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ARIES

Assistance to
Resource Institutions
for Enterprise Support

Female Entrepreneurship in Jordan

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ARIES

Assistance to Resource Institutions for Enterprise Support

The ARIES project is designed to strengthen the capabilities of support organizations in developing countries to implement small-scale and micro-enterprise development programs. ARIES builds on the work of the Agency for International Development's former Program for Investment in the Small Capital Enterprise Sector (PISCES) and Small Business Capacity Development projects. It works with intermediary support organizations that provide services to small and micro-businesses and industries, such as private voluntary organizations (PVOs), banks, chambers of commerce, management training centers, business people's organizations, and other developing country government and non-governmental organizations (NGOs).

The contract for this five-year project has been awarded to Robert R. Nathan Associates, Inc. (RRNA) with subcontractors Harvard Institute for International Development (HIID), Control Data Corporation (CDC) and Appropriate Technology International (ATI).

ARIES is core funded by the Bureau for Science and Technology's Office of Rural and Institutional Development (S&T/RD) and the Bureau for Food for Peace and Voluntary Assistance's Office of Private and Voluntary Cooperation (FVA/PVC). Mission funded technical assistance represents \$3.8 million, or almost three-fifths of the five-year budget of \$6.8 million.

The ARIES project has three major components -- research, training, and technical assistance -- designed to cross-fertilize each other. The applied research component focuses on economic, social, and organizational issues surrounding intermediary support organizations to inform AID missions and host country actions in this subsector. The training component includes design, testing, conduct and follow-up of training programs in such areas as finance, management and evaluation for PVO and NGO personnel. The technical assistance component provides short-term technical assistance to AID missions and intermediary organizations to assist small and micro-enterprise development.

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EXECUTIVE SUMMARY

This study was conducted in conjunction with the development of a Project Identification Document for a Small Entrepreneur Project in Jordan. The objective of the WID component of the study was the identification of appropriate methods of integrating women into the program of micro and small enterprise development. The consultant was part of a four-member PID team contracted under the ARIES Project, and focused on the state of female entrepreneurship, the types of programs and projects that are working with women, and the institutional structure of the organizations implementing those projects.

Women in the labor force in Jordan are concentrated in low growth areas in the public sector, and are heavily involved in agricultural labor and the production of traditional handicrafts. Production tends to be home based and is for consumption, not for the market.

There are a number of organizations with a women-specific mandate but they are not providing entrepreneurial assistance. These organizations have a charity/relief focus and lack the institutional capacity to design and implement business development programs.

The team recommended that the proposed Small Entrepreneur Project consist of three components: credit, technical assistance and training, and research. Within each of these components, certain gender-specific targets are proposed, and are detailed in Chapter III of this report.

I. INTRODUCTION AND BACKGROUND

The government of Jordan, with assistance from USAID, has launched a program to restructure the economy. This restructuring is in response to declining growth rates brought on by the drop in oil prices in the region and the resultant decline in remittances from Jordanians working in the Gulf area. This decline in remittances as well as the return of workers to Jordan in search of employment has brought to the forefront the necessity of identifying new growth areas in the economy. Against this backdrop, efforts are now underway to develop the private sector, which is viewed as having potential not only to generate income but also to absorb the large numbers of returning workers. Within the overall private sector development effort, the small-scale enterprise sector will be targeted as a means of increasing economic productivity and growth, as small-scale enterprises play an important role in the private sector in Jordan. In order to achieve this goal, an assistance package is envisioned, one that comprises credit, technical assistance, and training components.

As part of this effort to develop the small-scale enterprise sector in Jordan, particular attention was

focused on ways in which the project could be designed to ensure that female entrepreneurs have access to project resources. This report presents the findings of the study as well as several recommendations for future research and design work.

This report is divided into three sections. A brief overview is presented in this first section. The second section addresses the principal constraints faced by female entrepreneurs. The final section presents several recommendations for future project design.

Women represent a significant proportion of the population of Jordan, yet their potential to make a significant contribution to overall economic development remains largely untapped. One effective strategy for drawing on the untapped economic potential of women is to encourage their active participation in the micro and small-scale enterprise sector. This is a viable strategy because the small-scale enterprise sector is not as rigidly structured as other sectors, and this flexibility allows women to divide their time between economically productive activities and domestic responsibilities. Limited access to education and training, as well as low literacy levels, often prevent women from participating in the labor force; however, micro and small-scale enterprises do not demand high levels of education and expertise. Women can use the skills they already possess to expand household activities such as food processing into profit-generating business activities.

One effective way to reach female entrepreneurs is to focus on the micro-enterprise sector, as women-run businesses tend to be among the smallest businesses. In fact, many women's operations are viewed as subsistence production instead of being regarded as one-person businesses in which the women are self-employed.

The objective of this strategy is not the creation of a separate "women-specific project," but the identification of appropriate methods of reaching female entrepreneurs, thereby integrating them into the sector-oriented program. This approach represents a departure from the tradition of establishing women's income-generating projects. The focus here is to mainstream women into the larger development process by encouraging and assisting them to participate in economically productive activities that will be self-sustaining and not perpetually reliant on outside grants.

In many respects, the problems and constraints women face in the micro and small-scale enterprise sector are not gender specific and therefore do not require establishing separate projects. However, among these sector-wide constraints, there are problem areas in which women are disproportionately affected: access to credit and training, the reality of having to balance domestic duties with wage-earning responsibilities, and the limited visibility of women within the public and private sectors of Jordan as a whole, to name a few of the specific constraints faced by female entrepreneurs.

Women represent 49 percent of the population of Jordan but are under-represented in the labor force. This of course varies by region; the status of women in Amman

differs radically from that of women in rural areas. In Amman, there seems to be growing and greater acceptance by men of women in the work force, albeit within job areas typically thought of as women's work such as secretarial, clerical, and teaching jobs.

Official employment figures for women in the labor force (women currently represent 12.5 percent of the labor force) in Jordan are misleading because they do not reflect the number of self-employed women working in their homes, or those involved in unpaid agricultural labor. The formal statistics do reflect a high concentration of female employment in the public sector, particularly in teaching, administrative, and clerical fields. According to the Department of Statistics Labor Force Survey of 1975, 71.2 percent of female workers were employed in public administration and services. The largest concentration within this sector is in teaching; 54.3 percent of female workers are teachers.

The second largest area of concentration of female workers is in the industrial sector, with 20.5 percent of female workers involved primarily in textiles, food processing, ready-made clothing, and chemical industries. Women represent 6.6 percent of the total workers in industry, and approximately 30.5 percent of these female workers hold administrative positions. According to the Labor Force Survey, over half of the total female workers in the industrial sector are self-employed, working as seamstresses and weavers. Other areas of concentration for female workers include hotel and restaurants (5.3 percent),

commerce (7 percent), banking (30.5 percent), and tourism (23.2 percent).

