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**CRS Income Generation Project
for Rural Women**

Final Project Evaluation

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March, 1989

ACKNOWLEDGEMENTS

The evaluation team would like to take this opportunity to thank USAID/Jordan for their interest and valuable feedback throughout the course of this evaluation.

In addition, special thanks go to all CRS/Jordan staff, in particular Vicki Denman and Rola Qumei, for their time, assistance and genuine cooperation in allowing the team to objectively assess the quality of their work under the CRS Mafraq Industrial Sewing Project.

The evaluation team also gratefully acknowledges the cooperation and generosity of the individuals involved in the CRS Mafraq project from the Ministry of Social Development in Amman and Mafraq, The Arab Women's Society of Mafraq, Queen Noor Al Hussein Foundation and also all the production workers and project management team at the Mafraq factory without whose interest, and thoughtful comments this evaluation would not have been complete.

8. Responsible Mission Officials:

- a.) **Mission Director(s):** Walter Bollinger
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9. Previous Evaluation:

Mid-Term Evaluation, November 1985
by Isabel Nieves, International

Center for Research on Women

10. Cost of Present Evaluation:

	Person Days	US\$ Costs
a.) A.I.D./Washington PPC/WID Contractor Tulin Pulley (salary not included)	23	1650 (USAID) 1464 (PPC/WID)
b.) International Center for Research on Women Margaret Lycette	23	5000 (USAID) 12,456 (PPC/WID)
TOTAL		20,570

PROJECT IDENTIFICATION DATA

1. Country: **Jordan**
2. Project Title: **CRS Income Generation Project for Rural Women in Jordan**
3. Project Number: Grant No: **278-0258/0260-00**

4. Project Dates:

- a.) Project Agreement: **August 1, 1984 - July 31, 1986**
b.) Project Extensions (with funding sources):

August 1, 1986 - September 30, 1986 (sales proceeds)
October 1, 1986 - March 31, 1987 (USAID/Jordan)
April 1, 1987 - December 1, 1987 (CRS)
December 1, 1987 - February 15, 1988 (CRS)
February 15, 1988 - June 15, 1988 (CRS)
June 15, 1988 - November 30, 1988 (CRS)

- c.) Final Obligation Date: **FY86 (planned)/FY87 (actual)**
d.) Most Recent PACD: **??**

5. Project Funding: amounts obligated to date in dollars or dollar equivalents from the following sources

- a.) A.I.D. Bilateral Funding (Grant): **US\$ 248,860**
b.) Catholic Relief Services: **US\$ 108,697**
c.) Ministry of Social Development: **US\$ 9,000**

TOTAL US\$ 357,557

Note: CRS and MSD also provided in-kind contributions which amounted to approximately \$45,442.

6. Mode of Implementation: **A.I.D. Direct Contractor**
Catholic Relief Services/Jordan
7. Project Designers: **Catholic Relief Services/Jordan USAID/Jordan Government of Jordan,**
Ministry of Social Development

EXECUTIVE SUMMARY

The final evaluation of the Catholic Relief Services (CRS) Income Generation Project for Rural Women in Jordan took place during the period February 27-March 9, 1989. The purpose of this evaluation is to review the process of design and implementation, and the accomplishment of project goals, and to identify constraints in achieving project objectives.

The evaluation team included Ms. Tulin Pulley, AID, Office of Women in Development (WID); Ms. Margaret Lycette, International Center for Research on Women (ICRW); Ms. Vicki Denman, CRS/Jordan; and Ms. Rola Qumei, CRS/Jordan. The method of evaluation utilized key informants and guided interviews, supplemented by review of project documents and correspondence.

In 1984, USAID/Jordan awarded a grant of \$200,000 to Catholic Relief Services (CRS)/Jordan to initiate an income generation project for women: a sewing center to manufacture school uniforms and children's clothes. The project was to be implemented over 24 months by CRS in coordination and cooperation with the Ministry of Social Development (MSD), the Vocational Training Corporation (VTC), the Jordan Cooperative Organization (JCO), and the Arab Women's Society (AWS) of Mafraq.

Problems unforeseen in the project feasibility led to delays in training and production. Nonetheless, due to the proficient management of the Project Director and the excellent work of the CRS Community Development Specialist, most of these obstacles were overcome. Throughout its operation, the project had difficulty recruiting and retaining appropriate marketing specialists, because women or men with these skills are in short supply in Jordan, let alone the Mafraq area. Similarly it became apparent early on in the project that there were few well qualified candidates for the post of production technician.

In November, 1985 a mid-term evaluation noted that project management was single-handedly performed by the Project Director with the help of the CRS Country Representative and the Community Development Specialist. Moreover, it seemed unlikely that the Arab Women's Society's attendance at weekly meetings and occasional contact with the project director would qualify them to take over the project at any point, regardless of how well CRS had trained the production and supervisory staff at Mafraq. It was also recommended that alternatives to the cooperative organizational model be considered.

Finally, all participating agencies agreed that transfer of the project to a private sector enterprise would fulfill the project's goals of becoming self-sustaining, and this option was pursued by all parties to the project. Because the original project grant vested title to the project in the GOJ following termination of USAID funding, Cabinet level approval of the project's sale to the private sector was required. This approval was denied because compliance with fiscal regulations governing disposal of excess government property would have involved dismantling the project and to some extent because the GOJ's attitude was that "social development projects" should be protected and controlled for social benefit rather than being left to the private sector. With both CRS funding and USAID funding having been terminated, the project was handed over to the Ministry of Social Development in November, 1988. In March, 1989, during the period in which this evaluation took place, the project was finally officially transferred to the Noor al-Hussein Foundation.

Findings and Conclusions:

All agencies involved in executing the project shared a strong commitment to income generation by creating opportunities for women's employment in a remote area of Jordan. As the ultimate goal, the project aimed at establishing an industrial sewing production cooperative owned and operated by women. There was some inconsistency of long-term purposes resulting from different concepts of income generation which led to disagreements about and constraints on institutionalization.

Inconsistencies of long-term purpose also appear to underlay GOJ expectations for future funding for expanding or replicating similar projects, although project implementation was not affected.

There were various erroneous assumptions made in the feasibility study regarding production, training, marketing and institutionalization options for the Mafraq project. Although feasibility analyses can not fully predict all obstacles to project implementation, CRS Mafraq project's feasibility study was weaker than standard requirements under A.I.D. procedures. In fact, the Project Committee's recommendations seemed to have been overridden by senior management's desire to support the project. The approval of the Mafraq project seems to have been based on trust in the capabilities of key individuals rather than institutional capacities. Lack of institutional capacity is of course one of the main obstacles to development in many countries. Identifying and knowing the extent of the problem is therefore critical so that a project may be designed to assist with the development of capacity, or at least work around its limitation. Despite the weaknesses of the feasibility study, there were remarkable achievements in the Mafraq project; however, through better feasibility analysis valuable funds and time could have been saved in many ways regarding training and institutionalization.

The expectations and performance regarding roles of organizations involved in the project appeared to be a key factor in project implementation and outcome. There were several reasons for organizations not being able to perform fully their expected roles. Some of these resulted from weak feasibility assessments of organizational capabilities. However, some inability to fulfill expected roles also resulted from development of the project proposal by CRS without sufficient involvement and agreement of other participating organizations. Although not recognized as a critical issue in project design, assistance with institution building would have been required in order for AWS to participate in the management of the Mafraq project in view of its future takeover and MSD to develop the capacity for effective replication of similar projects in other rural areas. In addition, of course, AWS willingness and ability to grow into a business-oriented, professional organization would have been required. It is unknown whether or not AWS was interested in such institutional

change, and the question was clearly not explored at the feasibility stage of the project. Another related issue unrecognized during project initiation was CRS's inexperience with enterprise development. At the time, the GOJ and USAID/Jordan were similarly inexperienced. Assistance in marketing and establishment of a cooperative would have been necessary to achieve project's goal of institutionalization. Assistance in these areas were never made available under the Mafraq project. CRS staff feel that even with such assistance, the competitive nature of the garment industry would have made establishment of a cooperative unlikely. On the other hand, USAID recognized the need for additional assistance in training; nevertheless, USAID's existing mechanisms for training project participants were inappropriate for rural women.

A number of important impacts resulted from the CRS Mafraq project that can be categorized as economic, social, institutional, and political. These include steady non-seasonal incomes, increased savings and investment in labor-saving devices, professional work habits, improvement of families' attitudes towards women's paid work, and increased awareness of difficulties involved in implementing WID and income-generation projects.

The benefit-cost ratio of 5.77 is high, indicating that AID's investment in the project generated significant returns. In addition, such a high ratio indicated that the project presents a good opportunity for further effective investment. Should AID consider this a pilot project, and therefore provide additional funding to expand or replicate the project, the benefit-cost ratio can be expected to rise even higher since the project is well established and additional costs will be small relative to additional benefits.

Although the Mafraq production center has not become a self-sustaining women's production cooperative, nor a more standard private sector enterprise, sales of production did cover all production and direct plant management costs by 1986. The project was never able to cover indirect management costs, and although its continuity has been ensured with its transfer to the Noor al-Hussein Foundation, it is not clear that it will cover indirect management costs with the Foundation.

It is generally agreed the Foundation's status will lend visibility to the project and help to ensure support and markets for its products -- principally through good contacts with government agencies putting out tenders and, perhaps, private organizations.

It is not clear that true sustainability of the Mafraq center will be achieved. Although the center will continue to function without USAID funding, this funding may merely be replaced by Foundation funding or at least in-kind contributions in marketing and management. Technical assistance to the Noor al-Hussein Foundation with business development strategies and/or the development of their action plan for the project will improve the likelihood of true sustainability being achieved for the project.

