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## Develop a Revised WAEDAT Strategic Plan

AMIR II Achievement of Market-Friendly Initiatives and Results

March 2006

This document was produced for review by the United States Agency for International Development. It was prepared by Chemonics International Inc.

**JORDAN AMIR II**

Achievement of Market-Friendly Initiatives and Results

Contract No. 278-C-00-02-00210-00

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

Contract No.: 278-C-00-02-00210-00

Contractor Name: Chemonics International, Inc.

USAID Cognizant Technical Office: Office of Economic Opportunities  
USAID Jordan

Date of Report: March 2006

Document Title: Develop a Revised WAEDAT Strategic Plan  
Final

Author's Name: Brenda Bowman / Making Cents International

Activity Title and Number: Achievement of Market-Friendly Initiatives and  
Results Program (AMIR Program)

Jordanian Strategic Planning and Jordanian Partner  
Organization Capacity Assessment  
Develop a Revised WAEDAT Strategic Plan  
Enhanced Competitiveness Initiative (ECI)  
7337.1.03

**Develop a Revised WAEDAT Strategic Plan  
Final  
March 2006**

The opinions expressed herein are those of the author(s) and do not necessarily reflect the opinions of the United States Agency for International Development or the United States Government or Chemonics International or any firms in the AMIR Program consortium or the management of the AMIR Program.

**Data Page**

Name of Component: Enhanced Competitiveness Initiative (ECI)

Author: Brenda Bowman, Making Cents International

Practice Area: Business Development Services (BDS)

Service Offering: N/A

List of Key Words Contained in Report:

WAEDAT, women entrepreneurs, training package, trainers, advisers, mentors, social capital, inclusive capitalism, Board of Executives, organizational legal structure, grants, corporate sponsorship.

### **Abstract**

As WAEDAT's legal status changes and the project transitions into a non-profit company, a series of interviews and meeting with key players examined the strategic options for the next 12 months. This report presents WAEDAT's assets as it moves into the marketplace: namely, its mission, brand loyalty, package of services and core team. The four key strategies are: 1) to develop organizational sustainability, 2) capitalize on the mission, 3) secure financial viability and 4) maintain a reputation for quality.

The four lessons learned from the project are: 1) the assets-based approach infuses project participants with confidence and motivation to succeed, 2) clear leadership and decision making authority is crucial in the start-up phase of a project, 3) skilled technical assistance is needed to introduce standards that challenge project participants to interact with larger economies, and 4) project development and economic growth is not linear.

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### Executive Summary

As WAEDAT's legal status changes and the project transitions into a non-profit company, a series of interviews and meeting with key players examined the strategic options for the next 12 months. This report presents WAEDAT's assets as it moves into the marketplace: namely, its mission, brand loyalty, package of services and core team.

The four key strategies to be implemented are:

#### **1. Develop organizational sustainability - The Board of Executives and the CEO**

1. Establish the Executive Committee (EC) of the Board of Executives
2. EC establishes board member duties and board statutes
3. EC develops criteria for selecting full board and selects board members
4. EC provides periodic training for board to maintain good governance and monitor its performance
5. EC develops CEO job description
6. EC recruits CEO
7. CEO develops and presents business plan to the Board
8. CEO recruits deputy and other core team members

#### **2. Capitalize on the mission - Empowering Women in the Marketplace and the Workplace**

1. Articulate and disseminate the mission, lessons learned and success stories through website and media
2. Develop partnerships with other organizations providing services (including micro-financing) to women entrepreneurs WAEDAT advocates for reforms that help women entrepreneurs and is a model for donors, government, NGOs and similar organizations in the Middle East.

#### **3. Secure financial viability - Clients, private sector government and donors**

1. Increase revenues for expanded core-mission services to women entrepreneurs.
2. Develop corporate sponsorship program
3. Submit proposals for donor grants and contracts
4. Submit proposals for government contracts
5. Expand range of services to groups other than women entrepreneurs
6. Explore possibilities for operating and/or consulting outside of Jordan

#### **4. Maintain reputation for delivering quality services - Client satisfaction and market needs**

1. Cultivate culture of excellence. Reward outstanding performance
2. Develop and use tools for monitoring quality of services. Refine tools periodically
3. Maintain databank
4. Monitor and control performance of sub-contractors
5. Organize periodic external evaluation of course design, materials and trainers

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The four lessons learned from the project are: 1) the assets-based approach infuses project participants with confidence and motivation to succeed, 2) clear leadership and decision making authority is crucial in the start-up phase of a project, 3) skilled technical assistance is needed to introduce standards that challenge project participants to interact with larger economies, and 4) project development and economic growth is not linear.

## **CHAPTER 1: Introduction**

### ***1.1 Background***

The Kingdom of Jordan has made remarkable progress in improving women's access to education and health services, but women still have to overcome barriers to access opportunities in the economic sphere. In May 2005, World Economic Forum (WEF) released its study, "*Women's Empowerment: Measuring the Global Gender Gap*" that measured the size of the gap between men and women in economic participation (equal remuneration for equal work and economic opportunity) and access to the labor market that is not restricted to low-paid, unskilled jobs. In terms of women's economic participation Jordan ranked 58<sup>th</sup> out of 58, while in terms of economic access it ranked 53<sup>rd</sup>.

This is the context in which Women's Access to Entrepreneurship Development and Training Program (WAEDAT) was started in 2004. WAEDAT's mission is to provide services to help Jordanian women entrepreneurs grow their small businesses to the next level. WAEDAT takes a long-term, approach, providing women business owners with a comprehensive package of services that fulfills both their general business and sector-specific needs. The follow-up support services include consulting services through advisers, mentors and peers, as well as networking events.

