



**“Analytical Study on Barriers for Women to Start and Run Micro and Small Businesses in Jordan”**

**JULY 2023**

by

**Phenix Center for Economic and Informatics Studies**

For

**CARE International in Jordan Economic and Social Justice Program**

in the context of the project

**“Economic Empowerment of Refugee and Host Community Youth in Jordan”  
(DK296)**

funded by

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# Introduction: Objectives and Context

Phenix Center for Economic and Informatics Studies, in cooperation with CARE International Jordan, has conducted the present study aimed at understanding the obstacles that hinder the establishment and management of small and micro enterprises by women in Jordan. The study seeks to examine the facilitating factors, determinants, and opportunities that currently shape the labor market environment in Jordan. It also evaluates existing policies and programs that promote and support female entrepreneurship, while identifying any gaps in these initiatives. The study further analyses whether social norms and perceptions of gender roles affect women's ability to start and run businesses in male-dominated areas. It explores women's perceptions and attitudes, as well as their contribution to shaping and/or maintaining gender norms, and their role in advocating for women's rights and gender justice.

Interest in the small and micro enterprises sector has recently surged in Jordan as the country recognizes their vital role in economic growth and social and economic development. Providing necessary support and appropriate legislation to these projects can generate new job opportunities and increase income levels, thereby alleviating the high unemployment and poverty rates.

Women's participation in the labor market is a crucial indicator of their position in society, and their empowerment and access to income sources positively impact society as a whole. Reports and studies indicate that empowering women and bridging the gender gap can lead to a more robust economy. However, women's involvement in entrepreneurship in Jordan remains limited due to societal discrimination that denies them equal access to opportunities and resources compared to men solely based on their gender.<sup>1</sup>



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<sup>1</sup> Phenix Center. (2021). Women's Safety at Work. Retrieved from <https://en.phenixcenter.net/womens-safety-in-working-environment-2021/>



Like many developing societies, Jordanian society is influenced by a male-dominated social structure, where traditional customs and norms restrict women's roles to specific domains. Consequently, there is a lack of gender-sensitive and transformative development plans that aim to fully integrate the female workforce into the economy. Small and micro enterprises have thus become a viable option for women to earn income and achieve financial independence, enhancing their position in both family and society. These projects allow women to balance their professional, social, and family responsibilities.<sup>2</sup>

The study will first present its methodology, followed by background information on the entrepreneurial environment for women in Jordan, before presenting its key findings and recommendations.

## Approach and Methodology

In order to assess the obstacles and barriers for women to start and run micro- and small businesses (MSMEs), Phenix Center adopted a descriptive analytical approach. **Utilizing mixed-methods (quantitative and qualitative) the following (primary) data was collected and analyzed:**

- **Desk Review:** The study involved a comprehensive review of assorted studies, literature, relevant indicators, and all statistical data. It also encompassed a review of international and national reports, along with an examination of national strategies and plans related to small and micro enterprises.
- **Survey among female entrepreneurs:** A questionnaire was designed and administered to a sample of 384 female entrepreneurs (both informal and formal), strategically distributed across the study population in Amman, Irbid, and Zarqa.
- **Focus Group Discussions (FGDs):** Nine FGD sessions were conducted in Amman, Irbid, and Zarqa. Care was taken to ensure diversity in terms of the session locations and the age groups of the participants. In each governorate, two sessions took place with women entrepreneurs and one session with concerned civil society activists.
- **In-depth/ Key-Informant Interviews:** A total of 13 in-depth interviews were conducted with various stakeholders, including: two representatives of banks, two women's rights activists, two

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<sup>2</sup> Phenix Center. (2021). Women's Safety at Work. Retrieved from <https://en.phenixcenter.net/womens-safety-in-working-environment-2021/>

representatives of municipalities, one representative from the Ministry of Labor, two representatives from local organizations concerned with women's affairs, two representatives from an international organization, one representative from the Center for Women's Studies at the Hashemite University, one representative from the Development and Employment Fund, and one representative of the Jordanian Business and Professional Women Forum.

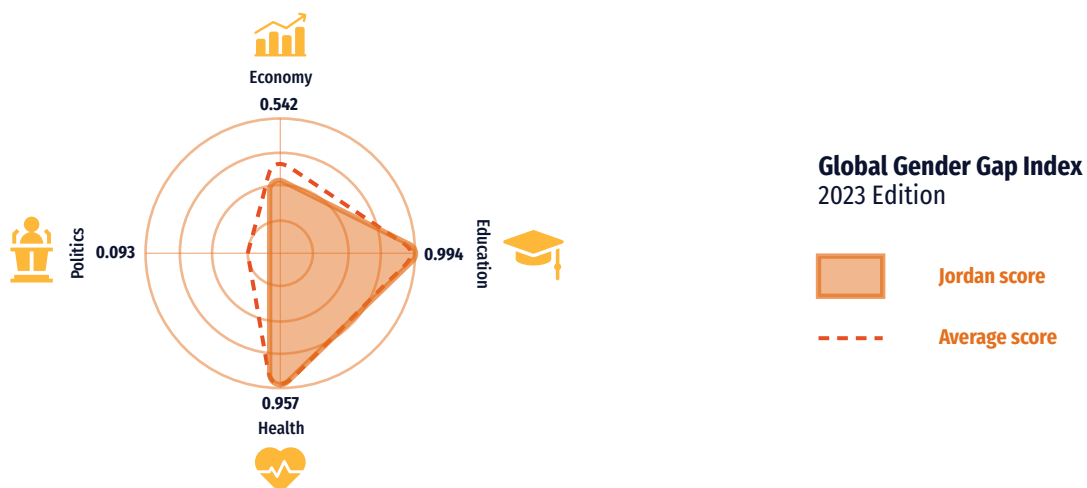
By employing this comprehensive approach, the study gained valuable insights into the challenges and opportunities faced by female entrepreneurs in Jordan and shed light on the factors influencing their success in the small and micro enterprises sector.

## Context: The entrepreneurial environment for women in Jordan

### Global and national indicators

In the most recent gender gap report published by the World Economic Forum from June 2023, Jordan ranks at position 126 out of 146 countries.<sup>3</sup> Considering a reduced number of countries assessed by this report, Jordan has moved down four ranks since 2022. Nevertheless, the Kingdom still ranks fourth in the Arab region behind the UAE, Bahrain, and Kuwait. Jordan's low rank is mainly due to low rankings in the sub-indices of economic participation and opportunity (rank 125), political empowerment (rank 125), health and survival (rank 138), attenuating exemplary achievements in education (rank 66), where Jordan has achieved a 99% literacy parity between men and women.<sup>4</sup>

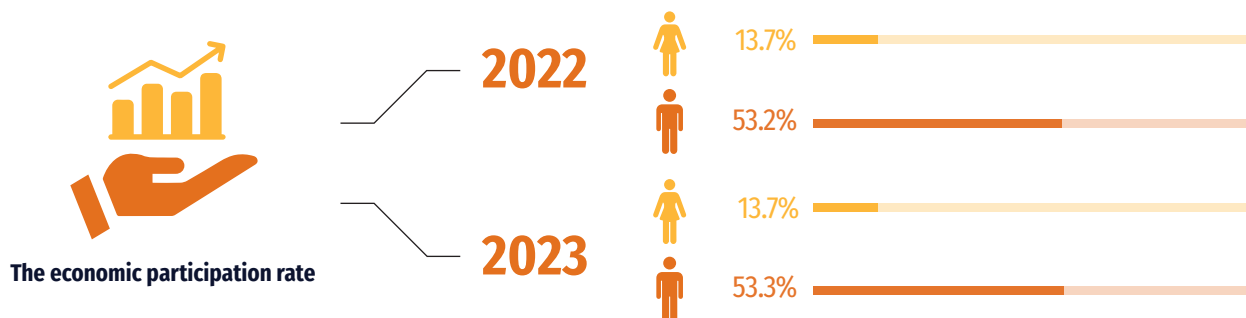
**Figure 1.** Jordan's Global Gender Report Ratings 2023 per subindex. Source: World Economic Forum 2023



<sup>3</sup> World Economic Forum. (2023). Gender Gap Report 2023. Retrieved from <https://www.weforum.org/reports/global-gender-gap-report-2023/>

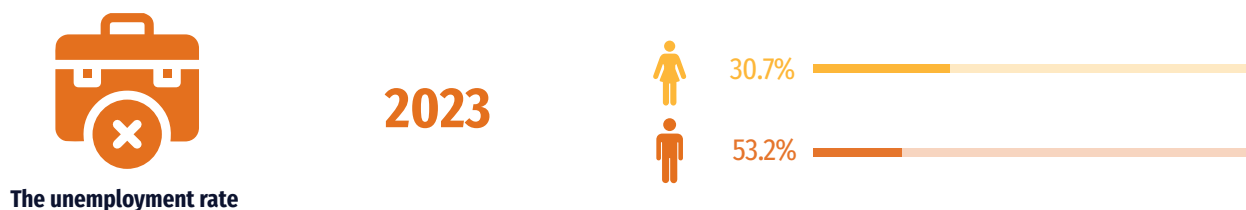
<sup>4</sup> World Economic Forum. (2023). Gender Gap Report 2023. Retrieved from <https://www.weforum.org/reports/global-gender-gap-report-2023/>

According to the Jordanian Department of Statistics,<sup>5</sup> the refined economic participation rate<sup>6</sup> for women in Jordan has remained stable at low levels, over the past ten years. According to the labor force survey's results for the first quarter of **2023**, the economic participation rate **for females** stood at **13.7%**, while the rate **for males** was significantly higher at **53.3%**. Comparatively, in the first quarter of **2022**, the economic participation rate was also **13.7% for females** and **53.2% for males**.



These figures highlight a concerning trend in the Jordanian economy, indicating a persistent waste of energy and ineffective investment in human capital due to the low participation of women in the country's economic life. The wide gender gap in economic participation indicates the need for comprehensive strategies and policies to promote and support women's involvement in the workforce. Addressing this discrepancy and facilitating economic empowerment among women would not only yield advantages for individual women but also significantly bolster the overall growth and prosperity of the Jordanian economy, as substantiated by official findings.<sup>7</sup>

The results of the unemployment, employment, and income survey conducted by the Department of Statistics indicated that **the overall unemployment rate for the first quarter of 2023 was 21.9%. Among females, the unemployment rate reached 30.7%, while for males, it was 19.6%.** Despite a slight decrease of 0.8 percentage points in female unemployment compared to the first quarter of 2022, this change is relative. In fact, it does not necessarily imply a positive trend in the right direction.<sup>8</sup>



<sup>5</sup> Department of Statistics, Official Website, 2023

<sup>6</sup> The refined economic participation rate outlines an estimate of an economy's active workforce. The formula is the number of people ages 16 and older who are employed or actively seeking employment, divided by the total non-institutionalized, civilian working-age population.

<sup>7</sup> Department of Statistics, Official Website, 2023

<sup>8</sup> Department of Statistics, Official Website, 2023



## Women Entrepreneurship in Jordan

At the same time, Jordan boasts a skilled and highly educated workforce. However, with a shortage of jobs in traditional sectors, there has been a growing interest in entrepreneurship. Establishing prominent incubators and entrepreneurial institutions has played a pivotal role in this regard, contributing to Jordan's remarkable rise in the Global Entrepreneurship Index. In just four years, the country's ranking has surged from 72nd to 49th out of 137 countries. This upward trajectory highlights Jordan's growing potential as a hub for entrepreneurial activities.<sup>9</sup> However, according to the Global Entrepreneurship Observatory, Jordanian women record the lowest rate of entrepreneurial activity, as only 3.3% of females in the age group (18-64) have established or started a business compared to 12.8% of males.<sup>10</sup>



Jordan obtained 46.9 points out of 100 points on the "Women, Business and Public Law" index in 2022, for the second year in a row, with a score lower than the regional average observed in the Middle East and North Africa, which stood at 53.2 points.<sup>11</sup> The number of establishments wholly owned by businesswomen, without partnership with males and registered in the Amman Chamber of Commerce, reached 2,761 companies in 2021. This is compared to 19,931 men-owned companies, making up 12.2% of the total 22,692 individual establishments registered in the Chamber in the same year. These establishments were distributed over several sectors, primarily in foodstuffs, followed by the clothing and jewelry sector.

<sup>9</sup> Queen Rania Entrepreneurship Center. (2022). Report: Events - Global Entrepreneurship Week, 2022. Retrieved from <https://www.qrce.org/>

<sup>10</sup> Global Entrepreneurship Monitor. (2016). Global Entrepreneurship Monitor Report on Jordan, 2016.

<sup>11</sup> World Bank. (2023). Women, Business and the Law Report, World Bank, 2023. Retrieved from <https://wbl.worldbank.org/en/wbl>

**The number of companies with a female partner reached 4,789, of which 1,492 companies had more than 50% capital.** These female-owned companies constituted 31% of the total number of companies with a partner in 2021. Remarkably, the cumulative growth rate of businesswomen partners during the years 2013-2021 has only reached 3% over the nine years.<sup>12</sup> Previous figures indicate that Jordanian women's projects extended across various economic sectors, with approximately a third of these projects in the services sector. Unfortunately, this concentration on service-based businesses became a significant setback for women entrepreneurs in Jordan during the pandemic. The service sector, being directly linked to consumers, experienced a more severe shock from the pandemic compared to other sectors. As a result, companies operating in these sectors were more vulnerable to closure, liquidation, and merger with other businesses during the initial stages of the pandemic. Alongside various defense laws, government assistance for entrepreneurs failed to prioritize gender sensitivity, neglecting the specific needs of working women, including those engaged in entrepreneurship.<sup>13</sup> The government's decision to close nurseries during the pandemic proved unfavorable for women entrepreneurs, as did the closure of schools. These became the most significant challenges brought about by the global pandemic for Jordanian women. Accordingly, women entrepreneurs had to simultaneously care for and educate their children, leading to many of them stepping back from the workforce to be with their kids.<sup>14</sup>

### Access to resources and funding

In 2019, Jordan scored 95 out of 100 points on the ease of access to credit sub-index, securing the fourth position alongside the United States and Australia. This score could have significantly facilitated the government's efforts to stimulate private sector-led economic growth, enhance the competitiveness of the Jordanian economy, and improve overall efficiency.<sup>15</sup> In addition to its high score on ease of access to credit, Jordan achieved a significant milestone by implementing three reforms for the first time. These reforms aimed to enhance access to credit and included the introduction of a new secured transactions law, the launching of a modern notification-based unified collateral registry, and the amendment of the insolvency law.<sup>16</sup> Unfortunately, the

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<sup>12</sup> Amman Chamber of Commerce. (2022). Official Website.

