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Final Report

Author's Name: Jody Uyanik, Making Cents International

Activity Title and Number: Achievement of Market-Friendly Initiatives and
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Development
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WAEDAT Monitoring and Evaluation Plan
Development
Enhanced Competitiveness Initiative (ECI)
Component
Task number 7337.1.13

End of Year One Results and Impact Assessment
Final
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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.

Data Page

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Abstract

The Women's Access to Entrepreneurship Development and Training Program (WAEDAT) is being implemented to address the need for comprehensive support to women entrepreneurs in Jordan. The WAEDAT training package includes basic business skills training, individual business advisor visits, cross and sector specific training offerings, mentoring and a network program. *This report contains a review of the progress made in developing the program over the first year of implementation, recommendations for future program initiatives, priorities and technical assistance.*

Abbreviations and Acronyms

AMIR	Achievement of Market-friendly Initiatives and Results Program
CC	Consolidated Consultants
JOHUD	Jordanian Hashemite Fund for Human Development
M&E	Monitoring and Evaluation
MEI	Micro enterprise Initiative
SBDC	Small Business Development Center
TA	Technical Assistance
USAID	United States Agency for International Development
WAEDAT	Woman's Access to Entrepreneurship Development and Training Program
YEA	Young Entrepreneurs Association

Table of Contents

Data Page	ii
Abstract	iii
Abbreviations and Acronyms	iv
Table of Contents	iv
Executive Summary	1
CHAPTER 1: Introduction	2
1.1 Background	2
1.2 Objective	2
1.2 Methodology	2
CHAPTER 2: Findings	4
2.1 Review of WAEDAT Program Progress	4
2.2 Immediate Priorities of the WAEDAT Program	4
2.3 Monitoring and Evaluation	7
ANNEX 1: Scope of Work	10
ANNEX 2: Interviewee List	13
ANNEX 3: Program Statistics Compilation	14
ANNEX 4: Client Interview Summaries	16
ANNEX 5: Update on March 2005 Implementation Report	24
ANNEX 6: Selected Ideas and Recommendations	28

Executive Summary

The Women's Access to Entrepreneurship Development and Training Program (WAEDAT) is being implemented to address the need for comprehensive support to female entrepreneurs in Jordan. The WAEDAT program includes a business skills training program, access to business advisors, cross and sector specific training, networking events and the support of a mentor after graduation. Progress in developing the program to date has been exceptional, and has enjoyed a high degree of publicity during its short existence. More than 120 women entrepreneurs have participated in the program to date.

Thus far the WAEDAT program has conducted ten core business skill training courses, conducted 232 advisor visits, held 4 cross sector training events and arranged 16 networking events. Response to all of these activities has been extremely positive from the participants.

As the program is poised to begin its second year, it is having to strike a balance between consolidating its operations and meeting new demand generated through its own success. In order to achieve this balance, the program staff will need to find creative ways to: keep momentum going; retain the capacity of trainers and advisors; work toward financial sustainability; focus on the target audience; and manage growth effectively.

The Monitoring and Evaluation system has made great progress in the past 10 months and is effectively capturing necessary baseline and program progress data. The long-term relationship that is being built with the program participants affords a unique opportunity to gather robust data. Staff can improve upon the excellent foundation by anticipating the changing needs for data, and the usage thereof, as the program goes forward into the future.

CHAPTER 1: Introduction

1.1 Background

The Women's Access to Entrepreneurship Development and Training Program (WAEDAT) is being implemented to address the need for comprehensive support to 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 builds on numerous initiatives taken by the AMIR Program. The micro enterprise initiative (MEI) has provided Jordanian micro enterprises, 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 WAEDAT Program is a collaborative effort between a US Subcontractor, Making Cents, and a local Jordanian Partner comprised of two companies, JOHUD / SBDC and Consolidated Consultants (CC). Making Cents is responsible for the overall project design and provision of technical assistance (TA) to develop the capacity of JOHUD / SBDC and CC who will implement the project—managing a women's entrepreneurship training and support program. The entrepreneurship training will provide cross cutting and sector-specific training, consulting services, market access information and follow-up support. 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.

1.2 Objective

The objective of this consultancy is to work with the WAEDAT core team in order to assess the progress of the WAEDAT program after the first year's development and implementation. Specifically the consultant is evaluating the monitoring and evaluation data gathered by the program, assessing the progress made in developing the training package, and gathering both statistical and anecdotal impact data.

1.2 Methodology

The consultant spent five days in Jordan, conducting a number of interviews with WAEDAT staff, WAEDAT participants, WAEDAT contract trainers and advisors, and AMIR staff. Many of the advisor reports and data collection documents and tools were also reviewed. The initial focus of the trip was spent on an evaluation of the monitoring

and evaluation system. This provided an overview of accomplishment to date, and laid the basis for discussions of future program needs.

CHAPTER 2: Findings

2.1 Review of WAEDAT Program Progress

The WAEDAT program has made remarkable progress during the first year of its existence, surpassing expectations in a number of ways. In interviews with many of the program participants, WAEDAT trainers, advisors, and program staff, there is a consensus that WAEDAT is filling a niche in the market for business development services for women. The level of enthusiasm and loyalty that is reflected by current WAEDAT participants is a testament to the hard work of all who are involved in the program. As one interviewee said, “this project is not just about technical assistance; it is about empowering and changing lives.”

