



CHEMONICS INTERNATIONAL INC.

Electronic Document Submission Title Page

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

Contractor Name: Chemonics International, Inc.

USAID Cognizant Technical Office: Office of Economic Opportunities
USAID Jordan

Date of Product/Report: May 25, 2005

Product/Document Title: Development of Sustainability Plan
Final Report

Author's Name: Susan Reynolds

Activity Title and Number: Achievement of Market-Friendly Initiatives and
Results Program (AMIR 2.0 Program)

WAEDAT Sub-Sector Training of Trainers
7337.1.17

Name and Version of Application
Software Used to Create the File: MS Word

Format of Graphic and/or Image File: N/A

Other Information: N/A

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

Contractor Name: Chemonics International, Inc.

USAID Cognizant Technical Office: Office of Economic Opportunities
USAID Jordan

Date of Report: May 26, 2005

Document Title: Identification and Capacity Building of
WAEDAT B2B Trainers

Final

Author's Name: Susan Reynolds, Chemonics International, Inc

Activity Title and Number: Achievement of Market-Friendly Initiatives and
Results Program (AMIR 2.0 Program)

WAEDAT Sub-Sector Training of Trainers
Enhanced Competitiveness Initiative (ECI).
Task No. 7337.1.17

Identification and Capacity Building of WAEDAT B2B Trainers
Final
May 26, 2005

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

Name of Component:	Enhanced Competitiveness Initiative (ECI)
Author:	Susan Reynolds
Practice Area:	Business Development Services
Service Offering:	N/A
List of Key Words Contained in Report	WAEDAT, B2B Training Needs Assessment women entrepreneurs, capacity buildings, and value chain analysis

TABLE OF CONTENTS

	<u>Page</u>
Abstract	1
Abbreviations and Acronyms	2
Executive Summary	3
Chapter 1: INTRODUCTION	4
1.1 Background	4
1.2 Objective	4
1.3 Methodology	4
Chapter 2: FINDINGS – B2B SECTOR	5
2.1 Definition	5
2.2 Focus and Review of the B2B Businesses	5
2.3 Identified Training Needs	6
2.4 Strategies for When and How to Provide the Training and the Suggested Provider	6
2.4.1 Few B2B Clients	8
2.4.2 Feasibility Study	9
2.4.3 Business Planning and Developing a Marketing Plan	9
2.4.4 Hiring Employees, Business Ethics and Separating Personal from Business Money	11
2.4.5 Expanding the Business, Cost Accounting and Importing/Exporting	11
2.4.6 Specialized training needs: E-commerce, Microsoft Certification and Digital Cameras	12
2.5 Capacity Building for Staff and Advisors	12
Appendix 1: Resources and References	14
Appendix 2: List of Persons Interviewed or Contacts	15
Appendix 3: Scope of Work	16
Appendix 4: Current B2B Sub sector Training, Events and Referrals	20
Appendix 5: Business Linkages and Types of Assistance	21

ABSTRACT

The Women's Access to Entrepreneurship Development and Training (WAEDAT) Program is being implemented to address the need for comprehensive support for female entrepreneurs in Jordan. WAEDAT provides each client with core business skills, advisor visits, and sub and cross-sector training opportunities. Mentoring and Networking events also enhance the business development.

WAEDAT works with several sub sectors, one of which is B2B. B2B businesses work in the retail or service sector. This consultancy provides:

- A review of the B2B businesses;
- Identification of training needs, recommendations and suggested providers;
- A suggested new format, -- a 'facilitated mini-training' -- for the purpose of client problem-solving when developing a business plan, dealing with employee problems, and more; and
- Capacity building training in value chain concepts as a business development tool for staff and advisors.

ABBREVIATIONS AND ACRONYMS

AMIR	Achievement of Market-friendly Initiatives and Results Program
CBS	Core Business Skills (Micro-Plan©)
CC	Consolidated Consultants
JOHUD	Jordanian Hashemite Fund for Human Development
MEI	Micro enterprise Initiative
SBDC	Small Business Development Center
TURATH	“Folklore,” a Jordanian company dedicated to handicraft training, production, and marketing, funded under AMIR
USAID	United States Agency for International Development
WAEDAT	Woman’s Access to Entrepreneurship Development and Training Program

EXECUTIVE SUMMARY

The Women's Access to Entrepreneurship Development and Training (WAEDAT) Program is being implemented to address the need for comprehensive support for female entrepreneurs in Jordan. WAEDAT provides each client with core business skills, advisor visits, and sub and cross-sector training opportunities. Mentoring and Networking events also enhance the business development.

WAEDAT works with several sub sectors. One sub sector is B2B, which are businesses that work in the retail or service sector. The objective of this consultancy was to work with the Jordanian partner consortium, Consolidated Consultants (CC) and the Jordan Hashemite Fund for Human Development, (JOHUD) to identify training needs, potential providers and, to the extent possible, develop the capacity of local consultants and/or individuals to deliver targeted B2B training to the WAEDAT program participants.

