

WATER INNOVATION TECHNOLOGIES PROJECT (WIT)

ASSESSMENT OF THE EFFECTIVENESS, LEARNING AND IMPACT OF WIT'S REVOLVING LOANS

APRIL 2020



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ACRONYMS LIST

A2F	Access to Finance
CBIWDM	Community Based Initiative for Water Demand Management
CBJ	Central Bank of Jordan
CBO	Community Based Organization
CLA	Collaboration, Learning and adaptation
DFS	Digital Financial Services
FY	Fiscal Year
JCC	Jordan Cooperative Corporation
KAP	Knowledge, Attitude and Practice
MEL	Monitoring, Evaluation and Learning
MoSD	Ministry of Social Development
PSPs	Payment Services Provider
WIT	Water Innovation Technologies
WST	Water-Saving Technology

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INTRODUCTION

Based on evidence through conducting a series of market and KAP assessments¹; affordability was considered as one of the main constraints that prevented households from adopting water saving technologies; Lack of affordable financing schemes prevented households from accessing financial services within WIT's targeted areas.

The WIT Project designed the revolving loan activity building on lessons learned from the USAID Community Based Initiative for Water Demand Management (CBIWDM) project, implemented by Mercy Corps from 2006 to 2013. WIT began the implementation of the activity in 2018; however, by the end of that year there was no demand for revolving loans from the local community due to high repayment amounts and the limited technology list WIT provided. The WIT team conducted an assessment² to assess the house holds financial needs; based on the analysis of the collocated data, the following actions were recommended:

- Taking the ability to pay into consideration to not exceed 70 JOD per month for loans above 5,000 JOD, and 50 JOD for medium loans.
- Expand the repayment time over (36 months) when necessary so the monthly payment will not exceed 70 JOD per month.
- Expand the List of Technologies to be adopted such as RO filters, plastic tanks, pear-wells and water saving devices including toilets.
- Develop revolving loan products according to the following segments:

Loan Type	Amount
Micro Loans	20 JOD – 300 JOD
Small Loans	301 JOD - 2,001 JOD
Medium Loans	2,001 JOD - 5,000 JOD
Large Loans	5,001 JOD - Above

Based on the assessment's recommendations WIT applied corrective measures on the approach by modifying the monthly payment to not exceed JOD 50 per month, introduced the pear well as it is the most preferable water saving technology; plastic tanks as an alternative to pear shaped

¹ USAID/Jordan Water Innovation Technologies– KAP Baseline Survey July 31, 2018.

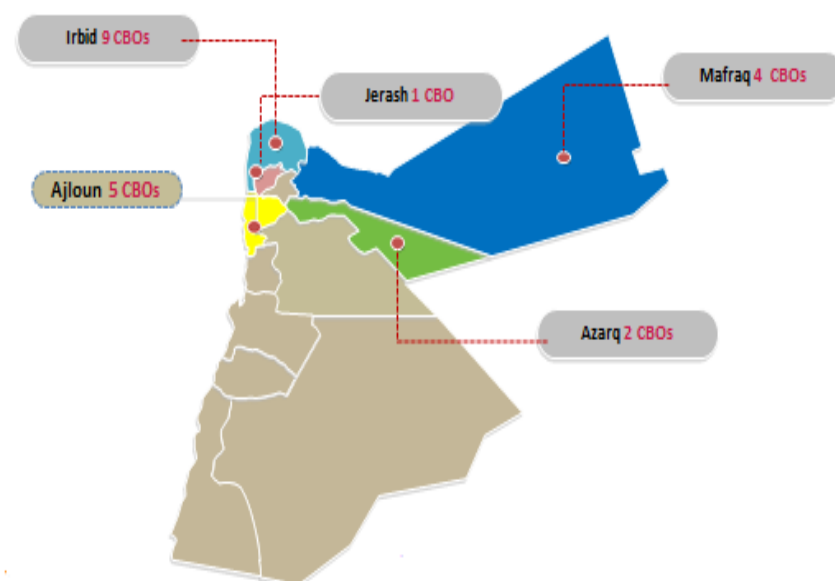
¹ Market Assessment and Intervention Strategy for water conservation in Jordan April 2018.

² WIT Financial Needs Assessment.

wells; and packages with the possibility to adopt more than one technology per loan. In addition, loans were categorized into Micro loans, small loans, medium and large loans. Demand on the revolving loans started to increase in Q4 of FY3 and by March 2020 the project had disbursed 124 loans (33% of these to women) at an amount of \$390,000. All these loans have been disbursed by seven Community Based Organizations (CBOs), leading to the adoption of 124 technologies and these loans are expected to account for 6388.5 m³ of water saved.

The project designed a performance evaluation tool for the CBOs to be able to measure their performance and apply corrective measures immediately. The results of that evaluation determined that three CBOs were no longer eligible for funding while three scored outstanding to be eligible for additional funding while one meets the exception based on an evaluation criteria. On the other hand, and to monitor the CBOs loans management, the WIT project developed an innovative tool with Souktel to oversee and monitor the process and the implementation of the loan management system activity; Additionally, the project utilized digital financial services through E-wallets in collaboration with the Central Bank of Jordan and Dinarak to be a pioneer project in Jordan and the region.

WIT is currently expanding to twenty-one (21) CBOs, including four CBOs from the pilot phase 3 exceeded the expectations and one meet the expectations. The map below shows WIT's intervention areas.



³ Rainwater harvesting (110 structures including pear-shape and plastic tanks) assuming that both types are connected to the rooftop: 5734.9 m³.
 Grey water reuse (2): 87.6 m³.
 RO filters (11): 353.85 m³.
 1 toilet: 30.13 m³.

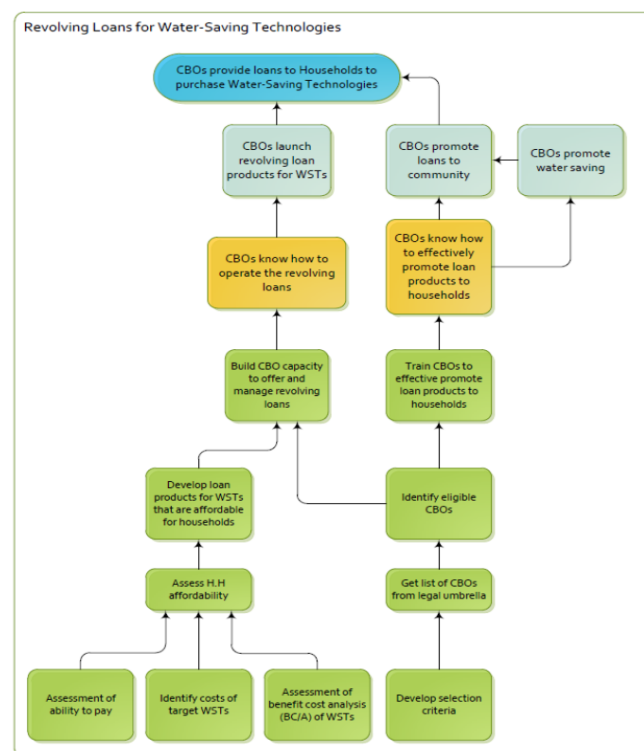
LEARNING QUESTIONS

The following principles are the main learning questions this assessment aims at answering:

- **Effectiveness:** measuring the effectiveness of loans disbursed through WIT's interventions, including CBO's loan management, CBO's performance, the Loan Management System and digital financial services. Were the tools effective and worked properly? Did loans contribute to the adoption of technologies? Were loan recipients satisfied with the services delivered by CBOs? These questions were answered through this assessment using a combination of qualitative and quantitative data collection tools.
- **Impact:** Did the revolving loans contribute to the adoption of technologies and water savings.

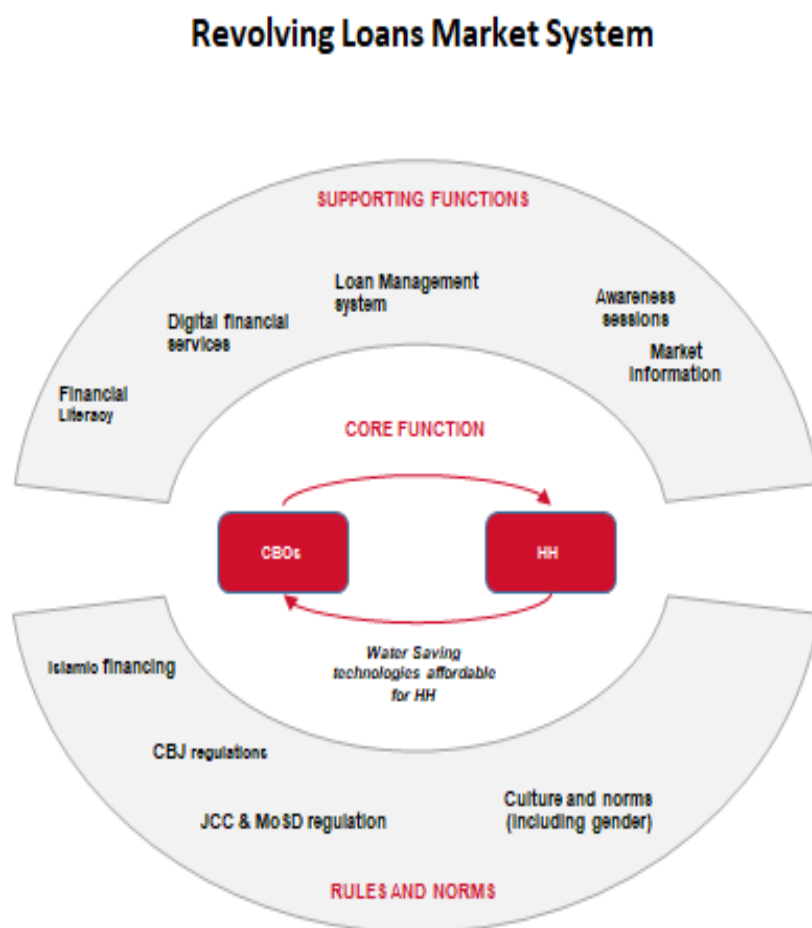
LEARNING RATIONALE

WIT results' chain states that if technologies are promoted at a community level, it will lead to the adoption of these technologies and hence, to water savings. Given that the most trusted source of information in the communities are CBOs, it was only natural that CBOs were trained in water-saving technologies and provided with financial solutions (loans) to support their community. Results in this assessment provide valuable insight to improve the structure and design of loans and to improve the CBO's performance- leading to more adoptions and water savings. The figure below shows the revolving loans activity result chain.



METHODOLOGY

Collaboration, Learning, and Adaptation (CLA) is a continuous process throughout the implementation of the revolving loan activity. For the purpose of this assessment, WIT designed one-to-one structured interviews with loan recipients (using a survey built on ODK Collect-Annex1) to capture the loan recipients' feedback on the loan process, and to measure their satisfaction. In addition, one-to-one interviews and focus group discussions were held with CBOs (Annex 2) to capture lessons learned from the pilot phase and implement corrective measures for the new phase of the revolving loans. The following graph shows the revolving loans market system.



ASSUMPTIONS VERIFICATION AND DATA ANALYSIS

A. Verified Assumptions in the Demand Side (Participants)

A survey featuring a combination of multiple choice and open-ended questions was developed. (Annex I) Data collection was undertaken by the Monitoring, Evaluation & Learning (MEL) and the Access to Finance (A2F) teams. Phone interviews were conducted with a sample of 64 participants. This sample represents 81% of the actual number of participants, noting that the remaining participants could not be reached, or refused to take the survey.

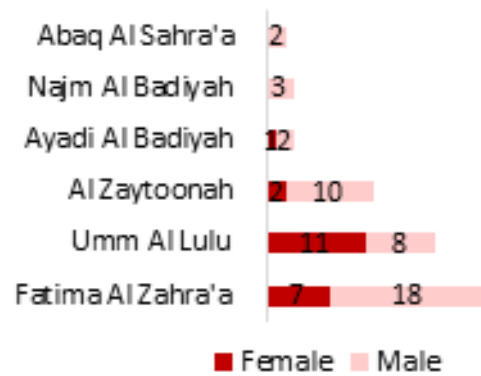
Illustrated below are the participant sample features.

Table I: Actual number of participants versus sample size.