Recommendations:

- o USAID should explore with the GOJ what appear to be differences in AID and GOJ concepts of income generation and appropriate goals for institutionalization of such projects. Specifically, it will be important to determine whether these differences are pertinent for all income generation project or stem, in reality, from divergent views of women-in-development strategies and the importance of applying rigorous standards to WID projects in order to achieve true integration of women into the development process.**
- o Before committing project funding, USAID should determine the accurate feasibility analyses have been undertaken; and obtain from all organizations intending to participate in a project detailed statements of commitment to, and understanding of, their intended roles in the project.**
- o Approval of projects should be made conditional on appropriate feasibility analyses, design, and capabilities of participating organizations, rather than relying on the capabilities of**

certain individuals within the organizations. It should be clear that participating organizations will be able to implement projects even if their staff changes in the course of implementation.

- o USAID's project approval processes, particularly the Project Committee review procedure, should receive careful attention or management should guide such processes but avoid overriding them.**

- o Because many PVOs and local organizations face a complex challenge in moving from a relief to a development orientation, USAID should provide assistance with institutional development and/or technical aspects of project development and implementation when working with such organizations in developing countries.**

- o USAID should consider developing training mechanisms that will be appropriate for and accessible to rural project participants and beneficiaries.**

- o The time frame typically allowed for the funding and development of income generation projects should be expanded to five years.**

- o While the textile industry is often emphasized as a traditional area of women's involvement, USAID should consider funding non-traditional income generation activities for women-- particularly in light of USG restrictions on the development of enterprises potentially competitive with the U.S. textile industry.**

- o USAID should consider continued involvement with the Mafraq project through technical assistance to the Noor al-Hussein Foundation to increase the likelihood that its sustainability will be achieved; and/or funding for replication of the project through the Foundation or other organizations, both which will bring even higher returns to the original Mafraq project investment.**

I. INTRODUCTION

The final evaluation of the Catholic Relief Services (CRS) Income Generation Project for Rural Women in Jordan took place during the period February 27-March 9, 1989. This evaluation, and its timing, had been jointly agreed by USAID/Jordan and CRS/Jordan in order to fulfill the requirement of the Grant Agreement Article II for a full scale evaluation at the culmination of the final eight months of the project. The purpose of the evaluation is to serve as the final project evaluation, reviewing the process of design and implementation, and the accomplishment of project goals, and identifying constraints in achieving project objectives. In addition, the evaluation is to review technical and legal impediments to the creation of income generation projects.

The CRS Income Generation Project, commonly referred to as the Mafraq project, has gained a good deal of notoriety in Jordan and was one of the first projects focused on women to be undertaken by USAID/Jordan. It is, in addition, one of a handful of projects in which USAID has worked with PVOs in Jordan. The purpose of this evaluation, therefore, extends also to a demonstration of the broader lessons that can be inferred from the experience regarding Women in Development projects, PVO projects, and projects attempting to develop self-sustaining private enterprise. These lessons may be important for other USAIDs where, as in Jordan, private sector development is emphasized, but may be constrained by the insufficient technical and management capabilities of PVOs and/or local benevolent societies.

The evaluation team included Ms. Tulin Pulley, AID, Office of Women in Development (WID); Ms. Margaret Lycette, International Center for Research on Women (ICRW); Ms. Vicki Denman, CRS/Jordan; and Ms. Rola Qumei, CRS/Jordan. The CRS members of the evaluation team contributed knowledge and documentation of project history and outcomes, and arranged for and participated in most interviews carried out in the course of the evaluation. They refrained from participating in the analysis of information collected and the preparation of this report, however, so

as to avoid possible conflicts of interest. The method of evaluation utilized key informants and guided interviews, supplemented by review of project documents and correspondence. (See Appendix B for a description of Methodology).

II. PROJECT CONTEXT

The socio-economic surveys undertaken for the project's feasibility analyses indicate that at the time of the project's development only 12 -14% of women in Jordan were participating in the paid labor force. Most of this paid economic activity took place in urban areas while in the rural areas sources of paid employment for women were almost non-existent -- a situation that has not changed significantly since 1984. Rural women in Jordan have traditionally played an important role in contributing unpaid labor to family subsistence. In some areas of the country, most notably the Jordan Valley, women have constituted a large proportion of the agricultural labor force, at least seasonally. Improved technologies and increased mechanization have somewhat reduced women's agricultural activities and alternative sources of paid employment have not grown proportionately.

Recognizing these conditions, the project was designed to develop employment opportunities for rural women through creation of a production center or enterprise. It appeared, however, that rural women would be unlikely to have the skills required to work in and eventually operate such an enterprise. In 1979 the illiteracy rate for women aged 15 years and older was 76.2% compared to 29.9% for rural males in the same age categories. Technical training available to women was limited, for the most part, to courses such as domestic science, child care, sewing, embroidery and handicrafts -- skills not easily transferred to the labor market. The main focus of the project, therefore, became training in industrial sewing and assembly line production, as well as work-related concepts not necessarily familiar to young women in rural areas -- e.g. the need for an eight-hour workday, promptness, consistent attendance, accepting supervision, etc. Thus, the project concept was not limited to employment creation but extended to the notion of industrial training for women in a context in which such training was virtually non-existent.

At the time of its development, the project seems to have been viewed by USAID as an important first step in undertaking women-in-development projects. It was also consistent with the development policies of the Government of Jordan which recognized the need for rural development

policies that would raise the productivity of women in the labor force and create off-farm employment in rural areas (GOJ Five Year Plan, 1981-1986). Finally, its intention of working through a local women's society was important in that it reflected CRS's mandate to work with local organizations.

Since 1984, the development significance of the project may have grown. The GOJ has maintained its interest in rural employment creation and, now that the CRS Mafraq project has become relatively well known, may look to the project for lessons regarding the development of income generation projects. For USAID, the project may now hold much greater interest than it did initially when it was seen as primarily a WID project. USAID has been attempting to build a private enterprise program in Jordan, and the Agency as a whole has begun to emphasize to a much greater extent the important role of PVOs in development aid. Thus, the Mafraq project may now hold lessons not only for WID projects but also for future work with the GOJ and PVOs in the area of enterprise development in Jordan.

III. PROJECT DESCRIPTION

In 1984, USAID/Jordan awarded a grant of \$200,000 to Catholic Relief Services (CRS)/Jordan for an Income Generation Project for Rural Women. The purpose of the project was to raise the socio-economic status of rural women -- specifically, the economic status of women in the Mafraq area in Northeast Jordan -- and to increase the female work force in that area by initiating an income generation project: a sewing center to manufacture school uniforms and children's clothes.

The award was based on a proposal and feasibility analyses (undertaken by CRS and funded by USAID) that suggested a number of income generation activities considered to be economically viable, and identified Mafraq as the location most suitable for the manufacture of clothes. The project was to be implemented over 24 months by CRS in coordination and cooperation with the Ministry of Social Development (MSD), the Vocational Training Corporation (VTC), the Jordan Cooperative Organization (JCO), and the Arab Women's Society (AWS) of Mafraq.

The project began in August, 1984 and was to employ a Project Director, and train and employ a Production Technician and an Accountant/Marketer in addition to 20 production workers and two supervisors. A variety of obstacles immediately became apparent. It was discovered, for example, that the Arab Women's Society had not been informed of the approval of the project grant and could not immediately provide premises for the project; the VTC did not have on its staff an industrial sewing specialist and could not conduct training in industrial sewing techniques nor assist in testing potential project participants' ability in sewing; the MSD project coordinator was not appointed until one month after initiation of the project; etc. These and other problems unforeseen in the project proposal led to delays in training and production. Nonetheless, due to the proficient management of the Project Director and the excellent work of the CRS Community Development Specialist, most of these obstacles were overcome. Twenty production workers and two supervisors were initially hired after having been trained along with potential replacements. They were able to produce goods of competitive quality in the Amman market, although they still required a good deal of supervision

by the project's production specialist. By May, 1985 production of marketable quality had begun. As opposed to only the school uniforms originally planned, the center was also producing professional wear for hospitals, hotels, laboratories, the army, and maintenance workers. Progress in other areas of the project was more limited, however. The need had become apparent for an on-site project manager to be trained in accounting and general management of the Mafrag production center, as well as a marketing specialist, rather than the accountant/marketing position originally envisaged. Training of the first on-site project manager began only in December, 1984, and because the VTC was not forthcoming with appropriate courses, CRS staff had to arrange a one-month training course at several small business and sewing enterprises. Following the resignation of this trainee seven months later, CRS recruited a young member of the Arab Women's Society who was supervised by the Project Director and received training in accounting from CRS's financial officer on a weekly basis. Despite her lack of previous work experience, this plant manager has learned the skills required for her position and has remained with the project since July, 1985. She was not prepared to become a full-fledged project manager until recently, however, rather than in July, 1986 as the original project work plan anticipated.

Throughout its operation, the project had difficulty recruiting and retaining appropriate marketing specialists, mostly because the supply of skilled marketers is limited in Jordan. In addition, travelling alone to Amman for marketing and purchase of raw materials was unacceptable to many Jordanian women. Four women were hired for this position at various points in the project; of these, the first two women hired received a minor amount of training in marketing through the project. During their tenure, however, whatever marketing was accomplished seems to have been due to the Project Director's efforts alone. The other women hired seem to have contributed significantly to improving sales. In fact, one of them was a well-established business-woman with contacts in the private sector. At the time of the mid-term evaluation, it was clear that marketing required a great deal of work and contacts outside the local area and would be a serious obstacle for a local PVO taking over the project as planned -- and even more so when the enterprise was to become a cooperative responsible for marketing its own products.

It became apparent early on in the project that there were few, or perhaps no, women in the Mafraq area well qualified as candidates for the post of production technician. As a result, a production specialist, the only male employed by the project other than a driver, was hired in March, 1985. The specialist worked with several production technician trainees, but the length of training required to develop quality production and the high turnover amongst trainees necessitated that the specialist remain with the project for longer than was anticipated and at a high cost. At the intended time of transfer of the project to a local PVO, the specialist's services were still required. In August, 1985, however, a cutter/designer was hired to work under his supervision; she is now capable of cutting, designing, and introducing new production lines to the production workers.

