Final Report

Study of employment and self-employment opportunities for Jordanian and refugee women, after the impact of COVID-19, under an inclusive and environmental approach

Phenix for Sustainable Development
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Executive Summary

In the face of impossible circumstances - an unforgiving economy, complicated social dynamics, limited resources, and a web of restrictions and regulations, Jordanian and Syrian women alike demonstrate incredible initiative and creativity, developing home-based businesses in order to provide for their family. Sixty-two women from Amman, Zarqa, and Mafraq, each representing their own small business, shared their stories, expressed their frustrations, and offered suggestions to improve the entrepreneurial environment in their respective governorates. Additionally, men and women with registered, established small businesses contribute their perspectives, as well as a range of experts leading efforts to promote women's empowerment and employability at the international, national, and local levels. The discourse which follows highlights the primary obstacles which women face when entering the labor market or starting a small business, and outlines a path forward towards inclusive economic participation and emerging opportunities.

Women have implemented a variety of projects, many of which are incredibly innovative and creative in order to overcome resource, financial, and social limitations. Common projects fall into three main categories; arts and crafts, food production, and small-scale agriculture. However, other women are ignoring established social norms, and seeking inroads into traditionally male dominated sectors, such as maintenance, plumbing, and solar panel installation. Entrepreneurs were primarily motived by financial pressures, but concern for the environment, responding to a community need, improving personal mental health and well-being, and engaging in an activity which brought them joy followed as secondary motivations.

Each of these projects across different governorates presents unique challenges, however, the majority of the economic and social barriers speak to broader inadequacies in the business environment, which hinder growth and make even the most basic success a considerable feat. Complicated registration processes, lack of access to capital and resources, market saturation, limited market knowledge, inability to effectively promote products, and inadequate support from community-based organizations and NGOs represent key logistic and economic challenges. Female entrepreneurs also face resistance from within their community, often lacking the necessary emotional and material support from family members. Women typically take on the burden of care and household responsibilities and must balance multiple roles while starting a business. However, despite preconceived notions of sectors which are deemed appropriate or inappropriate for female participation, dozens of entrepreneurs are combating stereotypes through entering male-dominated fields, learning vital trade skills. Interwoven throughout these narratives of success and failure, women with disabilities (WwD) and refugees exhibit particular resilience in the face of additional obstacles.

A multidimensional approach must be employed to effectively respond to the range of challenges female entrepreneurs are facing. Specialized training opportunities are needed, particularly vocational training which facilitates inclusion in male-dominated sectors and emerging opportunities in the green economy. Female entrepreneurs explicitly express a need for access to funding, resources, and skill development in marketing. Experts recommend long-term mentorship programs with an eye on sustainability and on-going guidance throughout the process of developing a business. The government, as well as civil society organizations and companies themselves have a responsibility to facilitate accessibility, inclusion and growth of the business environment, and ensure safe and healthy working conditions across all sectors. This is especially relevant in regard to the emerging green economy, as new opportunities and sectors

take shape. Female leaders and entrepreneurs must be visible and represented in positions of power, and all parties must continue to work together to promote supportive social networks and inclusion of all women in every aspect of society. Women will continue to take on roles as community leaders, innovators, and breadwinners, often while serving as the backbone of their families, and a comprehensive support network must be in place to encourage their success.

1. Introduction

The Movement for Peace (MPDL) has been engaged since 1982 in efforts to support peacebuilding through social, development, and humanitarian aid interventions. Their work in Jordan has ranged from projects supporting persons with disabilities (PwD), women's rights, improving the availability of community-based rehabilitation services, responding to issues of gender-based violence (GBV), and efforts to promote marginalized populations' participation in socioeconomic opportunities. Working primarily in Amman, Zarqa, and Mafraq, MPDL's programs target people with disabilities, women, and youth with high levels of social and economic vulnerability.

Funded by the Spanish Agency for International Development Cooperation (AECID), and in cooperation with Alianza-ActionAid, NOVACT, and local partners, MPDL takes the lead in executing a four-year project aimed at promoting sustainable and inclusive economic empowerment as well as leadership opportunities for Jordanian and refugee women, alongside improving the system of protection, prevention and response to GBV. Due to their particular vulnerability and exclusion, the project targets young women and women with disabilities as much as possible. With these goals in mind, MPDL requires a comprehensive study to inform its future projects and provide an overview of the employment and self-employment opportunities available to Jordanian and refugee women, after the impact of COVID-19, under an inclusive and environmental approach.

The need for such a focus is substantiated by a wealth of data on negative gender-based discrimination in Jordan, notably in the labor market, in addition (and/or owing) to restrictive and often contradictory sociocultural norms, roles, and expectations toward women and girls, and several other gaping gender gaps and inequalities in the country. Despite high levels of academic success—commonly higher than those of their male counterparts—young women in Jordan are far more vulnerable than young men to unemployment, underemployment, NEET status, and similarly precarious conditions.

1.1. Background

Women form the backbone of Jordanian family life and society. Jordanian women are educated and important strata of Jordanian society with nearly a 98% literacy rate among Jordanian women which is far higher than the regional average of 80% across the Middle East and North Africa.[1] Moreover, the gap between female and male secondary education has been minimal, and they make up a larger proportion of national higher education enrollment rates: 36% of Jordanian women enroll in universities compared to 30% for Jordanian males.[2] The global *gender gap index* is a statistic ranging between 0 and 1 which captures the published by the World Economic Forum which measures the proportion of parity achieved between men and women on an aggregate level. Based on the most recent 2023 data from the World

[1] International Monetary Fund, Middle East and Central Asia Department. (2022). Boosting Female Employment Opportunities in Jordan. *Jordan: Selected Issues*, *volume 2022 (issue 222)*. https://doi.org/10.5089/9798400215582.002

[2] International Monetary Fund, Middle East and Central Asia Department. (2022). Boosting Female Employment Opportunities in Jordan. *Jordan: Selected Issues*, *volume 2022 (issue 222)*. https://doi.org/10.5089/9798400215582.002

Economic Forum, Jordan has achieved a 95% and 99% level of gender parity in health and education respectively.[3]

Despite women's contributing roles in many areas of society, their economic participation remains very low at 13.7%[4]. Jordan's gender gap index for the economy is 54% and the gender parity in political participation is approximately 1%. Unemployment for women stands at around 30.7% compared to 19.6%% for men based on statistics from the first quarter of 2023.[5] This figure may vary depending on education level. Unemployment levels are particularly high among female bachelor degree holders, where unemployment levels reach 79% for Jordanians and 74% for non-Jordanians:[6] Despite the great success Jordan has achieved in education parity, this has not translated to an equivalent level of success in the job market. These high unemployment rates among potential female workers in Jordan thus represent underutilized investments in education and human capital. This also limits the ability of Jordanian women to secure sustainable, independent sources of income, affecting their participation in both economic activity and provision for their families.

Economic participation is not limited to employment relationships: female-owned businesses entrepreneurial initiatives are an important source of creativity and production that supports the livelihoods of many Jordanians. Entrepreneurship is a pathway to developing new markets in the green and digital economies which has the potential to improve Jordan's energy, food, and environmental security in the long-term. Over the last several years, Jordan has witnessed improvements in general entrepreneurial activity. Jordan's ranking in the global entrepreneurial index improved from 72nd to 49th out of 137 countries.[7] However, Jordan's entrepreneurial activity has a noticeable gender disparity with only 3.3% of women between the ages 18-64 having established a business compared to 12.8% of men.[8] Despite Jordan's improvements in its entrepreneurial sector, these figures reveal that these improvements have not included women business owners and entrepreneurs which represents an additional challenge to achieving economic gender parity.

Land ownership, financial assets, and organizational leadership among private companies continue to be higher among men than women. On an aggregate level, Jordan struggles to include women in private company leadership: the *women, business, and public law* index ranked Jordan at 46.9 points out of 100 which is lower than the regional average of 53.2 points.[9] The number of completely female-owned businesses was 12.2% of all individual establishments in 2021, and 31% of partnered companies included a female partner. The growth in new business-women partners has remained at a modest rate of 3% over the last nine years according to data from the Amman Chamber of Commerce.[10] These figures highlight that much of the economic activity and decision-making does not occur equitably between men and women which leads to underutilizing the skills and expertise of potential female business leaders.

The evident economic disparity between Jordanian men and women requires additional study to investigate how women engage the labor market and how female participation may be improved in critical

[3] CARE International in Jordan, Economic and Social Justice Program. (Forthcoming). *Analytical Study on Barriers for Women to Start and Run Miro and Small Businesses in Jordan.*

[4] Department of Statistics (2023) Refined Economic Activity Rate of the Jordanian Population Aged 15 +,by Governorate and Gender First Round -2023, available at: http://www.dos.gov.jo/owa-user/owa/emp_unemp.show_tables1?lang=E&year1=2023&round=1&t_no=63

[5] Ibid, 6

[6]Department of Statistics (2023), Unemployed Persons Age 15+ Years by Sex, Educational Level & Nationality (Percentage Distribution), First Round -2023, available at: http://www.dos.gov.jo/owa-user/owa/emp_unemp.show_tables1?lang=E&year1=2023&round=1&t_no=43

[7] Queen Rania Center for Entrepreneurship, Global Entrepreneurship Week Activities Report, 2022

[8] Ibid.

[9] World Bank, Women, Business, and the Law Report, World Bank, 2023

[10] Amman Chamber of Commerce, Official Website, 2022

economic sectors such as technological development and the green economy. Jordanian females also represent a large and diverse stratum of society, and therefore, labor market dynamics should be analyzed in light of these differences and not homogenize the experiences of all Jordanian women. This study seeks to address this research question.

1.2. Purpose of the Study

This study provides an overview of the current landscape of employment and self-employment opportunities for Jordanian and refugee women, including entrepreneurial activities, home-based businesses, jobs associated with the emerging green economy and in the field of social enterprises, and emerging opportunities for women in male-dominated sectors. Furthermore, this study contributes evidence to address the long-term goal of strengthening leadership roles of the target population, which plays a critical role in promoting healthier communities and ultimately contributes to peace building and conflict prevention. When possible, data collection methods and analysis make a particular effort to include the perspectives of youth, defined by Jordanian law as those 18-24 years old, and Women with Disabilities (WwD). Additionally, the study seeks to develop an understanding of home-based businesses and employment opportunities in a post-COVID-19 context. In line with MPDL's strategy, goals, and target population(s), the study was implemented in the governorates of Amman, Mafraq, and Zarqa. The development and implementation of this study achieves the following specific goals:

- Mapped the current landscape of employment and self-employment opportunities (both formal and informal) available for Jordanian and refugee women, incorporating youth and WwD perspectives, as well as rural women. Particular emphasis was placed on women running home-based businesses, who may have projects in the realm of social entrepreneurship and/or the green economy, as well as in non-traditional or male-dominated sectors.
- Improved understanding of how formal and informal employment and self-employment opportunities for the aforementioned populations were impacted by the COVID-19 pandemic.
- Described and analyzed the legal and regulatory framework within which self-employed women must operate, and which impacts social entrepreneurs and the green economy.
- Analyzed the sectors and opportunities which have the potential to generate income for female Jordanians, refugees, youth, WwD, and rural women.
- Provided recommendations regarding regulations, logistics, investments, and initiatives, which may improve access to self-employment opportunities for women and improve access to traditionally male dominated sectors.

2. Methodology

This study relies on primary and secondary (qualitative) data in order to map the current economic reality that women face in Jordan. The preliminary literature review conducted for this report provides context for female employment, entrepreneurship, and how the COVID-19 pandemic and Jordan's legal framework impact these two economic phenomena informing the research tools. Primary data collection has been collected through focus group discussions (FGDs) and key informant interviews (KIIs). This data highlights current challenges facing female workers and business leaders and how social norms, legal barriers, and financial constraints impact women's opportunities and employment.

2.1 Human Rights-Based Approach

The human rights-based approach to research and policy is a framework that prioritizes the human rights of all people, such as life, liberty, and security of person. This approach guides research to focus on challenges that threaten individuals' rights to political and socio-economic rights and security regardless

of race, gender, and nationality. All research tools have been designed with this approach to highlight the factors that cause human rights abuses and inequalities to occur, and to propose recommendations on how to alleviate these obstacles to a safe and equitable society free from discrimination. This study will investigate human rights issues with a gendered lens in Jordan's labor market and economic life. Special attention is given to how shocks, such as the Syrian refugee crisis, left a disproportional impact on certain groups thus highlighting systemic differences between individuals' ability to participate and benefit from the labor market.

2.2. Sampling and tools

While the objective of this study is to analyze women's economic participation as both workers and entrepreneurs, a particular focus has been given to how vulnerable groups of women, such as refugees, rural women, and PwD, interact with the economy and how the current business environment includes or excludes them from economic activity. All research tools have been designed with these intersectionalities in mind.

