



Ne'ama (32) from Russaife, Jordan, received a small business grant from CARE to scale up her grocery store. Photo: Aisha Shtawi/Oxfam

# BALANCING THE BOOKS

Including women and protecting refugees is essential to realizing small business growth in Jordan

It is essential that opportunities for job growth are supported both for refugees in Jordan and the vulnerable communities hosting them. Micro, small and medium-sized enterprises (MSMEs) can be a key driver of job growth. Promoting MSMEs could also help to address gender inequality and protection issues for refugees in Jordan.



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Consortium:

**LEADERS**

For Sustainable Livelihoods



Save the Children

# 1 INTRODUCTION

*'My circumstances have dictated this path. I do not have a college degree. I have no opportunities to continue my education or develop my skills, so I started working from home.'*

– A woman business owner living in the north of Jordan.

Jordan is often referred to as an oasis of stability amid the continued violence in neighbouring Syria and Iraq. Yet unemployment and economic stagnation threaten this status.

Micro, small and medium-sized enterprises (MSMEs) employ 70 percent of the Jordanian workforce across numerous sectors and will be the key source of job growth for the future.<sup>1</sup>

Many young people are unable to find job opportunities. The challenges are greatest for young women, who face additional barriers to working, particularly if they are Syrian refugees.

However, economic development in Jordan cannot progress without women playing a greater role. Some research shows that, by closing the gender gap in labour force participation, Jordan could boost GDP by about 45 percent.<sup>2</sup>

This briefing aims to shed light on key challenges faced by people wishing to start their own businesses in Jordan, particularly women and Syrian refugees.

The LEADERS Consortium in Jordan – consisting of ACTED, the Danish Refugee Council, CARE, Oxfam and Save the Children – aims to contribute to the economic self-reliance, resilience and social stability of Syrian refugees and vulnerable host communities in Jordan. For this briefing, we spoke to local and senior government officials, labour representatives, community-based organizations and other aid organizations.

The research included focus group discussions with women and men small business owners in the municipalities of Russaife and Ramtha in the Zarqa and Irbid governorates, in central and northern Jordan, respectively (see **Box 1**).

By providing insight into the conditions and challenges faced by these communities, the LEADERS consortium hopes to assist in shaping future programmes and closing the policy implementation gap to benefit business growth in Jordan.

## **Box 1: Research methodology**

The research team used a qualitative approach to identify the main barriers and challenges faced by MSME owners. The analysis was conducted using a framework for inclusive economic development and examined three key ingredients of economic inclusion:

- awareness;
- agency; and
- access.

Information and data collection took place in June and July 2017 using multiple methods, including key informant interviews with senior government officials, local development unit staff, labour representatives, and international and humanitarian organizations. The research was further supported by conducting focus group discussions with MSME owners in the municipalities of Rusaifah and Ramtha in the Zarqa and Irbid governorates.

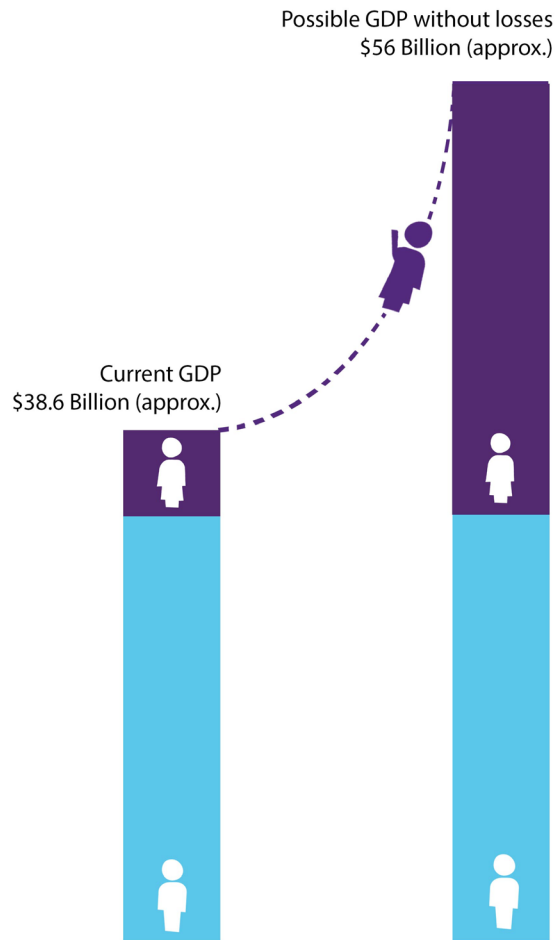
Two of the focus group discussions included current participants in the LEADERS consortium MSME trainings, organized by CARE:

1. women MSME owners in Rusaifah; and
2. women and men MSME owners in Ramtha.

Other focus group discussions were organized with the assistance of community-based organizations in Rusaifah.

Figure 1: Jordan's labour force gender gap<sup>3</sup>

**CLOSING THE  
GENDER GAP IN  
JORDAN COULD  
BOOST GDP BY  
45%**



## 2 SMALL BUSINESSES, BIG POTENTIAL

The private sector is essential to tackling critical levels of unemployment in Jordan; however, the country is ranked 118th of 190 countries in the World Bank's *Ease of Doing Business* rankings for 2017.<sup>4</sup> This is due in large part to the inefficiencies of government bureaucracy, cumbersome taxation regimes, difficulty in accessing finance and inadequate investment in infrastructure.<sup>5</sup> Many of these challenges predate the Syrian crisis and the influx of refugees to Jordan.

Currently, Jordan is witnessing sluggish economic growth and consistently high unemployment rates: male and female labour force participation rates are 58.5 percent and 12.5 percent, respectively.<sup>6</sup> The official unemployment rate reached 18.2 percent in the first quarter of 2017, up from 15.8 percent in the previous quarter.<sup>7</sup> Actual unemployment rates are believed to be much higher.<sup>8</sup>

MSMEs are a key driver for Jordan's economic growth, and numerous national strategies and policy frameworks have addressed their development in one form or another. For example, the *National Employment Strategy 2011–2020* referred to the lack of a central mechanism for designing and monitoring the development of an inclusive MSME policy. In addition, the *National Agenda 2006–2015* outlined the significant challenges facing MSMEs in Jordan.<sup>9</sup>

While clarity around MSME regulations and policies is slowly emerging at the national level, it is less clear how well these are being implemented at the local level.<sup>10</sup> Similarly, there is a lack of community awareness of relevant local initiatives that support MSMEs.

## UNCLEAR REGISTRATION PROCESSES

Jordan's private sector is dominated by MSMEs, yet there is a lack of clarity around registration, which drives many to avoid licencing, remaining informal. This limits their potential growth, which means that Jordan's economy as a whole fails to reap the dividends.

Focus group participants said that business registration, licencing and other fees can be crippling for the fledgling businesses of Jordanian and Syrian owners.

Syrian entrepreneurs expressed strong interest in registering their businesses, not only to secure their businesses but also for the additional legal protection. In contrast, Jordanian small business owners were less concerned about such protections and saw little benefit in formalization.

## 3 CHALLENGES CONFRONTED BY WOMEN

The World Economic Forum's gender gap analysis ranks Jordan 133rd out of 144 countries for women's economic participation; 138th for women's labour force participation; and 142nd for estimated earned income.<sup>11</sup> Despite national strategies on women's employment, unemployment for women stands at 33 percent.<sup>12</sup>

'I would like to expand my business, but first I need to overcome the challenges,' said Noura, a Syrian mother of five small children who makes a living selling Syrian speciality home-cooked meals in Russaife in north-east Jordan. Women face particular challenges in accessing credit and navigating complex registration processes, which further inhibit their access to resources and options to earn an income.