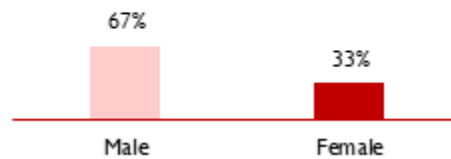
	Frequency			
	Participants (Actual loan recipient)	Participants (Sample contacted by WIT)	Female (Sample)	Male (Sample)
Fatima Al Zahra'a	33	25	7	18
Umm Al Lulu	22	19	11	8
Al Zaytoonah	14	12	2	10
Ayadi Al Badiyah	3	3	1	2
Najm Al Badiyah	3	3	0	3
Abaq Al Sahra'a	4	2	0	2
Total	79	64	21	43



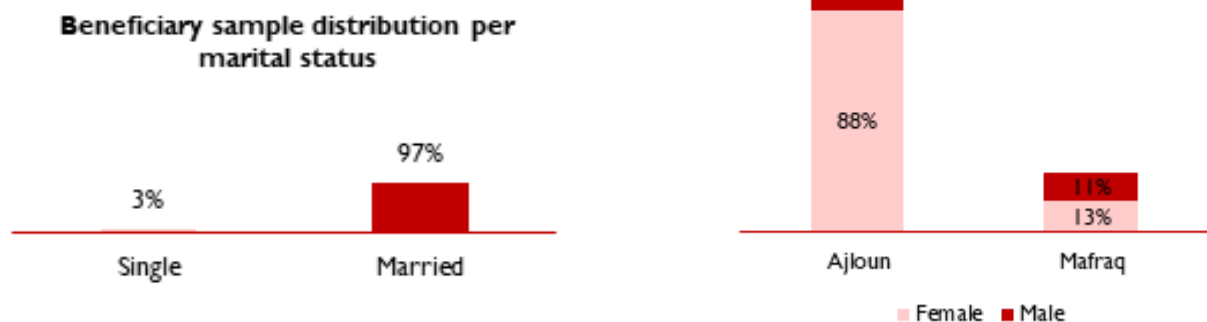
**Beneficiary sample distribution
per CBO and sex**



**Beneficiary sample distribution
per sex**



**Beneficiary sample distribution per
governorate**



1. Introducing the Pear-shaped well.

After several meetings with community members and learning from the initial months of the revolving loan activity, WIT identified that the Pear-shaped well was a preferred practice to save water and hence, introduced it as part of the technologies included in the revolving loan. This was later verified as the pear shape well has been the most popular approach to save water with 81%.3 of customer preference. WIT believes that participants preferred this method because it:

- Saves the cost of purchasing water from private sellers (water tanks);
- Is the most suitable technology for the area's geographic properties;
- Is solid and therefore lasts longer;
- Does not pollute stored water;
- Has the highest capacity to store water compared to other technologies;
- Is the best value for money;
- Is the best option for households/area not connected to the municipality's water network or who receive water intermittently;
- Is highly recommended by the CBOs;
- Does not take up space, can be stored under the ground.

2. Monthly repayment not to exceed 50 JOD per month.

WIT assumed that 50 JOD was an affordable amount household could pay on a monthly basis; after modifying the approach based on the Household financial needs assessment recommendations which was higher before the modification due to the fixed 3 years repayment period. However, this assumption was not verified. At least 31% of the participants found the installment amount as “too high”. Although the project allowed monthly payment to be less than 50 JOD, this finding suggests that some CBOs did not communicate this information to participants. Corrective measures were applied directly by introducing responsible financing to the trainings and by communicating this to the CBOs as WIT is adopting no harm approach that focus on avoiding bad debt. and to take into consideration the ability to pay based on income for the Household.

3. Using E-wallets will ease the repayment process.

WIT assumed that using e-wallets will save participants time and efforts. This assumption was verified as the majority (81%) confirmed that this was the first-time using e-wallets to pay for monthly installments. The remaining 14% found e-wallets “complicated to use”. The latter group cited several complaints, including:

- Finds the mobile payment system immature due to the absence of nearby agents to recharge account;
 - E-wallet account credentials were not clear;
 - Does not own a smartphone, so had to purchase a new phone to use e-wallets;
 - Does not own a smartphone, so has to use a friend's phone to make the payments;
 - Finds e-wallets too complicated, so husband makes the payment instead;
 - Finds e-wallets too complicated and wants to pay in cash instead.
4. Accordingly, using e-wallets ease the repayment process and participants didn't resist the technology. The decision of choosing CBOs to implement the revolving loan activity.

WIT decided to use CBOs for the implementation of the revolving loan activity due to their high acceptance and reputation among the local communities; this assumption was verified with a 98% participant satisfaction with the quality and completeness of the information provided to them by the CBOs; An outstanding 100% were satisfied with the responsiveness of the CBOs; and 84% confirmed that the CBOs informed them about the other available loan products.

5. Mainstreaming gender into the revolving loan process will increase the participation of women.

WIT assumed that excluding some collateral for female heads of household and independent earners would attract more women to apply for loans. This assumption was verified, as 33% of the loan recipients were women. However, it was observed that:

- Several female participants were unemployed and relied entirely on their husband's income.
- A few female participants (both employed and unemployed) noted that they took the loans instead of their husbands because the CBOs told them loans were "only for women". This finding suggests that some CBOs influenced women to take loans because CBOs wanted to meet the gender target, which is that 10% of loans are given to women.

Corrective measures were applied directly by introducing responsible financing to the trainings and by communicating this— and the fact that only female heads of household and independent earners are eligible— to the CBOs, as WIT has adopted a do-no-harm approach that focuses on avoiding bad debt for both women and men.

6. Introducing E-Wallets will increase HH financial inclusion in the targeted area.

WIT assumed in collaboration with CBJ that E-wallets will contribute to an increased financial inclusion ratio. This assumption was verified as the majority (81%) confirmed that this is the first use of e-wallets for paying the monthly installments of this loan.

7. Women's role in choosing type of technology.

WIT assumed that women had a role in deciding which technology should be purchased. This assumption was verified. 34% of respondents reported that the decision was made jointly between the husband and wife, while 23%-16% of whom were men- reported that their spouse made the decision. This finding suggests that women have decision-making power as far as which type of water-saving technology the household purchases.

B. Verified Assumptions on the Supply Side (CBOs)

A focus group discussion was conducted with the CBOs. The session was held to assess the overall functioning of the loan management system and the effectiveness of the revolving loans activity (Annex 2).

1. Use of E-wallets lead to higher repayments rates.

WIT assumed that the use of E-wallets will lead to higher repayments rate. This assumption was verified, as the repayment rate was 98%. However, CBOs mentioned that the training conducted was not sufficient and they needed additional training by Dinarak.

2. Awareness sessions will lead to increased adoptions.

WIT assumed that awareness sessions for the local community conducted by the CBOs will increase the adoption and demand on the revolving loans, this assumption was verified.

This is based on the “Rapid Assessment of Awareness-Raising Sessions” (Annex 2) conducted in Oct.2019; which stated that: (to assess the effectiveness of the awareness sessions in achieving their intended purpose, participants were asked whether they adopted water-saving technologies, devices and/or practices after attending the session. (52.7%) reported implementing water-saving practices in their homes, and (56.4%) reported purchasing and installing water-saving technologies or devices (WST/Ds).

3. The loan management system is an effective management tool.

WIT assumed that the loan management system will lead to better management of the loans. This assumption was confirmed as the most of the participated CBOs mentioned that LMS ease

the management of the revolving loans by organizing the loans and having all the loans information in one place also LMS allowed them to manage the loans remotely as they only need to login the website to view any loan anytime and anywhere; further to have an open communication with WIT; however CBOs mentioned that the training conducted was not sufficient and they needed one-one training conducted by Souktel and WIT team.

4. CBOs are capable to implement responsible financing.

WIT assumed that CBOs will be capable of implementing responsible financing after building their capacity. This assumption was not confirmed as CBOs have requested additional training and support on this topic.

5. CBOs will recognize the Business Opportunity of using Digital Financial Services (DFS.)

WIT assumed that creating a business case for the CBOs through having them as agents for Dinarak and other Payments services providers (PSPs) will encourage CBOs to use DFS. This assumption was verified. For example, CBOs were hired by Dinarak by commission bases contract to be agents where they can provide DFS services such as cash in and cash out addition to wallets opening services.



COLLABORATION, LEARNING AND ADAPTION (CLA)

The following tables shows the CLA; based on the findings from the Demand and the Supply side WIT will be utilizing the learning to adopt corrective measures with the collaboration of the concerned market actors and partners.

- Table: CLA Demand Side

Learning	Adaptation	Collaboration
Monthly repayment flexibility has to be communicated clearly to participants	Build the capacity of the CBOs in responsible financing. A section covering responsible financing was added to the revolving loans manual for CBOs and it was included in the training program for new CBOs. WIT will follow up closely with CBOs and loan recipients to ensure that messages around loan repayment are consistent and clear	CBOs and WIT team.
Limited agents for e-wallets complicate the repayment process	Work with Dinarak to consider CBOs as agents to ease the process. This can become an income generation opportunity for CBOs	Dinarak, CBOs and WIT team.
Further clarification around the concept of gender equity required for CBOs	Build the capacity of CBOs in responsible financing and gender equity. Sections covering responsible financing and gender equity were added to the revolving loans manual for CBOs and were included in the training program for the new CBOs. WIT will follow up closely with CBOs and loan recipients to ensure that messages around gender are consistent and clear.	CBOs and WIT team.

- Table: CLA Supply Side

Learning	Adaptation	Collaboration
The training on E-wallets was not sufficient	Increase the training days (from four hours to 2 days for the new CBOs	CBOs, Dinarak, and WIT team
The training on LMS was not sufficient	Increase the training days to 2 days for the new CBOs	CBOs Souktel, and WIT team
CBOs needs more focus on responsible financing	Build the capacity of CBOs in responsible financing. A section covering responsible financing was added to the revolving loans manual for CBOs and it was included in the training program for the new CBOs	CBOs, and WIT Team



MONITORING, EVALUATION & LEARNING PROCESS

The WIT team is applying close monitoring and evaluation to the revolving loan activity; CBOs are evaluated every six months (see Annex 4). The below infographic shows the Monitoring, Learning and Evaluation (MEL) process.



LEARNING AND SUCCESS FACTORS

- Working closely with CBOs is a key success factor

The open and transparent communication channels with the CBOs allowed WIT to immediately apply corrective measures and address any challenges. Building on this learning, WIT will cooperate with five (5) qualified youth (2 female and 3 male) that were selected by WIT Access to Finance Component based on preset criteria; the objective of this activity is to utilize the LMS and DFS knowledge built by WIT for the current CBOs to be transferred to the new CBOs by supporting the WIT team with training and mentoring the new CBOs. The selected individuals have acquired the necessary competencies and expertise to lead as “WIT Champions” as they have received the necessary training by the project through JRF the candidates received 5 days TOT training including communication and customer service skills.

The individual was selected from the community and from CBO members that proved themselves efficient and demonstrated as leaders in their communities. Their main role is to provide technical support to the various CBOs of which the WIT project signed Sub award agreements with, in the areas of digital financial service (DFS) and loan management system for the revolving loans to be approved by the project and any Ad-Hoc support required.

On the other hand, WIT will engage Dinarak to show the business opportunity of hiring the WIT Champions based on the services they provide to the local community which will be attractive for Dinarak to hire qualified local community member that can generate business for them; this approach will start after 6 months of the activity.

- Having a solid evaluation system in place is important

The evaluation system was an effective monitoring tool to evaluate the CBOs based on their performance, which gave WIT better insight of the strength points to build on them and to overcome the weakness, also it led to more funding to the effective CBOs.

- Digital financial services and LMS are useful monitoring tools

DFS and LMS allows WIT to have close monitoring and to make sure that the repayment rate is remaining 90% and above, also by reviewing all loans requests WIT makes sure that the loans are leading to adoption; moreover, it assures that all loans met the eligibility criteria.

- Adjusting the approach and adapting to learning has to be a continuous process

WIT adjusted the approach based on evidence such as expanding the repayment period to 6 years instead of 3 years; this resulted in decreasing the monthly payment which led to more adoption.

- Create demand among female-headed households and financially independent women by designing special loan packages

WIT interventions were designed to assure gender equity which led to more women benefiting from the loans.