<sup>13</sup> Economic and Social Council. (2020). State of the country report, 2020. Retrieved from <https://www.esc.jo/Homeen.aspx>

<sup>14</sup> Phenix Center, The Impact of the Corona Pandemic on Women's Working Conditions in Jordan, 2021

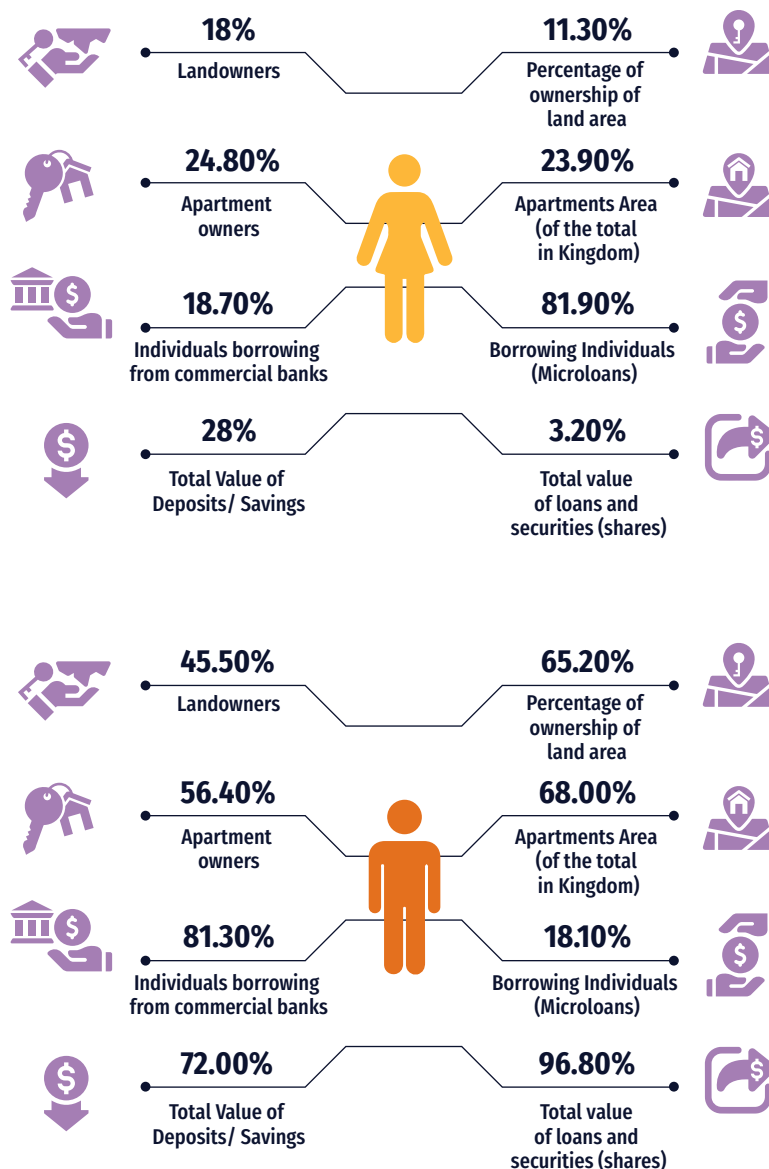
<sup>15</sup> World Bank. (2019, October 24). Doing Business 2020: Four Arab countries among the world's top 10 business climate improvers. Retrieved from <https://www.worldbank.org/en/news/press-release/2019/10/24/doing-business-2020-four-arab-countries-among-worlds-top-10-business-climate-improvers#:~:text=This%20year%2C%20the%20region%20hosts,ease%20of%20doing%20business%20rankings>.

<sup>16</sup> World Bank. (2019, October 24). Doing Business 2020: Four Arab countries among the world's top 10 business climate improvers. Retrieved from <https://www.worldbank.org/en/news/press-release/2019/10/24/doing-business-2020-four-arab-countries-among-worlds-top-10-business-climate-improvers#:~:text=This%20year%2C%20the%20region%20hosts,ease%20of%20doing%20business%20rankings>.

unforeseen repercussions of the Coronavirus pandemic on the global and local economy posed significant challenges to realizing these potential benefits.

In addition, the following data illustrates that women are **systematically disadvantaged when it comes to owning land, apartments, and other assets**. Also, women are more likely to take out micro-loans than their male counterparts - indicating a lack of access to other forms of financing.

Distribution of Landowners and Area, Apartments and Areas, Individuals Borrowing from Banks, and Total Value of Deposits and Loans from Commercial Banks by Sex for the Year 2020<sup>17</sup>



<sup>17</sup> Department of Statistics, 2020



The total value of deposits is skewed, with 72.0% belonging to males and only 28.0% to females.<sup>18</sup> Likewise, the total value of securities (shares) is heavily imbalanced, with 96.8% owned by males and only 3.2% by females. Furthermore, the data indicates that about 81.3% of borrowers from commercial banks are male, while only 18.7% are female. On the other hand, the percentage of individual borrowers (microloans) is more balanced,<sup>19</sup> with 81.9% being female and 18.1% being male. This reflects the trend of a sizable percentage of women engaging in the informal labor market, where smaller capital is needed for activities such as productive kitchen work or craft projects.

Based on the presented information, it becomes evident why the majority of women seek loans from small financing sources instead of commercial banks. The reason is that most women in Jordan lack sufficient guarantees to obtain loans from commercial banks, and their access to formal financial support is limited. As a result, women often resort to financing their businesses through personal sources such as friends, family, savings, and reinvesting returns.<sup>20,21</sup>

## Government Procedures and Policies

Given the complexity of the laws governing small and medium enterprises, this complexity has been evident in government procedures and policies, often characterized by excessive bureaucracy. For instance, the licensing and registration process involves intricate procedures and demands numerous documents, posing potential obstacles to establishing new projects. Furthermore, **various regulatory restrictions** also hinder starting new ventures, such as **site limitations, field-specific technical regulations, environmental requirements, and health and safety standards**. These barriers can deter potential entrepreneurs and stifle the growth and innovation of small and medium-sized enterprises in the country. Simplifying and streamlining these processes and regulations could play a significant role in fostering a more conducive environment for business development and economic growth.<sup>22</sup>



<sup>18</sup> Department of Statistics. (2020). Gender Indicators, 2020. Retrieved from <https://dosweb.dos.gov.jo/population/gender-indicators/>

<sup>19</sup> Department of Statistics. (2020). Gender Indicators, 2020. Retrieved from <https://dosweb.dos.gov.jo/population/gender-indicators/>

<sup>20</sup> Department of Statistics. (2020). Gender Indicators, 2020. Retrieved from <https://dosweb.dos.gov.jo/population/gender-indicators/>

<sup>21</sup> Phenix Center. (2021). Women's Safety at Work. Retrieved from <https://en.phenixcenter.net/womens-safety-in-working-environment-2021/>

<sup>22</sup> Al-Adwan. (2022). A Study of the Social and Economic Reality and the Impact of Home Projects on Women's Empowerment in Southern Shouneh, 2022. Greater Amman Municipality.

The registration procedures include:

**Table 1:** Steps for registering small and micro enterprises.

Type of Business/ Company	Registrar/ Authority	Registration Steps	Required Documents	Fees
<b>Individual business</b>	<p><b>Ministry of Industry, Trade and Supply / Abdali:</b></p> <p><b>Resident in Amman:</b> Directorate of Commercial Registration at the Ministry of Industry, Trade and Supply.</p> <p><b>Resident outside Amman:</b> Commercial Registration Department in the Directorate of Industry and Commerce in the governorate in which s/he resides.</p>	<ul style="list-style-type: none"> <li>• Fill in the required trade permit application.</li> <li>• Payment of registration fees with the Accounting Department.</li> </ul>	<ul style="list-style-type: none"> <li>• Civil Status ID</li> <li>• If applicable: Military booklet confirming postponement of military service.</li> <li>• Security approvals are required for some works that need prior approvals.</li> </ul>	<ul style="list-style-type: none"> <li>• Fee for issuing the individual register registration according to the registered capital (JD 1040-).</li> <li>• Fees for issuing a certificate and agency fees (JD 40).</li> </ul>
<b>A partnership company or a limited partnership company</b>	<p><b>Companies Control Department of the Ministry of Industry, Trade and Supply:</b></p> <p><b>Amman resident:</b> Companies Control Department or Jordan Investment Commission (this only applies to specific sectors for investors looking for an exemption from customs duties according to the location of the investment).</p> <p><b>Resident outside Amman:</b> The branch of the Companies Control Department in the governorate in which s/he resides.</p>	<ul style="list-style-type: none"> <li>• Request for company registration, with all data that includes the names of partners, capital, authorized signatories, the company's status, and objectives.</li> <li>• Partners' signature</li> <li>• Review of application by the control department employee.</li> <li>• Take the necessary approvals from the competent authorities (if required)</li> <li>• Payment of registration fees with the Accounting Department</li> </ul>		

<b>Limited Liability Company</b>		<ul style="list-style-type: none"> <li>• Issuance of registration certificate</li> </ul>		
	<p><b>Companies Control Department of the Ministry of Industry, Trade and Supply.</b></p> <p><b>Amman resident:</b> Companies Control Department or Jordan Investment Commission (this only applies to specific sectors for investors looking for an exemption from customs duties according to the location of the investment).</p> <p><b>Resident outside Amman:</b> Branch of the Companies Control Department in the governorate where s/he resides.</p>	<ul style="list-style-type: none"> <li>• Request for company registration, including partners' names, capital, and shares.</li> <li>• Signature in front of an employee of the Companies Control Department, a notary public, or a licensed lawyer.</li> <li>• Review the application and documents by an employee of the Companies Control Department.</li> <li>• Obtaining the necessary approvals by other concerned authorities (if required).</li> <li>• Payment of registration fees.</li> <li>• Issuance of registration certificate.</li> </ul>	<ul style="list-style-type: none"> <li>• Civil Status Identity</li> <li>• Company Contract.</li> <li>• A bank letter proving the deposit of not less than (50%) of the contribution of each partner, provided that the total deposit is not less than (50%) of the company's capital.</li> <li>• Prior approval by the competent authorities (sectoral) if applicable.</li> </ul>	<ul style="list-style-type: none"> <li>• Registration Fee: JD 25</li> <li>• Company capital stamps: (0.003) of the company's capital.</li> <li>• Application fee: JD 10.</li> <li>• Certificate issuance fee: JD 10.</li> <li>• Deposit a lawyer's power of attorney: JD 10.</li> <li>• Fees for presenting a power of attorney: JD 27 to be paid at the Jordanian Bar Association.</li> </ul>

Source: Greater Amman Municipality, Official Website, 2023 / Ministry of Investment, Licensing Guide, 2022 / Amman Chamber of Commerce, Registration of Companies and Commercial Establishments, 2023.

The procedures for obtaining professional licenses from the Municipality / Greater Amman Municipality in order to start practicing work include the following:

- The Directorate / Professions Division receives the application form and reviews it, in addition to verifying the work permit's validity.
- The relevant department inspects the house, prepares a report to ensure the location and internal space to be used, and conducts health examinations for food-related professions.
- If the application is approved, the applicant needs to provide the following documents: commercial registration, home lease contract / written consent of the owner or title deed, certificate of



affiliation to the chambers of industry or commerce (if required), a pledge not to disturb and abide by the terms of the license, an undertaking to allow the employees of the municipality or municipality to inspect the house. Additionally, some professions may require obtaining prior approvals from various government agencies. The applicant must identify those authorities, and apply for their approval before submitting it to the Municipality / Greater Amman Municipality to complete the professional license procedures. This includes approvals from the Ministry of Health, the Food and Drug Corporation, the Media Commission, and the Engineers Syndicate.

- Fees are calculated based on the type of profession, and the Greater Amman Municipality / Municipalities have established a set of conditions for practicing work from home, considering the nature and location of the business (residential house). The aim is to ensure a balance between the interests of all affected parties within the residential area, as outlined in the instructions issued in 2017.<sup>23</sup>

## Key Findings: Obstacles for Women in establishing and running MSMEs in Jordan

According to the Global Entrepreneurship Monitor (GEM), there are six areas of the entrepreneurship ecosystem: human capital, markets, support, culture, finance, and policies. The following outlines the challenges women face in establishing and running their MSMEs.

### Economic challenges for women entrepreneurs in Jordan

The survey underlying this study, distributed among female entrepreneurs, indicated that women entrepreneurs face several economic obstacles. **The most significant challenges include the lack of assets and resources required to establish and manage their projects**, affecting 61% of respondents. **Additionally, 56.9% of women entrepreneurs experience difficulty accessing and utilizing financial services**, such as



Photo credit: CARE Jordan

<sup>23</sup> Greater Amman Municipality. (2023). Careers Guide from Home, 2023

**payments, credit, savings, and insurance.** This lack of access to adequate financing is often due to insufficient collateral and guarantees, leading many women to rely on personal loans from relatives or the revolving association method.



Furthermore, the results revealed that **40.5% of women entrepreneurs face challenges in marketing and distributing their products.** Many of them are limited by their knowledge in this area. Additionally, female entrepreneurs generally show a weak reliance on technology, as most of them pursue traditional projects. However, **in the city of Amman, 14.4% of female entrepreneurs encounter technological obstacles,** indicating that some women in this region are adopting technological solutions in their businesses.



### Poor financial inclusion of women

The majority of participants in the focus discussion indicated that they have limited resources and need external financing and borrowing, which is not readily available to them for several reasons related to acquiring financing for their businesses.

