

Chapter 5: PROJECT IMPLEMENTATION IN PILOT AREAS OF WADI RAJIB

5.1 Results of Trial and Demonstration Activities in the Catchment Area

In Wadi Rajib the Watershed Management Project has supported the establishment of three separate demonstrations on improved land use. All demonstrations were carried out on private land. In two of these demonstration sites the respective landowners implemented stone tree basins on rocky and steep lands. All establishment costs were paid by WSMP. During the winter months of 1998 and 1999 respectively, all stone tree basins were planted with olive seedlings. The underlying idea is to demonstrate transformation of degraded land areas currently de facto used as communal grazing land into more productive fruit tree plantations. Water and soil harvesting through the construction of stone tree basins is a precondition for implementing this change in these particularly bare and hostile areas.

In one case, the landowner later adapted the stone tree basins to become small stone walls at his own initiative. In both demonstration areas the plant growth in the basins or behind the stone walls has been very promising. It is the high establishment cost which limits chances for further expansion of this suitable technique. The land use planning specialist on the WSMP team estimates that a subsidy level of at least 50% would be required to make the transformation acceptable to more farmers in the area. The other limiting factor is the widespread occurrence of the joint ownership scheme Masha'a, which complicates decision making on any land use changes.

In a third demonstration, the project has since September 1999 supported one landowner in the Ash Shikara area in establishing several vegetable plots under an old olive plantation. First a cistern was constructed for a total of 1200 JD. The high cost of the reservoir is due to its relatively large size. 600 JD were funded under the usual loan arrangement with Al Hillal Society, while the other half was funded by WSMP as a grant. The demonstration area of 4 dunum was fenced by the beneficiary and drip irrigation pipes were purchased and installed. The landowner started his first vegetable crop during September 1999. Meanwhile he has produced a wide range of vegetables on the plots, among them onions, garlic, some tomatoes and eggplants, but also cauliflower and carrots. Recently he has expanded the area by another 3 dunum.

Monitoring of the costs and benefits has shown that the landowner has gained a net profit of over 447 JD in the past 13 months, but this does not include all the crop value currently remaining on the plots (see monitoring format in **Annex 9**). The owner also claims that his 20 year old olive trees have benefited from the excess irrigation water and that he experienced a 70% production increase from these trees compared to those without vegetable undercropping growing nearby. Because of attracting insects which could be potentially harmful to the olive trees, all vegetables belonging to the Solonaceae-family, like tomatoes and eggplants should in future be excluded from the undercropping practice. The demonstration of an irrigated vegetable undercrop in olive plantations has proven to be a successful method of increasing productivity on private land. The production system resulted in good profits for the land user. In view of promoting this production system further, field days will now be organised at the demonstration site.

Other farmers practice rainfed cereal and fodder undercropping under olives in the Wadi Rajib area. A survey was conducted among these farmers and revealed that also this type of undercropping has many positive effects, such as the depression of

weed growth, reduced erosion risks and a higher net economic benefit. Extension measures to encourage more farmers to practice undercropping are currently being prepared by WSMP.

5.2 Al Hillal Pilot Area

The Al Hillal pilot area was the first working area selected by WSMP in the Wadi Rajib watershed. It is located in the South-eastern part of the catchment. The name Al Hillal pilot area refers to the local charitable society which covers the core villages of As Sakhina, Al Fakhira, Ash Shikara and Jabal Al Akhdar. During the year 1999 the village of Jabal Al Akhdar split from the rest to become a separate pilot area with a newly established women's cooperative.

Formal cooperation between WSMP and the Al Hillal Society began in October 1998, but the first contacts with the target groups had been established more than a year earlier during the preliminary surveys (see 5.2.1). The results of these preliminary surveys had been instrumental in selecting the new pilot area.

The Al Hillal pilot area is representative of the hilly central and eastern parts of the watershed. This is an area with small villages interspersed with natural oak forests. The shallow soils on the slopes and the absence of larger plains limit the agricultural potential. The population in this zone has suffered more from poverty and under-employment than others in the Rajib valley.

The core area of Al Hillal is inhabited by approximately 1200 people on an area of 10.000 dunum of which at least 35 % are degraded natural forests. This gives a population density of approximately 120 persons per km², which is very high in regard to the limited carrying capacity of the zone.

Although Al Hillal Society has always had some members from other surrounding villages in the Rajib watershed, the WSMP only supported activities within the core area between October 1998 and September 2000. Only very recently the coverage was extended to incorporate three additional villages, As Souk, Zerra'a and As Safsafa. Thereby the potential target population has increased from the original 1200 to approximately 1900 people (see **Annex 4** for population data).

5.2.1 Participatory Appraisal and Information Collection

As described in chapter 4.2.1, a participatory socio-economic situation or target group analysis is usually the starting point for a cooperation with a particular group of people in a specific pilot area. In the case of the Al Hillal pilot area, all the PRA-based information collection was conducted during a short term consultancy and staff training event in September 1997. A consultant specialised in participatory appraisal and socio-economic analysis assisted the project team to assess the situation in Al Hillal in a gender specific target group analysis²⁶. The survey was carried out by applying PRA tools, such as semi-structured interviews, village mapping exercises and transect walks. The survey focussed strongly on establishing baseline data on household income, expenses, distribution of income and the asset situation. Priority problems in the villages, tasks and decision making at family level as well as information on farming systems in different agro-ecological zones were also gathered.

²⁶ Ganter, E.: Gender Specific Target Group Analysis Wadi Rajib, 9/1997

The report on the gender specific target analysis starts with a general description of the Wadi Rajib watershed and provides some basic data on the area. Through a number of socio-economic indicators the survey then compares the closely investigated villages of Rajib, As Safinah and Al Fakhira. The area of Al Fakhira, which is part of the Al Hillal core zone, is clearly identified as the most needy part of the watershed, with the lowest figures on household income, the most unfavorable land tenure patterns and the highest dependency on income from employment. Based on this information the area of Al Fakhira and therefore the Al Hillal Society area was selected as the first pilot area for WSMP in Wadi Rajib.

Unfortunately, the project team has not continued, deepened or widened the scope for participatory analysis in the Al Hillal area, once the co-operation with the local charitable society began. Since the end of 1998 the responsible project staff has instead focussed on implementation activities and on training courses. Thus, apart from some figures on gross margins of particular income generating activities, the project has hardly any up to date information on the overall impact of project measures in the pilot area or more specific information on the actual target groups. This type of data is more complete for other pilot areas started at a later stage of project implementation, as the methodology of PRA-based situation analysis was further refined with time (see 5.4 and 5.5), but not for Al Hillal.

5.2.2 Co-operation with the Charitable Society of Al Hillal

The Al Hillal Charitable Society was founded on 29 October 1996 and is registered with the Ministry of Social Development. In 1996 the society had 26 founding members, all male. The membership increased to 30 in 1997, 36 in 1998 and jumped to 66 members in 1999. This rapid increase resulted from the co-operation between WSMP and the society which started in late 1998 and certainly enhanced the attractiveness of becoming a member in Al Hillal. During the year 2000 the number of members remained stable at 65. The members reside in a total of 9 villages within the Wadi Rajib area.