2.3 Focus Group Discussions

This study gathered data through a total of 6 focus group discussions (FGDs) with small business owners, primarily home-based businesses. Two sessions were conducted in each of the governorates of Amman, Mafraq, and Zarqa. Each discussion involved ten to eleven female participants from diverse backgrounds, totaling sixty-two cumulatively. Approximately 50% of the participants were Syrian refugees, and each discussion session included at least one unemployed individual, one WwD, and two participants between the ages of 18-24 to encompass a diversity of perspectives. Phenix Center's experienced team of moderators led the discussions and conducted all discussions with a same-gender facilitator in order to provide a safe space for honest dialogue free from social pressures. This diverse pool of FGD participants provides primary data on the experiences of women and their involvement in economic life in Jordan.

2.4 Key Informant Interviews

A total of twelve KIIs were conducted with business owners, government officials, civil society organizations, and representatives from international organizations.

Representative Body	Distribution
Small business owners	Six interviews total: one male and one female business owner each from Amman, Mafraq, and Zarqa governorates.
Government Officials	Two interviews: one representative from the Ministry of Environment, and one representative from the Ministry of Digital Economy and Entrepreneurship.
Civil Society Organizations	Two interviews: two different community leaders from civil society organizations that champion women's rights, or train and promote women to further participate in economic life.
International Organizations	Two interviews: representatives in the field of women's empowerment at the international level (ILO, UNHCR).

Each of these interviews serves to cast light on women's employability, their role as entrepreneurs, and the challenges both of these groups face in emerging sectors such as the green economy and traditionally male dominated sectors.

Please see the attached table outlining the KII participants.

2.5 Partner Engagement Session

Following the completion of the final report, Phenix Center will present the research findings for verification and discussion by way of a zoom meeting with MPDL's key partners and stakeholders. The meeting will offer the opportunity for an open dialogue of the results, taking partner feedback into consideration, and collectively brainstorming future steps.

3. Desk Review

Despite rising education levels among Jordanian women, opportunities for women to participate in the labor market have stagnated. This has largely been attributed to a shrinking public sector which has historically provided job opportunities for women.[11] Private sector growth has been moderate, and the growth of female-owned businesses remains low with a decade of stagnant economic growth (averaging at 2% over the past decade) producing a modest increase of 3% in female business partners who are engaged in the private sector. Moreover, the private sector hasn't provided sufficient working conditions to absorb and retain female workers for full-time work, especially for married women.[12] In some cases, the private sector has only been able to provide part-time positions to women because this class of jobs doesn't yet provide a flexible schedule or child-care benefits to help women balance work and family responsibilities.[13]

Furthermore, women face considerable social barriers, in a society which is highly divided by gender roles and encourages women to be dedicated mothers, first and foremost. There are only a few sectors in which women represent the majority; education and human, health, and social work.[14] However, these sectors are highly saturated in the labor market and don't offer competitive wages. Additionally, wage gaps persist, and women are under-represented in positions of power. Female students continue to pursue higher education degrees in the humanities, despite insufficient demand in these sectors. As such, women often experience a mismatch between their skills and education, and the job market. Targeted career guidance, soft skill development, vocational training, and increased awareness of available opportunities is needed to address this problem.

Civil society organizations, such as social enterprises, have begun to play an important role in correcting labor market shortcomings. Civil society encompasses networks of social actors including NGOs, activists, and other groups engaging in community-based action. These grass-roots activities create spaces where local leaders can respond to changes in the community and provide local solutions to local problems. By fostering grass-roots activism, formal institutions, governments, and international agencies can support social development goals without direct involvement. Local NGOs and social enterprises are two examples

[11] Amani Jarrar. (2022). Entrepreneurship in Jordan: the eco-system of the Social Entrepreneurship Support Organizations (SESOs). J Innov Entrep 11, 11. https://doi.org/10.1186/s13731-022-00200-z, 11
[12] Ibid.
[13] Ibid.
[14] United Nations, Jordan. (2020). *Meta-Analysis on Women's Participation in the Labour Force in Jordan.* https://jordan.un.org/sites/default/files/2020-11/Meta_LR_021120%20%28003%29.pdf

of civil society organizations that are well positioned to respond to community challenges using tailored projects and strategies that target local challenges effectively and do not have the organizational inertia that often accompanies foreign NGOs or interventions from foreign development agencies.

In particular, social enterprises are businesses whose income-generating activity serves a social objective, and they have become an important tool for advocating for women's rights in Jordan. In many cases, social enterprises employ women and support female-run businesses. In one example, a social enterprise aimed at public learning through hosting dinners for community dialogue, and all produce is purchased from women.[15] In another example, women from the communities surrounding Um Qais have created a successful business cooking food, catering, and using local culinary skills to host visitors in a cultural exchange.[16] Similarly, Beit Souf is a social enterprise where local women organize community events and sell locally sourced agricultural products at the market.[17] These social enterprises are fostering women's participation in economic life as leaders.

The role of women in the agricultural sector should not be discounted. Agricultural production in Jordan accounts for approximately 4% of total GDP, and has the potential to double this amount in coming years.[18] Women play a significant role throughout the agriculture value-chain, engaged in all steps of crop and livestock production; planting and land preparation, livestock rearing, harvesting, processing, and marketing.[19] Furthermore, the scale of female participation in the agricultural sector is considerable, albeit often in an informal capacity. In fact, a 2013 UNDP estimate suggests that 16% of women who work in the sector do so informally, compared to only 5% men, often leading to inaccurate estimates of female participation. One UN Women study surveying agriculturally dominant regions in Jordan found that the majority of women engaged in agricultural production were primarily involved in home-based agriculture (73%), meaning they assisted in producing food for both household consumption and local markets from their homes. Conversely, only about 13% were primarily engaged in paid agricultural labor on farms, and an additional 13% reported combining a mixture of paid labor and home-based agriculture. As such, the potential for self-employment and entrepreneurial activities for women through agricultural production from the home is enormous and should be further explored. Additionally, several barriers to female participation in the sector must be addressed to increase economic participation, such as poor complaint systems, inadequate and unsafe transportation, harassment and violence in the workplace, low wages, weak social protections and high unemployment rates among female workers.[20]

Green growth and agriculture development is a national goal for Jordan articulated in numerous national strategy plans including Jordan's Economic Modernization Vision. Social enterprises lead by women entrepreneurs in fields such as local agriculture advances these national visions in a sustainable, locally-grounded manner. Inclusivity and the principle of 'leaving no one behind' is a core pillar of green growth,

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[15]Heba W. al-Nasser. (2016). New Social Enterprises in Jordan: Redefining the Meaning of Civil Society. *Chatham House Middle East and North Africa Programme*. https://www.chathamhouse.org/sites/default/files/publications/research/2016-09-28-jordan-civil-society-al-nasser-final.pdf

[16] Sharon Kutz. (2023, April 22). *Empowering Women in Jordan: Social Enterprises that make a Difference.* Jordan News. https://www.jordannews.jo/Section-106/Features/Empowering-women-in-Jordan-Social-enterprises-that-make-a-difference-28245

[17] Ibid.

[18] Verweij, H. (2022, March 8). *IWD: Taking stock of women's participation in agriculture sector.* Jordan Times. https://www.jordantimes.com/opinion/harry-verweij/iwd-taking-stock-womens-participation-agriculture-sector

[19] UN Women. (2018, January). *Women's Participation in the Agricultural Sector, Rural Institutions and Community Life.*

https://jordan.unwomen.org/sites/default/files/Field%20Office%20Jordan/Attachments/publications/2018/WOMENS%20PARTICIPATION%20IN%20THE%20AGRICULTURAL%20SECTOR%20RURAL%20INSTITUTIONS%20AND%20COMMUNITY%20LIFE.pdf

[20] WANA Institute. (2021, October). *Women Working in the Agricultural Sector within the Northern Jordan Valley District: Realities and Challenges.*
http://wanainstitute.org/sites/default/files/publications/Women%20in%20Agriculture%20-%20WANA%20template%5B1%5D.pdf

and the role of women and small enterprises are both complimentary goals with feedback loops that will advance the green economy.[21] Green growth requires new skills to develop this marketplace, and entrepreneurship will pave the road towards a new economic reality. At the same time, this wave of entrepreneurship is the beginning of a dawn in business, technology, and economic activity and will present numerous opportunities for further female participation – thus achieving green growth and women's economic participation in business and job creation.

The green economy can create new opportunities in the *recycling economy* where many enterprises have already begun building business plans centered around recycling and refurbishing electronic equipment and other services.[22] Women in Jordan have made important progress in recycling, especially Syrian women who have built enterprises creating art and crafts out of recycled materials. These small businesses and training have not only contributed to the green economy but have provided livelihoods for Syrian women to secure income, and in some cases, these jobs have encouraged female workers to develop their own businesses.[23] These opportunities have a multiplier effect for Syrian women, and other vulnerable groups, by providing a secure source of income that will financially support the children of refugees and create learning and community development activities for children.

In another case, a female artist collects trash from refugee camps in Jordan to create art installations for children, thus creating educational opportunities for children while supporting cultural expression in the community.[24] Such initiatives proved effective during the COVID-19 pandemic where closed restaurants produced even more plastic waste which was recycled into art production. These small enterprises in recycling spread awareness to other partners about the importance of recycling and environmentally friendly economic production which increases awareness among wider Jordanian society.[25] Fostering a green economy supports sustainable economic activity, reduces pollution, and creates important spillover effects for Jordanian society including artistic expression, education, and psychological benefits for refugee groups who use these networks and activities to ease conflict-induced trauma.

Moreover, women can play a critical role as entrepreneurs in the green economy by investing in technology that will be used towards sustainable agriculture, recycling, and other green activities. In one start-up, a female electrical engineer designed a system to help farmers optimize the water and fertilizer they use to reduce costs and improve efficiency.[26] This small enterprise has achieved 30% in water savings which not only helps farmers manage their agriculture production but provides a vital service to reduce strain on Jordan's water resources.[27] Other innovative ideas include a new, female-owned recycling business that uses AI and a digital platform to improve recycling among the community.[28] Enterprises such as these represent the potential for new avenues of advancing Jordan's green economy by investing in female entrepreneurs with expertise in engineering and technology. These diverse realms; ranging from art production, food services, and technology, illustrate the dual role of women as critical components of the labor market as well as their leadership in contributing to the development of a green economy.

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[21] Iman Assaf, M. Mogli, & D.A. Ismail. (2021). Women's Employability in Jordan and Occupied Palestinian Territory: Challenges and Opportunities. *Alizana por la Solidaridad*. https://www.alianzaporlasolidaridad.org/axs2020/wp-content/uploads/Women-employability_web.pdf, 39.
[22] Ibid, 40.
[23] Muath Freij (2014, September). *Syrian Refugees use Handicraft Skills to Support their Families.* The Jordan Times. https://jordantimes.com/news/local/syrian-refugees-use-handicraft-skills-support-their-families
[24] Raghad Majali (2021, August). *The Artist Giving Plastic a Second Life.* Jordan News. https://www.jordannews.jo/Section-117/Culture-Arts/The-artist-giving-plastic-a-second-life-5471
[25] Salman Zafar (2021, September). *Carta: Creating Art-from-Trash in Jordan.* EcoMENA. https://www.ecomena.org/art-from-trash-in-jordan/
[26] United Nations Jordan. (2023). *Women in Jordan Utilize Technology to Address Challenges in their Communities, Households.* United Nations. https://jordan.un.org/en/222079-women-jordan-utilize-technology-address-challenges-their-communities-households
[27] Ibid.
[28] Ibid.

However, numerous challenges exist that limit access to these types of organizations and initiatives for female leaders and workers. In a recent study by Phenix Center, approximately 61% of surveyed female business owners said the most significant challenge they face is a lack of assets and economic resources. Female business owners often obtain financing from small banks because access to credit from formal institutions is limited.[29] The legal framework that governs small and medium sized businesses requires a lot of bureaucracy which slows the process for businesses to obtain licenses and registration documents; some entrepreneurs choose not to register their business at all due to complicated registration processes.[30] Legally, small businesses require potential applications to submit proof of a home lease contract as well as affiliation with the chambers of industry.[31] Many Syrian refugee women do not have permanent housing and instead reside in caravans, temporary housing, or in refugee camps which stifles their access to formal entrepreneurship. In agriculture, the number of Syrian women living in temporary housing increases compared to those who've settled in urban locations. As a result, this policy can exclude a greater proportion of women with expertise in agriculture which can negatively impact their entrepreneurial activities.

Other sources of legal strain include high taxes for registering a business with the government. The obstacles women face to secure an adequate income may result in prospective female business owners not being able to afford registering their business.[32] This causes women to run their business from home unofficially. Currently, nearly 50% of all home-based businesses are owned by women.[33] Most home businesses are in service sectors (food, catering, etc.), textiles, and beauty services. These business models were especially vulnerable during economic and public health shocks such as the COVID-19 pandemic. The pandemic placed heavy financial strain on businesses as female entrepreneurs became saddled with debt and experienced difficulty maintaining demand for their products. A lack of social gatherings at events, restaurants, and other venues had an acute impact on women whose business models depended on these forms of social activity. When lockdown procedures were put in place, the social lifeline to their economic activity ceased.[34]

The COVID-19 pandemic impacted women more broadly as well, outside the scope of businesses and entrepreneurship. Pre-pandemic and generally speaking, women earn less, have less savings and assets, are more likely to engage in informal labor, are less likely to be covered under social protection programs, and have much higher rates of unpaid work.[35] Furthermore, upon the onset of the COVID-19 pandemic, women were more likely to suffer from layoffs and wage cuts, and those who were in unhealthy living environments facing domestic violence and abuse were trapped at home with abusers. These reasons combined, exacerbated by a constricting economy and rising financial pressures, placed women in vulnerable positions. However, this context also gave rise to home-based businesses, in the absence of opportunities outside the home.