A Jordanian woman who owns an accessory shop used to take her adult son with her to the municipal government to renew her licence. However, she stopped asking him to go with her

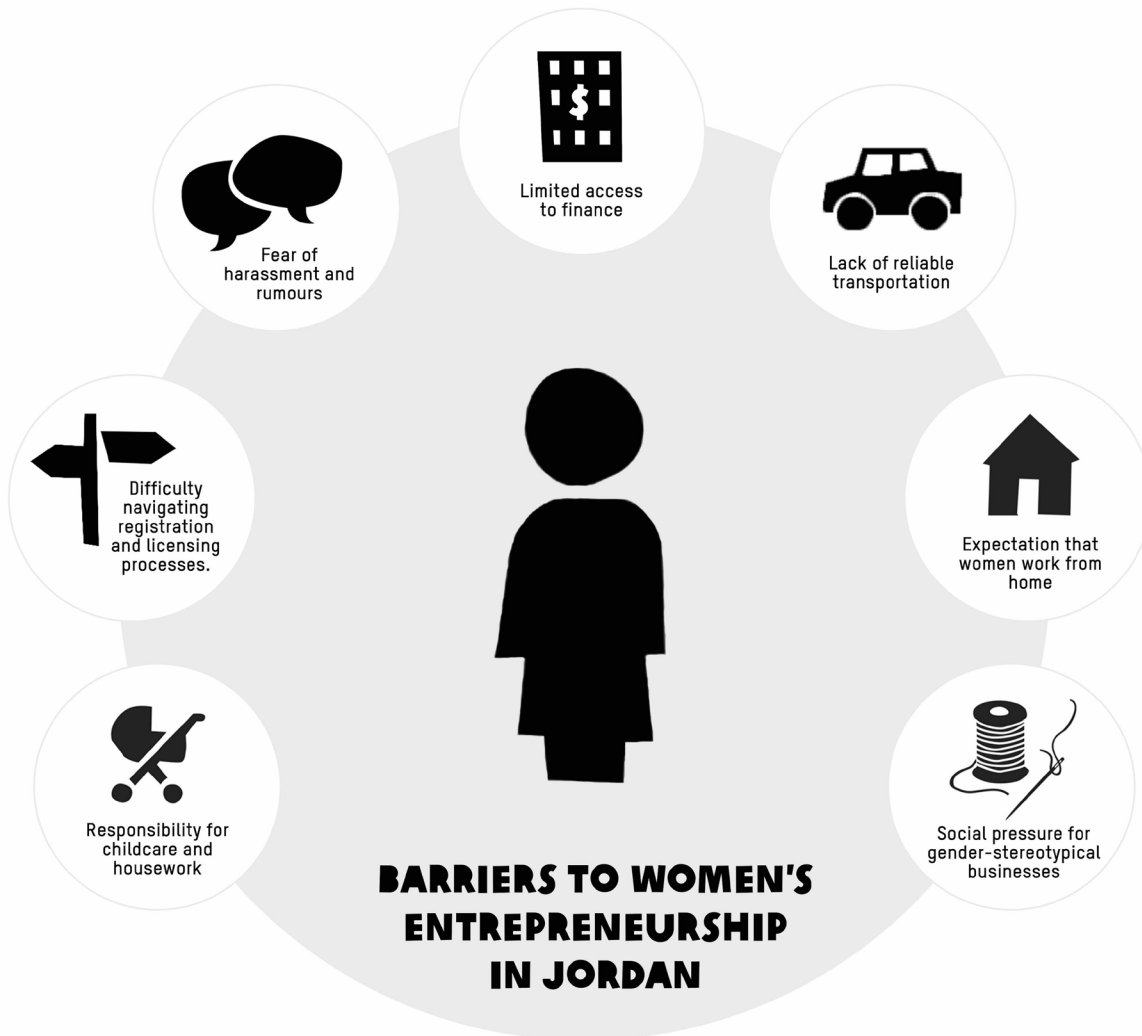
when she felt more confident: 'Now I know how to handle the licence renewal process. I even know how to appeal the fees and get a reduction.' Many other people conveyed that women and youth are not fully aware of their rights and responsibilities as formal business owners. In some cases, this has led to being charged high penalties due to non-compliance with regulations.

While most Jordanian and Syrian women generally felt that they have the basic skills needed to ensure the growth of their businesses, they admitted to having some skill gaps, particularly in financial management, product design, and marketing. 'I feel like I have 50 percent of the skills I need. There is always a need for improvement,' one focus group participant said.

