



**Family Planning and Gender in
Development Project (FP/GID
Project)**

The Family Planning and Gender in Development Project is implemented by the National Population Commission (NPC), the Jordan Hashemite Fund for Human Development (JOHUD) and the Ministry of Health (MOH), in cooperation with the Japan International Cooperation Agency (JICA).

**Income-Generating Projects and the
Empowerment of Women**

**Experience of Family Planning and Gender in Development
Project in Jordan**

January 2003

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Development)**

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Preface

The empowerment of women is a fundamental prerequisite for reproductive health because it is governed by complex biological, cultural and social factors. The empowerment of women stems from the consensus made at the International Conference on Population and Development held in Cairo in 1994: that is, the empowerment of women plays an important role in leading women to have the capability and the freedom to decide if, when and how they reproduce. “Empowerment implies the power to make choices, gain access to resources and information, and improve one’s well-being. At the individual level, empowerment means to develop a sense of self-confidence, self-efficacy, and self-determination.”¹ What the Project deems particularly important within the Project’s context is the empowerment of women at the individual level; in another words, self-empowerment of women.

The Project adopted two approaches to the empowerment of women: one is through Participatory Enter-Education/Learning by enhancing knowledge, raising awareness, and encouraging attitudinal and behavioral change in women of reproductive age and their spouses on reproductive health and gender issues and the other for married women of reproductive age to be engaged in income generation activities. These two approaches are chosen based upon my own experiences and lessons learned from the grass-root activities conducted for women worldwide by various international and national non-government organizations (NGOs). The report written by Ms. Fatima Abu-Kaff and Ms. Yoko Matsuya attempts to examine whether the income generation activities that the Project has conducted have indeed resulted in change in women in terms of empowerment by testing hypotheses drawn by Martha Chen.²

I would like to express my great appreciation to those who kindly agreed to participate in the research.

Dr. Tokiko Sato
Chief Technical Advisor
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¹ Jabre B (1998). *Arab Women Speak Out: A Training Manual for Self-Empowerment*. JHU/SPH/CCP, Baltimore, Maryland.

² Chen M (1997). *A Guide for Assessing the Impact of Micro Enterprise Services at the Individual Level*. Assessing the Impact of Microenterprise Services (AIMS), Management Systems International.

1. Introduction

The Family Planning and Gender in Development Project adopted an innovative approach to promoting the practice of family planning focusing on reproductive health and women's empowerment. The income-generating activities have been proven as capable of promoting women's self-empowerment and improving women's status within families. The Project provides loans in kind (first cycle) and reissues them in cash (second cycle and afterwards) for the selected loan beneficiaries. The number of women who have received loans total 133 (as of Dec 15, 2002), 30 women participated in the bee-keeping project and 103 women in the goat-raising project.³ This paper is intended to clarify the positive impacts of the income-generating project, specifically pertaining to the empowerment of women, through the questionnaire survey, focus group discussion among beneficiaries, and case studies that illustrated the specific life stories of women. These results correspond to the output 4 of the Project⁴: "*women's self-empowerment and their status within families are enhanced through their economic participation*" as well.

2. Study methodology

2.1 Conceptual framework

Numerous experiences gained in many countries show that the participation of women in economic activities gradually leads to a cycle of women's empowerment. However, the mechanism used for defining and measuring empowerment is much debated. This is mainly because there are many different and valid definitions of empowerment, as well as the fact that empowerment is neither a linear nor a short process of change.

A review of literature shows that there is much debate at the theoretical and practical levels concerning conceptualization of women's empowerment. As space is limited for review of this literature, we intend here to measure and examine women's empowerment using one of the conceptual frameworks; the most relevant to adopt

³ The Project will provide goat project with the loan beneficiaries until the end of JFY 2002. Estimated number of the loan beneficiaries (JFY 2001 and JFY 2002) will be between 170 and 200 in total.

⁴ These outputs (see annex I) are based on the Project Design Matrix (hereinafter referred to as "PDM").

within the context of the Family Planning and Gender in Development Project, as well as the most comprehensive framework for conceptualizing impact at the individual level. Adopted framework⁵ here is combined and consolidated with three frameworks; *the Scheuler-Hashemi's framework, the SEWA framework, and Martha Chen's⁶ framework*, and it details the four pathways through which women experience change as follows (see also table 1):

- ◆ Material change: change in access to and control over material resources, in level of income, in satisfaction of basic needs;
- ◆ Cognitive change: change in level of knowledge, skills, and awareness of wider environment;
- ◆ Perceptual change: change in individual's perception of own individuality, interests, and value; and in the perceptions by others of individual's contributions and worth; and
- ◆ Relational change: change in contra cultural agreements, in bargaining power, and in ability to resist exploitation.

First if women beneficiaries receive training as well as financial services (loan), they experience increased access to material resources and increased knowledge as well as awareness of their environment. Gradually their perceptions of their own individuality, interests, value, and their self-esteem rise as well as the perception by others of their contributions and worth so that, eventually, they begin to bargain effectively for more equal or less exploitative relationships within, first, their family and community and, then, their wider environment (Martha Chen and Simeen Mahamud 1995).

All the conceptualizations of empowerment emphasize four main dimensions: individual/personal, economic, collective/social, and political. Most observe the empowerment process as addressing a combination of these dimensions and affecting different domains: household, community, national, and international.⁷ Considering the Project's limited duration, individual/personal and household domains can be adopted in order to measure the indicators.

⁵ Detail see Martha Chen 1997, "A guide for assessing the impact of micro enterprise services at the individual level", Assessing the Impact of Microenterprise Services (AIMS), Management Systems International.

⁶ Martha Chen and Simeen Mahmud 1995, "Assessing change in women's lives: a conceptual framework" BRAC-ICDDR, B Joint Research Project Working Paper #2 Dhaka, Bangladesh

⁷ Gita Sabharwal 2000, "From the margin to the mainstream: micro-finance programmes and women's empowerment: The Bangladesh Experience", University of Wales