2.2 Immediate Priorities of the WAEDAT Program

As the program is poised to begin its second year, it is having to strike a balance between consolidating its operations and meeting new demand generated through its own success. Achieving this balance is a challenge for any successful program entering a new phase. The following are some key challenges, accompanied by some recommendations for action:

- **Keep Momentum Going.** The program has generated considerable positive “buzz” throughout the country. This year, the staff has received an average of more than 60 inquiries per month, resulting in almost 300 completed applications. Currently, the staff have placed emphasis on allowing the current 123 participants to complete the package of training and advising, before taking on new clients. This means that approximately 159 persons are left waiting. They have completed their applications, but it will likely be a few more months before a core business training will be scheduled. This lag time between a person applying and receiving service will need to be addressed in the future, if the program is to become stable and maintain its momentum. The staff will need to carefully time advertising campaigns to be able to act immediately upon inquiries and get people actively engaged in the program’s training and services in a reasonable timeframe. Specifically, the staff should consider the following actions:
 - *Establish a calendar of key training events.* For example, there could be a set number of cohorts per year (probably no more than three groups). A core business skills training could take place each Spring, Summer, and Fall in multiple locations, to reach the target of about 150 clients per year. Thus, the advising and follow-on trainings could be aligned with those initial sessions. A calendar would have many benefits. For example, it would enable staff to: plan and manage resources, link the application process to the training schedule, identify trainers and give them proper advance notice, and market the program in a sustainable way.
 - Set a goal to *minimize the time lag* between marketing and delivery of service. Marketing events should be coordinated in such a way that

applicants can be quickly processed and moved into training and advising sessions. Applicants should not be waiting too long to take advantage of the program's services.

- **Manage Growth Effectively.** So much success in such a short timeframe is exhilarating. It also is overwhelming. In its second year, the program will need to standardize its operations and procedures to allow for stable growth.
 - *Develop a strategic plan for growth*, starting with the calendar year 2006. This plan should include program parameters and focus areas, as well as scenarios for establishing a select number of cohorts per year. It also should include financial projections (see below).
- **Retain Capacity.** Crucial to the success of the program is its human resources who can deliver high-quality training and advising services. The reputation of the program, and its continued success, are greatly dependent upon keeping a strong network of trainers and advisors with well-honed skills. The program has developed a commendable amount of capacity in its first year (see statistics indicated in Annex #3). For example, it has trained more than 30 trainers who are available to deliver core trainings. So far, the program has only utilized 10 of them, or one-third of the total capacity. Twenty-five persons are poised to offer advice to clients, and 22 of them have already done so.

As time goes by, a certain amount of attrition is setting in. Some trainers and advisors have moved out of the country. Others have taken on full-time positions. Some attrition is natural, and was planned for in the initial design. Still, it is a challenge to retain trainers and advisors, and keep them feeling motivated and part of the WAEDAT community. Now that the current clients are in the later stages of the program – and no new clients are expected for a few more months – these trainers and advisors are waiting. There is a potential to lose some of this capacity over time, without a concerted effort to keep them involved. Belated efforts to hold meetings for trainers and advisors resulted in very low turnout. Staff needs to identify incentives to help keep this network accessible and ready.

- Dedicate a section of the program's newsletter to Trainers and Advisors. Perhaps *Trainer of the Month and Advisor of the Month profiles* could help keep individuals feeling a part of a network. A similar effort could involve a page on the WAEDAT web site.
- *Conduct refresher sessions for Trainers and Advisors.* These sessions, especially if required, could help fill gaps in time, and help Trainers and Advisors stay in touch, compare notes about experiences with clients, and keep their skills honed. Master trainers and advisors could be called upon to conduct these events.
- Invite Trainers and Advisors to *networking events and celebrations*.

- Improve the communication channels between trainers and advisors about specific clients, as well as provide opportunities for these professionals to *share experiences and insights* with each other and with program staff.
- **Focus the Target Audience.** Sustainable growth of the program is dependent upon how well the staff can capitalize on its strengths and set priorities.
 - *Retain emphasis on recruitment of existing businesses.* There was a consensus among those interviewed that the program should not pursue clients who only have a business idea, but rather give emphasis to those who are already at least informally pursuing a business project. This is consistent with the initial design of the program and with its goals.
 - *Stay focused on a limited number of sectors.* Most interviewees agreed that the program should focus on a limited number of key sectors, in order to: (a) simplify administration and recruitment efforts; (b) sustain the advisor pool already developed in these key sectors; (c) maintain high quality sub-sector training, and (d) maximize networking activities.
- **Work Toward Financial Sustainability.** Currently, the program is funded through March 2006. The staff is working to identify follow-on funding. Several potential sponsors have been identified, but no final agreement has been reached. This uncertainty about future funding is one factor in the decision to slow the program down, and not take on new participants until additional funds have been secured. It is vital that this question be resolved to ensure the program's future success.

In the meantime, the staff will need to take a serious look at participant contributions to the costs of the program. In the first year, the program's start-up mode often entailed charging minimal or no fees to participants. Now that the program is established, and is showing real results to its clients, the subject of cost recovery can be dealt with more realistically.

In general, the staff will need to become much more cost-conscious, and have a better understanding of the relationship between costs and services rendered.

- Staff should be able to *calculate the cost of various components of the program*, as well as know the overall cost for each client. Staff should differentiate between program costs (variable) and administrative costs (fixed). So, for example, a staff person should be able to cite the cost of a core training, or an advising session, or a networking event. Being conversant with these program cost elements is an important step in gaining mastery over the program's financial future.
- The staff should *develop financial projections for the next 1-3 years*. These projections of costs and revenue can be used in discussions with potential sponsors, as well as help staff plan and manage more effectively.

- To achieve this fluency in financial matters, staff should consider seeking technical assistance and/or training in the areas of financial planning and financial management.

2.3 Monitoring and Evaluation

A review of the monitoring and evaluation systems for the WAEDAT program reveals that the program staff have developed a strong foundational database for capturing the parameters of their work. While quarterly reports only track a set number of parameters, it is fairly simple to mine the data even further to get a broader picture of the program's capacity and reach (see Annex #3 for a compilation of statistics about the project that extend beyond the quarterly report). The staff are encouraged to take the following recommended actions to further enhance their M&E efforts.