Firstly, there is a lack of knowledge of the technical mechanisms for obtaining financial support among women entrepreneurs.

**“ I have not heard of funding sources except banks and the Microfund for Women.**

FGD participant

The results of the FGDs pointed to the limited financial inclusion of women and the weakness of their knowledge surrounding funding; one of the participants said:<sup>24</sup> **"I do not know where to start [with] the project, so I relied on community funding<sup>25</sup> ."** Community funding is a way in which women can independently access funding outside of traditional banks.<sup>26</sup>

### **There is a lack of infrastructure to promote women's financial inclusion.**

The results highlighted the importance of developing payment systems and implementing national educational programs specifically tailored for women. One of the participants shared the following thoughts<sup>27</sup> : **"A high percentage of women do not have a bank account, do not even pay by phone and refuse to even go to banks."** The results also indicated some issues concerning the inadequacy of banks in promoting their financial services effectively and the failure of employees to educate customers properly when issuing bank cards.<sup>28</sup> The survey conducted as part of this study revealed that the most significant obstacle faced by women entrepreneurs is the weak ability to access financial sources, with 52.1% of respondents identifying it as a major challenge. Following closely behind is the difficulty of obtaining loans, with 38.7% of respondents highlighting this issue. Another significant concern is the inadequate size of loans provided, which was reported by 33.5% of respondents, indicating that loans often fall short of meeting the project's needs. The results also indicated that 22.7% of female entrepreneurs do not have a bank account or credit card. This finding highlights the presence of insufficient financial infrastructure, which in turn restricts women's access to vital financial services like bank accounts, loans, credit, and insurance. These limitations create barriers that hinder the growth and success of women-owned businesses. Addressing these challenges becomes crucial in promoting gender equality in entrepreneurship and fostering overall economic growth. By improving access to financial services and providing a more inclusive environment, women entrepreneurs can have better opportunities to thrive and contribute significantly to the economy.

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<sup>24</sup> One of the participants in the FGDs/Irbid

<sup>25</sup> Here, community funding refers to *الجمعية الدوارة*, which is a system where community members get together to support each other. From monthly payments by each member, each member will receive funds when they requested it.

<sup>26</sup> This type of funding has been previously supported, for example, by CARE's VSLA program.

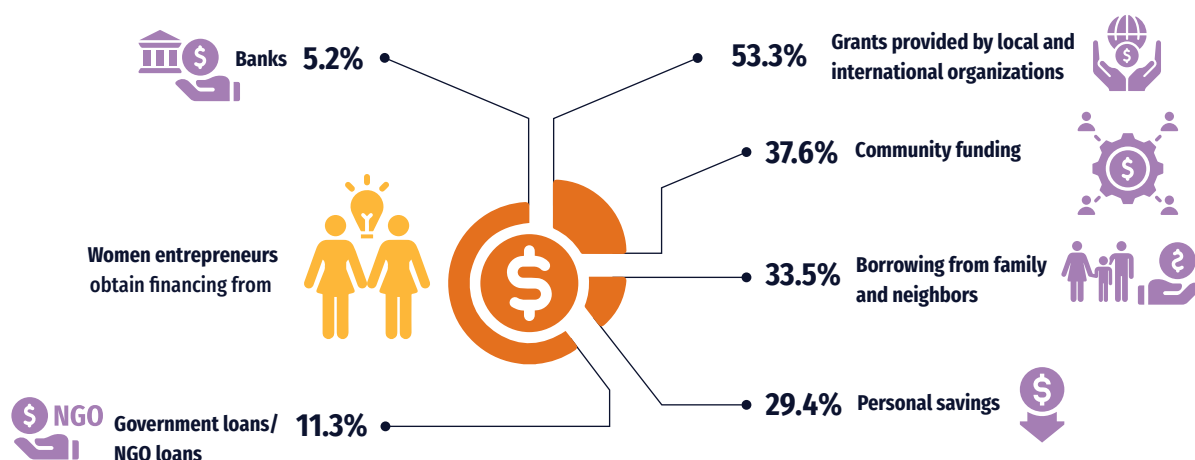
<sup>27</sup> One of the participants in the FGDs / Amman

<sup>28</sup> One of the participants in the FGDs / Amman

## Financial institutions are largely ineffective in supporting women's businesses.

The results highlighted the ineffectiveness of financial institutions in supporting women's projects, particularly concerning the Women's Lending Fund. During the in-depth interviews, respondents expressed reluctance to borrow from the fund, as they believed it led to the imprisonment of women. Additionally, they pointed out its inflexibility as a major concern. One of the respondents stated:<sup>29</sup> **"I borrowed from the Women's Solidarity Fund, and unfortunately, I was late in repayment. However, the employee overseeing the matter did not just inform me over the phone; she came to my house and insisted on waiting until I arranged for repayment. This situation was embarrassing for me, especially in front of my neighbors and parents."**

The survey results revealed that women entrepreneurs in the study population show a low tendency to obtain financing from banks (5.2%) or government loans/NGO loans (11.3%). Instead, they prefer to finance their projects through grants provided by local and international organizations (53.3%). Another popular method among women entrepreneurs is the "community funding"<sup>30</sup> method, utilized by 37.6% of respondents. Borrowing from family and neighbors is also a common source of financing, with 33.5% of women entrepreneurs resorting to this option. Additionally, personal savings play a significant role, with 29.4% of respondents using their savings to fund their projects.



<sup>29</sup> One of the participants in the FGDs / Irbid

<sup>30</sup> See above.

## Economic disparity, lack of capital and lack of economic resources

The high unemployment rate poses a significant barrier for females to access resources, ultimately restricting their financial prospects and hindering their capacity to obtain capital for their endeavors. As a result, many women turn to the revolving association method, particularly in Irbid and Zarqa.<sup>31</sup>

The inability of women to access and utilize resources is a significant obstacle to their financial and economic empowerment. One respondent shared, **"I would not have been able to open the women's salon without obtaining an inheritance from my father."**<sup>32</sup>



Photo credit: CARE Jordan

### Women lack various forms of social protection that leave them financially vulnerable.

Strong social protection provides a sustainable financial system that can help stabilize women's businesses, including protection from unexpected financial shocks. One expert in the in-depth interviews stated:<sup>33</sup> **"The lack of adequate social protection for women results in limited access to financing and financial support programs for their projects. This includes essential resources like soft loans and government grants. Consequently, their ability to promote women's economic and financial rights is hindered. These rights involve safeguarding property rights and contracts, combating economic discrimination, and ensuring the proper application of labor laws."**

### Women struggle to gain market access.

Most respondents highlighted that their inability to access markets is a significant obstacle. One respondent expressed,<sup>34</sup> **"We lack access to markets, and we do not know how to study the market."** The survey results also revealed that restrictions on women's freedom of movement, as well as the

<sup>31</sup> One of the experts in in-depth interviews

<sup>32</sup> One of the participants in the FGDs / Irbid

<sup>33</sup> In-depth interview expert/women's rights activist

<sup>34</sup> One of the participants in the FGDs / Amman



challenges and excessive costs associated with transportation, limit their opportunities to access financial services and manage their projects effectively.

The survey showed geographical disparities between Amman and other areas like Zarqa and Irbid in terms of market access. For most women in Amman, transportation and access to services were not problematic, except for one respondent in the soap industry who had to coordinate with a chemical factory in Zarqa. The distance posed a challenge for her, particularly as she had children under six. She explained,<sup>35</sup> **"I have to contract with a chemical factory in Zarqa, and I need more than an hour every day to get there, and that is the biggest problem I have, because I have children."**

On the other hand, respondents from Irbid and Zarqa reported facing difficulties related to cultural aspects, customs, and traditions that do not support women working outside their homes or moving between different governorates.<sup>36</sup> These cultural barriers pose additional challenges for women entrepreneurs in these regions.

### **Women lack appropriate technical support with regard to non-traditional businesses.**

The results of the discussion sessions highlighted the lack of appropriate information for investing in non-traditional irrigation businesses that some women are not familiar with. This lack of awareness is attributed to the absence of informative courses and female incubators in their region, making it challenging for them to access necessary information. One participant said,<sup>37</sup> **"It can be said that we suffer from illiteracy, especially regarding business."**

**" It can be said that we suffer from illiteracy, especially with regards to business.**

FGD participant

The situation becomes more complex in the cities of Irbid and Zarqa, particularly when investing in traditional businesses like handicrafts or productive kitchens. Women tend to rely on the opinions of their neighbors and relatives, who lack experience and base their advice on success stories they have heard from unreliable sources. One participant stated, **"If a woman opens a business like a productive kitchen and things are good, many of her neighbors imitate her to the point that all of us are affected."**<sup>38</sup>

<sup>35</sup> One of the participants in the FGDs / Amman

<sup>36</sup> One of the participants in the FGDs/ Zarqa

<sup>37</sup> One of the participants in the FGDs / Amman

<sup>38</sup> One of the participants in the FGDs/ Zarqa

Furthermore, the results indicate that most women entrepreneurs are unwilling to go to business incubators, possibly due to the challenges they face in accessing information and the lack of awareness in their region. This unwillingness to seek support from incubators may hinder their ability to expand their businesses and explore new growth opportunities.<sup>39</sup>

### **Women struggle to access career development opportunities.**

The results indicate the existence of divisions within Jordanian society and its attitudes towards the types of jobs that women accept. These attitudes have contributed to the high unemployment rates among women and the lack of entrepreneurship. The majority of participants in the discussion sessions pointed out the influence of traditional forces on Jordanian women, leading them to gravitate towards more traditional roles. This societal trend has implications for women's participation in the workforce and may be a significant factor contributing to the challenges faced in increasing economic activity among women. One of the participants said:<sup>40</sup> **"In our society, all industrial sectors are challenging for women. [In our] society, men often refuse to allow their wives to interact with men, let alone letting them engage in tasks like fixing a car from underneath."**

The reason behind this difficulty for women in industrial sectors is often attributed to the demanding nature of these jobs, which frequently require late working hours. Additionally, childcare responsibilities can be quite burdensome, and negatively impact women's professional development. Many women struggle with finding a balance between their personal lives and the pressures of their professional commitments. During the discussion sessions, the women unanimously agreed that their work has had a negative effect on their relationships with their husbands and families. One participant specifically pointed this out, highlighting the challenges they face in managing their work and personal lives harmoniously:<sup>41</sup> **"When I work all**



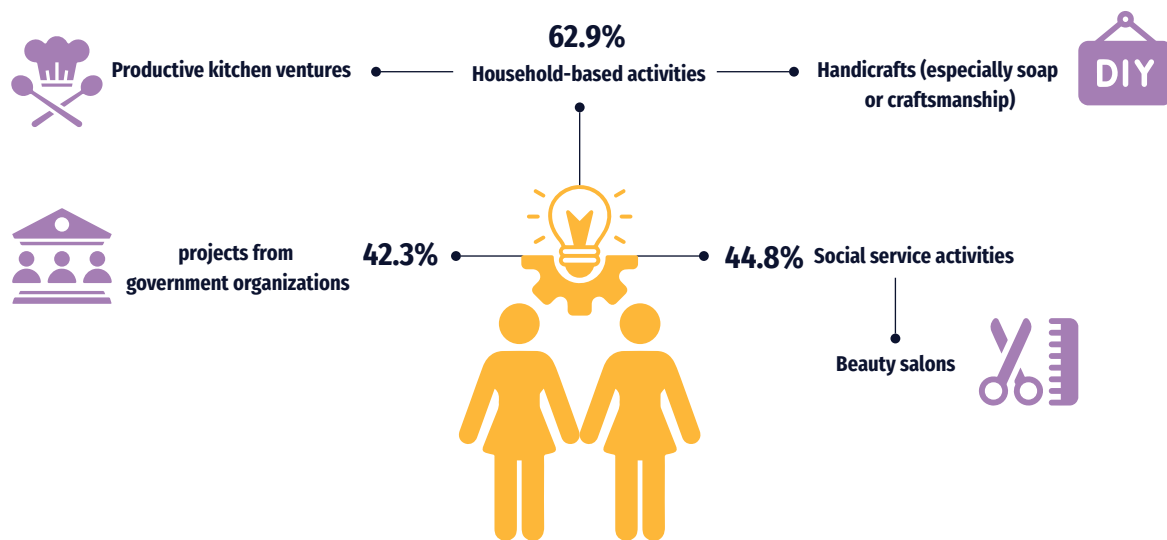
<sup>39</sup> One of the participants in the FGDs / Amman

<sup>40</sup> One of the participants in the FGDs/ Irbid

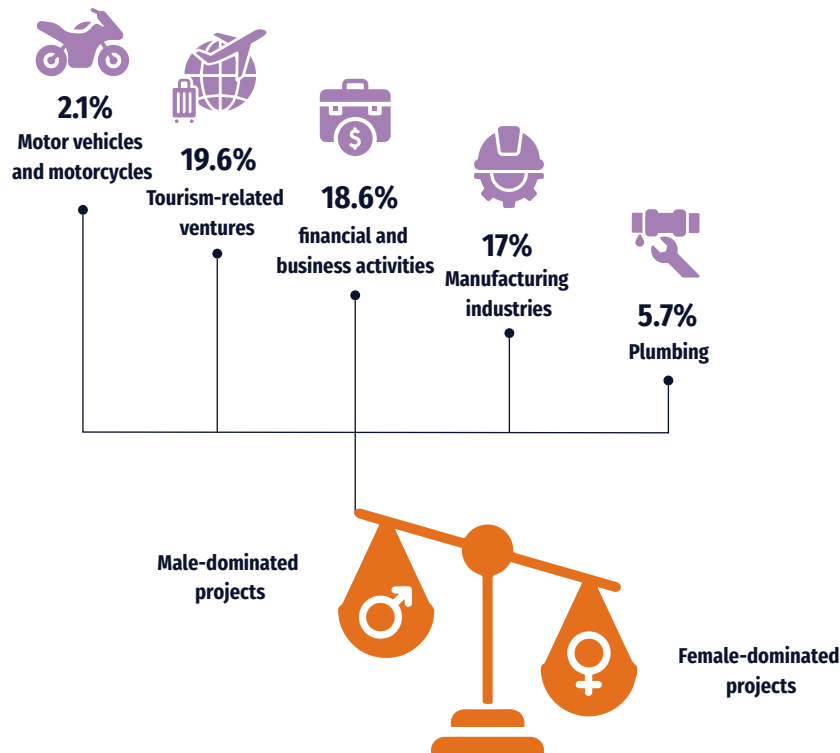
<sup>41</sup> One of the participants in the FGDs / Irbid

day and night comes, I lose energy, and I cannot stay up with my husband or even prepare dinner for my children." The preceding argument sheds light on the prevailing societal culture that affects women's work. There is a widespread assumption that women are less productive than men, and society often assumes that their primary responsibility is motherhood. This assumption can hinder women's ability to effectively access and utilize resources and assets.

