**QUARTER PROGRESS REPORT[[1]](#footnote-1)**

**PERIOD JULY-SEPT 2018**

1. **BASIC INFORMATION**

|  |  |  |  |
| --- | --- | --- | --- |
| **Project ID / Output ID** | 00110891/00110115/00110135 | **Reporting** **Date**: | 10/5/2018 |
| **Full Title**:  | Financial Inclusion for Recovery of Marawi (FIRM) |
| **Start Date**  | 4/1/2018 | **Completion date, approved extension** (if any) | 12/31/2018 |
| **Total Project Fund**: (and fund revisions, if any) | USD $991,923.00 | **AWP Budget (2018)** | $ 991,923.00 |
| **Implementing Partner:**  | United Nations Development Programme (UNDP) |
| **Donor/s** | OCHA/CERF; BPPS |
| **Responsible Partner/s:** | Oxfam, People's Disaster Risk Reduction Network, Inc. (PDRRN), PayMaya, Smart Padala, AI-Mujadilah Development Foundation, Inc. (AMDF), Ideals, Inc., Mindanao State University (MSU) |

1. **INDICATIVE/EMERGING RESULTS OF THE PROJECT**

|  |
| --- |
| During the period under review, 12% of the target IDPs were able to receive much-needed cash infusion for their daily needs. As of September, 23% of the target beneficiaries were already issued iAfford prepaid cards. More importantly, the project exceeded the number of target micro-merchants activated or accredited for cash payout and selling of basic goods—i.e., 104 MIMO centers instead of just 50.  |

1. **TECHNICAL ACCOMPLISHMENTS**

|  |
| --- |
| **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.** |
| **Project Output Indicator/** | **Baseline** | **Quarter Milestone[[2]](#footnote-2)** | **Annual Target** |
| 1.1 Number of IDPs with immediate access to basic needs (food and non\*food) through digital cash platform | 2017 | 0 | 1,275466 (male)809 (female) | 10,000 (6,000 women and4,000 men) |
| 1.2 Number of IDPs employed through cash for work or cash for care work activities utilizing digital cash platform | 2017 | 0 | 0 | 1,050 |
| 1.3 Number of people with recovered asset/diversified livelihood through digital cash platform | 2017 | 0 | 0 | 600 |
| 1.4 Percentage of women receiving cash transfer benefits through digital cash platform | 2017 | 0% | 0% | At least 60% |
| 1.5 Number of people owning personalized iAFFORD prepaid card (digital cash platform) | 2017 | 0 | 2,391818 (men)1,573 (women) | 10,000 (6,000 women and4,000 men) |
| 1.6 Amounts distributed through the digital cash transfer platform | 2017 | 0 | 0 | USD 421,000 (USD 341,515for unconditional cash grant, USD 42,945 for Cash for care/work and USD 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% | 0% | 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 payout and selling of basic goods | 2017 | 0 | 104 | 50  |
| **Activity/Sub-activity Description** | **Activity/Sub-activity Deliverables** | **Physical Performance** | **REMARKS****Challenges / Bottlenecks and plans to address them / Lessons Learned** |
| **Status of Activity[[3]](#footnote-3)** | **Status Update/****Accomplishment for the Year** |
| Coordination activities and facilitation of stakeholder’s beneficiary selection  | 1.01 Coordination with Mindanao Humanitarian team (MHT)/Cash Working Group, municipal local government unit (LGU), UN agencies and other stakeholders  |  | Oxfam and PDRRN regularly attended the MHT Iligan coordination meetings. |  |
| 1.02 Facilitation of Stakeholder’s beneficiary selection in there (3) priority areas in target locations: evacuation centers, transitory shelters and safe zones  |  | The validation of the remaining registered beneficiaries with the community level beneficiary selection is already done. |
| Community market mapping and livelihood inventory  | 1.03 Livelihood inventory and market assessment for asset recovery  |  | 102 livelihoods and market already assessed in Marawi City.  |
| 1.04 Livelihood/skills training or network referral for training |
| 1.05 Community Market Mapping and livelihood inventory |
| Mobilization of merchandising of community money-in and money-out centers | 1.06 Accreditation/upgrading and merchandizing of community merchants as money-in and money-out (MIMO) Centers  |  | 104 MIMO Centers in targeted communities are already trained and accredited. Bubong:5Ditsaan Ramain:5SAguiaran: 6Marawi City: 88Accreditation for the remaining MIMOs are also ongoing.  |
| Digital Card Distribution, Prepaid card and financial literacy caravan  | 1.07 Community-based Digital Card Distribution Caravan (10,000 IDPs owning personalized iAFFORD prepaid cards) |  | 2,391 Already received their digital cards- 818 (men) and 1,573 (women).Distribution per area: Ditsaan Ramain: 436Bubong: 615Saguiaran Evacuation Center: 224Saguiaran Home Based: 1,116Distribution caravans are ongoing in the areas of Sagonsongan TRS and Sarimanok Tent City  |
| 1.08 Conduct of community prepaid card and financial literacy caravan |
| Monitoring  | 1.09 Post Distribution Monitoring |  | Preparations for the conduct of these activities are being undertaken |
| Cash grants, Cash-for-Work/ Cash -for-Care-Work and Cash for Asset activities | 1.10 Cash grants, Cash-for-Work/ Cash -for-Care-Work and Cash for Asset activities |  | 1,275 beneficiaries already received cash through their iAFFORD Cards. 266 of the beneficiaries are men and 809 are women.Area of distribution are as follows: Ditsaan Ramain: 436Bubong : 615 Saguiaran Evacuation Center: 224 |
| 1.11 Real time cash disbursement  |  |
| Distribution of Microinsurance  | 1.12 Tapped Microinsurance agency; 10,000 IDPs are insured |  | Preparations and initial agreement are ongoing with the insurance provider. |
| Documentation of Human Interest stories | 1.13 Documentation of case stories and learning |  | Preparations for the conduct of these activities are being undertaken. This is scheduled for November  |
| Public Promotion and Education of Financial Management  | 1.14 Advocacy and promotion of Digital Cash disbursement including Islamic Financing with key stakeholders |  | Preparations for this activity are being conducted, scheduled on October 20, 2018.  |