NEXT STEPS

- Start implementing the sustainability plan in collaboration with MoSD and JCC.
- Conduct CBOs performance review for the new CBOs after six months of implementation.
- Continue the documentation of lessons learned and apply corrective measures immediately.
- Highlight success stories and lessons learned.
- Apply CLA as a continuous process.

CONCLUSION

The implementation of revolving loans has been effective in the adoption of water saving technologies and in encouraging water savings among households. CBOs empowerment and close collaboration is one of the most important success factors. The WIT team has to continue the learning process as a continuous activity and to adjust and apply corrective measures as needed.

ANNEX I

BENEFICIARIES FEEDBACK ON REVOLVING LOANS

10 MARCH 2020

INTRODUCTION

This section summarizes the key results of an assessment conducted to get feedback from the first batch of beneficiaries who purchased water-saving technologies via the revolving loans that were launched by the Water Innovation Technologies (WIT) project and partner Community Based Organizations (CBOs) in June 2019. The results attained can provide valuable insights to improve the structure and design of the loans, and to assist in evaluating the performance of partner CBOs.

METHODOLOGY

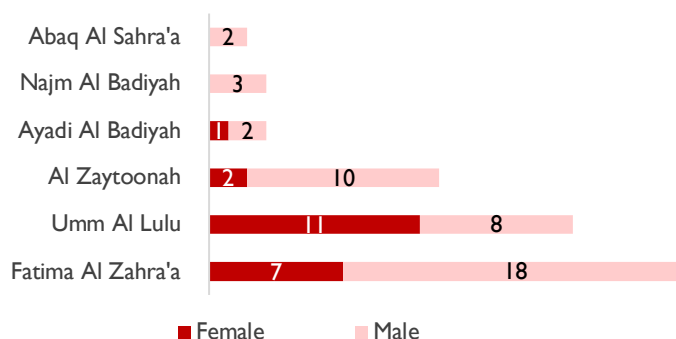
A survey featuring a combination of multiple choice and open-ended questions was developed. Data collection was undertaken by the Monitoring, Evaluation & Learning (MEL) and the Access to Finance (A2F) teams. Phone interviews were conducted with a sample of 64 beneficiaries. This sample represents 81% of the actual number of beneficiaries, noting that the remaining beneficiaries could not be reached, or refused to take the survey.

Illustrated below are the beneficiary sample features.

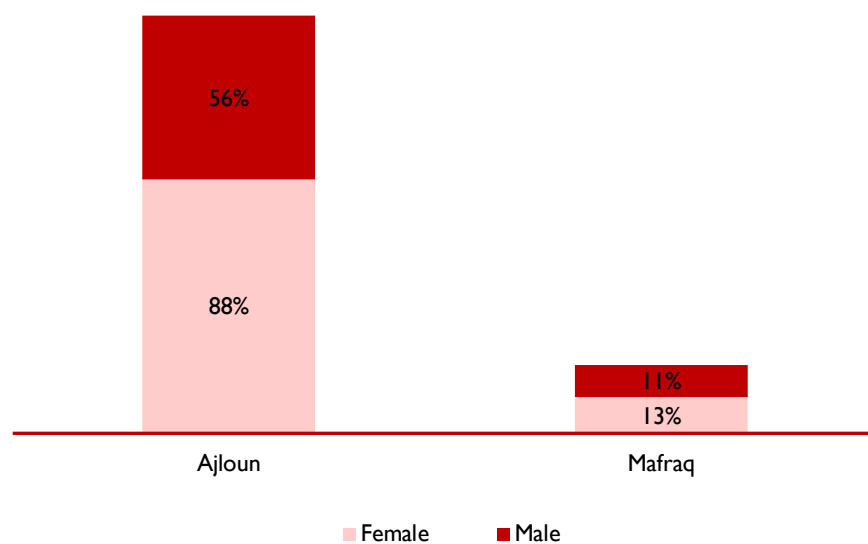
Table 1: Actual number of beneficiaries versus sample size.

	Frequency			
	Beneficiaries (Actual)	Beneficiaries (Sample)	Female (Sample)	Male (Sample)
Fatima Al Zahra'a	33	25	7	18
Umm Al Lulu	22	19	11	8
Al Zaytoonah	14	12	2	10
Ayadi Al Badiyah	3	3	1	2
Najm Al Badiyah	3	3	0	3
Abaq Al Sahra'a	4	2	0	2
Total	79	64	21	43

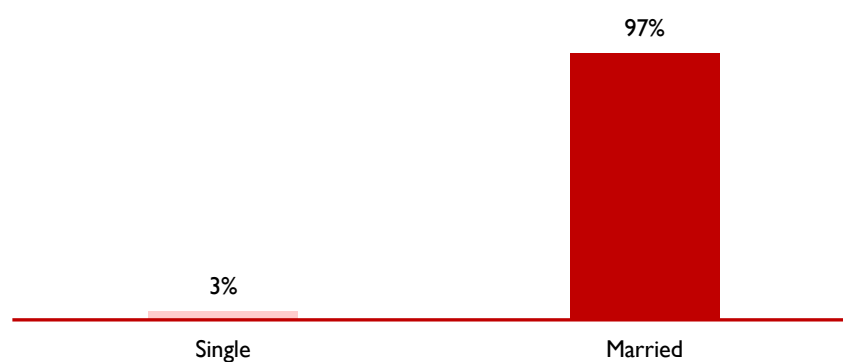
Beneficiary sample distribution per CBO and sex.



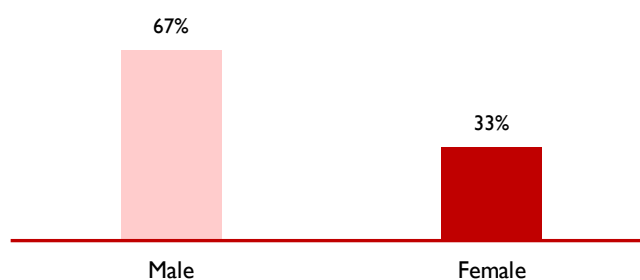
Beneficiary sample distribution per governorate.



Beneficiary sample distribution per marital status.



Beneficiary sample distribution per sex.



RESULTS

The main data generated from the phone interviews is summarized below.

- Loan distribution per product type, CBO and governorate

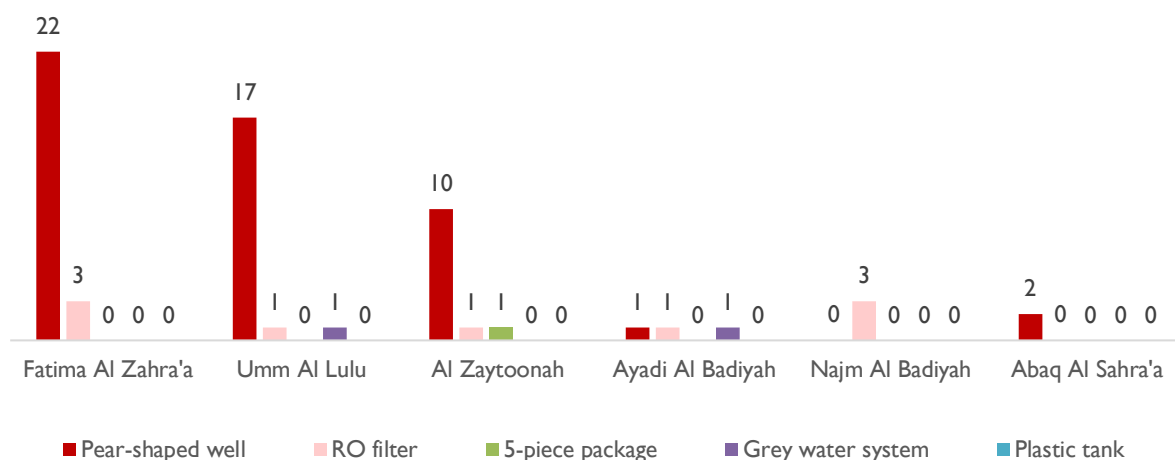
Beneficiaries were asked to name the CBO they received the loan from. The most frequent responses were Fatima Al Zahra'a (25 loans), Umm Al Lulu (19 loans), and Al Zaytoonah (12 loans). All three aforementioned CBOs are located in the governorate of Ajloun.

Alternatively, the least frequent responses were Ayadi Al Badiyah (3 loans), Najm Al Badiyah (3 loans), and Abaq Al Sahra'a (2 loans). These CBOs are located in the governorate of Mafraq.

Table 2 Loan distribution per product type and CBO.

	Frequency					
	Fatima Al Zahra'a	Umm Al Lulu	Al Zaytoonah	Ayadi Al Badiyah	Najm Al Badiyah	Abaq Al Sahra'a
Pear-shaped well	22	17	10	1	0	2
RO filter	3	1	1	1	3	0
5-piece package	0	0	1	0	0	0
Grey water system	0	1	0	1	0	0
Plastic tank	0	0	0	0	0	0
Total	25	19	12	3	3	2

Loan distribution per product type and CBO.

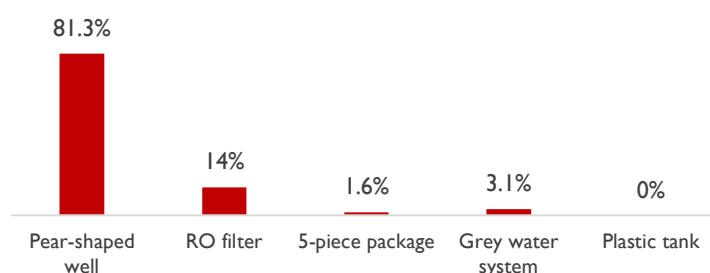


The most popular water-saving technology was the Pear-shaped well (81.3%); followed by RO filters (14%); grey water systems (3.2%); and the five-piece promotional WST package (1.6%). No plastic tanks had been purchased at the time of data collection.

Table 3: Loan distribution per product type and governorate.

	Frequency (Mafraq, Ajloun)	Percentage (Mafraq, Ajloun)
Pear-shaped well	52 (3, 49)	81.3% (4.7%, 76.6%)
RO filter	9 (4, 5)	14% (6%, 8%)
5-piece package	1 (0, 1)	1.6% (0%, 1.6%)
Grey water system	2 (1, 1)	3.2% (1.6%, 1.6%)
Plastic tank	0	0
Total	64	100%

Loan distribution per product type.

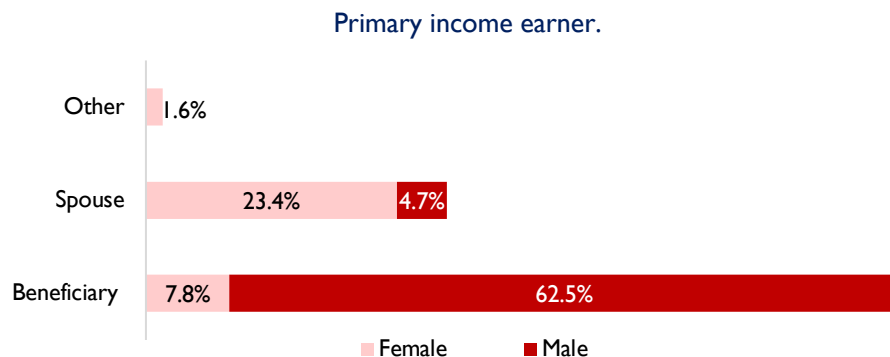


- Financial profile of beneficiary sample

Beneficiaries were asked to identify the primary income earner of the household. Around 70% considered themselves to be the primary income earner, noting that the majority of this group were males (40 out of 45 beneficiaries). Conversely, around 28% considered their spouse to be the primary income earner, noting that the majority of this group were females (15 out of 18 beneficiaries).

Table 4: Primary income earner.

	Frequency (Female, Male)	Percentage (Female, Male)
Beneficiary	45 (5, 40)	70.3% (7.8%, 62.5%)
Spouse	18 (15, 3)	28.1% (23.4%, 4.7%)
Other	1 (1, 0)	1.6% (1.6%, 0%)
Total	64	100%



Qualitative observations by enumerators:

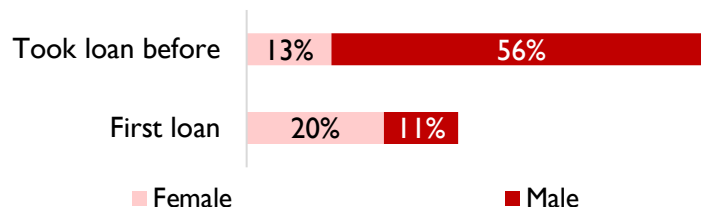
- Several female beneficiaries are unemployed and rely entirely on their husband's income.
- Some of the employed female beneficiaries still identified their husbands as the primary income earners.
- A few female beneficiaries (both employed and unemployed) noted that they took the loans instead of their husbands because the CBOs told them the loans were “only for women”.

