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## INITIATING AND MAINTAINING INCOME GENERATING ACTIVITIES FOR JORDANIAN WOMEN

Small-scale enterprises led by women in the dryland regions of southern Jordan have the potential to reduce poverty and boost rural incomes

An initiative targeting women in southern Jordan is tapping traditional knowledge and the sustainable use of local resources to initiate small-scale enterprises capable of generating monthly incomes of 250 USD. These activities have the potential to raise household incomes, improve livelihoods, and strengthen the independence of women.



A modest investment in dairy production can reap significant returns, helping to boost incomes and reduce poverty in target areas

*Source: "pictures from project managers"*

### Points to Consider

- Participatory approaches: including women in the project design helps to effectively identify needs, the availability of resources, and existing expertise and knowledge
- Initial assessments: household economic surveys help to prioritize target beneficiaries; marketing assessments help to identify potential customers and markets
- Women associations: act as a liaison with government officials, providing women with a voice and helping to extend training and secure funding for beneficiaries
- On-going support: ensure that assistance and advice is provided after enterprises are initiated to ensure long-term sustainability and benefits

### Purpose

This briefing describes preliminary work on a project that is providing income-generating opportunities for women in southern Jordan. It is aimed at policymakers, donors, and other potential partners and supporters.

### Suitability

This intervention is suited for dry land areas where funding is available for the financing of small-scale income-generating activities.

### The project in numbers

- Number of women receiving training: 1300
- Number of women establishing enterprises: 400
- Total investment in enterprises: 1.5 million USD
- Cost of each enterprise: 500 – 5000 JD

### Partners

Agriculture Credit Cooperative (ACC)  
Mu'tah University

### Contact

Mr. Mamoon Al Adaileh  
Sustainable Land Management Officer and  
Technical Coordinator  
Agricultural Resource Management Project  
Phase 2  
Ministry of Agriculture of Jordan  
Karak, Jordan  
Email: manmarees@yahoo.com

This initiative is being implemented in three regions - Karak, Tafilah, and Ma'an - which suffer from high rates of household poverty and a range of debilitating environmental constraints: high rates of erosion, extreme water scarcity, and low annual precipitation rarely exceeding 300 mm/year. Communities also endure poor roads and infrastructure which limit access and income generated from agriculture.

Part of a much larger government scheme to raise agricultural productivity in degraded areas, this initiative complements efforts to promote conservation and rehabilitation in target areas.

Activities include food processing, dairy and pickle production, and the harvesting of mushrooms which are creating new economic opportunities for women who were previously marginalized and unable to contribute to household income.

Empowering women to manage small-scale income-generating enterprises has increased their independence, raising their status and helping them to more effectively participate in decision-making - at the community and household level. These positive developments are being sustained through training which is targeting 1300 women

Economic impacts have also been positive: approximately 400 women have initiated income-generating activities, and investments in businesses and enterprises exceed 1.5 million USD. Initial indicators suggest that women are already experiencing moderate returns on their investments. For example, an initial investment of 500 JD to finance bakeries is generating, on average, around 200 Jordanian Dinars (JD) per month. After loan repayments and other costs have been taken into account, female bakers can expect a net profit of up to 88 JD.

The project emerged during community consultations, a response to demands from women who requested assistance so they could more effectively contribute to household income and provide for their children and families.

Initial assessments investigated viability and potential economic opportunities - taking into considerable existing expertise, knowledge, and resources - and surveyed household characteristics in order to target poor and vulnerable women.

Activity	Investment cost	Running cost + loan repayment (monthly)	Total revenue (monthly)	Net profit
Food processing Shrak bread	500	122	200	88
Dryers, pastries and pickles	500	28	75	47
Raising sheep and dairy products	3000-5000	60	169	109
dairy products	800-1100	60	147	87
Mushroom production*	500	117	180	63
Chicen for egg production	500	0	35	35

TABLE: The returns on investment that target beneficiaries can expect

Source: "pictures from project managers"

An inclusive and participatory approach encourages women to form groups or associations which act as a liaison between communities and government officials. These groups are also charged with the responsibility of raising awareness - extending the concept to other villages and leading training sessions that equip other women with the know-how to implement and maintain their own enterprises.

Associations are also used to help beneficiaries navigate financial hurdles and obstacles. Access to funding can be facilitated through informal 'saving and credit' groups - groups composed of women who pool financial resources and provide 'start-up' funds to finance the projects and income-generating activities for each member.

These groups can also act as guarantor - helping to remove an obstacle that often prevents poor women accessing credit from financial institutions.

Finally, the initiative aims for long-term sustainability - support is on-going and participating women are able to access advice, support and feedback to improve the economic impact of their enterprises and ultimately raise their income.