Since 1999 the society has also registered some female members, but the structure of this local institution is still very much male dominated. All attempts made by WSMP to gradually transform Al Hillal into a truly mixed society with e.g. separate male and female sub-groups and two managing committees have been rejected by the present administrative committee. This elected managing committee consists of seven people, one head, one accountant, a secretary and four members. The head of the society can be described as a very traditionally minded, strong local leader. He manages the society somewhat like his personal enterprise and has recently been re-elected. His strong personality, very outspoken character and refusal to work with female staff members of WSMP has made co-operation difficult at times. During the year 1999 the differences in perception on local development issues nearly brought co-operation to an end. Nevertheless, the project has persevered in certain aspects, but also accepted compromises in others, so that the support to the Al Hillal Society is still on-going and nowadays marked by a more stable relationship between project staff and the head of society. Al Hillal Society has until now been fairly unaffected by any tribal conflicts.

Charitable societies exist in all parts of the Hashemite Kingdom of Jordan. They are groups created by the local population in order to carry out social development and charitable activities and get funding support for this through the national Government structures. All charitable societies must go through an application process at the end of which they are formally registered with the Ministry of Social Development

(MoSD). Funding is then provided through the General Union of Volunteer Societies (GUVS).

The staff of the respective Department of Social Development (DoSD) in the Gouvernorate and the GUVS usually carry out supervision visits and mainly support the societies in their bookkeeping and financial management. In most cases there are hardly any additional capacity or institution building measures provided (see **Annex 7**).

Nevertheless, charitable societies are often the only local organisations in place, apart from administrative structures such as municipalities. As the WSMP aims at introducing a participatory approach to watershed management and local development, the co-operation with local organisations is a crucial element. Therefore, the project has worked together with existing or established new societies or cooperatives in all pilot areas.

The main components of this co-operation with local organisations are institution building measures supported by the project, the creation of a revolving fund for loan allocation towards income generating activities (IGA) or cistern constructions as proposed by the target group members, fruit tree plantation campaigns and selected measures of community development. In most cases the project has also acted as an intermediary between the societies or cooperatives and other potential donors. Project proposals drafted by the local organisations were revised and adapted by project staff to be then submitted to funding organisations based in Amman.

In the early days of co-operation with Al Hillal Society, the project encouraged the creation of a steering committee which today consists of three members of the society and one project staff member. The main task of the steering committee is to screen all incoming requests for support from the local population and to make a joint decision on which IGA or cistern construction to fund under a loan scheme. Each proposal preliminarily accepted will then undergo a feasibility assessment by the technical staff of WSMP. Unfortunately, project staff as well as the managing committee of the Al Hillal Society have not always paid sufficient attention to poverty criteria in the selection of beneficiaries, nor given priority to requests by female members of the community.

Since its foundation in 1996 the charitable society of Al Hillal received a total of 880 JD as grant funds from GUVS and 1500 JD as a loan from GUVS. The loan is repaid by the society in installments from their revolving funds. The society has some other sources of regular income, such as the membership fees, which are fixed at 6 JD per year and service fees of 5 JD for each IGA or cistern project. This money is used for covering all operation costs, such as renting an office and paying for electricity and telephone bills.

Before starting the co-operation with WSMP the Al Hillal Society received some support from religious organisations. The Islamic Charitable Council provided loans to 11 families for goat raising activities and to 1 family for a dairy cow. The total amount of loans added up to 9.300 JD. This sum is collected in repayments by the committee, but then has to be forwarded to the Islamic Council. The society also worked with another Islamic Agency, which funded a total of 23 cistern projects in the Al Hillal area. The beneficiaries selected by the society had to dig the cisterns to a depth of 4 meters on their own, while the agency then paid for all further digging, plastering and finishing works. In this case, all support received comes as a donation.

In addition, the Al Hillal Society has received a \$ 31.000 (approx. 22.000 JD) grant from the Global Environment Facility (GEF) through the intermediary services of WSMP. These grant funds are mainly used for water harvesting activities, environmentally friendly income generation and community development activities. Two installments of a total of \$ 21.000 have already been transferred to the accounts of the Al Hillal Society. A third installment for the remaining \$ 10.000 will be requested from GEF before the end of the year 2000. The original project proposal submitted to GEF also stipulated some tree planting activities in degraded forests and on bare lands, which will most probably not be possible for tenure reasons and conflicts with the local forestry services. A renegotiation process on the use of the funds is currently underway with GEF.

Up to now, the GEF funds have been mainly used as revolving funds for loans in cistern construction and for one income generating activity according to the same rules applied to WSMP funds. A little less than 50% of the GEF funds (10.727,5 JD) had been spent by November 2000.

Two years after co-operation between the Al Hillal charitable society and WSMP started, activities are running smoothly. The financial situation of the society is sound, with remaining funds from the GEF grant still available and regular repayments of loans from the WSMP revolving fund coming in. Yet, the overall management of the society, although functioning well at first sight, still leaves a lot to be desired. The head of the society exerts a very dominating role over the institution, taking most decisions virtually on his own without involving the managing committee. These decisions also include the allocation of loan funds to individual beneficiaries. The head has in many cases resisted advice by WSMP technical staff, e.g. with regard to stronger representation of women within the society as well as the prioritisation of poorer elements of the communities. As such, WSMP has not had strong impetus on increasing the overall capacity of the society and on enabling them to play a leading role in local development. Also, the assumption made by the project at the initial stage, that the society could gradually also play a stronger role in the sustainable management of natural resources in the area, proved wrong (see chapter 5.2.6).

The present focus of the society is on the promotion of income generating activities for individual families, the construction of cisterns and fruit tree plantations described in the following chapters.

5.2.3 Promotion of Income Generation

Early investigations had shown that one part of the population living in the Al Hillal area was involved in fairly stable agricultural production systems (olive plantations and some livestock activities). Others with no or insufficient land resources at their disposal highly depended on employment opportunities, mostly with Government services (army, police, administration). The vast majority of people interviewed in the Al Hillal core area mentioned low income as their main problem (see chapter 3) and high incidence of serious indebtedness of most households underlined this issue.

As a consequence, the Al Hillal Society together with WSMP gave highest priority to the promotion of income generating activities. To this effect a revolving fund was created which was to be used for allocating loans to individual families living in the pilot area. For each IGA the project would contribute 85% of the required inputs, as much as possible in kind and not in cash. The remaining 15% are shared by the Al Hillal Society (10%) and the beneficiary (5%).

Apart from these funding procedures, there are a few additional rules on the allocation of loans:

1. Each family can only take out several loans, but the maximum total amount of debts at any time is 450 JD.
2. In the case of group activities, which have been discouraged lately, the upper ceiling increases slightly with each member.
3. Every beneficiary must provide an appropriate guarantor, who holds a bank account and guarantees by signing bank checks as a collateral; the checks are kept by the society.
4. The beneficiary must live within the boundary of the pilot area and the activity must also be implemented within this area.