- **Consider an Upgrade to Technical Database Software.** The current data system has proven useful in documenting the accomplishments and the progress toward program implementation. Quantitative data is supplemented by anecdotal "success stories" and entrepreneur profiles that highlight how the program is having positive effects on women and their business endeavors.

So far, the Excel database is functioning reasonably well, and can be called upon to describe results in monthly and quarterly reports. The M&E specialist clearly has command of the database. He also reports that he is taking steps to make it more accessible to other staff members. Following up on earlier recommendations, he has linked tables to minimize data entry and simplify upkeep of the database.

As the program moves into the future, the staff should consider Contact and Client Resource Management (CRM) software that has more functionality than the current Excel tables allow. Some options include: Microsoft Access, ACT!, Goldmine, and MS CRM. Some of these also are available in Arabic script. These programs have numerous features, and provide a friendlier interface for the non-expert staff member than the current option. A demo of the ACT! software package, which is reasonably priced, can be found at www.act.com Access and MS CRM can be reviewed at www.microsoft.com Staff can enter the CRM phrase into a search engine to identify other options available locally.

- **Quantify the Networking Database to Enhance Utility.** One of the most successful components of the WAEDAT program is the series of networking activities, which has garnered a significant number of new business relationships and marketing opportunities among the participants. At each networking activity, participants are asked to complete a short survey/evaluation form. Part of the form is an attempt to document the contacts made during the networking activity, and any anticipated results. For example, a woman who makes bread contacted a woman who makes cookies. They now are exploring a cross-selling of each other's products in their own market. A woman who produces honey is working

with a woman who produces olive oil. Together, they are considering developing a new organic soap that includes honey and olive oil as key ingredients.

The database developed to capture all of these networking relationships is an impressive matrix of information. For each participant, the table lists the contacts made with others. So far, each participant has made an average of 4-5 contacts per person. However, as these contacts increase and the program expands, the database will be challenged to track these interactions in a meaningful way. The current matrix is essentially text inserted into an Excel spreadsheet. It can be difficult to analyze the data in its current form in order to identify trends and track results.

The staff should explore ways to make this database more quantitative in its parameters. For example, the outcomes of each contact could be standardized. The form completed by each participant could be modified to include a series of check boxes (perhaps supplemented by the current open-ended format). For example, the bread and cookie makers noted above have something in common with the honey and olive oil producers. Their networking activities might be summarized as “Joint Cooperation” or “Cross-Marketing.” The staff would need to give careful thought to how to standardize these items. Also, they could allow participants to check more than one box. The goal of this undertaking would be to enable the staff to make statements about networking such as the following: “More than half of the networking relationships result in cross-marketing efforts between two or more participants.” Or, “Forty percent of the networking participants reported direct sells at the event, and 75 percent reported that they plan to conduct follow-up sales calls.” This type of analysis will enhance communication among staff and with sponsors about the networking component.

- **Devise and Conduct Exit Surveys to Assess Impact.** The staff is drafting an exit survey to be completed by the current 123 participants in the program. Each person will answer questions about their overall satisfaction with various components of the program. They will also be asked to indicate how the program has affected their businesses (e.g., revenue, job creation, and overall performance). Completion of this survey would be one of the requirements for “graduation” from the program.

When constructing this survey, staff should ensure that the questions are posed in a way that facilitates analysis and summary of the results. Use of multiple choice questions, drop-down boxes with standard replies, answers on a numeric scale – all of these are examples of ways in which data can be captured and arrayed in a meaningful and useful fashion. Of course, anecdotal information and “success stories” that can accompany the quantitative data are recommended as well.

Longer term, the staff should also consider a follow-up survey approximately six months and one year following graduation to further document post-program impact.

Note: Interviewees had other suggestions for the WAEDAT program staff to consider. These are included for informational purposes as Annex #6.

ANNEX 1: Scope of Work

Short Term Consultancy Agreement Scope of Work

Activity Name:	Monitoring, Evaluation and Impact Assessment
SOW Title:	End of Year One Results and Impact Assessment
Modification No:	Original
SOW Date:	May 20, 2005
SOW Status:	Draft
Task and Consultant Name:	End of Year One Results and Impact Assessment Jody Uyanik

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 will build on numerous initiatives taken by the AMIR Program. The micro enterprise initiative, MEI has provided Jordanian micro enterprises, 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 WAEDAT Program is a collaborative effort between a US Subcontractor and a local Jordanian Partner. The *US Subcontractor* is responsible for the overall project design and provision of technical assistance (TA) to develop the capacity of a local *Jordanian Partner* who will implement the project - managing women's entrepreneurship training and support program. The entrepreneurship training will provide cross cutting and sector specific training, consulting services, market access information and follow-up support. 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.

The challenge of this consultancy is to work with the WAEDAT core team in order to assess the progress of the WAEDAT program after the first year development and implementation. Specifically the consultant will evaluate the monitoring and evaluation data gathered by the program, assess the progress made in developing the training package, and gathering both statistical and anecdotal impact data.

II. Objective of this Consultancy

The Consultant, in coordination with the WAEDAT staff, will develop a monitoring and evaluation report on the first year of the program.

