



The Economic Participation of Women in Poverty Pockets in the Mafrq Governorate, Jordan



The Economic Participation of Women in Poverty Pockets in the Mafraq Governorate, Jordan



UN WOMEN

Amman, Jordan, September 2015

FIGURE 1

Map of Mafraq

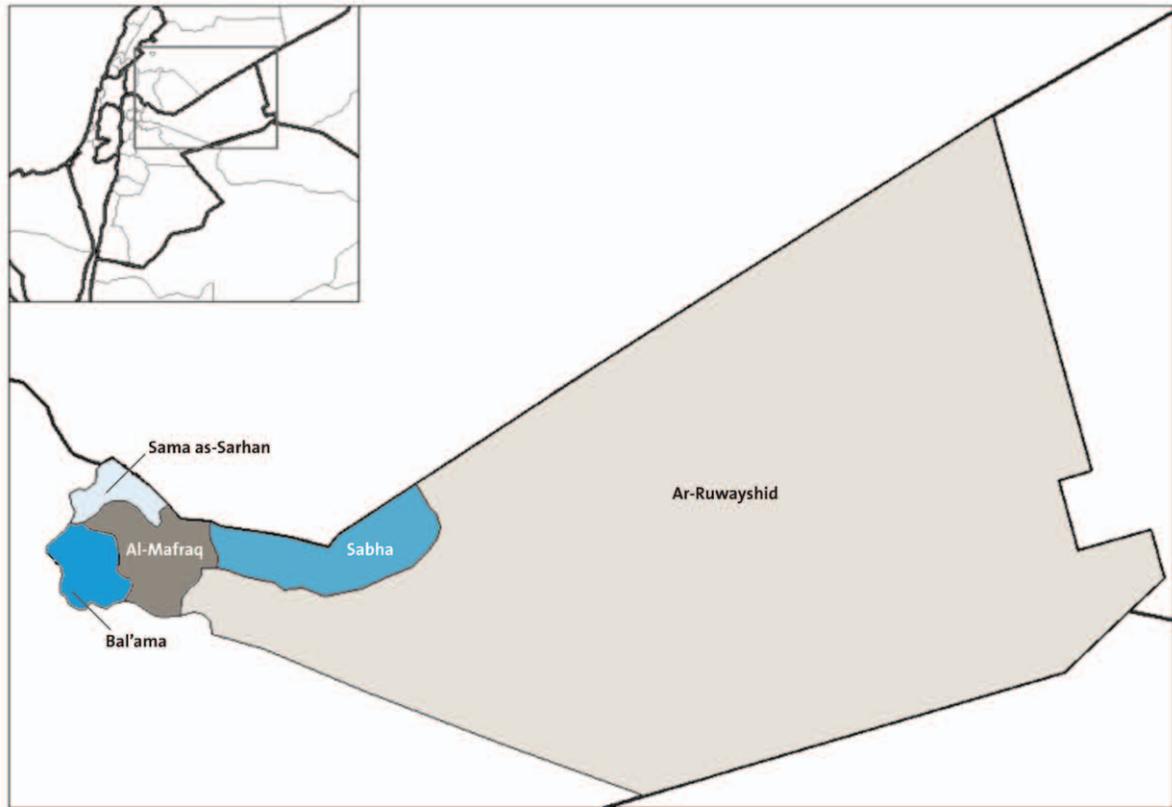


TABLE OF CONTENTS

Foreword	2
Executive Summary	4
Introduction	6
Methodology and Procedures	9
Study Questions	9
What are the opinions of family and society towards the economic participation of women?	9
The design	10
Participants (Sample)	11
Selection Method	11
Ethical Standards	11
Data Collection Method	12
Data Analysis Method	12
Credibility	12
Limitations	13
Areas of Study: General background	15
Mafraq Governorate	15
The most important problems and challenges in the Mafraq Governorate	16
Khaldiya	17
Arhab	18
Northwest Baldia	18
Salahia	19
Umm Al-Qatein	19
Husha	20
Deir Al-Kahf	20
Bala'ma	20
General Comments	21

Data Analysis	23
Section I: The results of the primary characteristics of the participants	23
Section II: The results of the obstacles and problems that limit women's economic participation in the areas targeted by the study	26
Section III: The mobilisers and possibilities that encourage the improvement of the economic participation of women in the areas of study	33
Section IV: Suggestions from participants regarding the enterprises that can succeed in the area/small income generating businesses	35
Section V: Participants' suggestions regarding actions to be taken to improve women's economic participation in Jordan	38
Discussion of findings	42
Conclusion	45
Recommendations	47
Bibliography	49
Appendices List	51
Appendix (1) Implementation Guide for Focus Discussion Groups	51
Appendix (2) Implementation Guide to In-depth Personal Interviews:	53
Appendix (3): Summary of the limitations, mobilisers and opportunities associated with the participation of women in small enterprises in poverty pockets in Jordan	53

FOREWORD

Over the past few years, political and socio-economic changes in Jordan have highlighted the need for sharpened and holistic focus on providing more economic opportunities for women to fully participate in decisions affecting their lives.

Women who face greatest challenges are those living in areas classified as poverty pockets by the Government of Jordan. In Al-Mafraq governorate, women face many obstacles in furthering their economic status through either developing their existing businesses or establishing new ones. To this end, UN Women sought to undertake an assessment to investigate and diagnose the challenges, mobilisers and opportunities associated with the participation of women in micro and small enterprises; to identify enterprises with the potential to improve further the status of women; and to analyze the economic and social situations of these communities.

The assessment provided a number of invaluable findings and recommendations which we hope will trigger more initiatives at local level.

I would like to thank the Queen Zein Al-Sharaf Institute for Development (ZENID), a national institute established by the Jordanian Hashemite Fund for Human Development (JOHUD), for its key support in conducting the study.



Giuseppe Belsito

Representative
UN Women – Jordan Country Office



EXECUTIVE SUMMARY

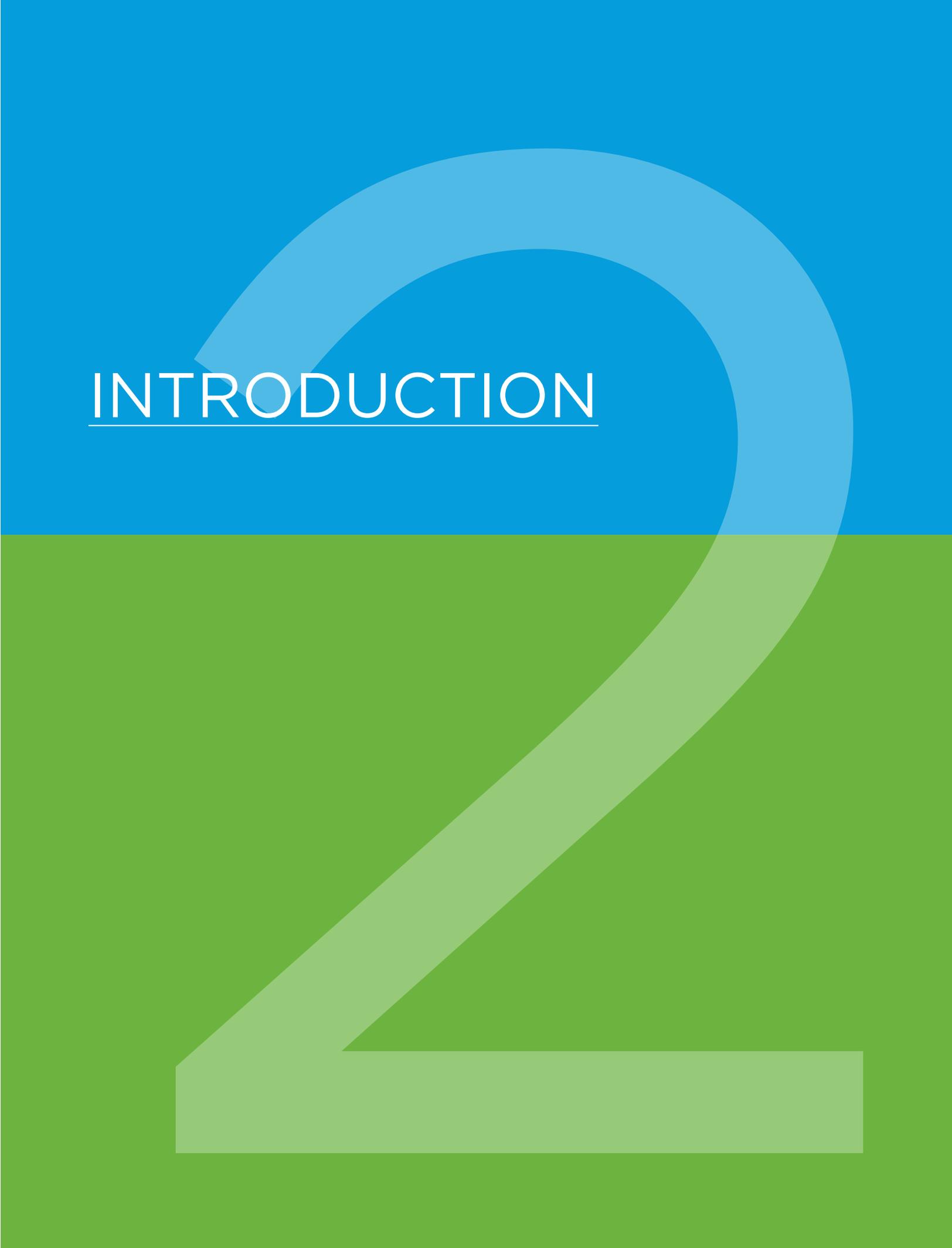
EXECUTIVE SUMMARY

The aim of this assessment is to investigate and diagnose the challenges, mobilisers and opportunities associated with the participation of women in small enterprises; to identify enterprises with the potential to improve further the status of women; and to analyse the economic and social situations of these communities. The study is conducted to scrutinize the objectives through a qualitative research approach, with data collected through discussion groups and individual in-depth interviews.

The report finds that women in the poverty pockets area in Al-Mafraq face many challenges in furthering their economic status through either developing their existing businesses or establishing new ones. The major areas of weaknesses require further investigation and remedial action.

As part of the report, several recommendations were flagged as important to address. The recommendations discussed included the improvement of the socio-economic status of women through providing “grants”, rather than loans, for the development of small businesses run by the women; and the increase of women business capacity through business management courses, marketing courses and basic communication and leadership skill courses.

The study also reported limitations of the assessment conducted. Some of the limitations include: difficulties accessing some areas (such as Deir Al-Kahf and Salahia) as well as in targeting group especially women; participants straying from the topic; finding males target groups; and difficulties in finding reliable centers in areas JOHUD had no presence such as Salahia, Deir Al-Kahf, Husha, Fa’a and Bal’ama.



INTRODUCTION

Introduction

The Mafraq Governorate is situated in Northeast Jordan and it is considered to host a large number of poverty pockets. Currently in Mafraq 6 poverty pockets are registered, although previously 11 were identified. However, according to the National Strategy for the Elimination of Poverty (2013-2020), officially-recognised poverty pockets are partially complete as they include some districts but not villages certified by the present study.

According to a report from the Department of Statistics on the state of poverty in Jordan (2012)¹, the spread of these poverty pockets is one of the challenges that the governorate is facing. Poverty has affected the general image of Mafraq at the point that all priorities conveyed, issued and articulated by all practitioners, policy makers are focused on these poverty pockets, as top priority in all development plans and programs.

Despite attempts and development interventions in different districts, including in poverty pockets areas, the fundamental problems still need to be addressed and require more efforts in order to achieve the anticipated effect.

Through the review of a range of literature framework and research approaches addressing areas of economic and social distress and the health and development, it seemed clear the existing similarities between the general characteristics pertaining to these pockets in all fields (economic, social, health and demographic.) In addition, similarities are identified in terms of the rate of economic participation of men and women, the high rate of poverty and unemployment, and the different proportion of specific age groups.

As for the participation of the residents from these communities in small enterprises, the communities have witnessed a general decline in the level of participation in such enterprises, variety of reasons that will be discussed in the following chapters of this report.

The level of economic participation of Jordanian women is generally low, although there has been a slight improvement in their participation in the labour market over the past decades. However, this improvement is

still slender; in fact, the rate of economic participation of women did not exceed 15% in 2012, compared with 61.3 % of men, according to the Department of Statistics for the year 2012. The figures indicated that around 41.8 % of female workers in 2012 focused on the education sector, and around 14.3 % of the total number of women employed in the same year focused on health and social work. Female workers employed in the public sector formed about a fifth of the total employees in this sector in 2012, while in the private sector female workers constitutes 17.4 %. The percentage of female business owners or those who are self-employed did not exceed 4 % of the total business owners or freelance workers. If we take into account the fact that the unemployment rate in Jordan is 13.4%, with the rate of unemployment among men is 11 % while among women is 22 %, a certain vulnerability is demonstrated. The low participation of women in the economic sector has led to a general decline in Jordan's economic participation ranking, according to the Global Competition Report which ranked Jordan 133 out 134 in terms of economic participation.²

The Mafraq Governorate of Jordan is a region where poverty pockets are present, and has witnessed a rise in the rate of poverty and unemployment, distinguishing features for the inhabitants of this province. The current economic situation is further affected by the 154,778 Syrian refugees who are residing in the province, distributed between refugee camps and communities, according to the statistics of the High Commissioner for Refugees (UNHCR) September 2015³.

1 Department of Statistics, 2012. Report on the state of poverty in Jordan, based on the survey 'Household Income and Expenditure'

2 National Committee for Women's Affairs and the Jordanian Hashemite Fund for Human Development, 2012. Women's right to enter the labour market and choose the field that she wants to work in, and a policy paper, the regional enterprise to empower women economically, Amman, Jordan;

3 Syrian Regional Refugee Response: Inter-agency Information Sharing Portal

From here, a qualitative research approach has been used to research the objectives aimed at investigating and diagnosing the challenges, mobilisers and opportunities associated with the participation of women in small enterprises ;at identifying the enterprises that have the potential for further development to achieve real change in the status of women ;and ,further ,at analysing the economic and social situations of these communities .This can be achieved by investing in the recommendations to design the development plans aimed at economic empowerment of women in Jordan.

Accordingly ,this study proceeds as follow :the first chapter illustrates the methodological approach and the procedures utilised in the collection of data and in the analysis .The second section offers a general background and summary of the areas targeted by the study ,focusing on the data employed in the process of understanding and analysing the limitations and mobilisers for the economic participation of women in small enterprises .The third chapter includes a detailed review of the results ,taking into account the quotations received verbally by many of the participants ,as well as the simulation and authentication of the results reached in several similar studies .The main points of the study are represented in the following:

- Mobilisers for Jordanian women’s participation in small enterprises in poverty pockets in the Mafraq Governorate;
- Limitations to Jordanian women’s participation in small enterprises in poverty pockets in the Mafraq Governorate;
- Opportunities associated with Jordanian women’s participation in small enterprises in poverty pockets in the Mafraq Governorate.

The study is concluded in the fourth chapter with an analysis of every pocket targeted in the study ,along with the associated suggestions ,recommendations and conclusions.