Based on interviews with staff, advisors, and clients, six B2B businesses were reviewed and the training needs identified are:

- Microsoft Certification*
- Using a Digital Camera with Commercial Applications*
- E-commerce Skill/Knowledge Development*
- Feasibility Study

- Business Planning
- Marketing Plan
- Expanding the Business
- Hiring Employees
- Importing, Exporting
- Business Ethics

The B2B sector consists of a limited number of businesses. Therefore, it is not practical to have sector-specific trainings. Strategies are suggested for how to deal with each training need by utilizing training with other sectors, using a suggested 'facilitated mini-training, and individual training arrangements for specialized training.

One additional capacity building training is suggested for staff and advisors. The training is in value chain concepts (including vertical/horizontal integration, linkages, etc.) as a business development tool for WAEDAT especially since their clients are women. The purpose of this is to gain an understanding that women typically are concentrated in labor-intensive, low-value business or income-generating activities. Understanding the tools will enhance the advice, guidance and direction they can provide to their clients for identifying more lucrative opportunities.

CHAPTER 1: INTRODUCTION

1.1 Background

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. The WAEDAT program builds on numerous initiatives taken by the AMIR Program and 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 implements the project - managing women's entrepreneurship training and support program. The entrepreneurship training provides crosscutting and sector-specific training, consulting services, market access information and follow-up support.

1.2 Objective

The objective of this consultancy was to work with the Jordanian partner consortium, Consolidated Consultants (CC) and the Jordan Hashemite Fund for Human Development, (JOHUD) to identify training needs, potential providers and, to the extent possible, develop the capacity of local consultants and/or individuals to deliver targeted B2B training to the WAEDAT program participants.

1.3 Methodology

Interviews were conducted with WAEDAT staff, advisors, participants and potential training service providers. Current WAEDAT consultant¹ and advisors' reports were reviewed for the B2B participants.

¹ See reports of Andrew Baird (March 14, 2005), "Current State of WAEDAT Program Implementation," and Anne Williams (May 11, 2005), "WAEDAT Advisors' and Staff Capacity Building."

CHAPTER 2: FINDINGS – B2B SECTOR

2.1 Definition

The B2B sector of the WAEDAT program is different from the sector-specific categories within WAEDAT. The businesses have in common that they are either retail or service. Typically, none produce or manufacture any products. Twelve (12) businesses are currently in the B2B sector. Each one differs one from another in formality, type of retail or service, time in business, number of employees, etc.

2.2 Focus and Review of the B2B Businesses

Out of 12 businesses, six will be the focus of this review. The other six businesses at this time are no longer, or temporarily not, operating, owners have moved out of Jordan or various other reasons not to include them in this review.

Advising the 12 businesses were seven advisors. Two advisors² were interviewed, both of which advise a number of businesses across sectors and are well respected. One of those advisors has worked with four of the B2B businesses and the second advisor has worked with one B2B business. Both of these advisors are ‘seasoned’ people and provided a great deal of insight. Of the remaining advisors who have worked with B2B clients, two are now living outside Jordan and others were not available to interview for this consultancy.

B2B Business	Current Activity
Retail: Ladies Wear	Sells women’s wear in an informal home-based business in <i>Zarqa</i> . There are several other local competitors.
Retail: Interior Design	This person was interested in interior design, but did not actually develop that business. Initially she started a ‘wedding services and chocolates’ business, which is no longer operating. For the past 1 1/2 years, she’s owned a retail shop in <i>Amman</i> selling gadgets and souvenirs. She’s had continuous problems with staffing ‘honest’ and responsible employees. Her specific training request for assistance in marketing and promotion and possibly using the WAEDAT name.
Retail: “Valentino”	Sells casual wear (undergarments) for women and children and cosmetics. Her competitive edge is that all other <i>Irbid</i> retailers of undergarments and cosmetics are men; women prefer to purchase from a woman if possible. Eventually this owner wants to have an import business, along with, or instead of, the retail business. When she started her retail business and tried to locate an importer, she found that there are none in <i>Irbid</i> . She’s begun her learning process by importing undergarments from Syria by directly purchasing there and bringing them back to <i>Irbid</i> . She ‘costs’ her time and expenses when she travels to Syria to purchase undergarments. She eventually would like to expand the import activity to cosmetics as well. She advertises in the <i>Irbid</i> newspapers and got permission from WAEDAT to include their name. Her specific training request was in ‘how to grow her business,’ and ‘how to do a marketing plan for a ‘import’ business.’
Service: Jordan E-Directory	This business uses a business incubator and home-based office providing services in data communication, internet and web-based applications (developing e-commerce). The owner has a non-business background. In addition to taking the WAEDAT core

² See report of Anne Williams (May 11, 2005), p. 11. Both advisors attended the ‘refresher’ course.

	business course, she completed the Business Plan course through Empretec and a series of on-line courses. She expressed interest in further academic work in 'e-commerce' and mentioned a two-year on-line course through the University of Phoenix at a cost of \$40,000, which she believes is not available in Jordan.
<i>Service:</i> The Academy of Administrative Sciences	This business has been in operation since 1989 providing a variety of services, including graphic design, vocation training and more. They use both a 'Mac' and 'windows' platform. The business has grown to 9 full-time and 45 part-time employees. The owner would like to improve and continue to expand the business. To accomplish that, she would like at least one of her employees to obtain Microsoft Certification (MCSA or MCSE, or both) and she would like to gain some knowledge in using a digital camera and then all of the various applications and possibilities associated with that technology. Issues for this owner also are dealing with increased numbers of employees and her own time management.
<i>Service:</i> Tax Preparation and Related Services	This business has operated since 1990 and is family run. The WAEDAT participant began in 2002. Their client base is primarily from 'farmer' clients and they are interested in expanding their client base. Expressed interests are in promoting the business, expanding the client base and meeting customers' needs. They are also interested in learning how to 'manage growth.'