Understanding the pressures on women entrepreneurs is important. Not only must women work, but they must also to take the lead on childcare and housework. 'You come home after work and you still need to cook, clean and help the kids with their homework,' said one woman. One focus group participant mentioned that she had to take her young children to work with her as she had no other childcare options. Strong social norms dictate intra-household gender norms.

Where training programmes are available for women, many conveyed that there are significant barriers to their participation, such as access to transport or the need for them to undertake unpaid care work. Many women said that they got around these challenges by using online resources and open-source training courses to improve their skills.

**Figure 2: Barriers to women's entrepreneurship in Jordan**



# LIMITED ACCESS TO FINANCE

In a 2016 study, 43 percent of business people in Jordan reported major or severe constraints on their access to finance, a rate higher than the regional average.<sup>13</sup> According to the European Bank for Reconstruction and Development, more than 70 percent of MSMEs in Jordan are credit-constrained.<sup>14</sup>

Many Jordanian and Syrian women entrepreneurs do not trust banks and microfinance institutions (MFIs). Their perception of MFIs was particularly negative, believing that these institutions give loans without considering the feasibility of projects. One woman said that 'even when [MFIs] come to us, we don't go to them because we're not interested'.

Many women MSME owners prefer to use support from family and friends (*jamiyat*) for loans. However, this usually only involves fairly small amounts of money.

# TRANSPORT PROBLEMS

Limited mobility affects women entrepreneurs in accessing markets and support networks, conducting regular business, and registering and growing their businesses. Fear of deportation and harassment affected the mobility of Syrians and led them to stay closer to home. The lack of efficient, reliable and safe public transportation in Jordan affects all small business owners. Alternative options are often expensive, with taxis and ride-hailing services not an affordable option for those attempting to set up a small business.<sup>15</sup>

Women struggle with social restrictions on freedom of movement. As one focus group participant illustrated, 'our society rejects it when a woman stays late at her business. How can she keep her shop open until midnight?' This issue is more acute for young and single women: 'A widow or a separated woman will never think to open up a store or start a company that will keep her out until late.' Once outside the home, women's contact with men is limited by cultural considerations, which could affect the former's ability to conduct their daily business activities such as working with suppliers and accessing transportation where they would be in close proximity to men.

# HOME-BASED WORK

Most women working from home stated that they have no alternative. Their reasons include the need to take care of children and lacking the financial resources to rent offices or shop space.

Some women, especially those involved in retail, said that owning a store is preferable to working from home for many reasons, including accessing larger markets and conveying professionalization. The latter is essential as a message to potential customers that purchases on credit are not accepted.

Our research indicated that women working from home feel cut off from the marketplace and the support network provided by other business owners, mentors or potential investors. Past interventions – such as women-only markets and business incubators sponsored by community-based organizations – had helped women entrepreneurs by giving them opportunities to network and expand their customer base.

Many women we spoke with stated that they were not aware of recent regulatory reforms or existing support programmes for women entrepreneurs, because they primarily spend their time at home.<sup>16</sup>

It is important for aid agencies to create alternative pathways to livelihoods for women beyond those based in the home.

### **Box 2: Registration of home-based businesses**

The recently issued *Home-based Business Instruction* enables women and men to register and operate businesses from their own homes. Four categories of businesses are eligible to be registered: knowledge-based services (including IT and graphic design), food processing, handicrafts and domestic services (including cleaners, plumbers, electricians and physical therapists).

Initially, the instruction required home-based businesses from across the country to register with the Greater Amman Municipality; however, the Ministry of Municipal Affairs reports that the revised instruction will now apply to all municipalities.

## **GENDERED BUSINESSES**

Many women in the focus groups reported that they started their micro-businesses because of an urgent need to provide for their families, rather than due to the belief that women can and should work. The lack of formal education, vocational training or start-up capital shapes the types of businesses that these women created, which often fell into gender stereotypes.

In focus group discussions, women identified cooking, hairstyling and selling clothes, household items and handicrafts as suitable businesses for women. They also gave examples of successful women entrepreneurs and business owners working in these fields. Only one individual had tried to start a business in a non-stereotypical field (information and communication technology); however, this venture later failed. Programmes designed to support women's economic empowerment must seek to push against the gender norms dictating which sectors are appropriate for women.