A large, stylized number '5' is the central graphic element. The top horizontal bar of the '5' is light blue, while the rest of the number is a medium green. The number is positioned diagonally, starting from the top left and extending towards the bottom right. The background is split horizontally: the top half is blue and the bottom half is green.

METHODOLOGY

Methodology

Methodology and Procedures

Research Objectives

The design and development of the data model is based on accurate facts and information of development plans aimed at increasing and supporting the economic empowerment of women in Jordan and, more specifically, poverty pockets in the Mafraq Governorate in the Northern provinces of Jordan.

Specific Objectives

- Diagnose the mobilising factors for the participation of women in small enterprises;
- Determine and analyse the limitations facing the participation of women in small enterprises;
- Describe the existing relationship between the mobilising factors and the obstacles in the participation of Jordanian women in small enterprises by means of connecting them firstly with the women themselves, secondly with the surrounding men, and thirdly with the organisations and programs whose work is directed at the economic empowerment of women in Jordan;
- Determine the small enterprises that are able to succeed in the areas of study, from the point of view of both the male and female participants, and representatives of local societal organisations that are connected to the women;
- Contribution in group formulation of suggestions and recommendations that will contribute to providing a motivational and fertile environment for the participation of Jordanian women in small enterprises and in all developmental areas;
- Evidence Based Portal and Evidence Based Planning.

Study Questions

For the purposes of translating the goals outlined above, which are specific to the current study, the following research questions were formulated for which the answers were considered necessary in the construction of the report:

- What are the factors that mobilise Jordanian women to participate in small enterprises?
- What are the factors that limit the participation of Jordanian women in small enterprises?
- What is the role of the demographic characteristics of the women (educational level, employment status, marital status, family size, rate of monthly family income) in terms of motivating women to participate in small enterprises?
- What is the role of the demographic characteristics of the women (educational level, employment status, marital status, family size, rate of monthly family income) in terms of restricting the participation of the women in small enterprises?
- How is it possible to strengthen and mobilise the process of economically empowering women in Jordan, in general, and in poverty pockets in the Mafraq Governorate more specifically?

What are the opinions of family and society towards the economic participation of women? (Participants)

The current study was aimed at a group of men and women (30 years and older, regardless of their marital status and level of education) given that the main criterion in this case was that the participants in the meeting were from the areas targeted by the study.

Thus the study was aimed at a group of stakeholders, policy makers and village leaders in the target areas to provide qualitative information and to confirm the data obtained from the focus discussion groups.

The interview implementation process focused on

stakeholders who offer services or implement programmes in relation to women, and in all areas including different economic, social and cultural services.

The design

The study tool was designed after the completion of a review of previously implemented studies and surveys, dealing with corresponding themes and conducted in cooperation with officials in the economic empowerment of women program in UN Women. The tools have been designed to be reflective of the goals, so that the axes of the tools cover one or more of the goals of this study.

The study was implemented in the northern provinces of the Mafraq Governorate, particularly in the 10 poverty pockets in these areas as:

- Khaldiya
- Salahia
- Deir Al-Kahf
- Arhab
- Husha
- Fa'a region (Northwest Badia)
- Qasbat Mafraq
- Bal'ama
- Umm Al-Jimal
- Umm Al-Qatein

The diagnostic and analytical qualitative approach⁴ was dependent on the use of focus discussion groups⁵ and individual in-depth interviews⁶, as principle tools in the data collection process. In addition to the semi-structured interviews, focus discussion groups were targeted at women with their own enterprises or thinking of starting one. Likewise, there were focus discussion groups aimed at men from the area with different backgrounds (?), chairmen of associations, government employees, mayors etc. Nineteen focus discussion groups were implemented, ten out of it of women who run enterprises or would like to, while the other nine of men from the areas in which the study was implemented. See the following table:

- 4 The qualitative approach is distinguished by attributes and characteristics taking into account the human condition characterised by continuing change, a multi-faceted reality, and circular causation to give new prospects to the social researcher enabling the integration of the social condition and interacting with it, reaching an understanding of the situation associated. Al-Qarni, Mohammad, 2012, "Approaches to qualitative research and clinical social services" faculty.ksu.edu;
- 5 See Annex 1 – Implementation of focus discussion groups
- 6 See Annex 2 – Implementation of in-depth personal interviews

TABLE 1

Distribution of participants in the study according region, nature of activity and date

Area	Date	Focus Discussion Group	In-depth personal interviews
Mafraq	Friday 29-8-2013	FGD with women FGD with men	Interview with rural leader/Princess Basma Center for Human Development
Khaldiya	Sunday 1-9-2013	FGD with women FGD with men	Interview with rural leader/Princess Basma Center for Human Development
Salahia	Monday 2-9-2013	FGD with women FGD with men	Interview with rural leader/Princess Basma Center for Human Development
Deir Al-Kahf	Tuesday 3-9-2013	FGD with women FGD with men	Interview with rural leader/Princess Basma Center for Human Development
Arhab	Thursday 5-9-2013	FGD with women FGD with men	Interview with rural leader/Princess Basma Center for Human Development
Husha	Sunday 15-9-2013	FGD with women	Interview with rural leader/Princess Basma Center for Human Development
Umm Al-Qatein	Monday 16-9-2013	FGD with women FGD with men	Interview with the head of the municipal judiciary of Bal'ama
Bal'ama	Tuesday 17-9-2013	FGD with women FGD with men	Interview with the head of the municipal judiciary of Bal'ama
Qasbat Mafraq	Wednesday 18-9-2013	FGD with women FGD with men	Interview with the head of the municipal judiciary of Umm Al-Jamal
Umm Al-Jimal	Sunday 22-9-2013	FGD with women FGD with men	Interview with rural leader/Princess Basma Center for Human Development

Participants (Sample)

With regards to the sample of the study, 194 participants were targeted, both men and women. The number of women targeted in the study, who did/did not have small enterprises or were thinking of doing them, reached 110.

Similarly the number of men targeted in the study, from different disciplines and from the Mafraq governorate (specifically from the Poverty Pockets) reached 84. See the following table:

TABLE 2

Table of participants distributed according to frequency, gender, and area

Area	Number of female participants	Number of male participants	Total
Khaldiya	12	12	24
Salahia	11	6	17
Deir Al-Kahf	13	11	24
Arhab	10	11	21
Husha	12	14	26
Qasbat Mafraq	11	7	18
Umm Al-Qatein	9	0 ⁷	9
Bal'ama	12	10	22
Umm Al-Jimal	12	5	17
Fa'a (Northwestern Badia)	8	8	16
Total	110	84	194

Selection Method

To select the target sample of women, a random assortment was taken from the beneficiaries registered in the lists of JOHUD's centres. There was no list with the details of women who were not already beneficiaries from JOHUD's program, and those who were considering establishing small enterprises, so the women with enterprises were contacted as connection to potential female candidates interested in establishing enterprises.

Men from the area were also selected randomly, taking into account their diverse demographic characteristics regarding educational level, age, social status and employment status, as will be seen after the initial characteristics of the sample. The men were selected

by the JOHUD centres in areas where present, but, for areas where JOHUD does not reach, the selection was coordinated with the local community institutions, as was the case for Bal'ama and Umm Al-Qatein.

Ethical Standards

The implementation of any research process requires a set of ethical standards which must be taken into account in order to guarantee protection to the participants and beneficiaries from embarrassment or

⁷ It was not possible for the research group to obtain a target group of men for reasons with regards to the nature of the local community, and the level of response to the research topics, therefore it has been limited just to women. This has been illustrated in the section detailing the limits of the study.

breaches of privacy during the research conduction. The ethical standards and considerations observed in the study are as follows:

1. Maintain confidentiality in handling information obtained from every participant;
2. Avoid mentioning any specific names of the participants and making sure that the use of any picture in the report or the supplements obtains the approval of the participants;
3. Give participants the chance to see the research tool, and to have the freedom to answer all of the questions, refuse to answer any question and refuse the documentation of any of their answers;
4. Receive any discussion group or interview with a clear definition of the research and its aims and grant the participants the opportunity to ask any particular question about the research;
5. Grant the participants the chance to review the answers after the completion of the interview to make sure if they want to add or delete any information reported in their answers.

Data Collection Method

This study proceeded to use the method of focus discussion groups and semi-structured personal interviews as the main tools for collecting data. This tool was designed to include all of the objectives of the study in order to obtain all of the relevant data. The process of designing the data collection process did not stop with the onset of the data collection, as the study took into account all of the questions suggested by the participants which were in turn added to the discussion groups and subsequent interviews.

Each focus discussion group targeted between 8 and 12 participants; men and women were separated into different groups: firstly, in order to take into account the customs, traditions and social/cultural context of these areas; and, secondly, to enable the speaker to freely express without the objection of any other party.

With regards to the semi-structured personal interviews, each interview was conducted privately without the

presence of a third party, after coordination with every participant out of respect for the privacy of the interview. Each interview lasted approximately an hour to an hour and a half during which the definition of the research objectives was provided along with ice breakers.⁸

The study also used direct observation as a research method, documenting a large range of field notes in each interview which may contribute to clarify the results and interpretations of this study. It may also enable the reader to understand the general characteristics of the participants and the various circumstances.

Data Analysis Method

This data was analysed after its classification and typology, using a variety of qualitative analysis methods, namely:

1. Noting themes and patterns
2. Making comparisons and finding contradictions
3. Repeating the result
4. Noting the relationships between the variables

The data is presented and analysed using these methods, through a set of matrices and expressive images related to these methods which are reflected in the interpretations.

Credibility

The credibility of the data and conclusions from this study were assured using the following methods:

1. Data Quality Assessment using Triangulation through hosting a meeting to ratify the results of the study and its approval
2. If-Then Testing Explanations

8 See Annex 2.

Limitations

The limitations of the study are defined as follows:

1. Difficulty accessing the target groups, especially women considering establishing small enterprises;
2. Reaching some areas required time (such as Deir Al-Kahf and Salahia);
3. The participants straying from the topic, getting carried away by explanations and giving overly extensive examples during the data collection process, as some of the women treated the interviews as a session to tell the biography of their enterprises and the problems that they had faced;
4. In some of the areas of study there were no JOHUD centres which required coordination with the other centres to research associations and organisations in the areas, to assist in providing the logistics of the area and the participants in areas such as Salahia, Deir Al-Kahf, Husha, Fa'a and Bal'ama. There were also difficulties in finding male target groups in these areas.

AREAS OF STUDY



Areas of Study: General Background

In this chapter, there will be a brief review of the situation of the areas targeted by this study, according to the available quantitative and qualitative figures revised by the research team from previous studies and strategies.

This chapter focuses on data related to the economic situation of these areas, in all fields, in addition to supplying the reader with a set of features that make this study an important research approach if we want to achieve real substantial change in the economic, social, health and educational situations for the residents of these areas, and more specifically for the women who live in these areas.

Mafraq Governorate

The municipality of Mafraq is situated in Northeast Jordan, 80km away from the capital Amman. It is the second largest governorate in Jordan, in terms of area, and the second least densely populated.

Mafraq's area constitutes 28% of Jordan's total surface, with a population of 331,000 people distributed between 172 localities. The largest of these in terms of population are Mafraq, Khaldiya, and Bal'ama¹.

In this context we can determine the following sectors in the governorate:

Agriculture: Mafraq accounts for 17% of the farmed land and 21% of the total livestock in Jordan. In spite of the desert landscape, on the eastern side, it is rich in groundwater and exploited for the production of agricultural crops and grazing livestock. The western side has a fertile climate, productive for growing fig and olive trees. 60.8% of the region's population live in rural, agricultural areas.

Transportation: The location of Mafraq has enhanced the active movement in this sector and boosted its strategic importance in Jordan. Its eastern side borders Iraq, via Al-Karma, and to the north side is Syria, via Jaber. This sector contributes to providing job opportunities in economic activities related to the maintenance and trade of motor vehicles and accessories.

Industry: The presence of the King Hussein Bin Talal Development area in the province has attracted industrial investments and supporting activities, and the associated movement of the construction, transport and public services and commercial sectors. It is worth noting that there are 486 industrial enterprise facilities in the region. 15% of the total number of registered enterprises in the country is present in this region.

Tourism and Antiquities: There are a large number of archaeological sites in the region dating back to different eras, including the ancient cities of Umm Al-Jimal, Umm Al-Sarb, and Sabha, as well as a large number of desert sand castles such as Burqa and Java.

Employment: There is a training centre in the governorate, and one in the centre. This represents a challenge as they are far from the communities. In addition there is little demand for vocational training programs and other programs.

Civil Society Organisations: There are 97 charities in the region, out of a total 1117 charities in the Kingdom. The number of cooperative societies is 94, out of total 1302 in the Kingdom. There are 17 sports

¹ Department of Statistics, 2013. Population Evaluation

clubs, 6 courts and 11 youth centres and 19 cultural commissions whilst the number of municipalities in the governorate is 18.

Despite all of this, the Mafraq Governorate still hosts the largest amount of poverty pockets as well as facing many challenges in all sectors. The most important of these are the following:

The most important problems and challenges in the Mafraq Governorate

Investment and Industry

- Lack of a Chamber of Industry in the Governorate;
- Weak industrial and commercial investment;

Tourism and Antiquities

- Lack of tourist promotion , especially in the area Arhab;
- Lack of available funding for maintenance and restoration of archaeological sites;
- Lack of specialised staff in the Directorate of Antiquities, specifically in the area Umm Al-Jimal;
- Placement of the most important archaeological sites on the tourist map (Arhab, Umm Al-Jimal, Jawa, Barqa Castle, Hayan Al-Mashraf and Al-Fadan);
- Paving and maintenance of roads to make access to archaeological sites easier for tourists;

Agriculture

- Rise in production and food prices;
- Spread of agricultural pests, difficulties in controlling them;

Employment

- Competition with migrant workers, especially Syrians;
- Low wages in general, especially after the presence of Syrian refugees in the labour market;

Training

- Persuade youth to engage in local labour market;
- Supply necessary equipment for training on how to engage in the labour market;

Health Care

- Irregularity of medical staff in rural areas;
- Widespread and sparse populations;
- Inexperienced staff and need for training;

Education

- Rise in number of private schools;
- Drop in rate of success in high schools;
- High rates of illiteracy and dropouts;

Transportation

- Irregular buses;
- Need for new transport links, especially in remote areas;

Water

- Water systems;
- Irregular water pumping;
- Frequent breakdowns and delays in repair garages because of the vastness of the area;

Environment

- Rapid proliferation of factories outside the development zone;
- Odours and residues from cattle and poultry farms;
- Odours from the treatment plant in Khibra As-Samraa and Al-Akhidr landfill;
- Spread of plastic litter from agriculture (Al-Mashl)².
- it must be noted that, despite the general importance of the women's sector at national level, it is not included a report of the needs and priorities implemented by the Jordanian Ministry of the Interior.