In November, 1985 a mid-term evaluation noted that project management was single-handedly performed by the Project Director with the help of the CRS Country Representative and the Community Development Specialist. Daily operations management had been transferred to Mafraq, through the establishment of the project manager position, but still required the institutional back-up of CRS-Amman and frequent use of the telephone. It was unlikely that the Project Director could be replaced by a member of the Arab Women's Society, as originally planned, in July 1986. Moreover, it seemed unlikely that the Arab Women's Society's attendance at weekly meetings and occasional contact with the project director would qualify them to take over the project at any point, regardless of how well CRS had trained the production and supervisory staff at Mafraq. It was recommended that CRS begin actively seeking other potential counterpart agencies to whom the project could be turned over. The evaluation also confirmed CRS's conclusion that alternatives to the cooperative organizational model should be considered for Mafraq because the project was not sufficiently well established in the highly competitive garment industry to allow for such a development; and because the project participants were not well versed in the principles of cooperativism and would have no time to receive training in cooperativism given the center's production time requirements.

Following the mid-term evaluation, CRS and USAID began exploring alternative organizational models for the production center. By July, 1986 it was agreed that the center would be turned over to the Jordanian Economic and Social Organization for Retired Service People (JESORS). At the last moment, however, the option proved unacceptable primarily because JESORS's interest in utilizing retired service people and making profits precluded a commitment to maintain the project goal of employing and training women in the Mafraq area. At this time, USAID extended the project grant through March 1987 and provided an additional \$42,000 in funding to temporarily cover project management costs and allow CRS to pursue appropriate transfer or institutionalization of the Mafraq center. An additional \$12,000 was provided to CRS to fund a 12 month contract from January to December 1987 to help prepare for expansion and replication of activities in another CRS project in Jerash along the lines of those proven to be successful in the Mafraq project. It was agreed that the transfer of the project to a private sector enterprise would fulfill the project's goals of becoming self-sustaining, and this option was pursued by all parties of the project.

During 1987, the project continued to improve in terms of both production and sales. In fact, the project was able to compete with the private sector and was awarded some of the largest contracts (government tenders) in the country. Costs of all materials, facilities, and Mafraq-based workers were covered by proceeds from sales. The salaries of the Project Director, the Production Specialist, and the Marketing Specialist continued to be subsidized by CRS. During this period, CRS brought on consultants (IESC, Siegel) to advise on production, management, and marketing requirements for institutionalization. Several proposals from the private sector to purchase the project were considered, the most likely one being from Mrs. Amal Nimri, formerly employed as a marketer with the Mafraq project, and her husband. The Nimris were quite willing to make a commitment to maintain the goal of employing women in the Mafraq area and hoped to expand the project, moving it to larger quarters on land owned by their family in Mafraq and orienting production for export to the U.S. market where they had contacts. In order to do so, they applied to the USAID PETRA project for a loan to develop the enterprise.

While USAID seems to have had some misgivings regarding the sale of the project to the Nimris, these were not expressed to the Nimris or CRS primarily because the GOJ took actions that precluded further consideration of such a sale. Because the original project grant vested title to the project in the GOJ following termination of USAID funding, Cabinet level approval of the project's sale to the private sector was required. This approval was denied because compliance with fiscal regulations governing disposal of excess government property would have involved dismantling the project and to some extent because the GOJ's attitude was that "social development projects" should be protected and controlled for social benefit rather than being left to the private sector.

With both CRS funding and USAID funding having been terminated, the project was handed over to the Ministry of Social Development in November, 1988. Due to uncertainties regarding funding and the project's future, the marketing specialist who resigned in October, 1987 had not been replaced. The project director was now withdrawn from the project and the production center went to a six-hour day, four days a week, in an attempt to continue to provide some income for the project participants. Sales and production levels declined severely. During this period, the MSD deliberated over which social development organization should take over the project. In March, 1989, during the period in which this evaluation took place, the project was finally officially transferred to the Noor al-Hussein Foundation.

IV. PROJECT PURPOSE

The purpose of the CRS Income Generation Project for Rural Women was to increase the productive capacity and the socio-economic status of low-income rural women. All agencies involved in executing the project shared a strong commitment to income generation by creating opportunities for women's employment in a remote area of Jordan. As the ultimate goal, the project aimed at establishing an industrial sewing production cooperative owned and operated by women.

Consistency of purpose among agencies participating in the project can be a key factor in project implementation and outcome. Evaluation findings indicate that although the agencies shared a common objective of employment and income generation for low-income rural women, there was some inconsistency of long-term purposes resulting from different concepts of income generation. While USAID and CRS were oriented to developing a self-sustaining enterprise during the life of project, MSD and AWS were more oriented to developing an income generation project under the auspices of a social welfare organization with the possibility of becoming self-sustaining in the long-term. In effect, over time, the implications of these differences have become more clear.

Principally, the inconsistency among executing agencies with regard to long-term purposes led to disagreements and identification of constraining factors on the form of institutionalization. Moreover, the differences manifested themselves with regard to expectations for future support for expanding and replicating the Mafraq project. MSD regarded the Mafraq project as a pilot WID income generation activity to provide an example for replication in other rural areas. Thus, there was a definite expectation for extension of project and future USAID support for funding similar projects. On the other hand, although the Mafraq project provided USAID and CRS their first experience in a WID income generation activity, i.e. "a pilot", there was no formal institutional commitment on either side to follow-on funding for the extension or replication of the Mafraq project.

Conclusions

Consistency of purpose among participating agencies has been a critical factor in project implementation and outcome. There was consistency of purpose in targeting the Mafraq project to raise the socio-economic status of rural women. However, the inconsistencies that surfaced on the concept of income generation proved to be constraining factors to institutionalization. Although project implementation was not affected, the inconsistencies of long-term purpose also underlies GOJ expectations for future funding for expanding or replicating similar projects.

V. PROJECT DESIGN/FEASIBILITY

In June 1983, CRS received \$59,144 from USAID to conduct an eight-month feasibility study on income generating projects for rural women in the Hashemite Kingdom of Jordan. The objectives of the study was to identify and create "opportunities for the employment of rural women in economically viable projects which will raise their income, productivity, and participation in the labor force." The study also aimed at "means for increasing the skills required to prepare women for participation in income generation projects. The team conducting the study included a labor sociologist and specialists in training , marketing and community development. The study was undertaken in three districts: Aqaba, Mafraq and Karak as well as in two sub-districts: Azraq and Wadi Musa. The criteria used to determine the type of production projects best suited for women in these areas were a) socio-economic structure and the role of women in each community; b) agricultural status and the role of women in agriculture; c) women's educational level and access to training; d) family income levels, in particular women's income generating potential; e) assessment of existing local organizations, societies and cooperatives; f) status of women's employment; g) community attitudes towards women's work; h) women's preferences for employment; i) availability of women participants.

A number of projects were proposed to the communities to identify needs, preferences, technical skills, acceptability by the community, availability of raw materials, market outlets and female labor power. At last, seven were selected for thorough investigation to determine their feasibility for implementation. These proposals included mushroom cultivation, bread-baking, manufacture of noodles, manufacture of school uniforms and children's clothes, manufacture of mughrabieh, educational and recreational toy-making and replication of museum artifacts.

In the final report on the feasibility study submitted to USAID in January 1984, five of these projects were recommended for implementation. These were manufacture of school uniforms in Mafraq, manufacture of Mughrabieh in N. Azraq, educational and recreational toy-making in Aqaba

and Karak and replication of museum artifacts in Wadi Musa. Due to USAID funding limitations and limited CRS project management capabilities, USAID decided to fund only one of these projects. Sewing seemed most feasible to USAID since they perceived this as an activity where women traditionally have skills. Also they expected that production of school uniforms and children's clothiers would have a steady local market demand. Hence the Mafraq industrial sewing project was selected for CRS implementation.¹

There were various erroneous assumptions made in the feasibility study regarding production, training, marketing and institutionalization options for the Mafraq project. In setting production targets, the feasibility study assumed the availability and willingness of skilled manpower to be employed full-time for 300 days/year both at the production and management levels throughout project life. Even if everyone was willing to work full-time throughout the project, this proved to be an unrealistic assumption considering that there are 52 Fridays (a non-working day in Jordan) in a year and that in addition to sick leave, Jordan's Labor Law requires 13 working days of annual leave and 18 days of official holidays for all employees. It was also unrealistic to assume that 8 hour days would be worked throughout the project. It was not until February, 1986 that work orders justified operating at a full-time eight-hour/day schedule.

Moreover, the AWS building, the designated production site, was assumed to be available and adequate for project purposes. In fact, after initial discussions on project concept, no agreement was signed with AWS regarding this project and AWS was not informed of the approval of the Mafraq project. Therefore, AWS was unable to vacate its premises within the anticipated time period. In addition, the power standards of AWS premises also proved inadequate for project purposes.

In the feasibility analysis, raw materials for production needs were considered available in the local market at low cost. It turned out that for competitive quality industrial sewing products, raw

¹ These assumptions proved erroneous as described in the following paragraphs.

materials were only available in the Mafraq market at a very high cost. In terms of market outlets, the Mafraq project initially aimed only at meeting the market demand for school uniforms and children's clothes. However, soon after its initiation, the project realized that the demand for school uniforms was seasonal and saturated. Production lines were then expanded to a variety of professional wear such as for hotels, hospitals, army and airlines.

Based on these assumptions, the expectation was to reach full production capacity in a relatively short time period, raise profits and be able to offer high and increasing salaries to project participants. In fact, not only production targets were not met due to erroneous assumptions but also based on a salary scale survey conducted in Mafraq, the salaries mentioned in the feasibility were found too excessive and considered to eventually become insupportable by the cooperative.