The survey results support these gender-based classifications regarding the types of projects women entrepreneurs desire. A significant majority of entrepreneurial activities among women are concentrated in **household-based activities, such as handicrafts (especially soap or craftsmanship) and productive kitchen ventures, accounting for 62.9% of responses. Social service activities, such as beauty salons, ranked second at 44.8%, followed by projects from government organizations at 42.3%.**



The majority of women entrepreneurs tend to **steer away from investing in projects that are traditionally considered male-dominated.** For instance, only **2.1% showed interest in motor vehicles and motorcycles, 5.7% in plumbing, 17% in manufacturing industries, 18.6% in financial and business activities, and 19.6% in tourism-related ventures.** These results reflect the influence of societal norms and expectations on women's choices of business sectors, which may further contribute to gender-based disparities in entrepreneurship and economic opportunities. The tendency of female entrepreneurs to focus on traditional and feminine projects has resulted in lower export rates due to intense competition in local markets and product saturation. Their reliance on bazaars and limited knowledge about other markets also contribute to these challenges. Consequently, many of these businesses struggle to generate sufficient profits, eventually leading some to shut down.



### Women entrepreneurs tend to focus on traditional and feminine projects

In the FGDs, respondents expressed **two main reasons why they refrain from creating non-traditional entrepreneurial businesses**. The first reason is the "**fear of failure**,"<sup>42</sup> which hinders them from taking risks and exploring new ventures beyond their comfort zone. The second reason is **the lack of support from their husbands**,<sup>43</sup> which plays a significant role in their decision-making process. These factors collectively impact women's entrepreneurial choices and contribute to the persistent gender disparities in the business landscape.

### Legal and regulatory challenges faced by women MSME owners

The results show that the business environment in Jordan is "not friendly to women" with the taxes and laws imposed by the state that do not encourage investment, which pushes many of them to withdraw from the labor market or invest in new businesses.

<sup>42</sup> One of the participants in the FGDs/ Zarqa

<sup>43</sup> One of the participants in the FGDs/ Amman

## Women lose social protection due to official registration and licensing.

The results revealed that when women register their projects with the Ministry of Industry, they may lose some health or optional insurance benefits. As a result, many women entrepreneurs, particularly those working on home-based projects, hesitate to register their businesses. One participant shared her experience: **"I ran a productive kitchen, and they advised me to register it with the Ministry of Industry and Trade. However, when I did so, they withdrew my health insurance. As a person with diabetes, this decision had a significant impact on me, as I now have to bear substantial medical expenses. It feels unfair to be considered an employee and receive a salary when my daily sales amount to only ten dinars, and some weeks, I do not even sell that much."**<sup>44</sup>

Registering projects with the Ministry of Industry, Trade and Supply causes some women to lose health or voluntary insurance, so they are not inclined to register their businesses.

## Registration processes for MSMEs are too complex, so many women choose not to register their businesses.

Government procedures related to the implementation of entrepreneurial projects are complex, particularly when obtaining guarantees and sufficient assets, both for home projects and small entrepreneurs. One of the main challenges faced by home-based entrepreneurs is the reluctance of homeowners to grant them permission to license their projects. As one respondent who owns a home project stated, **"I faced significant struggles with the owner before obtaining the license. I even had to involve a lawyer to follow up on the matter since the license required the owner's presence personally."**<sup>45</sup>

The survey results also revealed that some homeowners take advantage of women who own home projects by coercing them to pay accumulated house housing tax as a condition for granting the license, especially in Amman.<sup>46</sup> Another issue is the lengthy time required to obtain a license, with complex procedures that involve dealing with a large number of government departments. As one respondent put it, **"You have to go through all government departments to get approval."**<sup>47</sup> Moreover, the multiplicity of government departments poses a problem, especially concerning

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<sup>44</sup> One of the participants in the FGDs/ Amman

<sup>45</sup> One of the participants in the FGDs / Amman

<sup>46</sup> One of the participants in the FGDs / Amman

<sup>47</sup> One of the participants in the FGDs / Amman



procedures at the Ministry of Interior. Some husbands may not prefer their wives to visit such offices to obtain approvals, particularly in the cities of Zarqa and Irbid. One respondent expressed, "If my husband feels that I have to get approval from the Ministry of Interior, he rejects the idea."<sup>48</sup> Interestingly, this does not seem to be a problem for women in Amman.

The fees for examining project samples appear to pose a significant problem for home-based entrepreneurs. In some cases, these fees are even higher than their operating costs. For instance, one entrepreneur mentioned, "When I licensed the production kitchen, the Food and Drug Administration asked me to examine samples, and the fees for each sample were 100 dinars. However, my project's capital is not more than 100 dinars, and paying 500 dinars to examine samples of just five items seems unreasonable."<sup>49</sup> Consequently, the majority of respondents in domestic professions in Irbid and Zarqa, and a small percentage of them in Amman, chose not to license their projects due to these financial constraints.

### **The enabling environment, including tax incentives and investment laws, needs to be improved.**

During in-depth interviews, One expert expressed concern about the income tax bill's imposition of a 6% tax on institutions engaged in transit trade within free zones.<sup>51</sup> This tax not only hinders investment but also places a burden on male investors who already struggle with obtaining resources. The situation is even more concerning for female investors, given that such trade was previously exempt from taxation. While there have been improvements in investment laws over the past few years, the challenge lies in their practical implementation. The survey results align with the views shared in FGD sessions. Participants indicated that the impact of the Investment Law on encouraging women to start their own projects was absent in 56.4% of cases. Additionally, 45.6% of respondents highlighted the inadequacy of tax incentives to promote project establishment, and they also found the government procedures relating to entrepreneurial projects to be complex.

Furthermore, 38.5% of participants pointed out the lack of alternative means for settling disputes related to entrepreneurial businesses, signifying that the complexity and frequent changes in tax laws can burden small businesses owned by women and create challenges in financial planning and tax compliance. As a solution, it is essential for women entrepreneurs to collaborate with specialized legal advisors and familiarize themselves with local laws to overcome these obstacles.

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<sup>48</sup> One of the participants in the FGDs / Irbid

<sup>49</sup> One of the participants in the FGDs / Irbid

<sup>51</sup> In-depth interview with a researcher and gender expert

## Social and cultural challenges facing women entrepreneurs in Jordan

The study's results highlight significant social differences impacting women entrepreneurs in running and establishing home-based businesses between Amman, and Zarqa and Irbid.

### Women are not seen to be competent financial decision-makers.

The primary social obstacles that hinder women's participation in the labor market stem from the prevailing belief in the superiority of men over women. This cultural notion has led to the exclusion of women from positions of power and decision-making, limiting their access to financial opportunities. Consequently, men dominate financial transactions as they are perceived to possess a better understanding and capability to handle the associated consequences. During our discussion, one of the respondents highlighted these issues:<sup>52</sup>

**"In financial matters, men are better than us. We women are emotional".** The survey study results align with this statement, highlighting various social obstacles women face. The study found that 38.5% of the respondents observed certain behaviors being encouraged in women but not men. Additionally, 28.2% noted that males receive more attention within the family compared to females. Furthermore, 31.8% reported that females face punishment for actions that males are not penalized for, even when performing the same behavior.

The Jordanian society, in general, exhibits a significant gender divide, where it is deemed acceptable for a man to incur financial losses. At the same time, women are not granted the same leniency, as one respondent expressed, **"My husband lost a shop worth 10,000 dinars, and society accepts it because he is a man, but if we women face such loss, we are blamed."**<sup>53</sup> This strict division originates from the discriminatory treatment by parents between male and female children, as evident from the survey results, **leading to a reduced awareness among females (37.9%), decreased independence (19%), and reluctance to pursue mixed-gender occupations (19.5%).** Consequently,



<sup>52</sup> One of the participants in the FGDs / Irbid

<sup>53</sup> Of the participants in the FGDs in Zarqa.

female entrepreneurs rely solely on family support to gain knowledge and resources for their projects, limiting their capabilities (34.9%), often resulting in ventures centered around female-oriented activities such as productive kitchens and handicrafts (30.8%).

### **The family is the central social unit - while the needs of the individual are secondary.**

In the family structure of Jordan, men and women have distinct but unequal roles, and this arrangement is particularly prominent in the governorates of Irbid and Zarqa. However, in Jordan's capital, Amman, women seem more representative of a modernist approach to their roles. One of the participants in the study stated that women in these areas can face difficulties in making independent financial decisions. For instance, some women deliberately keep their PIN numbers secret from their spouses, indicating a lack of financial autonomy.<sup>54</sup> On the other hand, half of the respondents from Amman reported having more control over their financial decisions, such as managing their salaries and loans independently.<sup>55</sup> Despite this, all respondents agreed that they could not handle financial assets without the consent of their spouses. This reveals that men continue to hold authority in Jordanian households, particularly concerning financial decisions, due to their dominant role and traditional attitudes towards gender roles.

Traditional gender roles and expectations impede women's entrepreneurial ambitions. These norms are based on both traditions, and, in some cases, religion.

The study also revealed that the main barrier preventing women from pursuing entrepreneurial ventures is their gender. Men still hold the belief that women managing their projects pose a risk, leading to symbolic violence reflected in the respondents' statements. Both men and women tend to use stereotypical language when discussing leadership and entrepreneurship, suggesting that men lack confidence in women's abilities to succeed in these fields.

One participant expressed this sentiment by saying, **"We cannot compete with men in the business world and cause them unemployment."**<sup>56</sup> This highlights the challenges women face in attaining

**“ In my community, it is difficult for a woman to make independent financial decisions.**

FGD participant

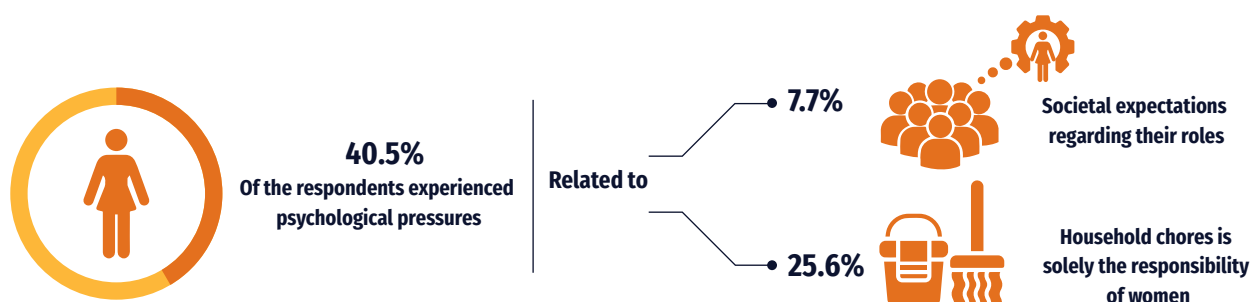
<sup>54</sup> One of the participants in the FGDs / local community / Irbid

<sup>55</sup> One of the participants in the FGDs / Amman

<sup>56</sup> One of the participants in the FGDs / Irbid

leadership positions, particularly in entrepreneurship. Women in leadership roles have to overcome numerous obstacles and biases. They need to demonstrate a wide range of skills and use different strategies to establish credibility in their profession and prove their worth. Additionally, societal stereotypes may function as further hurdles, limiting or discouraging women from pursuing leadership positions and entrepreneurial endeavors.

The results of the study indicate that Jordanian society still adheres to a traditional and rigid division of roles between men and women. Men are expected to bear the family's financial responsibilities, while women are primarily associated with unpaid reproductive work. This situation places a significant burden on women who wish to pursue employment outside the home. The survey study found that **40.5% of the respondents experienced psychological pressures** during their socialization process due to the multiple roles they had to fulfill within the family. Additionally, **7.7% strongly agreed that psychological stress was related to societal expectations regarding their roles, and 25.6% indicated that household chores were solely the responsibility of women, even if they were working outside the home.**



Although there have been slight changes in some stereotypes within Amman over the last decade, the governorates of Irbid and Zarqa still adhere strictly to traditional gender roles. Factors contributing to this adherence include the concept of guardianship. However, the FGDs showed that some of these stereotypes have started to shift in Amman, with some respondents attributing this change to economic factors and financial needs.<sup>57</sup> Some respondents also expressed a more modern mindset, embracing the idea of a woman as a citizen with the right to contribute to household affairs.<sup>58</sup>

### **Women's roles within the private sphere impact their role in the public sphere.**

The survey results also revealed the influence of schools and school curricula in perpetuating

<sup>57</sup> One of the participants in the FGDs / Amman

<sup>58</sup> One of the participants in the FGDs / Amman

stereotypical gender roles, with 44.6% of the respondents acknowledging this. On the other hand, the media plays a significant role in supporting women entrepreneurs and showcasing their creativity and contributions to overall development, as noted by 43.1% of respondents. Moreover, the in-depth interviews shed light on discriminatory laws that treat men and women unequally, thereby legitimizing male dominance. One of the interviewees indicated

this issue, suggesting that certain laws contribute to reinforcing gender-based imbalances:<sup>59</sup> **"Jordanian law maintains this division, especially the Jordanian Status Law, despite the positive changes in it. As per the law, a wife must seek her husband's permission to work; otherwise, she may lose her right to alimony. Additionally, the legal definition of the head of the family does not recognize women as breadwinners for their families, except in a few cases. Consequently, most working women are excluded from government support."**

**“ Do not be arrogant, for women are not like men. You are deficient in intellect and religion; this is what the religion states.**

FGD participant

Interpretations of religious law also play a role in perpetuating stereotypes of both males and females, as indicated by 31.8% of respondents in the survey. During the FGDs, some participants pointed out that certain interpretations of religious jurisprudence are used to assign specific identities and roles within society, reinforcing male authority as the religious reference. Traditional views regarding women are often based on misinterpretations of certain hadiths, such as the one that implies women lack sound judgment and religion, or the one suggesting that women should not be involved in managing. Respondents from Irbid unanimously agreed that they had heard this and similar hadiths and interpreted it as a reason women are considered unfit to lead projects. Conversely, the majority of respondents from Amman and Zarqa believed that this narrative is used to discourage women from engaging in entrepreneurship.