Table 1. Consolidated Framework

Consolidated Framework	
1. Material Change	<ul style="list-style-type: none">◆ Income: increased income and income security;◆ Resources: increased access to, control over, and ownership of assets and income;◆ Basic needs: increased or improved health care, child care, nutrition, education, housing, water supply, sanitation, and energy sources; and◆ Earning capacity: increased employment opportunities plus ability to take advantage of these opportunities.
2. Cognitive Change	<ul style="list-style-type: none">◆ Knowledge: increased knowledge;◆ Skills: improved skills; and◆ Awareness: increased awareness of wider environment
3. Perceptual Change	<ul style="list-style-type: none">◆ Self-esteem: enhanced perception of own individuality, interest, and value;◆ Self-confidence: enhanced perception of own ability and capacities;◆ Vision of future: increased ability to think ahead and plan for the future; and◆ Visibility and respect: increased recognition and respect for individual's value and contribution
4. Relational Change	<ul style="list-style-type: none">◆ Decision-making: increased role in decision-making within the household and community;◆ Bargaining power: increased bargaining power;◆ Participation: increased participation in non-family groups, in local institutions, in local government, in the political process; and◆ Self-reliance: reduced dependence on intermediation, increased mobility and ability to act independently.◆ Organizational strength: increased strength of local organizations and local leadership.
<p>Source: Martha Chen 1997, "A guide for assessing the impact of microenterprise services at the individual level", <i>Assessing the Impact of Microenterprise Services (AIMS)</i>, Management Systems International.</p>	

2.2 Expected achievements

We have posited four expected achievements on the impact of women's participation in economic activities. These expected achievements are as follows:

1. Participation in economic activities leads to an increase in women's control over and/or ownership of resources within the household economic portfolio;
2. Participation in economic activities leads to increased self-esteem and self-confidence, and increased self-satisfaction;
3. Participation in economic activities leads to increased responsibility and role in

- decision-making at the household level; and
4. Participation in economic activities leads to increased appreciation and respect from other family members, as well as an improved attitude toward women at household level.

2.3 Study tool

The study relied mainly on primary sources of data as well as published secondary sources. The study methodology adopted both qualitative and quantitative inquiry, however the qualitative parts are heavier than the quantitative, because we intend to highlight the individual woman's behavioral changes and empowerment process, as well as her voice. The study methodology was as follows:

Questionnaire survey: A questionnaire for assessing individual level impacts on women is presented in Annex II. It allows to produce data appropriate for quantitative analysis.

Focus group discussion: It uses a few key questions to generate discussion that yields loan beneficiaries' views and opinions in order to identify their achievements and improvements, as well as their self-empowerment (focus group discussion guide: see Annex III). It aimed to allow loan beneficiaries to speak about their achievements, improvements, and differences in their behavior at the income-generating activity level, household level, and individual level.

Case study: Profiles of four loan beneficiaries (husband's voice is sometimes included) were prepared as case studies, to illustrate the particular life stories and development of their empowerment process.

2.4 Study limitation

The implementation of all stages of the study faced some limitations. First, a very limited number of personnel were involved in this study. The study was implemented as the Project's daily monitoring activities so that only the two authors of this paper (excluding the recorder) were involved. Secondly, analyzing the impact of income-generating activities on women's empowerment is a difficult task. As we

already mentioned, the concept of empowerment is itself multi-dimensional indicators of change; difficult to define, identify or measure. It refers to a variety of attitudes and attributes, which are likely to vary across socio-economic situations, customs, cultural contexts, geographical dimensions etc. The social, political and cultural dimensions of empowerment are interconnected, qualitative and subjective, making impact assessment a complex and dynamic task. Knowing the limitations of measuring empowerment, we are trying to show the aspect of process or outcome.

3. Characteristics of women under study

This chapter is intended to describe the general information regarding women under study. The study population was comprised of 80 women (number of respondents) among 100 targeted loan beneficiaries of both the bee-keeping project (JFY 2001 and JFY 2002) and the goat project (JFY 2001)^{8,9}, with whom a questionnaire survey was conducted.

Geographical and age distribution:

The loan beneficiaries are spread throughout six Project areas, namely Karak, Muta, Faqu', Qatraneh, Rabbeh, and Ayy as shown in table 10 in Annex IV. Among these areas, Karak is the largest and therefore, has the largest number of loan beneficiaries. The bee-keeping project has been implemented only in Karak and Ayy areas due to their natural conditions that are suitable to bee-keeping.

The majority of loan beneficiaries in the study are between 20 and 49 years old owing to the targeted beneficiaries of the Project (women of reproductive age, from 18 to 49 years old). Age distribution is shown in table 11 in Annex IV.

Marital status:

The majority (82.5%) of loan beneficiaries are married (table 13 in Annex IV) in

⁸ The goat project of JFY 2002 is under development so that the loan beneficiaries of goat project for JFY 2002 are not included in this study.

⁹ Loan amounts range from 300 JD to 660 JD. In the case of the bee-keeping loan, the Project provides beneficiaries with a fixed loan amount (the Project provides equipment) such as 450 JD for JFY 2001 and 660 JD for JFY 2002. However, for the goat project, the beneficiaries received loans according to their necessity, ranging from 300 JD to 480 JD in JFY 2001 (see table 12 in Annex IV).

keeping with the targeted beneficiaries of the Project (married women of reproductive age).

Educational level:

Most of the loan beneficiaries have received a certain level of education (table 14 in Annex IV). 38.7 % of loan beneficiaries completed a high school level (more than 12 years of school) although it was not a requirement for managing the bee-keeping or goat-raising projects. However, the high unemployment situations in Jordan, in general, as well as the certain social restrictions, do not easily allow women to work outside the home. These kinds of income-generating activities could create opportunities for women to participate in certain economical and social activities. On the other hand, 25 % have never attended school.

Income level:

In most cases, the household economy depends on both agricultural and salaried activities (including retirement pension).

47.5 % of the loan beneficiaries' household income is below 150 JD which is considered to be at the poverty level (see table 16 in Annex IV). The main reason that almost half of the loan beneficiaries chosen are living in poverty is that the ceiling of the loan amount is quite low - 1,000 JD (micro income-generating activity) - so that women are capable of handling payment of the loans. The second reason is that the Project's income-generating activities are specialized in the field of small scale agricultural activities such as goat-raising and bee-keeping which appeal to people who are used to agricultural activities in the "small money economy"(to put it another way, those who are living as salary workers in good conditions are not interested in raising goats and dairy production). Thirdly, especially for the goat project, these loan beneficiaries can produce milk and dairy products as a routine daily activity without developing a difficult business plan. Finally for the bee-keeping project, the Project provides the loan beneficiaries with technical training and home supervision so as to secure their business start-up.

4. Micro income-generating projects and women's empowerment: Family Planning and Gender in Development Project's experience

The results shown in this chapter are intended to show the impact of the income-generating project - specifically the empowerment of women - through the questionnaire survey, focus group discussion among beneficiaries, and case studies that illustrate the particular life stories of women.

4.1 Women's empowerment measured by questionnaire survey

4.1.1 Tool of measuring women's empowerment for quantitative analysis

The objective of this study is to evaluate whether loan beneficiaries' activities are achieving the types of impact – the activity itself, income and basic needs growth, family/household security, perceptual and relational change – described in the conceptual framework as already mentioned in this paper. A quantitative survey allows a partial understanding of empowerment as a process of social change. For this purpose, a questionnaire was used (Annex II). The loan beneficiaries filled in the questionnaires by themselves, however for those who are illiterate, the two authors of this paper acted as interviewers.

