuran and Bubong municipalities. This convergence strategy provided maximum coverage and avoided the duplication of support to IDPs in view of unavoidable overlaps in the thematic program priorities and geographical coverage among different local actors and stakeholders. The convergence strategy also led to the finalization of the list of participants in coordination with barangay local councils and representatives of the cash transfer program participants themselves. This was achieved by validating the IDPs located or residing in the location, identifying the joint livelihood interventions; and monitoring of livelihood project and activities through data sharing. Notably, the Philippine Department of Trade and Industry (DTI) also became part of the data sharing collaboration.

C. TECHNICAL ACCOMPLISHMENTS

- **ANNEX 1:** Oxfam Project Quarterly Narrative and Financial Report for FIRM Project, October 2018
- **ANNEX 2:** Oxfam Prelim Report (CERF), January 2019
- **ANNEX 3:** FIRM Project Success Stories, January 2019

EXPECTED OUTPUTS							
Output 1. 10,000 most vulnerable IDPs affected by Marawi crisis, 60% of which are women, meet basic needs and restore or diversify livelihood through efficient, transparent and safe cash transfer and functional market.							
OUTPUT NARRATIVE							
The project facilitated the quick and safer sourcing of basic goods and services directly from local traders and service providers via cashless purchases at participating community stores, some of whom were the asset-recovery beneficiaries themselves. The beneficiary IDPs were also able to use the iAFFORD to safely store their money, send remittances, pay bills/utilities, and access Shari'ah-compliant micro-insurance; thus, enabling them to have better control over the management of their finances in support of immediate needs and faster recovery. 10,000 IDPs (6,000 women and 4,000 men) in Marawi City and the municipalities of Bubong, Ditsaan-Ramain, and Saguigaran in Lanao del Sur met their basic and lifesaving needs through safe, secure, efficient and Shariah-compliant digital cash transfers. Out of the 10,000 IDPs, 8,351 received one-time transfers; 1,049 were employed through cash for work or carework activities; and 600 IDPs were assisted to recover assets or gain access to diversified livelihood.							
Project Output Indicator/s ²	Baseline		Annual Result ³	Annual Target (Annual)	Cumulative Result (from Start Year)	Cumulative Target (from Start Year)	End-of-Project Target
					Start year: 2018	Start year: 2018	End year: 2018
1.1 Number of IDPs with immediate access to basic needs (food and non food) through digital cash platform	2017	0	10,000 (6,014 women and 3,986 men)	10,000 (6,000 women and 4,000 men)	10,000 (6,014 women and 3,986 men)	10,000 (6,000 women and 4,000 men)	10,000 (6,000 women and 4,000 men)
1.2 Number of IDPs employed through cash for work or cash for care work activities utilizing digital cash platform	2017	0	1,049 (828 from Saguigaran and 221 from Marawi)	1,050 (150 Bubong, 150 Saguigaran and 750 Marawi)	1,049 (828 from Saguigaran and 221 from Marawi)	1,050 (150 Bubong, 150 Saguigaran and 750 Marawi)	1,050 (150 Bubong, 150 Saguigaran and 750 Marawi)
1.3 Number of people with recovered asset / diversified livelihood through digital cash platform	2017	0	600 (all from Marawi)	600 (150 in Bubong, 150 in Saguigaran and 300 in Marawi)	1,050	600 (150 in Bubong, 150 in Saguigaran and 300 in Marawi)	600 (150 in Bubong, 150 in Saguigaran and 300 in Marawi)
1.4 Percentage of women receiving cash transfer benefits through digital cash platform	2017	0	60.14%	At least 60%	60.14%	At least 60%	At least 60%
1.5 Number of people owning personalized iAFFORD pre-paid card (digital cash platform)	2017	0	10,000 (6,014 women and 3,986 men)	10,000 (6,000 women and 4,000 men)	10,000 (6,014 women and 3,986 men)	10,000 (6,000 women and 4,000 men)	10,000 (6,000 women and 4,000 men)

² Please ensure consistency with ProDoc and AWP indicators.