When asked whether this was the first loan they had ever taken, 31% of beneficiaries responded positively, noting that there were twice as many females as males in this group (13 females compared to 7 males). On the other hand, the remaining 69% reported that they had taken other loans previously.

Table 5: Beneficiary sample loan history.

	Frequency (Female, Male)	Percentage (Female, Male)
First loan	20 (13, 7)	31% (20%, 11%)
Took loan before	44 (8, 36)	69% (13%, 56%)
Total	64	100%

Beneficiary sample loan history.

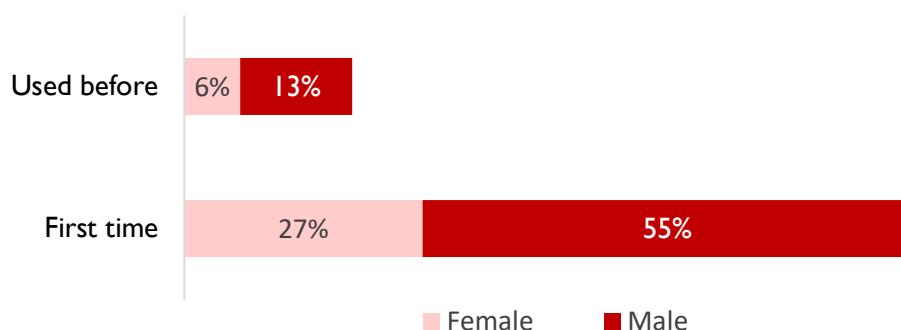


Furthermore, beneficiaries were asked whether they had previously used mobile payment systems (E-wallets), prior to the loan taken for the water-saving technology purchased through the CBO. The majority of 81% reported responded negatively, confirming that they first used e-wallets for paying the monthly installments of this loan.

Table 6: Beneficiary sample e-wallet use history.

	Frequency (Female, Male)	Percentage (Female, Male)
First time	52 (17, 35)	81% (27%, 55%)
Used before	12 (4, 8)	19% (6%, 13%)
Total	64	100%

Beneficiary sample e-wallet use history.

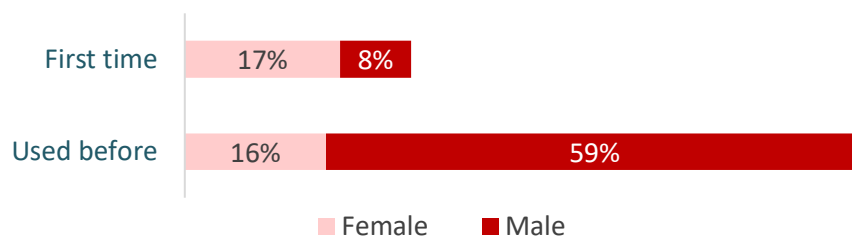


Similarly, beneficiaries were asked whether they had previously used or accessed other financial services (banking services, life/health insurance, mobile payment systems). One-fourth of the beneficiaries (25%) reported that they had not accessed or used any financial services before, while the remaining three-fourths (75%) reported that they had. Of the latter group, males (59%) most frequently reported taking bank loans or having health insurance from their employers, while females (16%) were more likely to report taking loans from microfinance institutions.

Table 7: Beneficiary sample financial services use history.

	Frequency (Female, Male)	Percentage (Female, Male)
First time	16 (11, 5)	25% (17%, 8%)
Used before	48 (10, 38)	75% (16%, 59%)
Total	64	100%

Beneficiary financial services use history.



- Beneficiary sample feedback on loan product and process

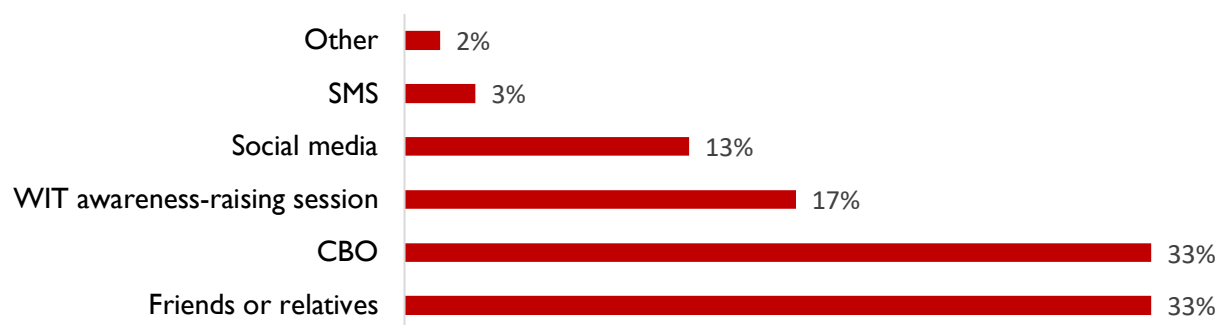
Beneficiaries were asked how they heard about the loans. The most frequent responses were “from friends or relatives” at 34%, and “from CBO staff” also at 34%. Alternatively, the least frequent response was “through SMS” at 3%.

These findings suggest that word of mouth was the most effective tool at encouraging beneficiaries to apply for loans between June and December 2019. Moreover, when beneficiaries were asked whether they themselves told their friends and relatives about the water-saving technologies purchased through the loans, 97% responded positively.

Table 8: Beneficiary distribution by outreach channel.

	Frequency	Percentage
Friends or relatives	21	33%
CBO	21	33%
WIT awareness-raising session	11	17%
Social media	8	13%
SMS	2	3%
Contractor	1	2%
Total	64	100%

Beneficiary sample distribution by outreach channel.

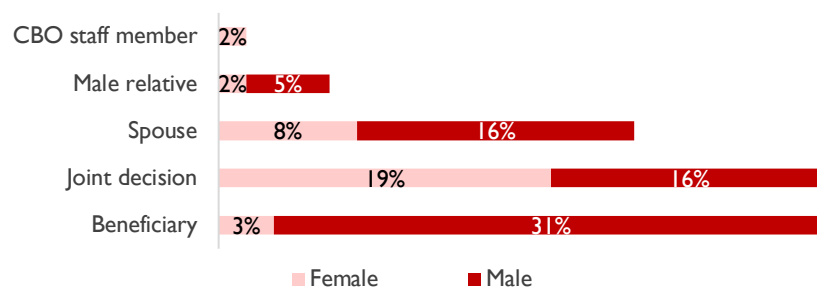


When asked who chose the purchased water-saving technology, 34% of beneficiaries reported that they made the choice themselves, noting that only 2 out of 22 beneficiaries in this group were females. Another 34% reported that the choice was a joint decision, while 23% reported that their spouse made the choice. At 6% and 2%, a smaller group of beneficiaries reported that the choice maker was a “trustworthy” male relative or CBO staff member, respectively.

Table 9: Choice maker of purchased WST.

	Frequency (Female, Male)	Percentage (Female, Male)
Beneficiary	22 (2, 20)	34% (3%, 31%)
Joint decision	22 (12, 10)	34% (19%, 16%)
Spouse	15 (5, 10)	23% (8%, 16%)
Male relative	4 (1, 3)	6% (2%, 5%)
CBO staff	1 (1, 0)	2% (2%, 0%)
Total	64	100%

Choice maker of purchased WST.



Furthermore, beneficiaries were asked why they had chosen the purchased water-saving technology. The reasons cited are summarized below:

- Pear-shaped well:

- To save the cost of purchasing water from private sellers (water tanks);
- “Most suitable technology for this area's geographic properties”;
- "No other options available for this area";
- Sturdy, long life;
- Does not pollute stored water;
- “Has the highest capacity to store water compared to other technologies”;
- Best value for money;
- Household/area not connected to the municipality's water network;
- Household/area receives water from the municipality's water network intermittently;

- Because CBO highly recommended it;
- Does not take up space, can be stored under the ground.

- GWS:

- To use the redeemed water to irrigate plants in the house garden;
- To use the redeemed water for planting alfalfa to feed livestock.

- RO:

- “Quality of filtered water is better than bottled water”;
- Does not waste water.
- To avoid buying potable water, especially during the winter when mobility is restricted;
- Because tap water is not clean.

- WST package:

- “Most suitable technology for their household and area”.

When asked about the loan application process, the overwhelming majority of 95% rated the process as being “easy”, and another 95% said they faced no difficulties in securing the required documents.

Table 10: Ease of application process.

	Frequency	Percentage
Easy, no challenges	61	95%
Complicated, some challenges	3	5%
Total	64	100%

Ease of application process.

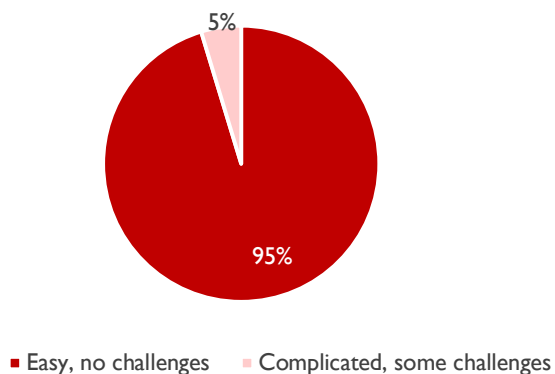
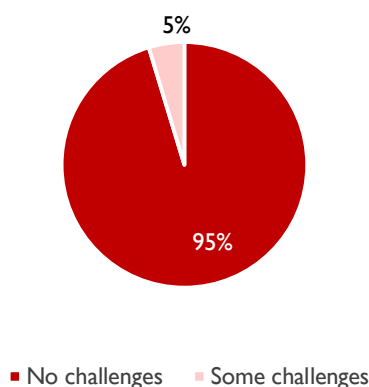


Table 11: Ease of preparing required documents.

	Frequency	Percentage
No challenges	61	95%
Some challenges	3	5%
Total	64	100%

Ease of preparing required documents.



In terms of the repayment method, around two-thirds (69%) of beneficiaries found E-wallets “easy to use”, while 14% found them “complicated to use”. The latter group cited several complaints, including:

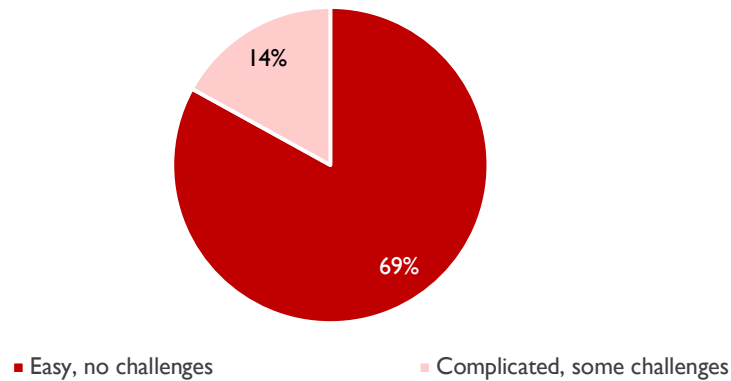
- Finds the mobile payment system immature due to the absence of nearby agents to recharge account;
- E-wallet account credentials are not clear;
- Does not own a smart phone, so had to purchase a new phone to use e-wallets;
- Does not own a smart phone, so has to use a friend’s phone to make the payments;
- Finds e-wallets too complicated, so husband makes the payment instead;
- Finds e-wallets too complicated and wants to pay in cash instead.

The remaining 17% had not yet made their first payment at the time of data collection.

Table 12: Ease of using E-wallets.