## **HUSBANDS' RESPONSES**

Support from family members, including men, plays a key role in the success of women entrepreneurs. According to Jordan's first female plumber, 'without my husband's support, it would not have been possible for me to continue on this path'.<sup>17</sup>

One woman cautioned that 'men are happy to let women work as long as they bring in money, but still the husband wants to control where she goes and what she does with her time'. A few women also raised concerns about their husbands asserting control not only over their actions, but also over their profits. One participant said: 'women do not like to work because they put in the effort and the husband collects the profit. They feel like their work is not producing any results.'

### **Box 3: Seeing the value of women's work**

Jordan's first female plumber, Khawla Al-Shiekh, has trained dozens of Jordanian and Syrian women to work as plumbers in their local communities. She has identified and shared several tactics to engage men and win their support. For example, midway through the plumbing training course, she would give her trainees a one-week assignment to find a real-life client and complete a plumbing project. Many of the women would repair something for a family member, friend or neighbour, and would be accompanied by their husbands.

The husbands would see their wives' skills in action, which helped change their attitudes towards the work. Further, when women said they needed to drop out of the training programme because their husbands disapproved, Khawla would call the husbands to request that their wives continue. Usually, one phone call was sufficient.

# WOMEN WORKING WITH AND FOR OTHER WOMEN

Our research revealed that both Jordanian and Syrian women were more comfortable working with other women. Additionally, local community members, especially men, view women-owned businesses that only serve women clients more favourably. Many savvy Jordanian and Syrian women entrepreneurs have used this social norm and cultural expectation as a strategic advantage. For example, female plumbers can access homes without the presence of a male household member – something that may not be considered appropriate for their male counterparts.<sup>18</sup>

There is untapped potential in building networks of mutual support and collective action among women entrepreneurs and their employees. When asked whether they would be interested in forming cooperatives, support groups or collective action groups, Jordanian and Syrian women, including home-based business owners, agreed they would benefit from such groups as business owners and entrepreneurs. They emphasized their interest in collective economic activities and network building for mutual support.

However, participants reported that they do not feel empowered to organize and would require additional support to form collective action groups. Because of restrictions on association, the women suggested that these groups would need to be created under an umbrella organization. Overall, the women wanted to know more about their options to organize and asked the focus group facilitators a number of times: ‘how can you help us work together on a business project?’

## Box 4: A husband and wife partnership

‘Women in Jordan, particularly in Russaife, feel more comfortable to buy their clothes, dresses and any personal stuff from stores run by women’, said Aysha, a Jordanian woman who set up her business three years ago in the main market in Russaife, Zarqa governorate. Aysha has a small shop that sells women’s and children’s clothing, including wedding and evening dresses.

Aysha’s husband Mohammad Salem supported his wife when she opened her shop. He said that ‘although Aysha doesn’t have experience, she does very well managing her business and dealing with her customers and employees, even better than me’.



Aysha (right) was able to develop her skills in marketing through dedicated training and skills development.  
Photo: Aisha Shtiwi/Oxfam