4.1.2 Results of the questionnaire survey

The results of the survey questionnaire show that most of the loan beneficiaries experienced with cognitive changes, perceptual changes, and relational changes through participating in the income-generating activities (see table 2). The impact in material change seems to need more time since it is repayment period, for example, 26.2 % of the loan beneficiaries show that there is no increase in income, and 45 % of the loan beneficiaries don't report their acquiring access and ownership of the productive assets, while there is much recognition of improvement and change in the field of perception and gender relation (see table 2).

Table 2 Results of the questionnaires

Questionnaire	Yes (%)	No(%)
Material impact		
1. Has your income/earnings increased since joining the income-generating activity?	73.8	26.2
2. Have you acquired access and ownership of the productive assets (e.g. land, animals, equipments etc.) since joining the income-generating activity?	55.0	45.0
3-1. Has your welfare increased since joining the income-generating activity?	85.0	15.0
3-2. (If yes) <i>multiple answer possible</i> (see table 3)		
Cognitive impact		
4-1. Have you improved/increased your knowledge, skills, awareness of wider environment since joining the income-generating activity?	100.0	0
4-2. (if yes) <i>from which activity?</i> (see table 4)		
Perceptual impact		
5. Have you increased your feeling that you deserve to be respected since joining the IG activity?	96.8	3.2
6. Have you increased your feeling that you have contributed more towards your household since joining the IG activity?	93.8	6.2
7-1. Are you more satisfied/comfortable than before (the IG activity started)?	98.8	1.2
7-2. (If yes) <i>Why? Multiple answer possible</i> (see table 5)		
8. Have you increased confidence in yourself (your ability and capacities) since joining the IG activity?	100.0	0
9. Have you increased your feeling that you can manage on your own in the future?	92.5	7.5
10. Have you increased your ability to think ahead and plan for the future since joining the IG activity?	97.5	2.5
Relational impact		
11. Do you have more freedom to manage your own activities and IG activity?	90.0	10.0
12. Have you increased your role and participation in decision-making within the household since joining the IG activity?	96.3	3.7
13. Do you feel greater empowerment to make decisions in (<i>multiple answer possible</i>): (see table 6)		
14. Have you increased in sharing the responsibility/problems with your husband and within your family since joining the IG activity?	87.5	12.5
15. Has your communication with your family become better than before joining the IG activity?	91.3	8.7
16. Has your bargaining/negotiating ability/power improved/increased within the household since joining the IG activity?	93.8	6.2

17. Do you feel that you have increased in the ability to act independently (reduced dependence on others) within your family?	88.8	11.2
18. Do you feel that you are more respected as individuals by your family than before joining the IG activity?	93.8	6.2
Relational impact (attitude towards women)		
19. Do you feel that your family recognizes/appreciates your contributions/achievements more than before joining the IG activity?	96.3	3.7
20. Do you feel that you are more solicited/recognized/valued by your husband and other male relatives than before joining the IG activity?	95.0	5.0

4.1.3 Major findings

Material change:

As the results of questionnaires show, more than 70 % of the loan beneficiaries have found that their income increased through their income-generating activities (see table 2). However, 45 % reported that there is no recognition of acquiring access and ownership of the productive assets, mainly because their activities did not require any complicated registration procedure as other small business entrepreneurs, or simply because the concept of ownership is often understood as legally or socially sanctioned individual ownership of assets.

Table 3 Increased welfare after participating in the income-generating activities

Items of welfare	Number	%
Health care	22	32.4
Child care	25	36.8
Food security	49	72.0
Nutrition	46	67.6
Education	16	23.5
Housing	1	1.47
Others	1	1.47
Total number of respondents	68	

* The question is “Has your welfare increased since joining the income-generating activity?”.

85% of the respondents answered “yes” and provide the reasons as shown above (multiple answer possible).

A majority (85 %) of the loan beneficiaries have benefited from the improvement of welfare, in the areas of health care, childcare, food security, nutrition and education, etc. Increased food security (72 %) and nutrition (67.6 %) are also reported after participating in the income-generating activities (see table 3).

Cognitive change:

Through participating in the income-generating activity, the loan beneficiaries have acquired the skills related to the activity, but also information, knowledge and awareness of the wider environment. All of them stressed the improvement of knowledge, skills and awareness of the wider environment (see table 2).

The findings of the questionnaire show that 66.3 % of the loan beneficiaries have improved and increased their knowledge, skills, and awareness by implementing the income-generating activities (see table 4). Participating in the income-generating activities seems to provide the opportunities not only to acquire the knowledge and skill, but also to raise awareness of the wider environment: the loan beneficiaries have expanded their curiosities and interests towards the outside of the household matters (see also case study: Nehaya Mohmoud Al Ja'afreh).

Table 4 Source of improvement of knowledge, skills, and awareness

Items	Number	%
Through the income-generating activity itself	53	66.3
From the income-generating training	33	41.3
From the Project's enter-education/ learning workshops	38	47.5
Others	0	0
Total number of respondents	80	

* The question is "Have you improved/increased your knowledge, skills, and awareness of the wider environment since joining the income-generating activity?" 100 % of the respondents answered, "yes" and provided the field from which they improved their knowledge and awareness as shown above (multiple answer possible).

In terms of training provided by the Project, 41.3 % of the beneficiaries have acquired the skills related to the activity as well as information, knowledge, and awareness. The loan beneficiaries of the bee-keeping project especially have been taking the courses of technical training and technical supervision. Most of the bee beneficiaries had no

experience prior to the training. They seemed to have developed more confidence in their skills and capacity related to the income-generating activities through training.

Furthermore, about half of the loan beneficiaries (47.5 %) reported increased awareness of the wider environment by participating in the Project’s enter-education/learning workshops (see table 4). It can be said that it is very effective for women to be engaged in the economic activities while participating in a variety of awareness workshops so as to develop their comprehensive awareness.

Perceptual change:

A high degree of self-esteem and self-confidence seemed evident among the loan beneficiaries. Most of them show their enhancement of perception regarding individuality, self-worth, and self-satisfaction (see table 2).

Many of them (70.9 %) emphasized the importance of being productive as a result of activity, which leads women to be more satisfied (see table 5). Income-generating activities provide them with a source of self-satisfaction, self-esteem, and self-confidence.