In identifying training needs, the degree and duration of training required for unskilled workers were grossly underestimated. This was based on several erroneous assumptions. First, the 9-11 month domestic sewing course provided by local benevolent societies (such as AWS) was considered to be an adequate base for industrial sewing. Thus, only 5 months time was allowed for training production workers. Based on the expert production technician's assessment during project implementation, the factory workers required at least two-years worth of training and supervision to become fully independent skilled workers.

In addition, feasibility did not consider that a number of women after being trained could choose not to work for various reasons, necessitating also a pool of trained workers for replacement.

Second, for additional training needs, the Vocational Training Corporation (VTC) was expected to provide training and facilities in industrial sewing as well as training for the accountant/marketing officer. It turned out that VTC neither had its own facility for industrial sewing training nor any industrial sewing specialist on its staff to either conduct training or assist in testing the women's ability in sewing. Similarly, VTC also had no ability to train the accounting/marketing officer. Moreover, for specialized training in management and supervisory skills, the feasibility study did not

anticipate any problems arising from attending training courses in Amman, 1 1/2 hours south of Mafraq. In fact, for many families, it was not acceptable to send their daughters away for training and it took tremendous effort on the part of the community development specialist to receive their approval.

In institutionalization, the feasibility study assumed that the cooperative model would be the most appropriate means for transferring the Mafraq project into a self-sustaining enterprise. The local AWS Administrative Council was expected to work with the Mafraq project to strengthen their administrative, management and technical capabilities in order to take the project over in two years time and establish a women's cooperative. AWS experience with service provision was expected to translate into enterprise management without major difficulty. AWS as an institution has been based on the basis of volunteerism and its members as fully employed in formal occupations did not have the required time to devote to the Mafraq project whether to strengthen AWS's capacities or to contribute consistently to its management, especially after the terminal illness of the head of society.

Moreover, it was assumed that the Jordan Cooperative Organization (JCO) would be able to provide expertise in setting up and operating a women's income generation cooperative.

JCO did not only lack expertise in women's income generation cooperatives but legally it could not assist in forming a cooperative.

USAID, in fact, recognized that the feasibility analysis relied on ambitious production targets, underestimated training needs, undefined marketing prospects based on lack of market surveys and inappropriate product pricing, lack of formal commitment from MSD and AWS regarding their involvement in project implementation, and CRS's insufficient staff size and technical expertise to execute the Mafraq project. Accordingly, USAID asked for various modifications and corrections (USAID memo dated 2/13/1984 Ishaq-Bollinger). CRS also recognized flaws in the feasibility analyses and made substantial revisions but could not revise the studies fully due to the depletion of grant received from USAID for the initial eight-month feasibility phase. Under these circumstances,

no serious objections were raised by USAID even though CRS response to USAID concerns was inadequate (USAID memo dated 4/3/1984 Ishaq-Leaty). USAID relied on strong CRS leadership at the time to deal adequately with the identified feasibility weaknesses during project implementation. Similarly, CRS relied on strong AWS leadership at the time to iron out possible problems related to institutionalization.² As a result, USAID funded the Mafraq project proposal without major revisions.

Despite innumerable erroneous assumptions which led to various serious obstacles for start-up and delayed project implementation, due to excellent work of the Project Director and the Community Development Specialist, the project was established and was successful in providing alternative approaches to project implementation especially in the area of training and staff development at the Mafraq factory level. The fact that early in the second year of the project, total wages and expenses of the Mafraq based factory were covered by proceeds from sales was a tremendous achievement under the given circumstances.

It is likely that if some of the major constraints to project implementation were identified during feasibility, there might have been considerable savings on money and time during the initial phase of the project. For example, knowledge of VTC's lack of expertise in training in industrial sewing would have provided for searching alternative options for training prior to implementation. Also, had AWS's capacities been explored fully, perhaps another organization would have been chosen for cooperative development or perhaps another organizational model would have been suggested for project sustainability. These factors would have eased the pressures experienced during the institutionalization phase and allowed for more effective planning.

² CRS Country Director Dr. M. Pfeiffer was transferred from Jordan to Pakistan in the first month of project implementation. The Head of AWS became terminally ill in the first month of project implementation and later died in the first year of the project.

Conclusions

Although feasibility analyses can not fully predict all obstacles to project implementation, CRS Mafraq project's feasibility study was weaker than standard requirements under A.I.D. procedures. In fact, the Project Committee's recommendations seemed to have been overridden by senior management's desire to support the project. In effect the approval of the Mafraq project seems to have been based on trust in the capabilities of key individuals rather than institutional capacities. Despite the weaknesses of the feasibility study, there were remarkable achievements in the Mafraq project; however, valuable funds and time could have been saved in many ways regarding training and institutionalization.

VI. PROJECT IMPLEMENTATION

The expectations and performance regarding roles of organizations involved in the project appeared to be a key factor in project implementation and outcome. Grant Agreement defines a framework for expected roles of organizations throughout the implementation of the Mafrāq Industrial Sewing project. Judgments about performance of roles are based on a) semi-annual reports submitted by CRS to USAID summarizing project progress and providing information on the status of staff, equipment, premises, training, production, marketing, community development, finance and the participation of MSD and AWS in the project; b) other documents and correspondence available through USAID and CRS files and; c) interviews conducted with project participants in Jordan.

1. ROLES OF ORGANIZATIONS

USAID/Jordan

USAID's expected role was to provide \$200,000 for a period of two years and monitor project progress. USAID provided agreed funding of \$200,000 for the initial two years of the Mafrāq project. During this period, USAID also provided for a mid-term evaluation of the project. The evaluation served to determine little achievement made towards institutionalization and suggested an immediate search for alternative options. To assure institutionalization, USAID extended the project for an 18 month period and provided an additional \$54,000 to cover CRS management team salaries for 6 months of that period.

Besides monitoring institutionalization, USAID also offered to assist in training through its participant training and third country training programs as well as in Amman-based training in accounting and marketing. Unfortunately however, the training opportunities offered could not be utilized as they did not address the constraints of rural women, especially those with no previous work or management experience. For many families with conservative socio-cultural values, it was

not acceptable to send their daughters away from home for training. In fact, most of these women had never been outside of their family's protective environment. Even for the very few who had project-supported training in Amman, there was constant supervision and counseling necessary by the community development specialist.

Catholic Relief Services

CRS's expected role was that of implementing agency responsible for recruiting the project management team and establishing the project; training 20 women in quality commercial sewing; training 2 women as instructors/supervisors; training 1 woman as an accountant/marketing officer; providing 24 women with salaried jobs; providing training in project operation for AWS; providing training in supervisory roles to MSD social workers; institutionalizing the project by establishing a women's cooperative sewing production center.

CRS established the project and recruited project management team as expected. Training targets were greatly surpassed and training continued throughout the life of the project to maintain a trained labor pool to meet employee turnover constraints. In fact, the Mafraq project trained 141 women in quality commercial sewing instead of just the expected twenty women. Thirty-seven of these women could not achieve the standard expected. Of the 104 women who achieved the standard for quality commercial sewing, 20 were hired and later resigned (See Appendix Tables 1 through 4) while 64 were added to waiting list to replace drop-outs. Therefore, the project was able to maintain 20 trained production workers throughout project life. Only 6 of the production workers that are currently employed in the Mafraq factory have actually been trained in the first training course (See Appendix Table 5).

Similarly, instead of training 2 women as instructors and supervisors, the project trained 5 women, 3 of which resigned during project implementation. In addition, the project had to train a cloth cutter and a production management supervisor both of which were unidentified training needs during feasibility analysis. Instead of training 1 woman as an accountant/marketing specialist, project trained 2 women in accounting as on-site plant manager, a position again unidentified during feasibility.

Despite surpassing training targets for production and management, CRS was unable to provide training of AWS in project operation due to lack of qualifications and availability of AWS members which were erroneously assumed during feasibility. Similarly, CRS was unable to train an MSD social worker in supervisory skills because MSD did not provide a full-time social worker to the project as agreed.

The project provided 40 production workers and 7 supervisors with salaried jobs at various times over the life of the project, as well as 3 janitors and 1 driver. In addition, 7 women and 1 man were provided salaried jobs in management, marketing and specialized supervision. Thus, instead of expected 24 women, 54 women and 5 men were provided jobs with competitive salaries over the life of the project. (See Appendix Table 6-7).

With regard to institutionalization, all parties agreed following the mid-term evaluation that CRS could not establish a women's cooperative by the end of two years as planned -- a conclusion CRS had reached even before the evaluation. The expectation was based on erroneous assumptions regarding the technical, management and administrative capabilities of AWS and JCO in cooperative development and the readiness of production workers. However, CRS maintained its commitment to institutionalization until project continuity was assured through transfer to Noor al-Hussein Foundation in March 1989.

Ministry of Social Development

MSD's expected role was to provide full-time social worker to assist with community liaison, and to be trained to provide management during transition phase to institutionalization; and to provide funding (\$9000) to CRS to be allocated specifically for appropriate facilities (assumed to be available from the AWS) for the project.

MSD's commitment letter to the Mafraq project was very general agreeing with its concept and

MSD's allocation of funds. The Grant Agreement was submitted in English to MSD precluding full understanding of its content. In turn, MSD/Amman had not forwarded a copy of the Grant Agreement to MSD/Mafraq prior to project implementation. Thus, MSD/Mafraq's understanding of their role in project implementation was a little unclear. Instead of providing a full-time social worker to the project, MSD provided a full-time representative for the first year and a part-time social worker for the second year of the project. Although they were able to assist with community liaison, either their inappropriate status or their inability to work with the project full-time precluded them from receiving extensive training in management.