The steps and procedures to be followed for acquiring a loan for an IGA are as follows:

1. A standard application form is filled in and forwarded to the society.
2. The steering committee will convene and conduct a first round of ranking the applications. Some of the request will be discarded immediately because the applicant does not qualify according to the rules mentioned above or has a bad track record of misusing other loan funds (e.g. from a bank).
3. After a preliminary approval, WSMP staff conduct a brief feasibility study. Apart from technical aspects, this feasibility assessment exercise also looks at the family structure, social aspects (poverty) and what particular benefits could be generated for female members of the household.
4. WSMP and the head of the society then give their final approval based on the results of the feasibility study or drop the project.

The details of all rules and regulations concerning the allocation of loans for IGAs are described in **Annex 7**.

Contrary to procedures in cooperatives, in the case of charitable societies the potential beneficiaries do not have to be members. Anybody living in the pilot area can submit his or her application.

Up to November 15, 2000 a total of 71 IGA projects have been supported by the Al Hillal Society in co-operation with WSMP. 35 women (19 of them working in groups) and 54 men (12 of them working in groups) are among the beneficiaries. The types of IGA supported include lamb fattening (16), thyme planting (15), horses for ploughing (12), poultry raising (10), dairy cows (6) and bee keeping (6). Altogether, 10 different income generating activities have been implemented in the past two years.

Presently the total amount of loans allocated for IGAs in Al Hillal sum up to 26.943 JD. WSMP has supported the Al Hillal Society with 15.073,6 JD for IGAs, while only 427.5 JD for one IGA were taken from the GEF funds. The society itself has up to now invested a total of 11.441,9 JD into 20 IGA loans, partly from their own funds, but the vast majority from repayments of older loans under the revolving fund scheme.

Before starting the implementation of IGAs a number of gross margin calculations were prepared by the WSMP team, based on the data and information available at that stage. These "theoretical" gross margins have been checked and verified through the application of several monitoring and evaluation forms. WSMP staff has selected a representative number of beneficiaries for each IGA to carry out regular monitoring of the implemented activities. These M&E operations help to assess the

profitability of the individual IGA and additional surveys on the overall impact of the IGAs will be conducted at a later stage.

Results of the M&E work show that profits are in the range of 90 JD/month for dairy cows and honey, 40-50 JD/month for horses and lamb fattening activities and only 7-13 JD/month for chicken and thyme planting (see **Annex 8**).

5.2.4 Water Harvesting and Storage

Apart from the need for increased income for the target population, improved drinking water supply and enhanced water storage capacities have been requested by many villagers in the Al Hillal area. The construction of water harvesting and water storage cisterns has therefore become the second most important activity implemented in the pilot area.

The cisterns are supported through a similar funding scheme as the IGAs, with 85% of the funds from WSMP and 15% from the society and the beneficiaries. In the case of GEF funds, all costs for cistern construction are covered by GEF money. The funds are allocated to families as loans and are repaid in monthly installments without interest. Repaid funds are then re-invested in other cistern construction projects. The maximum loan amount for a cistern is now fixed at 600 JD. The rule of only one cistern per family applies.

There are two major types of cisterns promoted. One has a pear shape, is built by excavation in the case of a soft underground and usually has a capacity of about 30 m³ (see drawings in **Annex 9**). The other type has a square shape and is built above the ground in the case of hard rock or too loose deep soils, which does not allow for the construction of an excavated cistern. The square cisterns can have a capacity of 30m³ to 45m³. All cisterns are built by qualified local builders, who have been trained on the job and supervised by the cistern construction specialist on the WSMP team.

Until November 2000 there were 33 cisterns implemented in the Al-Hillal target area (see details under **Annex 9**). 19 of these are pear-shaped and 14 are the square type. Nearly all cisterns implemented are linked to the roof of the house with pipes, with the flat roof structure serving as a water harvesting area. The collected water from the roof is supplemented during the summer months by the water from the sporadically running piped water supplies and in some cases deliveries with tanker trucks. All cisterns are used for the storage of drinking water for human and animal consumption, while some are also used for irrigation purposes (see demonstration site described under chapter 5.1).

Of the 33 cisterns implemented so far, 14 were constructed with financial contribution of WSMP (85% of the funding), one from the re-invested revolving fund and 18 cisterns through the GEF grant. The present overall investment volume for cisterns of 18.400 JD is shared by WSMP (6.375 JD), GEF grant funds (10.300 JD) and the Al Hillal Society itself (1.725 JD). The average investment amounts to 19 JD per m³, as 965 m³ of water storage capacity have been created in the area (see **Annex 9**).

As in the case of IGAs, the construction of cisterns in the Al Hillal area has been closely followed up by monitoring exercises. Detailed M&E procedures and a standard M&E format have been devised. The main objective of the M&E activities is to calculate costs and benefits generated by the cistern constructions (see monitoring procedures and formats in **Annex 9**). The data collected in a few sample cases is used to measure the savings generated by the use of cisterns and wherever possible

to also assess the non-monetary benefits of cisterns, such as reduced labour needs for water fetching, improved family health etc..

The results of 7 monitored cases are summarised in **Annex 9**. The investigated samples have shown that the average overall water consumption with the use of the cistern has increased by 23.9 % to 190 m³ per family and year. Yet, the overall water cost per family was reduced by 32.5% because of water harvesting from the roof and storage of cheaper pipe water made possible by the availability of the cistern. The cost per m³ of water consumed has reduced accordingly by 48.6% to an average price of only 0.272 JD/m³. In total this means the average family has saved 48.1 JD during the last year on water costs, but due to the very high investment required per cistern, only one of the 7 families has actually made a net profit after deducting the depreciation.

Nevertheless, the cistern programme stands out as an overall success story of the WSMP supported activities. Applications for additional cisterns to be constructed in Al Hillal area are submitted regularly. The demand and enthusiasm for this well adapted technique has been unabated. Additional surveys to monitor the overall impact of the programme will be conducted during the coming years.

One possible improvement of the cistern construction programme in future could be to further increase the water harvesting share, e.g. by making increased use of surface run-off in the case of pear-shaped underground cisterns in sloped areas.

5.2.5 Fruit Tree Plantations

A third, widespread support offered to the target group members by WSMP has been the supply of fruit trees during the winter months. These fruit trees are mostly planted in small quantities around the homegardens. The seedlings are purchased at a subsidised price from Government nurseries. WSMP mainly collects the orders from the society and in some cases directly from beneficiaries. The aim is to increase the olive and fruit production in the area for home consumption and some marketing for additional income generation.

In the Al Hillal area the fruit tree planting programme was successfully implemented in 1998/99 and 1999/2000. In 1999/2000 a total of 600 trees (140 olives, 250 apricots, 170 apples, 40 plums) have been delivered and planted in homegardens by 32 families. Fruit trees are available from Government nurseries at a price of 0.250 JD. WSMP subsidizes the seedlings and delivers them to the village at a unit cost of 0.120 JD, which has to be paid together with the order. Any person living in the area and having a homegarden can participate in the programme. The upper limit for ordering subsidized seedlings is 20 fruit trees and 100 olive trees. Currently the orders for the planting season 2000/01 are being collected.