Table 5 Reasons of the satisfaction to participate in the income-generating activity

Reasons	No.	%
I can be a productive woman ¹⁰	56	70.9
I can spend my time doing something useful	40	50.6
I can enjoy managing my own project	45	57.0
I can provide an income for my family	37	46.8
Others	5	6.3
Total number of respondents	79	

* The question is “Are you more satisfied/comfortable than before the income-generating project began?” 99 % of the respondents answered, “yes” and provide the reasons of satisfaction as shown above (multiple answer possible).

They also enjoy the feeling of managing their own project for the first time in their lives. Furthermore, they expressed the reasons for the increased self-satisfaction; to spend

¹⁰ This sentence “*I can be a productive woman*” implies that the loan beneficiary is able to and/or recognizes to participate in productive work as a member of family and community.

their time doing something useful (50.6 %) and to provide an income for their families (46.8 %).

Relational change:

The findings of the questionnaire show that the majority of the loan beneficiaries have attained an increased role in decision-making, sharing of responsibility, and negotiation and communication power within their families as well as increased appreciation and respect from family members (see table 2).

Many of them (77.5 %) expressed their greater feelings of empowerment in making decisions about themselves (shown in table 6). 68.8 % felt more empowerment in making decisions related to family/household. Furthermore, those who felt more empowered to make decision in community participation were 26.3 %. It is observed that women gradually extend their decision-making capacity from individual self, to household and then to community participation.

Table 6 Increased decision-making of loan beneficiaries

Categories of decision	No.	%
More decision about individual self than before	62	77.5
More decision about family/household than before	55	68.8
More decision about my income-generating activity than before	48	60.0
More decision in community participation than before	21	26.3
Total number of respondents	80	

* The question is “Do you feel greater empowerment to make decisions about your individual self, your family/household, your income-generating activity, and community participation?” 80 respondents provide answers as shown above (multiple answer possible).

4.2 Findings from focus group discussion

4.2.1 Tool of study and its implementation

This study is to generate discussion that yields the views and opinions of loan beneficiaries in order to identify and evaluate their achievements and improvements, as well as their feelings of self-empowerment. Its aim is to allow loan beneficiaries to speak about their achievements and improvements, and the differences in their behavior

at the income-generating activity level, household level, and individual level. The study was conducted according to the focus group discussion guide (see Annex III).

The focus group discussions were organized in each and every project area in Karak, Muta, Faqu, Qatraneh, Rabbeh, and Ayy, respectively (see table 7).

Table 7 Number of women who attended the focus group discussion

Area	Project	No. of loan beneficiaries	No. of participants in the Focus Group Discussion
Karak	1 st year's bee-keeping (JFY 2001)	10	7
	2 nd year's bee-keeping (JFY 2002)	18 (2)*	12
	Goat-raising (JFY 2001)	20	12
Muta	Goat-raising (JFY 2001)	10	6
Faqu	Goat-raising (JFY 2001)	10	6
Qatraneh	Goat-raising (JFY 2001)	10	9
Rabbeh	Goat-raising (JFY 2001)	10	6
Ayy	Goat-raising (JFY 2001)	10	7
Total		100	65

Note: The two beneficiaries of bee-keeping project from Ayy area are included in Karak focus group discussion.

4.2.2 Major findings of the focus group discussion

This section refers to the summary of “*women speak out*” regarding their achievements, improvements, and differences in their behavior at the income-generating activity level, household level, and individual level. The process of analyzing data resulting from the focus group discussion requires a lot of discussion and reflection. While the risks and difficulties of simplifying the results when the loan beneficiaries have such a wide variety of experiences and different life styles are understood, some common trends are identified and shown in table 8.

Table 8 Components of empowerment/achievement portrait summary

Types of change	Recent trends	Voice of women
Material change	<ul style="list-style-type: none"> - Increased assets (goats and beehives) - Increased income - Improved welfare and basic needs - Increased earning capacity 	<ul style="list-style-type: none"> - The ownership concept of assets differs from family to family, but many of them expressed enjoy owning their own project (assets). - They are likely to be successful at selling honey products, dairy products, and goats¹¹ so that they have some freedom to use their earnings for the household, for schools, for miscellaneous items, and for the reinvestment of the project. - The conditions of welfare and basic needs are improved, especially regarding nutrition and food security.
Cognitive change	<p><u>Knowledge and Skills</u></p> <ul style="list-style-type: none"> - Obtain simple management capacity on an income-generating activity - Obtain or improve technical skills on animal husbandry and beehives <p><u>Awareness</u></p> <ul style="list-style-type: none"> - Increased awareness of the wider environment, especially towards family planning and reproductive health and socio-economical activities 	<ul style="list-style-type: none"> - For the bee-keeping project, women obtain technical skills on beehives as well as simple management capacity of micro business. - For the goat-raising project, since women are used to raising goats, the technical training was not provided. However, while raising a certain number of goats, they gain simple management capacity, such as making a simple business plan, marketing production, and daily activities concerning the project. - They expressed expansion of their interest. Those who participated in the Project's awareness workshop regarding family planning and reproductive health indicated that they had benefited from the sessions.
Perceptual change	<p><u>Self-esteem</u></p> <ul style="list-style-type: none"> - Feelings of self-worth due to their financial and social 	<ul style="list-style-type: none"> - Perceptual changes such as increased self-esteem and self-confidence are recognized among almost all the participants of the focus

¹¹ Some of the goat beneficiaries only enjoy consuming milk and dairy products at home instead of selling them outside. Of course, they are eager to sell if there is enough quantity of the production. However, even though they don't sell dairy products at all, they expressed that they benefited from not having to purchase them elsewhere.

	<p>contribution to their family</p> <ul style="list-style-type: none"> - Increased self-satisfaction <p><u>Self-confidence</u></p> <ul style="list-style-type: none"> - Increased confidence in their ability to generate income - Increased confidence in managing /owning something by themselves <p><u>Vision of future</u></p> <ul style="list-style-type: none"> - Obtain ability to think ahead and plan for the future 	<p>group discussion. Many of them said; <i>“Our self-satisfaction has increased because we are productive women, and we can manage and own our own projects, and we are contributing to our family as well.”</i> <i>“This is the first time that I manage my own project, that makes me very confident.”</i></p> <ul style="list-style-type: none"> - Many of them show their willingness to expand the project in the future, and start to plan.
<p>Relational change</p>	<p><u>Decision-making</u></p> <ul style="list-style-type: none"> - Increased decision-making regarding expenditure, buying and selling, saving, and production - Increased decision-making ability in regards to individual self and household <p><u>Sharing responsibility</u></p> <ul style="list-style-type: none"> - Increase in sharing responsibility with the husband <p><u>Communication and negotiation</u></p> <ul style="list-style-type: none"> - Increased negotiation power within the household <p><u>Self-reliance</u></p> <ul style="list-style-type: none"> - Reduced dependence on others (act independently) - Increased mobility in activities outside the home <p><u>Appreciation</u></p> <ul style="list-style-type: none"> - Increased recognition, appreciation and worth from the male family members and the community 	<ul style="list-style-type: none"> - Many of them proved that their decision-making and responsibility at home has increased. However, the degrees and categories of these changes seem to differ from one woman to another. - As for communication and negotiation power, some of them show that they now have more opportunity to discuss and negotiate issues related to their income-generating activity, and their production. The degrees and categories of negotiation seem to still be limited. - Levels of dependence differ from woman to woman according to their customs and their motivation towards the activity. However many of them expressed an increase in the sharing of responsibility. - Appreciation from the husbands is increasing, because the loan beneficiaries are considered to be productive members of the household. - Their neighbors and community members have started to respect the loan beneficiaries as models in the society.