This indicates that respondents often justify their perceived weakness in financial literacy or project management by appealing to religious authority that has been misunderstood and used by males to discourage women from pursuing entrepreneurial ventures, limiting their chances of joining the labor market. In conclusion, these patterns of representation and justification may hinder Jordan's potential for feminist creativity and reduce opportunities for women to participate actively in the workforce.

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<sup>59</sup> In-depth interview with researcher and gender expert



## Women struggle to balance their home duties with work - and face unsustainable double burdens if they engage in economic activity.

One of the most significant difficulties women entrepreneurs who own small and micro enterprises face is the burden of playing multiple roles, commonly referred to as the 'double burden.' They have to juggle various responsibilities, such as managing their businesses while fulfilling caring roles at home as wives and mothers, especially for children under six. Even when women engage in paid work through their entrepreneurial ventures, they are still responsible for providing income for the family and are not exempted from domestic responsibilities. This often becomes a heavy burden on them.



<sup>60</sup> The forces of tradition in Jordan continue to hold considerable influence and dominance. These forces govern the allocation of power, shaping speeches, and constructing identities. Despite women's engagement in work outside the home, they are not exempt from their traditional roles, nor has it resulted in a redistribution of societal roles. If a woman chooses to work outside the home, she faces the challenge of balancing her traditional responsibilities with her professional commitments. Failing to do so might lead to criticism, accusations of failure, and neglect. One of the FGD participants stated:<sup>61</sup> **"A woman is expected to do whatever her husband wants. He [my husband] threatens me if I do not give him money to support his projects or if I refuse to hand over all my money or sell my gold. When I tell him I see him as a failure, he accuses me of being an inadequate woman, and even my family supports him against me."**

These customs restrict women and deprive them of their rights and freedoms. Oftentimes, women do not accept job opportunities that do not align with cultural expectations, leading to an increase in poverty rates in society, especially among women. There are, however, some exceptions. One of the FGD participants stated: **"I faced difficulties when I wanted to work because of the culture of shame, but what changed their opinion is that I do not have small children, and I am in my forties. It is [more] normal to work at this age."**<sup>62</sup>

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<sup>60</sup> One of the participants in the FGDs/ Zarqa

<sup>61</sup> One of the participants in the FGDs/Amman

<sup>62</sup> One of the participants in the FGDs/Zarqa

Although the motivation behind the establishment of women for their small projects is the difficult economic conditions, and their belief that their small contribution to the material will make a difference, they have been and continue to be subjected to verbal violence by their small surroundings and psychological violence from the large environment, as one of the women said:<sup>63</sup> **"I participated in a bazaar to display my products and one of my family visited the bazaar told me, you are like a beggar."**

**" Young men do not propose to girls who work. They call us the girl who works in the factory, as if it was an insult.**

FGD participant

Other respondents also indicated that they were hindered in pursuing careers that did not correspond to their university majors, despite the offers.<sup>64</sup>

### **Women face cultural restrictions when it comes to working in mixed-gender environments.**

Half of the survey respondents in Irbid and Zarqa stated that women and men should not mix at work; this was not perceived as a problem in Amman. One of the FGD participants in Zarqa stated:<sup>65</sup> **"I am a member of the Educational Development Council, and I have my own project. My brothers prevent me from visiting boys' schools even though my work requires it."**

This and the previous responses outline that gender stereotypes are, to a large extent, internalized. Some respondents pointed out that there is a prevailing view that considers women's work as optional or not as crucial as men's, as men are raised with the belief that assuming responsibility and working diligently is their duty.<sup>66</sup> This outlook is influenced by the acceptance of certain interpretations of Islamic jurisprudence by some scholars, with little room for discussion or alternative viewpoints, as previously mentioned. During the discussion sessions, some respondents expressed their desire to challenge these classifications. One participant stated,<sup>67</sup> **"I may not be an expert in Sharia matters, but I hope to be able to respond to those who call me intellectually deficient or advise me to stay at home, asserting that my work is equally essential."** This reflects the efforts of some women to confront gender stereotypes and claim their right to work and pursue their aspirations, despite societal expectations and misinterpretations of religious principles.

<sup>63</sup> One of the participants in the FGDs/ Amman

<sup>64</sup> One of the participants in the FGDs / Amman

<sup>65</sup> One of the participants in the FGDs/Zarqa

<sup>66</sup> Participants in FGDS in Irbid / Zarqa / Amman

<sup>67</sup> One of the participants in the FGDs / Amman

## Skills Needs of women to succeed as entrepreneurs in Jordan

Women often lack the confidence and skills to become successful entrepreneurs.

The results of the survey and FGDs show that women are afraid to compete with men, both in the family and in the labor market. The results also showed that the success of women in their entrepreneurial work or access to leadership positions depends on certain soft skills that women often report lacking. **The primary skills raised by women were:**

“ In my first project, I partnered with my friend and trusted her, but in the end, I was deceived, and acknowledged my lack of financial knowledge.

FGD participant

- **Self-confidence:** During the focus discussion sessions, the majority of respondents expressed a lack of confidence in their ability to manage their projects and a sense that they might face losses without understanding the underlying reasons for these thoughts and feelings.<sup>68</sup>
- **Strength of character:** One of the respondents highlighted the importance of women having a strong character and asserting their rights politely.<sup>69</sup>
- **Lack of legal and financial awareness:** Another participant shared their experience of being deceived in a previous business partnership due to their lack of financial knowledge and admitted their ignorance.<sup>70</sup>
- **Lack of leadership skills:** The survey results emphasized the need for female entrepreneurs to develop leadership capabilities, with 59.9% of the respondents acknowledging this. According to the majority opinion, the discussions also indicated that women may lack certain skills at various leadership levels, which could pose obstacles to effectively managing and sustaining their businesses.

<sup>68</sup> Participants in the FGDs in Irbid / Amman / Zarqa

<sup>69</sup> One of the participants in the FGDs / Amman

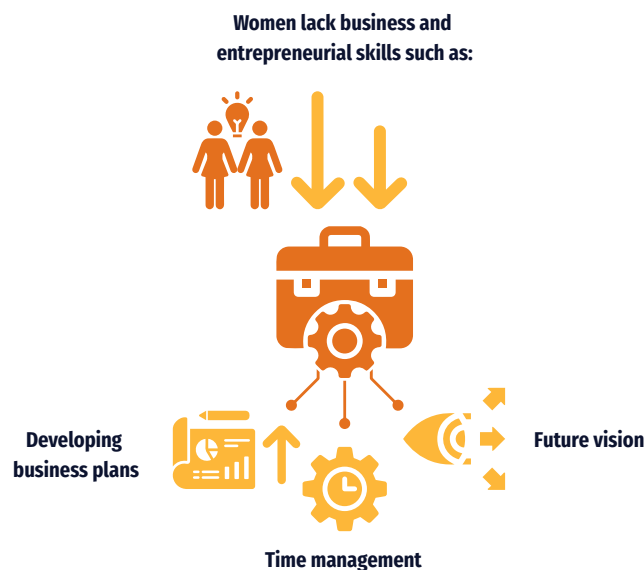
<sup>70</sup> One of the participants in the FGDs / Amman

Women also acknowledged their lack of business and entrepreneurial skills, such as developing business plans and time management.

The survey results revealed that female entrepreneurs lack business plans or long-term goals, as indicated by **34.4% of the respondents**. The FGDs in the cities of Irbid and Zarqa also showed that the majority of women lacked a future vision for their businesses. One respondent mentioned,<sup>71</sup> **"I never thought to have a vision for my project; I just need money, and that is enough for me to think about my project."** The majority of participants in Irbid and Zarqa expressed that having a vision was unnecessary for them. This highlights a main barrier for women entrepreneurs in Irbid and Zarqa, as they lack confidence in themselves and doubt their ability to grow and progress their projects.

**“ When creating my vision, I did not rely on external philosophies. Instead, it grew from my understanding of my social and cultural context. I did not seek complete liberation for women; instead, I aimed for cooperation and progress together, symbolized by a high-five.**

FGD participant



On the other hand, half of the women in Amman stated that they have a vision for their projects. One of them explained,<sup>72</sup> **"People underestimate the importance of having a vision, but it serves as**

<sup>71</sup> One of the participants in the FGDs/ Irbid

<sup>72</sup> One of the participants in the FGDs / Amman

**motivation for me and the workers in the beauty salon."** The difference in attitudes towards having a future vision for their businesses reflects the varying levels of self-assurance and long-term planning among female entrepreneurs in different regions. Some FGD participants in Amman summarized their advice to other women entrepreneurs as follows:

- Understand the current market situation and cultural values that influence actions and decisions and have a business plan.<sup>73</sup>
- Examine how the current reality affects different individuals in the organization, their practical needs, and their expectations for the future (both in terms of time and space). These should be considered while developing the business plan.<sup>74</sup>
- When creating the business plan, take into account the anticipated changes in the future environment, including shifts in awareness, needs, and economic and social factors.<sup>75</sup>

36.4% of the respondents indicated that they needed to improve their time management, and needed to find the time to accomplish all tasks.<sup>76</sup> Expectations towards women make this difficult for some women, as indicated by one of the participants in the FGDs:<sup>77</sup> **"It is necessary for a woman to organize her time, speed up the completion of her work outside the home, so that she can devote herself to household work, and meet the desires of her husband and children."** This statement shows a dilemma that many women face when trying to become economically active and in managing their work and private lives. The three spheres of time management that women have to manage have been categorized by Jack Loughway as follows:<sup>78</sup>

- **Sold time:** the period during which an individual works for remuneration in their business job. According to the study results, entrepreneurial women encounter an issue with the time they dedicate to running their businesses. Some of the women indicated that it occupies most of their day. One FGD participant mentioned:<sup>79</sup> **"I spend my entire day in my productive kitchen between kneading and oven; when the evening comes, I am very tired."**
- **Maintenance Time** is the time an individual allocates to organizing their life, and managing daily necessities like bedtime, meals, and family care. The perception of control over this time may vary, but it is generally expected to be more significant than the time spent on work

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<sup>73</sup> One of the participants in the FGDs / Amman

<sup>74</sup> One of the participants in the FGDs / Amman

<sup>75</sup> One of the participants in the FGDs / Amman

<sup>76</sup> Participation in the FGDs / Irbid / Zarqa / Amman

<sup>77</sup> One of the participants in the FGDs / Irbid

<sup>78</sup> Hopson, B., & Scally, M. (1993). Time management: Conquering the clock.

<sup>79</sup> One of the participants in the FGDs / Zarqa



commitments. However, some entrepreneurs end up spending less time on their work than anticipated. One of the women entrepreneurs expressed:<sup>80</sup> **"I only sleep 5 hours a night, and sometimes less."**

- Free time/ Discretionary Time is the time left at the discretion of the individual, allowing them the freedom to act and exercise direct control over it, and this is the time that entrepreneurial women often find lacking. One of the participants in the study stated<sup>81</sup>: **"Our life swings like a pendulum; we never rest as time keeps ticking."**

These statements reveal a deficiency in time investment and management among women owners of small and micro-enterprises in Jordan. They spend more time than necessary on work commitments, sacrificing their free time. Increasing free time requires them to reduce time spent on work and maintenance. However, as women cannot neglect their basic needs, such as food, housing, clothing, and attending to their families, the most effective way to increase free

time is by optimizing maintenance and work time. The study indicates that some entrepreneurial women struggle with time organization and need to acquire this skill. As one participant summarized:<sup>82</sup> **"Time management is essential, particularly the Pareto principle, which I have read a lot about. However, I do not know how to apply it".**



### **Women entrepreneurs need to improve their planning process and risk mitigation strategies.**

The survey results indicated that 43.6% of the respondents make periodic plans for their projects, while 44.1% create daily plans for their task lists. However, only 35.9% of the respondents plan for potential risks, indicating a weakness in taking measures and precautions to manage these risks and minimize their negative impact on activities and operations. Interestingly, the results showed that while some respondents in Amman planned their projects, the majority of participants in the focus sessions pointed out their failure to do so, leading to frequent changes in their small projects. One participant stated,<sup>83</sup> **"I received a grant for my project, and at first, it was going well, but then I**

<sup>80</sup> One of the participants in the FGDs / Irbid

<sup>81</sup> One of the participants in the FGDs / Amman

<sup>82</sup> One of the participants in the FGDs / Amman

<sup>83</sup> One of the participants in the FGDs / Amman

lost money and customers, and I had to change the project." Notably, certain fatalistic ideas seem prevalent among some respondents, which might not align with the skill of planning but do not contradict it. As one respondent expressed, "I plan for the day only, but the future is in God's hands, and we do not have full control over it."<sup>84</sup>

However, the results revealed that some women in the city of Amman had strategic plans in place.

These women made significant changes to the standards and patterns that governed their work in response to the challenges they encountered. Despite the simplicity of these alterations, they moved away from traditional and stereotypical methods as they found them unsuitable for the future, as reported by the participants.<sup>85</sup>

“ I find that my plans have not been successful, and I feel that they are constantly challenged by the uncertainties of what lies ahead.