|  |
| --- |
| **EXPECTED OUTPUTS****OUTPUT 2. Pathways to increased access to inclusive financial products and services, including those based on Islamic finance principles and gender sensitivity** |
| **Project Output Indicator/s** | **Baseline** | **Quarter Milestone[[4]](#footnote-4)** | **Annual Target** |
| 2.1 Number of Knowledge Products of the results of the analytical and consultation work on financial inclusion, Islamic finance, and gender | 2017 | 0 | 1 | 2 |
| 2.2 Percentage of women participating in the analytical and consultations work | 2017 | 0 | To be determined | 60% |
| 2.3 Number of women and men trained / capacitated on household financial inclusion strategies for gender protection and empowerment | 2017 | 0 | 0 | 200 (60% women, 40% men) |
| 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 | 0 | 5 |
| 2.5 Percentage of women participating in trainings and capacity building on financial inclusion, Islamic finance, and gender | 2017 | 0% | 0 | 60% |
| **Activity/Sub-activity Description** | **Activity/Sub-activity Deliverables** | **Physical Performance** | **REMARKS****Challenges / Bottlenecks and plans to address them / Lessons Learned** |
| **Status of Activity[[5]](#footnote-5)** | **Status Update/****Accomplishment for the Year** |
| Conduct analytical work and stakeholder consultations on financial inclusion and Islamic Finance  | 2.1 Engagement of two (2) experts on financial inclusion and Islamic finance |  | The international consultants have already been contracted and have finished their deliverables;The report detailing the results of the consultation and analytical work has been submitted, presented and approved  | Completed |
| 2.2 Conduct of field missions, consultation activities, and data gathering |
| 2.3 Presentation of analytical work results and recommendations |
| Facilitate key policy and related technical dialogues with government agencies and other stakeholders  | 2.4 Support to MinDA and ARMM policy and programme initiatives on financial inclusion and Islamic finance |  | Preparations for the conduct of the activities are being undertaken. Contracts and other related documents are being prepared. The proposed date for the first experts’ meeting on strengthening Islam Finance in Mindanao is Nov 5-7.  |  |
| Capacity building exercises on financial inclusion, gender and Islamic Finance  | 2.5 Training of 200 heads of families (60% of which women) on household budget management and the fundamentals of Islamic finance |  | Preparations for the conduct of these activities are being undertaken; contract and budget for the consultant to be hired is being readied and reviewed |  |
| 2.6 Survey of local / household attitudes, practices, and beliefs on financial management, economies and markets |
| Validation activities in support of target cash transfers beneficiaries  | 2.7 missions and at least one (1) impact study/assessment |  | Preparations for the conduct of these activities have been put on hold | Directive from Senior Management required that the activities for these be put on hold since the BPPS-FW funds will be re-aligned for the Recovery Advisor |
| Conduct of training with local women partners on financial inclusion, Islamic Finance, empowerment and protection  | 2.8 Mobilization and capacitation of women leaders and champions for financial inclusion and Islamic finance  |  | Preparations for the conduct of these activities have been put on hold | Directive from Senior Management required that the activities for these be put on hold since the BPPS-FW funds will be re-aligned for the Recovery Advisor |
| 2.9 Development of advocacy materials promoting financial inclusion, including Islamic finance, as a strategy for strengthening social protection and long-term development |

