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Khaled Bin Al-Waleid's General Voluntary Society serves a community of 3,000 people who live in a starkly dramatic setting in steep hills 40 kilometers south of Jordan's capital city of Amman. There are 120 members in the society managed by a board of seven and assistance of four full-time women volunteers. The community-based organization began in 1991 with the goals of increased education and health awareness, vocational training, and support for school children. "We've reached almost all our goals, including community-based credit," reported Mamdouh Hawatmeh with evident satisfaction.

And their achievements are most impressive, particularly given such evidently difficult circumstances. The General Voluntary Society conducts informal classes supplementing the available school programming and in 2005 held 14 workshops on subjects such as women's and children's rights, business awareness, care of the elderly, as well as for kindergarten teachers in conjunction with the kindergarten and nursery school they maintain. Indeed, they made such a good impression in 2001 when His Majesty King Abdullah II visited their community, he donated a bus to their kindergarten program. On the health front, the society ran an eight-week training program in family planning this year with 20 women participants; and also conducted a workshop on the importance of a pre-marriage health examination.



In addition, the society has a gallery space to display and sell products created by village women and provides other income-generating activities. Two dunums of land have been set aside for olive tree cultivation. They maintain the natural water springs in the breathtakingly beautiful valley below benefiting 20 farmers, who grow wild mushrooms, tomatoes, cucumbers, green peppers, olives, eggplant, figs, and guava. The catchment area for three farmers costs \$4,225; and their newly-constructed water tank and concrete canal collects precious rainwater for five farm houses. "If we had more money, we could do more reservoirs," Mr. Hawatmeh added. For his part, Falah Khlaf needs water to irrigate his olive grove. A concrete wall and a cistern has the potential for 80 cubic

meters of water, helpful for three or four families.

The society also wants to establish a local bakery and use their bus to distribute baked goods throughout the area. They figure the bakery would cost about \$140,000 with their 30 percent share raised from cash and building rent. They estimate profits of \$4,225 annually, in turn used to expand their programs, even into nearby villages. In addition to income generating activities, the society has donated \$8,450 in direct cash assistance to 300 poor families as well as to orphans and widows in their community.



But it sounds like Mr. Hawatmeh is most proud of their NEF-funded credit program, which has assisted 58 families so far, creating small businesses like a grocery store, restaurant, and making possible the additional income that comes from raising rabbits, chickens, cows and goats. A case in point, one village women, the wife of a bus driver and mother of six children, took out a loan of \$700 two years ago and bought six goats. Their milk, yogurt and butter products were used by her family and sold. She repaid the loan in full at \$35 a month and now wants another to raise turkeys.

Loans average about \$700 with a maximum of \$1,400; run for two years; with the monthly payment about \$35. In three years they have made \$4,000 from fees and boast an impressive 96 percent repayment rate. About 75 percent of the businesses they staked with \$14,000 are still

going strong, and now have tripled in value to \$42,300. The society has only \$425 left to repay of the \$16,000 NEF provided to get them going, along with training and technical assistance, like designing the application form, determining the selection criteria, and analyzing how much money is needed.

For all these reasons, Khaled Bin Al-Waleid's General Voluntary Society met the *Qudorat* Project's stringent requirements and was selected to be one of 30 finalists from among 300-plus applicants. Society members have participated in intensive NEF training sessions over the past months.

Near East Foundation opened its Jordan office in 1936 and since that time has been a prime mover in training and capacity-building for Jordanians and Jordanian institutions, culminating most appropriately in its leadership in 2005 of the *Qudorat* Project, Arabic for "capacities" and a most appropriate translation. A televised ceremony in December and subsequent national media campaign officially launched this ambitious, multi-year, multi-million program. It aims at nothing less than strengthening the country's civil society, boosting non-governmental, community-based organizations and their traditional services, while enhancing their income generation potential.

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In yet another major thrust, NEF has been very intensely involved since last year in the creation of new fish farms in the Jordan Valley, working with small farmers to raise fish in existing irrigation ponds for both home consumption and sale. Further, NEF has been busily planning with the Jordanian government for a large aquaculture/fish farming program for the Zarka Governorate. This grand-scale proposal, involving the wider community—not just agricultural sector, uses NEF's 20 years of solid expertise since its first introduction of fish farming in rural areas in the 1980s.

It would create a major center for aquaculture promotion in the region; provide recreational facilities for the people of Zarka and surrounding areas; increase water availability for bio-saline agriculture; and promote environmental education and applications throughout Jordan. Such changes ultimately could impact up to 80 percent of Jordan Valley and Zarka Basin farmers.

A LONG JOURNEY

These exciting latest developments really go back much further, building upon NEF's work in Jordan since the 1930s with the founding of an institute for teachers in Trans Jordan in conjunction with the American University of Beirut, later attracting many Jordanian students to a new College of Agriculture, and by 1952 to an Institute of Economic Research. Over the decades NEF honed an approach based on agricultural extension in combination with comprehensive rural reconstruction—improvements in rural living, increased farm production, and an emphasis on the family. In every instance, programs were requested, begun, and financed by the people themselves.