The general tendency is for women to work in the home and produce goods for domestic consumption, not for the market. In more conservative areas, it is seen as shameful for the man if his wife is working to earn added income, although as one woman observed: "Need comes before tradition." Women become involved in production for profit in order to supplement meager family incomes, especially given the current regional economic decline brought on by reduced oil earnings, wars, and civil disturbances.

Females perform a large amount of the agricultural labor in Jordan; the agricultural sector represents the major employment sector for 90 percent of all women working in rural areas. According to the agricultural survey conducted in 1975, 32.8 percent of agricultural workers are women. This percentage increases in irrigated areas where there is a greater need for manual labor. In fact, half of these women participate in manual labor and reaping, approximately 10 percent in preparing lands, and 25 percent raise goats, chickens, sheep, and to a lesser extent, cows. The survey also showed that approximately 80 percent of women in the agricultural sector are unpaid workers, and paid workers are primarily seasonal workers.

The National Village Survey conducted in 1984 showed a preponderance of women involved in the production of traditional handicrafts such as embroidered dresses and pillow cases. Women prefer these activities because they can work out of their homes and use skills they already possess.

In terms of female entrepreneurship, women entrepreneurs in Amman tend to be concentrated among the boutique, pharmacy, and beauty salon owners. Among the many active trade guilds, or naqaba in Amman, the hairdressers' naqaba exhibited the highest level of female ownership. Out of a total of 650 member establishments, 450 were owned by women, and 350 of the women opened up the shops with their own money. Other trade guilds with female membership included the bakers, who stated that in approximately 10 percent of the bakeries, women participated as family workers. In the transport sector, 5 percent of all taxis are owned by women; the women hire men to drive the taxis and pay them either on an hourly wage basis or as part of a profit-sharing arrangement. However, there are many cases where the man is the actual owner of the taxi; the registration is in the woman's name for tax purposes only.

These employment figures point to two important considerations. First, the distribution of females in the labor force is a reflection of the transition that has occurred in the Jordanian labor force in general. The period from 1961 to 1979 witnessed a four-fold increase in employment in the services sector, while employment in the agricultural sector declined two-fold. Hence, given the overwhelming service sector orientation of the Jordanian economy, it is not surprising that the majority of females working are employed by this sector. In addition, teaching is seen as a very respectable profession for a woman and a large proportion of female college students choose education as their major area of study.

Second, there is a direct relationship between female employment and male emigration. During the economic boom of

the mid-seventies, as the number of males emigrating to the Gulf States in search of employment increased, the number of females in the labor force increased. The current downturn in the economy, however, has led to the return of men in increasing numbers from the Gulf area. It is now particularly difficult for women to find employment as they compete directly with men for scarce jobs. The increase in the number of women in the labor force brought on by the strong economic conditions of the 1970s stands in sharp contrast to the current policy of the government, which consists of openly encouraging women to stay at home.

The pattern of female employment which emerges is one of a large number of female workers concentrated in a very limited number of areas. The sectors that absorb the largest numbers of female workers include public administration and services. This is a double-edged sword, because while it is encouraging to have more women entering the labor force, the current economic conditions do not bode well for women. First, men will be preferred for service jobs as the numbers of workers returning from the Gulf increases. Secondly, the public administration sector is not a growth area and cannot absorb unlimited numbers of workers. It is precisely this economic reality that underscores the importance of encouraging women to move from public sector employment to entrepreneurial positions within the private sector. Within the private sector, the small and micro-enterprise sector is capable of sustained growth, in terms not only of employment creation but of income generation as well.

II. CONSTRAINTS ON FEMALE SMALL-SCALE ENTREPRENEURS

This section highlights two of the principal constraints affecting female participation in the SSE sector: limited access to credit and business services. This section concludes with a brief description of the prevailing policy and regulatory environment vis-a-vis the small-scale enterprise sector.

Credit

Small and micro-entrepreneurs in general, and women entrepreneurs in particular, face great difficulties trying to fulfill the requirements governing access to credit. Although there is surplus liquidity in the banking system in Jordan, banks are not making loans to the small enterprises. This bias against small-scale entrepreneurs rests on the conviction that making loans to small-scale entrepreneurs is not profitable. Smaller entrepreneurs tend to borrow smaller amounts on a frequent basis; the administrative cost associated with processing these loans is relatively high, and therefore discourages bankers from making such loans.

Moreover, loans are fully collateralized, which limits access for a large number of entrepreneurs, particularly

women. Due to low rates of capitalization and low incomes, most micro-entrepreneurs cannot provide the bank with sufficient collateral. Women are particularly disadvantaged in this regard. Although there are no legal restrictions on female ownership of property, the reality is that even joint property is registered in the husband's name. In the event that the husband dies, the property will generally go to the husband's male children, or to his brother. In the case of a divorce, unless it is stipulated in the marriage contract that the woman be given ownership of the property, she will be left with nothing.

The procedures governing property rights must be viewed within the larger societal context. Marriages are, in most cases, arrangements between the families of the individuals involved and are designed to serve the economic and political interests of those families; the individual is secondary. It is the development of a fully capitalized economy that brings out the conflict between the rights of the individuals (women, in the case of property rights) and those laws designed to support family ties.

In addition, one has to take into consideration the level of sophistication necessary to undergo the loan application process. Women who are not experienced in dealing with formal institutions such as banks will be hesitant to approach them. This hesitation also translates into a lack of trust on the part of women in dealing with male bank officers (in terms of confidentiality). For example, one woman who was trying to start her own business approached a bank with a proposal to open a hardware store. She was refused the loan, but several months thereafter, the

banker's son opened up a hardware store. A similar situation occurred when the woman requested a loan to open up a fast-food, carry-out type restaurant; she was refused the loan but her idea was again copied by a man.

Because large numbers of small entrepreneurs are denied access to bank credit, informal credit structures take the place of the formal ones. In Jordan, suppliers of materials and equipment extend credit to small-scale enterprises. The suppliers have access to the credit denied to small-scale entrepreneurs and act as conduits through which credit is provided to this group. The suppliers are more aware of the credit standing of their customers and are familiar with the particular business in which they are involved, and therefore do not appraise credit repayment capabilities solely on business size.

In the hairdressers' naqaba for example, it was found that 350 of the total 750 shop owners have outstanding loans of between 300 JD and 3,000 JD. This naqaba is very interested in gaining access to project resources so that they can provide the owners with loans to purchase new equipment and chemical products.

Business Services

Access to credit alone does not guarantee an increase in productivity of small-scale enterprises. Access to business services, including training and technical assistance in specific areas of business development, is equally essential. The institutions that provide these services will play a pivotal role in the development of the small and micro-enterprise sector in Jordan.

Experience has shown that it is more cost-effective to work with already existing institutions, to strengthen them so that they may serve as viable intermediaries for project assistance. Brief descriptions of institutions and organizations that provide assistance to women are presented below.