	Frequency	Percentage
Easy, no challenges	44	69%
Complicated, some challenges	9	14%
Total	64	100%

Ease of using E-wallets

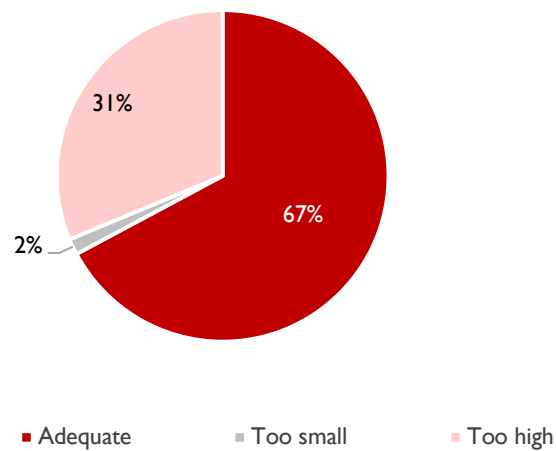


Furthermore, when asked about the monthly instalment amount, 67% said they found the amount to be “adequate”. Alternatively, 31% thought the amount was “too high”, while the remaining 2% thought the amount was “too low”.

Table 13: Adequacy of monthly instalment amount.

	Frequency	Percentage
Adequate	43	67%
Too small	1	2%
Too high	20	31%
Total	64	100%

Adequacy of monthly instalment amount.



Qualitative observations by enumerators:

Some of the beneficiaries that found the instalment amount “too high” were paying a monthly instalment of 50 JODs even though an option to pay 35 JODs is available. This suggests that some CBOs have withheld this information from beneficiaries for unknown purposes.

- Beneficiary sample feedback on CBOs

Beneficiaries were asked several questions related to the quality of the service and information offered by the granting CBOs. Overall, 98% were satisfied with the general demeanor of the CBO staff members; 95% were satisfied with the quality and completeness of the information provided to them by the CBOs; 100% were satisfied with the responsiveness of the CBOs; and 84% confirmed that the CBOs informed them about the other available loan products.

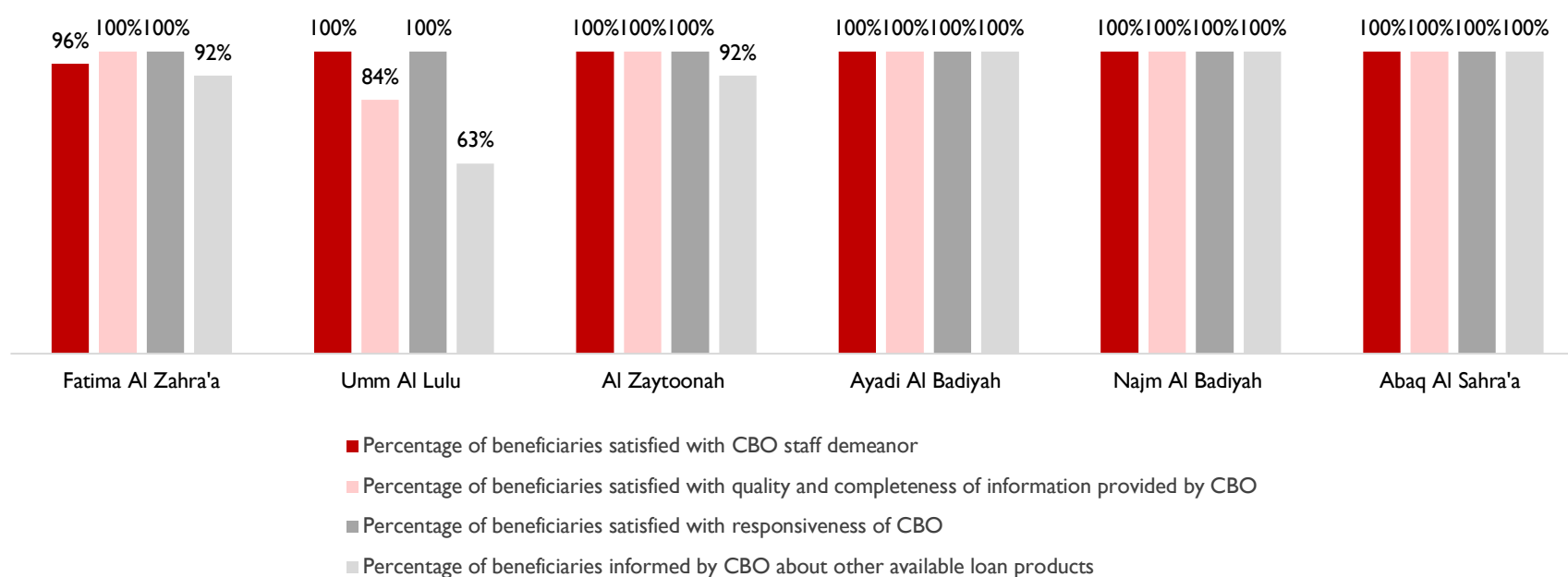
Although satisfaction rates amongst the overall beneficiary sample were generally high, scores between CBOs varied. For example, in the case of Umm Al Lulu, 7 out of 19 (37%) beneficiaries did not know that they could acquire loans for water-saving technologies other than Pear-shaped wells. Withholding this information from beneficiaries deprives them of the opportunity to opt for other water-saving technologies that may potentially be more desirable and of more value to them. In addition to this, 3 out of 19 (16%) beneficiaries complained that they did not receive clear information on the size of the monthly installments. Given the limited financial means of many households in the target area, it is crucial that CBOs clarify the exact installment amounts to beneficiaries to avoid future repayment issues.

It is worth mentioning that even though the CBOs in Mafrq scored higher than those in Ajloun, the total number of beneficiaries in Mafrq is only a seventh of that in Ajloun (8 beneficiaries compared to 56 beneficiaries). As such, the figures in Table 14 should be considered carefully before being used to compare and/or rank the CBO.

Table 14: Distribution of beneficiary sample feedback per CBO.

	Frequency (Percentage)					
	Fatima Al Zahra'a	Umm Al Lulu	Al Zaytoonah	Ayadi Al Badiyah	Najm Al Badiyah	Abaq Al Sahra'a
Satisfied with CBO staff demeanor	24 (96%)	19 (100%)	12 (100%)	3 (100%)	3 (100%)	2 (100%)
Satisfied with quality and completeness of information provided by CBO	25 (100%)	16 (84%)	12 (100%)	3 (100%)	3 (100%)	2 (100%)
Satisfied with responsiveness of CBO	25 (100%)	19 (100%)	12 (100%)	3 (100%)	3 (100%)	2 (100%)
Informed by CBO about other available loan products	23 (92%)	12 (63%)	11 (92%)	3 (100%)	3 (100%)	2 (100%)

Distribution of beneficiary sample feedback per CBO.



ANNEX 2

ASSESSMENT FOR THE FIRST ROUND OF THE REVOLVING LOANS AND LOAN MANAGEMENT SYSTEM

JUNE – NOVEMBER 2019

INTRODUCTION

The Water Innovation Technologies project started with the “Revolving Loan” initiative in June 2019 after completing a series of market assessments that have helped in forming a comprehensive understanding of the overall situation of the market in general with regards to the water saving sector in terms of the:

- Behavioral Status;
- The used water saving devices and technologies;
- Financial capabilities of the local communities;
- The knowledge of using the up to date financial services;
- Proper understanding of the supply side.

The project decided to follow a pioneer crosswise by incorporating the digital feature, therefore the “Loan Management System” was developed in March 2019 to support the Community Based Organizations widen their outreach and reach out to many people as possible with reasonable cost.

In order to do so the project has collaborated with “DINARAK” a digital financial service provider that will help the CBOs and the beneficiaries to save both time and costs while applying for the revolving loans that aims for saving water within the local communities.

Up to date the project was able to disburse 101,000 JOD approximately that is equal to 75 loans.

The session was held to assess the overall functioning of the loan management system and the effectiveness of the revolving loans activity in terms of:

1. The Facilitation of the use of DINARAK`s application;
2. The awareness level of the local communities about the proposed water saving technologies and devices;
3. Financial literacy assessment (responsible financing);
4. The overall satisfaction level about the loan management system.

Throughout the session the below main future actions were discussed:

DINARAK to include more CBOs within their future strategy.

To include more water saving technologies within the current packages

To incorporate the "Gender" aspect and include more female beneficiaries.

To achieve at least 90% repayment rate.

THE OVERALL EVALUATION OF DINARAK'S ORGANIZATION

Benefits of DINARAK	Drawbacks of DINIRAK
12 participants have showed good satisfaction level towards DINARAK's offered services.	CBOs stated that they need more time to train on DINRAK's application: <ul style="list-style-type: none"> - One day theoretical training. - One day practical training.
Participants stated that DINARAK's application saves time and cost (cost efficient).	DINARAK to have a booklet with details on how to use the application, that will support the CBO throughout the way.
CBOs are up to date with the latest digital financial services.	CBOs and DINARAK to select and assign a focal person to be responsible for the system.
The project has helped in creating job opportunities for the members of the local communities.	Not all of the CBOs have proper knowledge in computer skills.

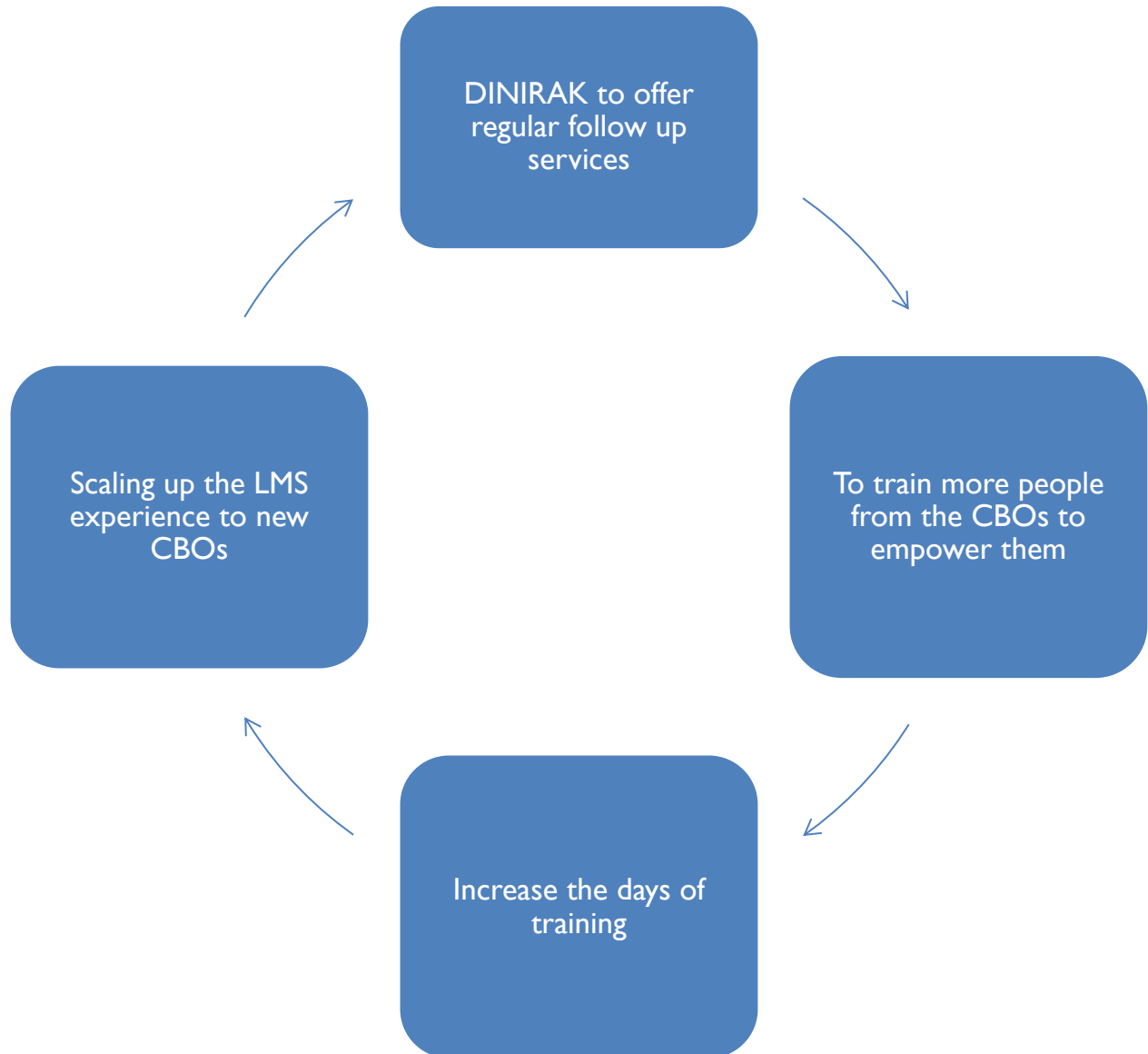
THE OVERALL EVALUATION OF THE "LOAN MANAGEMENT SYSTEM"

Benefits of the LMS	Drawbacks of the LMS
Its user friendly.	No monthly report is being provided throughout the system.
It saves time.	CBOs requested 2 days of training on the system.