The primary objective of WAEDAT is to attract Jordanian women entrepreneurs into the private sector, provide them with tools that will help them succeed in developing their own business, and thereby encourage others to do the same. WAEDAT targets clients in rural and urban areas committed to increasing their sales and creating jobs. With WAEDAT's help, women whose businesses show potential for growth can move beyond subsistence and begin to create wealth in the form of assets that can be handed down to future generations.

WAEDAT targets its services to women-owned businesses in six growth sectors of the economy: health care, food processing, cosmetics, Dead Sea products, business to business (B2B) and handicrafts. Currently, WAEDAT serves urban clients in Greater Amman, and rural clients in Irbid, Zarqa and Madaba.

WAEDAT's was funded under the Enhanced Competitiveness Initiative (ECI) component of the USAID-funded Achievement of Market-Friendly Initiatives and Results Program (AMIR). WAEDAT is a collaborative effort between Chemonics International, subcontractor, Making Cents International, and a local Jordanian partner (CC/J) comprised of JOHUD/SBDC, a Non-Government Organization (NGO) and Consolidated Consultants (CC) an engineering and consulting firm. Making Cents was responsible for the overall project design and provision of technical assistance to develop the capacity of CC/J who implemented the project.

### ***1.2 Objective***

AMIR funding for WAEDAT ends March 31, 2006. The objective of this consultancy was to discuss next steps with the CC, JOHUD, WAEDAT project manager and core

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staff members, USAID and the USAID-funded AMIR Program, consultants, and other interested parties. Based on the results of these consultations, the consultant was tasked with developing a strategic plan for WAEDAT's transition from an USAID-funded project to a non-profit company.

(See Appendix A: Statement of Work)

### ***1.3 Methodology***

The Consultant spent nine days in Jordan from February 2 until February 11, 2006 meeting with WAEDAT staff, representatives from CC, JOHUD and Making Cents, and staff members from USAID, and the USAID-funded AMIR Program. Rebecca Sherwood, the AMIR DCOP is the AMIR point person for this program as grants manager and has been involved since the release of the request for applications to procure this program.

In addition, the consultant interviewed Ghassan Khatib of Integrated Management and Information (IMI), a management consulting firm; Reem Fariz, the Acting Secretary General of the Jordanian National Commission for Women (JNCW); Khalid Al Ghazawi, the former CEO of the Jordan Micro-Credit Company (JMCC), and Suhair Khatib, the Special Adviser to the Minister of Communications.

The Consultant reviewed the following documents:

- Reports on WAEDAT,
- WAEDAT's publicity brochures and materials,
- The WAEDAT work plan
- Job descriptions for core staff
- The WAEDAT Communication Plan
- The WAEDAT registration documents
- The WAEDAT organizational chart, board structure, governance model

She facilitated a series of strategic planning sessions for WAEDAT staff, and representatives from CC, IMI and AMIR.

## **CHAPTER 2: Transition from Project to Non-Profit Company**

### ***2.1 WAEDAT'S Legal Status***

The USAID-funded AMIR grant for WAEDAT originally ended after extension 1 on March 31, 2006. It was given a no-cost extension through June 30, 2006 on March 12, 2006. Throughout 2005, AMIR, CC, JOHUD, Making Cents and the WAEDAT Project Manager explored next steps for the project. As a result of these discussions, WAEDAT has applied for non-profit company status. (AMIR assisted by providing two examples of by-laws for non-profit companies registered with AMIR Support to be subsequently modified by the legal department of CC.) Papers for official registration were delivered to the Ministry of Industry and Trade in November 2005. It is hoped that registration will be granted by March 31, 2006.

The shareholders for WAEDAT, the non-profit company, are Consolidated Consultants (CC), the private sector engineering firm which collaborated with Making Cents on the implementation of the WAEDAT Program, and IMI, a Jordanian management consulting firm.

As well as providing 50% of the operating capital (15,000 JD), CC will continue to offer WAEDAT an equipped office and training space in Amman. CC will also pay for office utilities, including connectivity and the salaries of three core staff members.

IMI will put up the remaining 50% of the operating capital and provide technical assistance in areas such as marketing and proposal writing.

WAEDAT therefore enters the market place as a non-profit company with enormous competitive advantages. Since its overheads are covered, the fees it gains from its services, any grants it may win, or funding it may receive goes directly into its training and other services. For donors who are often reluctant to pay grantees' overheads, WAEDAT thus becomes an attractive choice.

### ***2.2 WAEDAT 's Assets: The Mission and Brand Loyalty***

WAEDAT's mission is to provide services to Jordanian women entrepreneurs in rural and urban areas as they grow their small businesses to the next level. WAEDAT's long-term programmatic approach provides women business owners with a comprehensive package of services that fulfills both their general business and sector-specific needs. The follow-up support includes consulting services through a network of peers, advisers, and mentors.

WAEDAT has capitalized on this mission with an assets-based approach to its clients. WAEDAT recognizes that Jordanian women have traditionally powerful roles in the home and bring important, but often unacknowledged skills to entrepreneurial ventures. WAEDAT has reinforced this approach firstly, by creating a learning environment where women feel comfortable; secondly, by introducing a system of constructive feedback through peer review, and visits from carefully selected advisers and mentors, and finally

by consciously developing relationships among clients that can be transformed into business linkages.

WAEDAT's client pool is distinctive. Fifty percent of its clients come from urban areas and 50% from the governorates. Many of the urban clients come from east Amman where the demand for services to grow small businesses to the next level is particularly strong. This population of women entrepreneurs has been neglected in part because in the rural areas these clients are physically difficult to reach, and in part because the scale of small businesses does not generate the high level of wealth potential that catches the eye of development agencies. Still more importantly the challenges the women face are not always well understood. The businesses may involve small amounts of money but that does not mean the issues are simple. In 2005 the World Bank released a study "*The Economic Advancement of Women in Jordan: A Country Gender Assessment*". This report states only 26% of women are economically active "mainly due to a range of implicit and explicit factors that discourage women - even educated women - from working outside the home."