Federation of Jordanian Women

The Federation of Jordanian Women (FJW), a non-governmental organization, was founded in 1981, although many of its member groups had been in existence for 20 or 30 years prior to the creation of the federation. FJW is made up of clubs, associations, and individuals and has a membership of approximately 10,000 women. The current director is Mrs. Hiafa Al-Beesheer. There is one main branch of the Federation in each of the eight governorates, with approximately 25 smaller branches throughout the country. These smaller branches are called "multi-purpose centers" and provide a variety of services including libraries, nursery schools, literacy programs, and sewing, weaving, and typing classes.

At the headquarters of the FJW in Amman, there is a library and documentation center which serves as a repository for papers, books, and articles by and about women, as well as a general library. The FJW is starting to develop a directory of working women in Jordan that will give detailed information on educational background and areas of expertise, and general background information on the various types of work in which women are involved.

The FJW receives funding through the Ministry of Social Development in the amount of 25,000 JD (approximately \$83,000) per year. This annual budget is to cover operating costs and expenses of programs in all eight governorates. In addition, the Federation receives funding through the Queen Noor Foundation. The FJW is currently receiving funding through the Project for the Integration of Women in Social Development (IWSD), funded by the U.N. Fund for Population Activities. The project is designed to strengthen the institutional capacity and project management skills of the FJW.

The FJW has recently submitted a proposal to the Municipality of Greater Amman to secure funding for the creation of a commercial center for goods produced by women: handicrafts, artificial flowers, clothing, etc. The FJW is interested in becoming actively involved in the marketing, on a centralized basis, of goods produced by women.

The Business and Professional Women's Club

The Business and Professional Women's Club (BPWC) was founded in Amman in 1976, and is part of the International Federation of Business and Professional Women, which includes more than 25,000 women in 65 countries. Mrs. Hind-Abu Jaber is the president, and Queen Noor is the honorary president.

There are BPWC chapters in Madaba and Karak. The BPWC established a specialized bureau in its Amman office, the Consultative Services Office for Working Women, in 1984. This office provides assistance to women by informing them of their legal rights and responsibilities, providing legal

advice on divorce and inheritance problems, as well as social and psychological guidance. The Director of the Consultative Office, Mrs. Buthaina Adel Jardaneh, is a former Dean of the Alia Community College in Amman, and a former researcher in the Ministry of Education.

The Consultative Office has 43 lawyers on its staff on a part-time, voluntary basis. They have handled 700 cases over the past two years, 84 of which involved court settlements. The Consultative Office is interested in starting a legal aid fund for women.

The BPWC uses promotional programs to advertise their services. They have a legal advice column in the newspaper, and they host television programs on legal and family problems, and a radio talk show on various subjects. In addition, the BPWC gives seminars and workshops on subjects ranging from health and education to legal problems.

The BPWC has a library and would like to create an archive of literature on women, which would serve as a research and documentary center.

Queen Noor Al-Hussein Foundation

The Queen Noor Foundation was established in 1985 and is headed by Mrs. In'am Mufti, the former Minister of Social Development. The Foundation is involved in four main areas: education, culture, child welfare, and family and community development. The Foundation is involved in project design and fund-raising efforts, but does not implement projects directly. The Foundation identifies and designates voluntary groups which take responsibility for the implementation of the project, and supervises project implementation.

Within the category of family and community development, the Foundation is supervising three programs. The first is the Project for the Integration of Women in Social Development (IWSD) funded by the UNFPA, as mentioned above. Through the provision of training to "women leaders," in income-generating activities and management, the project aims to transfer these skills to women at the rural level. The foundation has recently hired a Project Director, Mrs. Masri and a Project Coordinator, Dr. Aida Mutapha Mutlaq.

Second, the Al Noor Project for the Development of Rural Areas will provide instruction in family planning, basic health issues, and income-generating activities. The third project, the Traditional Handicrafts Project to be administered by Save The Children, will work to preserve and revive Jordan's traditional crafts.

Vocational Training Corporation

The Vocational Training Corporation (VTC), headed by Dr. Munther Masri, is a public organization within the Ministry of Labor that implements vocational training programs throughout the country. The VTC runs three-year apprenticeship programs in 38 areas of specialization. Training is done in direct collaboration with industries and businesses. A nominal registration fee for apprentices is charged which represents approximately one month's wages: the fee for year one is 20 JD, for year two, 25 JD, and for year three, 30 JD.

The three-year program is organized in the following manner. In year one, trainees spend three days in the training center (the larger businesses have their own

training centers) and three days on the job, training in a business or industry. The second year program is composed of four days of practical training, one day of technical training and one day of general education per week. By the third year of the apprenticeship program, trainees spend all their time on the job, but are still supervised by VTC staff members. There is no minimum wage in Jordan, but the VTC requires that employers pay the trainers 15 JD per month the first year, which increases to 20-25 JD the second year. By the third year, employers have to pay full wages for the trainees. Upon completion of the three-year program, trainees are awarded certificates as evidence of their having reached the level of skilled worker.

A wide range of businesses and industries (approximately 2,000 in total) are working with VTC trainees; these range from large industries such as phosphate and cement, to smaller businesses employing less than 10 people. The majority of VTC trainees work in smaller businesses, which represent 85 percent of the total establishments.

The VTC will be graduating the first group of female apprentices this year in the areas of office machine, television, and radio repair. Employers have apparently expressed their satisfaction with the girls' work, stating they are better at precision work and more disciplined than the male trainees. The total amount of female enrollment in vocational training programs remains very small: there are currently only 200 girls enrolled in training programs out of a total of 8,000 apprentices. This female enrollment is concentrated almost exclusively in Amman.

In addition to creating a new labor force, the VTC offers a program of short courses for adults who are already in the work force. This program of skills-upgrading is offered after working hours. Some employers pay for the cost of these training programs for their employees; other employers take the courses themselves. The VTC will also be starting a program in industrial extension training to improve the productivity of industrial workers.

The General Union of Voluntary Societies

The General Union of Voluntary Societies (GUVS) is the umbrella organization for voluntary organizations in Jordan. The GUVS comprises approximately 600 organizations with approximately 60,000 volunteers throughout the country. The main source of income for the GUVS is the National Lottery; under the leadership of Dr. Abdallah Khatib, annual revenue generation through the lottery has increased from 10,000 JD in 1979 to its current level of 1.3 million JD.

One of the main areas of assistance provided by the GUVS is vocational training. There are approximately 259 centers that provide skills training. For the male trainees this includes blacksmithing, carpentry, plumbing, and electrical skills. Training for females entails primarily knitting, sewing, and weaving courses, although the centers are also encouraging women to plant village gardens. Finally, GUVS is currently implementing eight training programs throughout the country for women.

The GUVS is currently providing skills upgrading programs to its member staff. This includes training in program management, cost-benefit analysis, and proposal evaluation.