THE OVERALL STATUS OF THE FINANCIAL LITERACY

2 days training on how to make responsible financial decisions and to enhance the overall financial knowledge of the CBOs (financial terminologies, proper financial evaluation of the services, how to manage an individual indebtedness.

LESSONS LEARNED



ANNEX 3

RAPID ASSESSMENT OF AWARENESS-RAISING SESSIONS

15 OCTOBER 2019

ACRONYMS LIST

CBO	Community Based Organization
CLA	Collaboration, Learning and Adapting
FY	Fiscal Year
JRF	Jordan River Foundation
M&E	Monitoring and Evaluation
MEL	Monitoring, Evaluation and Learning
RSS	Royal Scientific Society
RWHS	Rain Water Harvesting Systems
WIT	Water Innovation Technologies
WST/D	Water-Saving Technologies and/or Devices

BACKGROUND

In September 2019, interviews were conducted with a sample of Heads of CBOs to collect general feedback on the awareness-raising sessions they implemented, which target community members to enhance their knowledge on the water issue in Jordan, and the solutions that exist in response to this issue. The findings of those interviews proved to be highly informative and made the case for a more comprehensive assessment to unravel more findings that could supplement decision-making in future programming.

INTRODUCTION

This report summarizes the key results of a rapid assessment conducted to assess the implementation and effectiveness of awareness-raising sessions during the past fiscal year, through the consultation of the CBO and Youth Center staff who facilitated the sessions, as well as the community members who participated in them. The results attained can provide valuable insights when designing the implementation plan for the new fiscal year of 2020 and will serve as a record of WIT's efforts to collaborate with market actors, learn from their insights, and adapt accordingly.

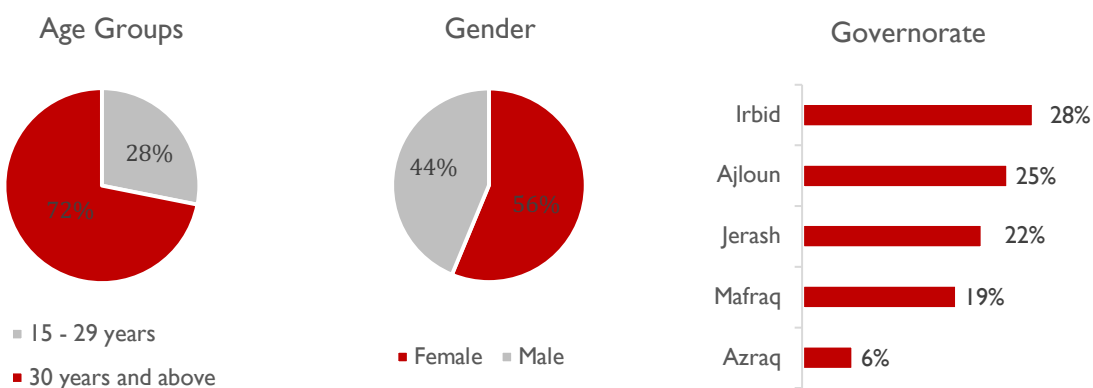


Figure 1: An awareness-raising session in progress.

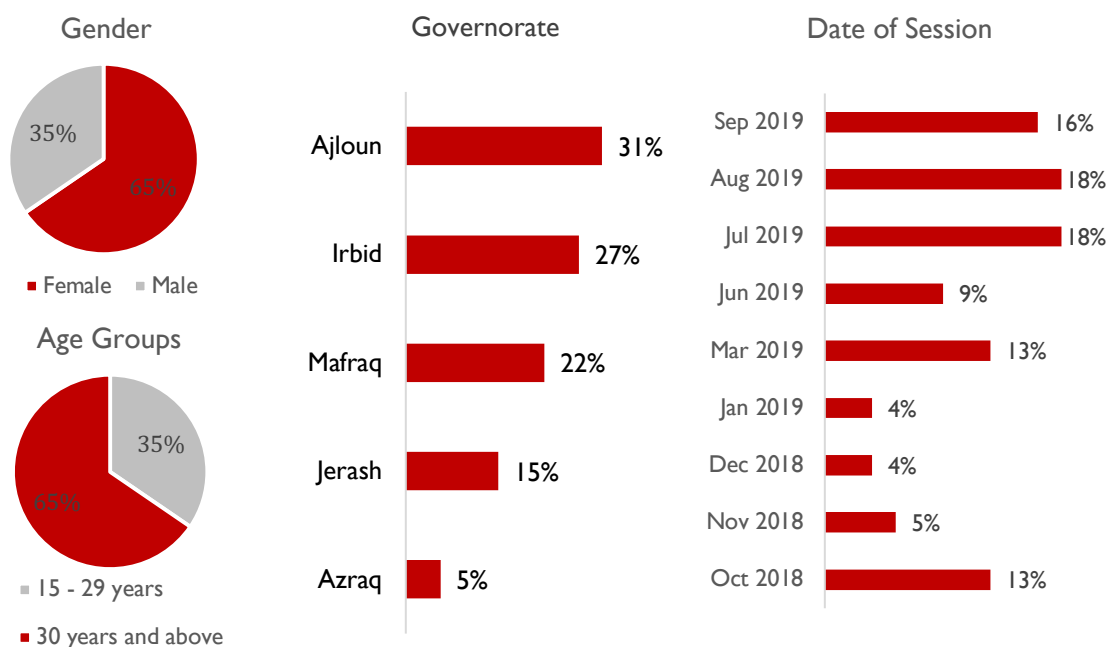
METHODOLOGY

Phone interviews were conducted with a total of 32 CBO and Youth Center staff and 55 participants. Two surveys were developed, featuring a combination of multiple choice and open-ended questions. Data collection was undertaken during 9 – 10 October 2019 by the WIT MEL team, WIT Households team, and the JRF M&E team. The demographic profiles are below, noting that in FY19, 74.4% of participants at awareness-raising sessions were women, and hence, the participants sample had a higher female representation than males at 65%.

Demographic profile of facilitators.



Demographic profile of participants.



RESULTS

The main data generated from the phone interviews is summarized below. Percentages quoted are followed by the corresponding number of respondents in brackets.

I. CBO and Youth Center Staff (Facilitators)

Facilitators were asked about several aspects of the presentation. The overwhelming majority of 93.8% [30] thought the flow of topics in the presentation was logical, with many commenting that each topic paved the way and set the scene for the next one. Although 6.3% [2] thought the flow needed improvement, it is worth noting that the reasons given by these facilitators were in fact related to the *content* of some topics, rather than their flow. Hence, it can be said that no responses recorded requested any amendments to be made to the flow of topics in the presentation.

Furthermore, facilitators were asked whether the number of topics in the presentation was appropriate in terms of the participants' ability to understand and retain the information introduced. To this, 56.2% [18] answered positively, while the remaining 43.8% [14] thought the number of topics was too large. However, and similar to the case above, most of the latter group did not make any recommendations to reduce the number of topics, but rather to reduce the amount of *detail* in certain topics so as to make the overall content of the sessions more digestible and comprehensible by the participants within the short timeframe of the sessions.

With regards to the content of the presentation, facilitators were asked what, if anything, could be adapted or omitted entirely to improve the presentation. Overall, 78.1% [25] made suggestions for amendments or omissions, while the remaining 21.9% [7] thought the presentation was good as is. These suggestions were categorized, quantified and illustrated in Charts 1 and 2 below.

Chart 1: Suggested amendments to presentation.

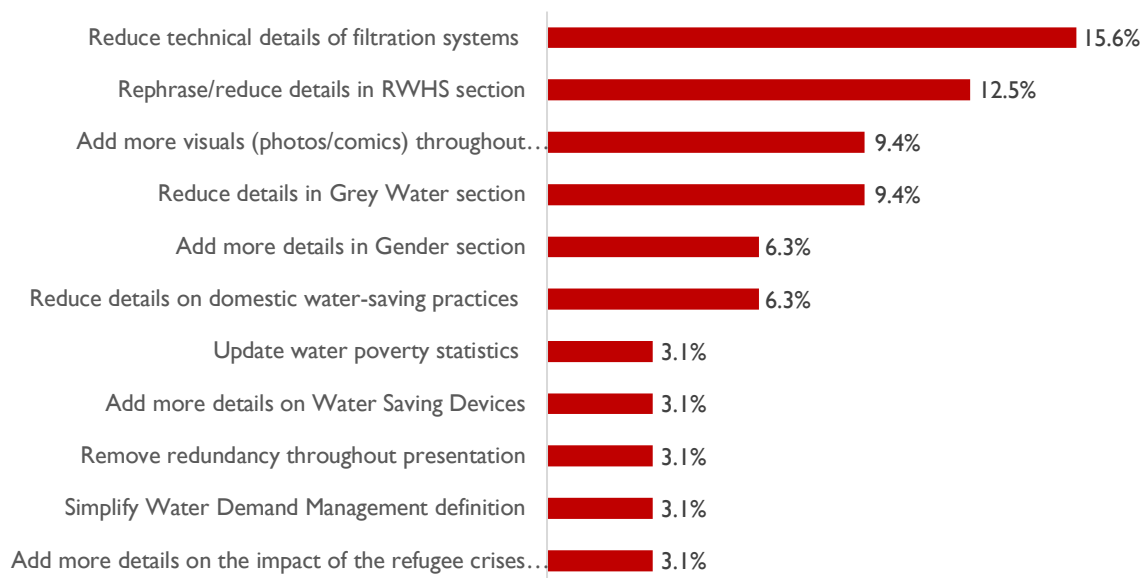
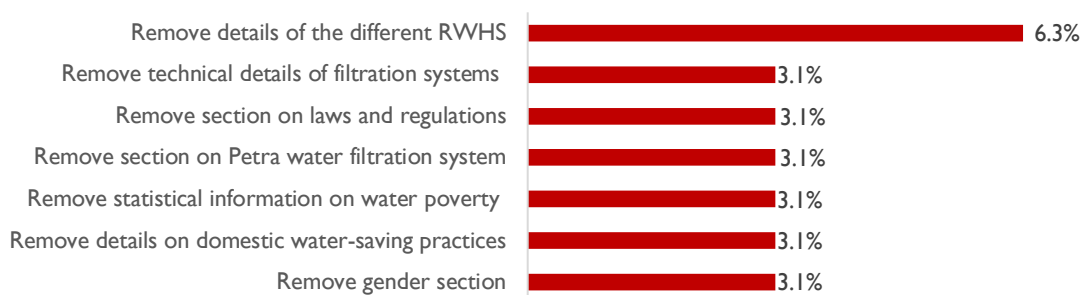


Chart 2: Suggested omissions from presentation.



Facilitators were asked, from their observations, about the topics that participants engaged with the most and the least during the sessions. Their responses were categorized, quantified and illustrated in Charts 3 and 4 below, noting that there are topics that received high levels of engagement at some CBOs or Youth Centers but low levels of engagement at others. This is expected, because engagement depends on the skills of the facilitator and the interests and backgrounds of the target audience at any particular session.

Chart 3: Topics that participants engaged most with.