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:

- Making Cents WAEDAT Proposal
- WAEDAT Work Plan
- WAEDAT Training Design
- WAEDAT client profile
- WAEDAT monitoring and evaluation data kept in the program database
- March 2005 report on implementation progress

B. **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:

- a. Maha Mousa, Project Management Specialist, USAID
- b. Steve Wade, Program Manager, AMIR Program
- c. Rebecca Sherwood, Program Administrator and Grants Manager
- d. Brad Fusco, Component Manager, Enhanced Competitiveness Initiative (ECI), AMIR Program
- e. Andrew Baird, Making Cents WAEDAT Program Supervisor
- f. Imad Masri – WAEDAT Steering Committee Member
- g. Wejdan Abu Lail – WAEDAT Team Leader
- h. Sameer Kalbouneh, WAEDAT Monitoring and Evaluation Specialist
- i. Selected WAEDAT candidates
- j. Other Jordanian Partner Organization Key Personnel

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

- Thoroughly review the statistical monitoring and evaluation data kept by the WAEDAT program;
- Compare the data with the program targets and results indicators;
- Conduct interviews with WEADAT staff and clients to develop a full picture

of WAEDAT activities and achievements;

- Interview a selected number of WAEDAT clients and WAEDAT advisors to gain a deeper knowledge of the impacts on the program participants.
- The substance of, findings on, and recommendations with respect to the above mentioned tasks shall be delivered by Consultant in a written report in the format described in sections IV., V., and VI. Of Annex A – Standard Short Term Consultancy Agreement Information. The report will include the following:
 1. Summary of interviews and findings
 2. Strengths and weakness in the results and impacts of the program

IV. Time frame for the Consultancy.

Overall: July 15, 2005 – July 25, 2005

Preparation in US, July 15

Travel to/from & Work in Jordan: July 16 – 22, 2005

Follow up in US: July 25

V. LOE for the Consultancy.

Total of days: 10

- 6 In Jordan
- 2 Travel
- 2 US - based work - preparation and follow-up

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

Educational Qualifications

- BA in Business or related field

Work Experience Qualifications

- Experience working in monitoring and evaluating similar programs
- Experience in the development of training programs is beneficial
- Experience in working in cross cultural environments

ANNEX 2: Interviewee List

The following list shows the networking process between the entrepreneurs whether through the event or after finishing the core training.

List of Interviewees:

- Brad Fusco, Component Manager, Enhanced Competitiveness Initiative (ECI), AMIR Program
- Susanna Aulbach, Special Projects Manager, AMIR Program
- Wejdan Abu Lail, WAEDAT Team Leader
- Sameer Kalbouneh, WAEDAT Monitoring and Evaluation Specialist
- Salwa Al Sukhou, WAEDAT Trainer and Master Trainer
- Naser Abu Mailesh, WAEDAT Trainer
- Rawan Ababneh, WAEDAT Trainer
- Amal Al Halabi, WAEDAT Trainer and Advisor and Master Advisor
- Suzan Salhi, WAEDAT Advisor
- Suhair Al Khateeb, Former USAID Project Management Specialist
- Andrew Baird, Making Cents WAEDAT Program Supervisor

WAEDAT Clients:

Amman Entrepreneurs:

1. Fawzeya Samawi
2. Suhad Douglah
3. Neveen Hashash

Irbib Entrepreneur

1. Sanaa Safe Aldeen

Madaba Entrepreneur

1. Entisar Hababseh

Zarqa Entrepreneurs

1. Fadwa Mansoor
2. Asmaa Al Khateeb

ANNEX 3: Program Statistics Compilation**OVERALL CAPACITY-BUILDING EFFORTS OF WAEDAT PROGRAM
July 2004- July 2005**

CORE TRAINING		Notes
Number of Core Trainers Trained	30	12 + 18 1 st & 2 nd Sessions
Number of Core Trainers Utilized	10	2 trainers per event; some trainers led more than one training event
Number of Core Training Sessions Held for MEs	10	
Average Class Size	12	
Number of Entrepreneurs Trained	123	
Number of TOT Sessions Held	3	Includes refresher session
Number of Master Trainers who can Train Future Trainers	2	
BUSINESS ADVISING		
Number of Advisors Trained	25	11 +14 1 st & 2 nd Session
Number of Advisors Utilized	22	
Average Number of Clients per Advisor	6	Fewest per advisor is 1 ; largest number is 16
1 st Visits Completed	121	
2 nd Visits Completed	119	
Number of Master Advisors who can Train Future Advisors	2	
CROSS-SECTOR TRAINING		
Number of Cross-Sector Trainers Outsourced	4	
Number of Cross-Sector Trainers Identified	10	
Number of Topics Delivered	4	Business Planning, Computer and Internet; Interpersonal Skills, Marketing Management
Total Number of Participants So Far	54	36 individuals; some have taken multiple trainings
Number of Future Cross-Sector Trainings Planned	14	Other topics include: financial planning (formal and informal); (thru end of Nov)
SUB-SECTOR TRAINING		
Number of Sub-Sector Trainers to be Outsourced	N/A	
Number of Sub-Sector Trainers Identified	N/A	
Number of Topics Delivered	N/A	
Number of Sub-Sector Trainings Held	0	
Total Number of Participants So Far	0	
Number of Future Sub-Sector Trainings Planned	34	For all governorates (thru end of Nov)
NETWORKING		
Total Number of Networking Events Held	16	In each city, client groups try to meet once a month, at a minimum.

Number of Major Networking Events Held	3	Major events are exhibitions or other gatherings that involve clients from all locations.
Number of Networking Events in Planning Stage	21	1 will be major (thru Dec 2005)
Number of Referrals to Other Programs	11	(5 for IRADA, 4 for DEF, 1 for Sustain Generale, 1 for JMCC) 15 more are in process
Partnership Agreements with Other Organizations	9	
OTHER		
Geographic coverage (number of sites)	4	Amman, Irbid, Madaba, Zarqa
Number of Applications Processed for Future	159	
Average Fees Received (JD)	10.5	Max Fees = 25 , Min = 0
Marketing approaches		1- TV 205 Inquiry 2- 2- News Paper 77 3- Promotional campaign 210
Total Human Resource Capacity (Trainers, Advisors, Staff)	61	Does not include cross-trainers whose skills were developed outside WAEDAT
Qualified Staff	6	Current figures (some positions to be filled)

**Geographic Coverage of WAEDAT Program
July 2004-July 2005**

	Amman	Irbid	Madaba	Zarqa	Total
# of Core Training Sessions	3	2	2	3	10
# of Persons Trained	36	22	20	45	123
# of Persons Advised*	36	21	19	45	121
# of Other Training Sessions	4				6
# of Networking Events	7**	3	3	3	16
# of Applications Processed for Future	75	21	20	43	159

* Most participants (113) have received two advisor visits

** Amman monthly networking sessions started earlier than in other cities. Also, some major events held in Amman included clients from the other locations.