2 Ministry of Interior, 2011. Demands and needs of the kingdom in terms of priorities and sectors. Amman, Jordan.

Khaldiya

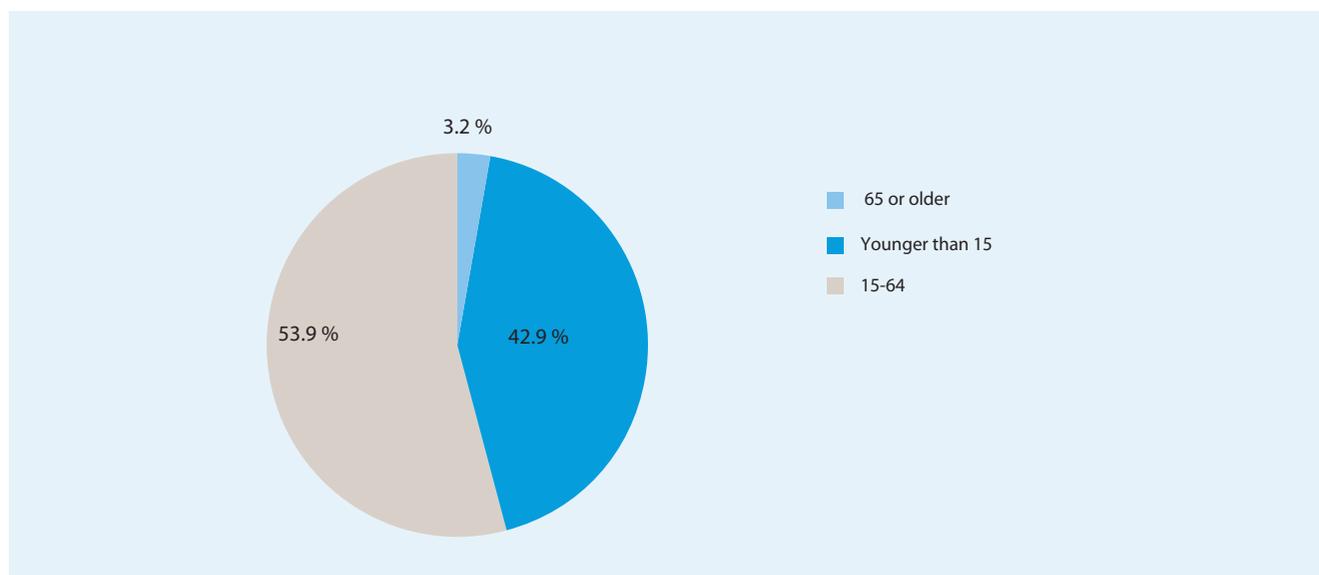
Khaldiya is administratively part of Northwest Badia in the Mafraq Governorate. Its population constitutes 29.4% of the total population of Northwest Badia, with a population of about 369,79 people. The area is situated about 21km away from the city of Mafraq, and it is considered one of the dry desert areas in Jordan, where the maximum temperature in summer is 45.5 degrees Celsius. The desert climate is hot in summer and cold in winter³.

The rate of poverty in 2002 reached 17.9%, in 2006 it rose to 36.1%, experiencing an increase of 18.2% despite efforts made by different developmental programs. The poverty rate rose again to 39.4% in 2008.

A special study regarding the economic and social situation in Khaldiya, implemented by the Ministry of Planning and International Cooperation, attributed the drop in the economic level to the following reasons:

- The marginalised communities do not benefit from the basic governmental services such as healthcare, education, aid and public jobs. This is because of the lack of national figures, with an estimated population of around 6,000 individuals which accounts for 16% of the population⁵. There is more information needed about this group.
- The impact of initiatives and development enterprises meant to tackle poverty directly is weak. The nature of these initiatives is to benefit from the experience, especially in Khaldiya which is one of the poverty pockets targeted by the new projects.

FIGURE 2
Demographic distribution of Khaldiya⁴.



3 The Jordanian Hashemite Fund for Supporting Badia, 2011. Khaldiya. Amman, Jordan

4 Arab Women's Centre for Training and Research, 2011.

5 Ministry of Planning and International Cooperation, 2011.

- The projects do not always have direct access to the poor for many reasons, such as the inability to obtain loans from established revolving funds for not owning land or any other sort of property, as well as that the voice of the poorest segments of the society is often unheard.
- The region suffers from a lack of services, especially those concerning necessary spending on house insurance.
- Lack of sewage systems which results in the residents paying the high cost of moving water to the water treatment plants.
- Rise in rates of illiteracy, currently estimated to be 21% per household. It is noted that Khaldiya is an area of economic activity, with many available facilities and factories that require skilled labour and a good level of education and training.
- Despite this area has up to 27 thousand acres of agricultural land, no more than 8.5 thousand acres of this amount are used. It is mentioned that between 18 and 27 thousand acres are under the control of the Ministry of Agriculture and therefore not available for use by citizens.

Arhab

Arhab is one of the administrative units of Mafraq, situated in the western part. It has an area of about 202 km squared, and a population of about 17,240 people (which accounts for 6.7% of the Mafraq Governorate.)⁶

The area's geographical location characterises Arhab as an important location in economics and touristic terms, as it is located in a central region that connect four governorates of the Kingdom (Irbid, Zarqa, Jerash and Mafraq). The population is distributed between 26 different localities, with Arhab and Al-Dijala registered as the most populated towns. The remaining 24 are small and sparse, feature that negatively impacts any developmental projects aiming to improve the quality

⁶ Jordanian Hashemite Fund for Supporting Badia, 2010 Arhab. Amman, Jordan.

of life in the region.

The average family size in the region varied from 4-7 in 2012 although the average family size was approximately 5.7, which was slightly higher than the national average of 5.4 due to the occurrence of early marriages and low divorce rate.

Northwest Baldia

The Northern Baldia region is administratively part of the Northwest region, institutionalised in 2002, and it is situated 2 km northwest of the city of Mafraq. Its area is 283.7km squared and it is located at the centre of the Northern Badia region, comprising of 15 different localities (Za'atari, Ba'aj, Umm As-Sarb, Mansura, Thaghra Al-Jab, Nahda, Mafradat, Salta, Hawijeh, Rudat Al-Rawi'a, Fahilia, Mashraf, Rudat Ibu Al-Hiyal and Sira.)

The population consists of 28,588 people, 9.4% of the governorate, and the average family size is 6.44. 14.59% of households are headed by women. With regards to age, 44.9% of the population is under the age of 15, or still in education, while 52% of the population is of working age (15-64). The poverty rate is approximately 33.6%, compared to the rate of the entire Mafraq Governorate of 31.9%. Despite the consistent percentage, it is worth noting that this is a decline from the year 2002 when the rate of poverty was 47.4%.

There are 9 available health centres in the region, of which 5 are comprehensive health centres and 3 of these are subsidiary. There are 7 available pharmacies and 6 motherhood and childhood clinics which are serviced by ambulances. The nearest hospital to the region is Mafraq Hospital, 2 km distance from the town. The available professional medical staff in the district includes 9 doctors including a general practitioner, 4 dentists and 22 nurses.

Also present in the region are 38 schools: 15 boys' schools, 5 girls' schools, and 18 mixed. 8000 students are enrolled in these schools. The female literacy rate is 50%, compared to 31.24% of the entire population.

The region suffers from a lack of vocational training centres. Those who wish to attend vocational training

courses must travel to the training centre in the city of Mafraq, which is about 2km away.

There are many archaeological sites in the district, such as Ba'ij and Umm As-Sarb, which could be developed and restored for the purposes of promoting tourism in the area. There are 5 charities in the region, 3 cooperative societies and 2 sports clubs, although there are no cultural or youth centres. There are 2 JOHUD centres in the area.

Salahia

Salahia is one of the administrative units under the control of Western Badia, situated 35km west of the city of Mafraq. Its area reaches 2584km squared, extending from the town of Salahia until Safi, for a distance of 70km. The district is connected to the governorate by many primary and secondary routes. There are 13,238 inhabitants registered, and 1,869 family households, distributed between 16 localities which are spread between 3 municipalities: Salahia, Nayfeh and Safawi (and Beni Hashem).

Salahia is characterised by a semi-desert climate, which is generally hot with cool winters and dry summers. In terms of population distribution, the dominant age group is from 0-19 years, accounting for 57.7% of the population. The age range from 5-19 accounts for 40.5% of the total population, and the illiteracy rate is 28%.

Residents in the area depend on government jobs and aid from the National Monetary Fund for their livelihoods: more specifically, 31% of families in the area depend on the fund, whilst the rest of the population relies on agriculture which depends on artesian wells and livestock.

The region has experienced an increase rate regarding family members, reaching on average 7.1 individuals per family. This could be justified by the lack of health education, which leads to increased economic and social burdens upon the family and general health.

315 members of the population depend upon the National Aid Fund. The area is experiencing an increase the number of foreign workers, whose

number has reached 1355, employed especially in the domains of agriculture, construction and utilities. There is a large number of private schools, some of them are not in compliance with the minimum requirements as they lack good sanitation, fences, playgrounds, heating in the winter and they register low levels of attendance. Furthermore, it is reported a lack of available skilled and trained workers in the different trades and businesses, to which the absence of vocational training centres in the district has contributed. There has also been a rise in the rate of unemployment, which could be attributed to the culture of shame, an unqualified personnel and the preference for public office.

Umm Al-Qatein

The district of Umm Al-Qatein is situated in the Northwest Badia region, in the Mafraq Governorate. It is situated about 50km away from the centre of the governorate. The area of the district Umm Al-Qatein is 86.62km squared, and the population is 100,090 inhabitants. The average family size is 6.1 individuals, which is higher than the national average of 5.4.

42.3% of the population of the district whose age is 15, whilst the age group 15-64 constitutes 55% of the total inhabitants. Those aged 65 only constitute 2.7% of the population which confirms the youthfulness of the community.

The district's population depends mainly on income from government positions, the armed forces and security services, raising livestock and the National Aid Fund, in addition to agricultural enterprises based on water wells, an important resource for the small group of this area. It is worth noting that there is reluctance to work on these enterprises, even with the level of unemployment, due to the low wages. There is also reluctance to work in livestock because of the rise in feed prices. The trend for most of the population is to work in government jobs.

The rate of poverty in the area reached 39.6%, in comparison with the rate of poverty in the governorate which is 31.9%, and the national rate which is 13.3%. Furthermore, the rate of unemployment in the

district is 13.5%.

Husha

A directorate was introduced in the district of Husha at the beginning of 1996. Husha is under the administrative power of the Northwest Badia district, which is part of the Mafraq Governorate. Husha's area is 192km squared and distributed between 11 localities. The total population of Husha is 4,780, 56% located in the communities of Hamra' and Husha, and the rest is distributed between 9 different communities.

The average family size is around 6.4 people, higher data than the national average of 5.7. This may be attributed to early marriage and polygamous practices, additional factors to the deeply rooted tradition and social heritage of tribal-based reproduction. 36% of the population is situated in the age group 20-54, which is also the age group which represents the economically active citizens. 85% of the population belongs to the age group 0-19. The people mainly depend on public office to make a living, and the next livelihood after this is raising sheep. It is worth noting that agriculture is the least common livelihood, despite the availability of agricultural land in the district. However, the rate of use of these lands does not exceed 60%.

The number of foreign workers reaches almost 400 people, of which 240 are Egyptian and the rest are of other nationalities. Many of them work in agriculture, construction and utility services. Many reasons influence the low demand for professional occupations, among them the widespread culture of shame associated with different professions, the lack of qualified personnel, and the dependence on family for life sustainability. There is also a declining demand for small and medium enterprise programs, which demonstrates the urgent need for awareness-programs related to small and medium enterprises, in addition to training on technical and managerial skills, as well as financial administration.

There are five inactive societies in the district, whilst the national, regional and international organisations in the field of social and economic development

are not accessible, which exacerbates the issue of investment and development awareness in the region.

Deir Al-Kahf

The district Deir Al-Kahf is one of the administrative units under Northern Badia and is situated approximately 80km north east of the city of Mafraq. The area of Deir Al-Kahf is around 680km squared, and its population is 6,954 people, centred around 5 main villages (Deir Al-Kahf, Rafa'yat, Jubiya, Rudhat Al-Amir at Beni Al-Hussein and Qasim.)

The distribution of the population by age group indicates that the majority of it falls into the age group 0-19, constituting 75.5% of the total. The age group 20-54 makes up 36.5% of the economically active citizens. The number of unemployed in the district is around 650 people, while migrant workers number 71 people.

The district suffers from a lack of vocational training centres. In fact, the population relies on the vocational training centre in Ramtha, around 80km away from Deir Al-Kahf. Despite the opening of a new centre in Mafraq, but the demand for vocational training is still little. The district also lacks youth, sports and cultural centres.

Likewise, citizens are discouraged from investing in small and medium enterprises because of the weakness of materials and lack of knowledge, training and qualifications required in the management, as much as the absence of required guarantees of financing bodies.

Bala'ma

The district of Bala'ma is one of the districts affiliated to the Mafraq Governorate. Its population in the year 2011 was 25,570 people. It was called this name because of one of the ancient Jewish kings called Bala'am Bin Ba'oura who used to live there. Most of the workers of the region work in the armed forces, as government employees, and in the education and private sectors. There is little work in agriculture and raising livestock. The area of the district is 154.8km squared, and the population density

is 150.6 per unit area. This district is considered one of the poverty pockets in the governorate, as the poverty rate in 2002 reached 31.5%, although this decreased in the year 2006 to 23.3%, but rose again in 2008 to 28.5%, whilst the dependency ratio is 82.5%.

There is a range of institutions from all sectors, such as the Bala'ma Directorate, the Bala'ma Security Centre, a number of public schools, as well as the comprehensive Bala'ma health centre and Bala'ma Post Office. There are also many civil and local community organisations, Quranic centres and youth centres.

The district faces similar and conspicuous challenges as the other poverty pockets in the governorate, such as widespread poverty, unemployment, and increase drugs consumption among the youth as direct outcome of the stress from unemployment.

General Comments

Having scrutinised the demographic, economic, social, health, educational and geographical regarding the areas that this study targets, it is possible to draw the following results:

- The high rate of household size and the widespread occurrences of marriage among consanguineous are striking features of families in these areas;
- The reluctance of local communities to work in the professional sector and the consequent preference for the public sector, as the government offices and the military forces, characterise the economic trends of the personnel employment in the areas;
- The rise in the rate of people under-15 working is a common denominator in all these areas;
- The widespread culture of shame regarding the participation in specific social and economic activities frequently limits progress;
- The high level of illiteracy, the overall deterioration of the existing educational system, and the spread of private schools are important challenges that the education sector faces in these areas;
- A low level of economic participation for both men and women characterize these areas, especially in relation to institutions providing local development lending, factor that it is combined with the low level of monthly household income, which prevents payment of monthly financial commitments;
- A large section of the population takes advantage of the services provided by the state through the National Aid Fund;
- The rise in the rate and number of migrant workers, especially of Egyptian and Syrian nationalities, exacerbates an already high poverty and unemployment rate;
- Scarce provision of health services, due to the frequent absence of specialised doctors, the decrease in the number of general family practitioners, and the lack of commitment of the health system's personnel (such as daily working hours) represent the biggest challenges that the health sector faces in these areas;
- The scarcity of vocational training centres contributes to limit professional perspective and, as consequence, it lead to increase an unqualified work force;
- The deterioration and the low quality of water pumps, coupled with bad water quality, have repercussions on the water sector in these areas;
- Women are mostly employed in the agricultural and livestock sectors as successful economic activity in these areas;
- Geographically speaking, the territorial configuration of the areas is characterize by widespread desert land, and hot summers and cold winters.

