Livelihood project
for Jordanians

Amman, 6th November 2017
Livelihood project for Jordanians

To implement livelihood programs that would build the capacity of Jordanian entrepreneurs to either initiate or expand their businesses.

Project phases:

- From Nov 2016 to Nov 2017:
  - 194 participants
    - New projects (61%)
    - Existing projects (39%)
    - Received training, coaching and follow-up
    - 143 received a grant
  - Follow-up on businesses
  - Additional grant for 51 businesses
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Local partners

- Jordan Education for Employment (JEFE)
- Near East Foundation (NEF)

Medair field officer present during each significant activity

Regular Management meetings held between partners and Medair

Funded by the Swiss Agency for Development and Cooperation (SDC)
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Target group and criteria:

1- Living in vulnerable communities for at least 2 years
2- Individual income must be less than 70 JOD
3- Families have five or more members
4- Family income cannot exceed 400 JOD

- Idea, ambition and acumen to develop a business to generate income
- Vulnerable Jordanians in Mafraq and Irbid
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Programs consisted of:

1) **Identification of participants** through outreach events, referrals from local Community Based Organisations (CBOs) and interviews for selection

2) **Entrepreneur training** by a specialist trainer (five to 10 days) and guidance on writing business plans
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Programs consisted of:

Following the partners review of business plans, selected participants received:

**Vocational training** specific to their business or advanced marketing training

**Cash grants** (average amount 300 JOD)

**Follow up** coaching and mentoring or networking groups

**Setup bazaars** for participants to showcase and sell their products or services
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Industries of businesses - partner comparison

- Animals
- Food
- Handcrafts
- Clothes
- Agricultural
- Catering
- Sewing
- Beauty
- Accessories
- Hygiene tools
- Other

Partnership comparison:
- NEF
- JEFE
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Findings PDM November 2016

Monthly Income Generated

- >300
- 200-300
- 100-200
- <100
- no income

Percentage of businesses
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Findings PDM November 2016

Income generated - existing vs new businesses

- Percentage of businesses
- Monthly Income (JOD)
- No income
- <100
- 100-200
- 200-300
- >300

Existing Business
New Business
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Findings PDM November 2016

The effect of the support on participants’ life

- Increase the income: 60%
- Self-confidence and strength the personality: 22%
- Not significantly: 8%
- Improve psychological situation: 5%
- New relationships: 3%
- No effect: 2%
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Findings PDM November 2016

Areas that participants used to sell their products

- Friends and relatives and neighbors: 67%
- Government institutions and schools: 18%
- Social Media: 6%
- Public: 5%
- Bazars and exhibitions: 3%
- Restaurants: 1%
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### Findings Household visits June-July 2017

<table>
<thead>
<tr>
<th>Business situation</th>
<th>Number of businesses</th>
<th>%</th>
<th>Reasons</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active</td>
<td>79</td>
<td>41%</td>
<td></td>
</tr>
<tr>
<td>On hold</td>
<td>13</td>
<td>7%</td>
<td>Not sufficient funds, family/health issues, seasonal project, project doesn’t succeed in area.</td>
</tr>
<tr>
<td>Ended</td>
<td>22</td>
<td>11%</td>
<td>Didn’t receive grant by Medair or not sufficient, got married, found a job or never started a business.</td>
</tr>
<tr>
<td>Visit refusal</td>
<td>16</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Not reachable</td>
<td>64</td>
<td>33%</td>
<td>Switched-off phone, not in service, wrong number</td>
</tr>
</tbody>
</table>
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Findings Household visits June-July 2017

- 68% of visited beneficiaries are generating income
- Business income averages to 180 JOD per month for the active businesses.
- 81% of active businesses reported that their business has continued to grow and the remainder has seen no changes.
Conclusions:

- Working with 2 partners: identifying what has worked and what has not and to also feed this back to the partners.

- All beneficiaries selected were women → see it as an opportunity, more motivated to make their small business succeed to supplement the family income.

→ For men to participate: what are the current barriers and what conditions would be needed?
Conclusions:

- The level of income generated by participants is unlikely to cover the costs of a household → But a vital contribution towards the household’s wider income.

- Barriers to setup home businesses are not high → Registration is not required for home businesses, possible for participants to begin their work.

- Less vulnerable beneficiaries were not necessary more successful than the more vulnerable beneficiaries

→ good business idea, and the aptitude and desire to allow the business to grow.
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Conclusions:

Findings regarding the factors at play for successful businesses:

- Businesses which were in existence prior to the program starting → more successful

- Variable cash grant sizes were preferred to fixed amounts

- No business continued to operate that did not receive a cash grant (although it is unclear if there is information bias in the results in the hope of receiving a grant in the future).

- Household visits during beneficiary selection and follow-up resulted in greater impact from the perspective of the beneficiaries.

- Suggestion for more bazaars and exhibitions → showcase their work, make connections and receive feedback from the partners