Save the Children

Save the Children opened its field office in Jordan in 1985. STC's largest effort is a rug-weaving project working with 200 Bedouin women of Bani Hamida. To date, over 300 rugs have been sold.

Catholic Relief Services

Catholic Relief Services (CRS) has been implementing an income-generating project for women in Mafraq for the past two and a half years. Twenty-five women are employed in the Mafraq uniform factory, which is the largest source of employment in the town. Funding from USAID ran out at the end of March, but CRS will continue funding the project until December of this year. The current challenge is to devise a strategy that will be successful in turning the factory into a viable, self-sustaining business.

Soldiers Family Welfare Society

This organization was established in 1977 to encourage the wives of military men to become actively involved in productive activities. The society received a grant from Pathfinder Fund in 1982 and is currently operating a uniform factory in Zarka and a food processing operation.

Jordan Cooperative Organization

There are currently only three or four women's cooperatives in Jordan, and the women are involved in sewing and weaving. The Director General of the Jordan Cooperative Organization (JCO), Dr. Morawid Tell, is interested in

looking at ways in which assistance can be provided to these women's cooperatives, and in the creation of other women's coops, especially in the agricultural sector. It should be noted that the JCO has only two female professional staff members.

Womens Department in the Ministry of Social Development

The Women's Department was established within the Ministry of Social Development in 1977, and serves as the coordinating body for organizations involved with women. Mrs. Rabiha Nasser, the current Director, is very interested in implementing training programs designed to upgrade the skills of women in the rural areas. The Women's Department is currently running eight training programs throughout the country (funded by GUVS), drawing on the resources of the Ministry of Social Development staff at the district levels.

Institutional Overview

The preceding institutional profiles demonstrate that no organization in Jordan currently provides women with business development assistance. In general, the women-specific organizations are operating from a social welfare perspective, focusing on income-generating activities that are dependent on donor funding for their sustainability.

The women's organizations such as the Queen Noor Foundation and the Federation of Jordanian Women are new organizations. The Federation seems to suffer from a lack of direction due to an unclear mandate. The progress of the

UNFPA-funded project currently being supervised through the Queen Noor Foundation and implemented through the Federation will be useful in determining the institutional potential of the two organizations, and whether they would be able to serve as conduits of assistance to female entrepreneurs.

There is a definite need for better coordination among the women's groups. For example, the Foundation, the Federation, and the Women's Department all have plans to establish centers in Amman to market traditional handicrafts and other goods produced by women. These and other areas where overlapping efforts are occurring highlight the necessity of strengthening the capacity of the Women's Department to coordinate the work of the organizations working with women. Given the lack of institutions providing assistance to women entrepreneurs, the Women's Department could potentially play a key role in coordinating and re-orienting the institutions working with women to focus on business development.

Because of the relative lack of entrepreneurial development capacity within the institutions charged with providing assistance to women in Jordan, the recommended initial focus of project assistance will be on strengthening those institutions deemed capable of providing assistance to female entrepreneurs. The process will essentially be a "top-down" process, starting with the provision of specific training in business development skills to the management and staff of the organizations, who will subsequently train field staff to train extension workers in business development. These extension workers can then provide assistance to female entrepreneurs. The last section of this report addresses this issue in greater detail.

Policy and Regulatory Constraints

There are a series of policies and regulatory practices that work to the disadvantage of small-scale entrepreneurs, and have a particularly negative impact on women. Of course, many women in the informal sector avoid the regulations, but there are compensatory costs to this avoidance. These policies and regulatory practices are described briefly below.

Monetary Policy

Women entrepreneurs tend to run the smallest of small-scale enterprises, and as such, they are disproportionately affected by:

- Price controls: Women are actively involved in the production of food and household goods that are subject to price controls. Women run the smallest production units and are therefore not capable of producing the volume that would allow them to compensate for these fixed prices.
- Interest rates: Bankers do not grant loans to the smallest entrepreneurs because they are not viewed as good credit risks, and banks are not permitted to raise interest rates to compensate for the supposed higher risk. In addition, because of the interest rate ceilings, banks generally refuse to make long-term loans. Women as a marginal group are affected by these policies.

Fiscal Policy

Tax Exemptions

Women, as owners of the smallest businesses, are not able to benefit from tax exemptions, which are reserved for

the larger businesses. This provides incentives for female entrepreneurs to remain unlicensed and unregistered and therefore invisible to taxation regulations.

In households in which both the husband and wife work, both male and female incomes are taxed; female employment leads to an increase in the tax level of the household and loss of the tax exemption for the wife. In the case of government employees they must surrender the "wife allowance" given them by income tax regulations. This policy decreases the contribution of women's work and acts as an incentive to keep women out of the labor force.

Labor Policies

Minimum Wage:

There are currently no minimum wage laws in Jordan. Employers tend to pay women less than men for equal work. Although this can serve to discourage women from seeking employment, the lack of minimum wage can work to the women's advantage since employers may be more apt to hire women because they can pay them lower salaries.

Other Constraints

Working Conditions

The current labor law states that women cannot work beyond 7 o'clock in the evening, except for those working in social, health, and tourist services, and "women in leadership positions." The Ministry of Labor has not yet published a finalized list of professions exempt from this regulation, and this causes further confusion.

The draft labor law also stipulates that establishments employing 20 or more women should provide child care facilities for all children under the age of six. However, very few firms comply with the regulation, and this law actually discourages employers from hiring married women or women with children.

The lack of adequate child care facilities has important implications for female employment, since it acts as a deterrent to women wanting to enter the labor force. If the woman cannot rely on family members to care for the children while she is at work, the only alternative is to hire a maid, sometimes a girl from Sri Lanka or the Philippines. This is very costly because the work permit costs 150 JD, the residency permit another 30 JD and in addition to these costs, she must pay the maid's monthly salary and/or room and board.

The labor law also stipulates that employers should provide paid maternity leave (half wages) for a period of three weeks prior to birth and three weeks after, provided the woman has been employed by the same firm for a period of at least six months.

Social Security

Social security benefits are mandatory only in those businesses employing ten or more people. As women tend to work in the smaller businesses, they are not eligible to receive social security benefits.

Regulatory Controls

The system of registration and licensing in Jordan is extremely decentralized and marked by the involvement of numerous ministries and conflicting and overlapping regulations. Time-consuming arrangements and lack of clear requirements for registration act as an incentive to keep women from registering their small businesses.

Business Environment

There are certain practices that affect women in business in Jordan. For example, there is still a tendency to hire a man over a woman even if she is more qualified. In addition, women's occupational choices are limited by certain social restrictions on men and women working in close proximity to one another. The employers do not want problems, and husbands and fathers often do not want their wives and daughters working with men.

Educational Policy

The level of education for women is lower than for men. The illiteracy level for females stands at 49.6 percent, compared with 19.9 percent for males. The level in the rural areas soars to 67.6 percent for females compared with 29.9 percent for males. Female enrollment in vocational training programs remains extremely limited.