³ Use traffic light to indicate progress vis-à-vis annual output targets in AWP: **Green** (Completed), **Yellow** (Ongoing), **Red** (Delayed/Not started). Data provided can be qualitative or quantitative based on the nature of the output indicator [UNDP PHL CO Data Clean-up Guidelines].

1.6 Amounts distributed through the digital cash transfer platform				2017	0	US\$ 421,000 (US\$ 341,515 for unconditional cash grant, US\$ 42,945 for Cash for care/work; and US\$ 36,540 for Asset recovery)	US\$ 421,000 (US\$ 341,515 for unconditional cash grant, US\$ 42,945 for Cash for care/work; and US\$ 36,540 for Asset recovery)	US\$ 421,000 (US\$ 341,515 for unconditional cash grant, US\$ 42,945 for Cash for care/work; and US\$ 36,540 for Asset recovery)	US\$ 421,000 (US\$ 341,515 for unconditional cash grant, US\$ 42,945 for Cash for care/work; and US\$ 36,540 for Asset recovery)
1.7 Extent to which beneficiaries experience increased control on managing cash support to meet basic needs and faster income recovery through the digital cash platform				2017	0	97% of the beneficiaries positively feel increase control over cash management	Largely – where at least 60% of beneficiaries positively feel increased control over cash management	97% of the beneficiaries positively feel increase control over cash management	Largely – where at least 60% of beneficiaries positively feel increased control over cash management
1.8 Number of micro-merchants activated or accredited for cash pay- out and selling of basic goods				2017	0	312 (11 Saguigaran, 2 Bubong, 166 Marawi, 133 other municipalities)	50 (7 Saguigaran, 7 Bubong, 36 Marawi)	312 (11 Saguigaran, 2 Bubong, 166 Marawi, 133 other municipalities)	50 (7 Saguigaran, 7 Bubong, 36 Marawi)
Activity/Sub-Activity Description	Physical Performance			Financial Performance				REMARKS	
	Activity Target ⁴	Accomplishment for the Year	Status of Activity ⁵	Planned Budget	Donor and Budget Code	Expenditure <i>Expense + commitment + advances</i>	Delivery Rate <i>(cumulative expenditure/ planned budget) *100</i>		
Planned Activity 1.1 Project Cooperation Agreement with Oxfam, covering the conduct of activities, such as Cash Grants, Cash-for-Work / Cash-fo-Carework (CFW/CfcW) and Cash-for-Asset-Recovery (CFAR) activities; Beneficiaries selection and digital card distribution; Financial literacy caravan; Mobilization of	1 PCA	Oxfam and their local partners	Completed	571,879	CERF 7400 - Grant	571,879.00	100%	Most of the registered IDPs in the evacuation centers and with host-families in the municipalities of Bubong and Saguigaran were residents of Marawi City. While their present, physical address is at these neighbouring host areas, they still feel very much strongly about keeping Marawi City as their permanent address – and therefore they must be counted as part of the Marawi City cohort. Most IDPs in host cities also refuse to re-build or recover businesses in host areas.	

⁴ Specify units, e.g., number of trainings, number of participants, number of representations, etc.

⁵ Use traffic light to indicate progress vis-à-vis timelines assigned for planned activities.

community money-in & out centers; Post- distribution monitoring; Community market mapping and livelihood inventory; Distribution of micro-insurance; Documentation of case stories and learning; Advocacy and promotion of digital cash disbursement including Islamic financing with key stakeholders				5,000	CERF 75700 – Learning Costs	4,660.47	93%	One change during the cash and card distribution process was the inclusion of the municipality of Ditsaan-Ramain as part of the project’s areas of operation. This was necessitated due to the changes in the physical location of previously registered IDPs (originally from the town of Bubong) and the eventual, actual place where they chose to claim their cash support in the neighbouring town of Ditsaan-Ramain.
Planned Activity 1.2 Monitoring and coordination	Coordination and monitoring missions / meetings	Coordination meetings with Mindanao Humanitarian Team and the CERF-funded UN Agencies	Completed	16,720	CERF 71600 - travel	10,001.45	60%	
		Liaising with government agencies in Marawi (e.g. Task Force Bangon Marawi, local government officials)		8,000	CERF 73400 – RMOE Transpo	0	0%	
Planned Activity 1.3 Project Management Cost	Start up and day to day operations	Covering UNDP staff time and travels; the contracting of international consultants as well as communications and advocacy firm	Completed	11,458	CERF 71300 – International consultant	11,458	100%	
				33,600	CERF 71400 – Service Contracts - individuals	34,694.48	103%	