ANNEX 4: Client Interview Summaries

Name	Fawzeyya Samawi
City	Amman
Business Type	Pickled Vegetables (for example, cucumbers, carrots)
Date Joined Program	September 2004
Core Business Skills Training	The most important things I got from the core training were pricing and costing of products, and negotiation skills. The information about costing helped me to more realistically promote my products. For example, I now offer smaller free promotional samples than before.
Business Advising	My advisor and I focused on marketing, including costing and pricing my products. She said I am doing the right things, and this gives me confidence.
Other Training	The Interpersonal Skills class was excellent, I highly recommend it. I learned more about time management as well. The computer training also helped me. I had a computer before but never used it. After the training, I started doing internet research and found a new mixture recipe for preparing my pickles.
Networking	I first came just to visit, but soon became part of a community. I've made friends here, and this has given me confidence to join other organizations. I try to attend all the WAEDAT events, because even small moments in networking can lead to big results. I participated in the Exhibition for food products. At the Holiday Inn exhibition, they tried my products and then made a contract with me.
Most Satisfying Moment	When the USAID representatives came to visit my place of business. I was proud that they were impressed – not only with my pickles, but with how I am managing my business. This made me feel empowered to go further.
Accomplishments and Future Plans	I had gotten a loan from an agricultural credit program and have repaid more than half of it. Last year, I had 4 employees, and now I have 11. I recently got another hotel contract. I'm exploring new product lines (such as olives and potato chips). And I need some new financing to be able to expand.
Comparisons to other programs	I appreciate the advice I get, and the way it has affected my personality and my confidence. I think WAEDAT helps women explore their own inner potential. It's already there inside, and the WAEDAT program helps to bring it out.
Suggestions for WAEDAT	--Increase number of cross-training and subsector training events. --Interpersonal skills training should be required for all participants (it's that good), and it should occur at the beginning of the program.
Other	Interested in hygiene, production line management advice and training

Client Interview #1

Client Interview #2

Name	Suhad A. Douglah
City	Amman
Business Type	Packaged soup mixes and soup in a mug “Soupy”
Date Joined Program	November 2004
Core Training	I wish I had taken this training prior to starting my business, because it really helps you to see how to approach business in a professional way. For example, when I started, I bought too much raw materials. I learned that it is better to start small and build.
Business Advising	The advising sessions did a lot for me, especially with packaging. My advisor had connections with a Jordanian university and put me in touch with them. I now supply my product to the students there, and they all know my product. I still need advising on accounting.
Other Training	The interpersonal skills training was great! I also enjoyed the marketing class. The training at WAEDAT is better and more applicable than the marketing classes I’m taking at MSC.
Networking	I attended the exhibition and got more customers. During the networking sessions, I met one WAEDAT client who is a pharmacist. She agreed to put my products in her pharmacy, and they are selling well. Now, supermarkets and other stores are more interested in taking a chance on my product, because they see it is available at a pharmacy.
Most Satisfying Moment	When I was able to sell my products at the pharmacy. This led to my being able to sell in supermarkets. Also, it is very nice that students know and want my products.
Accomplishments and Future Plans	I’ve definitely been able to grow my business in the last year. Because of tax and other regulations that are costly, I am exploring a move of my production to Dubai. Unfortunately, there is a lack of trust here in Jordan for locally made food products.
Comparisons to other programs	I learned about WAEDAT at an exhibition and was skeptical, thinking it was too elementary for me. I have been pleasantly surprised at how much I’ve learned. The atmosphere at WAEDAT is friendly; the staff is very helpful, and I get to meet great people from all over Jordan. The trainers are professional and high quality, and they are available outside the training room for follow up. I tell everyone to join, saying they’ll get great benefit from it. It really is a unique program
Suggestions for WAEDAT	--It is a great package of activities --perhaps consider taking men as clients – they need help too! --have some activities geared toward younger people and startups

Client Interview #3

Name	Entisar Hababseh
City	Madaba
Business Type	Bread-making
Date Joined Program	November 2004
Core Training	Before I joined WAEDAT, I wasn't really working from my heart. After the core training, I became more confident and proud of my work, and started putting my heart into my work. I feel more professional. The skills I learned and still use include: record-keeping, and selling on credit. To track my expenses, I keep three accounts: business expenses; household expenses; and a savings account for my children's education, which I don't touch. I also use negotiation skills, and my husband has noticed that I've become stronger and a good negotiator with suppliers and customers. As for time management, I've learned to say "no" if I cannot complete an order by a date requested.
Business Advising	My advisor has been a great support, helping me to keep going during the tough times. Together, we did a market study for my products, to construct a pricing strategy. I now sell slightly below the market price. My advisor continues to stay in touch and encourages me.
Other Training	
Networking	The networking and exhibition have been great opportunities for me. I get the answers I need. We have our local networking events at JOHUD, and we are working together. Through WAEDAT, I met another entrepreneur in Amman who makes cookies. She and I are planning for me to offer her cookies in Madaba, and my bread in Amman.
Most Satisfying Moment	Showing my products at the Holiday Inn exhibition. I was so proud to see other peoples' reactions. And who would think a simple baker could have the chance to meet the queen? This gives me such confidence to keep going: I won't give up now.
Accomplishments and Future Plans	I started with JD10. In less than one year, I have more than JD700 in assets and four employees. Also, my husband, who had to leave his job due to illness, has become a real partner in the business. I am able to draw a salary from the business. I sell to restaurants and a supermarket, as well as to neighbors and relatives. Some people come from Amman. I sell about 500 items per day now, and up to 3000 on weekends. Right now, I have more demand than I can currently meet. I'm thinking about buying a bus to help us deliver, and I got information from WAEDAT about getting a loan to make the purchase. I'd like to be able to supply shops and schools in my area, participate in more exhibitions, and improve product quality and offerings, maybe even expand to sandwiches.
Comparisons to other programs	I know about other training programs in general. WAEDAT has more customization and more one-on-one possibilities. Also, other programs don't have much follow-up. With WAEDAT, I feel I have a support center; I'm not alone.
Suggestions for	-- more exhibitions, especially as chances to network