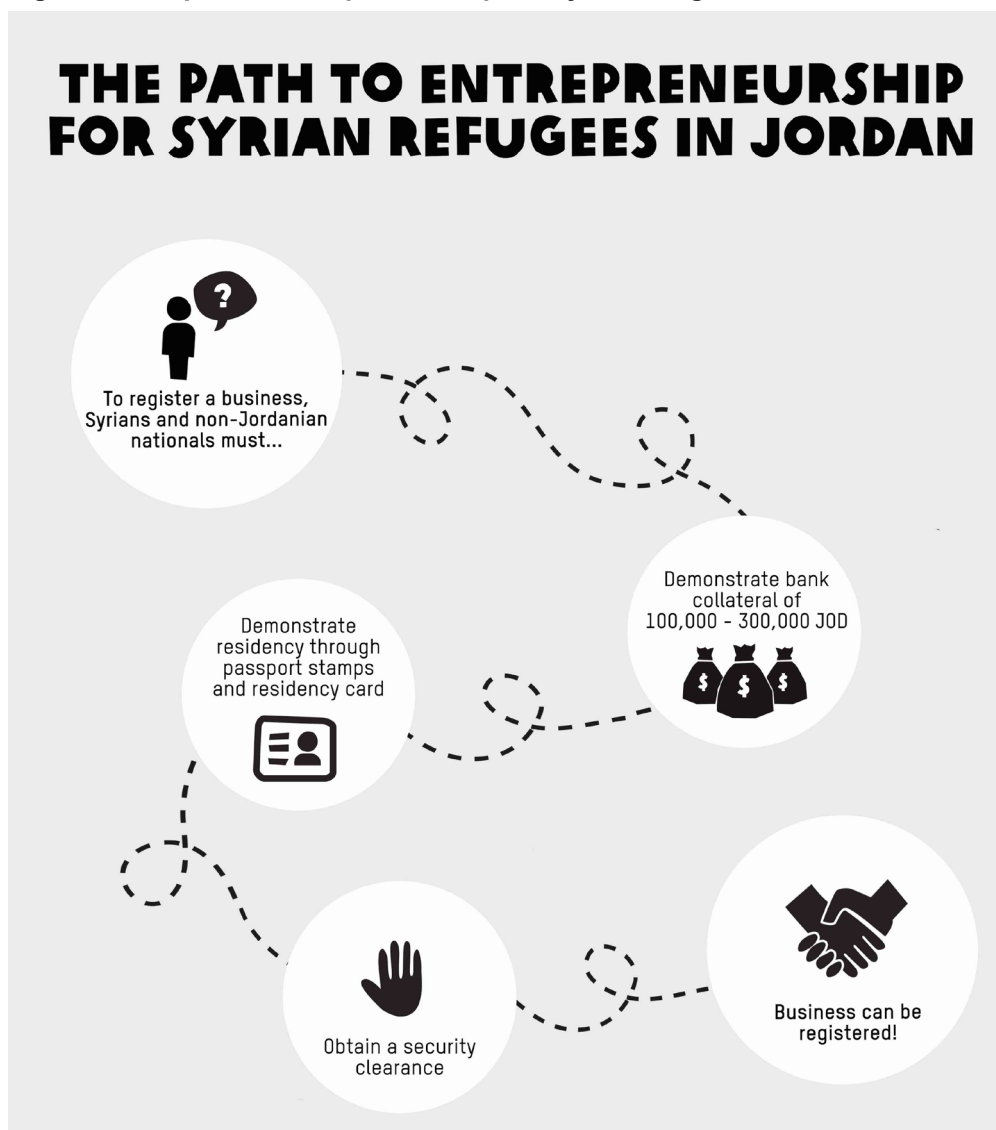
# 4 WHEN REFUGEES CAN DO BUSINESS

For many Syrians in Jordan, it is impossible to return home in safety and dignity. The vast majority of Syrian refugees in Jordan live in host communities. Around 80 percent of refugees outside of camps live below the poverty line.<sup>19</sup> Economic growth should be inclusive, ensuring that Syrian refugees and vulnerable Jordanian host communities are able to provide for their families amid the continued instability.

There are approximately 297,000 Syrian men and women of working age in Jordan.<sup>20</sup> Many have strong entrepreneurial skills.<sup>21</sup> Small business growth in Jordan can therefore create clear pathways for skilled Syrian labour and entrepreneurs to be integrated into local economies. Under the *Jordan Compact* agreed with the international community, the Government of Jordan committed to supporting Syrian refugees 'to formalize their existing businesses and to set up new, tax-generating businesses, including access to investor residencies, in accordance with the existing laws and regulations'.<sup>22</sup>

Thus far, the Jordanian government has not created a special, easy to understand, streamlined regulatory framework for registering Syrian businesses, despite recent progress on instituting home-based business regulations for Jordanians.<sup>23</sup> As a result, Syrian refugee MSME ownership remains low.<sup>24</sup>

Figure 3: The path to entrepreneurship for Syrian refugees in Jordan



Syrian women entrepreneurs and business owners are few and far between. Those that have set up businesses use creative ways to overcome restrictions and barriers. For example, there are examples of Syrian women who have started businesses registered under a Jordanian partner's name or have rented office space with the help of a Jordanian friend.<sup>25</sup>

If Syrians enter into business with a Jordanian partner, this can be documented through a notary public. However, some Syrian refugees in focus group discussions revealed a strong aversion to formal business partnerships with Jordanians. Firstly, they felt that their small business ideas would not generate enough profits to support two partners. Secondly, there was a concern that, should there be a dispute, the Jordanian partners would hold significantly more economic and legal power.