General Management Support		Facilities & Administration	Completed	4,546	CERF			
					75100 – Facilities & Administration			

EXPECTED OUTPUTS							
Output 2. : Pathways to increased access to inclusive financial products and services, including those based on Islamic finance principles and gender sensitivity, defined.							
OUTPUT NARRATIVE							
Through the preparatory and critical support activities under this Output, the implementation of the CERF-funded early recovery digital cash transfer component was facilitated and supplemented by the parallel consultation and analytical work on financial inclusion and Islamic Finance which are indispensable for understanding the opportunities and constraints for expanding financial services and products for vulnerable people displaced by the conflict in Marawi City and the surrounding areas with the view of incorporating financial inclusion as a strategy for strengthening social protection especially for women. Under this Output, ensuring gender sensitivity in the digital cash transfers and providing support for women's economic and financial empowerment were actively pursued, with a view of promoting women's active role in economic decision-making as contributor to meeting long term and sustainable needs.							
Project Output Indicator/s ⁶	Baseline		Annual Result ⁷	Annual Target (Annual)	Cumulative Result Start year: 2018	Cumulative Target Start year: 2018	End-of-Project Target End year: 2019
	2017	0					
2.1 Number of Knowledge Products of the results of the analytical and consultation work on financial inclusion, Islamic finance, and gender	2017	0	2	2	0	2	2
2.2 Percentage of women participating in the analytical and consultations work	2017	0	60%	60%	0	60%	60%
2.3 Number of women and men trained / capacitated on household financial inclusion strategies for gender protection and empowerment	2017	0	200	200	0	200	200
2.4 Number of advocacy materials developed promoting financial inclusion, including Islamic finance, as a strategy for strengthening social protection and long-term development	2017	0	5	5	0	5	5
2.5 Percentage of women participating in trainings and capacity building on financial inclusion, Islamic finance, and gender	2017	0	60%	60%	0	60%	60%

⁶ Please ensure consistency with ProDoc and AWP indicators.

⁷ Use traffic light to indicate progress vis-à-vis annual output targets in AWP: **Green** (Completed), **Yellow** (Ongoing), **Red** (Delayed/Not started). Data provided can be qualitative or quantitative based on the nature of the output indicator [UNDP PHL CO Data Clean-up Guidelines].

Activity/Sub-Activity Description	Physical Performance			Financial Performance				REMARKS
	Activity Target ⁸	Accomplishment for the Year	Status of Activity ⁹	Planned Budget	Donor and Budget Code	Expenditure <i>Expense + commitment + advances</i>	Delivery Rate <i>(cumulative expenditure/ planned budget) *100</i>	
Planned Activity 2.1 Conduct analytical work and stakeholder consultations on financial inclusion and Islamic finance	Engagement of two (2) experts on financial inclusion and Islamic Finance	Two international experts on inclusive finance and on Islamic Finance were engaged		150,000	BPPS-FW 72600 – GRANT	109,062.82	73%	
	Conduct of field missions, consultation activities and data gathering	Field mission, stakeholder meetings and community consultations completed		10,000	BPPS-FW 75700 – Learning Cost	0	0%	
Planned Activity 2.2 Facilitate key policy and related technical dialogues with government agencies and other stakeholders on incorporating financial inclusion, including Islamic finance, as a strategy for strengthening social protection and long-term development	Presentation of analytical work results and recommendations	Results and recommendations were presented						
	Support to MinDA and ARMM Policy and programme initiatives on financial inclusion and Islamic Finance	Conducted 1 Islamic Finance Stakeholder's Consultation Workshop		15,000	BPPS-FW 75700 – Learning Cost	6,389.56	43%	
1 Islamic Finance Stakeholder's Consultation Workshop	Two (2) MinDA Lobbying/Advocacy Sessions were supported							
	Series of Congress Advocacy and Lobbying Sessions							

⁸ Specify units, e.g., number of trainings, number of participants, number of representations, etc.