WAEDAT	-- wish I could have an advisor to be continuously available
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Client Interview #4

Name	Sanaa Safe Aldeen
City	Irbid
Business Type	Sewing business, producing bedcovers, pillow covers, sheets, curtains, and kitchen items
Date Joined Program	March 2005
Core Training	When I started the training, I had practically no sales. I learned to pay attention to the market and be persistent and improve my product.
Business Advising	Before my advisor came, I used to bring actual samples of bedsheets and so forth to show customers. My advisor suggested I prepare a photo album and some material samples to make it easier and to be more professional. This has made a tremendous difference in how my customers react – they take me more seriously, and my sales have increased. The advisor also recommended changes in my shop; we added a sign and cleaned up the clutter. My advisor is fabulous, and is still helping my entire family. He helped change my husband’s attitude toward the business, and this has helped our family in many ways.
Other Training	
Networking	Through my advisor, I am able to market my products in Zarqa.
Most Satisfying Moment	Before WAEDAT, I just stayed at home and cooked. Now I’m a partner with my husband, and we are working well together. I design and prepare the pieces, he sews them together, and I add the trim. Our son has gotten involved and he is selling.
Accomplishments and Future Plans	Our sales almost doubled in the first month after our advisor visited. My husband is happier and more productive, and this makes me happy. In the future, I want to do several things: learn new techniques for sewing with different fabrics; sell at exhibitions; buy more sewing machines; and improve our packaging and shopping bags
Comparisons to other programs	I like the support I get from the WAEDAT program. It is unique.
Suggestions for WAEDAT	-- choose people who are team-oriented, who want to belong to a community

Client Interview #5

Name	Neveen Hashash
City	Amman
Business Type	Chocolate house – provides decorated chocolates for weddings, births, and all occasions, as well as gift items.
Date Joined Program	October 2004
Core Training	I keep the core training workbook next to me in my workplace, and I'm constantly referring to it. I appreciate learning how to bargain for lower prices and about networking.
Business Advising	I didn't really connect with my advisor, but I'm getting lots of good advice from the other WAEDAT clients.
Other Training	The interpersonal skills course was great; I'm looking forward to the financial training.
Networking	I made good contacts at the exhibition and at the WAEDAT opening. I stay in personal contact with several of the WAEDAT clients.
Most Satisfying Moment	Before WAEDAT, I was really depressed, I just waited in my store. WAEDAT taught me to get out; to be confident. I've now expanded my thinking and have a plan for the next 2 years.
Accomplishments and Future Plans	I want to bring an internationally known trademark chocolate to my store. I'm exploring a partnership to set up a full-service wedding store, and perhaps expand into other event planning, such as conferences and parties.
Comparisons to other programs	Some programs have training or networking. WAEDAT differs in that it brings together all the dimensions into one package. One strength is that they help you to identify and then conquer your own weak points. I don't know of any other program that helps you on that specific level.
Suggestions for WAEDAT	-- more events sponsored by large companies -- develop a strong media and public relations strategy

Client Interview #6

Name	Asmaa Al Khateeb
City	Zarqa
Business Type	Bee-keeping, honey production
Date Joined Program	February 2005
Core Training	The core training was excellent. In fact, even though it snowed during part of the training, no one was absent. This is very unusual in Jordan, but none of us wanted to miss anything. I have a diploma in business administration, but I found the training really useful on a practical level, especially regarding cost calculation, pricing, management, and negotiation. The learning was more applied, and I enjoyed it. Before the training, I wasn't really serious about the honey business.
Business Advising	My advisor was excellent. She encouraged me to let people see the honey production process, as this will encourage them to buy. Also, I have to rely on someone else to transport my bee hives every few months. Now, I am more attentive to ensuring this person handles the hives appropriately. My advisor has a background in bee keeping, so she has stayed in touch with me and has helped me in many ways.
Other Training	
Networking	The Holiday Inn exhibition was really successful for me. Also, I met a woman in Irbid who produces olive oil. We are exploring a partnership to produce a natural soap product incorporating honey and olive oil. Another Irbid woman who makes mosaics has agreed to come to my association and teach young girls in the art of making mosaics.
Most Satisfying Moment	After the Holiday Inn exhibition, where I sold a large amount of honey. It just made me feel like a strong and successful businesswoman.
Accomplishments and Future Plans	I've increased honey production, and last money I sold all that we produced, selling directly to those in my association. I want to expand, and become more self-sustaining (for example, not having to rely on another person to transport my beehives. I want to produce other honey-related products, not just the soap. I definitely want to get more training in honey and soap production.
Comparisons to other programs	I've had some experience with other programs, but I'm most comfortable working with WAEDAT. It is strongest, regarding its practical aspects. Also, I like the whole package, and the fact that there is follow-up.
Suggestions for WAEDAT	-- support women who are changing from informal to formal businesses (perhaps even financially) -- provide more than two advisory visits