#### **Box 5: The threat of legal action against refugees**

In order to set up a business in many sectors in Jordan, a Jordanian partner is required to own at least 50 percent of the venture. A Syrian woman interviewed by Oxfam told the story of how a business partnership her brother had formed with a Jordanian citizen had ended badly. The Jordanian partner seized all the cash belonging to the business and made attempts to have her brother deported by making spurious claims as to the safety of food they had been selling.

The harassment was sustained, forcing her brother back to Syria in order to escape threats to his family's safety. There were numerous examples conveyed of Jordanian partners intimidating their Syrian counterparts by complaining to the authorities and making false claims to have them deported. In lieu of a transparent process and right of legal representation and appeal for Syrian refugees, they face this continued threat to their safety.

Some Syrian refugees we spoke to also fear that formalizing their economic activities would lead to cuts to their humanitarian assistance or compromise potential resettlement.

## **FEAR OF DEPORTATION**

Concerns about harassment, safety and deportation affect how Syrian entrepreneurs conduct their business activities. As one male Syrian focus group participant said, 'as a Syrian in Jordan, I am always afraid of deportation. I feel like I am at a constant risk of being arrested'. This climate of fear seems greatest among men and youth. For example, a young Syrian man stated that, in Jordan, 'Syrian men are afraid that if they leave the house, they may be arrested and deported for a simple mistake, like leaving their Mol (Ministry of Interior) card at home. They have become dependent on their wives to a large degree'. In the search for work, men fear that they could be harassed or detained, resulting in their reluctance to move freely outside of the home.

Many female participants fear that their teenage sons will be mistaken for adult males and deported. Women felt they needed to stay near their sons to keep them safe, which prevents them from pursuing income-earning opportunities outside of the home. Urban refugee families suffer high levels of psychosocial stress, mainly due to concerns over safety and the struggle to provide for their families.<sup>26</sup>

## **HARASSMENT**

Psychosocial stress is felt most acutely by women heads of households and their children. This translates into significant caution among women who are, or are considering, conducting small-scale business activities. One woman said in a focus group discussion, 'there is definitely an element of fear in starting my own business, because I am a Syrian woman without a husband in Jordan'. Another said that, 'as a Syrian mother without a husband, I have to be careful about every word and every movement'.

Syrian refugees have experienced harassment and intimidation from community and public officials, including customers, landlords, business partners and competitors. 'I used to sell stuff from home to support my family. My Jordanian neighbours came and bought stuff from me on credit. I had to go door-to-door to ask for my money, because they stopped answering

their phones. Many refused to pay and threatened me,' one Syrian female entrepreneur stated.

One Syrian participant said that she had been approached by a man who would supply her with goods to sell from home in exchange for a share of the profit. She refused because she was afraid of her neighbours.

Another participant who sells home-made baked goods said she was afraid to promote her products through WhatsApp groups because she did not want to receive calls from strange men: 'I suffered in the past because of strange men having my phone number. At one point, I had to change my phone number to get rid of a stalker.'

Without protection or support from their family members, many Syrian women feel vulnerable: 'I don't feel comfortable socializing with neighbours. I am the only female head of household in my building. The rest of my neighbours have husbands. I am afraid of the neighbours. I don't feel safe.'

It is challenging for single Syrian women to access housing. They often confront ad hoc restrictions from landlords making life, let alone home business development, very challenging. 'I would love to register my home-based business, but I guess I would need permission from my landlord to do so. I don't think he would give me that permission,' one woman stated. Another said that 'most landlords have strict conditions for Syrian renters'. Previous studies have shown that one in five Syrians in Jordan live in accommodation that provides limited protection from the elements. Housing is also often overcrowded, with families forced to share rooms in order to make ends meet.<sup>27</sup> This presents immediate challenges to the development of home-based businesses and necessitates aid agencies to consider alternative approaches to promote businesses outside of the home.