WAEDAT however, was designed to identify, study and respond to the needs of this population. Its strong adherence to this mission has gained the project support from the government of Jordan and other agencies eager to build the potential of women entrepreneurs. WAEDAT recruited a core team and a pool of trainers and advisers who understand their clients' challenges. As well as technical knowledge and training expertise (reinforced in WAEDAT's Training of Trainers (TOT) workshops), the trainers and advisers have the interpersonal skills to gain the confidence of clients and recognize the value that women place on relationships that respect who-I-am as well as what-I-do.

Women consumers are well-known for their brand loyalty. It is no surprise that WAEDAT attracts loyalty from its graduates and potential clients. It has deliberately targeted an often ignored population of women entrepreneurs at the lower end of the economy and has given them opportunities to make money. The published success stories of WAEDAT women provide both affirmation and motivation. Over 300 women have applied for WAEDAT training in the coming 12 months, and a membership association will be established to meet graduates' demand for an on-going relationship with WAEDAT that continues to build skills and business linkages.

As WAEDAT transitions from being a grant-supported project to a non-profit company, this mission and brand loyalty needs to be both valued and marketed. Providing services to Jordanian women entrepreneurs offers a strong sense of direction and purpose. However, as WAEDAT competes in the market place, this mission will likely be placed in a wider frame, opening up choices and opportunities to contribute to the development of the economy. WAEDAT is well placed to advocate for and serve women entrepreneurs and their communities both directly and indirectly; to provide gender-specific services to women employees in the workplace, and enhance the skills of women leaders particularly in rural areas.

### ***2.3 WAEDAT's Assets: A Package of Services and a Core Team***

During its incubation as a project, WAEDAT cycled 124 clients through the complete package of services. As WAEDAT transitions into a non-profit company, important modifications have been made to the package, based on trainers' and clients' feedback.

These changes are threefold:

1. The core training will be delivered in two tiers: six days of training at an intermediate level for clients from the informal sector and seven days of training at an advanced level for clients who are running small businesses. The additional day for the advanced level clients will be used to develop a bankable business plan.
2. The core training will no longer be delivered over a period of six consecutive days. Instead the first three days of training will be followed by a two-week period during which each client will receive an advisory visit at her business. The final days of training will take place only after each client has had the opportunity to discuss with her adviser the applicability of the first three days of training and to focus on what she needs from the final training sessions. This model of *training-advisory visit-training* makes it possible to eliminate one of the two cross-sector trainings contained in the original package.
3. The monthly networking events will be held every other month and will become alumni events run by WAEDAT graduates.

WAEDAT enters the market place as a non-profit company with the enormous competitive advantage of having a quality package of services that have been piloted and modified to meet market needs. Firstly, the new configuration takes into account the social reality of most clients' busy lives as they juggle their businesses and family responsibilities. It is much easier for them to take two short breaks from their normal routines than it is for them to take off six consecutive days. Secondly, many short term, off-the-shelf training packages dump information on clients. This approach does not result in long-term entrepreneurial behavior change. WAEDAT, however, knows that clients will be more effective learners if they check new information against their individual experience of the market place. The gap between the days of core training allows time for clients to internalize new information, test new ideas against the reality of their businesses and therefore participate more fully in discussions when training resumes.

WAEDAT also has a major asset in its core team. The project manager, Wejdan Adulail, who is slated to become the CEO of WAEDAT the non profit company, has amply demonstrated her capacity to manage the delivery of services, attract quality trainers and advisers, promote WAEDAT and maintain public visibility, find corporate sponsors, partner with other organizations and develop lasting relationships with WAEDAT's clients. She supervises and mentors the Networks Coordinator and the Advisory Visits Coordinator (who make up the rest of the full time or core team), demonstrating her commitment to developing the talent of young, professional Jordanian women. The team of trainers and advisers weave into their professional duties a sense of social service and mission to clients. Advisers and mentors are carefully matched to clients showing WAEDAT's attention to values and cultural norms. In many cases, connections between

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advisers and clients develop into friendships and to the kind of sharing that increases WAEDAT's reputation as place where women are respected, listened to and given the space in which to grow. From this attention to creating a comfortable learning environment comes a word-of-mouth recommendation that will be money in the bank for WAEDAT the non-profit company.

### CHAPTER 3: Next Moves: The Strategic Plan

#### 3.1. Four Key Strategies

<i>Strategy</i>	<i>Action</i>	<i>Indicator</i>
<b>1. Develop organizational sustainability</b>	1. Establish the Executive Committee (EC) of the Board of Executives 2. EC establishes board member duties and board statutes 3. EC develops criteria for selecting full board and selects board members 5. EC provides periodic training for board to maintain good governance and monitor its performance	WAEDAT board functions well: meets regularly, balances strategic and organizational responsibilities, guides and supports the CEO, raises funds, and provides financial oversight.
	1. EC develops CEO job description 2. EC recruits CEO 3. CEO develops and presents business plan to the Board 4. CEO recruits deputy and other core team members	CEO has good working relationship with the board, meets performance standards, articulates mission, implements business plan, leads team.
<b>2. Capitalize on the mission</b>	1. Articulate and disseminate the mission, lessons learned and success stories through website and media 2. Develop partnerships with other organizations providing services (including micro-financing) to women entrepreneurs	WAEDAT advocates for reforms that help women entrepreneurs and is a model for donors, government, NGOs and similar organizations in the Middle East.
<b>3. Secure financial viability</b>	1. Increase revenues for expanded core-	WAEDAT is financially