On the other hand, MSD provided expected funding to CRS for appropriate facilities -- assumed to be available from AWS. The AWS building could not, however, be used due to constraints unidentified in feasibility including the landlord's unwillingness to increase the building's power standards to handle industrial production required by the Mafraq project, the size of the rooms, and their utilization by AWS for other activities.

In addition to its expected roles, MSD initially attempted to assist with transfer of project to AWS, then (based on mid-term evaluation recommendations) facilitated agreement among coordinating agencies to look for alternative modes of institutionalization.

Arab Women's Society

AWS's expected role was to utilize MSD funding to provide appropriate facilities for the project; assist with community liaison, procurement of raw materials, and establishment of marketing contacts; and provide management assistance to the cooperative to be formed at project institutionalization phase.

Although no formal agreement was signed with AWS regarding the Mafraq project and no information was forwarded to the Society regarding its approval, AWS was able to help locate

appropriate facilities for the Mafraq project with a slight delay and at a different site (discussed above) and higher cost than anticipated. AWS members initially assisted with community liaison especially in advertising and family counseling for the recruitment of project participants. The feasibility assumption that women's project makes it acceptable for families to allow their daughters to work was an overestimation c. community attitudes towards women's work outside the home.

When marketing was restricted to the Mafraq area, as assumed by project feasibility, AWS was able to provide assistance and advice regarding raw materials procurement and marketing. However, when marketing expanded beyond Mafraq, AWS was not capable of further assistance. Finally, though AWS provided management assistance to the project for institutionalization, this assistance was inadequate being limited to weekly meetings attended by members of the AWS Administrative Council. Since AWS is organization that operates on volunteer time and actions of its members, the consistent interaction necessary between AWS and CRS was never realized and AWS was not in a position to assist with cooperative development let alone take over the project as expected.

Vocational Training Corporation

VTC's expected role was to provide technical training in commercial sewing and maintenance of machines, and supervise initial on-the-job production; assist with training of the project's accounting/marketing officer.

VTC was unable to perform specified role due to lack of technical expertise and appropriate facilities for industrial sewing both of which were erroneously judged during feasibility phase. VTC neither had the ability to train the accountant/marketing officer as planned. Nevertheless, VTC was able to provide training certificates for supervisors and production workers throughout the course of the project.

Jordan Cooperative Organization

JCO's expected role was to provide instruction to participants regarding cooperative formation, and conduct a specialized two-week course on the topic.

JCO provided lectures on women and cooperatives but was unable to fulfill its specified role because of its orientation toward training in accounting and lack of expertise with management of cooperatives for income generation and women's cooperatives. Moreover, legal constraints unforeseen during feasibility analysis on providing assistance before a cooperative has actually been formed became obstacles for JCO contribution to cooperative development during the institutionalization phase.

Conclusions

There were several reasons for organizations not being able to perform fully their expected roles. Some of these resulted from weak feasibility assessments on organizational capabilities. However, some inability to fulfill expected roles also resulted from development of the project proposal by CRS without sufficient involvement and agreement of other participating organizations.

Although not recognized as a critical issue in project design, assistance with institution building would have been required in order for AWS to participate in the management of the Mafraq project in view of its future takeover and MSD to develop the capacity for effective replication of similar projects in other rural areas.

Another related issue unrecognized during project initiation was CRS's inexperience with enterprise development (although even organizations experienced with enterprise development often have

difficulty institutionalizing such projects). Assistance in transferring marketing responsibilities and skills and establishment of a cooperative would have been necessary to achieve the project's goal of institutionalization. Assistance in these areas was never made available under the Mafraq project. On the other hand, USAID recognized the need for additional assistance in training; nevertheless, USAID's existing mechanisms for training project participants were inappropriate for rural women.

VII. INSTITUTIONALIZATION

I. Cooperative Model

The project was not institutionalized as a women's cooperative in two years as originally planned. The cooperative model proved infeasible for a number of reasons most of which were based on unidentified constraints and erroneous assumptions made during feasibility phase. First of all, AWS did not have the expertise, manpower and strong administration to manage a cooperative. AWS is a social welfare organization managed by women on a voluntary basis providing services and training in domestic sewing, knitting, typing and day care center. It was clear that experience in social service provision could not be translated readily to business management. Similarly, JCO did not have the expertise in income generation cooperatives and women's cooperatives. The assumptions on the capabilities of both of these organizations to help during institutionalization proved erroneous.

Moreover, the cooperative idea was imposed during feasibility assuming that project participants would be ready to form a cooperative and become decision-makers and risk takers at the management level. However, a two-year time framework was inadequate for project participants to be ready to form a cooperative and leadership was non-existent on the part of AWS for this transition.

Although the mid-term evaluation recommended the cooperative model should not be pursued for institutionalization, questions arise as to whether this was a premature conclusion. CRS feels strongly that given the highly competitive nature of the garment industry, cooperative development was not possible. This evaluation, however, indicates that if management capacities of local institutions and/or PVOs could have been enhanced, the highly skilled manpower, worker solidarity, professionalism and sustainability established at the factory level throughout the extended project could perhaps have provided the necessary base for cooperative development.

An important legal constraint unidentified during feasibility that became apparent during institutionalization was the need for Cabinet level approval for legal transfer of a project utilizing government funds to a cooperative (which is considered private sector). However, had the decision been made to pursue the cooperative model, perhaps the necessary legal requirements could have been identified and dealt with appropriately.

2. Profit-Sharing Model

The first alternative to the cooperative model was the transfer of the Mafraq project to a profit sharing model under JESORS (The Jordanian Economic and Social Organizations for Retired Service People). This alternative proved unacceptable in the end to all parties involved in the project largely because JESORS did not share the commitment to maintain employment and income generation for low income women as the key project objective. There seemed to be greater interest by JESORS in profit-making than enhancing women's paid labor force participation. Some administrative decisions by JESORS prior to take-over such as its plans to appoint retired servicemen to three of the four management positions and its lack of plans for the allocation of resources for project management team were also demoralizing. In the end, due to delays in the process of take-over by JESORS and before USAID/CRS/MSD's joint decision to drop this alternative, the Mafraq project was left understaffed and production levels suffered. At this time, the project had completed its original two-year time period and there was uncertainty regarding future funding.

Both CRS and USAID provided additional funding to allow more time to achieve institutionalization; however, the project extensions were short and funding was limited, so there was never sufficient time or funds to do effective planning for an alternative model of institutionalization. (See Project Identification Data Sheet).

3. Sale to Private Sector

The second alternative to the cooperative model was the expansion of the project and its sale to the private sector. This alternative proved infeasible for a number of reasons as well. First of all, CRS as an organization with non-profit status could not legally support the expansion of the Mafraq project into a profit-making business prior to sale to the private sector since all profits would be accruing in CRS's account before the project is transferred to another entity.

Second, USAID had questions whether it would be able to legally support a proposal for forming an export oriented private enterprise since it involved export of textiles to the U.S. Section 559 of the FY 1987 Foreign Assistance Act, more commonly known as the Lautenberg Amendment, prohibits use of foreign assistance funds to support manufacture for export of "textile and apparel articles...except for articles certified by special agreement between the U.S. and-exporting country to be folklore, cottage industry products made entirely by hand...". It is important to note, however, that the Lautenberg Amendment was not in existence at the time of Mafraq project design.

Third, there was a discrepancy between MSD/Amman and MSD/Mafraq in sale of project to the private sector which could have become a serious obstacle for institutionalization. MSD/Amman gave approval while MSD/Mafraq did not want to leave aside community development aspects of the project which in their opinion would have been lost by sale to the private sector. According to one MSD official, for example, an ideal outcome for all income generation projects would be to become independent enterprises under the management of benevolent societies so that social welfare objectives of rural development projects would be preserved.

Finally, a major legal constraint unforeseen during feasibility, the need for Cabinet-level approval for transfer of a project utilizing government funds to the private sector, caused the ultimate bottleneck to institutionalization. The Cabinet decided to transfer the Mafraq project to a social development organization instead of the private sector. The final decision certainly implied that GOJ gave priority to the original social development objectives of the project, namely employment and

income generation for women, as opposed to the ultimate goal of the project which was the establishment of a self-sustaining enterprise with a business approach.

Conclusions

The two-year time frame of the project was not long enough to allow for the development of a production cooperative. Extensions of the project, being unanticipated and of short duration, did not allow for longer range planning and thus did not contribute significantly to institutionalization. In addition, a cooperative could not be developed because the technical and management expertise required for such development was not made available; CRS staff made strong and worthwhile efforts in this regard, but did not have the necessary experience or training. Had assistance been made available in these areas, there may still have been some potential for cooperative development (although as noted earlier CRS feels that the competitive nature of the garment industry made a cooperative unlikely).

The institutionalization process also demonstrates that the Government of Jordan has concerns regarding the propriety of transforming income generation projects that have received government funding into private sector enterprises. Given its social welfare perspective, the GOJ questions whether private enterprise development will facilitate or undermine its rural development and women-in-development objectives.

Finally, the legal questions arising from the attempt to transfer the project to a private sector enterprise indicate that USAID's private sector orientation may be constrained not only by divergent perceptions of host governments, but also by USG restrictions on the development of enterprises competitive with U.S. industries.

VIII. PROJECT IMPACT: COSTS AND BENEFITS

A number of important impacts resulted from the CRS Mafraq project that can be categorized as economic, social, institutional, and political. Economic impacts relate not only to the individual participants in the project and their households, but also to the larger Mafraq community. Based on financial information documented throughout the project, and interviews with key project informants and project participants themselves, these impacts can be described as follows:

1. Economic Impacts at the Household Level

The Mafraq project was successful in increasing the paid employment of women in the Mafraq area. Over the life of the project to-date, 49 women (and 4 men) have been employed for varying lengths of time at wages ranging from 10JD per month early on in the project to 50JD per month in the later stages. Over four years the project paid out wages to participants in the Mafraq area totalling 51,910JD -- equivalent at the \$3/JD exchange rate that prevailed for most of the period to \$155,910. (An additional 4 women and 1 man -- the marketing specialists and the production technician -- were also paid competitive salaries not included in this analysis, since they were not trained extensively by the project).