There is clearly a need for more widespread and improved family planning education (Jordan has the second highest birth rate in the world after Kenya, and the average number of children is seven). Child care consumes most of the women's time and often prevents them from engaging in other economically productive activities.

III. RECOMMENDATIONS FOR PROJECT ASSISTANCE

General Overview

There is presently a dearth of institutions and organizations in Jordan that have the financial business and management skills required to develop and implement enterprise development programs for women. It is recommended therefore that project assistance focus on efforts to develop an entrepreneurial capacity within the institutions that are already working with women. These efforts are consistent with the overall project strategy of working to strengthen existing institutions so that they will eventually serve as conduits of project assistance to female entrepreneurs.

Within this approach there are two sub-strategies. First, work to strengthen those institutions and organizations that are already providing assistance to women, to enable them to play a pivotal role in the provision of specific business development assistance. Second, work with those institutions that are not currently providing assistance and support services to women entrepreneurs, such as formal lending and training institutions.

PVOs that are already involved in income-generating activities for women should be the targets of project

assistance. However, because this project will be providing assistance to micro and small-scale enterprises, the emphasis must be on orienting these organizations away from the social welfare perspective and towards the provision of business development services.

In order for this strategy to succeed, it is essential that a clear distinction be made between the social welfare assistance and a development strategy that focuses on tapping the economic potential of women producers. On the operational level, this distinction translates into those projects designed to foster income generation and employment creation and those designed to focus on small business development.

The difference between these two activities has important implications in terms of target audience and in terms of overall project design. As depicted in Figure 1, income-generating activities are generally targeted at a group of beneficiaries that has had no prior involvement in the cash economy; income-generating activities offer women the opportunity to join the work force and to learn skills necessary for involvement in economic activities. These activities, however, are designed with a reliance on outside grants built into the project. They are not designed to be self-sustaining business operations. Business development, on the other hand, pertains to the establishment of a full-time business operation with a certain level of profitability to ensure self-sustainability. Those involved in small business development generally have knowledge of, and familiarity with, the prevailing economic environment and business conditions.

Figure 1. Income-Generating vs. Small-Scale Enterprise Activities

<u>Type of assistance</u>	<u>Type of project activity</u>	<u>Project beneficiaries</u>	<u>Project intervention</u>	<u>Expected outcome</u>
Social welfare	Income-generating activity	.Unskilled workers .Women who have only worked at home	.Skills training .Experience in the job force	Employment creation and income generation
Business development	Micro- and small-scale enterprise promotion	.Skilled workers .Existing entrepreneurs	.Entrepreneurship development training .Specific skills upgrading and training in business development .Access to credit and technical assistance	.Self-sustaining businesses

For women who have never worked outside of the home, income-generating activities can be seen as the initiation phase in the progression to small business development. It is generally not possible to make the transition from being unemployed and lacking in skills to being self-employed and capable of managing a business operation. Income-generating activities introduce women to the work force and provide them with specific skills. Once women have this experience, and possess technical skills, the next step is to upgrade those skills and introduce women to basic business concepts and operating procedures.

The transition from a social welfare, income-generating project approach to that of small business development will require that institutions such as Catholic Relief Services and Save the Children and the General Union of Voluntary Societies change their program designs to reflect a market-driven approach, as opposed to the product- or skill-driven approach currently guiding the development of traditional handicrafts or uniform factory projects. It is not being argued here that these organizations withdraw entirely from social welfare activities, but simply that a clear distinction be made between social welfare activities and business development and promotion. There is not necessarily a natural progression from income generation to business development, but without this clarity in project goals, the project will be unnecessarily hampered from the outset from achieving specific objectives.

Income-generating activities are appropriate for the large segment of the female population in Jordan which is at the stage of having just recently acquired skills and joined the workforce. For these women, income-generating activities are the most realistic economic activity, in terms of personal interest and individual capability.

Moreover, not all women will have the ability nor the potential to become entrepreneurs, nor should they be forced to do so. However, those women who do exhibit the interest, drive, and determination to make the move towards self-employment should have access to training programs that will provide upgrading from technical skills to business skills.

In the latter case, the progression would follow this course:

Income
Generating
Activities

Enterprise
Development
Activities

unskilled worker ---- skilled worker ---- experienced worker ---- entrepreneur

The second sub-strategy entails providing assistance to institutions that are currently working with small entrepreneurs but do not, for various policy, procedural or regulatory reasons, endeavor to provide their services to women entrepreneurs. The formal bank sector is not currently reaching women entrepreneurs, and the credit programs within the banks should be designed so that women entrepreneurs have access to project resources.

In addition to access to credit, women's access to training programs represents another constraint on their

ability to participate in the small-scale enterprise sector. Vocational training programs, for example, have the potential to be beneficial to women trying to enter the labor force and ultimately the business world.

These institution-strengthening efforts must be accompanied by in-depth research to identify sectors of the economy in which women predominate. In the agricultural sector, for example, women are heavily engaged in many forms of labor, from seeding to fruit and vegetable processing and preservation. Most if not all of this work, however, is done for household consumption and not for the market, at least not on a large scale.

Women are also heavily concentrated in the garment industry in Jordan. This has not been a growth area, however, because emphasis to date has been placed on production and not marketing. Marketing surveys need to be conducted to determine the demand for particular products that can be produced by women, and diversification away from low cost items with minimal mark-up such as uniforms should be encouraged. Production of these goods will allow women to earn a profit and work towards ensuring the self-sustainability of their operations.

The identification of specific economic sectors should be followed by the determination of specific targets by industry and sub-industry, as well as the identification of industries with linkages to activities that involve women. In order to do this and subsequently to properly design elements of project assistance that will benefit women entrepreneurs in Jordan, more information is needed. Accurate data on specific activities in which women are

involved, as well as how they perform these activities, must be collected in order to obtain a clear picture of where women stand in relation to men within the micro- and small-scale enterprise sector. The particular problems women face such as difficulties getting organized, lack of training, locating market niches, obtaining credit, whether or not they are producing goods for which there is an adequate demand, and whether these goods are of an appropriate quality, are specific areas which require further research before project assistance can be finalized.

Specific Recommendations

The preceding overview forms the basis for the recommendation that the small entrepreneur project have three main components:

- . Credit
- . Training
- . Research

In terms of the project's ability to assist female entrepreneurs it is further recommended that each component have built-in gender-specific objectives, as discussed below.

Credit

We have seen that women's access to credit is extremely limited. The problem in Jordan is not lack of liquidity in the banking system, but an unwillingness on the part of bankers to loan to what they view as a high risk group. There are certain project interventions through which this problem can be addressed.