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<i>Strategy</i>	<i>Action</i>	<i>Indicator</i>
	mission services to women entrepreneurs. 2. Develop corporate sponsorship program 3. Submit proposals for donor grants and contracts 4. Submit proposals for government contracts 5. Expand range of services to groups other than women entrepreneurs 6. Explore possibilities for operating and/or consulting outside of Jordan	sustainable: The gap between services to women entrepreneurs and costs is reduced. Steady, sufficient revenues come from corporate sponsorships, grants and contracts, and fees from other services
<b>4. Maintain reputation for delivering quality services</b>	1. Cultivate culture of excellence. Reward outstanding performance 2. Develop and use tools for monitoring quality of services. Refine tools periodically 3. Maintain data bank 4. Monitor and control performance of sub-contractors 5. Organize periodic external evaluation of course design, materials and trainers	Clients recommend WAEDAT to others. Demand grows for services. WAEDAT alumni continue to purchase services. Donors, government and corporate sponsors are satisfied with results, and seek further opportunities to work with WAEDAT

### ***3.2. Developing Organizational Sustainability: The Board of Executives and the CEO***

The WAEDAT Program had a steering committee equivalent to a Board of Directors. For a variety of reasons, the Steering Committee did not function adequately. WAEDAT the non-profit company now has the opportunity to learn from the lessons of this failure and to establish a Board of Directors that will provide the necessary support and oversight.

At the Strategic Planning meeting of February 8, 2006, CC and IMI - future shareholders of WAEDAT- assumed the responsibility for:

- immediately appointing an Executive Committee (EC) made up of a Chair Person, a Vice Chair and a Treasurer from the shareholding companies of CC and IMI;
- immediately developing criteria for selecting other members of the board as soon as the WAEDAT registration as a non-profit is granted; (It is anticipated that the Board will consist of five members for the first year, with the option of expanding if the EC judges this appropriate at a later date.)
- developing the Board Statutes and responsibilities of Board members so that as soon as WAEDAT's registration is complete the Board will be ready to move into action;
- planning for an initial Board retreat day so that the Board will start work as a smoothly functioning team whose purpose, commitments and responsibilities are clearly defined and agreed to. (Other retreat days for the Board may be planned at regular intervals.)

The WAEDAT Program Manager has copies of *Good Governance, The Business Association Guide* and *The Good Governance Workbook, A Living Tool for Good Microfinance*, both developed by Jeremy Condor for the USAID-funded AMIR Program. The books include sections on critical tools for good governance and describe the Board's role in strategic planning, business planning, monitoring managerial and financial performance and building institutional sustainability. These books, or materials like them, will be useful to the WAEDAT Board of Directors and enhance its capacity to guide WAEDAT through its transition from project to a successful non-profit company. Making Cents International is keen to maintain its relationship with WAEDAT. A place on the Board would be a way for the company to continue sharing its contacts and offering its international perspective and expertise based on years of experience in entrepreneurial development.

A good working relationship between the Board of Executives and the Chief Executive Officer (CEO) will be essential for WAEDAT's transition from a project to a company. The current Project Manager of WAEDAT is the leading candidate for the CEO position. AMIR has proposed to sponsor Wejdan Adulail as a silent member of the Netcorps Jordan Board, with a view to putting her name up for membership to the Board. (Net Corps is a non-profit that was established by AMIR.) Wejdan therefore will have the opportunity to see another board in action and bring back to WAEDAT the lessons learned from this experience. This decision will be made by early April.

The Executive Committee of the Board is responsible for developing the CEO's job description which could easily be based on the project manager's current job description. The major changes would most likely be to:

- State that the CEO reports to and is evaluated by the Board
- Demonstrate the importance of the business plan as a key document which is drafted by the CEO and presented to the Board for its consideration and approval
- Delegate some of the responsibilities currently assumed by the Project Manager and give them to a Training Coordinator or deputy.

The Training Coordinator position is currently vacant. It is strongly recommended that an experienced and mature trainer be recruited for this post so that the Project Manager/CEO will have a capable right-hand person who can act as a deputy when needed.

The following principal position objectives, basic functions and critical tasks are typically found in a CEO's job description:

- Reports to the Board and runs the company for the Board by carrying out the company's business plan.
- **PLANNING AND MANAGEMENT:** Develops the company business plan for consideration and approval by the Board. Implements the business plan by prioritizing goals, balancing the needs and resources. Evaluates the services being provided by the company in relation to specified goals and standards, and

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- recommends modifications, where appropriate. Cultivates an entrepreneurial culture of excellence and innovation.
- **BUDGET MANAGEMENT:** Prepares budgets for consideration and decision-making by Board. Accounts for control of these resources once approved. Directs all financial operations.
- **VISION:** Provides vision, direction and continuity for WAEDAT by communicating its history, accomplishments, mission and goals.
- **FUNDRAISING:** With support from the Board. participates in the development and implementation of a comprehensive fund raising plan.
- **PUBLIC AND COMMUNITY RELATIONS AND MARKETING:** Advocates for the company mission and acts as chief spokesperson to provide a high degree of visibility and awareness. Cultivates connections and partnerships with other companies and organizations working in the same field.
- **HUMAN RESOURCE MANAGEMENT:** The CEO is the chief liaison between staff and the board of directors and is responsible for hiring, supervising and, if necessary, firing staff members. Develops a good working environment within the WAEDAT team.