While salaries received by project participants were a valuable contribution to household income in absolute terms, the fact that the income was steady and non-seasonal was equally important. Unlike income accruing from agricultural activities, these wages could be relied upon monthly to provide a firm basis for budgeting household resources. In fact, for many participants, the reliability of their incomes contributed to their being able to initiate savings for the first time in their households. Several participants developed and participated in informal rotating savings clubs, while others invested in gold jewelry and land either individually or jointly with their families. Interestingly, several participants invested in household durable such as washing machines, refrigerators, or other labor-saving devices, which ultimately contribute to a household's productivity and leisure time.

In addition to the direct employment provided by the project, it some ancillary self-employment also resulted. Several project participants used their project-derived incomes to purchase their own sewing machines and took on paid sewing jobs for their neighbors in the evenings and on weekends. It was not possible, however, to obtain accurate information regarding the amount of income derived from such activities.

Finally, it appears that the project training in professional work habits and skill development, including the concepts of standardization and quality control, may increase the future "employability" of the project participants -- not only in sewing but in other occupations as well. One senior MSD/Mafraq official, for example, suggested that his agency looks quite favorably on employment applications from former project participants precisely because they can be relied upon to have good work habits and to recognize that certain standards of work must be fulfilled in any job.

2. Economic Impacts at the Community Level

At the community level, the project had a notable impact in increasing women's paid labor force participation, generally creating employment opportunities in a rural area, and establishing the largest commercial activity in the Mafraq area. Virtually all those interviewed in the course of this evaluation noted this aspect of the project and felt strongly that it provided a beneficial impact and one that contributed to the GOJ's policies of increasing rural employment and income generation opportunities.

With regard to labor supply, the project created a pool of trained and productive labor, and contributed in a limited way to the creation of a pool of labor with management and supervisory skills. This is a significant impact in a rural area like Mafraq where most activities are agricultural in nature and involve little participation in the formal labor force or the cash economy.

Finally, local project expenditures for the production center's facilities and what appear to be overwhelmingly local expenditures of project-derived incomes have likely contributed to increased incomes for the community, particularly local merchants, through income multiplier effects. In the Mafraq area, where incomes are relatively low, it is likely that marginal propensities to consume are quite high so that these income multiplier effects are substantial.

3. Social Impacts

Reports from the CRS Community Development Specialist, assessments by MSD officials, and discussions with the project participants themselves all indicate that a major impact of the project was the improvement of family attitudes towards women's paid work. Most families moved from feeling resistance to taking pride in their daughters' or wives' work at the Mafraq production center. The attitudes of those in the community not directly involved in the project seem to have changed in a similar way.

Women's incomes derived from this project became an important part of their households' incomes, and seems to have contributed to their increased control over income, increased participation in household expenditure decisions, and ability to deal assertively and effectively with any family problems that arose on account of their work. Early on in the project, for example, five of the twenty production workers employed at the time left the project for one month to assist their families with the harvest. In subsequent harvest seasons, project participants suggested to their families that it would make sense to hire agricultural laborers in their place rather than forego the higher wages paid to them at the Mafraq production center. Their suggestions were accepted, and the families' net incomes increased accordingly.

An interesting and important impact of this project, given the context of tribal relations and concepts of status in the Mafraq community, is the degree to which the project participants learned and accepted the concept of professional relations as distinct from social or ethnic relations. Production

workers at the center initially had difficulty accepting supervision from young women of their own age groups or of, perhaps, different social status. The training and community development provided through the project has overcome such attitudes; production workers and supervisors now enjoy relaxed and smooth relations, regardless of such considerations. This ease of interaction will undoubtedly serve the participants well in future employment should they decide to seek it.

Although it would be inappropriate to make assumptions about the project participants' behaviors outside of the project setting, discussions and interaction with them at the project site revealed a degree of ease with social interaction and self-confidence not typical of their non-working peers.

4. Institutional and Political Impacts

Discussions with USAID, CRS, and MSD staff indicate that these three institutions have benefitted from the Mafraq project through increased awareness and understanding of the potential benefits and difficulties of implementing WID projects and income generation projects in general. For CRS/Jordan, the project provided a WID aspect to their program and also provided a catalyst for their current emphasis on income generation for both men and women (although this interest currently takes the form of smaller projects). For the MSD, and the Government of Jordan in general, participation in the Mafraq project provided a politically beneficial example of their commitment to rural income generation. In addition, at least since becoming so well known, the project has contributed to MSD prestige in Jordan.

There have, unfortunately, been some political costs associated with the project as well. Specifically, failure to turn the project over to the Mafraq Arab Women's Society, although quite appropriate, inflamed some expatriate-local tensions. The Society's members at one point felt that CRS was determined to keep the project from them out of a sense that their "superior" expatriate expertise could never be matched locally despite the fact that the majority of project staff were Jordanian. Such tensions have since subsided with the transfer of the project to the Noor al-Husseini Foundation.

The Arab Women's Society also suffered a loss of prestige in the area, however, since it was clear that, for whatever reason, they were considered incapable of handling the project. A deeper institutional impact is the intention expressed by AWS to avoid involvement in income generation projects involving more than 2 or 3 women -- an unfortunate, although perhaps accurate, sense of being unable to attempt to develop greater capacity.

5. Costs versus Benefits

Over the four-year life of the project, USAID contributed \$248,860 in grant monies; CRS cash contribution totalled \$108,697; and MSD contributed \$9,000. Thus the cost of the project totalled \$357,557.

It is, of course, much more difficult to estimate the value of the benefits derived from the project. At a minimum they consist of incomes derived by project participants over the four-year life of the project, a total of \$155,910 excluding the salaries of the Project Director, Production Specialist, and Marketing Specialists. Thus, at first glance, it might appear that the costs of the project far exceed the benefits resulting from it. It is important, however, to recognize that the project provided more than just salaries to its participants. Rather, they were trained in skills and behaviors that will likely increase their lifetime earning potential. Since the project is continuing with Noor al-Hussein Foundation, and on the assumption that the participants could expect to be paid at least what they earned in the Mafraq project should they seek employment elsewhere, we assume that at least twenty work years are possible for all participants so that additional benefits are valued at 50JD x 240 months x 53 participants for a total of 636,000JD or \$1,908,000 in 1988 dollars. Thus total economic benefits to individuals equal \$1,908,000 plus \$155,910, or \$2,063,910, versus total costs of \$357,557. While these figures do not capture the economic benefits accruing at the community level, nor the social benefits of the project, the resulting project benefit/cost ratio of 5.77 is quite high.

Many questions arise, of course, with regard to whether or not those who have worked in the project

will actually utilize their training and experience to obtain employment elsewhere. The Mafrag project provided a unique set of circumstances, including a workplace in which young women were considered safe and protected from inappropriate contact with men or strangers; such circumstances may not be available at other workplaces and so may preclude the project participants from seeking employment elsewhere. At the least, however, the benefit/cost ratio provides us with an estimate of the value of ensuring the continuity of the project or developing other similar projects.

Conclusions

The benefit-cost ratio of 5.77 is high, indicating that AID's investment in the project generated significant returns. In addition, such a high ratio indicated that the project presents a good opportunity for further effective investment. Should AID consider this a pilot project, and therefore provide additional funding to expand or replicate the project, the benefit-cost ratio can be expected to rise even higher since the project is well established and additional costs will be small relative to additional benefits.

IX. CURRENT STATUS/SUSTAINABILITY

Although the Mafraq production center has not become a self-sustaining women's production cooperative, nor a more standard private sector enterprise, sales of production did cover all production and direct plant management costs by 1986. The project was never able to cover indirect management costs, and although its continuity has been ensured with its transfer to the Noor al-Hussein Foundation, it is not clear that it will cover indirect management costs with the Foundation. The decision to transfer the project to the Foundation came from the Ministry of Social Development, which received title to the project (as per the USAID grant agreement) upon termination of AID and CRS funding. CRS/Jordan was not involved in the transfer decision and had, in fact, earlier rejected the Foundation as a potential "home" for the project. CRS staff feel, however, that since the Foundation was first considered, following the mid-term evaluation of the project, its experience with managing projects has grown substantially. While naturally concerned about the future of the project with the Foundation, CRS and in fact all parties to the project agree that the choice of the Foundation is a good one, given that USAID and CRS/New York did not wish to extend its funding. It is generally agreed the Foundation's status will lend visibility to the project and help to ensure support and markets for its products -- principally through good contacts with government agencies putting out tenders and, perhaps, private organizations. USAID will have an opportunity to monitor the project's progress with the Foundation, since a requirement of the transfer is that progress reports be submitted to USAID for the next three years.

In addition, it is clear that the Foundation will maintain a commitment to the project as one that should provide employment to women, unlike JESORS or other private sector enterprises that might decide to replace Mafraq women with cheaper labor regardless of sex.

Finally, the Foundation seems to have a greater orientation to community development than do other local benevolent societies more focused on relief or social welfare objectives. The Foundation is relatively young and has developed in an era emphasizing economic development, and thus does not

have a long established history of social welfare projects.

Questions do arise, however, concerning the Foundation's willingness and ability to develop the Mafraq production center into a self-sustaining enterprise. Such a development has not explicitly been agreed and conflicting definitions of income generation encountered in the course of this evaluation indicate that the GOJ, the Foundation, and, in fact, USAID and CRS may not agree on what would constitute an appropriate goal in this regard. The Ministry of Social Development, for example, might continue to be opposed to any development viewed by them as transferring the project to the private sector. One senior MSD official indicated, for example, that an ideal outcome for all income generation projects would be to become independent enterprises under the management of benevolent societies -- a contradiction in terms when considered from the perspective of the USAID definition of self-sustaining enterprise.