⁹ Use traffic light to indicate progress vis-à-vis timelines assigned for planned activities.

Planned Activity 2.3 Capacity Building exercises on financial inclusion, gender, and Islamic finance	Training of 200 heads of families (60% of which women) on household budget management and fundamentals of Islamic finance	Two local consultants contracted to conduct Prudent Household Financial Management Seminars for women in Marawi		15,000	BPPS-FW 75700 – Learning Cost	0	0%	
Planned Activity 2.4 Validation activities in support of the registration of target cash transfers beneficiaries	Survey of local household attitudes, practices, and beliefs on financial management, economies and markets Missions and at least one (1) impact study /assessment	Terms of Reference of the Evaluator and the Budget have been prepared and submitted for review		10,373.83	BPPS-FW 71600 - Travel	0	0%	The terms of reference for the engagement of the evaluator as well as the parameters of the impact study and evaluation are still under review; The proposed budget is also still pending the Project Board’s review and approval, given the necessity of realigning excess funds from Activity 2.1 to supplement the evaluation and the audit costs.
Planned Activity 2.5 Conducting training with local women partners on financial inclusion, Islamic finance, empowerment and protection	At least two (2) seminars on women and innovative technologies toward gender equality, financial inclusion, labor participation and women’s economic empowerment.	Contractors (firm and individual) have been engaged to help set up and connect a corps of Marawi women volunteers toward economic empowerment		15,000	BPPS-FW 72600 - GRANT	0	0%	
				15,000	BPPS-FW 75700 – Learning Cost	6,635.31	44%	

D. PARTNERSHIPS

Name of Partner	Type	Description of partnership and how it has contributed to project results or sustainability
Oxfam	Civil Society Organization	The Oxfam-UNDP engagement under the project FRIM seeks to provide the 10,000 IDPs access to basic needs and restore or diversify livelihood through efficient, transparent and safe cash transfer and functional market

Mindanao Development Authority (MinDA)	Government agency	Support to MinDA and ARMM policy and programme initiatives on financial inclusion and Islamic finance. Through DIM, UNDP facilitated key policy and related technical dialogues with government agencies and other stakeholders.
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Was South-South and Triangular Cooperation promoted and utilized through the project?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If yes, briefly explain how. List down countries engaged.	n/a

E. INFORMATION, COMMUNICATION, EDUCATION, AND KNOWLEDGE MANAGEMENT

IEC/Knowledge Product Produced	Type	Date Published/Produced	Target audience	Link (if available)
Improving financial inclusion, access to Islamic finance and livelihood support for recovery in Marawi	Publication	6/21/2018	Various government agencies and Muslim Filipino community representatives	
Financial Inclusion for the Recovery of Marawi (FIRM)	Video	12/20/2018	General Public	https://youtu.be/Zn5_Nqmu3Y8

Was the project cited/quoted/featured in media reports/articles? <i>If yes, please provide link to article/video.</i>	Yes. Pleaser refer to the links below. http://www.pna.gov.ph/articles/1055240 http://manilastandard.net/news/national/281743/1-000-shelter-units-to-be-awarded.html https://www.youtube.com/watch?v=jRvJv98YYns
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F. ACTIONS TAKEN REGARDING AUDIT AND/OR SPOT CHECK FINDINGS

Audit/Spot Check Recommendation/s	Action Taken	Responsible Person	Implementation Date
N/A as of this writing			<i>Click here to enter date.</i>
			<i>Click here to enter date.</i>

G. RISK LOG UPDATE

- Assess identified risks and record new risks that may affect project implementation.
- Include risks identified in the Project's Social and Environmental Screening, if any.