FGD participant

### **Women entrepreneurs report a lack of communication skills to succeed in their businesses.**

The survey results indicate that 46.7% of respondents acquired the skill through experience, while 47.7% consider multiple perspectives when problem-solving (41.5% use constructive argumentation for decision-making, and 46.2% use persuasion to emphasize the importance of innovative ideas). Women entrepreneurs express an ardent desire to develop relationships with experts to ensure project success (46.7%), a sentiment mentioned during focus sessions where some entrepreneurs acknowledged their struggle with communication skills. They felt constrained by societal norms, where husbands might take over all communication efforts.<sup>86</sup>

Around a quarter of the respondents revealed that their success in communication relies on their spouse, brother, or father, even if they are married. This hinders their ability to achieve satisfaction and maintain morale at work. Among the most crucial skills female entrepreneurs need are negotiation and delegation abilities. Approximately 40% of respondents misunderstood these skills and were hesitant to delegate tasks, leading to a lack of focus on strategic goals and wasting time and effort. The results also highlighted some women's inclination, particularly in Zarqa and Irbid, to work within a team to achieve their objectives and overcome social barriers. Teamwork became

<sup>84</sup> One of the participants in the FGDs / Irbid

<sup>85</sup> One of the participants in the FGDs / Amman

<sup>86</sup> One of the participants in the FGDs / Amman

crucial for progress, as one participant stated, "**Teamwork has become the road towards success.**"<sup>87</sup>

Additionally, the findings revealed that certain women entrepreneurs in Amman adopt strategic leadership styles, involving developing their work environment, setting strategic goals, and transferring them to the team. One entrepreneur mentioned, "**I set my goals, plan them, and then inform the [...] workers about them, following an open-door policy with them.**"<sup>88</sup>

## Removing barriers and obstacles for women entrepreneurs in Jordan

Women entrepreneurs face many barriers and obstacles; however, improving the entrepreneurial environment for women requires not only removing these barriers but also direct action to support women entrepreneurs.

### Provide awareness raising and training on financial literacy.

The survey results highlighted the importance of providing necessary information to women to enhance their participation and empower them to manage their projects (43.8%). Access to information equips women with the knowledge and understanding required to make informed financial decisions and capitalize on available economic opportunities. For instance, the Central Bank has introduced a regulatory pilot program, allowing entrepreneurs and innovators in the financial technology sector to seek guidance and support. The bank also endorses initiatives that leverage cutting-edge global technologies, such as blockchain, while prioritizing strengthening cybersecurity for financial services. However, a major challenge emerges from the fact that some females do not educate themselves adequately,



Photo credit: CARE Jordan

<sup>87</sup> One of the experts in in-depth interviews / Jordanian Businesswomen and Professions Forum

<sup>88</sup> One of the participants in the FGDs / Amman

relying on information solely from neighbors and friends.<sup>89</sup> By promoting the dissemination of reliable and relevant information, women can be better equipped to make sound financial choices, exploit economic possibilities, and take on a more empowered role in managing their projects. The results underscore the pivotal role of female financial education in achieving economic and financial empowerment. This involves raising women's awareness of financial matters, building their capacity through targeted interventions to promote financial inclusion, and safeguarding the interests of the financial consumer. Financial education should not be limited to females alone; it should extend to financial service providers and men within the family. This is crucial due to certain customs and traditions that obstruct women's access to financial resources and hinder their ability to initiate investments. During in-depth interviews, an expert emphasized the necessity of financial education for women, assigning a significant responsibility to financial service providers in this endeavor. By empowering women with financial knowledge, financial institutions can contribute significantly to breaking down barriers and enabling women to access financial resources and opportunities, fostering their economic independence and well-being.<sup>90</sup> In the same context, the survey results emphasized the significance of raising awareness about legislation and laws among those intending to establish new facilities. It is essential to provide accurate information and comprehensive guidance to avoid potential future problems that may arise. Data revealed that women tend to have less legal knowledge, particularly in business, than men. They may lack access to complete and up-to-date information, making them more vulnerable to legal challenges and difficulties in their business endeavors. By addressing this knowledge gap and providing women entrepreneurs with adequate legal information, we can empower them to make informed decisions, protect their interests, and navigate the legal landscape more effectively. Equipping women with a better understanding of the legal aspects of business can pave the way for their success and contribute to a more supportive and inclusive entrepreneurial ecosystem.

### **Provide project management training.**

The survey results demonstrated that the availability of training courses on project management significantly enhances women's ability to manage their projects (67.2%). These findings align with the insights gathered during the focused discussion sessions, where one participant shared their experience: **"I attended a course from an organization that helped me with financial planning and managing financial resources. As a result, I could create a personal budget and save money."**<sup>92</sup>

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<sup>89</sup> One of the experts in in-depth interviews / Central Bank of Jordan

<sup>90</sup> One of the experts in in-depth interviews / Development and Employment Fund

<sup>91</sup> One of the experts in In-depth Interviews/ Bank Manager

<sup>92</sup> One of the participants in the FGDs / Amman



Another participant emphasized the importance of adopting successful global business experiences, adapting them to the Jordanian context, and conducting workshops and meetings to train women on these practices. They stated: **"There are numerous international experiences, particularly Arab ones, that we can learn from. By organizing workshops, meetings, and seminars, we can effectively train women to benefit from these experiences."**<sup>93</sup>

### **Create networks for women entrepreneurs to share their experiences.**

Arguably, seeking expertise and advice from specialists can alleviate women entrepreneurs' fear of failure mentioned when discussing the challenges they face. The survey results indicate that 47.7% of respondents emphasized the importance of having access to such networks. By improving the efficiency of social networks that facilitate communication between entrepreneurs, women can seize valuable opportunities and overcome their fears more effectively. These networks can serve as valuable sources of support, guidance, and inspiration, empowering women entrepreneurs to pursue their goals with greater confidence and resilience.



### **Promote the use of modern financial technologies.**

The study revealed that promoting modern financial technologies would lead to a higher percentage of women's financial inclusion and their inclination toward adopting contemporary digital financial policies. For instance, the implementation of the geographical link system known as GIS was mentioned by one expert as a potential step towards achieving this goal.<sup>94</sup>

### **Promote initiatives by INGOs and local CSOs to break barriers.**

The results highlighted several opportunities available through partnerships between the public and private sectors, as well as collaborations with the World Bank Group, to provide financing and

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<sup>93</sup> One of the participants in the FGDs / Amman

<sup>94</sup> Key Informant Expert in In-depth Interviews/ Bank Manager



technical and institutional support to microfinance institutions. One expert mentioned the "Saving Arts" program by Arab Bank, in association with Haya Cultural Center, which utilizes children's electronic platforms and charities to offer "Creative Mechanics" workshops, educating children about the significance of financial matters in innovative ways.<sup>96</sup> Another expert, during in-depth interviews, emphasized the importance of partnering with the International Labour Organization (ILO) and the Central Bank. In coordination with the ILO, an open training program on entrepreneurship for women was



conducted, educating women about creating entrepreneurial projects, including planning and management aspects.<sup>97</sup> Furthermore, the results underlined the crucial role of civil society organizations in educating local communities about changes in the labor market and its evolving needs. These organizations provide women with essential training and skills in various craft professions, such as plumbing, electrical maintenance, car repair, and equipment handling. Raising awareness about new labor market trends is essential to avoid situations that might lead to social problems, such as when women want to provide services like plumbing but face societal barriers or biases. Although there is a desire among women to learn these professions, they encounter challenges due to doubts about their abilities and societal norms that may not fully accept women working in craft professions, as noted by one expert in the in-depth interviews.<sup>98</sup>

### **Encourage women to enter male domains.**

Awareness regarding the significance of encouraging women to enter fields traditionally dominated by men, within both school and university curricula, plays a crucial role in societal knowledge development. One expert stated during in-depth interviews, "Integrating this awareness into educational curricula will gradually transform the perceptions of future generations regarding gender-assigned roles."<sup>99</sup> It is of utmost importance to direct educational programs towards the

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<sup>96</sup> One of the experts in in-depth interviews / Bank Manager

<sup>97</sup> One of the experts in in-depth interviews / Development and Employment Fund

<sup>98</sup> One of the experts in in-depth interviews

<sup>99</sup> In-depth interview expert / women's activist

younger generation, considering them from a gender perspective. Additionally, vocational guidance in schools should receive attention, as 52.6% of survey respondents indicated. This is essential to challenge discriminatory stereotypes between men and women, which often shape attitudes towards certain occupations. One expert emphasized the need to eradicate the culture of shame and social stigma associated with women pursuing professions typically seen as masculine, such as driving or working at gas stations:<sup>100</sup> Society must get rid of the culture of shame and find professions for women, such as expatriate workers currently dominate jobs. It is better to employ Jordanian youth."

Eliminating these societal barriers can have a significant impact on providing job opportunities for women. As the expert noted, society should create space for women to explore new professions, including jobs that employ expatriate workers like factories. This way, the potential for employing Jordanian women can be better harnessed, utilizing vacant agricultural spaces for economic development and gender equality.

### **Reconsider government policies governing entrepreneurship.**

The study results revealed that the legislative aspect regulating the entry of new enterprises into the labor market still imposes restrictions on female entrepreneurs. Although there have been some positive amendments in favor of women at the level of the Board of Investment and other incentives, certain laws, such as the new investment law and recent amendments to the Jordanian Labor Law, have historically hindered women's participation in various manufacturing industries. In-depth interviews highlighted the need for tax exemptions or mitigation for this sector, as well as streamlining procedures and transactions to simplify licensing processes for female entrepreneurs and safeguard their rights.<sup>101</sup> One expert emphasized the need to remove obstacles, particularly the lack of social protection and safety measures, such as providing safe transportation and evening nurseries, to enable women to start their projects.<sup>102</sup>

### **Provide financial, administrative, and technical support to female entrepreneurs.**

The survey results indicated the availability of some modest support for female entrepreneurs. This includes training and awareness programs aimed at enhancing their entrepreneurial skills (53.8%), institutions assisting in marketing their products, and supporting bodies that offer training on modern technology relevant to their projects (43.6%). However, periodic follow-up of small and

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<sup>100</sup> One of the experts in in-depth interviews

<sup>101</sup> One of the experts in in-depth interviews

<sup>102</sup> One of the experts in in-depth interviews

micro enterprises financed through lending funds was found to be weak (29.7%), indicating a lack of ensuring the successful implementation of projects according to specified standards and achieving desired outcomes. Additionally, technical support provided by business incubators was perceived as lacking (33.8%), signifying the absence of a stimulating and supportive environment for emerging projects, preventing them from fully leveraging available resources and expertise to achieve greater success.

During Focus Group Discussion sessions, various entities offering support, whether financial, administrative, or technical, were identified in Jordan. These include governmental bodies such as the Ministry of Social Development, the Housing and Urban Development Foundation, the Orphans Funds Foundation, the Agricultural Credit Corporation, the Central Bank of Jordan, the Ministry of Planning and International Cooperation (ERRADA Program), the Jordan Enterprise Development Corporation (JEDCO), the King Abdullah II Foundations for Development, the Ministry of Digital Economy and Entrepreneurship / Jordan Growth Program (Business Development), Development and Employment Fund, Jordan Loan Guarantee Corporation, National Fund for Small and Medium Enterprises Support / NAFES, Network of Microfinance Institutions in Jordan (Tanmia), and international organizations and bodies (UNRWA, World Bank, Orient Foundation, Near East Foundation), as well as NGOs (Jordan River Foundation, Jordanian Hashemite Fund, General Union of Charities, Al-Husseini Foundation, Small Enterprise Development Center).



## Successful Women Entrepreneurs and their Leadership Styles

In the cities of Irbid and Zarqa, transformational leadership has proven to be the most successful leadership style for women entrepreneurs. This type of leadership focuses on inspiring and motivating individuals to achieve positive societal change and transformation. For female entrepreneurs, it means being guided and motivated by a leader who encourages them to take on challenges, empowers them to be confident in their abilities, and fosters a strong sense of teamwork and camaraderie. Transformational leadership is particularly effective in Irbid and Zarqa because these cities face deep-rooted social factors that can often hinder women's progress in entrepreneurship. However, with the guidance and support of a transformational leader, female entrepreneurs are encouraged to overcome these barriers and reach their full potential. Moreover, this leadership style helps women entrepreneurs build solid connections and networks among themselves. Being part of a supportive community of like-minded individuals who share similar goals and face similar challenges can significantly increase motivation and resilience. Through these networks, women entrepreneurs are better equipped to navigate the social factors that may limit their opportunities.

In contrast, in the city of Amman, strategic leadership has emerged as the most successful style for women entrepreneurs. Strategic leadership involves having a clear vision for the future and making well-informed decisions to achieve long-term goals. In Amman, female entrepreneurs exhibit a high level of strategic thinking and planning, enabling them to identify untapped opportunities and anticipate potential challenges in the business landscape. These women have a deep understanding of their business environments and are adept at formulating strategies that align with their goals. They also possess excellent communication skills, essential in building successful businesses and establishing meaningful connections with stakeholders. Interestingly, the women entrepreneurs in Amman are embracing their right to work and achieve self-realization without compromising their roles as mothers. This balance between entrepreneurship and family life is a testament to their ability to make strategic decisions that benefit both aspects of their lives.

Transformational and strategic leadership styles are crucial in empowering women entrepreneurs in different cities. While transformational leadership fosters motivation, empowerment, and teamwork, strategic leadership enables effective planning, decision-making, and goal achievement. Both styles contribute to the success and growth of women-led businesses in their respective cities.

