



Survey on Women's Entrepreneurship & SME Development in (Jordan)

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The Targeted Group

Non-university educated women entrepreneurs; this non-university educated group is selected as a proxy for the low to low-middle income.

The Sample size was **25 women.**



Results of the survey of Jordanian women entrepreneurs(Key Findings)

- Women entrepreneurs are more likely to operate in the **informal sector or in traditional female sectors.**
- Most of the home-based businesses are successful/profitable;
- The formal registered businesses, however, were facing financial and managerial challenges.
- To date there are **no clear and comprehensive policies** or strategies on the national level that address the challenges that women entrepreneurs are facing or even gives any incentives for women to enter the labor market.



Results of the survey of Jordanian women entrepreneurs(Key Findings)

- Women's lack managerial and financial skills.
- Limited access to chambers and formal organizations.
- Information and Communications Technology (ICT) is increasingly providing new opportunities for women entrepreneurs to access market information, communicate with customers and provide a new channel for buying and selling products



Current initiatives/ Policies supporting women entrepreneurs

- Home-based businesses from certain sectors can register only in Greater Amman, which helped women in legalising their activities.
- The Ministry of Planning and International Cooperation Programme Enhanced Productivity Centers (IRADA)
- Jordanian National Commission for Women (JNCW)



Key challenges and constraints

1. Lack of finance:

- Collateral requirements / Lack of assets
- Lack of infrastructure or specific financial product with affordable interest rates
- Lack of information on available financial products and services
- Restrictions on opening bank accounts or requesting credit



Key challenges and constraints

2. Legal, institutional and business environment constraints

- Absence of policies as well as mechanisms that supports women business.
- Lengthy registration, licensing, or permit process
- Lack of information on formalization process



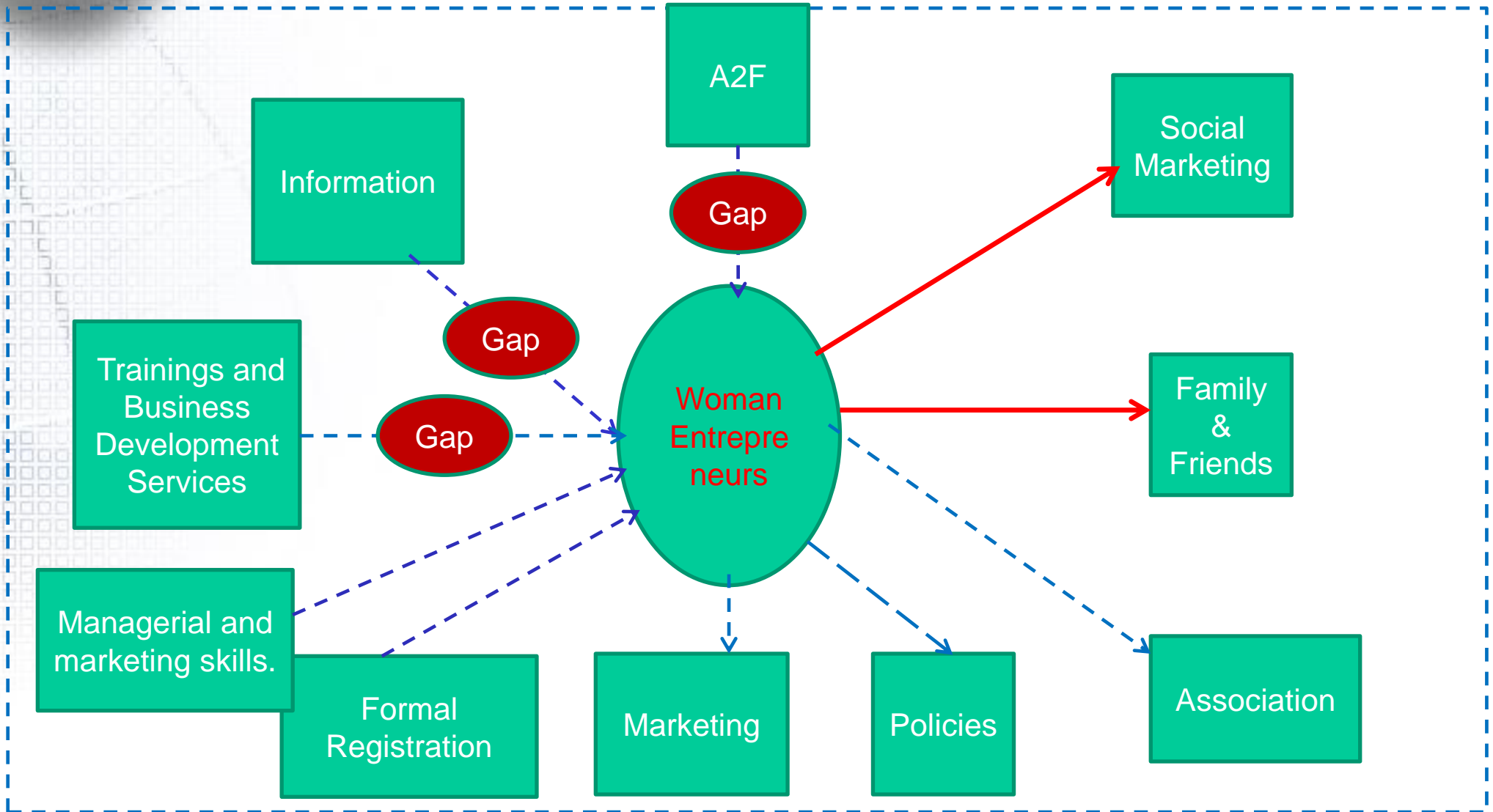
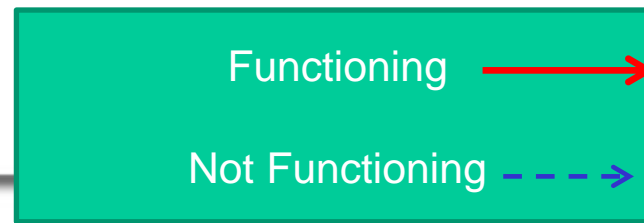
Key challenges and constraints

3. Limited business & technical skills

- Limited skills /experience outside of traditional or female sectors
- Lack of access and knowledge of ICT
- Limited participation in business network



Key Findings Summary





Recommendations

Municipality level

- Allowing home-based businesses throughout Jordan rather than only in Greater Amman
- Include trade to the list of permissible activities from home
- Easing registration.
- Support networking.
- Provide exhibition space.



Recommendations

Government level

- Design a national strategy focused on women entrepreneurship
- Enabling a business-friendly environment by introducing instruments such as tax exemptions, subsidies, etc. to start-ups.
- Develop a national financial inclusion strategy that supports women entrepreneurs.



Good Practices

Bank al Etihad presented a comprehensive set of banking solutions, as well as financial and non-financial services, specifically designed for women |(Shorouq) which aims at empowering women by allowing them to achieve the financial freedom and security they aspire to. This program was designed for all women; women in business, professional women, affluent women, busy housewives, as well as women thinking to invest for their families or retirement.