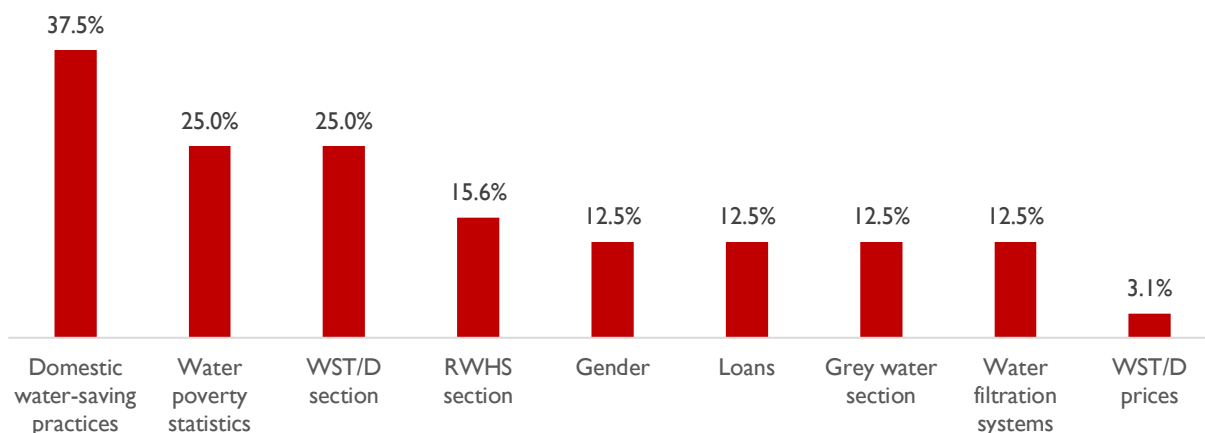
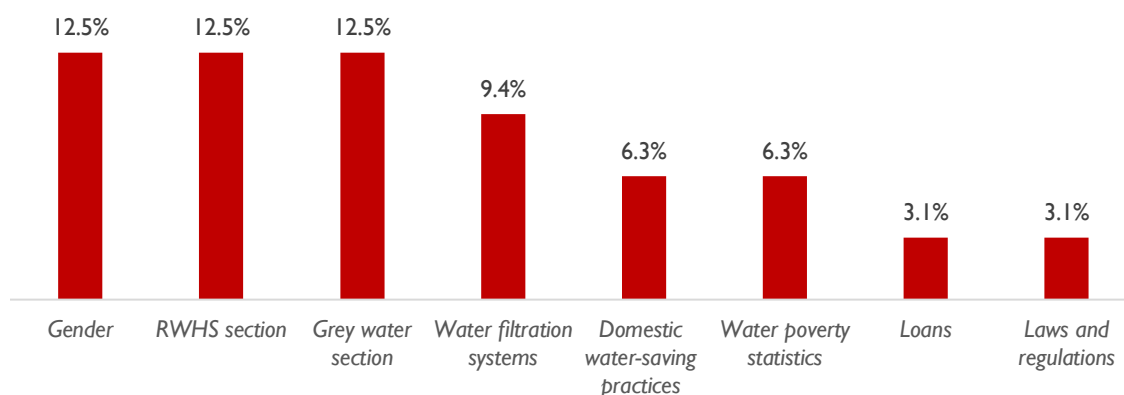


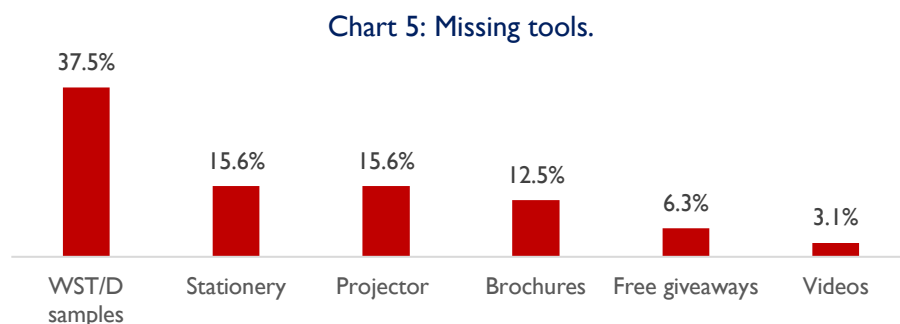
Chart 4: Topics that Participants Engaged Least With.



Furthermore, when facilitators were asked whether they faced challenges in explaining specific technical terms or concepts to participants, the majority of 71.9% [23] reported that they did not⁴.

Facilitators were also asked about other aspects related to the implementation of the sessions. Regarding the length of the sessions, 53.6% [8] reported it to be “appropriate”, while 40.6% [13] and 3.1% [1] found the sessions to be “too short” and “too long”, respectively⁵.

Half of the facilitators reported that they had all the tools needed to facilitate the sessions, while the other half reported they were missing one or more tools, as detailed in Chart 5 below.



Regarding the pre-post assessments, 53.1% [17] thought the number of questions was “too big”, while 46.9% [15] thought the number was “acceptable”. The former group often cited that the number of questions became a pronounced issue at sessions with participants who were illiterate and/or older in age.

Facilitators were asked for recommendations, suggestions and/or comments on the sessions. The recommendations received from facilitators to improve the sessions were to:

- Add a section on WST/Ds for farms for participants who own farms and are interested in adopting WST/Ds in their farms;
- Distribute transportation fee reimbursements to participants;
- Revise and simplify pre-post assessment questions;
- Offer CBOs and Youth Centers clearer information on location of WST/D retailers;
- Increase the financial incentive for facilitators;
- Increase the number of sessions and target more age groups;
- Hold awareness sessions on Saturdays;
- Hold separate sessions on Gender;
- Hold awareness sessions at schools and universities;
- Allow facilitators some flexibility in deviating from the presentation content to better cater the sessions to the interests and sociocultural backgrounds of the participants in each area;

⁴ During data collection, it was observed that facilitators responded to this question as though it was an assessment of their personal capacity to deliver the sessions, when in fact the question intended to investigate what aspects of the presentation were most impractical to work with. Hence, the responses recorded are likely to possess a certain margin of error due to bias in self-assessment and self-reporting. Note was taken to ensure future surveys are better designed to avoid or minimize the likelihood of such errors.

⁵ During data collection, it was noted that the duration of the sessions varied from entity to entity, where the reported range was from 1 hour to 2 hours 15 minutes.

- Hold more in-depth trainings for facilitators on water-related topics.

Additionally, the general remarks received from facilitators, which may need following up from WIT's side, were:

- Food arrives too early and gets cold by lunch time⁶.
- Choice of lunch meals is not suitable⁷.
- Other CBOs are interested in joining the project⁸.

2. Participants

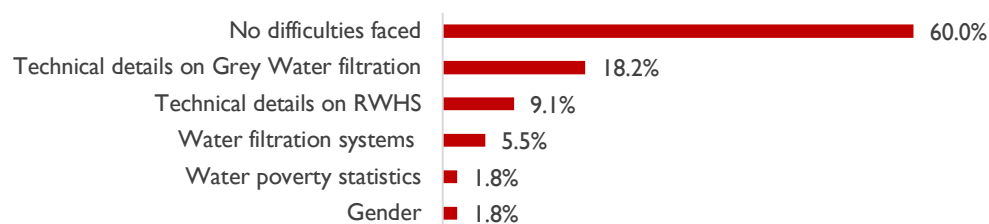
Participants were asked to rate the performance of the facilitators in terms of their ability to explain and discuss the topics introduced in the sessions⁹. The overwhelming majority of 90.9% [50] reported the performance to be “good”, while the remaining 9.1% [5] reported it to be “average”.

When asked about the length of the sessions, 90.9% [50] found it to be “appropriate”, while 5.5% [3] and 3.6% [2] were split between finding the sessions either “too short” or “too long”, respectively. All participants thought the timing of the sessions was “appropriate”.

Participants were asked whether they faced any difficulties in understanding the technical terms and concepts discussed in the sessions. The overwhelming majority of 92.7% [51] answered that they did not, while a mere 7.3% [4] did face difficulties which they all attributed to their educational backgrounds. Despite these findings, about a quarter of participants interviewed (25.5% [14]) thought the number of topics discussed in the sessions was too large.

Participants were also asked about the topics they found most difficult to understand. Their responses were categorized, quantified and illustrated in Chart 6 below. Interestingly, no trend was observed among the participants that reported finding difficulties in understanding topics or among those who reported not finding any¹⁰.

Chart 6: Topics that participants found difficult.



⁶ Received from مركز شابات جرش.

⁷ Received from جمعية تنمية الخير – اربد.

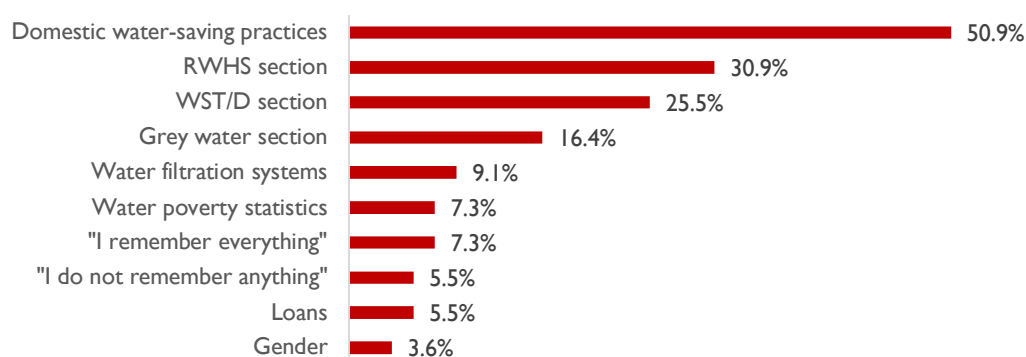
⁸ Received from مركز شباب كفرنجة – عجلون.

⁹ On a rating scale of “Good: facilitator could explain and discuss most topics well – Average: facilitator could explain and discuss some topics well – Below average: facilitator could not explain or discuss most topics well”.

¹⁰ Parameters used to assess the presence of a trend were the date of attending the session and the entity the session was held at. Participants from both categories had attended older and more recent sessions, at CBOs or Youth Centers in all locations.

On another note, and to get a sense of the extent of information retention by participants post sessions, participants were asked what topics from the sessions they could recall best. Their responses were categorized, quantified and illustrated in Chart 7 below. Similar to the case above, no trend, regardless of the time elapsed since attending the session, was observed among the participants that reported they could not remember anything¹¹. Nevertheless, it was observed that the majority of respondents had a good recollection of the main topics discussed during the sessions, and many could recall detailed facts and information as well.

Chart 7: Topics participants recalled best.



To assess the effectiveness of the sessions in achieving their intended purpose, participants were asked whether they adopted water-saving technologies, devices and/or practices after attending the session. To this, 52.7% [29] reported implementing water-saving practices in their homes¹², and 56.4% [31] reported purchasing and installing water-saving technologies or devices (WST/Ds)¹³, as illustrated in Charts 8 and 9 below.

Chart 8: Adoptions of practices

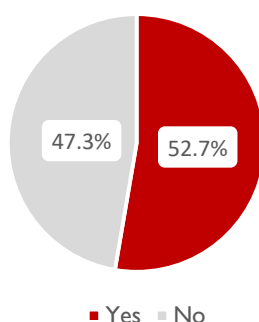
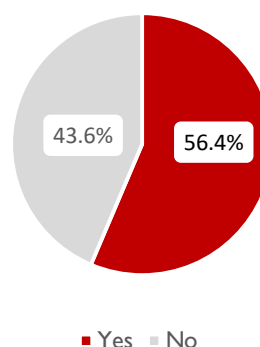


Chart 9: Adoptions of technologies/ devices



¹¹ Parameters used to assess the presence of a trend were the date of attending the session and the entity the session was held at. In this case, the specific parameters were: July 2019 /جمعية كفر رحتا / October 2018 /جمعية سيدات أم اللولو / September 2019 /جمعية شباب المزار الشمالي.

¹² Participants who reported they were already implementing water-saving practices before the session were not counted.

¹³ Many participants reported adopting more than one technology or device, hence, the reported 56.4% only indicates the number of participants who adopted, not the number of adoptions.

The most recurring reasons cited for not purchasing WST/Ds were the dire financial situation limiting the disposable income of households, the perceived high cost of the WST/Ds, and the lack of information on where they are available.

Participants were asked for recommendations, suggestions and/or comments on the sessions. The recommendations received from participants to improve the sessions were to:

- Hold similar sessions more frequently;
- Showcase samples of WST/Ds during the sessions;
- Target school-aged children;
- Provide transportation fee reimbursements for participants;
- Provide short breaks when transitioning from one topic to another during the session;
- Hold sessions on weekends;
- Conduct sessions in a more interactive, workshop-style manner;
- Hold separate sessions for the water topics and the gender topics;
- Extend the duration of the sessions / hold the sessions over two days;
- Maintain more communication between the CBOs and the participants post session;
- Hold sessions in more locations so that participants do not have to commute from distant locations to attend;
- Hold field visits for participants to sites that have installed WST/Ds;
- Offer the WST/Ds to participants at a discounted price;
- Distribute free samples of WST/Ds for participants;
- Touch on the topic of water pollution in the sessions;

Additionally, the general remarks received from participants, which may need following up from WIT's side, were:

- Some female participants brought their infants/toddlers along which disrupted the sessions and caused annoyance to other participants¹⁴.
- Treatment of participants by CBO staff was not great¹⁵.