Generally speaking, the fruit tree planting programme is a sideline activity of the project. Especially in the Al Hillal area, there are already substantial areas covered by olive or fruit tree plantations. The overall impact of the programme is therefore minimal, but in certain cases poorer members of the communities have been able to diversify their homegarden plantations with the assistance of the project.

5.2.6 Participatory Land Use Planning Exercises

Land use planning exercises are one of the core elements in a participatory watershed management approach (see chapter 4.2.3). Yet, the discouraging results of the land use planning work conducted in the first project target area of Wadi Ibn

Hammad²⁷ somewhat limited the hopes for a greater acceptance of this method in the North.

Separate land use planning exercises were held for the private and the state land of the Al Hillal pilot area. The aim was to identify areas in need of a change in land use and the resulting implications on the land tenure system and to elaborate proposals for a recommended land use in the area together with members of the target groups. Recommendations on future use would have to also consider aspects of sustainability, meaning the identification of environmentally sound, socially acceptable and economically viable management and production systems.

5.2.6.1 Participatory Land Use Planning on Private Land

The participatory land use planning event on private land in Al Hillal pilot area was conducted in the field during August 1999. In preparation of the field work, the area in which the majority of the farmers living in the pilot area had their fields, was demarcated on an enlarged topographic map under the guidance of the WSMP land use planner. The area in question was then compared to the 1:10.000 cadastral maps. Eventually, the GIS section of the DFR prepared an enlarged cadastral map (1:5.000) of the land use planning area of Al Hillal. The area was found to cover approximately 6868 dunum of private land and contained parts of 4 cadastral blocks with a total of 253 individual plots.

During the field work stage, the land use planner tried to visit all the plots in the presence of the landowner(s). This was not always possible, as approximately 20% of the landowners today permanently live outside the watershed area. In a first step the present use of the land was registered and the following categories were differentiated: orchards and olive plantations, annual crops, rangeland, forests, non-agricultural land and settlement areas (see **Map 11: Present Land Use Map – Al Hillal Pilot Area**). The corresponding data in terms of area for each land use type are reflected in **Annex 10**. 66% of the private land in the Al Hillal area is currently covered by olive plantations or fruit trees. 22% is used as rangeland, mostly characterised by steep and bare slopes with very shallow soils. 11% is under forest cover, although belonging to the private domaine. A mere 1% of the land is used for annual cropping.

As much as 70.5% of the private land is under the Masha'a multiple ownership scheme. This has a serious implication on the opportunity for change, as in these cases all co-owners must agree on any change and contribute to any development measures, which in practice is rarely the case.

Based on the assessment of the present use, the slope and rockiness of the plot and in view of the general capability of the land, a number of recommendations were suggested by the land use planner and immediately discussed in the field with the landowner(s) (see **Map 12: Recommended Land Use Map – Al Hillal Pilot Area**). In a first step, land that does not require any changes in land use or where there is no alternative to the present use model is identified. In the case of Al Hillal this concerns a staggering 78.5 % of the total private area. For the remaining 21.5% some changes have been suggested, but due to the overwhelming occurrence of Masha'a in the area, landowners only agreed to the proposals made by the land use planner on 5.5% of the surface (380 dunum).

²⁷ Rock, F. (ed.): Participatory Watershed Management in the Ibn Hammad Catchment, WSMP/MoA/GTZ, 1999

The only acceptable transformation in land use was from a present rangeland use to a future orchard or olive plantation. This is the kind of transformation supported by the project through demonstrations (see 5.1), with the fruit tree programme (see 5.2.5) or by the use of a loan through the IGA programme. The land use planner also advised farmers to adhere to the rule of ploughing along the contour line.

The results of the participatory land use planning exercise on private land (see **Annex 10**) has shown once again, that there are only very limited options for changing present land use without at the same time changing land tenure, which is impossible given the present legal and policy framework of the Jordanian Government. More than 75% of the investigated area is currently under what can be considered a suitable land use regime. Degradation processes mainly take place on the remaining 25%, and this is essentially the area under rangeland use. Livestock owners currently make extensive use of these parts and the neighbouring state forest areas for grazing their livestock. Although privately owned, the landowner(s) have only very limited power to change this use, which benefits so many. Still, for a total area of 380 dunum the landowner(s) have at least preliminarily accepted to change the use from range to orchard. This implies that they will have to improve the protection of the area from illicit grazing. It remains to be seen how many landowners will actually change the use of their land and make use of the support and technical advice available through WSMP. To this end a follow up survey is planned for the year 2002.

5.2.6.2 Forest Inventory on Government Land

Within the FAO supported project "Training in Management of Forest and Range Lands" a detailed analysis of the actual state of forests in Jordan in the early 1990s was conducted and recommendations on the future management of these forest areas were elaborated. For the Ajloun area, including Wadi Rajib, these assessments and management guidelines are summarised in the "Management plan for forests and rangelands of Ajloun agricultural district for the period 1996-2005, Field Document No. 2", published by the FAO project in September 1994.

The data compiled in this report was used by WSMP to carry out a very detailed forest inventory in the Al Hillal pilot area²⁸. Based on the same enlarged cadastral map (1:5.000) prepared in the GIS section of DFR, all 32 forest plots under state tenure were visited by a forester working with WSMP.

The main objective of the forest inventory in the pilot area was to re-evaluate the condition of the forest in a small area approximately 5 years after the FAO survey had been conducted. At the same time it was intended to identify suitable plots for a transfer to a community forest management scheme on a trial basis. The increased involvement of the local population in forest management was strongly demanded in the FAO report and has also been identified by WSMP specialists as one possible solution to halt rapid degradation of the remaining forest areas in Wadi Rajib. If suitable forest plots could be identified in the neighbourhood of the Al Hillal Society, the intention was to start discussing possible lease or joint forest management schemes between the society on the one hand and DFR on the other. WSMP would have played the role of a mediator and provided the necessary technical advice.

One third of the forest plots in Al Hillal area is currently covered with mixed forests and the other two thirds with pure oak forests. The present canopy density ranges from 50% to 90%. Traces of continued degradation of the forests by grazing

²⁸ WSMP/GTZ: Forest Inventory in the Al Hillal Pilot Area, 1998

livestock, firewood extraction and charcoal making are evident in most parts. None of the forest management recommendations formulated by the FAO project in 1994 have been implemented so far and forest cover has been further reduced since.

The FAO report had suggested pruning and replanting activities for most plots. In some cases, where dense canopies are still in place, a removal of dead trees and branches is also proposed, which could have been one of the main benefits for the local population under a community management scheme. The required investment cost to implement the recommended measures in Al Hillal area amounted to an average of 9 JD per dunum²⁹.