Building on the previous information, this study analyses the condition of Jordanian women in the target areas, taking into account how the common characteristics of these regions play a role in mobilising or limiting the participation of women in small enterprises. Furthermore, the study identifies



DATA ANALYSIS

Data Analysis

This chapter reviews the data and information specific to each crucial point of the main themes of the study. By adopting a comprehensive qualitative approach, some sources are directly quoted in order for interviewed to be an indication and expression in the achievement of important results.

opportunities, suggestions and enterprise ideas that may contribute to strengthening the economic role of the women in the region, as outlined in the coming chapters of the study.

For the purposes of identifying and analysing their role in defining the limitations, mobilisers and opportunities related to the participation of women in small enterprises, in terms of educational level, age and marital status, the primary characteristics of the participants were analysed, dealing with what is associated with them, providing the following results:

SECTION I: The results of the primary characteristics of the participants

These characteristics were dealt with to provide an

initial picture of the participants in this study, which will contribute to the understanding of the situation of women's economic participation, and how these characteristics can be employed in the promotion of this participation.

1. Marital Status

The proportion of married and single participants is the highest, which may suggest the importance of the institution of marriage in motivating or limiting women's economic participation. This should be taken into account in the process of analysing the data in the next chapter.

2. Age

The above image clearly indicates that 30.05% of the

FIGURE 3

Marital Status

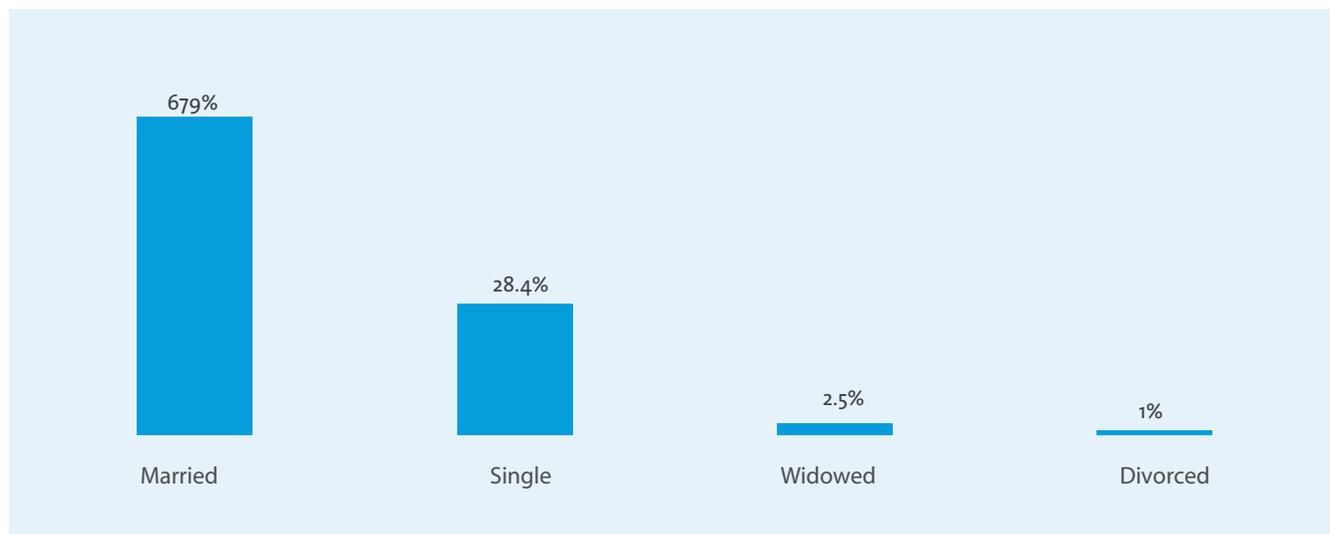
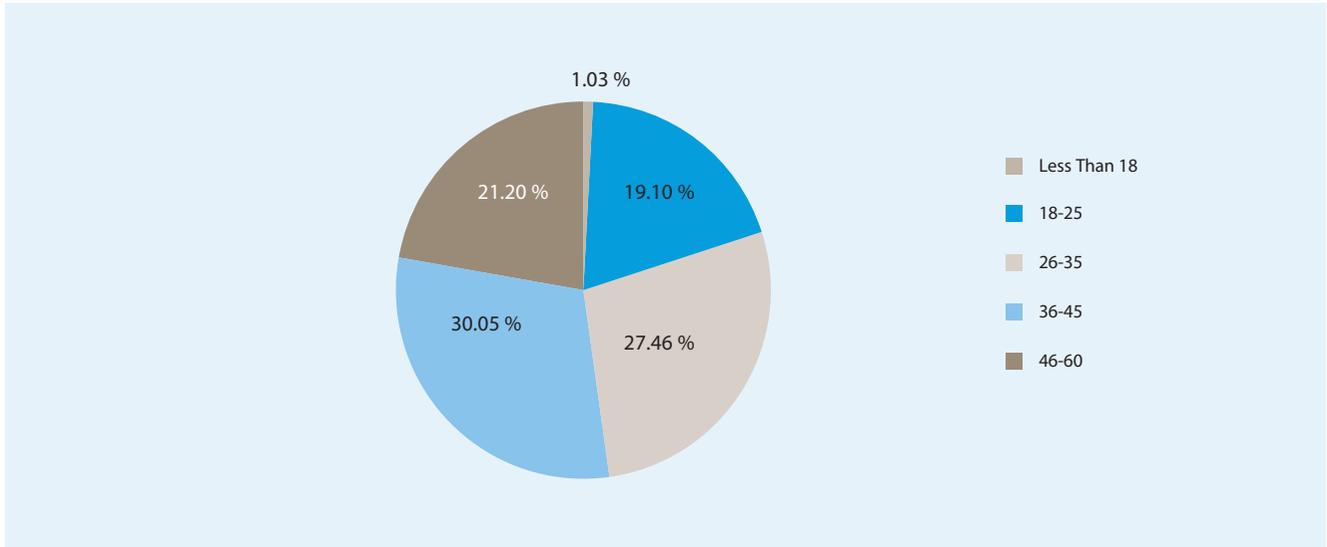


FIGURE 4

AGE



total participants are part of the age group 36-40, which underline the importance of the research and details to mobilise the factors that could enhance the participation of the rest of the age groups and genders.

with 26.94%, which is one of the most important characteristics of the poverty pockets in Jordan in general, as is the case with the variable of household size which is detailed in the following graph:

3. Employment Status

The displayed information in the graph above confirms a high proportion of workers in the public sector,

FIGURE 5

Employment Status

4. Household size

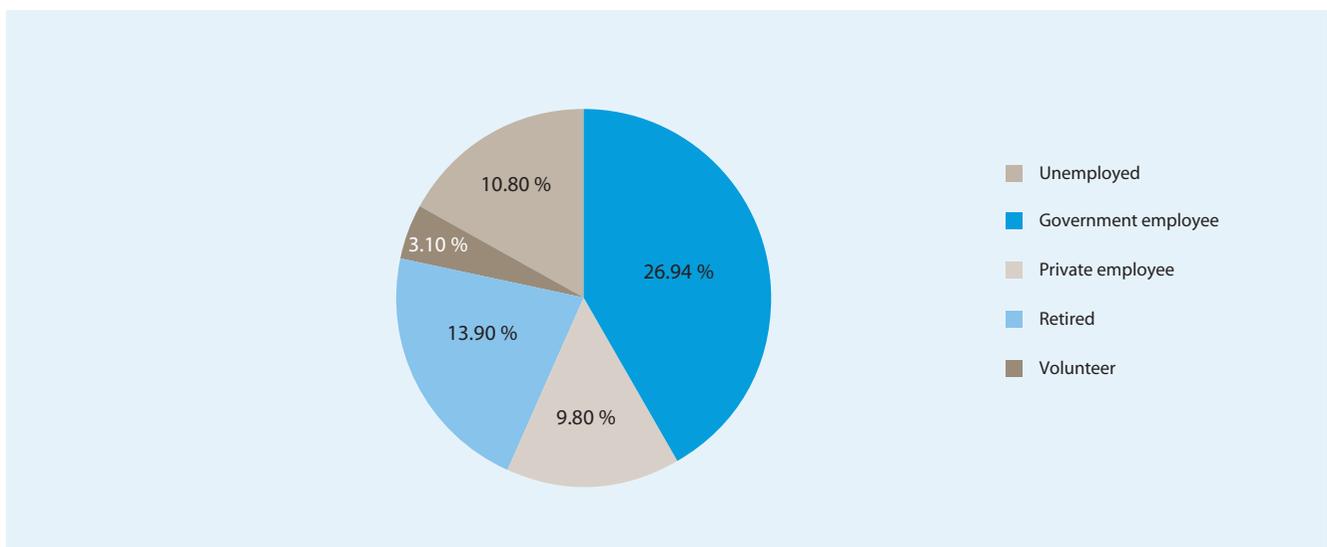
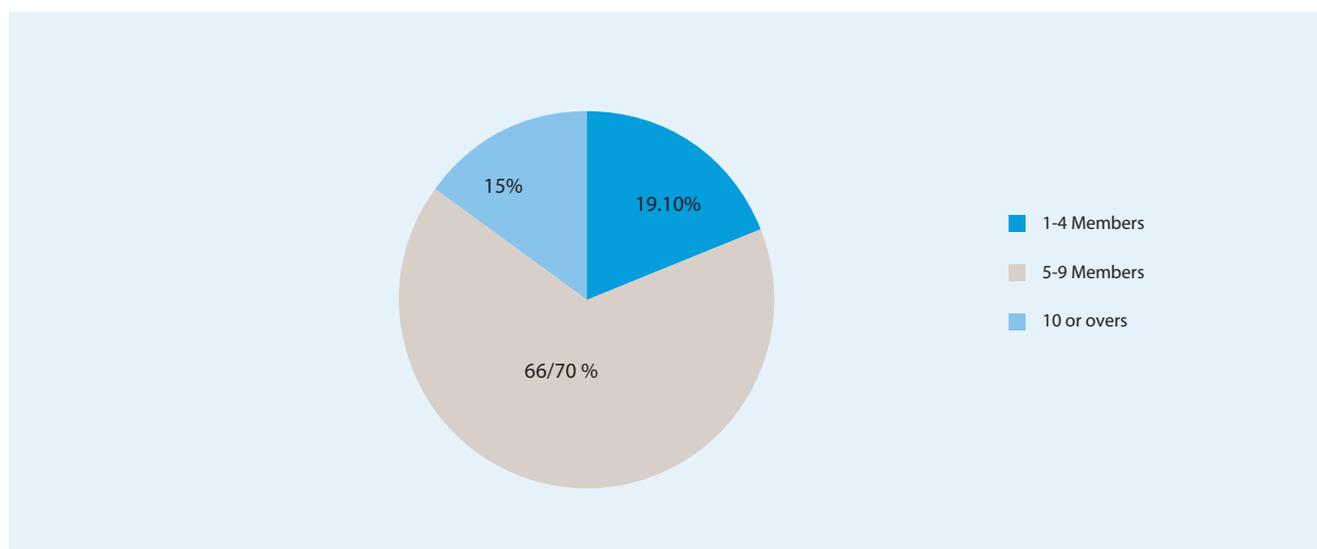


FIGURE 6

Household Size



64.7% of the households in these poverty pockets had an average size of 5-9 members, which is one of the most important characteristics of the pockets.

5. Educational Level

- The information contained in the table below

TABLE 3

Distribution of participants according to their educational level

Variable	Frequency	Percentage
Tawjihi (General secondary exam in Jordan)	53	27.4
Primary	25	12.9
Secondary	56	29.01
Diploma	16	8.2
University	32	16.5
Graduate	3	1.55
Illiterate	4	2.07

indicates that 27.4% of the total participants obtained a secondary level of education, which indicates in general the nature of these poverty pockets and provides indications regarding the areas in need of improvements.

SECTION II: The results of the obstacles and problems that limit women's economic participation in the areas targeted by the study

The goals of the study are focused in the individuation and, consequently, the analysis of obstacles and challenges that prevent the participation of women in small enterprises in the target areas. The obstacles are diversified according to problems faced by women who want to start up an enterprise, and complications faced by women who already have a small productive enterprise. The participants unanimously agreed in identifying a range of obstacles, which can be reviewed in the following:

Lack of funding and difficult social circumstances

"...Money, money... if money was distributed according to background, what does the woman have? She develops and she works... it's no problem..."⁷

The participants agreed that one of the most important issue that women face is finance. The areas targeted by the study are poverty pockets which register low salaries and material resources' scarcity. These factors, combined with the high cost of living and the lack of funding, contribute to the inability for women to establish or continue an enterprise, despite the presence of some loan institutions that finance women's small enterprises. These lending institutions have a high interest cost and thus the women cannot afford to pay the monthly loan amount and its related interest rate, discouraging from the very beginning the setting of an enterprise.

Additionally, the majority of lending institutions currently require the provision of increasingly more

guarantees and warranties, difficult for the women to provide. Some of these institutions, aimed at trade and profit, fund these women with benefits regardless of whether the enterprise was working or not. These institutions, which encourage women's economic participation, should be serious in their intentions, without profit as their goal.

"Finance is the obstacle... The labour organisations unfortunately are so weak in the area, to be honest. There is no funding at all, from my experience as the president of an organisation, there is no funding at all for projects..." Another added: "My salary barely covers my basics. How do I get by... I've got my house's expenses... my family's needs, my second instalment of tuition fees. The situation for us, in general if we want to start a project... you're going to be putting your mind to how you are going to finance this thing and even if I want to start a project its success must be guaranteed so that I can take out a loan and pay it back from my project".

Another worth-mentioning point regards the difficulties that women encounter in the maintenance of families' expenses due to the little capital earned. Therefore women tend to spend their capital, supposed to be invested in their enterprises, in order to sustain their households. This creates a vicious circle concerning financial resources, as confirmed by some of the participants, especially in the areas of Husha and Fa'a.

The interviewed stressed on how the investments' demand has changed during the years, underlining that, in the past, 400 or 500 dinars would have been enough to start an enterprise. However, with rising operational costs, this amount is not anymore sufficient to cover the required expenses, adding that 1500-5000 is the general required capital to implement a successful enterprise that would provide a good income.

Considering this, it is clear that the average amount earned by women in the region is extremely low to be invested in the launch of an enterprise. In fact, the vast majority receive a maximum of 30-70 dinars per month; consistent data, especially if compared with the results

7 Participant from Arhab

of “A Qualitative Study of Jordanian Women’s Economic Participation in Small Enterprises” (2012), that confirmed a general decline in the profit value of these enterprises as one of the most common points among Jordanian women who has small enterprises in Kingdom.⁸

Since few women interviewed did not clarify their earning profit as above 100 dinars, the study introduced to a set of questions that require answers from development practitioners, policy makers and sponsors that are interested in this topic:

- What are the specifications for productive small enterprises for women?
- When can a woman headed enterprise be launched and represent as successful and leading economic activity?
- What is the value of the profit that can be achieved by women through these enterprises in order for their activities to be successful?
- What is the expected impact that these enterprises will have on the women’s life?
- What is the nature of the relationship between the value of the profit generated by these enterprises and the true meaning of the sustainability of these activities?