- . Loan Guarantee. The establishment of a credit guarantee fund is a viable strategy, because it will establish a mechanism by which the risk of loaning to micro- and small-scale enterprises is shared by the bank and the guarantee fund. This loan guarantee program will have gender targets built in, such as: of the total number of loans extended to micro- and small-scale entrepreneurs (4,500), 250 must go to female entrepreneurs. In addition, the guarantee proportion for female entrepreneurs should be at a higher level; for example, if it is established at a level of 50 percent, this should be increased to 80 percent for women entrepreneurs.
- . Supplier Credit Guarantee. In addition to the loan guarantee program, a supplier credit guarantee will be established to strengthen the already existing linkages between suppliers and micro and small enterprises, and to encourage suppliers to loan to entrepreneurs who do not have access to bank loans. Female entrepreneurs will be targeted as a special group of loan recipients under this program and will receive 8,000 loans (average JD 500 \$1,500), with a total coverage of more than \$12,000,000 (8,000 x JD 500 = JD 4,000,000).
- . Commercial Bank Program. The majority of the commercial banks will participate in a cost-sharing program to appraise small business loans. In addition, there will be a formal review of over 1,000 loan applications, at least 100 of which will be from women entrepreneurs.
- . Islamic Bank Fund. The project could take advantage of the existing special loan program offered by the Islamic Bank. Direct USAID co-financed loans will be extended through the Islamic Bank to 80 micro-entrepreneurs with matching funds from the Islamic Bank. At least half of these loans will be to women.

Finally, an ancillary objective would be to institutionalize the banks' capacity to reach female entrepreneurs. This can be done through training programs which sensitize loan officers to the particular needs of female entrepreneurs, as well as through increasing the number of female loan officers.

Technical Assistance and Training

Training

The second component of the assistance package will be a training program with two separate tracks.

First, as mentioned above, the low level of entrepreneurial development skills within the institutions and organizations working with women requires that institution-strengthening efforts form the backbone of project assistance. The first step in operationalizing this strategy would be to design training programs for the management and staff of some of the institutions and organizations working with women, to provide them with technical and commercial skills required for business development. A potential avenue of assistance would be to draw on the expertise of the International Executive Service Corps, or bring in consultants with expertise in small business development through the centrally funded USAID ARIES Project. Jordan University could also represent a potential reservoir of small business development expertise.

The content of these training programs should focus on specific areas such as:

- | | |
|-----------------------|-------------------------|
| . Management | . Inventory control |
| . Organization | . Procurement practices |
| . Product development | . Quality control |
| . Pricing | . Booking |
| . Accounting | . Financial planning |
| . Marketing | . Cost-benefit analysis |
| . Distribution | . Production techniques |

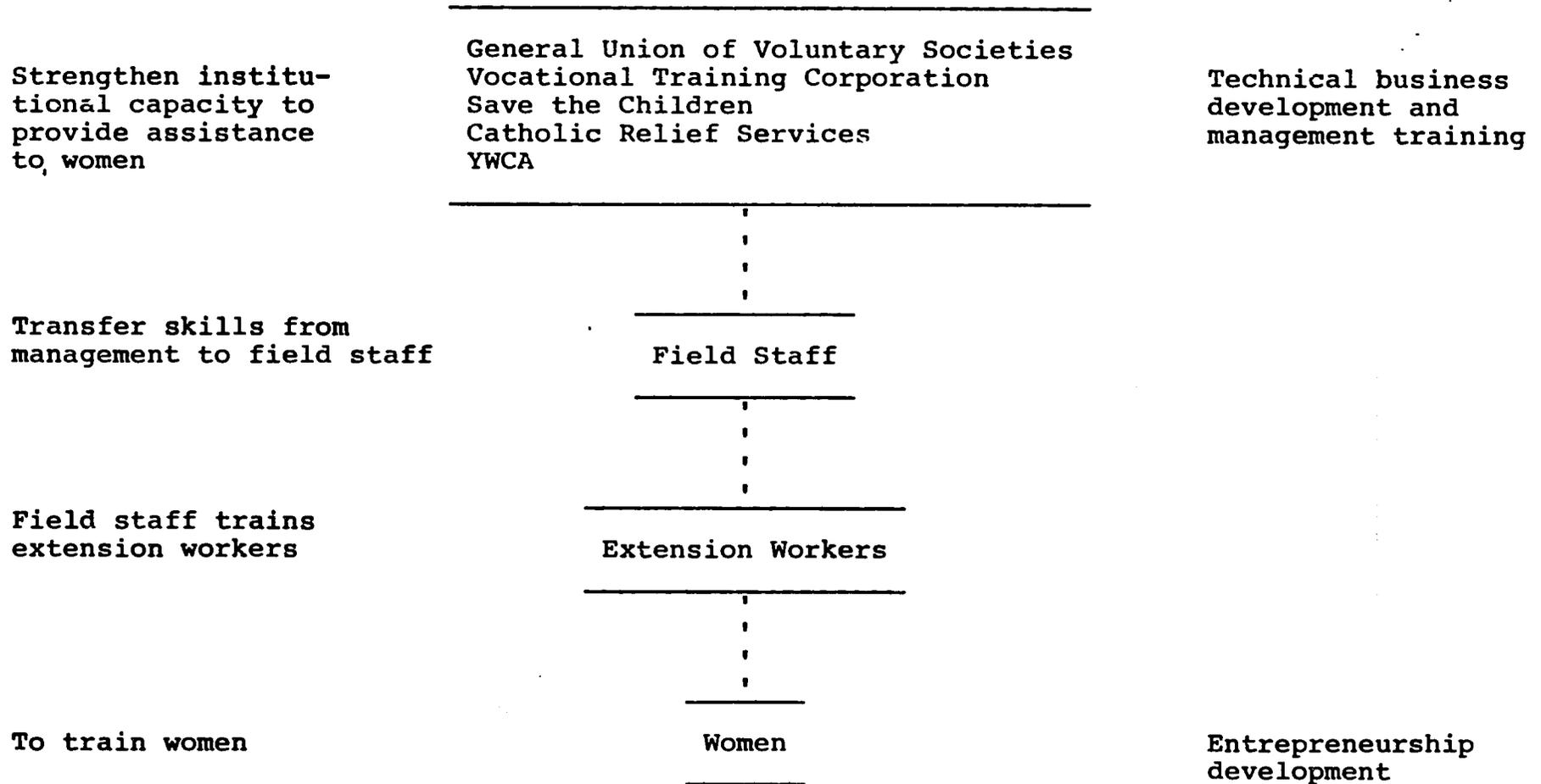
This "top-down" approach, depicted in Figure 2, will be beneficial in that skills training for the management and staff of the institutions and organizations will be followed by imparting these skills to field workers, who will in turn be able to train extension agents to assist women on a local level in expanding their economic activities.

A number of organizations should be involved in training programs of this nature. The PVOs such as Save the Children, Catholic Relief Services, and the General Union of Voluntary Societies would be good starting points. Other organizations to be considered include the Soldier's Family Welfare Society and the YWCA. Finally, The Women's Directorate of the Ministry of Social Development should also participate in these programs.