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[29] CARE International in Jordan, Economic and Social Justice Program. (Forthcoming). *Analytical Study on Barriers for Women to Start and Run Miro and Small Businesses in Jordan.*
[30] Ibid, 8.
[31] Ibid, 11.
[32] CARE International in Jordan, Economic and Social Justice Program. (Forthcoming). *Analytical Study on Barriers for Women to Start and Run Miro and Small Businesses in Jordan*
[33] Ibid.
[34] The Phenix Center. (2021). *The Impact of the COVID-19 Pandemic on Women's Working Conditions in Jordan*. The Phenix Center.
[35] Al-Shoubaki, H. (2021, March 8). *COVID-19 and its Toll on Women in Jordan.* WANA Institute. https://wanainstitute.org/en/blog/%D9%88%D8%A7%D9%82%D8%B9-%D8%A7%D9%84%D9%86%D8%B3%D8%A7%D8%A1-%D9%81%D9%8A-%D8%A7%D9%84%D8%A3%D8%B1%D8%AF%D9%86-%D8%AE%D9%84%D8%A7%D9%84-%D8%AC%D8%A7%D8%A6%D8%AD%D8%A9-%D9%83%D9%88%D9%81%D9%8A%D8%AF-%D9%A1%D9%A9

Syrian women face unique barriers to formal economic participation which impacts their participation in entrepreneurship and the developing green economy. Despite the impressive work done by Syrian women in using the arts to reuse recycled materials, many Syrian women have difficulty obtaining work permits from the Ministry of Labor. Based on the most recent statistics from the Zaatari Office for Employment in 2023, only 10% of all issued work permits to refugees in Zaatari refugee camp were for women.[36] Even for those who do have work permits, most professional sectors are closed to Syrian refugees. Since July 2021, Syrians have had the ability to work in all sectors open to non-Jordanians, which consists of crafts, services and sales, agriculture, forestry and fishery, machine operators, and basic industries.[37] Syrians remain on the margins of economic life in Jordan and often turn to informal jobs at low paying wages. This prevents Syrian women from acquiring a more stable form of income, and also greatly limits their ability to expand and establish businesses.

Women with disabilities often face greater hardships in the workplace. There are prevailing stereotypes about women with disabilities that lead to harassment both inside the workplace and on public transportation to work.[38] The work environment in many private and public jobs does not support the needs of PwD, such as access to bathrooms or other facilities needed to ensure decent working conditions. In one instance, a woman with a physical disability was denied training opportunities in her government sector job.[39] Women in Jordan already face stereotypes about their competence due to the patriarchal nature of Jordanian society, and the presence of a disability only exacerbates this barrier to safe and decent work. Currently, there are a lack of policies to protect PwD against these overt forms of discrimination, and there is no mechanism for documenting and punishing these forms of discrimination.[40] Moreover, awareness among PwD about this issue remains low. PwD often do not have access to information about legal protections and the rights they have as workers, so they do not know how to respond to instances of discrimination, or who to contact for support.[41] Syrian refugees with disabilities face even greater barriers to decent work and economic participation. Disabilities that affect motor skills and movement have an acute impact on Syrian refugees because most of the job opportunities available to them are manual labor jobs which require fine motor skills and physical labor. Syrian refugees already face difficulty participating in the formal economy, and physical or mental disabilities can have a significant impact on Syrian refugees' ability to find jobs and secure a decent living because it will disqualify them from the few job opportunities available.

Other factors restrict women's economic participation, with the scale of unpaid care work and female maintenance of household responsibilities representing perhaps one of the most glaring realities in Jordan. Globally, women consistently carry this burden, averaging 2 hours and 28 minutes more than men

[36]Reliefweb. (2023). *Zaatari Office for Employment Figures, January 2023* [UNHCR Infographic]. https://reliefweb.int/report/jordan/zaatari-office-employment-figures-january-2023

[37] UNHCR. (2022, January 25). *Jordan issues record number of work permits to Syrian refugees.* https://www.unhcr.org/jo/17133-jordan-issues-record-number-of-work-permits-to-syrian-refugees.html#:~:text=And%20since%20July%202021%2C%20Syrian,workers%3B%20and%20in%20basic%20industries.

[38] Reem Zayed (2022, November). *An Unsafe Environment for Women with Disabilities at work: no legal Guarantees.* Amman Net. https://ammannet.net/english/%E2%80%9Cunsafe-environment%E2%80%9D-women-disabilities-workno-legal-guarantees

[39] The Phenix Center. (2022). Research and Mapping Exercise of the Current Situation Concerning Workers with Disabilities in Jordan's Garment Sector. The Phenix Center.

[40]Phenix Center, Women Safety at Work, 2021

[41]Jordan News (2021, October). *60% of Women with Disabilities Unware of Legal Aid Providers.* Jordan News. https://www.jordannews.jo/Section-109/News/60-of-women-with-disabilities-unaware-of-legal-aid-providers-8934

per day on unpaid work.[42] In the Arab world, women on average are responsible for care-taking responsibilities at a rate of 4.7 times more than men, but in Jordan the ration goes up to 19:1, the highest in the region. This phenomenon has a direct economic impact, with data indicating that higher rates of unpaid care work is negatively correlated with employment rates, meaning the more unpaid labor women engage in, the lower their economic participation. The COVID-19 pandemic only deepened inequalities, as women took on increased responsibilities for family members and sick relatives, with men failing to keep pace. Existing social norms and gender roles are integral to economic decisions taken by families and individuals, and these realities must be considered in the context of promoting female entrepreneurship and labor-force participation.

Increasing female economic participation and access to self-employment opportunities cannot be achieved without understanding broader social forces at work and addressing inequalities from a wholistic perspective. Lasting change requires not only providing pathways and skill development which encourages women and opens doors to economic opportunities, but also investigating underlying structural challenges and gender issues. In the context of development, an overwhelming emphasis on improving the status of women and a barrage of programs targeting issues from a gendered perspective, have often mistakenly equated the term "gender" with "women," neglecting the equally important role of men in perpetuating gender norms and inequalities.[43] Additionally, masculinity is not a monolithic concept, consisting of shifting understandings impacted by context, society, and hierarchies, thus requiring the consideration of multiple masculinities. In this light, initiatives which aim to address gender inequities and aim to empower women, must also include and value the roles of men in pursuit of comprehensive change.

4. Motivations and Sources of Inspiration

Female entrepreneurs revealed several common reasons for starting a home-based business, with financial needs standing out as the chief motivating factor in almost all cases. Secondarily, women expressed great joy in their work, and described the process of turning a hobby into a business opportunity. Other women had specific goals in mind, such as developing environmentally friendly projects, or providing a needed service such as plumbing or solar panel installation. Lastly, many suggested that their work served as a healthy outlet, improving both their mental health and self-confidence.

4.1 Hobbies Turned Businesses

Seeking Financial Opportunities

Home-based business owners resoundingly pointed to a shared motivation in starting their projects—improving their financial situation. While many expressed other motivations, they were almost always secondary to the most glaring need of securing any income to provide for their family's needs, even if the amount was extremely minimal and unstable.

> *Due to the economic conditions, each one of us should do something. Even if one of us says, "Come, clean my house, and I'll pay you 10 dinars," she'll agree, because the financial*

[42] ARDD. (2022, January 2). *Care matters: The Value of Women's Unpaid Care Work in Jordan.* https://ardd-jo.org/publication/care-matters-the-value-of-womens-unpaid-care-work-in-jordan/

[43] Action Against Hunger. (2018, November 12). *Study on Masculine Identities and Men's Roles in the Gaza Strip, Palestine*. https://www.accioncontraelhambre.org/sites/default/files/documents/aah_gaza_masculinities_study.pdf

> *circumstances we're experiencing are very difficult. My children are studying at school and university, and it's tough. So, one encourages any type of work, no matter what it is.*[44]

Dire economic circumstances have pushed every family to make compromises and encouraged women to take on any type of job, even jobs such as cleaning which may be considered shameful.

> *These financial circumstances force people to change their thinking... In some families, the husband supports the wife, and in some, the wife supports the husband. In some, they share the expenses. I try to earn 5 dinars daily, and often, I can't even get this.*[45]

Even with the risk of damaging their reputation, women often took on the role of bread winner out of necessity. With financial pressures increasing significantly during the COVID-19 pandemic, women were even more likely to turn to home-based businesses to compensate for the job loss of family members.[46] One expert in youth employment noted that while many indeed began their projects out of necessity during the COVID-19 pandemic, many saw their success and thus continued pursuing their business endeavors even after curfews and restrictions were lifted.[47]

While virtually all women expressed a desire to contribute financially to their family, this financial empowerment was particularly important to Syrian women, many of whom had lost their husbands and other family members, and had to increasingly take on the role of breadwinners out of necessity. Also, important to note, is that many sectors in Jordan are closed to Syrian refugees, making securing formal employment even more difficult, and encouraging many to instead develop their own projects. However, if Syrian women wish to register their businesses they must apply for a work permit, pay the associated fees, and renew it annually, whether they are making profits or not.

Syrian women described challenging circumstances and the process of adjusting to life as a refugee in a new environment.

> *First, it's important to note that we came to Jordan due to the war. We are foreigners, we came as refugees, not as residents. That's the first thing. Second, these widows and divorced women are 18 and 20 years old. They were married early in Syria, so they became widows and divorced at the age of 18, 17, and 20...*[48]

Women of all ages, including young women who already have children to support, suddenly found themselves in a position in which they must find a way to make ends meet, without the support of a spouse. Older women also face challenging situations with absent family members, or sick husbands who cannot financially provide.

> *I am over 50 years old, but I can go, I can come, I can work, I can do it. This is the biggest obstacle we face-- we don't want social security or health insurance; we just want to work and make a living. We want to work and earn money for our daily and weekly expenses; this is what we need.*[49]

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[44] *Small Business Owner, FGD Zarqa.*
[45] *Small Business Owner, FGD Zarqa.*
[46] *Expert Interview, UNHCR Officer; Livelihoods and Economic Inclusion.*
[47] *Expert Interview, Project Manager; Loyac.*
[48] *Small Business Owner, FGD Mafraq.*
[49] *Small Business Owner, FGD Zarqa.*

Women consistently indicated a desire to provide for themselves and their families, and were brimming with energy and creative ideas, even in the face of constant barriers and an unwelcoming market.

> *We, as Syrians, face a lot of difficulties, and aid has been decreasing or has completely stopped. Also, our work is our hobby, we have free time... and there are no job opportunities. So, I expanded my hobby; I followed courses and attended trainings. I also watched YouTube videos and worked on small things. It started small, and I developed and slowly progressed. I didn't rely solely on aid; I wanted to contribute to society. I didn't just rely on aid from organizations.*[50]

The desire to contribute to society, prove oneself, and develop a business which demonstrates their aptitude arose as common themes. Each business owner took pride in her work and was clearly invested in the success of her project, however small.

Young women who were still unmarried expressed different sentiments. Some were still studying with the goal of completing their bachelors' degrees. Their projects served as a means of supporting the cost of their education, and was something they could maintain in addition to their studies. Another young woman expressed her reservations about entering the job market as a recent university graduate.

> *Yes [there are minimal opportunities], even though the potential is there. All the students have gone to universities, they are qualified, and many people have emigrated, but they can't find jobs in their own country.*[51]

In anticipation of the precarity of the job market, this young woman sees developing a small business and additional skills as a way to fill the time and provide a source of income if she is unable to find employment in her field of study. In the absence of other opportunities, small businesses may fill an important role for young entrepreneurs, particularly women who face the highest rates of unemployment.

Turning Hobbies into Businesses

Following financial goals, the second most important factor was interest in the project itself, with most women taking something that they love doing and consider to be a hobby, and seeking to turn it into a profitable venture, with the transition from hobby to micro-business idea spurred on by financial need. One participant shared:

> *I have loved crafting since I was young. I enjoy creating things, even if they are not necessarily for sale. Financial circumstances force you to come up with creative solutions.*[52]

The women with arts and crafts micro-businesses exhibited a particular passion for their work, sharing their love for art, sewing, and making products by hand. The diversity of projects was remarkable, including candle-making, embroidery, tatreez, sewing clothes and blankets, small figurines, accessories, paintings and drawings, vases, curtains, cushions, rugs, traditional bags, natural herbal remedies, cleaning products, and the list goes on. Some women were more focused on beauty products and had training as hairdressers, and dreams of opening their own salons or finding employment in an existing one. Other women focused their energy on producing food, selling traditional meals, cheese and dairy products, or

[50] *Small Business Owner, FGD Mafraq.*
[51] *Small Business Owner, FGD Amman.*
[52] *Small Business Owner, FGD Amman.*

baked goods. Those working in agriculture maintained small gardens, both using their produce and selling the remainder at local markets.