Traditions and Customs

“Our social and religious culture...means that we hold on to the things from 100 years ago, things that our ancestors were doing that are still here today. A woman is referred to by “Aura”, not as a woman, not as wife, not a son of Adam. In some families she is not allowed to go out, not even to the store to go shopping...”⁹

All of the participants agreed that customs and traditions have to be mentioned as the greatest obstacles facing women’s economic participation. They confirmed that such restrictions have begun to ease and fade due to several factors. This

assessment has been confirmed by results reached by Salman (Salman, 2008), who stresses that the customs, traditions, man’s position in society, as well as the objectives of the enterprise and the target group, are among the biggest challenges that the economic participation of women faces.

The participants relate this to the social and economic conditions, and the consequent low wages and rising living costs, in addition to an increasing level of awareness and education. Also, the majority of the interviewed mentioned men preference for women enterprises to be set inside the house or that deals mostly with female customers (such as salons, tailors,...), in order to avoid male and female mixing. The participants’ comments on this topic were:

- *“...The thing that we suffer from the most is the fact that the housing projects are the most successful... our traditions and customs and conventions prevent women for example opening/owning a store so as a man I say no to her.. My children and I come first...”¹⁰*
- *“...I’m going to give you the situation on the ground for some of their husbands....If the project was in the home then it would be OK but the problem is when the project is outside the house, then of course there is some objection.”¹¹*
- *“Umm Ibrahim owns a women’s clothes store and a beauty salon. I don’t oppose to my wife being there, all of the customers are women, but if the customers were men, I’m sure 90% of us would object.”¹²*

It was also noted that the commitment and enforcement of customs and traditions is heterogeneous in the region studied: the villages of Khaldiya, Arhab and Husha are more flexible in these terms, whereas in areas such as Deir Al-Kahf and Salahia women’s work in small enterprises is more limited. During the focus discussion groups, a woman willing to start an enterprise reported her personal experience, saying : “A group of women wanted

8 Jordanian Hashemite Fund for Human Development. 2012. “The participation of Jordanian women in small enterprises: limitations and incentives.” Regional enterprise to empower women economically. Amman, Jordan

9 Participant from Khaldiya

10 Participant from Khaldiya

11 Participant from Salahia

12 Participant from Arhab

to rent a place on the main street to open an accessory store in Deir Al-Kahf but they faced a problem in that their families refused because they were scared that the women would mix with men in the shop that they wanted to rent on the main street... we thought about an accessory store... but then there was the problem of how girls are going to work in the main street..."¹³

Weak Capacity of Women

Despite models of successful women in enterprises' launch and management with a sufficient income for the maintenance of their families, it is worth noting that most of the women do not have sufficient experience to run an enterprise as they do not have any training or professional required skills. Additionally, also the majority of those that do have enterprises have not receive any kind trainings regarding the subject, that result in the lack knowledge and unfamiliarity with necessary criteria for establishing small enterprises. During the meetings with these women, it was observed that the majority of them stressed the economic needs of running an enterprise, due to the fact that their enterprises were not the result of research or from a clear basis. This confirmed the necessity to focus on women's training, as it has previously been indicated. Despite the existence of organisations which offer training courses for women, the courses and training received was inadequate, as they were selectively targeting the female audience. One of them commented on this topic saying, *"What is there to guide us? We do not have courses in business management that are required for knowing how to organise your affairs, your administration, a business hierarchy, and what the sources of funding are for making our enterprise have as much financial growth as possible..."*¹⁴

To build on the above, in order to empower women economically and support their careers, including setting up small enterprises, they must be provided with with training and qualifications, because they only have a simple level of knowledge about the subject. Only a few of women have knowledge and experiences, obtained through us: *"...I was born and*

*she started work in a tailor shop, so I became a tailor out of experience and instinct...So all of us women now are skilled, for free...well, not all of us, most of us, there are some people who became skilled through training sessions and some through experience... We call it inherited experience... Her mother was a tailor so she became a tailor..."*¹⁵ We noted earlier that the majority of the enterprises belonging to the women in the study were not established based on planning or study, or even with a clear basis; they stemmed from material need.

In a study titled "Report on market research tools and institutional assessment", conducted by JOHUD in 2011¹⁶, the women mentioned that the projects implemented in the past have been limited in its use as the context's circumstances have affected a broader attendance to the offered programmes. The women agreed with men on the point that the projects had been directed exclusively to women previously informed about them. Likewise, they mentioned the difficulties for women to actively contribute in the programming phase of these projects as, due to the limited contacts with the external communities' reality, it is not feasible to expect from them to offer ideas that were not familiar with the needs of their own community.

From this, it is evident the necessity of suggesting some courses such as conducting feasibility studies, project management and its financial components, methods of marketing and advertising, and developmental methods for these enterprises, as proposals that could contribute to raising the rate of success and the sustainability of these enterprises.

Complementing the research from the discussion on women's capacity weaknesses, this constraint is a group of effects resulting in the necessity for women's skills in industry, due to the production of substandard and non-competitive products, particularly concerning business and crafts, which demand high quality and excellence. The participants mentioned, *"In the quality of the product we must look for its distinguishing features...How can I prevent*

13 Participant for Deir Al-Kahf
Village leader, Arhab Center for Human Development, Mafrqa

15 Participant from Khalidiya

16 JOHUD, 2011. Market research study and organisation research. Amman, Jordan.

a woman from Arhab from going to Mafraq for shopping if she couldn't find that one thing in Arhab... she's going to have to get it for a higher price.. If she found the product sold out in Arhab or the product is the trend now in the markets of Irbid and Amman, but still hasn't got to Mafraq, that will make her consume in the same area..."¹⁷

Competition and the similarity of existing enterprises in terms of the idea, content, and those benefitting from it

The participants spoke about the competition between existing enterprises, and some of them mentioned that once a woman opened a business, the probabilities that then someone else (usually a neighbour) would open the same business increase. This competition and the existence of rival businesses may harm enterprises by preventing profit making and, instead, generating economic loss. This affects the low market share of each of the enterprises. Linked to this, it is related the scarce business qualification and limited planning of newly launched enterprises. The reason may be because of traditional factors, or lack of options, that limits women's opportunities in leaving households, coupled with the scarcity information¹⁸. However, it is possible to assess that the similarity of the businesses proves the lack of creativity or excellence, *"...In terms of projects, I mean, if someone starts a successful project another person will open the same one just across the street.... I mean repeating the same project. These projects will fail..."¹⁹*

Weak purchasing power and debt problems

"... We have a debt problem...because of the difficult circumstances and low income the people are forced to take a loan for the end of the month, so maybe Hanan is owed more than 6 debts at the end of the month and she records them, and they're paid, but

she is only left with her capital with the people... and when they pay her she is able to get goods and this is how it goes for everyone, this is what happens on the level of supermarkets, grocery stores, small shops... even the smallest things are being bought via small loans. This is the problem that impacts women's projects inside and outside houses..."²⁰

Weak purchasing power is one of the biggest obstacles that women who either have an enterprise or are considering setting one up face, as a reflection of the difficult economic and living conditions of the areas. Low salaries and wages, and the increasing unemployment rate have lowered the purchasing power, deeply related to the problem of debt arose. The majority of the participants, both men and women, mentioned the problem of debt as one of the main issues that business owners are facing, especially in regards to the close family ties existing in social context of the villages studied. Often the female business owner sells her products on a loan basis, practice that force her to wait an indeterminate lapse of time before the pay-back. This has many consequences for the activity, as the lack of capital obstacle her production. *"...The average of the majority of people in the army, as a military organisation, their salary is from 350-360, for national security personnel 400 dinars, and for teachers not more than 420, meaning 300-400 is the most on average...So if a person wants to stock his supermarket, and he gets all the basic necessities and groceries he will pay 150 dinars every month, so how much will be left until the end of the next month? And in the end he won't be able to cover every month... there are people who don't get their salaries at all, there are people who rely on national aid, and this how it goes."*²¹ Here, women business owners find themselves situated in the spiral between in debt customers' demand, need for liquidity to invest for the maintenance of the activity, with the influence of tribal relationships as on the commercial ones beneficiaries and customers. Many of the stories reported in this study accuse this practice of selling product on a loan basis as main reason for enterprises' closure. The majority of the debtors promised to pay it back, which lead

17 Village commissioner, Arhab Center for Human Development, Mafraq

18 Economic participation of women in small enterprises, 2012. Previously referenced.

19 Participant from Khalidiya

20 Participant from Umm Al-Jimal

21 Interview with village leader, Umm al-Jamal Centre for Human Development

to a lack of liquidity and consequently a lack of capital to buy goods, leading to financial loss and an inability to continue work. This was confirmed by a woman who has an enterprise in Umm Al-Jimal who lost her business due to debt, according to her: *"...I ended up selling my products on a loan basis, I used to barely have to take any money from my capital but now I owe 1600 dinars, but this was not caused by my family expenses, but it was caused by the women that used to take products and not pay, some owe me a lot, and they tell me they are going to pay at the end of the month, but now, for example, one owes me 100 dinars, and brings only 20 of them, my capital now has ended up in the hands of others. Some have been there for one year, some two, some three... Ramadan and Eid come and they beg me and take from me on account of the store, and they dress their children smartly, then comes the Eid after and they still haven't paid me back. The same tragedy again... They don't pay... not even a piaster..."*²²

Marketing

The participants from all of the areas unanimously agreed that marketing is one of the most important obstacles facing women who want to start or have an enterprise. Some of the participants talked at length about the marketing opportunities and their weaknesses.

The women begin making accessories and embroideries, or even producing cheeses, without finding a way to market their products. This marketing problem could have many reasons, one of which could be the difficult economic and living circumstances that the populations of the targeted areas face, as the poverty pockets have faced a rise in the rate of unemployment and poverty. In addition, it is hard to market many of the products given the weak purchasing power of many of the citizens. Similarly, a woman may face problems in marketing her products especially if they do not count as basic needs (luxury items, embroideries, weavings, antiques,..). In addition to this, poor quality and manufacturing in some cases makes the process of marketing difficult. Some of the products distributed by the may lack a high level of quality, which would allow the product to

22 Participant from Salahia

compete with similar products of its type. There must be some plans through which products can be marketed, and some mentioned that it is necessary for civil society organisations to provide marketing opportunities. *"... The other thing is that even if a woman wants to open a marketing project it's very hard to do it even if it's a small place, selling things like cheese, lebneh, samne (ghee), flower arranging, and so on... things like that are hard to market, neighbours would buy once or maybe twice and then they would stop... Working from within the house is hard, it is not a public place, and there is no crowd population, to consolidate the market step by step...."*

Copying and resistance from the individuals of the communities

Negative resistance towards the economic participation of women, especially in the field of economic enterprises, was repeatedly mentioned by the participants. This phenomenon without a doubt influenced their economic participation, which also had repercussions on the business owner. For instance, some women persuade their neighbours or families member not to buy or interact with other business owners that negatively affect their enterprises. Likewise, it was mentioned that, in some areas, close family ties have deepened feelings of jealousy and envy, to such an extent that a customer would rather prefer to buy from Mafraq or Irbid instead of supporting their neighbours. *"...As Umm Hatim said... Envy and observing and negative attitudes towards any woman who opens a project here... it's not 99%..It's 100%..."*²³

"...Copying someone, especially between women... Whenever a woman runs for elections the men vote more than women... the other thing is that we used to have a poverty pocket project in which my wife used to cook and make lunch for the project and all of the employees of Amman ate her food and took pictures and gave it credit, but the opposite happened with the women, they used to call my wife and ask her she could cook this food, and how was their food... is it good or not? And who complained about her work, men or women? Women did..."

23 Participant from Deir Al-Kahf

Rise in operational costs and lack of some basic resources

Many of the subjects that mentioned the rise in living costs, stressed on the rise in operational costs concerning any kind of project, prices of raw materials like straw and fabrics, and a rise in the cost of rent. Previously, the rent of most places never exceeded 30-40 dinars but now the prices have tripled to 100-120 dinars, making difficult the idea of a woman starting or continuing an existing project. Some areas are far and not well connected to Amman, complicating the obtaining of basic resources. *“...The problem with basic resources is that that they are far, there are no close markets, 90% of basic resources are in Amman...”*²⁴

The role of men and the level of support regarding the economic participation of women

(My husband and I are helping each other and we're doing fine, if I thought I wanted take a loan I would make the storage room a bit bigger and make a grocery store because the school across the street does not have a canteen)²⁵. As mentioned by some of the participants, Jordanian men are now more supportive towards the women than before, especially regarding their economic participation. The communities have been freed from many of the traditions and customs that previously limited women's mobility and participation, although, as previously mentioned, not completed archived.

The support may be the outcome of a diverse range of factors: social development, rise in education, an increase in the level of awareness in society, men's attitudes towards women's economic participation and their work has been adjusted. Nevertheless, financial need represents a very important reason, also accordingly to the discussion groups interrogated. In fact, the rise in living costs, and the consequent the decrease in wages and rise in the rate of unemployment made men accept the idea more

quickly. As the head of the household, the man is no longer able to commit to the financial demands of the family, and he needs support, as mentioned by some of the participants. Some of the men related the economic participation of women to the financial situation of the men, and accordingly, some of the female participants confirmed that the husband supports the wife and is her partner. Meanwhile, some mentioned that the male relative, whether a husband or a brother, is one of the greatest obstacles preventing women from starting a project.

For example, some men would not accept their wives opening an enterprise within their household, because of the desire to feel free within their own home. Subsequently these men reject the idea, forcing the women to run an enterprise outside of the home. This could also be rejected because they would not their wives to mix with other men and open a place that more often than not would be on the main street.

This matches a study that was implemented by JOHUD in 2011²⁶ which targeted Bala'ama, in which women confirmed that the opening of small enterprises with the authority of a father, husband or brother. However, the male relatives felt entitled to take all profits of the enterprise leading gradually to its failure. In this regards it increases women demand to enhance training and awareness sessions to empower their role in the decision-making process and foster dialogues with male families' members.

In another study (Awawdeh, 2011), titled “Rural women and local development in Jordan²⁷” and targeted Khaldiya, the participants expressed their views regarding support of women in starting small enterprises, in response to the question, “When will the man be convinced that the project that the woman in his family is undertaking is a good idea that needs his support?” The replies were the following:

- When the role of the man is a major one (manager of the project)
- When starting the project does not affect the role of the man as the father in the family
- When the project is inside the house, so the

24 Participant from Arhab

25 Participant from Umm Al-Jimal

26 JOHUD, 2011, previously referenced.

27 Awawdeh, Amal. 2011, previously referenced.

woman does not have to leave

- The project does not affect woman personality
- When the project is in one of the considered 'suitable fields' for the woman i.e. tailor, looking after sheep, producing dairy products

The surprising outcome of this research is that the traditional image that the man holds of the woman is also held by the women themselves towards female peers, reflecting the level of social stereotyping that women are exposed to since early age. This has contributed in the understanding of women as in a lower position than men and, if women ever reach a man's level, it is just because his incapability of fulfilling his role, status that force women to do it for him – under his consensus.