As one of her of major responsibilities, before the AMIR grant ends on in June, the WAEDAT's Project Manager will develop a business plan for the non-profit company and will present it to the EC of the Board for consideration and approval. A business plan will typically include:

- The mission statement
- Description of the company
  - The services
  - Competitive advantages
- The market opportunities
  - Market size and growth opportunities
  - Target marketplace
  - The competition
  - The marketing approach
  - Pricing policy
  - Promotion and advertising
- Operations
  - Efforts to date
  - Facilities
  - Information systems
- The organization
  - Core team
  - Supporting professionals (trainers, advisers and mentors)
  - Headcount forecast
  - Succession plans
- Key risks/time lines/benchmarks
  - Work plan – financial developmental and operational goals
- The budget
- The monitoring and evaluation plan

- A clearly articulated description of WAEDAT's relationship to CC

An immediate and urgent task facing the Board is authorizing the CEO to hire a Training Coordinator and Administrative Assistant. Hiring new staff has been impeded by the issue of registration - which in turn is crucially linked to WAEDAT's ability to receive funding from donors and the Jordanian government. However, it may even be necessary for the shareholders to explore ways of providing the CEO with assurances that if she hires a Training Coordinator, funds will be available to cover a 6-12 month contract. If no steps are taken, WAEDAT the company risks burning out its major asset - the Project Manager, and her core staff the Networking Coordinator and the Advisers' Coordinator.

The Executive Committee of the Board of Directors also needs to have approved the CEO's business plan, so that as soon as the registration is complete, steps can be taken to secure funding.

### **3.3. Capitalizing on the Mission: Empowering Women in the Marketplace and the Workplace**

C.K. Prahalad, a professor at the Business School of the University of Michigan, describes in his book *The Fortune at the Bottom of the Pyramid*, how entrepreneurs and the private sector can profit from models of what he describes as “inclusive capitalism”. The strength of this approach is that it creates opportunities for populations -- like women entrepreneurs and consumers -- who are traditionally side-lined in emerging markets, by offering them choices and encouraging self-esteem.

This model of inclusive capitalism is built on three assumptions:

1. Women represent a latent market for goods and services.
2. Women provide a forum for innovations and new growth opportunities.
3. Women are poised to become an integral part of the work of the private sector. In the long term they will not remain relegated to the realm of corporate social responsibility

The implications for WAEDAT are as follows:

1. WAEDAT has already established a successful track record as a service provider for Jordanian business women and for transforming social capital into business linkages. By articulating and disseminating the mission, lessons learned and success stories through media and its website, WAEDAT can continue to attract clients in Jordan, and share throughout the region its expertise in social transformation as economic development.
2. WAEDAT has targeted women as consumers of training services and owners of small businesses and has experience in the innovative approaches needed to tailor services to meet women's needs. WAEDAT acknowledges the complexity of the challenges facing women entrepreneurs and has skillfully blended a “safe” almost familial learning environment with high-profile support from Queen Rania. The market

response to WAEDAT indicates growth opportunities that may eventually extend beyond Jordan.

3. WAEDAT has benefited from the support of Consolidated Consultants (CC). CC will be an owner of WAEDAT the non-profit company. An engineering company with a growing reputation for corporate responsibility, CC also has a workforce that is 45% women, many of whom are engineers. CC is offering WAEDAT the opportunity to assist by recruiting part-time trainers for its regular training courses. WAEDAT is also well positioned to use its contacts, experience and expertise to design and facilitate courses that will enable CC to recruit, orient and, most importantly retain, its female employees.

Other similar opportunities exist beyond CC. Developing these opportunities is an important strategy for WAEDAT. Organizations such as the Jordanian National Commission for Women have identified a strong demand for women's leadership programs. As WAEDAT's grows, it will be an advocate for women entrepreneurs with credibility and experience that it can share and market in the coming years. Cooperation with other organizations providing services (including micro-financing) to women entrepreneurs should also be explored. Y.E.A., an NGO that offers mentoring to women entrepreneurs is an example of the type of partnership that might in the long term prove beneficial for both organizations.

### **3.2: Securing financial sustainability: Clients, private sector government and donors**

WAEDAT operated as a project funded by USAID. It was conceived as a pilot, designed to explore the potential for women entrepreneurs in growing their businesses. As the project's success became more evident, serious consideration was given to its long-term financial sustainability. WAEDAT the non-profit company has six avenues for financial sustainability which should be fully explored in its business plan.

#### **1. Increase revenues for expanded core-mission services to women entrepreneurs.**

Services to women entrepreneurs, particularly in rural areas, are a WAEDAT trademark. These services, though lost leaders, are part of WAEDAT's public image and demonstrate its shareholders' commitment to the long-term development of Jordan's economy. Plans are in the works to expand WAEDAT's services to rural areas that are being targeted by USAID. While acknowledging that these services will continue to be subsidized, the business plan should include consideration of raising the fees charged for services.

The challenge will be continue to convince shareholders that these lost lead services are an integral part of the WAEDAT image and have an important value as a demonstration of corporate social responsibility. This kind of demonstration provides an edge in the competitive environment of the Middle East where donors and funding agencies are keen to support private sector advocacy for women, governance and inclusive capitalism.

### **2. Develop corporate sponsorship programs**

The Project Manager – and soon to be CEO – has tapped into the strong interest of the private sector in sponsoring women entrepreneurs. Citibank, Nestles and Fines (producers of tissues and paper products) among others have sponsored the successful WAEDAT exhibitions in which women entrepreneurs networked and sold their products. In return for sponsorship, WAEDAT offers high levels of publicity to its corporate sponsors. As well as supporting exhibitions, private sector partners should be encouraged to sponsoring women's participation in WAEDAT training courses and even “adopting” a class in a rural area.

The challenge will be to maintain the quality of the WAEDAT women's products. While recognizing that not all products at the exhibitions will be of export quality, experience has shown that sponsors are naturally keen to see that their logos and names are associated with a level of quality that reflects well on WAEDAT's supporters.