The institutions involved should be both public and private, and both male and female staff members should be trained. All of the organizations mentioned above are in need of assistance to strengthen their institutional capacity to design, implement, monitor, and evaluate business promotion efforts; their relief/charity focus has not prepared them to support new business programs. The social welfare focus of many organizations tends to lead them to create women-specific income-generating projects with no consideration given to either the prevailing economic conditions or the business environment. Training should also be administered to the staff of the Vocational Training Corporation so that they will be able to design training that reflects the entrepreneurial focus.

The second phase of training will begin once the management and staff of these organizations have acquired business development skills. Programs to transfer this

Figure 2. Training Approach



knowledge base to female entrepreneurs can then be designed. Workshops for women that combine entrepreneurship development with vocational training might be a way to combine technical instruction in food processing methods, for example, with training organization, quality control, and marketing.

Moreover, incentives must be provided to attract girls into the vocational training programs, and into non-traditional areas of training. An experimental entrepreneurial development course for women could be one such incentive. This program will be developed in coordination with the UNDP/ILO Small Enterprise Project and will focus on women interested in entering business. The program will provide skills training in practical business areas as well as motivational training and entrepreneurship counseling. Finally, training courses will be offered to members of the nagaba; 10 percent of the total trainees will be women.

Entrepreneurship development training will not be appropriate for all women. As mentioned earlier, one cannot expect someone who has never worked to run a business. The entrepreneurship development program is designed to focus on those women who show entrepreneurial interest and drive, to tap that drive and combine entrepreneurial development with skills upgrading and training.

There are a large number of educated women in Jordan; Jordan boasts the highest female literacy rate in the Arab East. These women represent a valuable source of knowledge and experience, and strategies should be designed to draw on their skills.

Research

In order to develop training programs, it is necessary to know which skills are in demand. There is very little known about women entrepreneurs and further research is the necessary prerequisite to project design, particularly in the areas of sectoral identification (sectors in which women entrepreneurs predominate), linkages to other areas and the economy as a whole, and areas of potential expansion, e.g., given the large number of female hairdressers, what assistance would some of them need to become suppliers and distributors of beauty products and equipment? Within the research facility envisioned by the project, female representation on the board is necessary to ensure that studies are directed to areas in which women predominate.

A recommended research agenda would include the preliminary identification of areas of potential productive capacity for women, for example:

- . Dairy production -- milk, cheese, yogurt products
- . Food processing -- drying and canning fruits and vegetables, pickling cucumbers, and canning olives
- . Production of a line of sports clothes and fancy clothes
- . Toy production
- . Table lamp production
- . Television and radio repair
- . Telephone assembly
- . Transport -- women taxi owners

- . Bakeries
- . Food preparation -- fast food restaurants, catering businesses, health food products
- . Mattress production and repair
- . Pottery production
- . Animal production
- . Typing services for companies
- . Data entry in the home

Another area that warrants further exploration is the possibility of women establishing private day care centers. It is stated in the draft labor law that any establishment employing 20 or more women must provide child care facilities. A woman could establish a center and either handle cases on an individual basis, or have businesses set up contractual arrangements for the child care services for their female employees. There are many women who are trained to be teachers, nurses, and social workers, and this would be an ideal activity for them. An expansion of this type of service would include transportation businesses for those women who have access to a vehicle; they could be in charge of transporting the children between their homes and the center.

Suggestions for Future Design Work

Phase II efforts should include the following:

- . Distill from the National Village Survey of 1984 a profile of the types of activities in which women are involved.

- . Use all appropriate data generated by the GRAND modeling project.
- . Draw on the research of Dr. Haifa Fakhouri, the consultant working with the Women's Department of the Ministry of Social Development.
- . Use data generated from two surveys conducted by Save the Children in low-income areas of Amman regarding small-scale enterprise issues.
- . Given the Queen's interest in women's issues, it would be very beneficial to enlist her support in promoting the campaign to draw women into private sector enterprises.
- . Use of the media would also help to bring high visibility to this effort.

Finally, meetings should be held with representatives of the General Union of Voluntary Societies, the Vocational Training Corporation, the Women's Department of the Ministry of Social Development, Catholic Relief Services, and Save the Children, to conduct an initial needs assessment so that appropriate business development training programs can be developed.

The development of women's productivity within the micro and small-scale enterprise sector represents a viable economic alternative for many women. It would be premature and unwise to predict results at this early stage but it appears that the provision of assistance to micro and small entrepreneurs will serve to increase the levels of productivity and income of a great number of Jordanian women.

APPENDIX A

List of Contacts

<u>Organization</u>	<u>Name</u>
Business and Professional Women's Club	Mrs. Hind Abu-Jaber Mrs. Buthaina Abel Jardaneh
Federation of Jordanian Women	Mrs. Haifa Al-Beesheer Mrs. Hilwa Malhas
Amman Chamber of Industry	Mr. Mohammed S. Jaber
Jordan University Faculty of Economics	Dr. Oumayma Dahaan
Amman Chamber of Commerce	Mr. Mohammad Ammar
Vocational Training Corporation	Mr. Ahmed Moustaffa Dr. Munther Masri
Jordan Clothing Company	Mrs. Subhail Maadah
Arab Supplier and General Trade Company	Mrs. Subheih Maani
Ministry of Trade and Industry	Dr. Akram Karmoul
General Union of Voluntary Societies/Jerash Ladies Society	Dr. Abdallah Al-Khatib Mrs. Nazli Kawar
Queen Noor Al-Hussein Foundation	Mrs. In'am Mofti Mrs. Masri Dr. Aida Mutlag Mrs. Leyla Morad
Catholic Relief Services Country Representative Mafraq Project Director and Designer	Sister Leona Dohonue Mrs. Aysar Akrawi Habboo Mrs. Debra Brummet
Jordan Cooperative Organization	Dr. Moraiwid Tell Mrs. Nahedah Sayez
Save the Children	Mrs. Rebecca Salti

Ministry of Planning
GRAND Project Counterpart

Mrs. Rula Salahi

Director of Women's
Department
Ministry of Social
Development

Mrs. Rabiha Nasser

Ministry of Social
Development
Planning Department

Mrs. Amal Sabbagh

Ministry of Planning
Women's Department

Dr. Manwer Kurdi

U.S. Agency for International
Development

Mr. William McKinney
Ms. Susan Riley

APPENDIX B. SCOPE OF WORK

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Department of State

OUTGOING TELEGRAM

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 APPROVED BY: AID/PPC/WID: KDAVIES
 AID/ST/RD/ESE: RBIGELOW (DRAFT)
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 TO AMEMBASSY AMMAN IMMEDIATE