4.3 Presentation of cases

Profiles of four loan beneficiaries are presented as case studies, to illustrate their particular life stories and development of their empowerment process.¹² The criteria for selecting cases are shown in Annex V.

4.3.1 Goat-raising project

◆ Sahryeh Rawashdeh



“I am a productive member of my family”

Sahryeh is 32 years old and has six children. Her husband is retired from the military service and now he has a private small bus used for local transportation. His military pension is 180 J.D monthly and he earns 200 J.D from the bus business. When Sahryeh heard about the goat loan program from the Ayy society where the Project’s local credit committee is situated, she asked her husband whether she could apply or not. They studied their financial conditions, and then her husband encouraged her to take loan.

She had already owned 2 goats and she proceeded to buy 6 goats with 10 kids. She raised kid goats for a period of time, and then sold 7 kids for 350 JD in total.¹³ She is trying to increase the number of goats to 25-30 goats while selling male goats by keeping only one male goat. Through the goat-raising activity, she has started to produce milk and dairy products.

I sold 30 Kg of dry yogurt (jammed) for 5 JD per kilo, 21 Kg of fat (sammneh) for 6.5 JD per kilo, 20 Kg of milk for 0.5 JD per kilo, and 6 Kg of sour cream (lebaneh) for 3.5 JD per kilo; a total of 321 JD. From the benefits, I bought stationary and clothes for my children, I

¹² Ms. Rania Haddad, the secretary of Karak Project office, supports us with recording of all the case studies and their translations.

¹³ The repayment of the goat project is through a deduction from the salary or bank account. In her case, the repayment amount is 18.75 JD monthly.

gave some money to my husband to have maintenance done on the bus, and I spent some money on the household. The remaining money, I saved.

Since she has started to manage the goat-raising activity, she has been sharing more of the decision-making and responsibilities at home. Of course, she had shared the decision-making with her husband since she was married, but now it is increasing more and more.

I have the responsibility of managing the goat project and I should make the decisions about my project with my husband. The project provides me with a sense of co-responsibility with my husband. I am sharing the financial responsibility with my husband as well. Moreover, I am very satisfied because I am a productive member of my family!

She also attended the Project awareness workshop concerning family planning and reproductive health.

Each time after the workshop, I discuss the issues with my husband at home. We are really convinced that we have to change our life style so that we will have more happiness and security in our life, and are very motivated to do so. Before I was thinking about removing the IUD to have more babies, but now I won't remove it because six children are enough for us.

When she was asked about appreciation from her family and husband, she stressed that there is a high degree of appreciation from her husband and her children. **Her husband, Adel Al Kasasbeh,** continues;

I appreciate my wife for her efforts because she has taken full responsibility for her project. She has become a productive woman in my family and in her society because she produces milk and dairy products. She has earned around one thousand JD till now. It has helped us to improve our living standard.



Some changes have arisen in decision-making at home. Before we didn't have the extra income to discuss about, but now we are talking and discussing about our extra income and the income-generating project as well.

Through her activity, they seem to have extended their field of discussion and sharing the decision-making at home.

◆ **Najah Mohammad Al Ja'afreh**

“Owning the goat project has changed my life completely”

At 36, Najah is a very hard working woman, living in Mumia village in the Karak valley area with her husband and eight children. She married when she was only 16 years old. Her husband owns and runs a bus for local transportation between Karak valley and Karak city so that their income is not fixed; it is around only 100 J.D and they don't have any other extra income. They rent their house for 15 J.D monthly. Their life is very difficult.



Before, I was helping the neighbors with raising their goats. I was milking the goats daily (30 kg of milk daily), and the neighbors gave me milk (4-5 kg daily) instead of giving me money, and I brought the milk to my home to produce daily products for my kids. I was too poor to own my own goats so I depended on other people to help me. I always worked for other people instead of having my own project.

To improve her family's living conditions, she started to think about taking a loan.

When I heard about the goat loan from the Project, I immediately wanted to take this loan so that I would have my own project and I would not work for other people anymore. I wanted to feel independent. I wanted to depend on myself. I didn't want to depend on other people.

After discussing the subject with her husband, Najah decided to take a loan and then she started to manage the goat-raising project. Starting with 6 goats and some kids, she now owns 12 goats. She sells dry yogurt (*jameed*), fat, and some kid goats. The milk and dairy products are also used for daily household consumption, especially for her children.

This is the first time I sell the milk products, and earn money from my efforts. I feel so happy because now I am one of the productive women. My neighbors are very happy to see our improvement because our financial condition was so bad.

I feel that I have a new responsibility now through the goat project. I feel different responsibility between my husband and me because I provide my family with nutritious products.

In the summer, she helps neighbors in harvest and they give her some barley for her goats instead of money. She keeps this barley in a small room until the winter seasons in order to feed goats. Sometimes she participates in the *tontine* that consists of 12 members in order to receive 120 JD. When she takes this money in her turn, she buys the feed for her goats.

Her daily life starts at 5:45 in the morning, praying, preparing the tea, waking up her children, preparing breakfast, feeding the goats, and helping her children to go to school. Nowadays her children help her with taking care of the goats, preparing feed for the goats, bringing the medicine, taking the goats to the field, and cleaning the goat shelter.

Nowadays the people around me are different. People are proud of me. They say "she depends on herself instead of asking people to help her, and instead of working for other people." My husband is proud of me and he appreciates my work because we share the responsibility.

◆ **Tahani Khalid Al Tarawneh**

“It’s the first time in my life that I own a project, I am a productive woman now and I can join my husband in increasing our family’s income”

At 34, Tahani is a hard working woman, living in Muta in the Karak governorate with her husband and eight children. Her husband owns and manages an agriculture tractor with a 150 J.D. monthly income. They rent two houses to tenants for 100 J.D. in total.