2.3 Identified Training Needs of the B2B Businesses

Based on the documentation, interviews with the B2B clients, advisors and the WAEDAT staff, the following list of training needs was developed. Along with the identified training needs is a list of topics or emphasis to be considered for the training. Since there are so few people in the B2B sector, the training needs list is based on a very small sample.

In addition, capacity building and enhancements are being offered from a myriad of consultants to WAEDAT providing guidance and direction. It is likely that some of these training needs identified for the B2B sector may overlap into other sectors. Therefore, this information is intended to complement the WAEDAT program and capacity building activities as they evolve.

Training Need and Suggested Topics ³	Emphasis
Microsoft Certification (for service) Topics: Coursework sufficient to test for and pass the MCSE and MCSA certifications.	Emphasis: MCSE and MCSA certifications.
Using a Digital Camera Topics: Using a digital camera in a 'graphics' business.	Emphasis: Understanding how to use the digital camera for commercial application and, most importantly, what all of the applications are for a graphics and training business.
E-commerce Skill/Knowledge Development (for service) Topics: Coursework and/or training on E-commerce.	Emphasis: Skill development sufficient for the owner to be on the 'cutting edge' of the technology.
Feasibility Study (for retail or service) Topics: Learning How to ask the key question, "is this a good idea or not a good idea?"	Emphasis: Asking this key question should be done no matter the size or formality of the business and whether or not a business plan will be completed. (This is not

³ Where more detail is needed for training needs or specific topics, see the B2B Advisors' Reports and speak directly with the two advisors interviewed.

<ul style="list-style-type: none"> • Can I sell my product/service? • Who else sells this product/service? • Do I know how much it will cost me to make/sell this item? • What are the constraints? • What are the opportunities? 	<p>covered in the CBS.) This can be done informally, if needed, depending on the level of the business. It is intended to be the first process in thinking about developing a business, a new product line, or expanding the business. It simply addresses “is this a good idea or not?” It is a very brief investigation of the competition, the costs of the ‘idea,’ and the suspected opportunities or constraints in implementing the idea. If the idea seems feasible, then a full business plan can be developed, if appropriate/desired, for the type of business and level of entrepreneur.</p>
<p>Business Planning (for retail or service) Topics: Traditional business planning.</p>	<p>Emphasis: The issue here is working with entrepreneurs in ‘applying’ training they are getting in the ‘core’ training, and assistance they are getting in the advisory sessions. The ‘challenge’ seems to be in writing a business plan for their specific business and understanding what they get from that effort. Topics should be geared toward various types and levels of business (formal, informal, etc.), placing emphasis on <i>how to use</i> the business plan as a tool and what benefits the entrepreneur gets from having a plan. The owner must understand ‘why’ they need this if it is expected that business owner will ever complete one.</p>
<p>Marketing Plan (for retail or service) Topics: Developing a Marketing Plan</p> <ul style="list-style-type: none"> • Traditional Marketing Plan topics in addition to those below: • “How do I get people to know about my product/service?” • Thinking “out-of-the box” in learning how to promote your product/service such as writing an article for the newspaper, for example, on the benefits of ‘e-commerce, or serving as a speaker at a networking meeting, etc. • “Can a good marketing plan make up for not having good systems in place for accounting, inventory, etc.?” (The answer is “no.”) 	<p>Emphasis: A marketing plan can be part of a business plan or a separate document, one with a ‘life’ that changes over time. An important issue when developing a marketing plan is that promotion and sales are not the answer alone. If the accounting, and other systems, are not in place to determine what items are profitable or not, selling more of a ‘loosing’ item is not the answer for a successful business. In fact, selling more of a loosing item may ‘kill’ the business.</p>
<p>Expanding the Business (for retail or service) Topics:</p> <ul style="list-style-type: none"> • Accounting (cost accounting) or bookkeeping to gain enough information about what product/service is profitable or not. • Additional systems (filing, inventory, recordkeeping etc.) to have in place as the business grows. • Delegation of authority. • How to interview potential employees. • Time management. 	<p>Emphasis: Topics should address several issues:</p> <ul style="list-style-type: none"> • In determining what makes the most sense in expanding the business, accounting and other systems should be in place providing the information. For example, if 3 products or services are sold, there should be sufficient ‘accounting information’ to determine which area is profitable or not profitable, in order to know what to keep, what to get rid of and/or provide information about where to expand. • Adding employees as the business expands takes into account the issues of what employees a business needs, whether or not the business can afford the employee(s), when to hire, how the owner delegates her time and authority when the business grows from one or two to 5-7, then 14 and more.