Most of the female participants in this current study came to this conclusion: *“The creative women are the ones that don't have husbands... or the majority of them are either widowed or divorced...or she has a husband that is out of the coverage area... For example here is Umm Alaa', her husband is out of coverage ever since she started ten years ago, she took a loan, he's always checking up on her, how she grew and developed...she paid for 5 children's university tuition, and all of this has nothing to do with the husband, even if the kids want anything they call their mother and say Mama we want this and that... the whole relationship of the sons and daughters is with the mother...he is only a guest... sometimes they feel like the husband is an obstacle... its common that the creative woman in our community is widowed or divorced, or the one whose husband is not financially capable, and that's what motivates her to go out and work...”*²⁸

The Syrian crisis and its effect on Jordanian society with regards to the economic participation of women in the target areas

According to the Jordanian Diplomatic Core the total number of Syrians in Jordan has reached 1.4 million, affecting the demographics of the Jordanian

host communities and influencing the economic participation, especially for women.

Through the focus discussion groups and the interviews, it was discussed the Syrian crisis and how it has negatively impacted the economic sector, limiting the women participation and investments in new or existing enterprises. The influence of the Syrian crisis has not just lead to disruption in the demographic population in those areas and the increase in demands for basic resources, but it has also contributed to a general inflation, particularly in the increase of prices of basic goods and stores' rent.²⁹

“... The problem is the rise in prices after the Syrian refugees came, in house and property rents, which the ordinary citizen used to be able to pay for, but now he can't, a place used to cost between 40-50 dinars a month, but now it's no less than 100 or 120, and ever since the rent has raised it has become challenging and you will be thinking about whether the sales will pay the rent, the operational expenses, earning back your capital, this is challenging, meaning the rise in the prices of the stores.”

Similarly, the Syrian crisis played a large role in preventing Jordanian women's economic participation in small enterprises as, most of these activities, used to rely on Syrian imported goods due to their lower fare. However, the ongoing Syrian civil war has paralyzed the trade network between the two countries, exacerbating prices for the numerous complications of the import process.

Additionally, Syrian citizens have intensified competition in the labour market with Jordanian citizens, in terms of either unskilled labour force or small enterprises. Most of Syrians refugees have professional skills that they can put into action (i.e. welding, carpentry, baking, etc), creating a tough competition between them and Jordanians. This was confirmed by one of the participants from Umm Al-Jimal, who said that one of the Syrians and his wife opened a bakery to make Sajj. *“...All of the bakeries are now full of Syrians and the same for*

²⁸ Interview with village leader, Princess Basma Center for Human Development, Khaldiya

²⁹ Village leader, Mafraq Center for Human Development, Mafraq.

restaurants, a Syrian man has opened with his wife a bakery that makes Syrian sajj bread, last night we bought and ate 5 breads.”³⁰ Obviously, this competition has affected numerous economic business and small enterprises, especially if considered that, as direct effect of the high market competition, Syrians provide services for lower prices compared to Jordanians’ ones. “...I want to open a project that helps me out but then comes the Syrian and opens with no license or anything.”³¹, “Now the Syrian ladies work from within their houses... there are a lot of them now, it is common here that foreigners do better work than Jordanians...”, “... The Syrians have affected that people like you wouldn’t believe. Even the farm owners and project owners stopped hiring Jordanians, they are happy with the Syrians and bossing them around, saying you can only take a half hour break to eat, and the Syrian will reply “OK, as you wish.”³²

Domestic and family commitments for women

The participants, both male and female, define women’s domestic and family commitments as an obstacle. These commitments, such as looking after the children, taking care of the household, limit women who want to run an enterprise, especially within home. It was also mentioned by some interviewed the difficulties of such activities, as often the male components of the families complain the inappropriateness of the infrastructures for business purpose (i.e. lack of space, lack of separate entrances for female customers, etc).

“From another side, if a woman worked from home, the first thing that she still has to do is maintain her domestic responsibilities. There are social relationships that she ought to live up to. She also has kids etc. She must do her chores. For example, the culture of our community means that if my mother wants to buy something from someone, she has to sit and drink tea which is time consuming. It takes no less than half an hour, while you could just take it from a store and go home. If ten women went and took half an hour, that’s five hours of the woman

30 Participant from Umm Al-Jimal

31 Participant from Umm Al-Jimal

32 Participant from Umm Al-Jimal

selling things in her house. This means she can’t fulfil her responsibilities. Or it could be considered as financial income and at the same time she has to work. In our culture 60% say that the man helps the woman in household chores, looking after children, teaching children, but this percentage does not exist on the ground, honestly I tell you.”

Lack of space

Some of the participants, both male and female, discuss the problematic regarding the location where to run an enterprise, underlining that, most of the women that want to open a business activity, do not own a space where to do it. Related to this issue, it has been noted that several subjects have not searched for an appropriate business site suitable for the type of product offered, the type of enterprise or the target customers, but rather considering the level of social acceptance according to male members of the community. As aforementioned, the majority of women do not have the economic possibility of investments and are forced to comply the rental prices with eventual restrictions imposed by the men close to them. For instance some men do not appreciate the idea that their wife may run an enterprise from within the home as a grocery store or a salon, believed to cause disruption and inconvenience to the household due to the high number of women and children frequenting the house.

SECTION III: The mobilisers and possibilities that encourage the improvement of the economic participation of women in the areas of study

During the brainstorming sessions that happened in the focus discussion groups, a group of mobilisers discussed possibilities that might increase the economic participation of women in the target areas. Among these, it was debated regional geographic and natural features, in addition to the serious economic situation, rise in the rate of poverty and unemployment as key factors in limiting women economic power. These negative aspects are contraposed to women’s enthusiastic attitude to undertake economic

responsibilities, a direct outcome of a rising education and awareness regarding women's rights coupled with the will to transform their families' economic and, to a wider extent, social reality. In fact, women recognize the economic empowerment as a way towards active community membership, a meaningful contribution in helping men in handling living costs, which are increasing daily. These mobilisers are presented in further detail below:

Geographic and natural features that can be used belonging to some of the areas

The central geographic location of some of the areas

Through field visits and focus discussion groups, as well as critical readings of previous studies and literature about each of the target areas of this study, some distinguishing features have appeared that must be mentioned and highlighted as opportunities to improve and boost economic participation of women in its several forms. It is possible to say that the closer we move towards the country's border areas, less opportunities are available. For example, the participants confirmed that Khaldiya has a diverse culture and population, given that its population consists of 300,000 people of various nationalities. Furthermore, it lies on an international border and is one of the trading areas surrounded by factories, the industrial area of Dhalil, a number of farms and plant nurseries. Consequently, these features contribute to a dense and heterogeneous population with a central location in the area. The participants expressed views about this by saying: "... Khaldiya is considered one of the trading areas and the attention to it is unreal... It has an abnormal population mixture, this mixture is what helps in development and variety. If we had stayed as just people from the Beni Khalid family, we wouldn't have developed... They say that Khaldiya is more developed than Za'atari and Salahia."³³ Likewise, the areas of both Umm Al-Jimal and Arhab are distinguishable by their location, consisting together of 32 villages, lying in a central location between Mafraq and Irbid. In addition,

Arhab has an agricultural climate, a fertile soil and a central location that could be exploited.

Vast agricultural lands

All of the areas lie in locations which suitable soil for rearing livestock (sheep, goats and poultry) and for agriculture, however, the scarcity of water resources, complicates agricultural projects.

The existence of historical sites, from the Roman period – Umm Al-Jimal and Arhab

The process of collecting data and implementing focus discussion groups was implemented through field work in the historical areas in Umm Al-Jimal with its mayor. There is a large historical Roman city in Umm Al-Jimal which, due to the passing of time, erosion and earthquakes, have been negatively affected in its beauty requiring care and restoration. As emphasised by the mayor, the place is neglected and does not receive enough attentions, despite the institution of an office for the Ministry of Tourism and Antiquities, a visitors' centre and little governmental funding.

Although the existing historical sites have been neglected, there is the possibility of reinvesting in the area and transforming it a tourist destination that, for characteristics, does not lack behind other successful tourist destinations of the country. Consequently, one of the most important steps to be taken is to support the municipality in restoring the tourist area, completely or partially, building facilities that would attract tourists (*i.e.* restaurants, leisure spaces), while actively promoting the area through media and travel agencies.

The population of the area, especially the women, could have an economic role through producing local products such as cheeses and dairy, in addition to embroideries and handcrafts, and selling these to the visitors to the area, point emphasised by the mayor of Umm Al-Jimal.³⁴

Aside from Umm Al-Jimal, Arhab is another area that that is distinguishable by its historical and touristic sites. In fact, it should be invested in its numerous

33 Village commissioner, Khaldiya Centre for Human Development;

34 Mayor of Umm Al-Jimal

old churches, while promoting tourism through traditional handicrafts production.

It has to be mentioned the disadvantage of remoteness of some specific areas, such as Deir Al-Kahf and Salahia, factor that contributes without doubt to a set of difficulties such as transportation, and a lack of the provision of certain needs and basic resources.

The economic needs and rise in the rate of poverty and unemployment

The participants unanimously agreed that the rise in poverty and unemployment rates, as well as living costs and vulnerability, especially in the poverty pockets, led women to think ways and methods to improve their families' financial situation, helping their husbands with carrying the financial load. The interviewed reported that lot is need to be done to solve this issue.

The rise in the level of education and awareness of women's issues and rights

*"...Now there is awareness.... And now if you actually fund people, those who are against the idea of women working, will go to the street, open a place for their wives, and rent them stores, I'm sure of it..."*³⁵ One of the most important mobilisers that contributes to the increase of women's economic participation is the rise of education, direct outcome of regional development and globalisation, factor that has contributed to a rising awareness regarding the importance of women's role and right to economic participation. These factors have simultaneously contributed to limit customs and traditions. *"...Honestly the people welcome funding because they want to work... the culture of shame has stopped in these areas because people want to work..."*³⁶ Women's enthusiasm and desire to undertake small enterprises

It is noted that all women interviewed have enthusiasm and huge desire to run small enterprises, important mobilisers and necessary starting point for successful projects. However, despite the importance of these factors, many women lack proper planning skills required to establish an enterprise. Without planning, experience and knowledge, this enthusiasm could become a cause for the failure of the enterprise.

Jordanian women possessing some of the skills and potential

Through the focus discussion groups that were held with men and women, it was noted that some women possessed skills and potential that could encourage their economic participation and undertake of an enterprise. These skills vary between mastery of wool work, tailoring, straw work, embroidery, cooking, and any other ability inherited or obtained from experience.

SECTION IV: Suggestions from participants regarding the enterprises that can succeed in the area/small income generating businesses

Many long debates held during the focus discussion groups concluded that it is possible to succeed in every area, if it is explored the multiplicity of views among male and female participants towards the enterprises that can be sustained in these areas. After reviewing regional enterprises, it could be argued that most of the activities are simple in their structure and, to some extent, similar. Despite some demographic and geographic differences between the regions, it could be argued that the similarity of the enterprises, which may be due to a lack of funding and capabilities, coupled with the compared

35 Village commissioner, Arhab Centre of Human Development

36 Participant from Deir Al-Kahf

limited opportunities for the populations of these communities, hinder and even reverse the opportunities to exchange knowledge and experiences. All of this could empower women through the learning experiences of entrepreneurial competition, in a non-traditional format, which is reflected in the suggestions.

Accordingly, the following figure shows a set of enterprises proposed by the target groups of the study, distributed according to gender:

TABLE 4

Thoughts on suggested projects distributed according to gender and location

Target Area	Suggested enterprise ideas by women	Suggested enterprise ideas by men
Khalidiya	Breeding sheep Embroideries Greenhouses and mushroom cultivation Selling housewares Photography studio for women Aromatic plants	Breeding sheep Selling housewares Clothing Embroideries Crafts
Salahia	Sewing / Embroidery Beauty salon Restaurant Bakery Breeding and selling birds and pigeons Home appliances	Raising goats, sheep and dairy production Breeding and selling birds and pigeons
Deir Al-Kahf	Salon Nursery Selling household appliances Cultivation and sale of mushrooms Accessories and perfumes	Breeding and fattening goats and sheep Breeding and selling birds Enterprise to buy a tractor and leased it
Arhab	Clothing Accessories Groceries Livestock Kitchen produce Pastries Selling housewares	Breeding and selling birds Breeding sheep Selling housewares Clothing Grocery (supermarket) Manufacture and sale of flowers Cultivation of medicinal herbs such as: Miramah / thyme
Husha	Salon Babysitting Garden Centre for courses Tailor Bakeries Production and sale of dairy Raising and selling chickens Raising and selling sheep Selling housewares Clothing	Selling housewares Tailor Salon for women Bakery Breeding and sale of poultry Sheep breeding and sale of milk (dairy)

Target Area	Suggested enterprise ideas by women	Suggested enterprise ideas by men
Umm Al-Qatein	Breeding sheep Poultry farming Sewing / embroidery manual Selling housewares Clothing Nursery Salon Sweets store Sewing and repairing shoes Fitness centre	No access to male target group
Bala'ma	Dairy Selling home wares Clothing Frames / antiques Gifts / accessories Salon Tailor Groceries (supermarket) Greenhouses Nursery	Selling housewares Clothing Tailors Mushroom production Shoemaker Accessory shop Printing house Dairies Greenhouses Straw industry Soap making
Ma'raq – capital of district	Production kitchen Salon Nursery Clothing	Supermarket Tailor Productive kitchen (such as selling pastries / kippah. Etc.) Clothing
Fa'a (Northwest Badia)	Clothes / Perfume / Child items Sheep farming and manufacturing cheeses and dairy Tailor Salon Selling household items and clothing Breeding and sale of chicken and eggs Groceries (supermarket) Kindergarten / nursery	Raising and selling sheep Groceries (supermarket) Small dairy factory Salon Tailor Kindergarten (kindergarten)
Umm Al-Jamal	Tailor Selling household items and clothing Educational centre for courses Supermarket Restaurant Kitchen Gym for women Nursery Salon	Photography studio Pharmacy Tailor Shop for sewing shoes Enterprises such as supermarket Breeding and selling birds

SECTION V: Participants' suggestions regarding actions to be taken to improve women's economic participation in Jordan

In the study "Report on market research methods and institutional evaluation" conducted by JOHUD in 2011, representatives of the associations mentioned many points, most of which were related to the implementation of income-generating enterprises. They emphasised the importance of generating capital invested in the enterprises, medium or large, with the potential to provide more job opportunities. They also stressed key themes as a priority that must be dealt with in order to improve quality of life in general and, in particular, the marketing through skilled workforce training to work on the enterprises created. This aspect and the following points are steps to be followed to ensure proper planning, from the perspective of the participants, quoted below:

- Equip the enterprise location with infrastructure and other requirements;
- Authorize a party responsible for representing the community and the commissioner, with the right and power to ensure follow-up and financial accountability;
- Provide labour courses in the local community to create a potential skilled workforce and to increase employment opportunities in the region, especially for the unemployed youth;
- Identify any enterprise with a goal by securing the demand for its product in the domestic market and at a national level, and ensure the quality of its product in order to achieve a higher profit;
- Determine the budget for the enterprise and support it at the very beginning. Identify additional sources of funding to ensure the expansion of work and production;
- Identify the target group with a study identifying the needs of families, and give priority to utilising the interventions provided;

- The presence of a feasibility study to analyse the strategy of the enterprise, determine the possibility of success and ensure the marketing of the product before implementing the enterprise to ensure that no funding and limited financial resources for enterprises are wasted.