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AIDAC, PLEASE PASS TO WILLIAM MCKINNEY AND SUSAN REILLY

E. O. 12350: N/A

SUBJECT: SSE STUDY - PHASE I: PROJECT STRATEGY

REF: BIGELOW-REILLY TELECON, 3/6/87

1. PPC/WID HAS AUTHORIZED A BUY-IN TO S AND T/RD'S ARIES PROJECT TO PROVIDE TECHNICAL ASSISTANCE IN THE DESIGN OF USAID/JORDAN'S SMALL ENTREPRENEUR PROJECT. SPECIFICALLY, PPC/WID IS FUNDING THE ADDITION OF ONE PERSON, LAURENE SEMENZA, TO THE TEAM TO FOCUS EXCLUSIVELY ON WOMEN MICRO AND SMALL SCALE ENTREPRENEURS.
2. WE REGRET LATENESS OF THIS REQUEST FOR MISSION CONCURRENCE OF MS. SEMENZA'S TRAVEL BUT BUY-IN OPTION TO ADDRESS GENDER ISSUES WAS ONLY RAISED ON MARCH 3. MS. SEMENZA HOPES TO ARRIVE SATURDAY, MARCH 14, VIA ROYAL JORDANIAN AIRLINES 104 AT 6:30 P. M.
3. PPC/WID BELIEVES IT CRITICAL THAT MS. SEMENZA MEET WITH WID OFFICER MCKINNEY AS SOON AS POSSIBLE AFTER HER ARRIVAL IN AMMAN.
4. ACTION: MISSION CONCURRENCE REQUESTED FOR MS. SEMENZA'S TDY. IF APPROVED, PPC/WID REQUESTS MEETING FOR HER WITH WID OFFICER. SHULTZ



Her Majesty Queen Noor visits a rural women's centre in the Jordan Valley on Tuesday (Petra photo)

Queen honours working women of Jordan Valley

By Rana Sabbagh
Jordan Times Staff Reporter

CENTRAL JORDAN VALLEY — "If I hadn't been a working woman, my children would have grown up to be illiterate peasants rather than the educated and productive people that they are today," said Sitah Hussein, one of 11 women who received royal recognition on Tuesday for their efforts in developing the local community here.

"But thanks to all those 30 years during which I have worked as a midwife: My eight children are now educated, productive and respected members of the community," said the 62-year-old Mrs. Hussein.

Mrs. Hussein's story is very similar to those of the rest of the women who were given awards by Her Majesty Queen Noor in recognition for their efforts in improving the living standards of their societies and fighting hard to raise and educate their families under difficult circumstances.

Crowds of men, women and children gathered at the headquarters of the Agricultural Marketing and Processing Company of Jordan (AMPCO) to attend the distribution of awards' ceremony.

All of the 11 honoured women have been the sole supporters of their families, have worked for more than 10 years in areas related to education, midwifery, farming and dress-making.

With the exception of four, all women are illiterates.

One of the honoured women, Petra Thaber Ala'sie, is a German married to a Jordanian. She runs a model farm for livestock and dairy products.

Tuesday's ceremony for pioneering women living in the areas of Kraimeh, Ma'adi and Deir Alla was organised by the Ministry of Social Development and the Amman-based Business and Professional Women's Club (BPWC).

Speakers at the ceremony hailed the working women of the Jordan Valley and paid tribute to Queen Noor's constant efforts to support and improve the situation of women in the country.

Hind Abdul Jabbar, president of the BPWC, told the gathering: "The women who were honoured by Your Majesty today represent a model of the working women who are actively participating with their fellow brothers to develop this agricultural area." Mrs. Abdul Jabbar said 23 per cent of the total working force working in agriculture were females.

Speaking on behalf of the honoured ladies was Halimeh Shihab, who expressed her colleagues' deep appreciation for Her Majesty's outstanding efforts in promoting the role of women in their societies.

"This event will be a driving force towards further excellence, devotion and work that is directed towards development," Miss Shihab said.

According to official figures, 52 per cent of the central Ghor's 60,000 population are women. Also, 55 per cent of the total people are below the age of 18.

Her Majesty's visit to the area also took her to the AMPCO-run Al Arda tomato plant, two community development centres, Tell Deir Alla, one of the most significant archaeological sites in the district, and the farm of Subhiyeh Al Shobaki, one of the eleven honoured women.

Mrs. Shobaki has been working in her 32-dunum farm since her husband passed away in 1960. She managed to raise her 11 children, and give them higher education. One of her sons is a medical doctor.

Natives of the areas visited by Queen turned out in their hundreds to record Her Majesty a tremendous welcome. Women, men, and children pushed their

(Continued on page 3)

Queen honours working women

(Continued from page 1)

way through the crowds to greet her, shake hands with her and thank her for her visit.

"Her Majesty's visit is this year's event. She has given us even more incentives to assume greater socio-economic responsibilities," said Fatimah, a 23-year-old teacher.

At the JD 1 million Ma'adi Rural Development Centre, Queen Noor inaugurated a children's summer library, housed under a tent and the organisation's main public library. Books on display covered various subjects and are printed in both English and Arabic.

The centre was established by the Jordan Valley Authority (JVA) in 1979, and is run by the Education Ministry. It has helped the district in offering its male and female citizens courses in automobile repairing, blacksmithing, carpentry, welding, sewing, knitting, nutrition, typing and other professions.

A total of 364 and 468 men and women have graduated from the centre thus far.

The Kraimeh Centre for Community Development, also visited on Tuesday by the Queen, is another example of institutional-

ised efforts to improve the socio-economic situation of the inhabitants of the area. Set up in 1977, the centre, in cooperation with the area's voluntary societies and local councils, offers courses in social activities, including straw embroidery, illiteracy eradication programmes, typing, electrical and sanitary work and the English language. To date, almost 1,000 female students, half of whom are married, have taken these courses.

The institution's importance stemmed from it being the first in a series of nine development centres that the JVA plans to build and furnish. The centre was handed to the Social Development Ministry for management and administration. The next eight centres will also be under the management of the ministry.

The last leg of the Queen's tour on Tuesday took her to Jordan's largest archaeological research station set up next to the Deir Alla Tell, where a joint Jordanian-Dutch team is excavating the site's eighth century phase of inhabitation.

The so-called dig house museum includes all research facilities and houses Jordan's

largest site museum, featuring a collection of metals, pottery, agriculture tools, Aramaic texts and other excavated items.

The Department of Antiquities, in collaboration with Yarmouk University and a team from Leiden University in the Netherlands, is jointly carrying out excavations on the Tell, described by experts as one of Jordan's most important archaeological sites.

Her Majesty later toured the Tell and was briefed by archaeologists on the recent finds there.

The Queen, accompanied by the wife of Prime Minister Zaid Rifai, Nona, arrived aboard a helicopter at the JVA's guest house, a 25-year-old renovated mud building. In a briefing to the Queen, JVA President Munther Haddadin touched on the stages the Jordan Valley underwent since 1960 to date.

He said the JVA's comprehensive socio-economic development schemes reattracted the majority of citizens who fled the area during military operations against Israel in the 1967-1970 period and the population has more than doubled from 64,000 in 1970 to 145,000 in 1986.

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