	<ul style="list-style-type: none"> • Time management. This is an issue as the business expands and in knowing how to delegate responsibility without ‘feeling’ out-of-control. This topic should also address the owner who must be in ‘control’ and the effect of that behavior on the business.
<p>Hiring Employees (for retail or service) Topics:</p> <ul style="list-style-type: none"> • How to interview and hire an employee. • How to supervisor. • How to deal with theft in the workplace. • How to train for good customer service. 	<p>Emphasis: Hiring employees for retail or service businesses is a problem because the jobs are viewed as ‘temporary’ until school is finished or until another job can be found. Employees may not be honest, reliable or interested in the job.</p>
<p>Importing, or exporting (for retail/wholesale) Topics:</p> <ul style="list-style-type: none"> • “If I want to import goods, how do I find an importer?” • “How do I determine what I need from his/her services?” • “What should I expect from the importer?” • “Why is it necessary to ‘shop around’ to determine with whom I should work?” • “Does it make sense for me to be the importer?” • If exporting, how do I find out about exporting? 	<p>Emphasis: The focus here is on learning how to do the research and gaining confidence in how to deal mostly with men who are engaged in these often larger, formal businesses.</p>
<p>Business Ethics (for retail or service) Topics:</p> <ul style="list-style-type: none"> • Confidentiality. • Work ethics. • Dealing with staff. 	

2.4 Strategies for When and How to Provide the Training and the Suggested Provider

2.4.1 Few B2B Clients

The specific B2B training need identified, in some cases, reflects the need of only one business owner. Even if all six of the businesses reviewed had the same need, which is still too few people for a course. Some of the training needs expressed pertain to a variety of sectors, not just B2B.

Recommendation

Combine the content of the B2B identified training need with a related course for another sub sector. Include similar businesses, such as ‘retail.’ B2B service businesses can also be included as long as the differences between service and retail business are recognized in the training course and dealt with accordingly.

Location – some consideration should be given to holding some of these sessions in Madaba, Irbid and Zarqa in addition to Amman.

Providers of this training can be drawn from the current WAEDAT staff, trainers or advisors.

2.4.2 Feasibility Study (for retail or service)

The current B2B owners have not explored this question, nor is ‘feasibility study’ considered during the core business training.

Recommendation

For current B2B owners, as appropriate, who have not completed a business plan, consider including the feasibility study with the development of a business plan. Give some consideration to including the feasibility study in the core business training, through the advisor visits or through future sub sector training.

Location – some consideration should be given to holding some of these sessions in Madaba, Irbid and Zarqa in addition to Amman.

Providers of this training can be drawn from the current WAEDAT staff, trainers or advisors.

Should a client be at a more sophisticated point in their business development and want a traditional feasibility study, this activity/training has already been identified and is available through Erada. It is currently listed under “WAEDAT Suggested Referral and BDS Services.”⁴

2.4.3 Business Planning and Developing a Marketing Plan (for retail or service)

Developing a business plan is covered in the core business training. Some of the advisors’ reports recommended developing a business plan. However, there seems to be a gap between understanding what a business plan is and developing one for the owner’s specific business.

Also, developing a marketing plan is covered to some extent in the core business training and some of the advisors’ reports recommend developing a marketing plan. However, there seems also to be a gap between understanding a marketing plan and developing one for the owner’s specific business.

Recommendation

Currently, the structured assistance from WAEDAT is the core business training, followed by two advisor visits. At that point, unless the advisor follows-up on his/her own, the business owner is on their own to figure out how to complete or implement the recommendations of the advisor. For some of the business owners, B2B and non-B2B,

⁴ See Appendix 4 for a list of current WAEDAT B2B sub sector training, events and referrals.

they are not ready to follow-through on the recommendations on their own.⁵ Some assistance and direction is still needed.

One suggestion is to hold a “facilitated mini-training.” It would follow, and be linked to, the advisor’s visits, but be conducted before any sub sector training.

Core Business Skills	Advisor’s Visits/Recommendations	Facilitated Mini-Training 	Cross Sector Training	Sub Sector Training	Mentoring
----------------------	----------------------------------	---	-----------------------	---------------------	-----------

All of the business owners need to be actively working on business or marketing plans with the intent of completing them. The purpose of the training session is two-fold. First, to get some additional direction for developing/completing the business or marketing plan and the secondary benefit from this type of session is to encourage them to look to each other for problem-solving in their business processes. It actually is another form of building a ‘network.’

Since this ‘facilitated mini-training’ is beyond the package WAEDAT clients paid, consider charging a small fee for these sessions.

A suggested structure for the facilitated mini-training follows:

Facilitated mini-training	
<p>Facilitator (Provider): The facilitator/resource person can be one of the WAEDAT staff, or a current trainer <i>and</i> a B2B advisor, especially one who had recommended developing a business or marketing plan.</p> <p>Participants: 12 to 15, divided into 3 groups. Each small group should be working on the same type of plan (business or marketing).</p> <p>Location: First Amman, then Irbid, Zarqa and Madaba.</p>	<p>Design/Methodology: 3-hour session, divided into 3 parts.</p> <p>Part 1 – The facilitator should provide a brief lead into the topic and/or provide a brief handout highlighting the key points of a business or marketing plan. (It could be a blank business or marketing plan as a framework and for taking notes).</p> <ul style="list-style-type: none"> • Within each group, they review the handout to make sure they understand the components. They should talk about where each person is in the process and what they hope to get out of the process. • Follow this by a report-out from each group to make sure each person understands the components. <p>Part 2 – Working in their groups, each person should talk about what their problems or constraints have been in getting through the process, followed by a group report-out.</p> <p>Part 3 – Again, working in their groups, identify who has gotten past certain problems and how they were able to achieve that.</p> <p>Either in the small groups, or in a facilitated large group discussion, make sure that everyone understands the business or marketing plan process and that they know/understand how to apply that to their specific business. (The facilitator might ask each group to give specific information to demonstrate that they understand ‘application’ of the business and marketing plan process to their own businesses.) Also make sure that they have identified the problems/issues in completing the plan and how to get beyond those problems for their own businesses.</p> <p>The participants should conclude the session with two points: 1) the steps they need to take to complete their business plans; and 2) whom (besides the advisor or WAEDAT) they will call/network with if they get stuck.</p>

