



Joint Grants Evaluation

Grantee-Specific Synopsis for Specific Union for Productive Farmer Women



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BACKGROUND

EVALUATION PURPOSE

USAID CIS commissioned INTEGRATED to carry out a Task Order with four sub-tasks to assess the relevance, appropriateness, coherence, effectiveness and sustainability of a selection of gender equality and female empowerment (GEFE)-focused grants. The Joint Grants sub-task relevant to this synopsis covered *data collection and analysis* of five GEFE-focused grants, grouped into a single scope and reported in one document, the Joint Grants Data Analysis Report.

Following completion of the assessment of the five grants, USAID CIS and INTEGRATED facilitated a grantee presentation to share overall findings and held a separate side meeting with each grantee to discuss grant-specific findings, conclusions, and recommendations. This report was generated for the Specific Union for Productive Farmer Women based on the main report, supplemented with grantee-specific analysis.

EVALUATION QUESTIONS

The key questions posed during this evaluation were:

RELEVANCE, APPROPRIATENESS, COHERENCE

A. To what extent were the project's anticipated outcomes/results relevant to the women issues identified in the project description? To what extent was the project relevant to beneficiaries' needs?

B. Were the project outputs/ activities appropriately sensitive to the local socio-cultural context? To what extent? Did the project take appropriate measures to address risks, challenges and potential negative consequences to women beneficiaries?

C. Was the project goal aligned with the GoJ national agenda, law, policies and strategies and international obligations? Was the project goal relevant to USAID Jordan gender policies and priorities?

EFFECTIVENESS

D. Did the project achieve all anticipated activities and outputs? Was USAID CIS flexible and responsive to the organization's requests for changes/adaptations to planned outputs? What were factors that enabled or hindered the achievements of the project's outputs?

E. Was the project able to realize all anticipated outcomes/results? What were factors that enabled or hindered achievements of the project's outcomes/results?

F. To what extent did the grantee understand and apply a human rights-based approach to grant management? A gender-sensitive approach?

COORDINATION, COOPERATION

G. Did the project coordinate/cooperate with civil society organizations and relevant government institutions involved in likeminded programs?

EFFECTIVENESS OF CIS CAPACITY BUILDING

H. Did the organization benefit from institutional development assistance or technical assistance?

SUSTAINABILITY

I. Will the benefits/outcomes that resulted from the project' activities sustain following grant closure? Which ones and why?

PROJECT BACKGROUND

In July 2015, USAID CIS extended a grant to the Specific Union for Productive Farmer Women for JOD 63,020 to implement the project *Advocating for Women Farmers' Right to Public Health Insurance* from July 12, 2015 to March 31, 2017. SUPFW aimed to contribute to the improvement of women farmers' health conditions by advocating for their inclusion in the government's free health insurance system and mobilizing their efforts to sustain this right. The project was implemented in Northern Ghor.

EVALUATION DESIGN AND METHODS

The evaluation used a mixed-method approach.

1. Document review covered the review and analysis of SUPFW's project information and data.
2. Key Informant Interviews were conducted with key informants drawn from government entities, national institutions and local CBOs.
3. Group Interviews were implemented with CIS staff and SUPFW staff.
4. Focus Group Discussions (FGDs) were conducted with beneficiaries.

LIMITATIONS

The evaluation team faced a number of limitations during the assignment. One of the main shortcomings was that there was a selection bias in the sampling. SUPFW selected all key informants and beneficiaries and arranged all the meetings.

There were two additional key challenges. The grantee team faced difficulties in articulating outputs vs outcomes vs impact. To address this, the evaluators simplified the relevant questions during the interviews. Another key challenge was the quality of project documentation. Generally, it was difficult to capture a full picture of the project from project reports, which simply listed out activities and outputs.

FINDINGS

RELEVANCE, APPROPRIATENESS, COHERENCE

A. To what extent are the project's anticipated outcomes/results relevant to the women issues identified in the project description? To what extent is the project relevant to beneficiaries' needs?

Sociocultural Context

Generally, in the Northern Ghor region, there is limited awareness on women's rights; limited space for women's participation and decision-making within the family and community; gendered roles and negative stereotypes prevail; there is limited access to and control over resources; violations of women's rights are tolerated within families and society; and gender-based violence (GBV) is pervasive and under-addressed.