The results of the field survey carried out by the WSMP forester was documented in a report and a map (see **Map 13: Forest Inventory Map – Al Hillal Pilot Area**). Unfortunately subsequent discussions with Al Hillal charitable society and the DFR clearly showed, that neither side was prepared to try testing a community forest management approach in the area. Al Hillal Society felt this would be too much of a responsibility as control over fellow inhabitants in the area was considered minimal and this new task would also fall outside of the mandate or role of a charitable society. DFR clearly opposed any change of Government forest land towards management by villagers, as this would probably entail a semi-appropriation by the population with time. In general, fear of misuse of the resources was predominant.

Similarly to the conclusions drawn from the land use planning exercise on private land, WSMP had to realise from the forest inventory, that no fundamental changes could be made from the present use of state forest land. On the other hand this also means that the serious destruction of the forest area by people and their animals, who estimate that they draw only insufficient benefits from the forests and do not feel any kind of responsibility towards these public areas, will forseably continue in future.

5.3 Jabal Al Akhdar Pilot Area

Jabal Al Akhdar village is located along a mountain ridge at an altitude of between 850 m and 930 m a.s.l.. It has a relatively hostile micro-climate with frequent snowfall occurring during the winter months and high wind exposure. Inhabitants of Jabal Al Akhdar have relatively small olive plantations and limited crop production activities. On the other hand animal husbandry is more widespread in this village compared to the surroundings.

In the beginning WSMP considered the people living in the village as part of the Al Hillal pilot area. But a few months after co-operation with the Al Hillal Charitable Society began, it became obvious that particularly the women of Jabal Al Akhdar wanted to create a separate group. One reason was the distance between Jabal Al Akhdar and the core area of Al Hillal, which is about 6 km, but the main motive was certainly the fact that the managing committee of Al Hillal and the head in particular, refused to give women a stronger role and responsibility within the existing charitable society. Eventually the women of Jabal Al Akhdar strongly requested WSMP's assistance to build up a separate society or cooperative.

5.3.1 The Women's Cooperative of Jabal Al Akhdar

The Watershed Management Project also saw no prospect to accommodate the intentions of the women in Jabal Al Akhdar to promote income generating activities

²⁹ WSMP/GTZ: Forest Inventory in the Al Hillal Pilot Area, 1998

for women and handicraft production in particular with the very traditional and inflexible society of Al Hillal. Therefore, in early 1999 WSMP started cooperating with a small group of women in Jabal Al Akhdar. These women together with the project investigated the existing opportunities to give this group a legally recognised status at the earliest possible date. Very soon the DoSD of Ajloun made it clear, that the creation of an additional charitable society in Jabal Al Akhdar would not be supported by them. They maintained that Jabal Al Akhdar would always be part of Al Hillal.

The Jordanian Cooperative Corporation showed more interest in supporting the women's initiative in Jabal Al Akhdar. After all the administrative steps were successfully concluded, a new Jabal Al Akhdar Women's Cooperative was registered and formally established in October 1999. 120 women from Jabal Al Akhdar and the neighbouring village Khsheibeh Foga were the founding members. Meanwhile, as of November 2000, the number of members has increased to 140 women. Men can participate in joint activities, but cannot become official members of the cooperative.

Nevertheless, the majority of men in Jabal Al Akhdar and Khsheibeh Foga have been very supportive towards their wives' and daughters' activities. Many of these men serve in the army or have income from other employment, which often is hardly enough to satisfy the needs of an entire family. Therefore, the idea that women would in future also contribute more to the overall family income was generally appreciated.

Contrary to the underlying concept of a charitable society, where charity and community development are the main objectives, a cooperative registered with JCC has the aim of making profits, which are then shared by all members. A cooperative is therefore a much more production and market-oriented organisation. This structure concurs well with the concept of WSMP to support income generation in rural areas. Differently from the charitable societies, anybody requesting support from the cooperative, e.g. in terms of a loan, has to be or become a member of the cooperative. Membership fees in cooperatives are generally higher than in societies, but members also receive their share of eventual profits at the end of each year. The cooperative also charges the equivalent of 3.5% service fee for each IGA or cistern project supported.

The Example of Handicraft Promotion in Jabal Al Akhdar:

In 1999 a few women approached the Watershed Management Project for the possibility of support to get them out of their difficult economic situation. The group looked promising so the project started working with them on an informal basis. The first informal group composed of 40 women received sewing training.

Due to the success of this group, attempts were initiated to transform them into a formal group. It was a long and difficult process, but in October 1999 the Jabal Al Akhdar and Khsheibeh Women's Cooperative was born.

80 ladies also received specialized training in handicraft production by an external trainer and designer hired by the project. During the training period WSMP supported the 80 women with materials and equipment. The finished products were bought by a handicraft dealer for marketing in Amman.

At present there are 5 groups comprised of 69 trained women who have applied and obtained loans from the society for handicraft production.

Working with handicrafts has become a popular activity in Wadi Rajib and other groups have begun to demand training too. Now Eman, the head of the cooperative, has become a trainer and is training others in the Wadi Rajib area for a fee. There are also 3 other professional trainers in Jabal Al Akhdar.

A local dealer markets the items produced by these women. She has marketed the Jabal Al Akhdar products in many outlets such as hotels, duty free shops at the airport, traditional and tourist areas, in addition to her many clients.

After they saw the success of the handicraft business in Jabal Al Akhdar, the women started venturing into the city of Amman, a place some of them had never been to in all their lives to buy material for their work. They first went in the company of WSMP staff, and later on their own. Now, they also travel to neighboring Syria to buy material due to the wider variety and cheap prices.

In early 2000 Eman and Samia, two members of the managing committee, accompanied by a WSMP employee, traveled to Cairo, Egypt to receive training in rag recycling and patchwork quilting and there are plans to add these activities to their usual ones.

These women have progressed from having never left their village into traveling to distant locations to obtain material and to seek out outlets for their work. They have started to approach hotels and shops themselves in order to cut out the middleman who usually charges high overheads.

At present, with the support of Watershed Management staff, the Jabal Al Akhdar women are exporting items to the Gulf area and to Lebanon. They also expect other orders to come in. Even the marketing of their products over the internet is now a reasonable possibility.

At the end of the project duration these women are expected to be self sufficient and independent.

In the case of Jabal Al Akhdar the co-operation between JCC and WSMP in the support of the new women's cooperative has worked extremely well. JCC has focussed its support on training events in administrative issues, accounting and bookkeeping. WSMP staff has mainly provided technical advice, some management support and has linked up the cooperative with other donor organisations and middlemen for the marketing of products.

A total of 8 courses in institution building have been provided in order to enhance and strengthen managerial and administrative capacities of the managing committee. In

addition, general training courses were offered in English language, literacy, family health and first aid.

Apart from JCC, the WSMP staff also supports the group in financial follow-up and encourages re-investment of funds accumulated in bank accounts. Overall accounting procedures are under the supervision of JCC. Meanwhile, the women cooperative has rented a small office in the village and has received a computer from WSMP, which is used for all accounting purposes and the drafting of new project proposals for submission to funding agencies in Amman.

