Increasing Water Availability in Jordan Using Financial Incentives
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Jordan:

- An arid country situated in the Middle East.
- One of the world’s driest countries.
- It has a high population growth rate (2.2%).
- Jordan is in a water crisis.
Most Jordanians experience water problems.

Quality of life constrained without action.
USAID is supporting wide-scale Water Demand Management programs.

- Increasing the amount of water available from sources other than the municipal networks and decreasing the amount of water lost in the delivery and access process.

Target Audience:

Rural households and communities.
Desired Behavior

Rural households implement structural improvements that increase efficiencies and/or tap new water.

Rain water harvesting cisterns and reservoirs for domestic and agricultural use.
Renovating leaking internal water networks and replacement of leaking water storage tanks.

Installing drip irrigation systems
Installing grey water systems.

Barrier
Strategy
Enable target audience to access credit to implement these improvements from a source that was:
- Religiously acceptable,
- With a soft pay-back plan.

Product
Revolving credit funds.

They were established in 135 communities.
**Augmented Products**

- Revolving loan management handbook,
- extensive formal management and technical trainings,
- on-going technical assistance and mentoring to the recipient society

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**Price**

Each community designed its own payback scheme that is acceptable to the community.

→ **Condition:**

Seed money can only be used for the loans.
Place

→ accessible,
→ convenient, and
→ trustworthy.

Promotion

→ Promote the establishment of the revolving loans within the communities.

→ Promote seeking and taking a loan by community members to implement a water saving project.
Results:

- 532 CBOs participated in the Project Awareness Sessions.
- 304 CBOs submitted proposals.
- 135 CBOs received a $15,000 grant to establish credit funds.
- 4,033 loans dispersed for water saving/efficiency projects in rural homes.
- 1,936 of loans were for socially and economically vulnerable households.
Results:

• 643 of the loans provided had an income generation component.
• 92% repayment rate.
• 161,939 m³ of rainwater harvested.
• 39,945 m³ of municipal water saved due to network maintenance.
• High demand and long waiting lists.

Thank you!