During the evaluation, women and men identified the factors that they believed contributed to these issues. Two of the major elements influencing the pervasiveness of GBV were found to be *tradition and culture* and *tribal law*, particularly where it intercedes to protect familial and tribal interests, sometimes at the expense of women. One of the scenarios mentioned often was the access of women to inheritance. Though this is a right guaranteed to them under the law, male family members often collaborate to ensure that female family members receive less than - or none of - their inheritance.

The Northern Ghor was considered by informants to be remote; respondents mentioned that opportunities for work were few and women were bound by a sociocultural context that would not allow them to move for work.

Some people also referred to Al Ghor as a "forgotten area", meaning forgotten by the government and donors in terms of resources, infrastructure and opportunities. The high rates of unemployment, poverty and drug use were also highlighted.

Beneficiaries and grantee staff reported that before the project, awareness of the fact that farmers in general and women in particular could qualify for health insurance, and how to go about getting it, was very low in the area. There were women who could not seek medical care for themselves or their families because they could not afford it. Some people were using the insurance of close family members, which is illegal. The special instructions regarding low-income families' access to health insurance were not disseminated to the general population.

Identification of Needs

According to project documents and as verified by the grantee, beneficiaries and USAID CIS, SUPFW conducted an analysis of the legal framework enabling or prohibiting the access of women farmers to health insurance in order to identify beneficiary and community needs.

B. Were the project outputs/ activities appropriately sensitive to the local socio-cultural context? To what extent? Did the project take appropriate measures to address risks, challenges and potential negative consequences to women beneficiaries?

Measures to Address Risks, Challenges and Potential Negative Consequences

The project took measures to address risks, challenges and potential negative consequences. It provided women with bus transportation to facilitate access to government agencies and provided financial reimbursement to the female farmers for time spent away from work. It also took into consideration that women may have to be home during certain times of the day – in the afternoons when their children were home from school for example – when deciding on the timings of activities. SUPFW also involved government officials in their project to increase credibility, minimize

resistance and gain support.

Risk Analysis

A documented, thorough risk analysis was not undertaken. There were no reported cases of harm in the project, either to women or to the community.

C. Is the project goal aligned with the GoJ national agenda, law, policies and strategies and international obligations? Is the project goal relevant to USAID Jordan gender policies and priorities?

Alignment with National and International Agendas.

The project was aligned with the Jordanian Constitution and the Jordan National Strategy for Women. It also worked within the framework of the Convention on the Elimination of all Forms of Discrimination against Women. The organization did not mention these national agendas or international obligations when describing their work; however they did relate their work directly to the Jordan Health Insurance Law.

Alignment with USAID Gender Policies

The project falls under CDCS IR 4.1: Changes in Discriminatory Social Norms and Practices Promoted/Encouraged and IR 4.3: Access to Women- and Girl-Centered Services Expanded, under Special DO 4: Gender Equality and Female Empowerment Enhanced. SUPFW's project also relates to IR 4.2, particularly where it concerns building the capacity of government and non-governmental organizations to be more effective advocates for women and to create opportunities for women to participate more fully in social and economic life.

When asked, the SUPFW team remembered that they had been trained on gender concepts in general, but none of them mentioned specific USAID gender policies or related their work to them. It was not expected that the organization would know of the gender policies, as USAID CIS had not included information on them in the trainings.

EFFECTIVENESS

D. Did the project achieve all anticipated activities and outputs? Were there any changes to the originally planned activities and outputs? Was USAID CIS flexible and responsive to the organization's requests for changes/adaptations to planned outputs? What were factors that enabled or hindered the achievements of the project's outputs?

Changes to Project Activities

The project achieved planned activities and outputs to a large extent. Generally, where changes were made to project activities, they were a result of the situation on the ground and did not affect the overall project implementation or outcomes. One example was SUPFW's planned fact sheet on women farmers' health issues and a position paper to enhance their health situation, both of which turned out not to be necessary, as the special instructions under the Health Insurance Law made provisions for low-income families that were unknown to the Union at the time of the proposal.

Responsiveness of Grantee to Beneficiary Feedback

There was no evidence that the project made changes to activities or other project details in response to beneficiary feedback.

Credibility of Grantee

According to Hala Ghosheh, USAID CIS's Gender Advisor, the women heading and working in CBOs are seen as role models, particularly in areas where examples of strong, working women who positively impact their communities are limited.