# Recommendations

## **Recommendations to enhance the entrepreneurship environment in Jordan.**

- Establish business incubators and accelerators tailored for women entrepreneurs, offering administrative and technical support at higher levels. These initiatives should contribute to building entrepreneurial projects, simplifying their launch, and keeping them updated on the latest developments in business management and risk mitigation. Adopt advanced systems for evaluation and follow-up.
- Simplify registration and licensing procedures for small and micro enterprises, specifically for self-employed women.
- Develop comprehensive training programs for female entrepreneurs, focusing on leadership skills such as formulating a future vision, effective planning, time management, and communication. Additionally, offer specialized training courses on legal awareness for female entrepreneurs.
- Provide adequate information technology infrastructure and training for women, enhancing their e-marketing skills and offering relevant professional and technical courses to maximize business opportunities.
- Improve public transportation systems and transportation options to meet the needs of women, especially those with disabilities, ensuring easy and safe transportation. Review the cost of public transport to make it more affordable for women with limited incomes.
- Review legal legislation related to the practice of workers and management of small and micro enterprises to facilitate entrepreneurial activities. Establish legal aid programs and enact friendly legislation to support entrepreneurial work.
- Integrate gender equality considerations into trade policies, encouraging the participation of women-led enterprises in tendering processes.

## **Recommendations to improve financial literacy among women entrepreneurs.**

- Enhance the financial system's infrastructure, particularly in rural areas, and expand digital financial services. The Central Bank of Jordan should guide commercial banks to offer financial service packages with fewer restrictions and conditions for women. Incentivize banks to finance women entrepreneurs through credit guarantee programs.



- Encourage women to invest in the stock market through promotional campaigns led by stock exchanges and securities commissions. Allocate a percentage of initial public offerings in companies' shares with women to break stereotypes about financial jobs typically seen as masculine.
- Establish government platforms led by financial experts to support women-owned enterprises. Connect successful female entrepreneurs with these platforms to provide awareness and advice. Offer advisory services to women entrepreneurs.
- Create databases with gender-disaggregated information in financial service institutions to monitor and evaluate gender-based discrimination and integrate gender needs into financial programs.

### **Recommendations at the social level**

- Engage media and religious institutions to promote women's rights and the importance of entrepreneurship for women. Encourage them to challenge existing stereotypes and build a religious system based on the Quran and the Prophet's Sunnah that fosters new behavioral trends.
- Raise awareness through civil society organizations dedicated to women's rights, emphasizing the significance of entrepreneurship for women, and changing societal perceptions of professional and technical work.
- Enhance entrepreneurial skills by providing specialized empowerment programs focused on building women's self-capabilities in entrepreneurship and business management. Develop innovative programs to nurture leadership and creativity.
- Revise educational curricula in schools and universities from a gender perspective to challenge stereotypes associated with certain jobs and professions. Include clear definitions of symbolic violence and its impact on women entrepreneurs.
- Promote success stories of women entrepreneurs to create a supportive cultural environment, inspire women to start their businesses, and encourage service providers to view women as potential customers.

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# Annex: Research Tools

## Survey

"دراسة تحليلية حول العوائق والحواجز التي تحول دون بدء وإدارة المشاريع الصغيرة ومتناهية الصغر للنساء في الأردن"

### أداة الدراسة الكمية

يقوم مركز الفينيق للدراسات الاقتصادية والمعلوماتية بالتعاون مع منظمة "كير" بإجراء دراسة مسحية تهدف إلى تحديد التحديات والفرص المتعلقة بريادة النساء للأعمال في الأردن - ظروف المرأة لإنشاء وإدارة المشاريع الصغيرة ومتناهية الصغر - من خلال تقييم البيئة الاجتماعية للبلاد، من الأسرة إلى مستويات السياسة الوطنية. كما تهدف إلى تحديد وتحليل ما إذا كانت الأعراف والتصورات الاجتماعية المتعلقة بأدوار الجنسين تؤثر على قدرة المرأة على بدء وإدارة الأعمال التجارية في المجالات التي يهيمن عليها الذكور، واستكشاف تصورات ومواقف الرجال والفتيان، وكيف تساهم في تشكيل وحفظ المعايير الجنسانية - ولا سيما تلك التي تكبل المرأة اقتصادياً واجتماعياً.

### أولاً: الخصائص الديموغرافية والاجتماعية والاقتصادية

١. الجنس: ١- ذكر ٢- أنثى

٢. الجنسية:

٣. العمر: ١- 24-18 عاماً ٢- 34-25 عاماً ٣- 44-35 عاماً ٤- 54-45 عاماً ٥- أكبر من 55 عاماً

٤- الحالة الاجتماعية: ١- أعزب/عزباء ٢- متزوج/متزوجة ٣- مطلق / مطلقة ٤- أرمل/ارملة ٥- منفصل/منفصلة

٥- إذا كنت غير أعزب/عزباء:

• مدة الزواج:

• عدد الأبناء والبنات:

• عدد الأطفال الذين تقل أعمارهم عن 6 سنوات:

٦- المستوى العلمي: ١- ثانوي فما دون ٢- دبلوم متوسط ٣- بكالوريوس ٤- دبلوم عالي

٥- دراسات عليا

المدينة \ القرية

٧- مكان الإقامة الحالي: المحافظة

٨- الدخل الشهري: ١- اقل من 220 دينار ٢- 349-220 دينار ٣- 499-350 دينار ٤- 699-500 دينار

٥- 1000-700 دينار ٦- 1000 دينار فأكثر

## ثانياً: التحديات والفرص المتعلقة بزيادة المرأة للأعمال في الأردن

٩- من وجهة نظرك، ما التحديات التي تواجه المرأة عند إنشاء وإدارة المشاريع الصغيرة ومتناهية الصغر؟ (يمكنك اختيار أكثر من إجابة)

- تطوير قدراتها ومهاراتها الشخصية المناسبة للعمل (مثل التخطيط وبناء رؤية مستقبلية وتنظيم الوقت وغيرها)
- ضعف القدرة على الوصول الى الخدمات المالية واستخدامها كالمدفوعات والائتمان والادخار والتأمين
- ضعف القدرة على التسويق وتوزيع المنتجات
- المعوقات التكنولوجية
- معوقات شخصية كتدخل الزوج او الاهل
- الخوف من الفشل وضياع رأس المال
- الموازنة بين متطلبات العمل والأسرة
- عدم ثقة العائلة في القرارات التي تصدرها
- عدم توفر الأصول والموارد اللازمة للمرأة لإنشاء وإدارة مشروعها
- أخرى اذكرها/يها؟

١٠- ما الحوافز التي تدفع المرأة لإنشاء وإدارة المشاريع الصغيرة ومتناهية الصغر؟ (يمكنك اختيار أكثر من إجابة)

- تحقيق الكسب المادي والمساعدة في نفقات الاسرة
- تحقيق الذات والاستقلالية
- استثمار المردود في الدراسة الاكاديمية
- تغيير النظرة التقليدية للمرأة
- أخرى، اذكرها

١١- ما مصادر التمويل المناسبة لمساعدة المرأة على تمويل مشروعها؟ (يمكنك اختيار أكثر من إجابة)

- الاقتراض من الأهل أو الجيران
- مدخرات شخصية
- استخدام أسلوب (الجمعية الدوار) المتعارف عليه بين النساء
- قروض من المؤسسات الحكومية

- قروض من المؤسسات الاهلية
- قروض بنكية
- شراء مستلزمات المشروع بالدين (التقسيط بدفعات)
- الاستثمار من الحوالات التي تتلقاها من الزوج/ الأبناء
- المنح من المنظمات المحلية والدولية
- أخرى، اذكرها/يها

#### ١٢- ما أنواع الدعم الفني المتوفر للمرأة عند إقامة مشروعها؟ (يمكنك اختيار أكثر من اجابة)

- وجود حاضنات أعمال كافية لدعم الرياديات.
- وجود البرامج التدريبية والتوعوية اللازمة لتعزيز مهاراتها الريادية
- وجود بعض المؤسسات التي تساعد في تسويق منتجاتها
- توفر بعض الجهات الداعمة للتدريب على كيفية استخدام التكنولوجيا الحديثة الملائمة لعمل المشروع
- توفير المعلومات اللازمة عن السلع المطلوبة في الأسواق لتستفيد النساء من فرص الاستثمار المتاحة
- اجراء المتابعة بشكل دوري للمشاريع الصغيرة ومتناهية الصغر التي يتم تمويلها من صناديق الاقراض
- توفر الاستشارات قبل وأثناء القيام بالمشروع (كالمعلومات الخاصة بفرص الاستثمار، دراسة الجدوى)

#### ١٣- ما الصعوبات المالية التي تواجه المرأة عند إدارة مشروعها؟ (يمكنك اختيار أكثر من اجابة)

- صعوبة الحصول على القروض
- صغر حجم القروض المقدمة مقارنة باحتياجات المشروع
- لا تشجع مؤسسات الإقراض المتخصصة (مثل صندوق إقراض المرأة) على الاقتراض
- لا يوجد حساب مصرفي أو بطاقة ائتمان
- لا يوجد لدى المرأة أصول لرهنها
- ضعف القدرة على الوصول الى مصادر التمويل
- تقدم الجهة المانحة للقروض القرض بسعر فائدة مرتفع
- يترتب على التأخر في سداد قسط القرض عن مواعده المحدد غرامات مالية مرتفعة
- غياب الدعم المالي الحكومي



١٤- ما الصعوبات القانونية التي تواجه المرأة عند إقامة مشروعها؟ (يمكنك اختيار أكثر من إجابة)

- تتسم الإجراءات الحكومية المتعلقة بتنفيذ المشروعات الريادية بالتعقيد
- ضعف الحوافز الضريبية التي تشجع على إقامة المشاريع
- توقف بعض أنظمة الحماية الاجتماعي كالتأمين الصحي عند تسجيل المشروع
- غياب أثر قانون الاستثمار في تشجيع المرأة على إقامة مشروعها الخاص
- عدم وجود الوسائل البديلة لتسوية النزاعات المتعلقة بالأعمال الريادية

١٥- ما الذي يمكّن المرأة من إدارة مشروعها؟ (يمكنك اختيار أكثر من إجابة)

- توفر البرامج التدريبية التي تعرفها بكيفية إعداد الخطط والاستراتيجيات للأعمال
- وجود شبكات معلومات للحصول على المعلومة المناسبة
- الاطلاع على الأنماط القيادية الناجحة
- بناء القدرات القيادية لدى المرأة
- توفر البنية التحتية المناسبة
- توفير الارشاد المهني

١٦- ما هي القطاعات التي تعتقد أنها أنسب لعمل المرأة؟ (يمكنك اختيار أكثر من إجابة)

- الاعمال الإدارية
- التعليم
- تجارة الجملة والتجزئة وإصلاح المركبات ذات المحركات والدراجات النارية
- أنشطة الصحة البشرية
- الخدمات الاجتماعية
- الصناعات التحويلية
- أنشطة الإقامة والخدمات الغذائية
- أنشطة الأسر المعيشية كصاحبة عمل، الاعمال من المنزل كالمطبخ الإنتاجي
- الأنشطة المهنية والتقنية
- أنشطة المالية والتأمين
- السياحة
- لمعلومات والاتصالات

- الزراعة
- السبابة وإمدادات الكهرباء والغاز والبخار وتكييف الهواء
- أنشطة المنظمات الدولية
- أنشطة المنظمات الحكومية

### ثالثاً: الأعراف والتصورات الاجتماعية

#### ١٧- تصورات النساء والرجال الثقافية والاجتماعية

الرقم	الفقرة	أوافق بشدة	أوافق	محايد	معارض	معارض بشدة
١	أفضل أن يكون مدير المشروع رجل					
٢	يمكن للمرأة ان تعمل تماماً كالرجل في ادارة مشروع خاص					
٣	إن الاعمال المنزلية من اختصاص المرأة حتى وان كانت تعمل خارج البيت					
٤	الأفضل ان تتجه المرأة الى المشاريع الخاصة بالإناث كالمطبخ الإنتاجي والحرف اليدوية					
٥	يمنح الذكور اهتماماً أكبر من الاناث داخل الأسرة					
٦	يتم تربية الأثنى على الاستقلالية من قبل الأسرة					
٧	المرأة لا تصلح لإدارة المشاريع الكبيرة لأنها عاطفية					
٨	الوظائف المختلطة ليست مناسبة للإناث					
٩	خروج المرأة للعمل ومزاحمتها للرجل في الوظائف ساعد في ارتفاع معدل البطالة للذكور					
١٠	يقع على المرأة ضغوط نفسية خلال عملية التنشئة الاجتماعية مرتبطة بتعدد أدوارها في الأسرة					
١١	تمييز والدين بين الذكور والإناث يقلل من الوعي لدى الأثنى					
١٢	تتم تربية المرأة على سلوكيات معينة لا يربى عليها الرجل					
١٣	تعاقب الأثنى على سلوكيات لا يعاقب عليها الذكر عند القيام بنفس السلوك					
١٤	أفضل إعطاء ابني الذكر فرصة لإقامة مشروعه أكثر من ابنتي					
١٥	تسهم دور العبادة بتكريس الصور النمطية لكل من الذكر والأثنى					
١٦	تسهم المدرسة في إكساب الأدوار النمطية للذكر والأثنى					

					١٧	اعتماد المرأة على الأسرة فقط للحصول على المعرفة والموارد المرتبطة ب المشاريع يحد من قدرتها
					١٨	تستطيع المرأة التصرف براتبها دون اخذ موافقة زوجها او ابيها
					١٩	تؤيد العائلة فكرة امتلاك المرأة لمشروعها الخاص
					٢٠	إن للإعلام دور في دعم المرأة الريادية وإبراز إبداعاتها ومساهماتها في التنمية الشاملة

### إذا كنت من صاحبات الاعمال، يرجى الإجابة عما يلي:

#### ١٨- ما نوع المشروع التي تقومين به؟

صناعي

زراعي

خدمي

تجاري

متنوعة

تكنولوجيا المعلومات والاتصالات

#### ١٩- ما عدد الايدي العاملة التي تعمل معك في المشروع؟

من النساء \_\_\_\_\_

من الرجال \_\_\_\_\_

#### ٢٠- مدى قدرة المرأة على إدارة مشروعها:

الرقم	الفقرة	نعم	لا	لا أعلم
١	أستطيع فهم التدفقات النقدية الخاصة بمشروعي (النقد الوارد لكل منتج والنقد الصادر)			
٢	أستطيع تحليل مدى ربحية كل المنتجات - هل هذا المنتج يدر أرباحا أم لا			
٣	أفهم احتياجات السوق والزبائن			
٤	اتوقف عن بيع المنتجات ذات الربحية الضعيفة جدا ما لم يكن الغرض من تقديمها هو جلب عملاء جدد			
٥	إعادة النظر في كل بند من بنود التكاليف العامة الشهرية لأقرر ما إذا كان بالإمكان تخفيض المصاريف بإيجاد حلول كالبحث عن متجر آخر بثمن أقل مثلا			
٦	قمت بتوسيع السوق الخاص بي بتقديم منتجات او خدمات جديدة او عملاء جدد			