Definitional issues aside, constraints on developing the Mafraq production center into an independent enterprise might arise for a number of reasons:

First, a plan for developing such sustainability has not yet been developed by the Noor al-Hussein Foundation, although there are indications that the Foundation is hoping to hire an expert on micro-enterprise to help them to do so. Next, the Foundation has not arranged for a transition period or debriefing from CRS regarding the project. Combined with the Foundation's inexperience in management of production enterprises and marketing, this will likely mean that an extended period of learning or trial-and-error will have to be undergone. In fact, the Foundation has already hired a marketer for the project who is actually an accountant quite inexperienced with sales or marketing.

The Foundation has a tentative plan to introduce social services elements to the Mafraq project, such as health and nutrition information centers, which will likely detract from its current enterprise orientation established by CRS. The Foundation-assigned project director also has a more firmly developed plan to introduce a home-based traditional handicrafts component to the project under

which women will embroider at home parts of garments that will then be stitched together at the Mafraq production center. Without intensive training and or management of this component, a decline in the quality of output for which the center is so well known may occur. Moreover, providing the intensive training and management required for such a component will diminish the likelihood of the center's activities becoming financially independent due to overhead costs even heavier than those that have been incurred to-date.

Finally, the Noor al-Hussein Foundation has been experiencing rapid growth in the acquisition and operation of a number of projects, raising questions about the continued ability of its staff to manage yet another project without becoming overextended.

Conclusions

The Mafraq project did, at one point in it's operations, achieve factory-level sustainability. That is, all production costs as well as direct plant management costs were covered by proceeds from sales. In addition, project continuity has been ensured by the transfer to Noor al-Hussein Foundation. It is not clear that true sustainability of the Mafraq center will be achieved. Although the center will continue to function without USAID funding, this funding may merely be replaced by Foundation funding or at least in-kind contributions in marketing and management. Technical assistance to the Noor al-Hussein Foundation with business development strategies and/or the development of their action plan for the project will improve the likelihood of true sustainability being achieved for the project.

X. SUMMARY IMPLICATIONS

It appears that, overall, the CRS Income Generation Project for Rural Women has had a number of beneficial impacts resulting in a high benefit-cost ratio, even when economic impacts alone are estimated. Continuity of the project has been achieved through its transfer to the Noor al-Hussein Foundation. The objective of sustainability through the development of a women's production cooperative or another form of self-sustaining enterprise has not, however, been achieved to-date. The question of whether this objective will be attained under the auspices of the Noor al-Hussein Foundation cannot be answered at this time; the likelihood of achieving sustainability will be increased to the extent that the Foundation obtains assistance with developing and implementing an enterprise-oriented plan for the project.

A number of valuable insights can be drawn from the Mafraq project experience for USAID, CRS, and other organizations that have been or are now involved in the project:

It is clear that reliable and fairly detailed feasibility analyses are required prior to the implementation of income generation or enterprise development projects. Although CRS managed to overcome a number of obstacles unforeseen in the Mafraq project's feasibility analyses, the weakness of these analyses had a number of unanticipated negative impacts. Both CRS and USAID had to provide additional project funding, for example, to develop the project as planned; there were delays in the project's timetable; and the type of institutionalization originally envisaged for the project became impossible. A number of these problems could have been avoided had the project been formulated on the basis of more accurate information.

The project experience also makes clear the critical importance of management and marketing in income generation projects. Accurate feasibility studies must be undertaken to determine whether strong and extensive markets exist, and contacts with these markets must be established early on in project implementation. By implication, it must be assured prior to implementation that the project

will be able to recruit and retain experienced marketing specialists who can establish such contacts. In order to become self-sustaining, such projects cannot rely on very limited markets, especially when economic policies restrict the ability of domestically produced goods to compete with imports.

For income generation projects focused on women, in areas where women's work is traditionally unpaid and takes place within the home or on fairly secluded agricultural holdings, the role of community development is extremely important. CRS recognized the importance of this role and, accordingly, managed to overcome many social or familial barriers to women's work for pay. The status and economic situation of women, as well as that of their families, improved as a result. It is clear, however, that at many critical junctures in the project's experience, failure to work sensitively and sensibly with family concerns would have brought the project to a standstill.

The Mafraq experience also indicates, as have many other income generation project experiences, that time frames substantially longer than two years in duration must be designed for such projects. Self-sustaining enterprises cannot typically be developed until the third, fourth, or even fifth years of operation. This must be planned for at the project design stage since, as in the case of the Mafraq project, stop-gap of time frames and funding limit effective long-term planning and achievement of sustainability. The objective of developing a cooperative enterprise model is particularly sensitive to the adequacy of project time frames. Cooperative development cannot be imposed; it typically occurs slowly as project or group participants gain deeper knowledge of operational requirements, and learn about and accept the very strong commitment that must be made to develop and maintain an effective cooperative.

This project highlights an important lesson for all donors and PVOs, whether local or U.S. based: Private voluntary organizations have provided invaluable relief assistance for many years in many developing countries worldwide. Until fairly recently, however, they have not been oriented to development assistance which requires a very different, long-term, and perhaps more technical approach to projects. If donor agencies like USAID wish to work effectively with PVOs, it must be

recognized that they are still making the transition to development work and so require assistance themselves--with feasibility analyses, proposal preparation, and (as in the case of the Arab Women's Society) the institution building that has so long been offered to host country government agencies. PVOs that are staffed by volunteers are likely to be particularly ineffective in project implementation; if they are to participate, funding and assistance with staff and organizational development is critical.

Finally, some of the problems encountered with the institutionalization of the Mafraq project reveal a fundamental difference in the goals, or interpretation of goals, of USAID and the GOJ--an issue that likely arises for other USAIDs as well. While, in the course of this evaluation, the MSD of the GOJ consistently emphasized the importance of income generation and the need for trained and experienced people to implement such projects in Jordan, it is clear that the Ministry is not at all comfortable with the notion that the archetypical income generation project is one that becomes a self-sustaining, independent, private enterprise. Instead, the Ministry feels that the social welfare goals of such projects might be undermined by "privatization" and that they should, instead, be managed by benevolent societies over the long-term. Recognition of this attitude will undoubtedly be important for USAID in developing a strategy or dialogue regarding its own mandate for emphasizing private enterprise development.

XI. RECOMMENDATIONS

- o USAID should explore with the GOJ what appear to be differences in AID and GOJ concepts of income generation and appropriate goals for institutionalization of such projects. Specifically, it will be important to determine whether these differences are pertinent for all income generation project or stem, in reality, from divergent views of women-in-development strategies and the importance of applying rigorous standards to WID projects in order to achieve true integration of women into the development process.**

- o Before committing project funding, USAID should determine the accurate feasibility analyses have been undertaken; and obtain from all organizations intending to participate in a project detailed statements of commitment to, and understanding of, their intended roles in the project.**

- o Approval of projects should be made conditional on appropriate feasibility analyses, design, and capabilities of participating organizations, rather than relying on the capabilities of certain individuals within the organizations. It should be clear that participating organizations will be able to implement projects even if their staff changes in the course of implementation.**

- o USAID's project approval processes, particularly the Project Committee review procedure, should receive careful attention or management should guide such processes but avoid overriding them.**

- o Because many PVOs and local organizations face a complex challenge in moving from a relief to a development orientation, USAID should provide assistance with institutional development and/or technical aspects of project development and implementation when working with such organizations in developing countries.**

- o USAID should consider developing training mechanisms that will be appropriate for and accessible to rural project participants and beneficiaries.**

- o The time frame typically allowed for the funding and development of income generation projects should be expanded to five years.**

- o While the textile industry is often emphasized as a traditional area of women's involvement, USAID should consider funding non-traditional income generation activities for women-- particularly in light of USG restrictions on the development of enterprises potentially competitive with the U.S. textile industry.**

- o USAID should consider continued involvement with the Mafraq project through technical assistance to the Noor al-Hussein Foundation to increase the likelihood that its sustainability will be achieved; and/or funding for replication of the project through the Foundation or other organizations, both which will bring even higher returns to the original Mafraq project investment.**

- A P P E N D I C E S:
- A. TABLES
 - B. METHODOLOGY
 - C. EVALUATION SCOPE OF WORK
 - D. BIBLIOGRAPHY
 - E. LIST OF CONTACTS

A P P E N D I X A: TABLES

Table 1: TIME PROJECT PARTICIPANTS SPENT WITH PROJECT

Months *	No.	Percentage
1 - 6	14	26.40
7 - 12	9	17.00
13 - 18	6	11.30
19 - 24	2	3.80
25 - 30	5	9.40
31 - 36	4	7.50
37 - 42	7	13.30
43 - 48	6	11.30
TOTAL	53	100.00

* The project started August 1984. The first two positions filled were plant Manager and Production Supervisor in December 1984. The Line Supervisor/Instructor started working in March 1985. The project duration through November 1988 was 52 months

Table 2: DISTRIBUTION OF RESIGNATIONS BY POSITION

Position	No.	Percentage
Plant Manager	1	3.60
Production Supervisor	1	3.60
Line Supervisor/Instructor	3	10.70
Cutting Supervisor	--	----
Production Workers	21	75.00
Janitor	2	07.10
Driver	--	----
TOTAL	28 *	100.00

* Three production workers resigned then returned back to work. Two of the three resigned again. So of the 53 total employees, 27 no longer work in the project while 26 are still on the project.

Source: Community Development Report for Mafrag, Rola Qumai, CRS/Jordan.