The approach between the outputs of this report and those that are confirmed by the study indicates the importance of the implementation of the outcomes of this study in all areas considered important in the achievement of women's real economic participation. The participants agreed on a set of criteria that must be taken into account when helping the women in successfully developing their enterprises. The following are the most important suggestions:

Help women conduct feasibility studies for their enterprises

"Training... a person's ability to manage an enterprise, choosing the appropriate place, I mean, I open a coffee shop in my neighbourhood, who wants to buy, who wants to come and sit there, for example?"³⁷ All of the participants agreed on the necessity of helping women to conduct feasibility studies for their enterprises. It was observed that a lot of women decide to run enterprises without carrying out a study and without relying on a clear base of information, often forced to by financial need and basic life costs. This aspect was confirmed in women's answers from the discussion groups. Many of them, when asked why they wanted to run their enterprises, did not have clear answers. However, the reason was often the need to provide additional income for their family, often real needs of the region are miscalculated as no feasibility studies are conducted before. Additionally, a huge role is played by the influence that similar initiatives run by friends or family have, factor that result in the starting of enterprises without taking into account any bases or standards. It is necessary to conduct a feasibility study to ensure the success of an enterprise, "It is necessary... you see...to do a study of the environment which you live in, to see if the business can run or not...You can do an enterprise or you can't"³⁸

37 Participant from Arhab

38 Participant from Deir Al-Kahf

The need to provide financial support for women

The participants all agreed that one of the major obstacles facing women from running enterprises is the lack of capital and funding; it is necessary to provide to promote women economic participation. Some of the respondents said that a woman needs between 500 and 1500 dinars to be able to start an enterprise.

The need to provide technical support for women

Despite the fact that women who were interviewed were determined and enthusiastic and, some of them, possessed the necessary skills to establish small enterprises, they are still in need of relative technical support. Some of the participants expressed this, saying, "I mean, we received training here at the society, but we hope there will be more periods of training in the future...because anything that makes your business more successful, well of course you would accept it... because this topic we ought to have another training period and increase our experience."³⁹

It could be argued that this help can be divided into two sections:

1. Offering training and qualifications to provide them with the right skills, such as sewing, for example, as well as provide assistance and training;
2. Provide financial and technical instruction on how to manage the enterprises and how to deal with customers and marketing skills, etc. *"...Training is necessary to be honest, I tell you, and the success rate of these current enterprises are because of our training. We are the only organisation that cares about training", "...It is said why give me a fish when you can teach me how to fish, I don't know anything about business, not administrative, or work, or anything, I don't have an education and I have no idea about how to make a good business, how? OK I saved money, every last scrap, but this has no use or benefit"*⁴⁰

39 Participant from Salahlia

40 Participant from Salahlia

Actively involving men in women's enterprises

Some men, particularly in Salahlia, expressed that it is necessary to actively involve male communities' members in women's enterprises, preventing their exclusion. In order to make men meaningful partners of women activities, they should have a role in the enterprise run by women, an important foundations to be taken into account. The involvement of the man will guarantee his support for women in all its forms and manifestations. His exclusion, ousting and notification of the enterprise as women's right may only contribute to make men feel challenged and, as such, become an obstacle to the establishment of these activities, despite its sustainability. Some said that women need the support of men whether they want it or not, as they still lack the sufficient skills to manage a business: *"It's better for the woman to have the support of her husband...for example, buying a car... she has a business, whether a shop where she works, she cannot work by herself, I mean without the support of the head of the household it can be hard...many of them are illiterate or only up to tenth grade..."*⁴¹

The need for a follow-up released periodically to check the progress of the business

Some talked about the need for a follow-up to check the progress of the enterprise. They commented about this subject in terms of the foundations that can secure the success of an enterprise run by women, a follow-up process with provided advice and counselling for the women are important, especially in the light of limited managerial experiences, as aforementioned. *"...There must be a follow-up, there must be this importance so that she feels serious about her business that she has started, she is going to love, to work on it by herself I'm sure..."*⁴²

41 Participant from Salahlia

42 Village leader, Centre for Human Development, Arhab

Focus on establishment of group enterprises

Some of the participants mentioned the need to focus on the establishment of group enterprises, meaning enterprises that include more than one individual, share capital and the enterprise management process. They argued that group enterprises are more successful and more able to cope with difficulties, in comparison with individual enterprises. Some of the participants indicated this, saying *“I thought that we are from the same society, we are girls... we are a group and we could open a shop on the main road... and we work all of us together. We can overcome the situation... It’s enough if every day one person looks after the shop. I think this is the solution.”*⁴³, *“There are more girls here who like sewing, and it is more preferable for the family if one person is working in a group of 30-40, its better than going outside, the family doesn’t allow this here.”*⁴⁴

Working partnerships with associations in the region will contribute to the success of the enterprises

Some of the participants expressed in this part that it is necessary to build partnerships with associations and active development centres present in the region. If these partnerships were built, it would contribute to a larger chance of success for these enterprises. Some of these associations and centres have good experience in terms of finance, business administration, and supporting small women’s enterprises, for instance. Also, these associations are considered reliable sources in which women will feel confident and reassured, and thus these sites can be used as training centres and for women’s support. These associations are also familiar with the local community, more aware and informed towards a meaningful collaboration aimed at success.

43 Participant from Salahia

44 Participant from Husha



DISCUSSION OF
FINDINGS

Discussion of findings

This chapter reviews the most important findings that were drawn from the study according to the area.

Factors that mobilise Jordanian women to participate in small enterprises

Due to the economic situation in the targeted areas and the significant rise in the rate of poverty and unemployment, women are now more enthusiastic to undertake economic responsibilities through participating in small enterprises. There is a significant increase in women educational status and their awareness towards women's rights coupled with their will to transform their families' economic status situation. Furthermore, men are also becoming more open in having women take part in handling living costs.

It has also been noticed through focus discussion groups that some women do lack the proper planning skills required to establish an enterprise. Which lead us to the need to design an adequate training program to enhance the women skills. On the other hand, some women do possess skills that could encourage their economic participation and undertake of an enterprise.

Factors that limit the participation of Jordanian women in small enterprises

Based on the focus discussion groups with the women, several obstacles emerged that were diversified according to problems faced by women who want to start up an enterprise, and complications faced by women who already have a small productive business. The obstacles focused mainly on the social circumstances and the conservative customs and traditions of the target area. The results mentioned the weak capacity of women in certain area when starting up an enterprise. Limited project ideas and the similarity of the existing enterprises in terms of ideas causing a high level of competition. Many women expressed their poor marketing strategies or even the lack of them during their planning process. Finally, one of the obstacles

encountered by the women is the issue of the Syrian crisis and its effect on the society with regards to the economic participation of women in the target areas.

The role of the demographic characteristics of the women in terms of motivating women to participate in small enterprises

The demographic characteristics provides an initial picture of the women which contributed in the understanding of the situation of the women's economic participations as well as its driving motives to participate in small enterprises. The participants are motivated to undertake economic responsibilities. This represents a direct outcome of a broader regional development and reflects the effects of globalisation, these elements have contributed to a rising education and awareness regarding the importance of women's role and right to economic participation. An increased educational level is the catalyser towards a transformed families' economic and, to a wider extent, social reality. In fact, women recognize the economic empowerment is a way towards a more inclusive community membership, and a financial unburden and contribution to households' costs. The rise in poverty and unemployment rates, as well as living costs and vulnerability, especially in the poverty pockets, led women and convinced men to think ways and methods to improve their families' financial situation, undermining the patriarchal foundations of customs and traditions.

The role of the demographic characteristics of the women in terms of restricting the participation of the women in small enterprises

Several demographic aspects restrict women's participation in small enterprises, placing the financial feature as the main obstacles to economic activities. The current strain of the economic sphere has direct

effect on their activities as it is estimated that the required capital to invest to start an enterprise has extensively risen, reaching amounts not coverable with the average monthly wage earned in that areas. That said, it is more probable that a woman with higher economic support will start an entrepreneurship, rather than others with limited funds.

Women have improved their societal position due to men's incapability to fulfil his economic role as only provider of household's income. Pragmatic economic conditions that have made men accept more quickly women's role in the support of the household, although some obstacles are registered in terms of believed women's domestic and family commitments as considered the priorities. Moreover, the cultural constraints, including the social conservatism and the cultural attitudes towards acceptable work for women, and women's exclusive responsibility for domestic and childcare roles are key elements that limit women to take advantage of economic activities.

Finally, the lack of professional skills and experience prevents women's enterprises success. Most of the enterprise of the area are more the concretization of an impulsive economic need with no sustainability project, rather than the outcome of research on clear basis. On this regards, it has been evaluated that a higher probability of enterprises' failure is related to the limited business qualification and managerial planning on where such enterprises relies.

Strengthen and mobilise the process of economically empowering women in Jordan, in general, and in poverty pockets in the Mafraq Governorate more specifically

With Mafraq being the second largest governorate in Jordan, in terms of area, it is the second least densely populated. Employment rates in Marfaq are relatively low, especially for women. However, certain mobilizers could contribute in empowering women economically in the area and boost their social status. Through the focus group discussions it was noticed that women are becoming more open to implementing small business in the comfort of

their own home or within its surrounding due to many family related reasons. Furthermore, all women agrees to the crucial need for obtaining support in the preliminary stage of their business through assisting in conducting feasibility studies to ensure the success of an enterprise prior to continuing with it. Also, the need to provide financial and technical support to those women would truly make a difference in the implementation and the success. To guarantee the support of men in the process in all its forms and manifestations, it is important to involve men in the process from the beginning as well as to have a role in the enterprise run by the women. Continuous follow-up and monitoring through providing advice and counselling will ensure proper planning, especially in the light of limited managerial experiences. Finally, perhaps the establishment of group enterprises would encourage women to work together and be more able to cope with difficulties.

A large, stylized number '7' graphic that spans across the top and bottom halves of the page. The top horizontal bar is light blue, and the diagonal stem is a lighter shade of blue. The bottom half of the page has a green background, and the stem of the '7' is a lighter shade of green.

CONCLUSIONS

Conclusions:

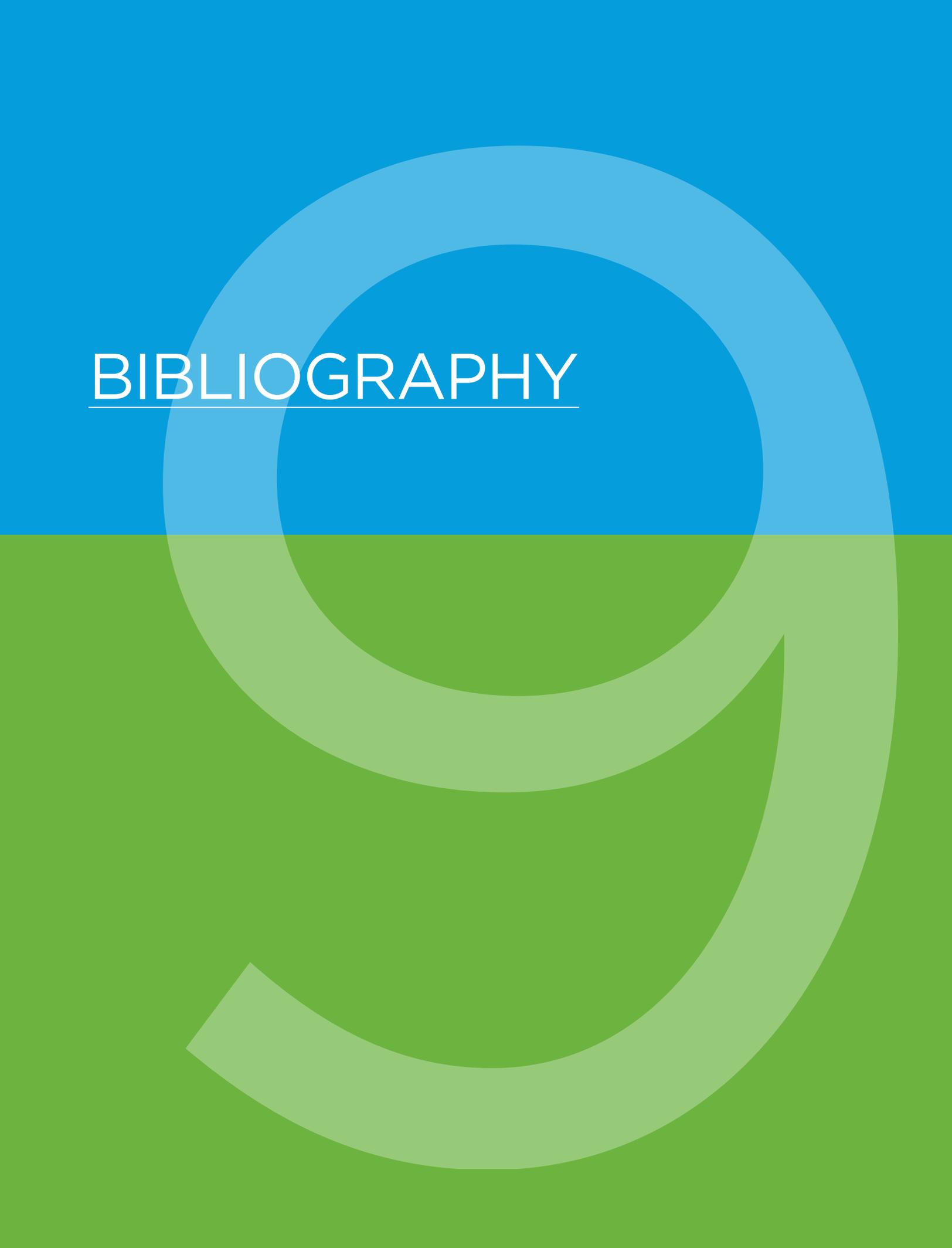
- There are some barriers regarding home-based businesses. Women have to balance between their house chores and their businesses, leaving them with overburdened responsibilities due to a social structure based on gender differentiation for specifying roles, where it is given women the reproductive role, and men the productive role in society.
- The continued influx of Syrian refugees in Jordan remains a crucial factor that affects the women's participation in the economy in the host communities.
- Jordanian men are now being more supportive with regards to the economic participation of women. This support can be mainly attributed to the continued need of financial resources to increase the income of the family.
- Limited mobility and access to resources. Most of the resources needed are concentrated in Amman, making it hard and difficult to access them.
- Limited opportunities for on-the-job and vocational trainings tailored for the women in those areas to encourage them to open a business.
- Repetitive project ideas and lack of innovation when establishing new businesses.
- Lack of necessary follow-up and communication and marketing mechanisms to further the success of the business.