The cooperative is managed by an administrative committee of 7 elected women (one head, an accountant, a secretary and four members). According to the rules and regulations of JCC there is also a supervision committee consisting of 3 other women who basically control the work of the managing committee. For joint decision making as to which IGAs or cistern projects to fund from the cooperative's revolving fund, a steering committee was established, consisting of at least 5 women from the managing committee and one WSMP staff member. All revolving funds are paid into joint accounts to which the cooperative's accountant and the WSMP representative have joint signing rights. This means that in practice WSMP still has some control over the allocation of funds, even in the case of re-investment from repaid loans.

Today the Jabal Al Akhdar Women's Cooperative can be considered a well-functioning and very dynamic group of mostly younger women. The changes these ladies have gone through in only one year are very impressive. The cooperative is now involved in numerous activities, such as the promotion of income generation for women in the area, including a strong handicraft component. Loans for water harvesting and storage cisterns are provided to members. The managing committee carries out trading activities with a 20% overhead, such as the purchase of gas heaters, rugs and household utensils with wholesalers, which are then retailed in the area. Just recently the group has received additional support (500 JD) from the Ministry of Agriculture for the creation of a small dairy processing unit. The necessary equipment for the processing unit will be delivered through the IFAD-funded Highland Development Project. The total value of the equipment is 4.000 JD.

A new handicraft center producing quilts and bedcovers from rags will be inaugurated within the coming months. The cooperative has also received 500 JD from the United Nations Women's Guild in Amman. These funds will most probably be used for additional IGAs or trading activities. Other proposals have been submitted to the German Embassy in Amman either for a contribution to the new handicraft center in the village or a bakery. From the Dutch Embassy funds have been requested for a kindergarten and the Canadian Embassy might add funds to the handicraft programme. Finally, the women are currently drafting a proposal to the Swiss Embassy for an olive oil press.

The women of Jabal Al Akhdar and Khshuibeh Foga have opened up vast new opportunities for themselves apart from their traditional tasks within the family home. Their ability to gain income for themselves, to plan and manage business activities and finally their overall mobility has increased tremendously over the past 12 months. Many of these young ladies have for the first time been confronted with the outside world and have received new ideas and inspirations through training courses and visitors to their remote village.

The case of Sahar and Fatima:

Sahar, 26 years old and her older sister Fatima, 28 years, still live in their parents' home as they are not yet married. They are two of the 8 children in the household of their father Sleimane and his wife Aisha. The simple rural house they all live in is located in Khsheibeh Foga on a dry south-facing slope and surrounded by some olive and fruit trees. Some local chicken run around the house.

6 of the 8 children are still at school; Sahar and Fatima finished school after secondary education. One other girl is currently in secondary school in Ajlun, the other 5 are in the primary school in nearby Jabal Al Akhdar. The father, Sleimane, has to commute daily to Ajlun by bus where he works as a labourer for the town administration. Aisha, the mother, keeps herself busy with small livestock activities and domestic work in the family's home.

The main sources of income of the family are: the salary of the father (approx. 95 JD per month), their livestock activities (they currently have 8 mother goats and one young; they originally received the stock through a loan from DoSD Ajloun in February 1998 and have since then paid back 540 JD of the 800 JD total debt. Finally, they have an olive plantation of 6 dunum, which apart from satisfying home consumption in olive oil provides between 90 and 140 JD per year from oil sales. The family sells goat milk products to a trader from Anjara and some fresh milk locally. Apart from the goats, there are 5-6 chickens used for home consumption (eggs and meat). Based on this information, the overall family income can be estimated at 120-130 JD per month.

After finishing their school education, Sahar and Fatima helped their mother in all domestic activities. Fatima wanted to become a nurse, but the family just could not afford her further education. So both stayed at home and as they said: "we felt very bored".

Then in March 1999 they heard about WSMP and became part of the informal women's group of Jabal Al Akhdar/Khsheibeh Foga. The next month they started handicraft production as an income generating activity and their younger sister helped them occasionally after school. They started by producing small wallhangings (profit: 1 JD), large wallhangings (3.5 JD), cushions (8 JD), embroidered easter eggs, table cloth and traditional dresses. Sahar was trained twice, while Fatima only took one training course. They learned about new designs, better finishing work, general quality criteria and new stitches.

In October 1999 both young ladies became founding members of the new Jabal Al Akhdar Women's Cooperative. Since then they both saw their income from handicraft products gradually increase. Today, both of them are convinced that they produce very good quality, which compares well with any other lady's working for the cooperative. They are proud of what they have achieved so far and are confident for their future.

For the first months of the year 2000, their combined revenue was approximately 60 JD per month. For this money they bought themselves gold rings, but mainly contributed to cover the family expenses (food, clothes, kitchen utensils) and have contributed once to the repayment for the goats to DoSD. In March 2000 they went to buy a sewing machine of their own in Jerash, together with their father. They spent 60 JD for it. Today they spend at least 3 hours a day each on their handicraft work. Both women feel that they make much better use of their time now.

In the beginning both ladies found it difficult to leave the house and go to the cooperative. They had to take a bus on their own for the first time in their lives. This situation has changed fundamentally today. Meanwhile, Fatima is an elected member of the administrative committee of the cooperative and has to go to Jabal Al Akhdar regularly. Both go out more frequently, are open for new ideas and much more self-confident. Today, Fatima even feels confident enough to go to Amman for purchasing inputs for the handicraft groups or the entire cooperative. The cooperative should, in her opinion, have even more activities in future, occupy a new building and take part in more exhibitions to promote its products.

Their dream is to build up a small handicraft unit in Khsheibeh Foga. After paying back the family loan for the goats, they would also like to invest in chicken or rabbits. Another top priority is to enlarge and improve the family home.

5.3.2 Promotion of Income Generation and Community Development

Since August 1999 the Women's group and later the Women's cooperative of Jabal Al Akhdar has allocated loans for income generating activities to individual households or small groups. Currently a total number of 70 IGAs has been funded, involving 78 female beneficiaries (20 of them working in groups (except the handicraft groups)) and 5 male beneficiaries (2 of them working in joint activity). The steering committee decides on the loan allocation, mostly on a "first come, first serve" basis. Once again, poverty criteria have not always been taken into consideration. All other prevailing rules and regulations concerning the allocation of loans for IGAs are described in **Annex 8**. In the case of cooperatives, WSMP has accepted to fund 100% of each loan, of which a maximum is provided in kind.

The predominant IGAs have been: bee keeping with 14 enterprises, lamb or calf fattening with 11 cases, 7 poultry production projects, 6 thyme planting projects and 5 cases of ewes for milking (see complete list in **Annex 8**). In total WSMP has supported the cooperative of Jabal Al Akhdar with 22.365 JD for IGA loans. Since repayment on these and the cistern loans began in the middle of 1999, the cooperative has meanwhile invested from their own funds a total of 3.871 JD in 15 IGAs. Current overall repayment amounts to approximately 850 JD per month.

From the onset, the income generating activities in Jabal Al Akhdar were complemented by a new field of activities: handicraft products. By early 1999 WSMP had very little experience with the promotion of handicraft production as an IGA for women. Yet, the women of Jabal Al Akhdar were interested in these activities and contacts were made with an experienced handicraft promoter and salesperson from Amman.