No.	Description	Date Identified	Type	Status	Countermeasures/Management Response <i>(What actions have been taken/will be taken to counter this risk)</i>
1	The amounts to be transferred may not be deemed sufficient to meet basic needs or re-start or diversify livelihoods	1/5/2018	Environmental	No change	Ensure that the financial literacy and other capacity building exercises will enable the beneficiaries to maximize the benefits of the cash transfers in terms of meeting basic needs or livelihood requirements
2	Martial law and the overall security and political environment surrounding the rebuilding and rehabilitation of Marawi leads to more frustrations and negative sentiments on the part of the IDPs	5/1/2018	Environmental	No change	The project must underscore the ways in which the voices and inputs of the IDPs are being considered during project implementation (e.g. by securing membership in the Project Advisory Board of the IDPs representative) The financial inclusion component must be able to clearly define the pathways toward a recovered Marawi economy where the IDPs have a clear stake
3	The cash transfer card will not be used other than to withdraw cash	5/1/2018	Environmental	No change	Ensure that the monitoring, communications, and advocacy activities are carefully implemented and regularly conducted
4	Policy environment for pathways toward inclusive finance, including passage of the pending Islamic banking and finance bills, is not present	5/1/2018	Regulatory	No change	The results of the consultation and analytical work as complemented by the communications and advocacy components of the project must target key stakeholders in policymaking

H. MONITORING & EVALUATION

Total Spent on Monitoring in Reporting Year	USD 39,414.55	Total spent on Decentralized Evaluations in Reporting Year (Mid Term / Final)	
Is the project's M&E Plan being adequately implemented? Are progress data against indicators in the project's RRF being reported regularly using credible data sources and collected according to the frequency stated in the M&E Plan?			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

I. QUALITY OF RESULTS

Please answer when applicable to the project of concern.

Sustainability: <i>Do the benefits of the achieved results have potential to last? What does the project plan to do to ensure sustainability?</i>	There is a recommendation for government and other INGOs to consider digital platform in distributing future aid. There was a clear desire on the part of the IDPs to increase awareness and advocacy campaigns on Islamic finance, insurance and Shariah compliant savings.
National Capacity: <i>Did the project help strengthen national institutions?</i>	Yes, in particular the Mindanao Development Authority (MinDA) and the Task Force Bangon Marawi (interagency national government task force handling the reconstruction and rehabilitation efforts). The project supported MinDA's and TFBM's work and provided insight on value of digital solutions platform for cash transfers, among others
Civic Engagement: <i>Please select the type of civic engagement promoted [Select all applicable]</i>	<input checked="" type="checkbox"/> Civic engagement in policy and legislative processes <input type="checkbox"/> Civic engagement to promote accountability of state institutions <input checked="" type="checkbox"/> Civic engagement for service delivery <input checked="" type="checkbox"/> Civic engagement for advocacy and/or to raise awareness and promote social norm/behaviour change
Youth Opportunities: <i>How did the project support youth in contributing to sustainable human development and peace? [Select all applicable]</i>	<input type="checkbox"/> Supported youth civic engagement and political participation <input checked="" type="checkbox"/> Supported youth economic empowerment <input checked="" type="checkbox"/> Supported youth as agents for community resilience and peacebuilding <input type="checkbox"/> Supported the involvement of young people as partners in SDG implementation, monitoring and accountability

J. INNOVATION

Were innovation initiatives implemented in the project?

What innovative methods were applied or tested?	<input checked="" type="checkbox"/> Alternative Finance (including Social Impact Investment/Pay for Success) <input type="checkbox"/> Behavioural Insights <input type="checkbox"/> Blockchain <input type="checkbox"/> Challenge Prizes <input type="checkbox"/> Crowdsourcing <input type="checkbox"/> Crowdfunding <input type="checkbox"/> Foresight <input type="checkbox"/> Games for Social Good <input type="checkbox"/> Hackathon <input type="checkbox"/> Human-Centered Design	<input type="checkbox"/> Innovation Camp <input type="checkbox"/> Innovation Lab <input type="checkbox"/> Micronarratives <input checked="" type="checkbox"/> Mobile-Based Feedback Mechanism <input type="checkbox"/> Positive Deviance <input type="checkbox"/> New and Emerging Data (including Big Data) <input type="checkbox"/> Randomized Controlled-Trial/Parallel Testing <input checked="" type="checkbox"/> Real-Time Monitoring <input type="checkbox"/> Remote Sensing/Unmanned Aerial Vehicles (UAVs) <input type="checkbox"/> Other (please specify)
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K. MAINSTREAMING GENDER EQUALITY