Approach to Increasing Access

As previously mentioned, accessing some project activities could have posed a challenge for some of the project's beneficiaries. This was due to the fact that they would have to miss out on a day of work to attend awareness sessions, that they might not be able to fill out the forms required for health insurance due to illiteracy or that they would not be able to reach government agencies or navigate government systems to complete the eligibility process. The project addressed these issues by offering creative solutions. SUPFW reimbursed the women for their time away from work, helped the women fill out the various insurance forms, bussed the women from one government agency to another to secure the required clearance and phoned government officials ahead of time to ensure that processes were smooth.

Women's access was also enhanced by the indirect benefits of the project on male and female family members, which allowed them to realize their value. See Outcomes section below.

Engagement of Religious and Community Leaders and Government Officials

To lend credibility to their efforts, and increase the acceptance of the community – especially men – to their messages, SUPFW involved government officials in their program. SUPFW systemized this approach, involving MoSD, the Public Security Directorate and the officials of the many government agencies who played a part in the process to qualify for health insurance.

The Head of Health Insurance in the Social Development Directorate attended awareness sessions held by SUPFW. This allowed the women farmers to interact with him directly, helping to demystify the process of qualifying and applying for health insurance and giving a face to the “government” with which they would be dealing. MOSD also used SUPFW's awareness sessions to disseminate other information to participants, to talk about social issues and challenges facing residents for example, and to speak about its economic empowerment programs, which some of the women ended up enrolling in.

Approach to Awareness Raising and Capacity Building

The project utilized social media – including Facebook and WhatsApp – to spread awareness of its campaign.

Timely Achievement of Outputs

Some outputs were not achieved in a timely manner. The grantee requested and received extensions on its project, indicating a miscalculation of the time needed to implement planned activities. There were administrative delays when issues needed to be discussed back-and-forth with USAID CIS.

E. What were the project's anticipated outcomes/results? Was the project able to realize all anticipated outcomes/results? What were factors that enabled or hindered achievements of the project's outcomes/results?

Realization of Project Outcomes

The project reported positive outcomes at both the individual and family/community levels. At the individual level, possible life-saving benefits, or, at the very least, benefits that improved quality of life were realized by SUPFW, in the form of health insurance which facilitated access to healthcare for 558 families. The program reported a cascading benefit to female and male family members, as husbands and children also received insurance through their wives and mothers. Beneficiaries and stakeholders reported that the project was deemed successful in the community because results were tangible and immediate. The campaign was easily spread by word of mouth and social media.

Beneficiaries of the projects reported increased knowledge and awareness on the benefits of health insurance and how to qualify and apply as a result of the sessions given by SUPFW. They also reported passing on this knowledge to others.

Unintended Positive Outcomes

Unintended positive incomes were reported by SUPFW. Women who did not qualify for health insurance were enrolled in MoSD economic empowerment programs, having learned of them through the SUPFW awareness sessions.

Sociocultural Hindrances

According to USAID CIS, questions about power relations were included in the SUPFW assessment. They helped identify the health insurance issue as a priority for the Union, by confirming that women farmers were subjected to risky health conditions and were very much in need of insurance. However a thorough gender analysis was not undertaken.

F. To what extent did the grantee understand and apply a human rights-based approach to grant management? A gender-sensitive approach?

Human Rights-Based Approach

SUPFW was able to effectively engage CBOs and government officials in their campaign to provide women farmers and their families with health insurance. While there was no concerted effort made to include people of different nationalities or persons with disabilities, SUPFW did reach women whom might not have otherwise had access to health insurance in general, or the CBO's activities in specific. The women reached by SUPFW were particularly vulnerable; they were female farmers on incomes of less than 300 JD a month. The CBO did not relate their efforts at participation and engagement to the application of a human rights based approach.

Beneficiaries were generally seen as such; they did not appear to be considered partners, but receivers of services, and there was a common theme among the SUPFW staff that they were more knowledgeable than the beneficiaries of their programs.

Gender Sensitivity

The organization is working within the framework of women empowerment and rights and has not yet shifted to a power dynamics gender approach. The concept of "gender" is still not fully understood by the grantee, both in their own opinion and that of USAID CIS, though the staff remembered receiving some training on gender concepts. As mentioned previously, though some questions related to power relations were included in the original assessment a thorough gender analysis was not undertaken in order to study the social norms, roles and responsibilities of women and men in the target population and the effects they may have on their ability to fully access and participate in the project and /or the potential positive or negative consequences that might arise from the participation of women, men, boys and girls.