Increasing Independence; Women with Disabilities

Interviewees with disabilities, much like other participants, were seeking to develop a project that they could be proud of and fill their free time. For example, one mother with two daughters who both have hearing disabilities, described her fear for her daughters who face additional obstacles entering the labor market. She saw a small project as an opportunity for her daughters to be self-sufficient. Her daughter demonstrated a keen interest in baking and dreamed of establishing her own small business.

> *Fatima has a hearing impairment, and she has always loved cooking and baking. She is working at a restaurant nearby now, but she has the ambition to learn more and reach greater heights. She has a passion for baking, and she has been wanting to start a small business for a long time. However, she's currently working due to financial constraints.*[53]

Similar to all study participants, those with disabilities had their own ideas and hobbies which they dreamed of expanding into a profitable venture. Another young woman, with mobility challenges, expressed a desire to work in online marketing, seeing remote work as her opportunity to increase her independence and access the job market despite her physical limitations. While people with disabilities have added considerations which may contribute to or impact their decision to start a home-based business, they primarily were motivated by the same financial and personal factors as other women.

4.2 Improving Communities and Protecting the Environment

Recycling, Reusing, and Waste Reduction through Craft Projects

Many projects exhibited elements of environmental sustainability, sometimes out of necessity and lack of resources, and other times women stated their desire to reduce waste and positively impact the environment as a key motivating factor.

> *My project idea is to focus on environmental preservation and finding value in items that would otherwise be wasted. We buy discarded items from stores and factories, as they are essentially a treasure. Instead of dumping or burning them, we can utilize them. In some countries, economies are built around such practices, and they buy these items from other nations.*[54]

Some women were highly aware of various methods or recycling, reusing, and environmental protection. They have an acute sense of the untapped wealth available, the business opportunity that this provides, as well as the importance of caring for the environment itself.

> *[My neighbor and I] visited factories and collected the extra fabrics that they usually dispose of or burn, which has environmental consequences. We told them we would take the fabrics off their hands and find a way to reuse them. We make cushions, runners, and other items*

[53] *Small Business Owner, FGD Amman.*
[54] *Small Business Owner, FGD Amman.*

from these fabrics. We even recycle items that cannot be repurposed and take them to a mill for grinding, using the resulting material to make door decorations and pillow fillings.[55]

This story illustrates an innovative way in which women identify unused resources around them, take initiative and go directly to the company offering to take the unused materials, and use them to their own benefit, including carefully recycling even their own scraps. Sewing projects were a particularly popular avenue, with women finding ways to use every piece of fabric.

I recycle old clothes. You can turn them into new clothes or modify them to make something different. For example, you can turn a large dress into a smaller one, and you can also make new things out of fabric scraps.[56]

Others took their interest in environmental protection a step further and attended trainings to broaden their knowledge base:

I love nature and have a passion for the environment and waste reduction. I worked with Oxfam for three months and learned recycling... I collect products from home, like plastic, glass and cardboard... Recycling can involve anything: cardboard, plastic, glass. I also do artwork on glass and plastic, creating scenes and items for school. I participate in fairs and bazaars.[57]

Business owners almost all agreed that they would be interested in learning more about the green economy and environmentally friendly project ideas and tactics. Some women were aware that funding and support may be available from organizations if their projects were environmentally friendly, and for that reason they would be even more likely to consider implementing sustainability plans.

Unused Space and Resources; Agricultural Projects

Still, yet another area which offers opportunities in environmental sustainability is in the realm of agriculture. As seen in the context of arts and crafts projects, women have also found ways to benefit from unused resources, including the land itself, buying fruit in bulk to produce jams, and producing their own fertilizer through composting.

We had a small piece of land next to us that was neglected. My sister and I decided to utilize it for a garden. The idea was to clean it up, and we rented it from the owner. We planted some parsley and mint, and it was successful. This initiative led us to the market, and we started working and selling... We collect organic waste, like food leftovers, and bury them in the ground. We make organic fertilizer with soil. Thanks to this, things are going well... There is significant interest [in the project]. Also, we stopped people from dumping waste in the streets and valleys. We collect everything we see and benefit from it.[58]

These women care about their community, and want to keep their surroundings clean and free from trash. Furthermore, they see the opportunity in everything around them, even simple things such as food waste and land which can be used to their benefit. However, despite the environmentally friendly nature of many of these projects, it is likely that women are often pushed to reuse and recycle due to their financial

[55] *Small Business Owner, FGD Amman.*
[56] *Small Business Owner, FGD Mafraq.*
[57] *Small Business Owner, FGD Mafraq.*
[58] *Small Business Owner, FGD Mafraq.*

situation and the absence of adequate resources. For example, the following anecdote reveals a creative solution when faced with limited financial resources:

> *My home gardening project doesn't have any support. I registered with many organizations but didn't find any support. Need is what leads to innovation; we didn't have money to buy planting containers. We found water containers thrown away by neighbors, and we reused them. We didn't have a drill to make holes, so we used a gas stove to heat a rod and melt the plastic to make holes for planting. We've been working like this until now... We plant things like basil, carpet grass, and we paint them... depending on what each person wants. And on order, we plant what people want, such as olives in black bags, using the same method... We don't have farming equipment. We plant with a plow, but it's simple. We manage with basic equipment and reuse empty milk cartons from our neighbors. The kids collect bottle caps, and we give them their share. They benefit, and we become eco-friendly. It's also about reusing.*[59]

This project reveals several features. First, in the absence of funding and support from a CBO or NGO, these women made do with any materials they could find, identified a community need [plants], and found a way to make a profit. Notably, children were also involved in the process, thus facilitating knowledge sharing and teaching them about environmental sustainability. Including future generations throughout the project process is an important consideration in promoting lasting change and influencing a broader societal shift in environmental responsibility.

4.3 Emerging Markets

Tradeswomen; Identifying Untapped Opportunities

While in the minority, some women are making headway into traditionally male dominated sectors. Those who offered maintenance services and solar installation cited an interest in developing a new skill and identified an emerging opportunity in the market. The inspiration often began in their own homes, with women who spend long periods of time alone at their home due to absent or traveling husbands. Some women started taking matters into their own hands, learning how to fix household appliances instead of waiting for a male family member to be available.

> *My idea is to repair electrical appliances. If the washing machine breaks down, I can fix it. The fridge, too.*[60]

These women exhibited a sense of empowerment and self-sufficiency gained through developing a new skill set and the confidence to maintain household appliances on their own. Despite in-grained social perceptions which often made working in this field difficult, some women took their abilities a step further and offer their services to neighbors and clients.

> *For me, I don't have an issue. I can work as a plumber, carpenter, or electrician, but it should be in my house for now. If I get the opportunity to work outside, I will because most of my neighbors don't like bringing a male electrician into their homes, for instance. They call me to do various tasks, like installing lights and assembling cabinets.*[61]

[59] *Small Business Owner, FGD Mafraq.*
[60] *Small Business Owner, FGD Mafraq.*
[61] *Small Business Owner, FGD Zarqa.*

Women recognize the need for female professionals which can provide various household services, particularly in the context of a highly gender-segregated society. When left alone, perhaps for months at a time if their husband is traveling or working abroad, women are often not comfortable allowing a male into their home to respond to basic maintenance needs, and therefore are left stranded unable to respond to their needs in a timely manner. Alternatively, female electricians, carpenters, and plumbers are able to effectively provide these services, simultaneously adhering to gender-separation expectations and challenging gender stereotypes. However, one expert noted that during the COVID-19 pandemic the progress some women had made as skilled tradeswomen was reversed, as men were spending more time at home, thus demand for female repair services plummeted.[62]

Skilled female professionals with specialized trade skills are needed in all sectors, extending into aspects of the green economy. For example, a pair of women in Mafraq defied all gender norms to install solar panels on their neighbors' roofs, combating negative responses from the community until they ultimately proved the benefit of such interventions. Other promising sectors include electric car maintenance, which will become more popular in the next decade and reduce air pollution.[63] Women should be integrated into this sector now, to be prepared with maintenance skills as demand rises.

One vocational training center, Al Nashmeyah Arms for Maintenance,[64] is at the forefront of promoting female entry into male-dominant sectors, providing training opportunities for female plumbers, electricians, solar installation, water-tank cleaning services and maintenance services for refrigerators, washing machines, and gas pipes. The center has also led projects training deaf women to repair cellphones, offering courses instructed in sign-language. Ms. Khawla Al Sheikh, general manager and professional trainer of the center, has been applauded for her projects which aim to save water, promote solar energy, and provide much-needed opportunities for women to learn trade skills and enter the job market. Al Sheikh sees opportunities for women in every field, including carpentry and car mechanics. In agriculture, she encourages women to explore organic farming, as well as composting and hydroponics, utilizing nearby empty spaces or even a roof or balcony to plant a garden and install a hydroponic water system, which requires minimal space and can reduce water usage by up to 90%.[65] An ILO expert in women's empowerment concurred, pointing to the water sector and in particular hydroponic agricultural methods as one of the leading sectors to watch in the next ten years, in conjunction with solar energy and environmental sustainability more broadly.[66] Women are taking the lead in the emerging green economy, developing innovative solutions to the issues Jordan is facing today, while simultaneously making headway in male dominated sectors.

4.4 Improving Mental Health and Self-Confidence

Business owners drew an important connection between love for their projects, a desire to be productive, and a positive impact on their mental health. Many described a need to be busy and find something to do in their free time, particularly after their children have grown up and left home. One Syrian woman

[62] *Business Owner and Expert, General Manager and Professional Trainer; Women's Vocational Training Center, Amman*.
[63] *Business Owner and Expert, General Manager and Professional Trainer; Women's Vocational Training Center, Amman*.
[64] Al Nashmeyah Arms for Maintenance. Accessed October 20, 2023, from: https://www.nashmeyaharms.com/
[65] Robinson, B. (2019, August 26). What Are Hydroponic Systems and How Do They Work? *Fresh Water Systems*. https://www.freshwatersystems.com/blogs/blog/what-are-hydroponic-systems
[66] *Expert Interview, ILO Program Officer; Decent Work and Women's Empowerment.*

explicitly highlighted the mental health benefits of starting her micro-business, especially as it related to coping with the trauma she experienced in Syria.

> *Now, I think the main motivation for me was to get out of my state of despair and sadness. I needed to work.*[67]

Another agreed with the mental benefits, adding that she was also laying the groundwork for a small business when she returned to Syria, hoping to be able to support herself and rebuild her life.

> *For us, the work we are doing here honestly improves our mental state. I want to work, I want to establish myself. I don't just reach a point and stop working; I need to show society who I am and prove myself. I am not just living to eat and drink and pay rent, and that's it. One day, I want to return to Syria, I am Syrian to the core. I must have something when I return, like a room to rent for myself and my children, so that I don't have to start from nothing. I need to have my business and establish myself in society.*[68]

This quote illustrates the role that business ventures provide in providing immediate psychological relief and a sense of self-sufficiency, as well as it's centrality to this woman's dream of returning to her home country, seeing her business of a crucial component of securing her future, providing for her children, and earning the respect of her community. Jordanian and Syrian women mutually expressed a desire to remain busy and improve their mental health, with Syrian women placing even greater importance on their work as a means of coping with past trauma and establishing a future. Intricately linked together; increased self-confidence, independence, financial freedom, and skill development all contribute to an overall improvement in mental health.

5. An Unwelcoming Environment: Barriers and Limitations

Despite a wealth of innovative ideas, passion for their work, and willingness to develop a prosperous business, female entrepreneurs face a number of challenges; logistical, economic, as well as socially.

5.1 Economic, Logistic, and Regulatory Barriers

Small business owners face several common barriers when establishing their projects, namely; obtaining funding, accessing raw materials, navigating the registration process, and marketing their projects effectively. Much research has been done on this topic, including a recent survey which indicated that 61% of female small-business owners (across the governorates Amman, Irbid and Zarqa) lack the necessary assets and resources to get their projects off the ground.[69] Also noteworthy, is that 56.9% of female entrepreneurs face challenges in accessing and utilizing financial services, which includes payments, credit, savings, and insurance. Regarding marketing, approximately 40.5% of female entrepreneurs need additional support in marketing and product distribution.

Women often lack awareness of funding opportunities, or the technical process in securing these opportunities. They are more likely than men to lack market knowledge and awareness of available resources. The study found that 22.7% of female entrepreneurs didn't have a bank account or credit card, and many exhibited considerable distrust in financial institutions. Similarly, business owners

[67] *Small Business Owner, FGD Mafraq.*
[68] *Small Business Owner, FGD Mafraq.*
[69] CARE International in Jordan, Economic and Social Justice Program. (Forthcoming). *Analytical Study on Barriers for Women to Start and Run Miro and Small Businesses in Jordan.*

engaged in the current study were incredibly apprehensive of accepting loans, stating fears of high interest rates and the risk of debt accumulation. (current study). With lack of confidence in banks and loans, women were far more likely to turn to grants provided by local or international NGOs, with an estimated 53.3% preferring this method.[70] Only 11.3% sought out a loan through either the government or an NGO, and just 5.2% relying on banks. Community funding (37.6%) and borrowing directly from friends and family (33.5%) also served as important sources of financing. These statistics reveal a need for greater awareness and financial inclusion of female entrepreneurs, who often are ready to contribute a valuable business to their community but are more likely to be excluded from accessing the necessary resources to be successful. Existing support and funding services need to be continuously reassessed to ensure accessibility and long-term sustainability.