When she heard about the loan program on the goat raising activity, she decided herself to participate in this project. She wanted to support her husband with some extra income from the goat-raising activity. At first, her husband didn’t encourage her to take the loan because he thought of failure of the activity and the burden of repayment. She had never taken a loan to start her own income-generating project, so her husband was afraid that he would have to be responsible for repayment of the loan in case the project was not a success. Finally, he was convinced by her strong willingness to bringing up the goats. **Tahani’s husband, Salah Al Sarayreh** said;

At the beginning, I didn’t feel comfortable about letting her participate in the goat project because I felt a lot of risks were involved in carrying out this project. Our area of Muta is cold, and we’ve never owned goats, although she had experience in raising goats and sheep. But finally I agreed and told her “this is your project and your responsibility!” I knew that she could do it.

Tahni started her own goat-raising project with a 450 JD loan. She bought 9 local goats and now she has eight goats with seven kids, and three sheep. She manages to raise the goats as well as milking and producing dairy products. Since she started the project in March 2002, she has sold 5 kids for 250 J.D. in total. In the milking season, she makes 6 kg of milk per day, and produces dairy products such as ghee, butter, yogurt, and hard yogurt (*jameed*). She sold ghee to the neighbors.

Instead of buying the dairy products from outside, I can provide my family with clean and nutritious food. It’s cheaper than buying outside and secures us availability of the food.

Since she started, the project has changed her life because she owns her own project and she has become the “project manager” of her goat project.

This is my own project. It is the first time in my life that I own a project. I feel more comfortable than before, because I have become a productive woman and I can join my husband in increasing the income for our family.

The benefit that she gains from this project is her own to spend as she likes.

I have a daughter who needs private lessons, and these lessons need money. Now I can pay for these lessons from the money that I have earned. Nowadays, I don't need to ask my husband every time to give me money for our children; I am able to pay for my children directly.

About the future, she is thinking to increase the number of goats up to 30 in two or three years. Since she can benefit from this project, she is trying to continue it in order to help her family income, especially in regards to her children's education.

I will continue in the same project because I have the knowledge and experience to manage my project. I have benefited a lot. I can produce milk and sell dairy products, and I can earn money from it.

Apart from the income, she has also benefited from the project regarding self-empowerment and relational changes with her husband.

My self-esteem and self-confidence increased a lot, as well as the ability to share the responsibility with my husband. My husband is very satisfied with what I am doing and how I am sharing the responsibly with him since before I only depended on my husband.

At last, **Tahani's husband, Salah Al Sarayreh** said;

It is unfair that women stay in the house doing nothing. I respect what my wife is doing. I am happy because now she can depend on herself, and she can share the responsibility with me. I trust her.

4.3.2 Bee-keeping project

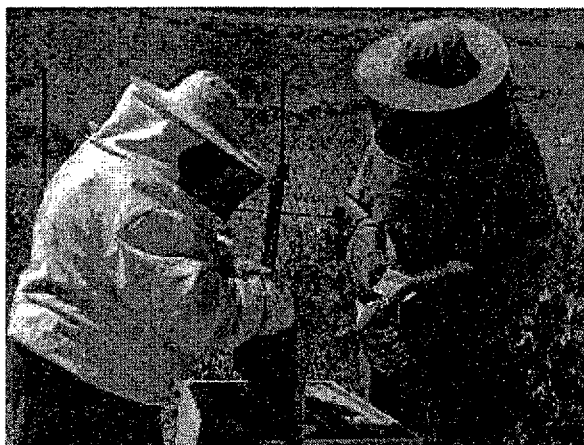
◆ Nehaya Mahmoud Al Ja'afreh

"I am sharing the responsibility with my husband"

"The view of women around me has changed because I am working and I am managing my own project"

Nehaya is 25 years old and a mother of two children. She has changed a great deal since joining the bee-keeping project in April 2002.

My life has changed since starting the bee-keeping project. Before, I always asked my husband to provide me with household expenses. Now I am helping him in providing these expenses. For example when we need to buy something for the house, I can use money that I earned from the honey production for my family. I have the freedom to use my money without asking my husband.



Supervision by the technician (image)

Her family income was 150 J.D. monthly with her husband's salary. She had never had the opportunity to work outside the home since she graduated from high school (12 years education), like many women in the rural area of Jordan. Since her family income was low, she decided to take a loan to improve her family's conditions. Besides, she was willing to be a productive member in her family in order to support her family instead of waiting for her husband, and she was eager to gain her own experiences as well.

I feel very happy and comfortable because I have my own project. I can plan, I can work, and I can expand the project according to my capacity and capability.

Nehaya started the bee-keeping project with a 660 J.D. loan to obtain the three boxes of beehives, gloves, mask, pump, crowbar and brush. She participated in 5 days of

technical training regarding the bee-keeping activity that was provided by the Project. Then she began receiving technical support at her house by a bee technician who was sent by the Project. At the beginning, she didn't know anything about bee-keeping. She only knew that "bees produce honey". Now she has accumulated knowledge and understanding of the bee world and bee activity, and how to take care of the beehives. Through these activities, she has cultivated good amount of honey. She has already repaid the sum of 330 JD to the JOHUD's CDC (community development center) in Karak, and she earned 200 J.D. for herself.

Her relationship with her husband had been good since she got married, but now she feels that she is sharing more responsibility with her husband regarding the family income and responsibility of the household. They are planning to build their own house based on the extra income that they generate from the project.

The view of the women around me has changed because I am working and I am managing my own project. I also feel the appreciation and respect of my husband. My life has changed a lot.

Through participating in the income-generating activity, she has become more aware of the wider environment around her. She has noticed that there is a rich environment and resources around her that she has failed to appreciate.

I started thinking of how to use our resources in our village and benefit from them, especially since we are farmers and we are supposed to live together with these resources. Now I only work with and benefit from bees, why not work with other natural resources?

This curiosity about the environment is extended also to family planning and reproductive issues. She was also attending the Project's awareness workshop regarding family planning and reproductive health that helped her gain new information and new concepts although she was already practicing contraceptive methods.

The income-generating activity and the awareness workshop reflect on my family a lot both at the individual and community levels.

5. Conclusion

The participation of women in economic activities generates great prospects of providing a series of positive impact. Women who have succeeded in their income-generating activities show a significant increase in self-esteem and self-confidence. In a society like Jordan, where women are supposed to stay in the house in the domestic sphere, participation in economic activity itself is an activator for change.

The impact of women's participation in decision-making, particularly on individual self and household levels, should not be underestimated. Women have gained the necessary abilities and confidence to play a larger role in their families, although the scope of this role varies from family to family. They are gradually starting to promote their position and modify traditional gender roles in their families.