### **3. Submit proposals for donor grants and contracts**

USAID, the EU, UN agencies and the World Bank all put out requests for proposals for grants in Jordan. The donor community is potentially an important source of revenue for WAEDAT and one that it should pursue. The new USAID-funded tourism project, SIYAHA, has already indicated its interest in having WAEDAT submit a proposal. USAID is rightfully proud of its investment in WAEDAT. It will be important to maintain this good relationship with USAID and keep an ear to the ground for opportunities to advise and shape USAID strategies particularly in questions of gender and entrepreneurship. USAID also encourages collaboration between the various projects it has funded in Jordan. Looking for opportunities to collaborate with other NGOs parented by USAID will provide profitable partnerships for WAEDAT.

The challenges are firstly, to avoid the trap of going after the dollars and responding to RFAs that go beyond the bounds of WAEDAT's expertise and eventually result in the company's inability to meet performance standards. Secondly, proposal writing is a skill that requires time and attention. If WAEDAT is going in this direction, the question of recruiting a new member of staff to write proposals (among other duties) is an urgent priority.

### **4. Submit proposals for government contracts**

The Ministry of Planning has already indicated its strong interest in having WAEDAT present proposals once it is registered as a nonprofit company.

The challenges for going after Government grants are the same as those of going after grants from the donor community. WAEDAT has carved out an important niche in working with women entrepreneurs. Balancing its need for income with useful exploitation of its assets and strengths will require steady oversight from the Board.

### **5. Expand range of services to groups other than women entrepreneurs**

WAEDAT's inside track advantage lies in its expertise in catering to women clients. As it grows, WAEDAT the non-profit will find opportunities in grants that extend beyond WAEDAT's original core mission. Restricting WAEDAT's services to women does not make sense – neither for businesses nor for women.

The challenge is to remain true to its social mission of empowerment primarily for women without passing up on other opportunities. A useful strategy might well be to listen to WAEDAT graduates and learn from them what they see as the next logical steps for growing the economy of a family, village or governorate. Having women members of the Board of Executives, or as members of an advisory committee, selected for their records of advocacy for women, ensures that the discussion will be maintained.

### **6. Explore possibilities for operating and/or consulting outside of Jordan**

WAEDAT is a young organization that has rocketed to success as a highly visible project. The Project Manager has presented a paper at the meeting of the Arab University's Regional Conference held in Amman in June 2006 that was well received and has resulted in the beginnings of a regional network. She also presented WAEDAT to CC's senior management who met recently in Amman. WAEDAT's experience and advice will be sought by others and could be a marketable commodity.

The challenge will be to measure the time and resources needed to follow up on these exciting opportunities to expand. The first priority is to establish its financial security in Jordan and, while keeping the door to regional options and to manage carefully its investment of time and energy in developing services outside of Jordan.

### **3.3: Maintaining reputation for quality: Client satisfaction and market needs**

As a new project, WAEDAT has been given a certain grace period. The market has been welcoming and kind. However, as WAEDAT seeks to establish itself in a competitive market as a non-profit, care will be needed to ensure that its reputation for quality remains intact. The business plan should look at six strategies for this:

#### **1. Cultivate a culture of excellence. Reward outstanding performance**

A culture of excellence comes from inside an organization. The CEO and Board need to encourage and motivate the core team and its pool of trainers and advisors by monitoring performance and by recognizing exceptional effort. In managing a team the lack of feedback is almost as demoralizing as constant negative criticism. Performance evaluations could include a system of bonuses. The Board could also encourage staff and trainers with periodic gatherings where WAEDAT's successes are shared and where trainers' contributions are recognized and feted.

#### **2. Develop and use tools for monitoring quality of services. Refine tools periodically**

Currently, WAEDAT's keenest critics are its clients. Keeping the channels of feedback open at all levels is an important component of a healthy organization. The

recent changes to the package of services, based on client feedback, are an example of how WAEDAT can keep its competitive edge.

### **3. Maintain data bank**

CC has already developed and maintains a data bank for WAEDAT's clients and has built profiles of successful graduates. This data bank represents WAEDAT's knowledge of the market and what makes a satisfied client. It is important should not degenerate into an academic exercise and that its information should be accessible, user friendly and referred to by the CEO and the Board when making decisions.

### **4. Monitor and control performance of sub-contractors**

WAEDAT's permanent staff is very small. Trainers and advisers are awarded short term contracts. WAEDAT's product is its services. Delivering those services demands a high level of professional expertise. Monitoring the performance of this revolving group is therefore crucial. As important is the task of engaging trainers and advisers is the WAEDAT mission. The CEO cannot ask them to go beyond the routine statement of work if they do not see themselves as a team that is involved in bringing services to populations that have potential but who face barriers in moving into the mainstream.

### **5. Organize periodic external evaluation of course design, materials and trainers**

This is where Making Cents International could be of assistance. It has the background knowledge of WAEDAT's evolution and it has skills in evaluating projects. It offers an objective yet informed view of the project's challenges and potential and has a wealth of experience in working with similar entrepreneurial operations.

## **CHAPTER 4: Lessons Learned from the Project WAEDAT**

This innovative project targeted women entrepreneurs and aimed to develop linkages among them that would ratchet their businesses up to the next level. As WAEDAT moves from its sheltered position as a USAID grantee into the hurley-burley of the market place, it is appropriate to reflect on four key lessons learned. First, the assets-based approach infuses project participants with confidence and motivation to succeed; second, clear leadership and decision making authority is crucial in the start-up phase of a project; third, skilled technical assistance is needed to foster interaction between a local project and the ideas and practices of larger economies, and fourth, project development demands sound systems balanced with a healthy dose of imaginative and flexible management.