Handicraft activities generate very good income. The maximum earned by one lady in Jabal Al Akhdar stands at 296 JD over a period of only 2 months. The average income of 17 persons involved in handicraft activities was monitored and calculated at 57.9 JD per month. This is more than with most other IGAs (see **Annex 8**).

Nihad Sa'ad Afif: "poverty is like a disease"

Nihad Sa'ad Afif (30) lives in Jabal Al Akhdar and has 4 small children (2 boys, 2 girls; one in primary school). Her husband Taher Ahmad Hassan (37) serves in the army. Nihad is originally from Anjara and has 8 sisters, while Taher originates from Jabal Al Akhdar. His salary is only 120 JD per month although he has been with the army since 14 years. In a family of six it is difficult to make ends meet at the end of each month with only 120 JD. Although Nihad is extremely careful about spending money, with time, Nihad and Taher have accumulated debts with their relatives amounting to a total of 2000 JD. The money was spent on house repair work and a TV set.

Then in late 1998 Nihad heard about the possibility to start income generating activities with support by WSMP. She met with the project staff at Al Hillal and decided she would like to either keep chicken or plant thyme in her small homegarden. Eventually she went for thyme as she was the first one to practice this activity in Jabal Al Akhdar and expected good marketing opportunities. Soon afterwards the thyme plants and the pipes for drip irrigation, as well as the fencing material and the tank were delivered to her and installed with the help of her husband. The total loan added up to 211 JD.

Since the first cut, she has had fairly regular income from the thyme. Most of the produce is sold to a neighbour for processing, but she also sells some fresh thyme to a christian friend in Anjara who has a market stand. With all the revenue she has been able to keep up with her repayment of the loan.

In January 2000 WSMP selected her for a demonstration in rabbit raising, which is a new activity in Jabal Al Akhdar. Together with her neighbour she got a total of 6 rabbits (2 male, 4 female). The rabbits live in a room in the basement of Nihad's house. Reproduction of the rabbits has been excellent and sales of live animals has added to her income. She now also grows vegetables, sage and has planted some olive trees. Together with her friend she recently started keeping 13 chickens and a rooster. After some training, Nihad also got involved with handicraft production for the cooperative. She makes croché bags, tablecloth, wall-hangings and coasters. She says: "the cooperative has awakened our souls".

Whatever money is left over after the repayment of the thyme loan goes into the family cashbox. It is mainly spent for food, gas and for the children. Altogether, Nihad feels that her time is now used much more productively. She says: "I want my children to be educated, because if I could read or write, I would find work outside; believe me it is terrible to be poor". She wants to increase the number of chicken and her biggest dream is to own a tractor for ploughing. A cow would also be great. But all that will only be possible if she gets treatment for her biggest problem: Nihad is slowly going blind, due to a genetic deformation of her eyes and her right hand is slightly paralysed since a childhood polio infection.

5.3.3 Water Harvesting and Storage

Similarly to the Al Hillal area, there has been high demand for water harvesting and storage facilities in Jabal Al Akhdar. Until November 2000 there was a total of 17 cisterns implemented in Jabal Al Akhdar area. 11 of these are pear-shaped, while 6 are of the square type. 11 cisterns were fully funded by WSMP with a total of 5.460 JD invested into the revolving fund between August 1999 and July 2000. Since then a further 6 cisterns have been funded entirely from the repayments (see **Annex 9**).

The decision by the women's cooperative of Jabal Al Akhdar to invest substantial parts of the current repayment into the construction of additional cisterns, shows once again that family water supply is of highest priority in this area. At the moment there is a constant backlog in requests for about 5-6 cisterns and loans are allocated according to the date of submission of the application. The impact of the cisterns in terms of household savings is summarised in **Annex 9**.

5.3.4 Fruit Tree Plantations

The women of Jabal Al Akhdar ordered and received 1200 olive trees in the 1999/2000 season. The vast majority of these tree seedlings were planted in homegardens within the village.

But, the women's group went beyond planting olives around their houses. In October 1999 they requested the permission from DFR through WSMP to replant a bare plot of Government land, not too far from the village. They wanted to adopt this area and rehabilitate it. WFP offered to support them with food for work (flour, oil, dates). DFR contributed the 1000 forest tree seedlings of 6 different species.

Unfortunately, the area planted by the women was badly grazed and several seedlings died. All the members of the group have vowed to replant the plot of 8 dunum once again during the 2000/2001 season, even without further incentives. Seedlings have already been ordered by the women in a local tree nursery.

5.4 Thaghrit Zabeed Pilot Area

The Thaghrit Zabeed pilot area was added to the overall WSMP working area in May 2000, after a thorough evaluation of options. Thaghrit Zabeed is a small community of approximately 350 people in the western part of the Wadi Rajib catchment. The village is located on a very exposed ridge overlooking the Jordan valley. The ancestors of Thaghrit Zabeed villagers originally came from Palestine and settled in the area in the 1950s. The village is surrounded by state land, some of it with remaining forest cover, but also vast stretches of barren rangeland. None of the families in Thaghrit Zabeed own land, and therefore have to enter into sharecropping agreements with the people of Rajib village occupying the land in the valley.

Still, the main sources of income are from olive plantations, vegetable and cereal cropping as well as livestock activities (goats, sheep, some cows and horses and poultry). The population of this village is particularly poor, due to the landlessness, the lack of services and employment opportunities and the low education levels of its inhabitants. During the situation analysis by WSMP staff 14 families were visited in order to prepare "well-being matrices". Out of the 14 families, 6 were classified as poor, 5

medium and only 3 can be considered as better off. Thaghrit Zabeed is the first case where the well-being matrix, newly developed by WSMP staff was tested (see **Annex 8**). Meanwhile, this new tool for the evaluation of poverty structures in a village is widely applied within the project together with social mapping exercises.

As mentioned before, one of the particularities of Thaghrit Zabeed is the fact that the village is surrounded by government land. This vastly reduces the opportunities for fruit tree planting and cistern construction activities. WSMP is currently in the process of submitting a request to DFR to review the land issue in the case of this village. Chances for action might be relatively slim, but only if the villagers of Thaghrit Zabeed have legalised access to land around them, can they sustainably improve their livelihood and income situation.

5.4.1 The Women's Cooperative of Thaghrit Zabeed

Based on the promising experiences made in Jabal Al Akhdar, JCC was approached by WSMP in May 2000 in view of creating a new women's cooperative in Thaghrit Zabeed. JCC responded to the proposal without further delay and by mid June 2000 the new Thaghrit Zabeed Women's Cooperative was inaugurated. The new cooperative had 26 founding members. Meanwhile membership has increased to 42, including some women from the neighbouring hamlet of Ka'b Mallool. The administrative committee consists of 5 elected members, one head, one accountant, one secretary and two ordinary members. A steering committee has also been created involving one WSMP staff member.