With respect to women's increased status in the household, appreciation and respect from the family, particularly from the male members, is starting at the household level. However, sustainable change of attitude toward women (gender relation as well) will require more time, mirroring a long term process of alternations in people's minds and values. The male family members of the loan beneficiaries have started to appreciate and respect them as the first step in this direction.

However, women in Jordan still face many constraints and obstacles in the relation to empowerment and changes in gender relations. Even though the participation in economic activity leads to positive effects on partial self-empowerment in their lives, it is not sufficient enough to empower women in all aspects of life. Knowing these limitations, the Family Planning and Gender in Development Project is intended to enhance women's empowerment through income-generating activities to contribute towards supporting a process of change, but not to challenge the change of social structure nor the change of social system concerning gender issues. What is clear from the Project is that participation in very small-scale income-generating activities leads women to a cycle of women's empowerment.

6. Annexes

Annex I	Table of impact assessment of the outputs
Annex II	Questionnaire for assessing individual level impacts
Annex III	Focus group discussion guide
Annex IV	Characteristics of women under study
Annex V	Criteria for selecting cases for case studies
Annex VI	Photographs of income-generating activities

Annex I

Table of impact assessment of the outputs

Table 9 Impact assessments of the outputs

Impact assessment of the output 4		
The self-empowerment of women and their status within their families are enhanced through their participation in economic activities.		
Objective Verifiable Indicators	Quantitative studies	Qualitative studies
4.1 70 % of the women loan beneficiaries own and manage the loan projects actually as main implementers in all 9 areas by June 2003.	- Project monitoring (observation)	N.A.
4.2 The self-esteem and self-confidence of the loan beneficiaries increase in all 9 areas by June 2003.	- Questionnaire	- Beneficiary's meeting (Focus group discussion) - Beneficiaries' case study
4.3 Loan beneficiaries play a bigger role in decision making on the family level by June 2003.	- Questionnaire	- Beneficiary's meeting (Focus group discussion) - Beneficiaries' case study
4.4 Attitude toward women improves within their families by June 2003.	- Questionnaire	- Beneficiary's meeting (Focus group discussion) - Beneficiaries' case study

Note: These outputs and objective verifiable indicators are based on the Project Design Matrix.

Annex II

Questionnaire for assessing individual level impacts

Type of study:

Quantitative

Overviews:

Hypotheses tested by this tool:

At the income-generating activity level

- Skills
- Training
- Management (manage their own activity)

At the family/household level

- Increased income
- Increased assets
- Increased welfare (in such aspects as food security, housing, and health etc.)

At the individual level

- Increased control of resources
- Increased self-esteem and self-confidence
- Increased role in decision-making on the family level
- Increase in positive attitude toward women

Purpose:

The purpose is to

- Identify the beneficiaries' achievements and measure improvement of the income-generating activities;
- Determine if beneficiaries have grown more confident and gained more self-esteem while participating in the income-generating projects; and
- Determine if gender relation has changed through participation in the income-generating activities.

Annex II -1

Basic needs

3-1. Has your welfare (e.g. food security, health and housing etc.) increased since joining the IG activity? 1=yes 2=no

3-2. (If yes) *multiple answer possible* 1=health care 2=child care 3=food security 4=nutrition 5=education 6=housing 7=others

Cognitive impact

Knowledge and skills

4-1. Have you improved/increased your knowledge, skills, awareness of wider environment since joining the IG activity? 1=yes 2=no

4-2. (If yes) from which activity? *Multiple answer possible*
1=IG activity itself 2=IG training 3=Project's awareness sessions
4=Others

Perceptual impact

Self-esteem (perception of individuality, self-respect)

5. Have you increased the feeling that you deserve to be respected since joining the IG activity? 1=yes 2=No

Self-esteem (self-worth)

6. Do you feel that you have made greater contributions within your household since joining the IG activity? 1=yes 2=no

Self-esteem (self-satisfaction)

7-1. Are you more satisfied/comfortable than before (the IG activity started)?
1=yes 2=no

7-2. (If yes) Why? *Multiple answer possible*
Because: 1=you become more productive 2=you can spend your time doing something useful 3=you can enjoy managing your own project
4=you can provide a income for your family 5=others

Self-confidence

8. Do you feel you have more confidence in yourself (your ability and capacities) since joining the IG activity? 1=yes 2=no

Ability to cope

9. Do you feel that you can manage on your own in the future?
1=yes 2=no

Annex II -3

Vision of future

10. Do you feel you have developed an increased ability to think ahead and plan for the future since joining the IG activity? 1=yes 2=no

Relational impact

Decision-making (about IG activity)

11. Do you have more freedom to manage your own activities and IG activity?

1=yes 2=no

Decision-making (on family level)

12. Have you developed an increased role and participation in decision-making within the household since joining the IG activity? 1=yes 2=no

Decision-making (kinds of decision)

13. Do you feel greater empowerment to make decisions: (multiple answer possible):

1=about individual self 2=about your IG activity

3=about family/household 4=about community participation

Responsibility

14. Do you have an increased role in sharing the responsibility/problems with your husband and within you family since joining the IG activity? 1=yes 2=no

Communication

15. Has your communication with your family improved since joining the IG activity?

1=yes 2=no

Bargaining and negotiation

16. Has your bargaining/negotiating ability/power improved/increased within the household since joining the IG activity? 1=yes 2=no

Self-reliance/independence

17. Do you feel that you have a greater ability to act independently (reduced dependence on others) within your family? 1=yes 2=no

Relational impact (attitude toward women)

a. To beneficiaries

Respect

18. Do you feel that you are more respected as individuals by your family than before joining the IG activity? 1=yes 2=no

Annex II -4

Recognition and appreciation

19. Do you feel that your family recognizes/appreciates your contributions/achievements more than before joining the IG activity?
1=yes 2=no

Perceived worth

20. Do you feel that you are more solicited/recognized/valued by your husband and other male relatives than before joining the IG activity? 1=yes 2=no

a. To male (husband) family member

Recognition

21. Do you recognize the beneficiary's achievements through the IG participation?
1=yes 2=no

Respect

22. Do you respect your wife more as an individual since she has begun participating in the IG activity? 1=yes 2=no
23. Do you solicit/recognize/value your wife (beneficiary) more than before she joined the IG activity? 1=yes 2=no

Sharing decision-making

24. Do you share the responsibilities/problems/decision-making with your wife (beneficiary) more than before she began participating in the IG activity?
1=yes 2=no

Perception of empowerment

25. Do you perceive that your wife (beneficiary) has become more empowered compared to before she participated in the IG activity? 1=yes 2=no

Annex III

Focus group discussion guide

Impact survey on empowerment/achievement of the beneficiaries

Type of tool:

Qualitative

Overviews:

The survey tool is a focus group discussion designed for women beneficiaries who have participated in the income generating activities. During the discussion, the beneficiaries are asked to identify their achievements and improvements, as well as differences in their behavior in the past and the present.