⁵ See report of Anne Williams (March 11, 2005), p. 9. The facilitated mini-training complements the advisors’ recommendations and priorities set out on page 20.

2.4.4. Hiring Employees, Business Ethics and Separating Personal from Business Money⁶ (for retail or service)

These topics are not unique to the B2B sector. In fact, Anne Williams in her report of March 11, 2005, page 17, sets out an illustrative list of ‘event topics.’ The B2B training needs overlap or complement the list of ‘event topics.’

Recommendation

Where topics overlap with other sectors, combine the B2B clients with those sectors. In addition to the methodology noted in the Williams’ report, consider using the methodology set out in section 2.4.3 of this report. The underlying strength of that methodology is creating amongst the clients their own problem-solving network. The methodology is easily adaptable to a wide-variety of topics.

Location – some consideration should be given to holding some of these sessions in Madaba, Irbid and Zarqa in addition to Amman.

Providers of this training can be drawn from the current WAEDAT staff, trainers or advisors.

These sessions might be considered ‘extra’ beyond the WAEDAT program fee. Therefore, a small charge should be assessed.

2.4.5. Expanding the Business, Cost Accounting and Importing/Exporting (for retail or service)

These training needs fit within the B2B sub or cross sector context. They have more depth and complexity, and require a higher degree of sophistication in the business owner or the business level. Many of the topics, however, overlap or are complementary with other sectors.

Recommendation

It is recommended that these topics be considered for B2B sub or cross sector training.⁷ Some of these topics complement or overlap other sector-specific training and should be combined where possible. When the topics are combined, where feasible, the training should be differentiated for retail, service and manufacturing businesses.

Specifically for import/export, it is recommended, to add to the training, visits to importer/exporter places of business or have a guest panel of one to three local importers/exporters to talk about their ‘start-up’ experiences and lessons learned, or how to do business with them. Importers/exporters will need to be identified. In addition, Turath provides assistance in exporting to the EU. They may be able to provide some assistance.

Providers of the training can be drawn from the current WAEDAT staff, trainers, or advisors (especially those that advise B2B clients). In addition, Irada has a course under

⁶ See Anne Williams (May 11, 2005) p. 20.

⁷ See Appendix 4 for a list of current B2B sub sector training.

“Management Concepts” that addresses delegating authority, interviewing employees and time management, which is one of the topics under ‘expanding the business.’ Also, the Chamber of Commerce offers courses free of charge to its members. A list of courses is on the Chamber of Commerce website. Turath offers a course on ‘which products to keep and which not to keep.’ This course may also be relevant for B2B clients.

2.4.6 Specialized training needs: E-commerce, Microsoft Certifications, and Digital Camera Commercial Applications (for service)

These are specialized training courses requested by two B2B clients.

E-Commerce - E-commerce training has occurred in Amman. Turath participated in one training and now has a trained person on their staff providing e-commerce assistance. Samar Hammad attended a class and has the names of the 25 people who also attended. The intention of that training was for businesses to include e-commerce in their business and not to advise others on how to do e-commerce. What those businesses do not have is someone to help them develop the website, etc. (This may be an opportunity for the WAEDAT B2B client.) Also, the Jordan Times (May 24, 2005) had an article on a first International Conference on e-commerce and e-learning (EBEL 05) organized by Princess Sumaya University of Technology. Another article in the Jordan Times (May 19, 2005) indicated that a grant has come from the US Trade and Development Agency (USTDA) to the Ministry of Planning and International Cooperation. USTDA funds various forms of technical assistance and training. Also, there are courses through the Chamber of Commerce a few times a year.

Microsoft Certification – Jerusalem College may have courses for the Microsoft Certification test. USTDA also may have some information regarding coursework in this area.

Digital Camera, Use and Applications – Digital cameras are now widely available in Jordan. For someone who is familiar with cameras, learning how to use the camera is straightforward. However, learning all of the ways in which you can use the camera in a commercial setting is more challenging.

Recommendation

The three specialized training requests are beyond what WAEDAT provides directly. It is, therefore, recommended that WAEDAT contact the two B2B clients and suggest that the clients use the information above to conduct research as to the availability of coursework, specific classes, or identify someone with whom they can work directly. If they find relevant coursework, or someone with whom they can work, WAEDAT may be able to negotiate a reduced fee for them or make some other arrangement with an organization or an individual.