Access to Funding

Study participants confirmed one of the most glaring and consistent challenges in starting and running SMEs; securing financial support.

> *The most significant challenge is financial support. Without capital, you can't start, develop your project, or distribute to stores.*[71]

Small business owners are acutely aware of the need for an upfront investment to cover the cost of materials, marketing, and getting their products in front of potential customers.

> *Once someone asked me for 200 pieces, and I told them to pay first, but they refused. I don't have the materials, so where do I get them? If I had the materials, I could finish the order within a week, but I have to wait for someone else to buy from me. So, I didn't take the order because I don't have the resources.*[72]

Women who start home-based businesses are often under extraordinary financial pressure. They are struggling to make ends meet on a daily basis and have no extra funds to put forth an upfront investment. Without money to buy the raw materials, women are not able to move forward with their projects or are unable to meet the demand when the opportunity arises.

Access to Raw Materials & Equipment

Additionally, many women expressed that the materials themselves were incredibly expensive in Jordan. Sometimes they would lose money just through the production process, without being able to make a profit. Certain supplies were not available in the Jordanian market, and thus had to be purchased from abroad, adding to the cost. With limited financial means, women often lacked the ability to purchase the necessary equipment, or tools that would speed up their production process. A common example was sewing machines. Unable to invest in a sewing machine, women would spend many extra hours producing all of their work by hand. Those selling craft products also expressed a lack of awareness and appreciation for their products.

[70] CARE International in Jordan, Economic and Social Justice Program. (Forthcoming). *Analytical Study on Barriers for Women to Start and Run Miro and Small Businesses in Jordan.*
[71] *Small Business Owner, FGD Mafraq.*
[72] *Small Business Owner, FGD Amman.*

> *The problem in this country is that raw materials are very expensive. When you want to shop, you will find that you have to bear the difference in cost, especially since people don't readily accept handmade items; they prefer to go to stores directly.*[73]

As women were primarily producing hand-made work, which they believed should be sold at a higher price than manufactured products. Many craftswomen felt their work was undervalued, or not reaching the markets in which people cared about such work.

These challenges allude to a number of issues. One the one hand, women are spending long hours producing handmade products, often due lack of access to adequate equipment which would facilitate faster work. Their work is then undervalued when competing with manufactured goods that are sold at more competitive rates. If women are able to reach customers who value handmade products and are willing to pay the deserved price for the hours of work invested, this would enable entrepreneurs to continue to sell handmade crafts and still make a profit. Alternatively, or simultaneously, providing access to equipment (in this case, sewing machines) would reduce the burden of labor, increase the rate of production, and allow entrepreneurs to sell their work for higher margins of profit. Initiatives which offer women the necessary resources and assets to start their business or develop a communal space for community members to share equipment could be beneficial and alleviate upfront costs which are a barrier to business development and growth.

Market Saturation

Furthermore, another problem was market saturation. Those who were running home-based kitchens and selling food and baked goods were often chasing market demand, knowing that in a community where resources are tight, food is still an essential item. However, on the other hand, others expressed that this was a down-side since all women knew how to cook, and there was a surplus of women running home-based kitchens. Market competition leads to a reduction in prices, which then impacts all women with similar products, as seen in the following example.

> *When I price my products, for example; chocolates. If I want to sell 50 chocolates at an event for 5 JD [7.05 USD], another woman comes and says she wants to sell 50 chocolates for 3 JD [4.23 USD]. It's very challenging. We have the same materials and quality, but she offers a lower price. I might not have an issue selling for less profit, but she damaged the market for both of us.*[74]

In this case, the owner of a home-based kitchen laments the negative impacts of a fellow competitor offering a lower rate. Oversaturated markets and overlapping products drive down prices. However, if these women had a mutual agreement, perhaps brokered through a local coalition of entrepreneurs, to match their pricing for similar products, this could ensure profit margins are kept stable. Craftswomen expressed similar concerns, pointing to the need to develop unique projects that are different from what is already available in their communities. Training courses which encourage diversification and stimulate creativity may play an important role in helping entrepreneurs develop competitive products.

The issue of market saturation, overpriced materials, and limited funding arose as consistent themes, and these challenges were linked to another primary concern; marketing.

[73] *Small Business Owner, FGD Amman.*
[74] *Small Business Owner, FGD Zarqa.*

Marketing Know-How and Accessing Markets

Those residing in Mafraq and Zarqa faced particularly challenging markets, with limited local economies and widespread financial difficulties across the community.

> *In general, the economic situation in Jordan, especially for Syrian refugees, is challenging. Anyone who wants to start a business needs patience and time. The financial situation is the most critical factor in any project. We live in a small town, and marketing products can affect our projects if you have to buy materials and work, but then sell at a lower price. This can be a problem.*[75]

Even business-owners in Amman were unsure how or had been unsuccessful in getting their products in front of tourists and in locations with potential customers. Women were often under the impression that the cost of participating in bazaars was extraordinarily high, and they feared investing in the up-front cost of renting a table at the risk of losing a profit if their sales were unsuccessful. Even if the cost was under ten JOD, many were afraid of the possibility that they wouldn't sell anything, and thus would lose money by participating. Women located in Zarqa and Mafraq were interested in participating in bigger markets in neighboring cities and in Amman but were further deterred by the cost of transportation. Bazaars should offer affordable fees, and associations and NGOs can play a role in covering the registration fees and transportation costs to facilitate access, particularly for those located in rural areas outside Amman.

Promoting products and services through social media was also a common theme. Some women had put extensive efforts into marketing their products online, posting on their social media pages and developing websites. Others were unsure how to use online resources and desired support in this area. Even those who had attempted to promote themselves online, expressed a need for guidance in accessing the appropriate markets, and were stuck in a cycle of reaching only customers in their personal networks.

> *There are also marketing challenges. There should be marketing channels or places to showcase our products so that marketing becomes easier, especially with the trend toward e-marketing. Sometimes, organizations that provide financial support give you a little bit. You can't run a big project with it, and they often leave you and don't follow up on the project or provide support again... There is no sustainability; they give you the funds once, and it's over, and there's no follow-up. We hope there can be more collaboration with organizations in entrepreneurial projects, where they give priority to having bazaars and such.*[76]

Marketing is clearly an area of need, confirmed by almost all participants who recognized the need for financial investment in this area as well as skill-building and networking opportunities. Furthermore, the above statement alludes to an additional issue; the failure of NGOs and CBOs to provide effective, long-term support.

Lack of Support from CBOs and NGOs

The opportunity that lies in micro-businesses, and supporting female entrepreneurship has long been recognized and seen as a method of promoting economic growth, community development, and

[75] *Small Business Owner, FGD Zarqa.*
[76] *Small Business Owner, FGD Mafraq.*

women's empowerment.[77] A number of organizations have offered programs, workshops, funding, and various other resources to attempt to encourage small business growth. However, a number of deficiencies remain. Many women were aware of such support, and applied for funding on numerous occasions, to no avail. Their applications were often denied or went unanswered. Further investigation is needed to understand if this is due to incomplete or insufficient applications, indicating a need for efforts to improve awareness and access, or is it simply a question of the availability of funding. Regardless of the specific reason for denial, it is clear there is a gap between women who are ambitious and seeking support for their projects, and the support available to them.

Age presented yet another barrier for women seeking funding and support from NGOs. Older women who had invested time and energy into the success of their projects were unable to secure funding or were excluded from certain opportunities due to their age.

> *The majority of organizations that provide support are often limited to certain age groups, so we often miss opportunities. Some organizations also take into consideration the number of family members. For example, the family must have six members or more. So, I miss these opportunities as well. These factors also affect us.*[78]

Age arose as a reoccurring factor. Many women had married young or arrived as refugees already as a mother. Perhaps they are underqualified for positions due to spending a few decades without formal employment while taking on childcare responsibilities. When they apply for jobs, they are overlooked due to their age, even if they have the necessary skills. For example, the following woman who sought job opportunities to generate the funding to support her project:

> *I tried to support myself and look for a job to finance my project, but the age issue is a problem. I'm in my forties, and there are no job opportunities.*[79]

In the absence of sufficient job opportunities and faced with a competitive market and age-based discrimination, older women turn to NGOs seeking support to fund their micro-businesses, only to be faced with similar discrimination.

> *I tried applying to various places, I mean, more than one organization offers funding or grants. When I apply, they tell me, "You're too old." I say, "Why did I train the girl who received this grant? I'm the one who trained her, I sent her [to apply], so why did she get the grant and I didn't?" ...If I apply to several places for grants, they aren't successful, and they tell me it's because of my age, even though I'm more active than the younger girls...*[80]

In a challenging economic context, with additional barriers for older women, it is necessary for NGOs to provide inclusive programs which remove age limitations and other arbitrary restrictions, instead of reproducing existing inequities in the job market.

Burdensome Home-Based Business Registration Process

[77] Banihani, M. (2020, February 17). Empowering Jordanian women through entrepreneurship. *Journal of Research in Marketing and Entrepreneurship, Emerald Publishing Limited.* DOI 10.1108/JRME-10-2017-0047
[78] *Small Business Owner, FGD Mafraq.*
[79] *Small Business Owner, FGD Mafraq.*
[80] *Small Business Owner, FGD Zarqa.*

Licensing home-based businesses has been presented as a potential solution to many challenges entrepreneurs are facing, allowing them a higher degree of legitimacy and ability to grow and expand their business while maintaining a sense of security. However, in practice, the registration process is extremely cumbersome, thus deterring most women from registering their business. The process itself is complex, requiring the submission of several documents and fees at various government offices, as well as guarantees and sufficient assets.[81]

> *No, we can't handle this matter. I mean, how do I register? I've been working for about two years now. Someone advised me to work for restaurants, like delivery services. I started doing that, providing food delivery services to customers. But I got a bit worried, so I talked to a restaurant, and they told me I needed a license. They asked for a copy of the license and also cleanliness certification. I didn't know what to do, so I couldn't get it... I need to have all new equipment at home, and they come to inspect it from time to time. They rejected my application.*[82]

Women routinely express confusion, and a sense of feeling overwhelmed by the number of requirements to license their business. Others are afraid of losing the government funded health insurance. In addition to the time-consuming process itself some entrepreneurs, particularly those outside Amman in more conservative communities, explain that their husbands may prohibit them from visiting such government offices in the first place. The following business owner from Amman explained her hesitancy due to the level of oversight and control:

> *I tried [to register] several times. We have many girls in the neighborhood who I wanted to bring in and start a cooperative. My husband said it's allowed, but later [we found out] that the municipality would come and check on us, asking about the source of funding. They might approve us or not, especially if the funding is from abroad, and they may also terminate the project. There's so much control over everything. I went to get approval from various government departments to participate in the bazaar, but they would each take a percentage... In the end, I don't expect to make a profit, so I don't participate in the bazaars.*[83]

This above perspective reveals unreliable funding sources, and a need for a more sustainable, long-term program that supports women effectively throughout the first few years of developing their business. The excessive fees mark an insurmountable barrier for many, which has been confirmed by other sources. In one study, a woman claimed that the Food and Drug Administration charged her 500 JDs to examine five samples from her home kitchen, revealing exorbitant upfront costs which are just not feasible with limited financial means.[84]

Another ongoing challenge relates to the requirement to secure permission from homeowners in order to obtain a license. Homeowners sometimes refuse permission, or coerce women to pay housing taxes or other such fees in exchange for granting permission. This issue particularly impacts Syrian refugees, who are more mobile, and more likely to rent their homes.

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[81] CARE International in Jordan, Economic and Social Justice Program. (Forthcoming). *Analytical Study on Barriers for Women to Start and Run Miro and Small Businesses in Jordan.*
[82] *Small Business Owner, FGD Amman.*
[83] *Small Business Owner, FGD Amman.*
[84] CARE International in Jordan, Economic and Social Justice Program. (Forthcoming). *Analytical Study on Barriers for Women to Start and Run Miro and Small Businesses in Jordan.*

> *For instance, when I come to tell [my landlord] that I want to start a business, he insists that I pay money. People only accept those who contribute financially, and he might even kick me out of the house because of this. Personally, I can't register my business due to my landlord... because [he] tells me that I need to provide a guarantee. I don't know; I can't go and sign a lease agreement... I couldn't [register my business] because I can't move neighborhoods and to a new house. I'm a woman alone, so I missed a great opportunity.*[85]

Women also were cognizant that if they went through this lengthy process, obtained the necessary approvals, and succeeded in licensing their business, if they moved to a new home they would need to start over, and their license would become invalid. As such, there was little motivation to even attempt to receive a license.