Hypotheses tested by this tool:

At the income-generating activity level

- Skills
- Training
- Management (manage their own activity)

At the family/household level

- Increased income
- Increased assets
- Increased welfare (in such aspects as food security, housing, and health etc.)

At the individual level

- Increased control of resources
- Increased self-esteem and self-confidence
- Increased role in decision-making on the family level
- Increase in positive attitude toward women

Purpose:

The purpose is to

- Identify the beneficiaries achievements and measure improvement of the income-generating activities;

Annex III-1

- Determine if beneficiaries have grown more confident and gained more self-esteem while participating in the income-generating projects; and
- Determine if gender relation has changed through participation in the income-generating activities.

Amount of time required to administer this tool:

60 to 120 minutes (1 to 2 hours)/discussion

Steps to follow by a facilitator

Step 1: Introduction

Open the session by introducing yourself and the discussion recorder to the group. Ask each of the beneficiaries to introduce themselves. Explain that you are interested in learning how the beneficiaries have changed in the past and the present, and describe the process. Tell the beneficiaries that you will be asking about the specific changes that have taken place in each of the following three areas: at the income-generating activity level, within the family/household, and on an individual level. Make it clear that you need to know how the beneficiaries do things differently now vs. in the past, with respect to their individual selves, their business (income-generating activity), and their families/ households.

Step 2: Warm up

Some beneficiaries may have trouble identifying the period in time that constitutes past. Together with each beneficiary, you might want to identify major changes in her life that have occurred since joining the projects. Begin the conversation with a warm-up question such as “do you think you have changed for the last one year? In what ways?” or “Are you doing anything now that you weren’t doing before?”

Past	Present (achievement)
<i>I had never earned money and I used to get confused when I needed to buy something.</i>	<i>I earn some money and I'm able to plan.</i>

Step3: Determine and describe their achievements

Item	Past	Present (achievements)
1. Income-generating activity (business)		
2. Individual		
3. Family/household		

Annex III-2

Note:

1. What is their achievement of the income generating activity? How do they evaluate their income-generating activity and the improvement of their lives and themselves?
2. Material change
3. Perceptual change (self-esteem and self-confidence, decision making)
4. Relational change (decision making, sharing the responsibility, respect and appreciation)
5. Someone's experience
6. Sharing experiences among beneficiaries (lessons learned)

Step 4: Program elements

1. Difficulties
2. Solutions and suggestions

Step 5: Summarize

Others:

Fill out the questionnaires

Annex IV

Characteristics of women under study

Table 10 Types of projects and geographical distribution of loan beneficiaries

LCC area	Bee-keeping project				Goat project	
	Beneficiaries in their second year program (JFY 2001)		Beneficiaries in their first year program (JFY 2002)		Beneficiaries in their first year program (JFY 2001)	
	No. of beneficiaries	No. of respondents	No. of beneficiaries	No. of respondents	No. of beneficiaries	No. of respondents
Karak	10	8	18	18	20	12
Muta	0	N/A	0	N/A	10	8
Faqu	0	N/A	0	N/A	10	6
Qatraneh	0	N/A	0	N/A	10	9
Rabbeh	0	N/A	0	N/A	10	10
Ayy	0	N/A	2	2	10	7
Subtotal	10	8	20	20	70	52
Total number of beneficiaries			100			
Total number of respondents			80			

* Goat project of JFY 2002 is under development. The estimated number of beneficiaries in the goat project (JFY 2002) is from 70 to 100.

Table 11 Age distribution of loan beneficiaries

Age	Bee Project		Goat project	
	No. of beneficiaries	Percentage (%)	No. of beneficiaries	Percentage (%)
20-29	10	36	7	13
30-39	6	21	20	38
40-49	12	43	25	48
Total	28	100	52	100

AnnexIV-1

Table 12 Loan amounts for beneficiaries

Loan amount (JD)	Bee-keeping project		Goat project	Total
	JFY 2001	JFY 2002		
JD 300-399	0	0	5	5
JD 400-499	8	0	47	55
JD 500-599	0	0	0	0
JD 600-699	0	20	0	20
Total				80

* The loan amount for bee-keeping beneficiaries was fixed at 450 JD (JFY 2001) and 660 JD (JFY 2002).

Table 13 Marital status of loan beneficiaries

Marital status	Number of beneficiaries	Percentage (%)
Married	66	82.5
Widowed	3	3.8
Divorced	1	1.2
Single	10	12.5
Total	80	100

Table 14 Educational level of loan beneficiaries

Completed years of school	No. of beneficiaries	Percentage (%)
None	20	25.0
1-5 years	11	13.8
6-11 years	18	22.5
More than 12 years	31	38.7
Total	80	100

Table 15 Number of children

Number of children	No. of beneficiaries	Percentage (%)
None	7	8.75
1-5	29	36.25
6-10	35	43.75
More than 11	9	11.25
Total	80	100

Annex IV-2

Table 16 Household income level

Income categories	No of beneficiaries	Percentage (%)
Less than JD100	12	15.0
JD100-149	26	32.5
JD150-199	25	31.3
JD 200-249	9	11.2
JD 250-299	4	5.0
JD 300-400	4	5.0
Total	80	100

AnnexIV-3

Annex V

Criteria for selecting cases for case studies

Criteria for selecting cases		
	Beneficiaries of the bee-keeping project	Beneficiaries of the goat raising project
Beneficiaries in their first year of program participation	1 beneficiary (woman)	3 beneficiaries (women)
Beneficiaries in their second year of program participation	<i>1 beneficiary (woman)*</i>	N/A
The spouses of the beneficiaries in their first year	N/A	2 males
The spouses of the beneficiaries in their second year	N/A	N/A
Total number of cases	Males=2 Females=4	
	1 st year beneficiaries=4 2 nd year beneficiaries=1	
	Bee project=1 (1)* Goat project=5	

* The selected beneficiary in her second year of program participation was not available during the study period. We will finalize this case study in the final paper.

Annex VI

Photographs of Income-Generating Activities



- ◆ Follow-up on skills, and additional training, as necessary, have been conducted by a bee technician (top left)
- ◆ The technical training on bee-keeping (top right)
- ◆ Honey cultivation was conducted (bottom left)
- ◆ LCC member conducts the follow-up visit on beneficiaries (middle)
- ◆ LCC member invites the candidate beneficiary to explain about the loan procedure (bottom middle)
- ◆ Focus group discussion was conducted to share the beneficiaries' opinions (bottom right)