2.5 Capacity Building for Staff and Advisors

After discussions with WAEDAT staff, and two advisors, a training need was identified in the area of ‘value chain,’ ‘value chain analysis’. Staff indicated they attended a

session on ‘value chain’ during a business development services (BDS) conference, but it was too brief to get much information. Further discussions suggest that there is only a partial understanding of the relationship between the terms value chain, sub sector (sub sector analysis), vertical/horizontal integration, and backward/forward linkages relative to their client-base.

There are a variety of reasons to understand these relationships, especially working with female entrepreneurs. One of the main reasons is to understand that women typically find themselves in labor-intensive, low-value points on the value chain. They wind up, often, putting in large amounts of time for a low return, with a result of perpetuating poverty or a low-standard of living.

An important role to play for a business development organization is to advise or identify opportunities to participate in the ‘value chain’ (or sub sector) at a more profitable point. However, the key to this for a business development organization like WAEDAT is to understand the value chain, the analysis, linkages, integration etc. to be able to identify opportunities and provide guidance and direction where possible.

Also, the Program Manager indicated WAEDAT is just beginning to participate in a National Linkages Program for Jordan and the ‘value chain’ may enhance their participation.

Recommendation

It is recommended that the staff, and perhaps some of the advisors, participate in a training program to gain an understanding of the terms -- *sub sector analysis, backward/forward linkages, vertical/horizontal integration and value chain/value chain analysis* -- to improve their understanding of how to guide and direct their clients. This is *not* intended to be a complex lesson in economics, but just enough information to understand the concept and how to apply the concept to real life.

The Program Manager indicated she was not aware of anyone within Jordan who could provide training on ‘value chain.’ Turath is currently doing some work on vertical integration. They may be aware of someone who has enough background and knowledge to provide the training. In addition, some of the advisors may have enough background/experience to provide the training. The more difficult task will be to provide training in ‘applying the concept.’

The resource section of this document has one website noted on ‘value chain’ information and one document reference that specifically addresses looking at the value chain and gender-specific issues. Additional information may be gleaned from various other websites.

Included in the training should be a review of Appendix 5: Business Linkages and Types of Assistance. It is a ‘tool’ to assist business development organizations in thinking through the services they provide and where to target their services to have the greatest impact on the businesses with which they are working.

APPENDIX 1: RESOURCES AND REFERENCES

Baird, Andrew (2005). Current State of WAEDAT Program Implementation.

Baird, Andrew (not dated). *Woman's Access to Entrepreneurship Development and Training (WAEDAT) Promising Women*, slides of PowerPoint presentation.

_____ (2003). WAEDAT Program Proposal, Making Cents.

Mayoux, Linda (2003). Trickle-Down, Trickle-up or Puddle? Participatory Value Chains Analysis for Pro-Poor Enterprise Development.

WAEDAT (2004). B2B Advisory Reports and Contracts, Amman (3 volumes).

WAEDAT (January 2005). B2B Advisory Reports and Contracts, Irbid.

WAEDAT (January 2005). B2B Advisory Reports and Contracts, Madaba.

WAEDAT (not dated). B2B Advisory Reports, Zarqa.

Williams, Anne (May 10, 2005). Memorandum regarding "TURATH."

Williams, Anne (May 11, 2005). "WAEDAT Advisors' and Staff Capacity Building," Draft Report.

Website resource - IDS research: Globalisation Value Chain Studies

<http://www.ids.ac.uk/ids/global/valchn.html>. This citation contains direct links to value chain resources/references and an overview of issues.

APPENDIX 2: LIST OF PERSONS INTERVIEWED OR CONTACTS

AMIR

Mr. Brad Fusco, Component Manager, ECI, AMIR

Ms. Suhair Khatib, Business Development Services Subcomponent Manager, ECI, AMIR

WAEDAT and other Business Development Organizations

Ms. Wejdan Abu-Leel, Program Coordinator

Ms. Samira Al-Majaly, Training Coordinator

Ms. Rania Al-Sweety, Liaison Officer

Ms. Abeer Salameh, Advisory Coordinator

Ms. Zein Wahbeh, Network Coordinator

TURATH - Mrs. Hiyam Himmo, Administrative & Financial Manager

IRADA – Enhanced Productivity Program

B2B Clients

Mrs. Brejett Nukul, Amman

Ms. Khowleh Al-Qwasmi, Amman

Ms. Seerin Abu Saif, Amman

Ms. Taghrid Masri, Madaba

Mrs. Fatinah Hijazi, Irbid

Mrs. Zeinab Moh'd Msa'deh, Irbid

B2B Advisors

Mr. Nazeeh J. Samawi

Mr. Ghanem J. Al-Jamal

APPENIDX 3: SCOPE OF WORK

Annex B

Short Term Consultancy Agreement Scope of Work (SOW 2387/Action #5477)

Activity Name: 7337.1.17 WAEDAT Sub sector Training of Trainers
SOW Title: Identification and Capacity Building of WAEDAT B2B Trainers
Modification No: Original
SOW Date: April 26, 2005
SOW Status: Final
Consultant Name: Identification and Capacity Building of WAEDAT B2B Trainers
Susan Reynolds

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 Jordanian partner consortium, Consolidated Consultants (CC) and the Jordan Hashemite Fund for Human Development (JOHUD) to identify and develop the capacity of local consultants and/or individuals to

deliver targeted B2B training to the WAEDAT program participants. As described in detail in the WAEDAT training design, WAEDAT program participants receive a package of services that includes core business skills training, visits from business advisors, training in cross-sector topics such as marketing, HRD practices, packaging, etc., and sector specific training topics. The main challenge of this consultancy will be to: a) work with the current WAEDAT advisors to identify the sector specific training needs of WAEDAT participants operating in the B2B sector; b) work with the program manager and the training coordinator to identify local consultants and service providers capable of offering the training; c) working with the local trainers to develop the capacity to offer the training to WAEDAT participants.