SUPFW provides services primarily for women, though, as mentioned above, men and boys received direct benefits through the USAID CIS-funded grant.

COORDINATION, COOPERATION

G. Did the project coordinate/cooperate with civil society organizations and relevant government institutions involved in likeminded programs?

Coordination with Civil Society Organizations, Relevant Ministries and Government Institutions

SUPFW coordinated and cooperated heavily with like-minded civil society organizations, ministries and government institutions at the local levels and, to some extent, the national level. The project worked directly with the Head of Health Insurance in the Social Development Directorate.

For SUPFW, cooperation and coordination were the cornerstones of its success. These allowed the CBO to build a coalition, address a vital issue at the national and local levels and facilitate the process of qualifying and applying for health insurance for 558 families.

SUPFW reported that its efforts supported and strengthened the efforts of relevant ministries. SUPFW directly supported the MoSD to publicize its health insurance law and eligibility criteria and is working with the Ministry to incorporate the lessons learned from its projects into a draft Health Insurance manual.

As a result of the campaign, SUPFW has increased its membership and secured a meeting with the Prime Minister to discuss suggested amendments to the health insurance law.

EFFECTIVENESS OF USAID CIS CAPACITY BUILDING

H. Did your organization benefit from institutional development assistance, capacity building or technical assistance under the grant?

Institutional Development Assistance, Capacity Building and Technical Assistance

SUPFW reported improved financial management and internal control systems, program & grant management capacity, and organizational management and sustainability.

SUSTAINABILITY

I. Will the benefits/outcomes that resulted from the project' activities sustain following grant closure? Which outcomes will be sustained and why?

Enhancement of Sustainability

As a result of USAID CIS funding, the grantee reported the following indicators of CSO sustainability:

- Improved organizational capacity. SUPFW was particularly active and successful in identifying and seeking to build local constituencies.
- Financial viability. SUPFW reported improved financial management.
- Advocacy capacity. SUPFW cooperated with local and national governments, formed an issue-based coalition and conducted a successful advocacy campaign at the local level.

SUPFW is currently expanding the project to other areas. The health insurance must be renewed every two years and it is hoped that women now have the information they need to renew it and to pass on the information to others. MoSD has drafted a manual with its health insurance instructions, and SUPFW is expecting that the outcomes of its work in additional geographical areas will be included in the manual.

Impediments to Sustainability

Information remains mainly with one or two people within the grantee, mainly because there is little or no succession planning. It is therefore difficult to see if and where knowledge and skills are passed on and if others are given decision-making or leadership roles within the organization.

CONCLUSIONS

The project was relevant to the issues identified in the project descriptions and the context in which it was implemented. It responded to specific needs in the communities which were identified through an analysis of the legal framework allowing or prohibiting women farmers from accessing health insurance. The project took into account the specific challenges, risks and potential negative consequences to women accessing and participating in activities.

The project was aligned with national and international agendas, specifically the Jordan Health Insurance Law. The project also fell under the goals of the USAID Jordan Country Development Cooperation Strategy 2013-2019.

SUPFW achieved their planned activities. Where changes were made to project activities, they were a result of the situation on the ground and did not affect overall project implementation or outcomes.

The project achieved most of its planned outputs. There were many reasons for this, including the fact that the grantee enjoys high credibility in its community, that the project was creative in increasing women's access to activities and that the project actively engaged government officials and CBO leaders. There was a delay in the achievement of some outputs, mainly due to miscalculations of timeframes and administrative delays.

SUPFW realized life-improving, and perhaps life-saving outcomes.

There is some understanding of HRBA principles of engagement and participation among the grantee staff, but the grantee does not relate it to a human rights based approach. Gender sensitivity is not systemized within the grantee in general, and therefore was not systemized within the project.

The organization coordinated with civil society organizations, relevant ministries and government institutions on the local level, and to some extent, a national, level. These coordination mechanisms were one of the keys to the project's successes.

SUPFW is technically and administratively better off than it was before the project.

Due to improvements in organizational capacity, financial viability and advocacy capacity and the cascading effect of knowledge transfer among beneficiaries, there are indications that project outcomes will be sustained. However, there are also some impediments to sustainability, including a lack of succession planning and knowledge transfer among the staff.