While all the women entrepreneurs interviewed believed in their ability to succeed with their projects, many expressed doubts because of prevailing societal attitudes. 'I believe that I am capable of succeeding, but deep down there is a voice that tells me otherwise. I am afraid of failure,' said one. When skills training and job matching are connected to efforts to increase women's agency, there are greater dividends in terms of personal confidence and successful enterprises.

## 5 CONCLUSION AND RECOMMENDATIONS

Vulnerable Jordanians and Syrian refugees face significant challenges and barriers to starting and growing their small businesses. However, there are many opportunities to improve their level of agency and sense of empowerment in overcoming these obstacles.

Both Jordanian and Syrian women face particular barriers to entrepreneurship. Many of those who own small and micro businesses have expressed the need for additional training and support to grow their businesses and access new local markets. Related training and support programmes can provide important practical skills, increase confidence and improve women's standing in the eyes of local community members and officials, who are usually men.

Both Jordanian and Syrian MSME owners would welcome opportunities to participate in collective action groups and cooperatives. Joint Jordanian and Syrian cooperatives and support groups can play an important role in easing social tensions by bringing refugees and vulnerable members of host communities together. Furthermore, collective action groups can give vulnerable communities and refugees a voice in local economic development, connect them with local authorities and improve public-private cooperation.

Based upon our collective programme experience, the LEADERS consortium urges key stakeholders to consider the following recommendations when shaping MSME opportunities for Syrian refugees and vulnerable Jordanians.

## **Donors to Jordan should:**

### **Adapt funding timelines and requirements to a development context**

- Shift their funding timelines to match the move from humanitarian to development approaches in the country.
- Work to achieve the stated aims of the *Jordan Compact* by providing multi-year funding (three to five years) for development projects that can create macroeconomic change and build local trust and engagement with both Syrian refugee and Jordanian host communities.

## **The Government of Jordan at all levels should:**

### **Develop a clear and targeted national vision for small business**

This should include meaningful involvement by communities in guiding the formulation and implementation of a national strategy for entrepreneurship and MSMEs.

### **Simplify and clarify business registration processes**

This includes:

- streamlining the business registration process for Syrian refugees;
- reducing onerous requirements; and
- building the capacity of relevant agencies to be responsive to the needs and concerns of refugees.

Further, the government should work to disseminate updates to rules and regulations regarding MSMEs through digital and social media channels, as well as keeping local officials abreast of changes.

### **Ensure protection as a minimum standard for business creation**

This includes creating a legal protection framework to protect Syrian entrepreneurs and MSME owners from harassment and threats of deportation. This can be supported by creating and implementing community-based strategies to mitigate social tensions between Syrian refugees and Jordanian host communities.

## **Humanitarian and development agencies should:**

### **Encourage collective action**

This can be fostered by supporting Jordanian and Syrian women MSME owners to organize cooperatives and collective action groups, formed under an appropriate umbrella organization. As part of these efforts, male relatives will need to be engaged in programmes designed to change their attitudes about female-owned businesses.

### **Provide new training and support modalities**

This could be through online training modules for Jordanian and Syrian MSME owners, to complement physical training sessions offered by aid agencies. Online training should be:

- culturally relevant;
- easily accessible through mobile social media platforms; and
- focused on important topics such as financial management, marketing, product design and value chains.

### **Support a business mindset**

This can be achieved by designing programmes that provide mentoring and coaching to entrepreneurs and MSME owners.

## **The private and financial sectors in Jordan should:**

### **Provide better tools for business growth**

Banks and other financial providers should improve the range and availability of financial products and services that meet the requirements for community entrepreneurs, including:

- Sharia compliance;
- low to no interest rates; and
- technical assistance to ensure the feasibility of the project.

# NOTES

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For further information on the issues raised in this paper please email [advocacy@oxfaminternational.org](mailto:advocacy@oxfaminternational.org)

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