Some entrepreneurs were under the impression that licensing their business would require dedicating a specific room in their household for production purposes, which deterred many due to limited space in their homes. However, no such requirement exists, with current regulations stipulating that the area used for business purposes cannot exceed 15% of the home, or 25 meters, whichever is less.[86] However, many specific conditions are imposed on business owners depending on their specific project, which in practice may mean the dedication of a specific room for production, if not an entire room. This scenario is representative of broader problems; confusion and lack of awareness of the necessary requirements, burdensome conditions which discourage registration, and apprehension in navigating the process.

Licensing home-based businesses offers the potential to grant women more security, legitimacy, access to resources, and ability to expand their projects. Remaining unlicensed also exposes them to occasional risks, as seen in the following example:

> *I did some work, and I went to Al-Hashemiyya Square with my sister. We set up our products, and the municipality wanted to confiscate everything. They told us it was not allowed. I told them I have children.*[87]

In the absence of other opportunities and unable to navigate the registration process, a considerable portion of small business owners continue to operate informally. This leads to several disadvantages, such as clients refusing to work with them, spaces they are unable to conduct business in, and missed opportunities. Businesses which are unlicensed, while still playing an important role in the economy, are unable to grow effectively and access broader markets.

Similar logistical challenges are seen as businesses progress. An experienced business owner running a training center for women described the burdensome process of securing the necessary permissions to open her business.[88] When registering her business, she was asked to pay a sum of 3,000 JOD for parking, which is calculated based on the size of the training center. In this case, the Greater Amman Municipality demanded she reserve seven parking spaces outside her center, which was located in a busy area and would be impossible to enforce. This situation presented a barrier in registering the business and prolonged the process by seven months. Such requirements are not logical, and present a considerable

[85] *Small Business Owner, FGD Mafraq.*
[86] USAID. (2017). *Licensing Home-Based Businesses in Jordan.* https://pdf.usaid.gov/pdf_docs/PA00W9TM.pdf
[87] *Small Business Owner, FGD Amman.*
[88] *Business Owner and Expert, General Manager and Professional Trainer; Women's Vocational Training Center, Amman*.

financial burden to business owners, particularly when they are still establishing their business and are unsure if it will succeed or not.

Notably, efforts have been made in recent years to simplify the registration process and reduce fees. For example, a 2017 review of regulations and subsequent amendments reduced registration fees in the Greater Amman Municipality from 30-200 JOD to just 20-50 JOD.[89] The adjustments led to the registration of 351 home-based businesses in the municipality over a three-year period. However, given the results of Phenix Center's study, it is clear that there remains a gap in understanding and effectiveness, as many women continue to name registration fees and the confusing registration process as key barriers preventing them from licensing their business. Further efforts should be made to increase accessibility and provide the necessary support and guidance to navigate this process.

5.2 Social Barriers

Social Networks and Community Influence Female Entrepreneurs

Faced with a multitude of economic obstacles, entrepreneurs greatly benefit from a supportive environment. Several women indicated that they did indeed receive emotional or logistical support from their spouse and family members, which made all the difference.

> *I started my project, and I received significant support from my family and those around me because they were confident that what I'm doing is excellent and well-organized. My work reached the level of sending my products to the United States, Qatar, and Oman.*[90]

This woman attributed her success in-part to the support from her family. Others also described supportive spouses and family members, who even if they were unable to financially invest in the project, their emotional support was appreciated and helpful.

However, many women experienced the opposite, facing resistance from their immediate family or judgement from their community.

> *Let me tell you something honestly. The people around you, even those close to you, have a significant impact on your struggle or success... You know how it is; the people around you don't have confidence in you, even if you go out [of the house].*[91]

Put plainly, the environment impacts the outcome of small businesses; and hostile or unsupportive environments may also lead to the demise of a project. This was particularly relevant when it came to women interested in entering traditionally male dominant sectors, as seen in the following example.

> *When we first came to Jordan, we didn't know anything yet. There were trainings offered, and at the time [an organization] was offering plumbing courses. I enrolled in the beginning and liked it. I tried to learn it as soon as I came here, and I wanted to start a business, but I was*

[89] The Jordan Times. (2020, February 2). *Licence amendments facilitate Amman home-based businesses.* JordanVista. http://vista.sahafi.jo/art.php?id=1bcfd9a20a8b2833fee8dac8002ab5527711c3c8

[90] *Small Business Owner, FGD Zarqa.*

[91] *Small Business Owner, FGD Amman.*

stopped because [the community] told me that women don't work in plumbing; it's a man's job. So, I quit, but I'm still doing it on my own, even without a business.[92]

Unfortunately, in some cases, the negative perceptions from the community greatly impacted women, particularly those living in rural areas and in the governorates of Mafraq and Zarqa, who felt significant judgement from their society and demonstrated, but regardless exhibited strength in the face of harassment and negative responses.

Another group of women learned how to repair washing machines and were hired by a company. The company had distributed a questionnaire which revealed that approximately 75% of customers preferred to hire a female repair woman. The newly hired women were each paired with a male colleague to conduct their rounds. However, problems arose first in that some of the calls would be late at night, leading to judgement from clients or discomfort from employees themselves. Further issues arose when husbands or wives questioned why their spouse was driving around alone all day with someone of the opposite gender.

For example, [a male employee] used to get calls from his wife asking; "Who is this next to you? I hear the voice of a girl!" How will he convince her that this is his work colleague when it is still a new concept. [She will say]: "Since when are there women who do maintenance for washing machines?" Society still doesn't accept this.[93]

The company offered the solution that instead teams of two women could be sent out at a time instead of mixed-genders. However, they discovered that most women did not own a car, and could not even use a company car since they didn't have a drivers license. This example illustrates that women are not only up against challenging gender norms upon entering a male-dominated field, but they are presented with significant social and logistical barriers at every step of the way, which may halt their progress.

Despite Social Barriers, Women Continue to Push Boundaries and Challenge Gender Norms

Even in the face of an array of social barriers and community resistance, many women choose to tackle these challenges, risking their reputation to secure an income, develop a new skill, or offer a new service. Despite initial negative responses, a pair of women from Mafraq decided to install solar panels in their neighborhood.

When I went to install the solar heater, I was afraid the ladder would fall while I was holding stuff, and I was afraid I couldn't fix things. My friend told me not to pay attention to people and just focus on the work, because people were watching us...We used to have a culture of shame in the community. People would say, "How can girls go up on the roof and laugh?" Then we went to fix things at our neighbor's, and everyone said we didn't expect this.[94]

The women supported each other through these obstacles, and encouraged each other when things were not going well, revealing the importance of shared goals and the strength gathered through working together. Even though the community wasn't supportive, the two friends continued anyways until slowly other neighbors began to see the benefits of solar energy. They kept their project hidden from their husbands, and once their spouses saw its success, they also became supportive.

[92] *Small Business Owner, FGD Mafraq.*
[93] *Business Owner and Expert, General Manager and Professional Trainer; Women's Vocational Training Center, Amman.*
[94] *Small Business Owner, FGD Mafraq.*

This example touches on an interesting phenomenon. Even in the most conservative communities, in which people are expected to adhere to traditional gender norms, once projects are successful and seen as a viable income source and benefit to the community, community members may reconsider their perspectives. The following study participant from Mafraq explained the importance of self-sufficiency.

> *I want to talk about the Syrian refugee women here, especially the widows or divorced women. They are always surrounded by shame and disgrace, and their prospects are limited. But when they prove their presence and actively go for training and work, all these obstacles disappear.*[95]

Self-sufficiency is important, and serves as a means of empowering women, particularly those who must support themselves out of necessity. In the context of a poor economy and the absence of adequate opportunities, community members rally around successful projects and entrepreneurial endeavors, granting approval and respect to those who are successful and clever. Proving oneself professionally enables women to combat feelings of shame and improve their status in the eyes of the community.

Men Play an Important Role in Both Dismantling and Upholding Gender Norms

The concept of shame, and importance of adhering to traditional gender roles impacts all women, especially in rural communities. Equally so, these gender roles and socially ingrained ideas impact men. Many men, particularly among the younger generations, may be open-minded and want to push the boundaries of traditional roles, but are constrained by their community.

> *In our Bedouin and tribal society, men often might want to help [with home duties], especially this generation, but he is afraid of the community's judgment. For example, my husband would help me, but he wouldn't tell anyone.*[96]

In this way the community polices itself, holding neighbors, friends, and family accountable for their actions and dispersing judgement on those who don't fall in line with gender norms. However, social perceptions are not rigid, and women working in non-traditional sectors play an important role in challenging stereotypes and paving the way in previously restricted sectors for future generations of women. Additionally, men in the community are equally responsible for both perpetuating existing norms, and challenging traditional gender roles, and thus should be incorporated into awareness raising efforts.

Women Disproportionately Take on the Burden of Care and Household Work

Social barriers bleed into all aspects of life, including responsibilities in child-rearing and maintaining household responsibilities. Gender norms are upheld by men and women, with many women preferring to exist within the boundaries of traditional roles. For example, the one woman responded the following when asked if her husband would allow her to work outside of the house:

> *No, my husband doesn't object to anything, but I don't accept going out. My work is at home, taking care of my children and the house. You know the responsibility of the house.*[97]

[95] *Small Business Owner, FGD Mafraq.*
[96] *Small Business Owner, FGD Amman.*
[97] *Small Business Owner, FGD Amman.*

In this case, even though her husband is flexible and would support his wife in working outside the home, but she prefers to remain at home. Several women agreed with this sentiment, expressing a deep commitment to their children and thus they saw a home-based business as a means of generating income while managing their responsibilities at home. In this way, the burden of care and societal norms dictating gender-roles are central to the decisions and compromises women make when pursuing business endeavors.

On the other hand, other women indicated a desire to pursue opportunities outside the home, but were stifled by male family members. One woman living in Amman regretted not pursuing job opportunities earlier in her life, as she struggled to find jobs as an older woman, when she had the extra time and freedom.

> *[My husband said:] 'No, stay at home. What do you need a job for?' I was capable when raising my children. Now I regret [not working] because at this age, I started working with young girls. My ambitions were cut off. My children grew up, and I have nothing to do.*[98]

This is a typical scenario often seen amongst older women; in their younger years they faced limitations in working outside of the house, either by their own choice or that of their spouse, and thus missed the opportunity to gain experience and develop basic skills. After their children were grown up and left the house, they found themselves with free time, but faced difficulty in obtaining employment due to their age and lack of experience.

Gender Influences Access to Opportunities and Decision-Making Processes

Furthermore, gender-related restrictions are seen at a young age, impacting school-aged girls. A woman in Mafraq advocated for her daughter, convincing her husband to allow her to continue her education.

> *[My husband] said my daughter would only reach the sixth grade. He said that he would stop her from going to school because there are young men on the streets, but now my daughter is in tenth grade.*[99]

While her daughter was able to continue studying despite initial resistance from her father, this comment speaks to broader social barriers which at times negatively impact young girls as they pursue an education. This is particularly true for Syrian families who bring their own social norms and practices with them, while learning from and adapting to Jordanian society. If girls are not able to complete even their basic education, they will be at a disadvantage in the future when searching for work or starting a home-based business. Access to education for girls is a right, and continued awareness raising is needed around this issue, as well as other issues such as the impacts of child-marriage.

How parents perceive their children and make decisions impacting their future is inextricably tied to their gender. When asked if they would be more likely to financially support their daughter's or their son's small business idea, responses varied widely. On the one hand, many mothers preferred to support their son, as men are typically seen as the primary breadwinners, whereas the financial well-being of daughters is less of a priority.

[98] *Small Business Owner, FGD Amman.*
[99] *Small Business Owner, FGD Mafraq.*

> *If I had money, and my son and daughter want to get married, I would give the money to my son because he will be responsible for the family's finances in the future. If I give it to my daughter, her husband may not allow her to provide for her family. The son has more responsibility; he will start a family and be the breadwinner.*[100]

If girls are seen within their own family's as less likely to be successful entrepreneurs, or disregarded simply because earning money is not seen as a woman's responsibility, these dynamics can heavily impact young women who dream of opening a business, both psychologically and materially. However, other mothers disagreed, indicating that they would prefer to support their daughters.

> *As a Syrian woman, I am influenced by my personal experience and the things I wanted to pursue but couldn't. I want my daughter to have the opportunity to pursue her own life from the beginning. However, our society here always favors boys over girls. It's always like; "You're the man; you're responsible. The girl should get married..."* [101]

In this case, the mother sees it as a necessity to grant her daughter every possible opportunity in order to prepare her for the uncertainty of her future and encourage her to develop a sense of self-agency. Still others maintained that gender does not pay a role in such a decision, and it is more important to consider their child's skill set and capability of running a business, regardless of gender. In this way, gender acts as a multi-dimensional force influencing the decisions and perceptions of family members towards both sons and daughters, husbands and wives.

Women with Disabilities Face Added Challenges

Additional barriers exist for women with disabilities (WwD), who are unfairly limited even if they are passionate about their business idea. WwD often face practical challenges, such as transportation, lack of accessibility in the workplace, negative social perceptions, and limited support from their community. The mother of a daughter with a hearing disability expressed the following sentiments.

