



## JORDAN: HOMES NOT HOUSES

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“During our study, we recorded dozens of case studies. Avo Mahmoud, an older man, father, and husband is typical. He has 13 children, six daughters and seven sons; two older daughters are handicapped. His health and age prevent him from working so his wife, Om Mahmoud, is the family bread winner. She helps out in the local elementary school and earns about \$115 a month to support all 15 household members. Abo Mahmoud’s house in the village has two rooms—one is 16 square meters while the other is nine. Despite the cold Jordanian winters, the house has no window coverings, only open space where glass and shutters would normally be. There is no kitchen; the family uses a corner of one room for preparing food. In winter they share the few blankets they have to stay warm. The bathroom is located outside the house—a half square meter construction lacking a roof. The home has no indoor access to water, no electricity, or even a mattress to sleep on....”

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# THE NEAR EAST FOUNDATION ANNUAL REPORT 2004

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**" When asked about poverty, Om Mahmoud responded, 'Just look around you. You'll have the answers.' So we did just that and the answers were all too apparent. The situation of Abu Mahmoud and his family is not unique. Thousands in his own village live similar lives; tens of thousands across Jordan are the same."**

**- Majdi Qorom  
Jordan Program Manager**



In a new twist this year to other long-standing activities in Jordan, the Near East Foundation has taken on a long-overlooked problem in urban settings. Things may look nice and tidy from the outside—but there's a different view to be had behind the closed doors of many of these houses, it was discovered during initial research. Here poverty is not the usual shantytown tin-house variety found in many developing countries. In fact, NEF staff repeatedly were surprised at how extreme the housing situation was for so many Jordanian families in the Ar-Russayfah district, where we are working.

Located in the Zarqa Governorate, where many NEF activities are concentrated, Ar-Russayfah is home to 200,000 people. While statistically one of the poorest districts in the country, it appears no different than a number of others with its concrete housing built during the economic boom of the 1970-80s. NEF conducted housing assessments in cooperation with the government Ministry of Social Development and eight community-based societies.

With a board of seven women, the Working Women Society was selected for the first phase of the project: establishment of a credit fund providing home improvement loans to poor households. Initially it covers maintenance and repair costs for roofs, windows, bathrooms, sewage systems, electrical wiring and physical appearance. As with our other credit initiatives pioneered in Jordan, the group received NEF training and technical assistance to set up and maintain the lending system.

Operated according to lending practices appropriate to Islamic law--the fund will provide up to \$1,000 loans to be repaid over two-to-three years. About 35 families are expected to be helped during this first year of operation, with expansion in the second year dependent upon results, available funding and field findings.

NEF is partnering with the Kuwait-based International Development Foundation, which to date



has provided seed capital for the fund; and seeking additional cash contributions and guarantees to expand this very innovative urban undertaking.

It is but the latest twist in our dozen-plus years of work with Jordanian non-governmental organizations and government agencies to establish community-based credit—for which we are well respected and uniquely influential. Literally thousands of people have received loans that have enhanced their livelihood and improved their living conditions; entire communities and many organizations have benefited from our finance, training and support services in this area.

**“The Kafa’a project is increasing farmers’ awareness about irrigation water use efficiency and the benefits that this could have for individuals and the community as a whole. We have conducted a number of meetings with local farmers introducing fish farming methods, concepts and objectives as well as assessing their willingness to participate. Using case studies from NEF’s previous work in the field, we have demonstrated that small farmers can increase their income by up to \$850 a year from fish farming activities in their irrigation ponds. A number of farmers have even suggested establishing a specialized fish-farming cooperative.”**

**- Hajem Haleseh  
Jordan Country Director  
Near East Foundation**

In this same Zarqa Governorate, NEF is at work on a large aquaculture/fish farming program, building upon previous experience going back to the 1980s. Particularly intense activity has been underway since March with the creation of 56 new farms in the Jordan Valley, through a grant from Kafa’a (translated from Arabic as “efficiency”). Kafa’a is a new water project launched in October 2003 by the Jordanian Ministry of Water and Irrigation with the support of the US Agency for International Development.

Using a revolving fund, since March loans have gone to 127 farmers of the Ghor Safi, Fefa and Ghor Madsous Agricultural Cooperatives to begin fish farms in their irrigation ponds. They have been used for so-called “fingerlings,” young fish, as well as eight months of fish feed. Careful nurturing by NEF technical assistance has included on-the-job training for agricultural extension staff and all participating farmers, as well as weekly site visits made to every farm. In addition, eight fishponds are being used as control and observation sites for water testing and experimentation.

Of course there are always unforeseen problems like possibly harmful pesticide and detergent containers placed close to ponds or one farmer spraying to eliminate wild weeds on his pond’s edge, killing a large number of fish. But so far fish are growing at very acceptable rates and expected to reach market size of 300-350 grams by early fall. The project is expected to provide valuable supplemental income during the winter season when revenues from agriculture are low or nonexistent. Potentially 550 farmers could be involved in this first of three planned phases.

Over its five-year duration and employing a multi-faceted approach, the project is expected to

substantially raise the efficiency of farmers with the use of new technology, crop substitution, irrigation methods and training, while avoiding duplication of effort. Such changes could impact up to 80 percent of Jordan Valley and Zarqa Basin farmers.

Hajem Halaseh, Country Director for NEF programs in Jordan, holds a master of science degree in fish farming engineering, and since 1989 has coached and supervised fish farming in other sites in the Jordan Valley, Al-Showneh and Azraq.

NEF's first fish farming activity took place in the oasis of Azraq in 1986 and based on that success, another dozen project sites were identified. Medium-scale commercial operators were attracted by the opportunity to diversify their cropping away from an over-reliance on vegetables. Fish had high value--to consumers because of its healthy nature; and to government because local production could reduce dependency on foreign imports.

In 1999 NEF moved fish farming into the Jordan Valley where nine small farmers received fingerlings, fish feed and technical assistance—including training about proper fish care and fish feeding and how to monitor pond health by checking water temperature, oxygen and algae levels. Demonstrating their commitment, the farmers literally “bought into” the program by contributing their own money to help cover fish feed costs. In 2001, 10 new farmers joined. In addition, NEF managed two demonstration farms in Gor Al-Safi to stimulate interest and lend credibility to fish farming in the area. In 2002, yet another 50 farmers joined.

That gradual, careful build up provided the firm foundation for this spring's major boost in activity planned for the next five years. Our previous experience has proven most valuable and helped avoid such problems as fish farming being viewed inappropriately as a get-rich-quick scheme, improper pond design and/or inexperienced management and farmers asking for help only after difficulties had arisen.

As the program has spread, NEF has helped raise the livelihood of low-income farmers across Jordan. In addition, the program benefits hundreds and hundreds of families in villages that now have greater access to an inexpensive source of protein. Even the farmers are surprised at the results: “I can't believe the size of the fish I raised,” said one. “This increases my income by at least \$750-850.”

Based on that kind of success, the Near East Foundation will take its fish farming model beyond Jordan's borders, to Gaza and Sudan.



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