**The assets-based approach:** WAEDAT's timing was excellent. The Jordanian government was looking for ways to include women in the country's economic growth not as recipients of government hand-outs, but as active players in the economy. USAID was also looking for similar opportunities. More importantly, the women entrepreneurs of Jordan were ready to take the risks to develop their small businesses. This was the context in which WAEDAT articulated a mission that is at the heart of the project – that of acknowledging that women bring social capital, resources and skills to the table. In Jordanian society women have traditionally powerful roles in the home. Social values and religious beliefs support this view of women as central to the well-being of the family and to the stability of society. And as the economy of Jordan develops, women at all levels of society, are playing increasingly important roles in augmenting family incomes.

WAEDAT is based on the assumption that women entrepreneurs have social capital: they value relationships, consensus and the centrality of collaborative dialog. WAEDAT capitalized on this asset. In its training approaches the project recognized that like all learners, women move from the known to the unknown. WAEDAT therefore created a safe learning environment where the skills to move successfully into the unknown and largely uncharted waters of the market place are internalized and owned by women clients when they associate new learnings with their life experience. Much of the learning and wisdom comes from within the group. Relationships that shift into business linkages, constructive feedback from peers, visits from culturally sensitive advisers, a system of experienced and respected mentors provide support and do not put women in competition with each other.

**Leadership and decision-making authority:** Project start-ups are notoriously time-consuming as assumptions between new partners are tested in the sometimes stressful reality of recruiting and orienting staff, setting up an office, and establishing procedures and systems. WAEDAT's start up illustrated the frustration and inefficiency that can result when lines of authority and decision-making are not clear. In retrospect, in a hierarchical society where the differing cultures and different objectives of an NGO and a private sector company were being brought together, it would have been better to have

invested more time in working out ground rules and particularly the thorny question of who was in charge.

Steering committee members refer to “missed opportunities”. These include missing the opportunity for the steering committee members to learn from each other and model good governance expected from a body acting as a board of executives. Confusion over roles and responsibilities and bureaucratic and legalistic tactics resulted in delaying contracts for the core staff which in turn diminished the initial enthusiasm of the team and soured relationships within the steering committee. Making Cents and AMIR, though concerned and involved, did not intervene strongly to challenge the Committee members to get its house in order and in doing so also missed the opportunity to establish performance standards and provide training to support their development.

The Lead Coordinator was left with most of the responsibility for moving the project forward but with little authority to do so. Though she was able to forge an understanding with CC she was denied the support and guidance of a well-functioning steering committee. WAEDAT's success is largely because of her determination. But WAEDAT also has become a vulnerable organization that depends on one person and her core team of two young and committed but relatively inexperienced professionals. There were opportunities to build a strong team, but the question of unresolved leadership resulted in high levels of mistrust that stymied these efforts and led to the early resignation of two experienced members of staff. The Lead Coordinator (who was eventually given the title of Project Manager) took on more and more of the work, had limited options to delegate and no real opportunities to participate in leadership training that would have helped her better manage the situation.

**Technical Assistance:** Making Cents International supplied technical assistance in designing the project and managing its flow, providing the package of core and sub-sector training and guiding its adaptation to the Jordanian context, and supplying experts who offered a range of services from sector specific development to fund-raising. The project design and development was successful. The package of services for trainers and clients demonstrated the relevance and flexibility of the materials.

Having established a comfort zone in its training workshops and initial contacts with clients, WAEDAT's next, and seemingly contradictory challenge, was to move clients out of their comfort zones by introducing and promoting skills for succeeding in the market place. To do this Making Cents used a team of international consultants with technical expertise and cross-cultural skills. Outside consultants presented new information in a way that was appreciative of women's efforts within the culture and economic context of Jordan. But they did not shy away from presenting the changes and risk-taking required of women running income generating activities out of their kitchens who want to move up in the marketplace. Entrepreneurial success comes from interacting with the larger economy. Interface with the market place is vital to the clients' economic growth. The consultants, who were mostly women, offered skills and support, shared their professional experiences and in many ways modeled how women can balance social responsibilities with success in the marketplace.

However, the pacing of technical assistance needs to be monitored. Too much help, no matter how well-intentioned, seemed at times to overwhelm the WAEDAT staff. Windows of opportunity for consultants and the availability of staff did not always coincide. It is to the credit of all concerned that despite this, consultants and staff was flexible and skill transfers did take place.

**Systems and flexibility:** Good systems within a project are expected and necessary when accountability for sound management of other people's money is the bedrock of a contractor's reputation. WAEDAT was fortunate in having oversight from managers in AMIR and Making Cents who have built and carefully maintain their reputations for having effective systems in place and who ensured that WAEDAT too had sound systems. In addition, WAEDAT was exceptionally fortunate in having oversight and management from a team who also understood that economic development can be evoked by but is not located in a project plan. WAEDAT targeted social change which requires a clear sense of direction, imagination and a capacity for risk taking. Moving the concept of WAEDAT off the paper and making it work in the real world called for on the one hand the flexibility to take advantage of unexpected opportunities, and on the other hand the persistence and long-term vision to trust that women entrepreneurs would buy in and adapt the entrepreneurial concepts to fit Jordanian realities.

In terms of being alert to unexpected opportunities and their attendant results, three examples can be cited. First, WAEDAT's enormous popularity and PR success took on a life of its own. The initial investment in the Media Group, a PR firm, was overtaken by success stories generated from within the project. The impact of media coverage of the project launching by Queen Rania and the exhibitions of WAEDAT women's products were not initially foreseen. Second, the level of collegiality and mutual support among the clients was much greater than expected. Over 300 women have enrolled for next year and alumni are pressing hard to have an association established so that they can remain connected to each other and to WAEDAT. Clearly word-of-mouth recommendations for WAEDAT's high level of training and follow-up services come into play, but when speaking to alumni, they emphasize the welcoming environment of the project that is exemplified in the accessibility of the core staff. Being ready to listen to clients is not in their job descriptions, but their investment of time has had unexpected and beneficial results. Third, the long-term support of Consolidated Consultants has given WAEDAT an important chance at sustainability. CC stated from the beginning of the project that it was prepared to invest in its vision of corporate responsibility. It has been constant in its financial backing and provided the Project Manager with steady support. Its decision to become a major shareholder in WAEDAT the non-profit company assures that USAID's investment has been worthwhile.