II. Objective of this Consultancy

The objective of this consultancy is to identify and develop the capacity of local consultants and service providers to offer specific B2B training to the WAEDAT participants.

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
- Jordanian Partner WAEDAT Proposal
- WAEDAT Training Design
- WAEDAT client profile
- Advisor reports

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:

- Maha Mousa, Project Manager, USAID
- Steve Wade, Program Manager, AMIR Program
- Rebecca Sherwood, Program Administrator and Grants Manager
- Brad Fusco, ECI Component Manager
- Suhair Khatib – BDS Sub-component Manager
- Imad Masri – WAEDAT Team Leader
- Wejdan Abu Lail – WAEDAT Team Leader
- 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:

- Conduct interviews with the WAEDAT Core Team and advisors to better understand the B2B training needs identified up to this point.
- Conduct at least three interviews with current WAEDAT program participants operating in the B2B sector in order to better understand their needs.
- Working with the WAEDAT core staff, and specifically the Program Manager and Training Coordinator, identify at least four local service providers or consultants able to offer training that will respond to the needs of the program participants. (These may be professional trainers, or other business operators with specific knowledge of the sector).
- Either individually, or as a group, work with at least four B2B service providers to develop and outline a training course and develop a methodology for delivery. (Service providers may wish to develop a two-hour course, or organize a trip to visit a government institution, etc.)
- Identify areas that may need further TA.
- 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 section IV., V., and VI. Of Annex A – Standard Short-term Consultancy Agreement Information. The report will include the following:
 1. Summary of findings and recommendations – May 26, 2005 (revised to May 25, 2005, to meet the number of days in LOE)
 2. Summary of any training conducted with B2B service providers – May 26, 2005 (revised to May 25, 2005, to meet the 13-day LOE)

IV. Timeframe for the Consultancy.

Overall: May 14, 2005 – June 23, 2005.

Travel to/from & Work in Jordan: May 14 – May 27 (revised to May 26, 2005, to meet the 13-day LOE)

V. LOE for the Consultancy.

Total of 13 days:

11	In Jordan
2	Travel

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

Educational Qualifications

- Minimum of B.A. degree in Business Administration or related field.

Work Experience Qualifications

- Experience in providing services in the B2B field
- Overseas development experiences, working in a cross cultural setting
- Experience in the development of training programs is beneficial

APPENDIX 4: CURRENT B2B SUBSECTOR TRAINING, EVENTS AND REFERRALS

WEADAT B2B Sub sector Training

Product Development
Packaging
Good Manufacturing Practices
Operation Systems
Quality Systems
Business Ethics
Quality Management
HACCP, FDA, ISO
IT Training

WAEDAT Sub sector and Events

New product Development
Quality Systems
Business ethics
Quality Management and Planning, Certifications such as (HACCP, FDA requirements, ISO
IDSL

WAEDAT Suggested Referral and BDS Services

Consultants
Web Marketing
Advertising and Public relations Firms (promotional materials)
Business Software
Accounting Software Specialist
Lawyer and Legal Advice
Accountant
English Skills
Al Reyadi Site Orientation
Promotional Materials Companies
Brokers and Agents
Career Service Center
Marketing Specialists
Lending Institutions
Turath Project
Irada (feasibility studies)

APPENDIX 5: BUSINESS LINKAGES AND TYPES OF ASSISTANCE

This information, and the table below, supports the chart on the following page. The chart divides ‘businesses into different levels or ‘strata’ for the purpose of understanding *typically who* operates within each level, the type of business, training and/or technical assistance needs, and ‘linkage’ opportunities between the levels or ‘strata.’

Use the chart in looking at the client base of a business development organization to determine how to best serve that client base and promote business development. Understanding the bigger picture issues are especially important in working with women because they tend to be clustered in service and retail firms often operating out of their homes, and are likely to be engaged in a number of economic activities at once. Or, they tend to be involved in a number of small-scale production, often handicrafts and other low-value – low-return, activities.

This type of diversified portfolio can stretch too thinly a woman’s limited time and resources. The result is that they often get trapped into a strategy of limited income, and in some cases, they are generating income in one activity only to support the ‘losing efforts’ of another. Men, on the other hand, tend to be the ones engaged in small-scale ‘value-added manufacturing,’ which offers more opportunity for specialization, increased income, and developing a sustainable business.