## ٢١- مدى امتلاك الريادية للمهارات القيادية:

الرقم	الفقرة	درجة ممارسة الدور				
		كبيرة جداً	كبيرة	متوسطة	قليلة	قليلة جداً
١	لدي رؤية واضحة للعمل					
٢	لدي الوقت الكافي لإنجاز جميع الاعمال اليومية					
٣	أفضل القيام بجميع الاعمال دون تفويضها للآخرين					
٤	أضع خطط دورية لمشروعي					
٥	أراجع الخطط الموضوعة باستمرار لإيجاد الطرق المناسبة لتطبيقها					
٦	أحصل على التدريب اللازم من فترة لأخرى					
٧	أحترم الملاحظات الناقدة لعملي					
٨	أتعامل مع مختلف سلوكيات العاملين لدي او الزبائن دون تحيّز					
٩	أضع خطة يومية لفائمة المسائل التي سأقوم بها					
١٠	أحصل على معلومات عكسية (تغذية راجعة) من مصادر متعددة للاطلاع على سير المشروع					
١١	اهتم بوجهات النظر المتعددة في السعي لحل المشكلات					
١٢	أستخدم أسلوب الجدول البناء لتيسير عملية الوصول الى القرارات المناسبة					
١٣	أشتق عدة بدائل للوصول الى تحقيق الأهداف الحالية في العمل					
١٤	أقنع الآخرين من حولي بأهمية الأفكار الجديدة					
١٥	أبذل جهدي في التجارب الجديدة، حتى لو كانت نتائجها تتضمن المخاطرة					
١٦	أعمل على تطوير علاقاتي مع خبراء لإنجاح مشروعي					
١٧	أحرص على تحجيم المشاعر السلبية في العمل (الحزن والغضب) من خلال محاولة تغيير الأفكار					
١٨	لدي أفكار حاسمة في العمل بغض النظر عن درجة المخاطرة وحالة عدم التأكد					
١٩	أؤمن بضرورة مواجهة تغيرات البيئة المفاجئة					
٢٠	أضع دوما خطة للمخاطر المحتملة					
٢١	اتحمل مسؤولية قراري بغض النظر عن النتائج					
٢٢	أتمسك برأيي عند مواجهة الآخرين إذا كان ذلك في مصلحة العمل					

## Focus Group Discussions

يقوم مركز الفينيق للدراسات الاقتصادية والمعلوماتية بالتعاون مع منظمة "كير" بإجراء دراسة مسحية تهدف الى تحديد التحديات والفرص المتعلقة بزيادة النساء للأعمال في الأردن - ظروف المرأة لإنشاء وإدارة المشاريع الصغيرة ومتناهية الصغر - من خلال تقييم البيئة الاجتماعية للبلاد، من الأسرة إلى مستويات السياسة الوطنية. كما تهدف الى تحديد وتحليل ما إذا كانت الأعراف والتصورات الاجتماعية المتعلقة بأدوار الجنسين تؤثر على قدرة المرأة على بدء وإدارة الأعمال التجارية في المجالات التي يهيمن عليها الذكور، واستكشاف تصورات ومواقف الرجال والفتيان، وكيف تساهم في تشكيل وحفظ المعايير الجنسانية - وخاصة تلك التي تكبل المرأة اقتصاديا واجتماعيا.

### الأسئلة

١- من وجهة نظرك، ما التحديات الاقتصادية التي تواجه المرأة عند إنشاء وإدارة المشاريع الصغيرة ومتناهية الصغر؟ (تطوير قدراتها ومهاراتها الشخصية المناسبة للعمل، ضعف القدرة على الوصول الى الخدمات المالية واستخدامها كالمدفوعات والائتمان والادخار والتأمين، ضعف القدرة على التسويق وتوزيع المنتجات، المعوقات التكنولوجية، عدم توفر الأصول والموارد اللازمة للمرأة لإنشاء وإدارة مشروعها)

٢- ما التحديات الاجتماعية والثقافية التي تواجه المرأة لإنشاء وإدارة المشاريع الصغيرة ومتناهية الصغر؟ (معيقات شخصية كتدخل الزوج او الاهل، الخوف من الفشل وضياع رأس المال، الموازنة بين متطلبات العمل والأسرة، عدم ثقة العائلة في القرارات التي تصدرها، عدم ثقة المرأة بنفسها)

٣- ما أكثر التحديات القانونية التي تواجه المرأة عند إنشاء وإدارة المشاريع الصغيرة ومتناهية الصغر؟ (تتسم الإجراءات الحكومية المتعلقة بتنفيذ المشروعات الريادية بالتعقيد، ضعف الحوافز الضريبية، توقف بعض أنظمة الحماية الاجتماعي كالتأمين الصحي عند تسجيل المشروع، غياب أثر قانون الاستثمار في تشجيع المرأة على إقامة مشروعها الخاص، عدم وجود الوسائل البديلة لتسوية النزاعات المتعلقة بالأعمال الريادية، الرسوم، الترخيص، التسجيل)

٤- من أين حصلتم على التمويل للمشروع؟ وما أكثر الصعوبات المتعلقة بالحصول على التمويل؟ (الاقتراض من الأهل أو الجيران، مدخرات شخصية، استخدام أسلوب (الجمعية الدوار)، قروض، منح من المنظمات المحلية والدولية)



٥- ما هي أكثر ثلاث احتياجات تعتقدون أنها مهمة للمرأة الريادية من وجهة نظركم؟ (توفر البرامج التدريبية التي تعرفها بكيفية إعداد الخطط والاستراتيجيات للأعمال، وجود شبكات معلومات للحصول على المعلومة المناسبة، الاطلاع على الأنماط القيادية الناجحة وتأسيس شبكة للرياديات لتبادل الخبرات، بناء القدرات القيادية لدى المرأة، التسهيلات الحكومية، توفير الاستشارات والإرشاد المهني)

٦- ما هي القطاعات التي تعتقد/ي أنها أنسب لعمل المرأة؟ هل من الممكن ان تتجه المرأة الى القطاعات التي تعتبر ذكورية في المجتمع؟ لماذا؟ (تجارة الجملة والتجزئة وإصلاح المركبات، الصناعات التحويلية، السباكة)

٧- هل الثقافة الأردنية والعادات والتقاليد تساعد المرأة وتمكنها اقتصاديا واجتماعيا من حيث:

- المساعدة في الاعمال المنزلية:
- الاستقلالية والحرية في التصرف المالي:
- تفضيل الوالدين للأولاد الذكور عند الاستثمار في مشاريع تدر الربح:
- النظرة المجتمعية عن الانثى بأنها عاطفية ولا تصلح لإدارة مشاريعها:
- التنشئة الاجتماعية وتعدد أدوار المرأة:
- نظرة المجتمع الى الاختلاط:

٨- ما دور كل من دور العبادة ووسائل الاعلام في تغيير الصور النمطية المتعلقة بالمرأة وإبراز إبداعاتها ومساهماتها في التنمية الشاملة؟

٩- ما المهارات المطلوبة لزيادة قدرة النساء على إدارة المشاريع والتي تعتقدون انها بحاجة الى تنميتها؟ (التخطيط، اتخاذ القرارات، حل المشكلات، صياغة رؤية مستقبلية، الابداع والابتكار، الاتصال والتواصل، المهارات المالية، المهارات التكنولوجية)

## Key Informant Interviews

يقوم مركز الفينيق للدراسات الاقتصادية والمعلوماتية بالتعاون مع منظمة "كير" بإجراء دراسة مسحية تهدف الى تحديد التحديات والفرص المتعلقة بريادة النساء للأعمال في الأردن - ظروف المرأة لإنشاء وإدارة المشاريع الصغيرة ومتناهية الصغر - من خلال تقييم البيئة الاجتماعية للبلاد، من الأسرة إلى مستويات السياسة الوطنية. كما تهدف الى تحديد وتحليل ما إذا كانت الأعراف والتصورات الاجتماعية المتعلقة بأدوار

الجنسين تؤثر على قدرة المرأة على بدء وإدارة الأعمال التجارية في المجالات التي يهيمن عليها الذكور، واستكشاف تصورات ومواقف الرجال والفتيان، وكيف تساهم في تشكيل وحفظ المعايير الجنسانية - وخاصة تلك التي تكبل المرأة اقتصاديا واجتماعيا.

### المعلومات العامة

- الاسم: \_\_\_\_\_
- مجال العمل: \_\_\_\_\_
- المؤسسة/ الجهة: \_\_\_\_\_

### الأسئلة

٢٢- من وجهة نظرك، ما التحديات التي تواجه المرأة عند إنشاء وإدارة المشاريع الصغيرة ومتناهية الصغر؟ (يمكنك اختيار أكثر من اجابة) (تطوير قدراتها ومهاراتها الشخصية المناسبة للعمل، ضعف القدرة على الوصول الى الخدمات المالية واستخدامها كالمدفوعات والائتمان والادخار والتأمين، المعوقات التكنولوجية، المعوقات القانونية، معوقات شخصية، عدم توفر الأصول والموارد اللازمة للمرأة لإنشاء وإدارة مشروعها).

٢٣- ما هي أهم ثلاث احتياجات تعتقد/ي أنها مطلوبة لتحسين قدرة المرأة على إدارة مشروعها في الأردن؟ (مثال: إنشاء برامج متخصصة للإناث لضمان توفير الحماية المالية، تأهيل الإناث في الاستثمار في مشاريع ريادية، زيادة وعي الإناث بالأمور القانونية وكيفية التعامل معها، بناء قدرات الإناث من خلال توفير برامج تدريبية متخصصة)

٢٤- ما الصعوبات القانونية التي تواجه المرأة عند إقامة مشروعها؟ (تتسم الإجراءات الحكومية المتعلقة بتنفيذ المشروعات الريادية بالتعقيد، ضعف الحوافز الضريبية التي تشجع على إقامة المشاريع، توقف بعض أنظمة الحماية الاجتماعي كالتأمين الصحي عند تسجيل المشروع، غياب أثر قانون الاستثمار في تشجيع المرأة على إقامة مشروعها الخاص، عدم وجود الوسائل البديلة لتسوية النزاعات المتعلقة بالأعمال الريادية)

٢٥- كيف من الممكن ان نشجع الاناث على الاستثمار في المجالات التي تعتبر ذكورية في المجتمع؟ (تجارة الجملة والتجزئة، السياحة، الأنشطة المهنية والتقنية، المعلومات والاتصالات والصناعات التحويلية وغيرها)

٢٦- برأيكم، من هم الشركاء المسؤولين عن تطوير الخدمات الريادية المقدمة للإناث في الأردن؟ لماذا؟  
الأدوار والمسؤوليات المناطة بهم)

٢٧- كيف تلجأ المرأة في قطاع العمل غير المنظم المفتقد للحماية الاجتماعية لتحسين دخلها في ظل في ظل عدد من المعوقات التي تمس عملها بشكل مباشر في غالب الأحيان؟

٢٨- هل هناك برامج تستهدف النساء والفتيات لدمجهم ببرامج للشمول المالي أو توفير الاستشارات المالية لهن؟ اذكرها/يها ان وجدت؟

٢٩- ما الامتيازات التي تحصل عليها النساء الرياديات في مكان عملكم؟

٣٠- ما أثر تعديل قانون الاستثمار وتقليل العبء الضريبي لدعم الشركات التي تقودها النساء والعاملات لحسابهن الخاص؟

٣١- هل يوجد قوانين تعتقد انها تعيق النساء عند البدء بمشروعها الخاص او استدامته؟ إذا كانت الإجابة نعم، اذكرها/يها؟

٣٢- من وجهة نظركم، ما التحديات الرئيسية التي تؤثر على بدء الأعمال التجارية الجديدة للنساء عند كل مما يلي:

- عملية التسجيل للشركات: (الموافقات الخاصة من الجهات الأمنية على الرغم من المادة 6 في قانون الشركات رقم 22 لعام 1997 / رسوم التسجيل /
- الترخيص المهني / ترخيص الأعمال المنزلية المهنية: (طول المدة / متطلبات غير مبررة كتصفية الضرائب ورسوم الموقع / عدة فحوصات غير منسقة كتهيئة المواقع والصحة والسلامة... الخ / موافقات خارجية لا صلة لها / متطلبات فنية غير واضحة وغير مبرر لها / عملية التجديد غير متوقعة وغير مضمونة)
- الرسوم:
- الوصول الى التمويل: (قانون الأصول المنقولة / قانون المعلومات الائتمانية رقم 15 لسنة 2010)

٣٣- ما صعوبات تطبيق بعض الحلول المطروحة دولياً لمساعدة الشركات الناشئة وتشجيعها مثل:

- مفهوم "الصمت هو الموافقة": (يفرض المفهوم ببساطة حدًا زمنيًا لإنجاز التسجيل أو الترخيص للعمل، فإذا لم يسمع المتقدم من الجهة ذات الصلة (المسجل أو البلدية) خلال الحد الزمني المحدد، فإن التقدم يعتبر موافقة ويمكن البدء في العمل على الفور)

- اعتماد مفهوم "Ex-Post" بدلاً من مفهوم "Ex-Ante": (يمكن للشركة أن تبدأ العمل فور تسجيلها في إدارة مراقبة الشركة أو السجل المركزي، ثم يتم إرسال إشعار إلى الكيانات ذات الصلة (البلدية بشكل أساسي) حول التاريخ المتوقع من أجل متابعة استيفاء متطلباتهم)

ما الحلول المناسبة من وجهة نظركم لتصويب وضع المرأة الريادية من الناحية القانونية والاجتماعية والاقتصادية؟