1. **PARTNERSHIPS FORGED**

|  |  |  |
| --- | --- | --- |
| **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. |
|  |  |  |

1. **IEC AND KNOWLEDGE MANAGEMENT**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **IEC/Knowledge Product** | **Type** | **Date published/ produced** | **Target audience** | **Link** (If available) |
|  | *Select type.* | *Click here to enter date.* |  |  |
|  |  |  |  |  |

1. **ACTIONS TAKEN REGARDING AUDIT AND/OR SPOT CHECK FINDINGS**

*Describe actions taken to address the findings from the audit / spot check as applicable*

|  |  |  |  |
| --- | --- | --- | --- |
| **Audit/Spot check recommendation/s** | **Action taken** | **Responsible person** | **Implementation date** |
|  |  |  | *Click here to enter date.* |
|  |  |  |  |

1. **RISK LOG UPDATE**

*Assess identified risks and record new risks that may affect project implementation:*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **No.** | **Description** | **Date Identified** | **Type** | **Status** | **Countermeasures / Management response***(What actions have been taken/will be taken to counter this risk)* |
| 1 | The amounts to be transferred may not be deemed sufficient to meet basic needs or re-start or diversify livelihoods | **5/1/2018** | 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  |

|  |
| --- |
|  |
|  |
|  |

|  |  |  |
| --- | --- | --- |
|  |  |  |
|  |  |  |
|  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

|  |  |  |
| --- | --- | --- |
|  |  |  |
|  |  |
|  |  |
|  |  |

Prepared by: Maria Mikkoh Ortouste-Camaba Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Project Officer

Noted by: Winton Camariñas Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Head of Field Office, UNDP Cotabato

Noted by: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Programme Team Leader

 UNDP

1. UNDP CO Template for Quarterly Progress Reporting for projects without donor-prescribed templates for quarterly reporting; simplified form from POPP; Updated: June 2016 [↑](#footnote-ref-1)
2. Use traffic light to indicate progress vis-à-vis annual output targets in AWP: Green (Completed), Yellow (On track/Ongoing), Red (Not started/delayed). Data provided can be qualitative or quantitative based on the nature of the output indicator [UNDP PHL CO Data Clean-up Guidelines]. [↑](#footnote-ref-2)
3. Use traffic light to indicate progress vis-à-vis timelines assigned for planned activities. [↑](#footnote-ref-3)
4. Use traffic light to indicate progress vis-à-vis annual output targets in AWP: Green (Completed), Yellow (On track/Ongoing), Red (Not started/delayed). Data provided can be qualitative or quantitative based on the nature of the output indicator [UNDP PHL CO Data Clean-up Guidelines]. [↑](#footnote-ref-4)
5. Use traffic light to indicate progress vis-à-vis timelines assigned for planned activities. [↑](#footnote-ref-5)