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Year	No. of Resignation	Percentage *
1984	--	--
1985	10	18.90
1986	3	5.70
1987	13	24.50
1988	4	7.60
TOTAL	30	The average over 5 years is 14.175 per year

Reasons	1984	1985	1986	1987	1988	Total	Percentage
Termination Due to Absences	--	2	1	--	--	3	10.00
Low Salary	--	2	--	2	--	4	13.40
Dissatisfaction							6.70
a. Position	--	2	--	--	--	2	3.30
b. With Expert	--	1	--	--	--	1	6.70
c. With Supervisors	--	1	--	1	--	2	6.70
Marriage	--	1	1	6	3	10	3.30
Better Job	--	--	--	1	--	1	3.30
Personal Family Pressure	--	--	--	1	--	1	3.30
Insurance # Working Hours	--	--	1	--	--	1	3.30
Child Care	--	--	--	--	1	1	3.30
Not Interested	--	--	--	1	--	1	3.30
Personal Problems: Distance from Job	--	1	--	--	--	1	3.30
TOTAL	--	10	3	13	4	30	100.00
Percentage	--	0.33	0.1	0.43	0.13		

* Of the 30 resignations, three women returned back to work. One is still working in the project, the other two resigned for a second time.

Source: Community Development Report for Mafrag, Rola Qurei, CRS/Jordan.

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Table 57: INDUSTRIAL SEWING COURSES OF MAFRAQ

No. of Training Course	Training Period		Failed in Training	Added to Waiting list for Jobs	Working	Hired, Later Resigned	Total
	From	To					
Course							
1*	3 March 85	30 April 85	14	-	6 ***	13	33
2	22 July 85	30 Aug. 85	5	2	4	1	12
3	11 Spt. 85	30 Nov. 85	6	1	1	2	10
4**	1 July 86	31 Sept. 86	3	3	-	2	8
5	18 Feb.87	12 April 87	2	8	3	1	14
6*	1 July 87	13 July 87	4	9	3	1	17
7	10 Oct.87	10 Dec.87	-	9	2	-	11
8*	2 Jan.88	30 Jan.88	-	11	1	-	12
9	2 July 88	30 Aug.88	2	10	-	-	12
10	2 Oct.88	9 Nov. 88	1	11	-	-	12
TOTAL			37	64	20	20	141

- * These three course lasted one month for four hours a day. Later courses were for two months, two hours a day.
- ** This training course had 3 women, from Jerash who left training because of transportation problems.
- *** One of the women who passed the first training course is currently a supervisor.

Source: Community Development Report for Mafraq, Rola Qumai, CRS/Jordan.

Table 6: STATUS OF ALL PARTICIPANTS WHO WORKED AND TRAINED IN THE PROJECT

	Plant Manager	Production Supervisor	Line Super. Instructor	Cutting Supervisor	Production Worker	Janitor	Driver	Total	
								#	%
Working	1	-	2	1	20	1	1	26	16.90
Resigned	1	1	3	-	20	2	-	27	17.50
Waiting List	-	-	-	-	64	-	-	64	41.60
Failed in Training	-	-	-	-	37	-	-	37	24.00
TOTAL	2	1	5	1	141	3	1	154	100.00 %
Percentage	1.3	0.7	3.2	0.7	91.5	1.9	0.7		

Table 7: OCCUPATION OF THE EMPLOYED PARTICIPANTS

Occupation	No. of Employee	Employed Now
Plant Manager	2	1
Production Supervisor	1	-
Line Supervisor/Instructors	5	2
Cutting Supervisor	1	1
Production Workers	40	20
Janitor * (men)	3	1
Driver (man)	1	1
TOTAL	53 **	26

* The Janitor is a Part-Time Employee

** A male production technician and five female marketing specialists were paid but not included in this analysis.

Source: Community Development Report for Mafrag, Rola Qurai, CRS/Jordan.

A P P E N D I X B: METHODOLOGY

METHODOLOGY

In order to carry out a rapid, low-cost evaluation of the CRS Income Generation Project for Rural Women, the evaluation team relied upon several of the techniques--key informants, guided interviews, and observation--discussed in the A.I.D. Program Design and Evaluation Methodology Report No.9, "Guidelines for Data Collection, Monitoring, and Evaluation Plans for A.I.D.-Assisted Projects", in addition to being guided by the evaluation Scope of Work (Appendix A) jointly agreed by CRS and USAID/Jordan.

Key informants: The evaluation team sought information from key people in the organizations involved in the project's implementation who, by virtue of their positions and roles, are knowledgeable about the Mafraq project (see List of Contacts). These individuals were relied upon to provide insights and information concerning anticipated and unanticipated project effects, and constraints to effective implementation.

Guided interviews: The evaluation team conducted guided interviews with key informants, using a checklist of questions as a flexible guide rather than a formal questionnaire. With this method, not all points are raised in all interviews but, as in the case of this evaluation, a composite picture usually emerges after a number of interviews are conducted. The areas of focus for these guided interviews included: project purpose why/how the participating organizations became involved in the project, the planned versus actual roles of the participating organizations, perceived impacts (economic, social, institutional, political), constraints encountered in implementation, lessons learned by each participating organization, perceived implications for each organization, perspectives on the current status and future of the project, and the informant's recommendations for additional areas (if any) that should be explored in the course of the evaluation.

Observation: The evaluation team also utilized observation techniques, particularly when investigating project impacts. In order to supplement information obtained from documentation and

interviews--particularly regarding social, political, and to some extent, economic impacts of the project--the professional and social behaviors of the Mafraq production workers and plant management staff were noted, as were the interactions between CRS, MSD, and AWS staff. Because the information drawn from observation depends heavily on the perceptions of the observers, the evaluation team attempted to ensure a balanced perspective by systematically reviewing and discussing their impressions on a daily basis while in-country (with the exception of the CRS members of the team, with who such discussions occurred somewhat less frequently).

Other methods: These evaluation techniques were supplemented by extensive review of project documentation prior to, in the course of, and following the in-country TDY. Documentation reviewed included the reports listed in the Bibliography of this report, but also extended to a review and analysis of project correspondence and internal memoranda available at the offices of USAID/Jordan and CRS/Jordan.

Because the evaluation often involved the need for translation to or from Arabic (for which excellent assistance was provided by Rola Qumai and Antoine Soussou of CRS), questions asked in the guided interviews were usually rephrased and repeated in several ways to ensure clear understanding of both questions and responses.

Finally, the evaluation team separated the process of determining the evaluation findings from that of analysis and conclusions. Preliminary findings were discussed with USAID and CRS in the course of the in-country TDY; conclusions and recommendations were determined only after the U.S.-based members of the evaluation team had returned to Washington, D.C. and completed their review of documents and notes, as well as the economic analysis of the project.

A P P E N D I X C: EVALUATION SCOPE OF WORK

STATEMENT OF WORK:

The evaluation should include review of both phases of the Mafrag project. The first phase includes development of the feasibility study (Aug 83 to March 84) and implementation of the AID funded project (Aug 84 to Aug 86). The second phase should review institutionalization under the CRS funding of the project.

Phase I:

1. During project implementation what constraints were encountered and how were they resolved? Analyze role of Arab Women Society (AWS) in Mafrag and why the project was not turned over to them as originally planned?
2. Were time frames given to each phase of the project sufficient to meet project objectives? What would be more appropriate goals for future projects?
3. What changes to the original proposal were necessary? What guidelines can be drawn from this for future women's income generating projects?
4. What categories of skills were developed during this project and to what extent could the project become self-reliant in these skills? What inducements can be included in future projects to compensate workers.
5. Review role of the community development specialist in developing income generating projects. What community skills must be included in project design to develop rural women into professional workers.
6. Investigate the adequacy of the recommendations made in the mid-point review and the extent to which the recommendations were met. What areas should be included in future mid-term reviews to assist project implementation.
7. Review the role and coordination of funding agencies during implementation, including Ministry of Social Development USAID and CRS.

Phase II:

1. What were the objectives of the project extension and timeframes for accomplishment? What were the constraints/funding deadlines for meeting the objectives?

2. As originally planned a coop was to be established in order to take over upon project completion why this did not take place?
3. What possibilities were explored for institutionalization, and what problems occurred with each possibility? What legal problems become apparent in setting up profit-making income generating projects and what institutions could be established to avoid future legal problems? What difficulties are there in creating business enterprises with individuals experienced in social development? How can these problems be handled in future project development?
4. What effect did the extension have on Mafrag taking into account self-reliance, profitability of the enterprise, morale of workers? What conclusions can be drawn for long-range planning?
5. Analyze method of transferring the project, especially timeframes required, to ensure transition period and legal procedures required for institutionalization are adequate for any similar future projects.
6. Evaluate the impact and benefits on women in the project and the Mafrag community. How successful was the project in institutionalizing the Mafrag activity so that more women wished to become involved? What was the effect on women's wages assorted on to the project? What change did the project make in any in the perception of women working in Mafrag?

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A P P E N D I X E: LIST OF CONTACTS

LIST OF CONTACTS

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H.E. Ina'm Mufti, Director, Noor al-Hussein Foundation
Salwa Masri, Projects Manager, Women's Income Generation Projects

ARAB WOMEN'S SOCIETY(AWS):

Salwa Haddad, Head, AWS/Mafraq

MAFRAQ FACTORY:

Ikhlass Haddad, Project Manager
Production Workers, Cutter/Designer.

OTHERS:

Mr. Wardam, Secretary General, General Union of Voluntary Societies in Jordan (former Undersecretary MSD/Amman)

Amal Nimry, JCJ International, Jordan Representative, (former marketer Mafraq Project, potential buyer)

Rebecca Salti,* Director, Save The Children Federation/Jordan

Ghada Habash,* Project Manager, Bani Hamida Rug Weaving Project

* Discussions with Ms. Salti and Ms. Habash were quite helpful in providing the evaluation team with information about general conditions in Jordan and the constraints facing a very different type of income generation project for women (Bani Hamida rug project). In addition, Ms. Salti was instrumental in arranging a telephone interview with H.E. Ina'm Mufti. However, no information, directly pertinent to this evaluation was sought from these individuals.