¹⁴ Received from a participant that attended a session at مركز شابات الرمثا – اربد.

¹⁵ Received from a participant that attended a session at جمعية درب الصفصاف – جرش.

ANALYSIS OF RESULTS

The results of the assessment were analyzed, and the most substantial learning points which directly relate to the purpose of this assessment are summarized below:

- 1. Awareness-raising sessions are fit-for-purpose.** Knowledge-centered activities are based off the assumptions that: (a) awareness-raising sessions are an effective tool for increasing the knowledge of community members, and (b) if the knowledge of community members is increased, they will adopt water-saving technologies, devices and practices. This assessment challenged these two assumptions, and its results verified their validity – with 52.7% and 56.4% of participants adopting water saving practices and technologies/devices, respectively, as a direct result of attending the sessions. With this validation, the implementation of awareness-raising sessions in FY20 should take a natural step forward towards seeking more methods of capturing the adoptions resulting from the sessions, with the confidence that there are plenty of adoptions materializing.
- 2. When it comes to details, less is more.** About a quarter of the participants and slightly less than half of the facilitators agreed that the number of topics discussed in the sessions was too large. However, it was also noted that most recommendations made related to reducing the amount of details in some topics, as opposed to deleting topics in their entirety. These findings align with the amendments made by JRF and RSS to the presentation on 25 September 2019, whereby technical details were removed from several topics – in fact, the majority of amendments and omissions made by JRF and RSS were also explicitly recommended by facilitators and addressed most of the challenge’s participants experienced with the content of the sessions.
- 3. Participant disengagement may not necessarily mean information loss.** Although one might assume that topics which receive the most engagement from participants during sessions are those that will most likely be remembered after the sessions, results show that this may not necessarily be the case. With the exception of domestic water-saving practices, there was no crisp correlation between the topics that facilitators reported had received the most engagement and sparked the most discussions, and the topics that participants seemed to recall at the time of the interviews. Similar conclusions were reached when comparing the topics that were reported by facilitators to have received the least engagement with those that were reported by participants to be difficult to understand. This gives some reassurance that even highly technical topics in the presentation can be retained and recalled by participants to an acceptable extent.
- 4. Recognize the signs of ownership.** When facilitators were asked to evaluate the duration of awareness-raising sessions, it became apparent that CBOs and Youth Centers held the sessions for different durations. After further inquiry, the reason for this was that CBOs and Youth Centers knew the local communities they worked with very well, and so they omitted, condensed, added or rephrased aspects of the presentation depending on the interests, sociocultural backgrounds and educational levels of the participants they targeted on any given day. This may be regarded as an indication that CBOs and Youth Centers are showing ownership over the sessions – in other words, they have become more active market actors who are achieving a more sustainable impact by overcoming the knowledge barrier in the best possible means within the markets they operate in.

MOVING FORWARD

The results of this rapid assessment offer, more than anything, the reassurance and confidence that the key assumptions concerned with awareness-raising activities are in fact valid and substantiated by evidence from the field. Moving forward, the following recommendations are suggested:

1. Implementation in FY20 should proceed with more emphasis and effort directed towards finding more methods to capture the adoptions of water-saving technologies, devices and practices by community members as a result of participating in awareness-raising sessions. This could mean tracking WST/Ds sales from sources other than retailers or suppliers, or even using participant feedback to identify other WST/Ds from non-WIT partners that are on the market.
2. Action must be taken to also address the feedback received several times before from facilitators in particular, such as requests to provide missing presentation tools and to make the WST/Ds available at the CBOs and Youth Centers.

ANNEX 4

COMMUNITY BASED ORGANIZATIONS EVALUATION SHEET

CBO Evaluation Summary

Your feedback is critical for WIT to ensure CBOs are meeting our needs.

WIT would appreciate if you could take a few minutes to share your opinions with us so we proceed with the CBOs.

Evaluation Duration: June-Dec

Number of loans has been distributed: 80

Number of Awareness Sessions has been provided: TBD

Evaluator: Cyrine AlMousa

Name of the CBO	Score	Status	Comments
Fatimah AlZahra'	94%	Exceed Expectations	
Um Lulu	96%	Exceed Expectations	
Alzaytonah	86%	Exceed Expectations	
Abaq AlSahra	38%	Below Expectations	This CBO has shown a noticeable change as they're becoming more active; as we have started to receive loan applications, our recommendation is to give them more to better evaluate their performance.
Najem AlBadia	25%	Below Expectations	
Ayadi AlBadia	82%	Meet Expectations	
Multaqa AlSaydat	0%	Below Expectations	

Status	Score
Exceed expectations	100%-80%
Meet expectations	79%-60%
Below Expectations	59%-0%

CBO Evaluation Form

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Name of the CBO: Fatimah AlZahra'

Evaluation Duration: June-Dec

Number of loans has been distributed: 33

Number of Awareness Sessions has been provided: TBD from IS

Evaluator: Cyrine AlMousa

Loans criteria	Weight % (A)	Possible points (1 to 5)	Weighted score (A*B)	Comments
Repayment Rate	50%	5	2.5	
Diversity of technologies	10%	2	0.2	
Disbursed loans	20%	5	1	
Gender	20%	5	1	
Total	100%	17	94.00%	

Repayment	Point
If Repayment is 90%	2
If Repayment is between 90% - 95%	4
If Repayment is more than 95%	5

Diversity of technologies	Point
Zero loans	0
One technology	1
2-3 technologies	3
All technology	5

Disbursed loans	Point
100% of the total fund	5
Total amount is more than 50% of the total fund	3
If the total amount is below 50% from the total fund	2

Gender	Point
If the disbursed loans are more than 10 and above are for female beneficiaries	5
If the disbursed loans are less than 10 for female beneficiaries	2

CBO Evaluation Form

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Name of the CBO: Um Lulu

Evaluation Duration: June-Dec

Number of loans has been distributed: 22

Number of Awareness Sessions has been provided: NA

Evaluator: Cyrene AlMousa

Loans criteria	Weight % (A)	Possible points (1 to 5)	Weighted score (A*B)	Comments
Repayment Rate	50%	5	2.5	
Diversity of technologies	10%	3	0.3	
Disbursed loans	20%	5	1	
Gender	20%	5	1	
Total	100%	18	96.00%	

Repayment	Point
If Repayment is 90%	2
If Repayment is between 90% - 95%	4
If Repayment is more than 95%	5

Diversity of technologies	Point
Zero loans	0
One technology	1
2-3 technologies	3
All technology	5

Disbursed loans	Point
100% of the total fund	5
Total amount is more than 50% of the total fund	3
If the total amount is below 50% from the total fund	2

Gender	Point
If the disbursed loans are more than 10 and above are for female beneficiaries	5
If the disbursed loans are less than 10 for female beneficiaries	2



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Name of the CBO: AlZaytoneh

Evaluation Duration: June-December

Number of loans has been distributed: 15

Number of Awareness Sessions has been provided: NA

Evaluator: Cyrine AlMousa

Loans criteria	Weight % (A)	Possible points (1 to 5)	Weighted score (A*B)	Comments
Repayment Rate	50%	4	2	
Diversity of technologies	10%	3	0.3	
Disbursed loans	20%	5	1	
Gender	20%	5	1	
Total	100%	17	86.00%	

Repayment	Point
If Repayment is 90%	2
If Repayment is between 90% - 95%	4
If Repayment is more than 95%	5

Diversity of technologies	Point
Zero loans	0
One technology	1
2-3 technologies	3
All technology	5

Disbursed loans	Point
100% of the total fund	5
Total amount is more than 50% of the total fund	3
If the total amount is below 50% from the total fund	2

Gender	Point
If the disbursed loans are more than 10 and above are for female beneficiaries	5
if the disbursed loans are less than 10 for female beneficiaries	2

CBO Evaluation Form

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Name of the CBO: Abaq alSahra'

Evaluation Duration: June-Dec

Number of loans has been distributed: 4

Number of Awareness Sessions has been provided: NA

Evaluator: Cyrine AlMousa

Loans criteria	Weight % (A)	Possible points (1 to 5)	Weighted score (A*B)	Comments
Repayment Rate	50%	2	1	
Diversity of technologies	10%	1	0.1	
Disbursed loans	20%	2	0.4	
Gender	20%	2	0.4	
Total	100%	7	38.00%	

Repayment	Point
If Repayment is 90%	2
If Repayment is between 90% - 95%	4
If Repayment is more than 95%	5

Diversity of technologies	Point
Zero loans	0
One technology	1
2-3 technologies	3
All technology	5

Disbursed loans	Point
100% of the total fund	5
Total amount is more than 50% of the total fund	3
If the total amount is below 50% from the total fund	2

Gender	Point
If the disbursed loans are more than 10 and above are for female beneficiaries	5
if the disbursed loans are less than 10 for female beneficiaries	2

CBO Evaluation Form

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Name of the CBO: Najem AlBadia

Evaluation Duration: June-December

Number of loans has been distributed: 3

Number of Awareness Sessions has been provided: NA

Evaluator: Cyrine AlMousa

Loans criteria	Weight % (A)	Possible points (1 to 5)	Weighted score (A*B)	Comments
Repayment Rate	50%	0	0	
Diversity of technologies	10%	1	0.1	
Disbursed loans	20%	2	0.4	
Gender	20%	2	0.4	
Total	100%	5	25.00%	

Repayment	Point
If Repayment is 90%	2
If Repayment is between 90% - 95%	4
If Repayment is more than 95%	5

Diversity of technologies	Point
Zero loans	0
One technology	1
2-3 technologies	3
All technology	5

Disbursed loans	Point
100% of the total fund	5
Total amount is more than 50% of the total fund	3
If the total amount is below 50% from the total fund	2

Gender	Point
If the disbursed loans are more than 10 and above are for female beneficiaries	5
if the disbursed loans are less than 10 for female beneficiaries	2

CBO Evaluation Form

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Name of the CBO: Ayadi alBadyah

Evaluation Duration: June-December

Number of loans has been distributed: 3

Number of Awareness Sessions has been provided: NA

Evaluator: Cyrine AlMousa

Loans criteria	Weight % (A)	Possible points (1 to 5)	Weighted score (A*B)	Comments
Repayment Rate	50%	5	2.5	
Diversity of technologies	10%	2	0.2	
Disbursed loans	20%	2	0.4	
Gender	20%	5	1	
Total	100%	14	82.00%	

Repayment	Point
If Repayment is 90%	2
If Repayment is between 90% - 95%	4
If Repayment is more than 95%	5

Diversity of technologies	Point
Zero loans	0
One technology	1
2-3 technologies	3
All technology	5

Disbursed loans	Point
100% of the total fund	5
Total amount is more than 50% of the total fund	3
If the total amount is below 50% from the total fund	2

Gender	Point
If the disbursed loans are more than 10 and above are for female beneficiaries	5
if the disbursed loans are less than 10 for female beneficiaries	2

CBO Evaluation Form

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Name of the CBO: Multaqa AlSaydat

Evaluation Duration: June-December

Number of loans has been distributed: 0

Number of Awareness Sessions has been provided: NA

Evaluator: Cyrine AlMousa

Loans criteria	Weight % (A)	Possible points (1 to 5)	Weighted score (A*B)	Comments
Repayment Rate	50%	0	0	
Diversity of technologies	10%	0	0	
Disbursed loans	20%	0	0	
Gender	20%	0	0	
Total	100%	0	0.00%	

Repayment	Point
If Repayment is 90%	2
If Repayment is between 90% - 95%	4
If Repayment is more than 95%	5

Diversity of technologies	Point
Zero loans	0
One technology	1
2-3 technologies	3
All technology	5

Disbursed loans	Point
100% of the total fund	5
Total amount is more than 50% of the total fund	3
If the total amount is below 50% from the total fund	2

Gender	Point
If the disbursed loans are more than 10 and above are for female beneficiaries	5
if the disbursed loans are less than 10 for female beneficiaries	2

WATER INNOVATION TECHNOLOGIES PROJECT

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