The background is split horizontally into a blue top half and a green bottom half. Two large, overlapping circles are centered on the page. The top circle is light blue and overlaps the blue background, while the bottom circle is light green and overlaps the green background. The two circles overlap each other in the center. The word "RECOMMENDATIONS" is written in white, uppercase letters across the middle of the page, underlined.

RECOMMENDATIONS

Recommendations:

- Focusing the efforts of development practitioners, policy makers and donors towards implementing projects with a focus on providing “Grants” rather than “loans” to enable women to establish small businesses within these areas. The Grant amount to be approximately of 1000-1500 dinars, which is a required amount to implement a successful enterprise that would empower women economically.
- Focusing on implementing home-based projects due to the conservative nature of some of those areas.
- Provide women with trainings on how to run a business, manage budgets, marketing, and communication and leadership skills.
- Providing support and guidance in creating marketing plans to launch and promote products.
- Continue focusing on men’s involvement when implementing such projects.
- Creating and providing space for the women to run their businesses. Especially for those that cannot afford to open their activities in the comfort of their own homes.

The image features a background split horizontally into a blue upper half and a green lower half. Overlaid on this are several concentric, semi-transparent circles. A large, light blue circle is centered in the upper half, while a large, light green circle is centered in the lower half. These two circles overlap each other and the horizontal boundary. The word "BIBLIOGRAPHY" is written in white, uppercase, sans-serif font across the middle of the image, positioned over the overlapping area of the circles and the horizontal split. The text is underlined with a thin white line.

BIBLIOGRAPHY

Bibliography

1. Department of Statistics, 2012, Report on the situation of poverty in Jordan, according to the Family Income and Expenditure Survey, Amman, Jordan;
2. National Committee for Women's Affairs and the Jordanian Hashemite Fund for Human Development, 2012. Women's right to enter into the labour market and choose the field that she wants to work in, and a policy paper, the regional enterprise to empower women economically, Amman, Jordan;
3. [Http: // data.unhcr.org / syrianrefugees / country.php? id = 107 ht](http://data.unhcr.org/syrianrefugees/country.php?id=107ht)
4. Al-Qarni, Mohammed o. 2012 , Qualitative research methodology and clinical social service. faculty.ksu.edu
5. Department of Statistics o. 2004, the General Census of the Housing Population , Amman, Jordan ;
6. Ministry of the interior, 2011, The demands and needs of the Kingdom according to Priorities and Sectors, Amman, Jordan;
7. Jordanian Hashemite Fund for Supporting Badia 2010 , Khalidiya, Amman, Jordan ;

Center of Arab Women for Training and Research, 2011, Rural women and rural development, Khalidiya model. The regional enterprise for the economic empowerment of women, Oxfam, Tunisia;
8. The Ministry of Planning and International Cooperation , 2011. Analysis of economic and social situation in the district of Khalidiya, Amman, Jordan;
9. Jordanian Hashemite Fund for Supporting Badia, 2010, Arhab, Amman, Jordan;
10. Jordanian Hashemite Fund for Human Development, 2012. The participation of Jordanian women in small enterprises: determinant and mobilisers. Regional enterprise to empower women economically. Amman, Jordan ;
11. Salman, Maysa 2009, Developmental impact for small enterprises funded under the Development Strategy: An empirical study of the enterprises funded by the operating and development enterprises in Syria;
12. Jordanian Hashemite Fund for Human Development, 2011. Report of market research and institutional assessment, Amman, Jordan.



APPENDICES LIST

Appendices List

APPENDIX (1)

Implementation Guide for Focus Discussion Groups

Economic Empowerment of Women in Poverty Pockets in the Mafraq Governorate Guide to Focus Discussion Group

September 2013

Enterprise name:

Women's Economic Empowerment in the Mafraq Governorate

Number of participants: 8-12

Location:

-Princess Basma Centre for Human Development – Mafraq (main and secondary branch)

Time period: Ranging (60-90 min.)

Implementers :

Alaa Zeidan, Head Researcher, Unit of Information and Development Research, Queen Zein Al Sharaf Institute for Development

Aseel Al-Haliq, Research Assistant, Unit of Information and Development Research, Queen Zein Al Sharaf Institute for Development

Notary:

coordinators of programs targeted at the centres - members of the research teams from Jordanian Hashemite Fund for Human Development

Participants :

- Women who have enterprises in targeted areas from the age group (18-60 years)

- Women who do not have small enterprises and are considering establishing an enterprise in the target areas from the age group (18-60 years) ;
- Men in the targeted areas from the age group (18-60 years)

Objectives:

- To identify the catalysts behind the participation of Jordanian women in small enterprises;
- To identify the factors behind the lack of participation of women in small enterprises ;
- Access the suggestions and recommendations effective in stimulating the economic participation of women in small enterprises in the Mafraq Governorate in particular.

Actions:

- Determine the date of actions
- Thank the participants for agreeing to participate
- Definition of team-based enterprise
- Clarify the idea of the enterprise in terms of those in charge of its implementation, objectives, expected outputs and the role of the participants
- Obtain permission of the participants in the electronic and written registration about taking their photos, and give them the right to accept or refuse
- Start asking questions and themes gradually moving from general to more specific and personal;
- Review a set of standards for the role of the participants, which arguably the most important of which are:

- The participants have the right to explore any themes that they are exposed to in the discussion as they are entitled to refuse to give their pinion about any of these themes
- Whatever information is documented is only for the purposes of scientific research and should not be used for personal matters
- Verify in the review the completion of all possible for each topic of the information before moving on to the second topic and so on.

Main themes:

Women who are considering starting an enterprise:

1. What is the enterprise you are thinking of doing?
2. What is the reason behind you wanting to establish this enterprise? What made you choose this enterprise, what is your experience in management?;
3. Why do you think you are able to set up this enterprise?
4. Did you take into account the region's need for such a enterprise? Yes, and why not ? ;
5. In your opinion, what are the factors that motivate women to participate and set up small businesses in the area?
6. In your opinion, what are the factors that limit the participation of women in the establishment of small businesses in the area?
7. How can the process of strengthening the economic empowerment of women in Jordanian society be mobilised in general? And in particular, what are the enterprises do you think would be successful for the community here?
8. What are institutions involved in this process, and what do you think their role is? What do you expect from them?

Women who have a business:

1. What is the enterprise that you currently have? What is the status of your enterprise? (Successful, failing....)

2. In your opinion, what factors mobilise you to do the enterprise? What are the factors that motivate women to participate in a small enterprise?
3. What are the challenges you face in managing and implementing the enterprise? What are the mechanisms to follow to solve these issues? In your opinion, what are the factors that limit the participation of women in small enterprises in Jordan?
4. Who influences your decisions the most in terms of starting your enterprise? Family, personal desires, friends, etc.
5. What are the lessons learned from your experience? What the infrastructural elements necessary for the success of the enterprise?
6. What do you expect from a career within this enterprise in the future?
7. What are the methods that will assist you in developing the scope of work of the enterprise?

Activities used

- Brainstorming
- Summary and conclusion
- Q & A

The materials used

- Pens
- Notebook
- Electronic recording device
- Flip chart
- Camera

Expected Outputs

- Identification of basic information about the participants
- Report of raw material
- Special technical report for each group discussion focused
- A list of terms and expressions of any of the main themes in the discussion, according to what the participants expressed, in the sense of word for word.

APPENDIX (2)

Implementation Guide to In-depth Personal Interviews:

Objectives:

- To identify the catalysts behind the participation of Jordanian women in small enterprises;
- Diagnose the factors behind the lack of participation of women in small enterprises; Access suggestions and recommendations effective in stimulating the economic participation of women in small enterprises in the Mafraq Governorate, in particular.

Main themes:

- What is your vision for women's economic participation in the region?
- What triggers this review? What are the forms of this review? ;
- What are the limitations of this review and how can you address these limitations? ;
- What is your role in the institutional strengthening of women's economic participation?

APPENDIX (3)

Summary of the limitations, mobilisers and opportunities associated with the participation of women in small enterprises in poverty pockets in Jordan Implementation Guide for Focus Discussion Groups

Area	Men	Women
Khalidiya	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Funding; • Need for training; • Competition and the similarity of the enterprises; • Customs and traditions; • Debt and weak purchasing power; • Difficulty obtaining guarantees required for loans; • Marketing special embroideries and handicrafts. <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Socialising and mixing of population; • Will and enthusiasm by the ladies; • Some women possess skills such as sewing; • Some women have experience such as training courses • Existence of agricultural land. 	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Women’s obligation to family • Funding; • Customs and traditions (required parental consent and support, financially and morally, and society prefers for women to do business inside the house). • Debt; • Marketing; <p><i>Opportunities</i></p> <ul style="list-style-type: none"> • Gathering and mixing of population; • Will and enthusiasm by the ladies; • Availability of agricultural land.

Area	Men	Women
Salahiya	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Lack of funding; • The difficulty of marketing; • Lack of experience and training; • Customs and traditions; • Loss of credibility and the lack of enthusiasm from some of the women, where some women were promised loans but did not receive them; • Sparse population <p><i>Opportunities</i></p> <ul style="list-style-type: none"> • Available agricultural land; • Enthusiasm and will of women to create small enterprises; • Natural resources such as volcanic hills. 	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Difficulty of transportation; • Sparse population • Lack of funding; • Difficulty of marketing; • Small loan values; • Family obligations • Lack of training, lack of specialized training; • Customs and traditions (the challenges associated with the expected roles of men and women). <p><i>Opportunities</i></p> <ul style="list-style-type: none"> • Available agricultural land; • Motivation and desire of women to set up enterprises; • Some women possess different skills

Area	Men	Women
Deir Al-Kahf	<p><i>Difficulties :</i></p> <ul style="list-style-type: none"> • An increase in raw materials (operating costs); • Funding; • Increase in the value of interest when wanting to take out a loan ; • Difficulty of transportation ; • Difficult economic conditions ; • Boredom and lack of enthusiasm from some of the men who work in small enterprises (“ ... We became bored ... bored with these institutions because they didn’t implement anything“) • Debt; • High operating costs - (rent/water/electricity). <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Some existing enterprises from poverty pocket interventions can be invested, like dairy factory; • Available labour. 	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Negative attitudes towards women; • Debt; • Marketing; • Lack of funding; • Customs and traditions (in terms of it not being acceptable for women to mix with men and women who go out to work are called needy); • Difficult economic conditions. <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Region’s need for some services, such as restaurant/mushroom cultivation; • Agricultural land; • Enthusiasm and the will of women to create enterprises.

Area	Men	Women
Arhab	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Lack of funding; • Debt; • Family obligations for women; • Need for courses and training; • Professional marketing and packaging; • Lack of availability of raw materials and the need to go to the big cities to get them; • Negative attitudes towards women. <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Agglomeration; • Men’s encouragement for women to establish small-scale enterprises 	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Lack of funding; • Debt; • Difficult economic conditions; • Marketing; • The specific need for training and specialized courses; <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Agglomeration; • Available agricultural land; • Presence of archaeological sites such as churches; • Hamas and women who want to set up small enterprises
Husha	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Lack of funding; • No space; • Negative attitudes towards women. <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Existing associations that support women 	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Lack of funding; • Women’s lack of training and experience • Negative attitudes towards women <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Enthusiasm and will of women; • Existing associations supporting women.

Area	Men	Women
Umm Al-Qatein		<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Lack of funding; • Negative attitudes towards women; • Difficulty of marketing and weak market share; • Culture/customs and traditions <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Enthusiasm and will to work of women • Majority of women have skills that can be built on
Bala'ama	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • High prices of raw materials; • Lack of scholarships/grants; • Weak marketing; • Lack of funding; • Strong competition and a weak market share; • Increase in interest of loans and tough guarantees are required; • Customs and traditions (not wanting to work outside the region); • Debt. <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Will and motivation; • central location • Available agricultural land. 	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Lack of water for crops; • Lack of funding; • Difficulty of marketing (especially for tapestries); • Behavioural trends associated with work and work and out of the house; • Debt and weak purchasing power; • Women's low level training and experience <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Population density/high population; • Prime location on the international line; • Available agricultural land.

Area	Men	Women
Qasbat Mafraq	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Marketing; • Lack of funding; • Poor selection of business according to the need and culture/absence of economic feasibility study; • Lack of experience and poor enterprise management; • Lack of manpower. <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • Enthusiasm and will of women 	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Funding; • Marketing; • Increase in renting property; • Lack of raw materials (especially those coming from Syria); • Syrian crisis and competition; • Lack of skilled labourers; • Laziness and dependency. • Opposition by the husband and stereotypes associated with image surround the women <p><i>Opportunities</i></p> <ul style="list-style-type: none"> • Enthusiasm and will of women • Socialising and population mixing among Jordanians and Syrians
Fa'a (Northwest Badia)	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Difficult economic conditions; • Family commitments and social burdens for women; • Lack of funding; • Simple yield of enterprises; • Restrictions of some customs and traditions (prevention of women mixing with men); • Women's lack of skills and training; • Debt; • Lack of a feasibility study for the enterprises; • Marketing. <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • The existence of associations and civil society organizations • Enthusiasm and will to create enterprises 	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Debt; • Marketing; • Amount of loans allowed is few • Funding; • Competition and the presence of similar enterprises. <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • The existence of associations and civil society organizations • Enthusiasm and will to create enterprises

Area	Men	Women
Umm Al-Jimal	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Debt and weak purchasing power; • Family obligations • Difficult economic conditions; • Competition by the Syrians for employment and the skills that they possess • Lack of experience and the need for training and technical assistance; • Lack of funding and lack of sufficient capital; • Unavailability of some raw materials; • Community culture and the culture of shame surrounding women and all forms of economic participation. <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • An area of archaeological or beauty • The presence of Princess Basma Centre for Development and associations in support of the women. 	<p><i>Difficulties:</i></p> <ul style="list-style-type: none"> • Bad management, the introduction of capital to cover the basic needs; • Lack of funding; • Difficult economic conditions; • Debt; • Some couples alarmed from having customers inside the house; • Competition with others; • Lack of property; • Family obligations and family for women • Weak capacities of women <p><i>Opportunities:</i></p> <ul style="list-style-type: none"> • An area of archaeological or beauty; • The presence of Princess Basma Centre for Development and associations in support of the women.

UN Women is the UN organization dedicated to gender equality and the empowerment of women. A global champion for women and girls, UN Women was established to accelerate progress on meeting their needs worldwide.

UN Women supports UN Member States as they set global standards for achieving gender equality, and works with governments and civil society to design laws, policies, programmes and services needed to implement these standards. It stands behind women's equal participation in all aspects of life, focusing on five priority areas: increasing women's leadership and participation; ending violence against women; engaging women in all aspects of peace and security processes; enhancing women's economic empowerment; and making gender equality central to national development planning and budgeting. UN Women also coordinates and promotes the UN system's work in advancing gender equality.



United Nations Entity for Gender Equality
and the Empowerment of Women

UN Women Jordan Country Office
Jeddah Street, Um-Uthaina Build. # 6
Amman - Jordan
Tel: +962 6 52-000-60
Fax: +962 6 551-571-6

www.unwomen.org
www.facebook.com/unwomenjordan
www.twitter.com/unwomenjordan