Incorporation of gender perspectives in various outputs and activities by giving emphasis on gender-sensitive concerns especially in leadership roles, decision-making processes, capacity-building and protection of women, including the children and elderly

UNDP Gender Marker [link]	GEN2
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1. Classification of Gender responsiveness¹⁰

Classification of gender-responsiveness: Project Implementation, Management, Monitoring and Evaluation (PIMME) <i>Select one</i>	✓	A: Project is gender-responsive (15.0-20.0)
		B: Project is gender-sensitive (8.0-14.9)
		C: Project has promising GAD prospects (4.0-7.9)
		D: Gender and development (GAD) is invisible in the proposed project (0-3.9)

2. Qualitative description

<ul style="list-style-type: none"> - In Governance Mechanisms <i>Women beneficiaries and stakeholders are represented in the project board as well as in the Project Implementation Team's coordination committees.</i>
<ul style="list-style-type: none"> - In Capacity Building and Policy, Planning and Programming <i>The project specifically targets capacity and skills development for women on financial inclusion, Islamic finance, social protection and empowerment. Resources are allotted for the amplification of women's voices in decision making and agency pertaining to individual or household financial and budget management, among others.</i>
<ul style="list-style-type: none"> - Women's Empowerment Key Results <i>With over 6,014 female IDPs supported with cash transfers through the iAFFORD cards, the project has enabled women meet their household's immediate food and non-food needs in a safe, more efficient manner. The modality of cash-for-carework modality specifically addresses a common challenge of conventional 'cash-for-work' initiatives where the kinds of employable/valuable 'work' are often those associated with men rather than women; this time, the project explicitly acknowledges and duly compensated female and male heads of families who are charged with the primary duty of rearing and caring for loved ones; thereby addressing the gender role/division of labor issues impinging on household care work as equally valued economic activities. Through the inclusive finance features of the initiatives, the women beneficiaries are given a place in the beginnings of the financial network or ecosystem of the area and encourages their assertion of stakes and roles in developing businesses and livelihoods. The case studies (see ANNEX 3) also sufficiently encapsulates the impacts of the project activities on the lives of the beneficiaries.</i>

3. Gender issues

No	Gender issues identified	How the project is addressing identified gender issues
1	<i>Younger girls (between the age of 15-24 years old) were not sufficiently reached in the cash transfers component</i>	<i>In order to cover the younger women sector, the project's prudent financial management seminars has a cohort that targets younger females (aged 15-24 years old) specifically</i>

¹⁰ Scoring based on Box 16 and 17 of the Harmonized Gender and Development Guidelines on Project Development, Implementation, Monitoring, and Evaluation, 2nd ed. (download [here](#)).

4. Disaggregation of data of Beneficiaries/Participants of Activities conducted under the Project

Project Activities	Number of beneficiaries/participants	Gender disaggregation	Remarks (if any)
<i>Distribution of iAFFORD cards and participation in the cash transfers and recipients of micro-insurance</i>	10,000 IDPs	Female: 6,014 women (60.14%) Male: 3,986 men (39.86%)	
<i>Trainings/Consultations/Workshops/ Surveys:</i>			Based on AKAP survey, 56% of the Maranao IDPs has low knowledge on Islamic finance. The lack of Islamic financial products and services being utilized among the IDPs (and the Bangsamoro in general) explains this low awareness. For the financial inclusion for recovery of Marawi to thrive, Islamic finance should be integrated within a robust framework that combines financial literacy, awareness of the value propositions of Islamic finance, and access to Islamic financial products. Islamic finance can bring economic growth in Lanao and in the proposed Bangsamoro areas as it supports and build halal industries.
- <i>Financial literacy trainings</i>	10,000 IDPs	Female: 6,014 women (60.14%) Male: 3,986 men (39.86%)	
- <i>Pre-AKAP (Awareness, Knowledge, Attitudes, Practices) Study for the FIRM Phase 2</i>	199 respondents	Female: 128 (64%) Male: 71 (36%)	
- <i>Prudent Household Financial Management Training</i>	200 participants	Female: 180 (90%) Male: 20 (10%)	

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