In terms of long-term results and lessons learned, Making Cents has benefited from its time with WAEDAT. Making Cents has developed a platform for its work with small businesswomen and has become adept at articulating a framework of change and entrepreneurial development. It can engage funders in discussions on how these theories

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can be tested in future projects, the results it believes it can produce and the reasons why its work is important and worthy of attention.

**Annex A**  
**Short Term Consultancy Agreement Scope of Work**

Activity Name: Develop revised WAEDAT Strategic Plan  
SOW Title: Revised Strategic Plan  
Modification No: Original  
SOW Date: December 20, 2005  
SOW Status: Final

Task and Consultant Name: # 7337.1.5/ Revised WAEDAT Strategic Plan  
Brenda Bowman

**I. Specific Challenges to Be Addressed by this Consultancy**

The Women's Access to Entrepreneurship Development and Training Program (WAEDAT) Program is being implemented to address the need for comprehensive support for female entrepreneurs in Jordan. Despite the impacts of the Qualified Industrial Zones, World Trade Organization membership, and an overall increase in Jordan's exports, unemployment remains in the mid teens. The creation or awakening of an entrepreneurial class in Jordan's rural areas and particularly among women will take some time, but will have a dramatic affect on these communities. The WAEDAT program has provided Jordanian microenterprises, particularly women and the working poor, with greater and more reliable access to sustainable financial and business development services leading to stronger, more competitive, empowered entrepreneurs. The program pays attention to the needs of business women and aspiring entrepreneurs in both urban and rural areas. The task of attracting women into Jordan's private business sector and creating support services that will ensure their success presents a unique set of challenges. The primary objective of this program is to attract Jordanian women entrepreneurs into the private sector, provide them with the tools that will help them succeed in developing their own business, and thereby encourage others to do the same. WAEDAT is at a new phase in its development. Her Majesty Queen Rania has launched the program. Donors and private companies are interested in contributing. Women are signing up to be clients. Clients want more than the current set of services and this will have to be balanced with the need to achieve sustainability and what WAEDAT can reasonably offer. Clients graduate and still want to be involved. USAID wants to ensure the products produced by the clients are above-standard for the markets in which they compete and are ready for export when appropriate.

The challenge of this consultancy is to work with WAEDAT to respond to this new phase, to reinvent their strategy as well as their new identity as a stand-alone non profit organization. Registration is about to begin. This independent status will allow WAEDAT to receive funding from international donors and has many other benefits. A five year strategy to govern WAEDAT's mandate needs to be developed in written form and to be shared and owned by all members of the WAEDAT organizational hierarchy.

## **II. Objective of this Consultancy**

The objective of this consultancy is provide technical assistance and capacity building to all the team members related to the development of a five year strategic plan to govern WAEDAT program activities as a newly registered stand along NGO. Specifically, the consultant is to work with the team to conduct brainstorming sessions, devise a strategic plan, and then conduct a teambuilding and strategic plan presentation.

## **III. Specific Tasks of the Consultant**

Under this Scope of Work, the Consultant shall perform, but not be limited to, the specific tasks specified under the following categories:

- A. Background Reading Related to Understanding the Work and Its Context.** The Consultant shall read, but is not limited to, the following materials related to fully understanding the work specified under this consultancy:

WAEDAT Work plan  
WAEDAT Communication Plan  
WAEDAT job descriptions  
WAEDAT registration documents  
WAEDAT Organizational chart, board structure, governance model

- **Background Interviews Related to Understanding the Work and Its Context.** The Consultant shall interview, but is not limited to, the following individuals or groups of individuals in order to fully understand the work specified under this consultancy:

- Rebecca Sherwood, AMIR DCOP/ Grants Manager
- Geoff Wright –AMIR ECI Component Team Leader
- Souad Abdelhamid – AMIR ECI Subcomponent Manager
- Muna Dahdaleh- AMIR ECI Program Assistant
- Imad Masri – Consolidated Consultant Manager
- Wejdan Abu Lail – WAEDAT Director
- Other Jordanian Partner Key Personnel

- C. Tasks Related to Accomplishing the Consultancy’s Objectives.** The Consultant shall use his/her education, considerable experience and additional understanding gleaned from the tasks specified in A. and B. above to:

1. Hold a series of brainstorming sessions to prepare five year strategic plan
  - Prepare and present draft of strategic plan.

Hold teambuilding session to gain buy in of all partners on new services, membership package, and strategy

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- Maintain communications with AMIR personnel, project stakeholders, Jordanian Partner Organization, other donors

### **Deliverables**

- Draft five year strategic Plan and all annexes
- Hold teambuilding session with board, staff, and shareholders,
- Present strategic plan via PowerPoint
- Outline risks

### **IV. Time frame for the Consultancy.**

February 3 – February 24, 2006

February 3 – February 14 in Jordan

#### **4. LOE for the Consultancy.**

13 days

8 days in Jordan

2 travel days

3 days in the US.

**VI. Consultant Qualifications.** The Consultant shall have the following minimum qualifications to be considered for this consultancy:

#### Educational Qualifications

- BA in International Relations, or related field and/or international experience

#### Work Experience Qualifications

1. Institutional strategic planning
2. Workshop facilitation and training
3. Institution Building across race, class, and industries
4. Peer to Peer workshops and innovative networking techniques