> *I was always worried [when she went out] ... Her father only approved of her going to nearby places... She doesn't like to go out alone anymore, even if her work finishes early at 8; she is usually accompanied by a friend, but not always. The hearing aid doesn't always work well. She is also afraid to go alone to the doctor.*[102]

This provides a glimpse into some of the daily obstacles which WwD must overcome just to conduct normal daily tasks. WwD also described increased instances of harassment, safety concerns, and exploitation. The following statement was offered by a mother of a young woman with a mobility disability.

> *She can't go out on her own, and it's hard. You shouldn't think that she has the mental capacity. It's just not safe for me to allow her to go out on her own.*[103]

Evidently, the parents of WwD are often protective of their daughters, are highly involved in decision making on their behalf, and provide extensive support. In this case, the mother also explained that their

[100] *Small Business Owner, FGD Amman.*
[101] *Small Business Owner, FGD Amman.*
[102] *Small Business Owner, FGD Amman.*
[103] *Small Business Owner, FGD Zarqa.*

accommodation presents another barrier to participating in society and even simply leaving the house, given her daughters mobility challenges.

> *One of the primary difficulties is that we live in a tall building, and the house is not ours; it's rented. They gave it to us temporarily while we were arranging our affairs, and it has 4 or 5 sets of stairs. There is no elevator; the old staircase is still in place. Secondly, she needs transportation to go back and forth. Thirdly, she needs assistance, which is difficult. For example, when I'm at home, moving her from the living room to the bathroom is a challenge.*[104]

Faced with such challenges, a home-based business endeavor could provide a significant opportunity to increase independence and skill development while remaining at home. The young woman in the previous example described her high level of computer skills, and interest in working in online-marketing. Home-based business opportunities should make efforts to include WwD, and empower them to find opportunities which take into account their needs. Likewise, those interested in developing trade skills should be given the opportunity to attend training courses that are safe and accessible. For example, if a person with a hearing disability wants to become a plumber, there must be mechanisms in place to facilitate communication and ensure the safety of the trainee in the workshop and the field.[105]

It has been well documented that WwD are taken advantage of financially in the workplace.[106] For example, a hair salon under-paying an employee with a hearing disability:

> *There was another woman who used to work as a hairdresser; they used to take advantage of her disability and pay her a symbolic amount.*[107]

In this case, the woman worked normally as a hairdresser, carrying the same workload as her co-workers. Even so, the shop took advantage of her and refused to pay her a full salary. Such exploitation stems from misconceptions that PwD are not as capable as able-bodied individuals, and thus are not given the same level of respect. These harmful perceptions are also seen in the context of MSMEs and home-based businesses.

> *She finds [starting a business] challenging, and she is scared of people's reactions due to her hearing impairment. She's afraid that people won't accept her business because of her disability.*[108]

Despite having a passion for a home-based kitchen and baking project, the young woman in the previous example was hesitant due to fears of a lack of support from her community or negative responses from customers. Initiatives designed to support small business owners need to take these additional concerns into consideration when working with WwD, and additional efforts should be made to dismantle social and logistical barriers.

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[104] *Small Business Owner, FGD Zarqa.*
[105] *Business Owner and Expert, General Manager and Professional Trainer; Women's Vocational Training Center, Amman*.
[106] Ghaith, B. (2021, December 5). *Persons with disabilities face huge hurdles to employment in the Kingdom – JLW.* The Jordan Times. https://jordantimes.com/news/local/persons-disabilities-face-huge-hurdles-employment-kingdom-%E2%80%94-jlw
[107] *Small Business Owner, FGD Amman.*
[108] *Small Business Owner, FGD Amman.*

6. Pathway Forward

The following section brings together the knowledge and perspectives of all FGD participants (62), and various experts in women's employment, empowerment, and entrepreneurship. A pathway forward is outlined, offering the key recommendations for improving the business environment and providing the necessary support to small business owners.

Specialized Training and Skill Development Needed to Promote Small Businesses

Small business owners are in need of several key areas of support: funding, access to material, training and education, and marketing skills. Women across Amman, Zarqa, and Mafraq exhibited a high level of resilience, leadership, innovation, and passion for their projects. All women were eager for opportunities to develop new skills and had taken initiative to learn anything they could on their own.

> *And courses... I mean, we learn these things from the internet... As for crochet work, I learned it from the internet. I learned how to make the handle and how to make a bag from the internet. Nobody taught me; I learned on my own. So, we need courses; I hope they organize courses for us here.*[109]

Training courses aimed at improving skills in a specialized area, increasing financial literacy, or developing marketing skills would be well received. Diversification of the market is also essential, with the need for women to learn unique skills instead of offering the same products as their counterparts.

While perhaps not familiar with the term "Green Economy," women were intimately aware of various methods of recycling, reusing, and encouraging environmentally friendly practices. Moreover, many recognized the importance of protecting the environment, reducing waste, and responding to the needs of their communities. Women across all governorates agreed that trainings related to environmental protection would be welcomed.

Vocational Training and Targeted Efforts to Improve Inclusion in Male-Dominated Sectors

One expert in training women to promote employment in male-dominated sectors such as maintenance, plumbing, electric work, and solar energy, described the necessity of establishing specialized training centers for women entering the job market, in any field.

> *We want centers that focus on women, especially graduated students, to train them on how to start a project, how to establish a business, and how to work. Even if she wants to work with the private sector, whether she is an employee or has her own project, what are the stages that she needs to go through in order to work? What are her rights in the private sector or the public sector? It is necessary to have specialized centers to train and ensure women are qualified.*[110]

With exceptionally high unemployment rates for women, vocational training and organizations that assist in bridging the gap between university graduates and the working world are vital resources. While support is needed in all sectors, particular emphasis should be placed on facilitating access to trade-work which is difficult for women to enter. An expert in digital economy also pointed to the need for integrating women into the technology sector, which is often daunting as it requires training in

[109] *Small Business Owner, FGD Amman.*
[110] *Business Owner and Expert, General Manager and Professional Trainer; Women's Vocational Training Center, Amman.*

computers, mobile devices, mathematics, or physics.[111] In addition to skill development, women should be aware of their rights and the risks involved in each sector. While facing daunting social barriers, several women are spearheading efforts to take on roles in traditionally male-dominated sectors, identifying a gap in the market and seizing the opportunity. Such efforts will open up opportunities to future generations of women who have been historically excluded from certain sectors.

Marketing Skills and Accessing Markets

Marketing skill development was routinely requested, in the form of trainings and also in direct assistance in bringing products to customers.

> *I need marketing support. I've produced a large quantity, but there's no marketing. I've created social media accounts and joined groups, but there's still no marketing or sales. Some people don't have connections or access to marketing courses, and I need financial support. I can do more than this, but the [candle] molds are expensive. If I want to produce a large quantity, one mold won't suffice.*[112]

Many women were highly technologically literate, and had attempted to promote their products online, but with little success. Others lack technology skills, or access to a computer. Business owners felt confident in their abilities and passionate about the products or services, but struggled to know how to reach customers outside of their own network. Women in Mafraq and Zarqa were especially impacted by poor local markets, with low demand and few customers, with the entire community facing economic hardship. Many felt that the key to growing their businesses was reaching tourists, participating in bazaars, or distributing their products online outside of Jordan. However, few had been successful in doing so and most did not know how to effectively reach the desired clientele.

Business Owners Must be Supported Throughout the Full Project Cycle; Funding and Mentorship

Furthermore, an ILO expert in women's empowerment and economic opportunities[113] outlined the importance of connecting women at the inception phase of their project with the necessary resources. Business owners must be informed and prepared to navigate the entire project cycle; proposal development, assessing the economic feasibility, securing funding, marketing, and ensuring the continuation and sustainability of the project.

> *The most important thing to know is that the project has a life cycle, and there must be awareness of what to do at each stage ...and you must know how to follow-up on the project and determine the goal of the project. Not everyone knows that the project has a course and this is an important part.*[114]

Many business owners lack the necessary communication and writing skills, English skills to access certain funding opportunities, knowledge of the project cycle and understanding of the full scope of requirements. Business owners repeatedly called for material support, including access to the necessary equipment to begin a project, ongoing funding support to purchase supplies, and access to the raw materials themselves. Whether running a home kitchen, a maintenance company, a craft project, or a small garden, entrepreneurs lacked the financial means to invest in their projects and ensure their

[111] *Expert Interview, Government Representative; Ministry of Digital Economy and Entrepreneurship.*
[112] *Small Business Owner, FGD Amman.*
[113] *Expert Interview, ILO Program Officer; Decent Work and Women's Empowerment.*
[114] *Expert Interview, ILO Program Officer; Decent Work and Women's Empowerment.*

sustainability. At the same time, limited material means spawned creativity, and lead to innovative ideas and solutions.

Most business owners were not registered and were not planning to register their business due to the enormous obstacles this entails; fees, paperwork, visiting several government offices, home visits, and securing the permission of the landlord. These challenges prevented women from registering their businesses, gaining more security, and growing in size.

> *I'm requesting a higher level of support from the government, with simpler procedures, and support for these women without demanding taxes or fees from them.*[115]

Business owners need ongoing guidance and mentorship to navigate the bureaucracy seen throughout the registration process. NGOs and CBOs have an important role to fill in bridging knowledge gaps and offering training and resources. For example, a UNHCR expert[116] described a successful program in which new entrepreneurs received mentorship in their field, guidance throughout the registration process, relief from certain fees, and ongoing support for the first few years after establishing the business. This type of comprehensive support from a wholistic perspective ensured the sustainability of projects, allowed business owners to benefit from the protection and security provided by running a licensed business, and enabled significant growth, with some women signing contracts with supermarkets, associations, and larger businesses to distribute their products. When business owners were granted long-term support; mentorship programs, sustainable funding, and ongoing skill development opportunities, they were more likely to succeed and establish sustainable projects.[117]

Establish Collaborative Networks

One potential remedy to resource challenges as well as market saturation is to facilitate communication and networking between entrepreneurs themselves. Collectives or shared spaces could serve as productive spaces that encourage idea exchange, collaboration, and pooling of resources. A community center, for example, that provides access to sewing machines and recycled materials would offer business owners the resources needed to establish or grow their business. Similarly, a forum led by local entrepreneurs could provide an environment in which women discuss challenges, develop solutions together, and agree upon mutually beneficial guidelines; such as setting agreed upon price points for comparable products. Participatory and collaborative networks have the opportunity to facilitate information sharing, reduce financial and material burdens, and redistribute the power dynamic through encouraging productive communal spaces.

Role of the Government in Facilitating Accessibility, Inclusion, and Growth

Furthermore, the government should make efforts to simplify the licensing process, reduce burdensome fees, and remove extraneous requirements, recognizing that small businesses play an important role in fueling the economy, stimulating market growth, and securing the livelihoods of women across Jordan. Incentives which encourage investment and offer tax breaks, as well as the establishment of business incubators can support business development. At a macro level, the government plays a role in

[115] *Small Business Owner, FGD Amman.*
[116] *Expert Interview, UNHCR Officer; Associate Livelihoods and Economic Inclusion.*
[117] *Expert Interview, UNHCR Officer; Associate Livelihoods and Economic Inclusion.*

facilitating growth in key sectors, removing barriers to labor market entry and entrepreneurship, and ensuring decent work standards are upheld. An ILO expert offered the following recommendation:

> *It is necessary to include agreements in national plans at the policy level... I also help women to start their own project and involve them in the process. This requires continuity and gender analysis to understand how many opportunities there are and what are the challenges and what interventions are needed. Otherwise, the agreements will be only on paper.*[118]

In this sense, promoting women's employment, ensuring inclusion in the green economy and all sectors, and tackling existing inequities requires concerted efforts on all fronts, starting with establishing regulations that are logical and easy to navigate, along with support systems to facilitate access. Additionally, workers across all sectors must receive education on their labor rights and have a means of organizing within a union or independent body which can advocate for their rights in an organized fashion.

Ensuring Safe, Healthy, and Accessible Work Environments

Concurrently, especially in the context of male-dominated sectors, emerging opportunities in the green economy, and the private sector, concrete steps should be taken towards ensuring safety and accessibility for women. Women are more likely to require specific working hours, access to safe transportation, social protections including maternity leave and health care, childcare, and a suitable work environment free of harassment. The private sector has been called out for being a particularly toxic environment, for men and women alike, with high rates of harassment and little means of recourse.[119] Additionally, the private sector tends to demand longer working hours than the public sector, while offering fewer benefits. The informal economy is yet another area which needs to be addressed, with a lack of regulation and social protection putting all workers at risk. A UNHCR expert in Livelihoods and Economic Inclusion posited the following:

> *Usually, if you want to improve women's participation in anything, you should enhance the nature of work for them, which means that they will want to work in that environment. For example; provide childcare and working hours that suit schools, provide transportation, and the workplace should be nearby, not far away.*[120]

Conscious efforts are needed from all sides; government officials, civil society, company leadership, and workers themselves, to continue to advocate for decent working conditions and ensure labor rights are respected in all sectors.

Visibility of Female Leaders and Representation in Positions of Power

Effective and widespread change will not be achieved unless women hold positions of power on all fronts; as policymakers, business owners, advocates, and leaders. Without structural changes, and women taking the lead in the business world, political realm, and every other field, comprehensive change and accessibility will be slowed.