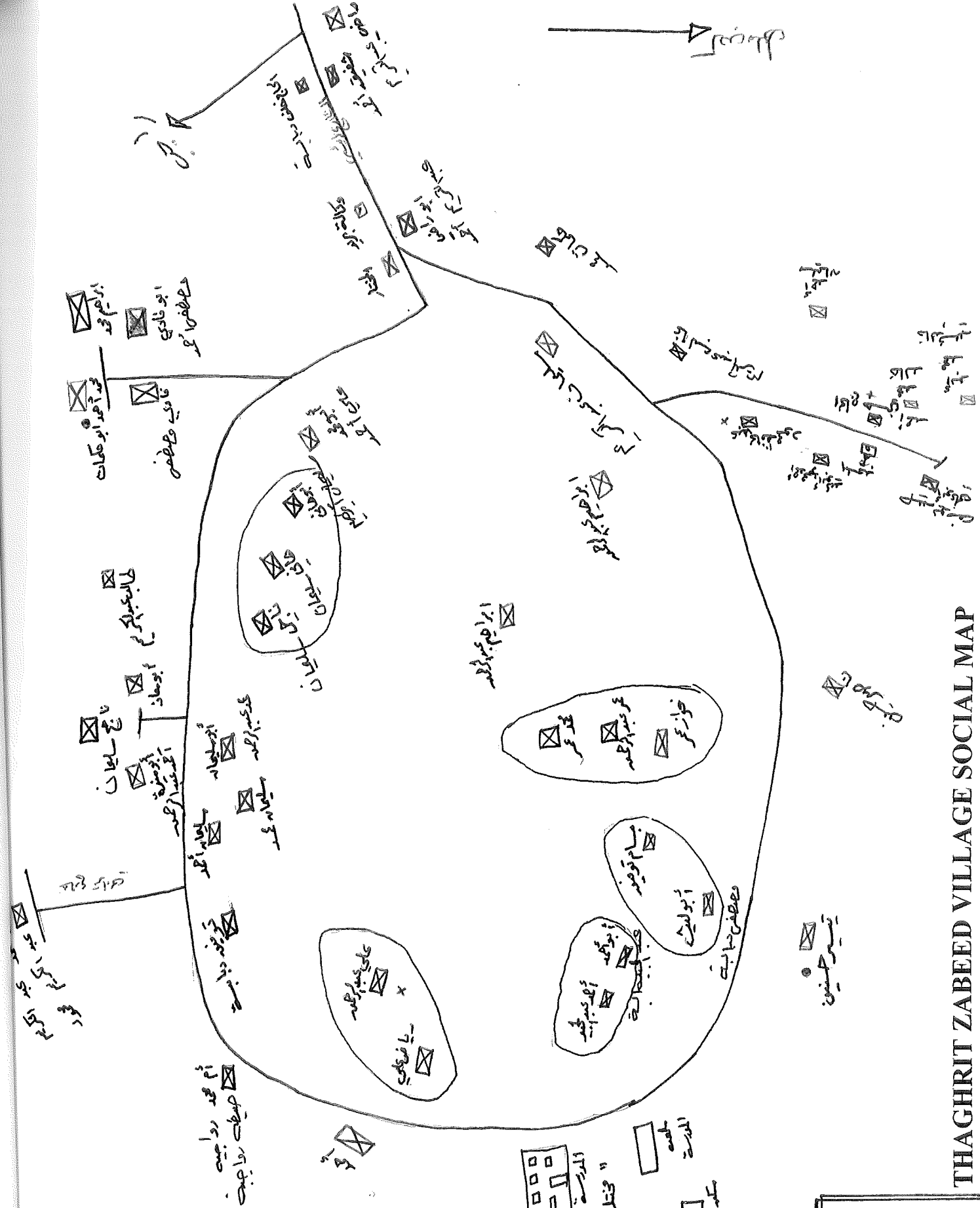
As this cooperative has only existed for little over 4 months, the administrative structures are still relatively weak. Yet, a number of training courses have been organised during the past months ranging from administrative issues and accounting to food processing, sewing and literacy courses (see complete list in **Annex 7**). The women of Thaghrit Zabeed were also given the opportunity to visit Jabal Al Akhdar Cooperative. In future, highest priority will be given to institution building measures for this young organisation to increase its capacity towards assuming full responsibilities in the support of local development efforts.

Two requests by members of the cooperative for cistern construction are currently being assessed by WSMP technical staff.

5.4.2 Promotion of Income Generation

Since June 2000 the women of Thaghrit Zabeed and Ka'b Mallool have started implementing 14 IGA projects with loans provided by the cooperative (see **Annex 8**). All funds invested into the revolving fund are WSMP funds (4.775 JD). All beneficiaries are female and members in the new women's cooperative. So far, 6 poultry raising projects, 3 enterprises with horses for ploughing and 2 ewes for milking have been implemented. 5 of the beneficiaries have started repaying their loans since September 2000.

THAGHRIT ZABEED VILLAGE SOCIAL MAP



5.5 Ba'oon Pilot Area

During the month of September 2000, WSMP has increased its project area even further to incorporate the village of Ba'oon, which is located in the North of Ajlun Gouvernorate and well beyond the boundaries of Wadi Rajib. Yet, the analysis of existing charitable societies in the gouvernorate showed that the Women's Society of Ba'oon fulfilled most of the criteria for being selected as a partner for WSMP. Ba'oon is a large village with close to 5000 inhabitants in a very rural and still heavily forested area.

The villagers of Ba'oon depend mainly on income from agricultural activities, such as olive plantations and vegetable production on sharecropped land. Many of the men serve in the Jordanian army. When conducting a poverty survey of ten households by using the well-being matrix, WSMP staff found 40% to be poor and 60% medium, while none of the visited households qualified for the better-off status.

5.5.1 The Women's Charitable Society of Ba'oon

The women's society of Ba'oon was created in 1994 and used to have up to 65 members. In the recent past membership dropped to 34 female members, but these are very active and motivated to work for local development. They currently operate a kindergarten, organise literacy courses for women and participate in bazaars and exhibitions with their vegetable products. Each member of the society has to pay 5 JD registration fee when becoming a member and an annual membership fee of 6 JD.

The society has an elected managing committee of 7 women and a steering committee for the co-operation with WSMP was set up a few weeks ago. The women of Ba'oon have also submitted a proposal to the Japanese development agency JICA for requesting their support in creating a center for handicapped children and adults in the village.

5.5.2 Promotion of Income Generation and Community Development

The support of IGAs according to the standard system for societies of 85% WSMP funding, 10% funding by the society and 5% by the beneficiary has just started very recently. By mid November 2000 only 5 IGAs had started, including 3 horses for ploughing. Total funds invested by WSMP to date stand at 1547.5 JD (see **Annex 8**). Same as in the cooperatives of Jabal Al Akhdar and Thaghrit Zabeed, the Women's Society of Ba'oon has decided to charge fixed service fees for each IGA or cistern of approximately 3.5 % of the overall investment.

The WSMP has decided to continue the expansion of project activities to new areas in Ajlun and Jerash Gouvernorates. This expansion will depend on available project resources (funds, staff, transport etc.) on the one hand and the assessment of suitability of other groups on the other hand (see chapter 4.3). It is planned to work with at least 6 charitable societies or cooperatives in the Northern project area by June 2001.