Client Interview #7

Name	Fadwa Mansoor
City	Zarqa
Business Type	Handicrafts (furniture, tables, decorative items for the home – often using recycled materials such as cartons, olive seeds, etc.)
Date Joined Program	March 2005
Core Training	This training was so valuable for me, because it really helped me see how I could transform my business. I learned so many things: calculating costs, keeping records, how to study market demand. Now that I've changed to a formal business, I appreciate knowing about business planning, negotiating, costing, and pricing.
Business Advising	My business advisor has been fabulous. She really encouraged and empowered me by saying I was generally on the right track. She helped me to calculate and do realistic costing as I transferred from an informal to formal business. She also helped me see how I can take a salary from the business. I now feel like the business is on a sound footing.
Other Training	
Networking	Currently, I'm in contact with other women in Madaba and Irbid; they provide high quality products to my shop. My customers tend to be high-end, wealthier people. At the Holiday Inn exhibition, I got a special order to completely decorate a newlywed couple's new home. They have since referred me to two other couples. Also, I sold three pieces to the Holiday Inn manager. So many people took my phone number and called after the exhibition; I'm still following up on those leads.
Most Satisfying Moment	Was during the core training. That was when I really felt that I could be a strong business woman, and that I had the tools to do it. This experience encouraged me to make the leap into formalizing my business.
Accomplishments and Future Plans	I want to expand to eventually reach all of Jordan. Right now, I'm working on developing a solo exhibition of my products in Amman.
Comparisons to other programs	I'm not familiar with other programs, but I like WAEDAT because it gives me strength and confidence, as well as support and advice. I also enjoy being able to build relationships through networking.
Suggestions for WAEDAT	-- The program is complete as is; stay the course.

ANNEX 5: UPDATE ON MARCH 2005 IMPLEMENTATION REPORT

July 2005: The following are recommendations excerpted from the March 2005 Implementation Report. Each recommendation is followed by a brief update on progress reported during the July interviews.

Immediate Priorities of the WAEDAT Program

Completion of the development of the WAEDAT training package – **Much effort during the initial phase has gone into attracting WAEDAT participants, generating publicity and awareness of the program, and developing the core training course. As of this writing, more than 100 of the participants have entered the program nearly achieving the first year target of 135 participants. Attention must now focus on completing the development of the entire training package including determining the rest of the cross sector training courses, sub-sector training and the mentoring program. A draft work plan for delivering the TA that will be necessary to complete these tasks is found in Annex 2.**

Given the limited WAEDAT staff resources, it is highly recommended that for the next several months the WAEDAT staff focus less on core training and finding new participants and more on developing the program and producing the first group of graduates. Additional WAEDAT classes should occur, but at a slower rate than previously and may be grouped in one period of time. In addition, the approaching date of the WAEDAT program official launch will preoccupy much of the staffs attention during late April and early May.

July Update: As recommended, the staff suspended recruitment of new members and are not planning any core skills training until at least September. This is allowing them to catch up on the scheduling of the cross-sector and sub-sector training sessions for the 123 individuals already in the program. The staff is challenged to try to maintain momentum for the program. For example, there are 159 persons whose applications have already been processed, and who are waiting to enter the program. Approximately 30 core trainers and 25 advisors are waiting to be called upon to reach new program participants. It remains to be seen how the program staff will handle this idle capacity, and keep individuals motivated and interested in the program,

Staffing – With the recent departure of the Advisor’s Coordinator and the maternity leave of the Training Coordinator, the WAEDAT program faces a lack of capacity that must quickly be addressed. A replacement for the Advisor’s Coordinator must be found quickly in order to build on the progress made to date. Either a temporary, or potentially a full time Training Coordinator must be found in order to complete the development of the rest of the WAEDAT training components. This is a priority for the attention of the WAEDAT Program Manager and the Steering Committee.

July Update: A new Advisor Coordinator has been hired, and is in place. Candidates have been identified for the Trainer Coordinator position, and a hiring is expected by mid-August.

Mentoring Program - Little progress has been made on the development of the mentoring program since the TA provided to WAEDAT and YEA. This is partly due to the lack of staff capacity, and the high workload, but may also be due to an unclear understanding of the relationship between the WAEDAT program and YEA. The Program Manager and the Mentoring Coordinator should hold a meeting with the YEA staff in order to develop a work plan that will lead to the identification of mentors for the current WAEDAT participants. It is probably that additional TA will be necessary in order to launch the program.

July Update: The staff has already assembled a list of volunteers willing to become mentors (these include advisors, trainers, and clients); these volunteers have filled out applications. A master training for mentoring has been completed. In August, the staff will conduct a mentoring training session for the volunteers. The program will start with Amman, and then move into other sites.

Additional Recommendations:

- Develop a relationship with the regional knowledge stations, allowing WAEDAT customers (particularly in the rural areas) to access the internet, and benefit from the services they offer. For example, a business wishing to register as a formal enterprise can receive instruction and guidance on how to do so.

July Update: So far, the staff has contacted the SBDC in Madaba and the Academy for Training and Internet Center in Irbid. In Zarqa, the staff is exploring contacts with the Family Awareness Center.

- Conduct monthly meetings of the trainers and advisors to share experiences, concerns, and best practices.

July Update: The staff contacted all trainers and advisors, inviting them to sessions. These meetings have not been well-attended. (See recommendations in this report for how to engage trainers and advisors)

- Begin to develop a network of professional volunteers who can be called upon to provide services or training to the WAEDAT participants as needed.