From the beginning our kind of technical assistance meant bringing scientifically skilled people to live in Jordanian villages—where they stayed in the background. Our funding focused on providing education that stimulated Jordanian villagers to freely undertake helpful change. By any standard, the Near East Foundation pioneered international technical assistance in Jordan, reaching people of all economic and social levels. In recognition of these contributions, His Majesty King Hussein awarded NEF the Jordan Star of the Second Order in 1971, "for valuable work...in the domain of social service and economic development"— which continued on a grander scale and with more sophisticated techniques in 2004-05.

Through the years NEF programs evolved, reflecting changing local conditions and new opportunities. In the 1980s NEF expanded into urban settings, promoting health and social services through local community-based organizations for the first time; and introduced fish farming in the rural areas. By the early 1990s this now vast experience focused on local economic development, promoting small businesses and income-generating activities in both cities and the countryside.



NEF was the first to introduce micro-credit to Jordan and since the early 1990s has been a major player in assuring equitable access to credit, promoting income-generating activities, and supporting small and micro-enterprise development. Today NEF-Jordan is a primary resource for training, teaching materials, and technical assistance for more than 200 community-based funds; and now works with local banks and private sector companies to increase capital flows to these funds.

In the Zarka Governorate, in cooperation with the Jordanian Ministry of Social Development and local community-based organizations, NEF more recently has conducted housing assessments and established credit funds for home improvement loans to poor urban households. Over the years thousands of Jordanians have received loans and enhanced their livelihoods and living conditions as well as many organizations and

literally entire communities.

NEWEST EFFORTS

NEF's innovative approaches to problem-solving and technological innovation continued in 2004-05, particularly evident in its leadership of *Qudorat*, our largest project ever in Jordan, consolidating 15 years of capacity-building experience with community-based organizations there. With a \$2.5 grant from Jordan's Ministry of Planning and International Cooperation's Enhanced Productivity Program, NEF is the principal agency in a consortium of Jordanian non-government and private sector institutions, including the Jordanian

Hashemite Fund for Human Development and Dajani Consulting, a private firm. Contracts were signed October 19, 2004.

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There are 5,000 community-based organizations across Jordan offering a wide range of services and activities. By supporting them with a new and creative approach, *Qudorat* aims at far more than training and technical assistance, but fully integrated institutional change in Jordanian civil society that will enhance and sustain these institutions and the contributions they make to their communities. Simultaneously *Qudorat* is encouraging income-generation, job creation, local economic development, and small and micro-enterprise throughout the country.

NEF's long-time Jordan Program Manager Majdi Qorom is directing the Near East Foundation consortium, which brings together a group of experienced and dedicated professionals, skilled in organizational needs assessment, participatory strategic planning, custom-tailored training and technical assistance as well as old-fashioned hand-holding and cheerleading. They are working with management, board members, and community representatives, equipping them with the tools and practical assistance--to take a new look at old ways of doing business; redefine their relationships with existing and potential partners; and reform from within and reach objectives.

Further, *Qudorat* intends to instill a better sense of direction, encourage commitment, and design interventions, then measure results. Once assessed, the information, materials, systems and lessons learned will be available for later expansion that should prove less costly and even more effective. At the same time NEF is "linking" these institutions together for the first time, boosting Jordan's role in Internet applications and information technology. Every participating organization gets a computer with scanner and Internet connection.

According to Manager Qorom, "*Qudorat* aims to encourage public involvement, expand private financing as well as positive governmental practices.... In short, this is an integrated, goal-oriented methodology and social change strategy. It's citizen-driven and asset-based. The decentralized approach to implementation will strengthen the sector and leave something to build on for the future."

By the end of this fiscal year, *Qudorat* had received an overwhelming response to its request for proposals—over 300 community-based organizations from six Jordanian governorates applied by the January 6 deadline. NEF revolutionized the sorting process by entering applications on a web-based system for transparent tracking of progress, and later, selection of the 30 finalists.

They were announced in Amman in April amidst much fanfare, attendance by officials, and press coverage. Finalists included 18 charitable organizations, eight cooperatives, two culture centers, and two sport clubs. Interestingly, nine of the finalists provide services to women. Not incidentally, NEF spent a month explaining to organizations that were not selected—why they did not win, considered a helpful process for a future application.

Qudorat field trainer-motivators immediately began to compile basic information on the 30 communities served by the finalists for baseline studies and later market research and business development activities. Twenty of the finalists will receive financial assistance for income-generating activities. In conjunction with the announcement of finalists, a day-long orientation immediately launched the training phase of *Qudorat*.



By March more than 7,800 visitors had checked out the project website, about 18 percent from outside Jordan, indicative of international interest gradually growing each month. Also in March the first youth volunteer group was established to participate in *Qudorat* activities, particularly research and marketing, with two more planned. In April an intensive series of workshops and training exercises began for more than 200 trainees, carried out by 30 instructors at more than 40 locations in six governorates.

Next came institutional needs assessments at each community-based organization, prepared and piloted by NEF's Cairo-based Center for Development Services, profiling each

organization and where reform was most needed. These findings then became the basis for further planning at the three-day workshops on participatory strategic planning and visioning, to evaluate the general environment in which these organizations operate. Parallel with this training, *Qudorat* staff met with participating organizations to explore business concepts and ideas for income-generating activities.



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