> *[We need] ...the presence or increase in the percentage of women in decision-making positions, whether in the environmental sector or in general.*[121]

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[118] *Expert Interview, ILO Program Officer; Decent Work and Women's Empowerment.*
[119] *Expert Interview, ILO Program Officer; Decent Work and Women's Empowerment.*
[120] *Expert Interview, UNHCR Officer; Associate Livelihoods and Economic Inclusion.*
[121] *Expert Interview, Project Manager; Loyac.*

Women already hold leadership positions and are at the forefront of many innovations in the business world. However, often times female leaders lack visibility and representation. It is essential that awareness sessions connect successful female entrepreneurs with young women to provide inspiration, encouragement, and serve as a role model.[122] Young women entering the job market must be confident that they can succeed and be aware of the resources at their disposal to assist them in doing so.

Supportive Social Networks and Inclusion of All Women

Community attitudes, emotional and if possible financial support from family members, and psychological support also benefit women as they navigate the complicated realm of business ownership. Female entrepreneurs, especially those working in male-dominated sectors such as maintenance and plumbing, told countless stories of barriers they faced in their community due to lack of belief in their capacity as women to carry out a task, or a sense of shame imposed upon them. These social barriers and negative stereotypes were even more prominent in rural communities, amongst Syrian refugees, divorced women, and widows.

It is essential to recognize that social perceptions cannot be changed without involving men in advocacy and awareness efforts, as they represent 50% of society. In many cases, husbands, fathers and brothers played a key role in the success of a home-based business, through verbal or financial support, and advocating for their spouse, daughters, and sisters when they faced challenges. Male business owners confirmed that female business owners faced additional obstacles in the job market and in opening small businesses, particularly in regards to higher rates of harassment, lower wages, difficulty in securing funding, and challenges with balancing household responsibilities. At the same time, men also uphold pre-existing stereotypes that limit access to certain fields for women. For example, a male business owner in the governorate of Mafraq stated:

> *Of course there are jobs for guys that don't work for girls and I don't encourage girls to work in these sectors because they need physical ability, like working as a driver or on a shawarma skewer or at a gas station.*[123]

Separation of tasks and concepts of "appropriate" jobs for women, or limitations placed on women due to their perceived physical or mental ability are upheld by the community as a whole; by men and women alike. As such, communities must be considered as a whole, and women who choose to enter traditionally male-dominated fields may require additional support, including from male family members.

WwD are typically already responding to the aforementioned challenges and must also overcome additional obstacles to navigate their daily life. Businesses, trainings, and entrepreneurial opportunities promoting women's empowerment and employment must not neglect the needs and accommodations of WwD, who are equally capable of succeeding as their peers. Any resources offered by NGOs and local CBOs should take an inclusive and intersectional approach, keeping in mind the unique challenges of refugees, rural women, older women, young women, women with disabilities, and all other vulnerable groups.

[122] *Expert Interview, CEO; Jordan Forum for Business and Professional Women.*
[123] *Small Business Owner (Male), KII Mafraq.*

Lastly, socially, women simply want to be able to choose how to live their life and promote their business. Many women preferred to work from home, while others felt that social pressures, family responsibilities, or spouses limited their opportunities.

> *And [we want] freedom for women to have a choice; for us, as ladies and housewives, to have the freedom to work at home or outside. So, we have the choice; we have the freedom to make this decision; it's not imposed on us.*[124]

Study participants demonstrated faith in their own skills, ambitions, and ability to succeed. Many fearlessly challenged social norms, even in the face of harassment, negative stereotypes, and lack of familial support. Others flourished with the emotional or material support from their loved ones, and those facing obstacles at the beginning often were able to change community perceptions through their tenacity. Fathers, brothers, and spouses play a vital role in supporting women in their life, by challenging social norms in their own way. Men and discussions of masculinity should not be neglected throughout the process of pursuing social change, which must take a wholistic perspective. Changing in-grained social perceptions, combating negative stereotypes, and overcoming structural barriers is a slow process, but one which is already underway through the leadership of female entrepreneurs.

Opportunities in the Green Economy

Additionally, the green economy extends far beyond small business projects, waste reduction, and recycling. In fact, one expert suggests that such home-based businesses are simply environmentally friendly projects, and don't constitute green entrepreneurship; instead of simply incorporating sustainable practices a green entrepreneur must present viable solutions.[125]

Jordan has focused its energy on green growth since 2017, currently implementing the Green Growth National Action Plan 2021-2025 (GG-NAP) with the goal of widespread sustainable development.[126] The plan targets the following sectors: agriculture, energy, tourism, transportation, waste, and water -- with coordination led by the Ministry of Environment.[127] In pursuing these objectives, concentrated efforts must be made to include women in emerging sectors and newly developing technologies. A government official representing the Ministry of Environment offered the following reflection on the increasing awareness of the green economy:

> *We are interested in creating green job opportunities and establishing a sustainable economic model. Comparing from the time we started [promoting green growth] until now, people are much more aware of this topic. There is awareness at least among the public sector, and a little in private sector; you find people who understand the concept, it is not new to them like before.*[128]

The Jordanian government, across all sectors, has taken steps to promote green growth as a component of the vision of economic modernization and in pursuit of achieving 2030 Sustainable Development Goals.[129] While addressing climate change, environmental protection, and preserving recourses are all

[124] *Small Business Owner, FGD Amman.*
[125] *Expert Interview, Government Representative; Ministry of Digital Economy and Entrepreneurship.*
[126] GGGI. (2020, August). *Jordan Green Growth National Action Plans 2021-2025.* https://gggi.org/report/jordan-green-growth-national-action-plans-2021-2025-agriculture-sector/

[127] *Expert Interview, Government Representative; Ministry of Environment.*
[128] *Expert Interview, Government Representative; Ministry of Environment.*
[129] *Expert Interview, Government Representative; Ministry of Environment.*

important components of the green economy, so too are the goals of poverty and unemployment reduction with special attention to women, youth, refugees, and other marginalized populations.

Various initiatives have been put forth, for example; The Ministry of Energy has provided incentives for solar panel installation, and the Ministry of Industry and Trade has encouraged green bonds, which preferences applicants with environmentally friendly projects, offering lower interest rates. According to a representative from the Ministry of Environment, all sectors are intertwined together, and it is impossible to discuss one without considering the others.

> *...it is impossible to find a facility that does not use electricity or produce waste or emissions, all of it is overlapping; you can't separate one sector from another...Take factories, for example; this is a sector that intersects with all sectors. You must study the internal work environment and the surrounding environment. It is impossible to separate...*[130]

With this in mind, green growth must be pursued from multiple angles, simultaneously within all sectors, and from a wholistic perspective. Additionally, the concept of the circular economy is central to the pursuit of sustainability goals, aiming to utilize resources fully, producing minimal waste. The United States Environmental Protection Agency suggests that a circular economy:

> *...keeps materials, products, and services in circulation for as long as possible... It is a change to the model in which resources are mined, made into products, and then become waste. A circular economy reduces material use, redesigns materials, products, and services to be less resource intensive, and recaptures "waste" as a resource to manufacture new materials and products.*[131]

In this sense, resources, industries, and sectors are seen as inextricably linked, and each part must be valued as an important component of a whole. Initiatives promoting green growth, therefore, must target all sectors and each component of the value chain. Only then, will Jordan progress significantly towards its goals of establishing a comprehensive green economy.

[130] *Expert Interview, Government Representative; Ministry of Environment.*
[131] United States Environmental Protection Agency. (2023, May 26). *What is a Circular Economy.* Retrieved October 30, 2023, from: https://www.epa.gov/circulareconomy/what-circular-economy#:~:text=It%20is%20a%20change%20to,manufacture%20new%20materials%20and%20products.

7. Key Findings and Recommendations

7.1 Summary of Key Findings

Motivations and Reasons for Starting Home-Based Businesses

- Financial need consistently arose as the primary motivation for establishing a home-based business.
- Poor financial circumstances were exacerbated by and due to high unemployment, few job opportunities, and limited resources.
- Syrian refugees were more likely to face additional stressors such as the loss of spouses and family members, war-induced trauma, and the need to acquire work permits.
- Some Syrian women were specifically preparing a business model to be used as a foundation to support themselves and enable reintegration upon their return to Syria.
- Second to financial need, women found joy in their work, and often took a hobby and turned it into a business idea.
- Home-based businesses served as a way of preventing idleness and boredom. This was particularly true for older women who wanted to fill their time with something productive after their children moved out of the house.
- Youth were seeking a chance to diversify their skill-set, and develop a back-up plan in case they are unable to secure a job.
- Some entrepreneurs specifically aimed to develop environmentally friendly projects that incorporated sustainable practices particularly through reducing waste, reusing, and recycling.
- Other women were pushed to incorporate environmentally friendly practices due to a lack of income and resources, and thus developed creative solutions to save money.
- Developing a successful business enabled women to prove themselves, earn respect in their community, and improve their social standing.
- Some women recognize untapped opportunities in the market for female tradeswomen; as plumbers, carpenters, electricians, maintenance providers, and in solar panel installation.
- Home-based businesses functioned as a tool to improve mental health, cope with trauma, encourage self-sufficiency, and build self-confidence.

Primary Economic, Logistic, and Regulatory Barriers

- Lack of capital to fund project including purchasing the necessary equipment and materials.
- High cost of supplies and inaccessibility, sometimes not available within Jordan.
- Lack of low-risk funding sources.
- Lack of knowledge of business development and financing.
- Competitive or inaccessible funding opportunities through NGOs, including restrictions which exclude certain applicants (age-based, minimum family size, etc.).
- Minimal training and skill-development opportunities.
- Exploitation, often connected to lack of awareness of market rates or unlicensed status.
- Market saturation, high levels of competition within local markets.
- Lack of marketing skills and inability to reach customers.
- Lack of appreciation among customers for handmade items or awareness of value.
- Physical location; entrepreneurs who live in rural communities far from lucrative markets.
- Transportation; added cost and time-commitment, particularly for women living in rural areas.

- Difficult and burdensome registration process; lack of understanding of the requirements, insufficient support in navigating the process, invasive home checks, unreasonable requirements, and high fees.

Primary Social Barriers

- Challenging social environment. Support from community and family members is crucial, and often lacking. Some are unable to carry out necessary tasks due to spouse denying permission.
- Burden of care is largely on women due to established social norms dictating gender roles.
- Social norms pushing women to stay at home and not work in mixed environments.
- Social perceptions that women are not as capable as men in running a business.
- Age, particularly older women entering the job market with no experience.
- Difficulty in accessing male-dominated sectors; women who go against social norms face negative stereotypes and often lose opportunities.
- Harassment and poor reporting mechanisms. Unsafe work environments and public spaces.
- Lack of communal support, and high pressure to prove entrepreneurial ability.
- Gender roles influence parents' decisions regarding their children's future
- Women and girls are more likely to miss opportunities due to early termination of their education, or child marriage.
- Women with disabilities face additional challenges such as:
    - Additional negative social perceptions, or lack of confidence in ability to succeed.
    - Accessibility challenges and unaccommodating environments.
    - Environments which fail to accommodate communication needs.
    - Work is undervalued and underpaid.
    - Exploitation, particularly financial.
    - Transportation is inaccessible or unsafe.

7.2 Summary of Recommendations

Needed Changes to Ensure an Inclusive, Healthy, and Productive Business Environment

- Provide specialized training and skill development to home-based business owners.
- Place an emphasis on vocational training opportunities.
- Implement targeted efforts to improve inclusion of women in male-dominated sectors.
- Offer training and programs which teach innovative methods and environmentally sustainable practices.
- Provide programs aimed at developing marketing skills and connecting entrepreneurs with viable markets.
- Establish collaborative networks, such as collectives or forums, which facilitate information and resource sharing, and offer a space for entrepreneurs to respond to challenges from a collaborative perspective.
- Increase the quantity of accessible and sustainable funding opportunities with an inclusive approach. Existing programs offered by NGOs should be re-assessed to remove any arbitrary restrictions which excludes certain demographics (such as older women), or provide comparable programs for neglected groups.
- Provide long-term support for business owners throughout the full project cycle including funding, training, and mentorship.
- The government must facilitate accessibility, inclusion, and growth by simplifying licensing processes, reducing burdensome fees, and removing extraneous requirements.

- Offer tax breaks, incentives, and business incubators to encourage growth and business development.
- Work environments must be safe, healthy, and accessible to women, refugees, and PwD. This includes addressing harassment and providing social protections, childcare, safe transportation, and necessary accommodations.
- Female leaders must be visible and represented in positions of power to encourage younger generations. Implement mentorship programs to connect young entrepreneurs with successful female business owners.
- Ensure women are equally represented in decision-making positions across all sectors.
- Continue to improve community networks and encourage supportive environments. Address negative and harmful stereotypes, and break down barriers which restrict women from accessing male-dominated sectors.
- Ensure women are included and taking leadership positions in the growing green-economy, and able to take advantage of emerging opportunities in the energy, agriculture, tourism, transportation, waste, and water sectors.
- Throughout all initiatives, ensure the unique needs of WwD, refugees, rural women, and other marginalized populations are taken into consideration and adequate accommodations are provided.

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