July Update: (See the update on mentoring volunteers above)

Critical Issues in the Monitoring and Evaluation System – The following issues have been raised by various members of the core WAEDAT program team as issues that will effect the implementation and effectiveness of the M&E system.

1. Collecting complete data sets – Many of the applications completed in the initial stages of the program were not fully completed. This has resulted in incomplete data sets that will affect the integrity of the data. Efforts are being undertaken to complete the missing data, but in the future it should be emphasised that all efforts should be made to fill the application as completely as possible the first time. If it is observed that certain data, such as the amount of investment in the

business, is information the many applicants are unwilling to provide, than this should be considered and alternative questions asked, or the question should be asked at a different stage.

July Update: The staff report progress in increasing the amount of data filled out. They anticipate that filling the vacancy for the Training Coordinator position will bring even further progress on this front.

2. Keeping up with data input – Developing a regular routine for inputting the data into the databases will ultimately reduce the time and effort required for the task. As the program develops it will become clearer who the most appropriate person is in terms of efficiency and background to take responsibility for ensuring that data is accurately entered into the database. Deadlines should be established for entering data. For example one week after a training class is established, applicant data should be entered.

July Update: The staff have now set deadlines for data entry.

3. Relevant data – The motivation for collecting and inputting data will only be maintained if those involved see relevance and importance to what they are doing. On the one hand, regular feedback should be sought from the WAEDAT core team on the type of data being collected, the ease or difficulty with which it is being collected and the usefulness to the program. Where there are issues, they should be resolved as quickly as possible. On the other hand, the M&E specialist should provide regular summaries of the data, as progress is made towards program goals. This will serve to further motivate the core team, and remind them of the importance of what often feels like a laborious task.

July Update: The staff reports that better awareness among the core team about the data has resulted in several improvements. They are better able to identify gaps, as well as measure progress toward goals and targets. They report being able to better respond to concerns expressed by clients, and take immediate action.

Recommendations for Monitoring and Evaluation System – The following are recommendations in addition to those cited in the above section:

1. The M&E specialist should produce monthly reports of the data collected for internal circulation and provide a brief presentation to the core team during the next six month period. This will assist in uncovering any problems with the data collection and reporting, and will allow team members to gain a clear understanding of the usefulness of the data they are responsible for collecting. These meeting can serve as forums for all of the WAEDAT team to help improve the system of collection or data input.

July Update: The staff report that they now have monthly reports on the data for their internal team. .

2. As the program develops, and the data needs are clear, databases should be linked as much as possible to reduce the amount of input. For example, assigning codes to each participant will link the data record to personal information that may need to appear in a number of data records.

July Update: The M&E specialist has inserted many links to the database, and this has aided the staff by simplifying what needs to be updates. The M&E Specialist is considering the assigning of codes as a possible future step.

3. Develop a rapport with local newspapers willing to publish the WAEDAT entrepreneur success stories. If this can be done on a regular basis, it will serve as publicity to the program and to the featured entrepreneur.

July Update: The staff contacted three major Arabic-language newspapers (with pan-Arab coverage). Two of the three have agreed to include coverage of WAEDAT programs. At least one of them has a half-page of the newspaper available (per edition), and also has offered space on their website.

4. Frame each of the success stories and dedicate space on the wall in the WAEDAT office to display them.

July Update: While the staff is still weighing the feasibility of placing framed success stories in the office, it has taken steps to make the success stories

available at its networking events, on the website, and attached to emails that are sent out to clients and other parties.

5. Select a “WAEDAT Woman of the Year” each year to focus a marketing campaign around. Billboards, posters, etc could feature the entrepreneur and her business.

July Update: This process is underway. The staffs have identified several candidates. They recognize that it is important to set clear criteria, and to have a well-defined nominating process. They plan to set up a selection committee. The winner will be announced at a celebration, perhaps in the Fall.

ANNEX 6: Selected Ideas and Recommendations

While not formally recommended as part of this report, the following are some ideas and recommendations that came out of the discussions with staff, trainers, advisors and clients. These suggestions were made during discussions about possible future directions of the WAEDAT program. These items are listed for informational and internal discussion purposes only.

Showroom or exhibition space. Interviewees offered several variations on the theme of having a space where clients could show and sell their products. Some insisted that the women should initiate such a project themselves, and should pay for it. Others suggested a more static, unmanned option that would allow products to be showcased on rented shelves in a high-traffic area.

Incubator. One person indicated that there are already about 6 incubators operating in Jordan, and perhaps WAEDAT could partner with some of them. WAEDAT staff responded that they've approached these others, but were unable to spark interest in a collaboration. One interviewee pointed out that an incubator is a project in and of itself, and such an initiative might distort the original premise of the WAEDAT program. Another variation suggested, include a shared office space facility.

Business Association. Some individuals pointed out that the current WAEDAT community has the potential to become a business association. Again, they indicated that if a formal association were to be formed, it should be done by the women themselves.

Financing Component. Currently, participants are accessing financial assistance available through other programs. Often, their advisors are able to introduce them to these options, and help prepare them for the loan application process. No one actually suggested that WAEDAT develop its own loan program. But, several recommended stronger or more formal linkages to other programs in Jordan.

Geographic Expansion. Given the success of the program in the current four locations, interviewees were enthusiastic about the potential for expanding into other parts of the country, and even beyond Jordan. Special emphasis was given to rural areas, where services are more needed. One individual suggested establishing branch offices to facilitate this expansion. Interestingly, many advocates of geographic expansion cautioned that there should not be a corresponding expansion to other sectors. Most agreed that the program should focus on a limited number of key sectors, in order to: (a) simplify administration and recruitment efforts; (b) sustain the advisor pool already developed in these key sectors; (c) maintain high quality sub-sector training, and (d) maximize networking activities.