Business Level or “Strata”	Characteristics	Need for Training/TA	Linkages
Income Generating	<p>Tends to be women.</p> <p>Tends to be home-based, informal activities, which may or may not operate regularly. Reason for existence is need for ‘cash’ income. If the person could work outside the home and a job was available, they are likely to take the job.</p>	<p>Time for and/or interest in training and/or TA is limited. Their ability to apply/use ‘business skills’ training/TA is limited. Most effective training is in cost effective production and quality control.</p> <p>Greatest need is in sourcing at a ‘reasonable cost’ materials for production or resale and in developing ‘regular markets.’</p> <p>To generate income, there is the tendency to ‘copycat’ what another ‘business’ is doing rather than identify a value-added opportunity which may offer greater potential for income.</p>	<p>Business linkages are best established with small/micro businesses or small ‘formal sector’ businesses for obtaining ‘inputs’ and/or marketing ‘outputs.’ When linkages are established with larger sectors, typically there are problems of quality control, producing quantities, supply, meeting deadlines, etc.</p>
Income Generating/ Micro	<p>Tends to be women or unemployed ‘youth.’</p> <p>These activities are likely to be informal, which may or may not operate regularly. Many are home-based. Also includes road-side sellers of fruits/vegetables or ‘street’ vendors. Intention is to generate ‘cash’</p>	<p>Time for and/or interest in training and/or TA is limited. Their ability to apply/use ‘business skills’ training/TA is limited.</p> <p>Greatest need is in sourcing at a ‘reasonable cost’ materials for production or resale and in developing ‘regular markets.’</p> <p>To generate income, there is the tendency to ‘copycat’ what another ‘business’ is doing rather than identify a value-added opportunity which may offer greater</p>	<p>Business linkages are best established with small/micro businesses or small ‘formal sector’ businesses for obtaining ‘inputs’ and/or marketing ‘outputs.’ When linkages are established with larger sectors, typically there are problems of quality control, producing quantities, supply, meeting deadlines, etc.</p>

Identification and Capacity Building of WAEDAT B2B Trainers

	income. If offered a job, they would take the job.	potential for income.	
Micro	<p>Tends to be women, or family run.</p> <p>Likely to be home-based and informal, or operated in a local market and semi-formal.</p> <p>The intention is to generate 'cash' income and sustain an income-earning activity, but not necessarily 'grow' the business. Some in this group, if offered a job, may still take the job; others will not.</p>	<p>Their ability to apply/use 'business skills' training/TA is limited. Time for, and interest in, training and TA is limited. However, if training is offered that directly pertains to their business activity, it can be effective for increasing their production, quality issues, etc.</p> <p>To generate income, there is the tendency to 'copycat' what another 'business' is doing rather than identify a value-added opportunity which may offer greater potential for income.</p>	<p>Some backward linkages are possible at this point and possibly even a few 'informal' employment opportunities.</p> <p>Business linkages are best established with small/micro businesses or small 'formal sector' businesses for obtaining 'inputs' and/or marketing 'outputs.' When linkages are established with larger sectors, typically there are problems of quality control, producing quantities, supply, meeting deadlines, etc.</p>
Small/Micro	<p>From this strata, on-going businesses are likely to emerge and the owners are likely to be more entrepreneurial. Women will still be large portion of the strata. Businesses may still be home-based and semi-formal.</p> <p>This group is less likely to 'take a job' if offered and may want to grow their business, especially to increase their sales.</p>	<p>Their ability to apply/use 'business skills' training/TA is limited. Time for, and interest in, training and TA is limited. However, if training is offered that directly pertains to their business activity, it can be effective for increasing their production, quality issues, etc. Rudimentary books may be kept at this level. Therefore, some business skills training or TA may be useful if it is 'targeted' specifically to this level of business, the owner understands how s/he applies the training directly to the business and the benefit to be gained.</p> <p>To generate income, there is the tendency to 'copycat' what another 'business' is doing rather than identify a value-added opportunity which may offer greater potential for income. For this strata to grow their business or improve their sales, it is useful to understand points of entry on the 'value chain.'</p>	<p>Some backward linkages are possible at this point and possibly even a few 'informal' employment opportunities.</p> <p>Business linkages are best established with small 'formal sector' businesses for obtaining 'inputs' and/or marketing 'outputs.' When linkages are established with larger sectors, there may be problems of quality control, producing quantities, supply, meeting deadlines, etc.</p>
Small	<p>Businesses in this strata are most likely to be on-going, formal sector businesses with fixed shops or a permanent place in the home. The intent is to grow the business in size and sales.</p> <p>More often male, but with many opportunities for women. Many of these businesses will be family-run.</p>	<p>This strata is the most likely to benefit from business skills training. It is expected that they will have some bookkeeping system and other formal structures. Training, at this point, might include operational skills as well as management skills since employees are assumed. Relevant training is in how to expand and grow their businesses.</p> <p>A key to understanding how to grow and expand their businesses is understanding where opportunities lie within the 'value chain' (or other points of analysis).</p>	<p><i>This sector offers the most opportunity for horizontal and forward/backward linkages for purchasing inputs, marketing its products and hiring those from the small/micro levels that prefer to have jobs. This sector has the greatest potential for being able to produce for and supply the medium the large business strata.</i></p>
Medium	<p>These are larger, formal sector businesses that could employ up to 50 people (depending upon the country-specific definition/situation).</p>	<p>This strata uses both training and technical assistance.</p>	<p>This strata offers opportunities for backward linkages with small business and more. There are opportunities for subcontracting and direct sales.</p>

