

H&M FOUNDATION



CARE International in Jordan

Sustainable Development Program

**Taking Enterprise Development for Women Empowerment to Scale
Mid-Term Report, January-February 2019**

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Abbreviations

FGD-Focus Group Discussion

HH-Household

JFDA-Jordan Food and Drug Association

MBG-Market-Based Group

MSME-Micro, Small, and Medium Enterprises

SLA-Savings and Loan Association

VSLA-Village Savings and Loan Association

1. Introduction

Background

Country Context

Jordan faces a challenge in engaging women in the workforce, with only approximately 13.4% participation, most of which are in the health, education, and civil sector which have not seen a significant growth rate in recent years¹. However, Jordanian women are some of the most educated demographic in the region with literacy rate at 99% and high participation in university. According to latest labor market statistics², the unemployment rate in the first quarter of 2018 was around 18.4%, with 16% of males unemployed and 27.8% of females unemployed. Youth are at a particular disadvantage in that the unemployment rate is at 47.7% for those 20-24 years old and 37.6% for those 15-19 years old. Those women with an education level of bachelor degree or higher, experience triple the unemployment rate of their male counterparts.³ Cultural and social barriers combined with a stagnant and challenging economy are preventing women from fully participating in the labor market, despite the rising costs of living.

A strain on resources is also contributing to the challenging economic situation. With the influx of over 671,551 registered Syrian refugees in Jordan⁴, the price of goods increasing, and the lift on subsidies-such as electricity, households are having a hard time making ends meet. These factors, combined with high-unemployment rates and struggling economic climate, make it substantially more challenging for women to, sustainably, earn an income.

Women's Economic Context

Much of the private sector in Jordan is made up of MSME (Micro, Small, and Medium Enterprises), employing 70% of the workforce. However, there are some barriers women face in starting up and creating an enterprise that provides a sustainable sources of income for women. Access to formal loans and financing for their enterprises is one of them. When women are unable to access funding to start or expand their business, it remains stagnant or could even collapse if not infused with the resources required. Informal sources of loans and financing are an alternative method for providing that access required to help grow enterprises and provide the foundation needed for women. Additionally, there are socio-cultural and political (regulatory) barriers that are inhibiting women's participation in the labor market.

Women's Socio-Cultural and Political Context

A World Bank report⁵ that focused on the barriers of women participating in the labor market highlighted that of women surveyed, 60% indicated that they would like to work, however socio-cultural and political barriers are inhibiting them from fully participating in the labor market.

¹ <http://www.worldbank.org/en/news/feature/2014/04/17/women-in-jordan---limited-economic-participation-and-continued-inequality>

² <http://dosweb.dos.gov.jo/>

³ https://ardd-jo.org/sites/default/files/resource-files/women_in_the_workforce_-_an_unmet_potential.pdf

⁴ <https://data2.unhcr.org/en/situations/syria/location/36>

⁵ <http://documents.worldbank.org/curated/en/859411541448063088/pdf/ACS25170-PUBLIC-FULL-REPORT-Jordan-Social-Norms-June-1-2018-with-titlepg.pdf>

Socio-Cultural Context

Women's labor market participation in the Jordan region is one of the lowest rates in the world⁶ at below 15% in comparison with males at 60%.⁷ There are socio-cultural and political constraints that further prevent women from accessing gainful employment.

Culturally, women in Jordan are highly educated but tend to be constrained in their participation in the labor market for several reasons⁸:

- 1.) **Traditional Gender Roles:** Women are generally seen as those responsible for taking care of the household and the children. Another challenge with gender roles is the sectors in which are deemed appropriate for women to work in. Jobs that require hard labor or long working hours are not culturally appropriate. We have seen examples of women stepping outside of these traditional gender roles in the past few years-women plumbers⁹ and gas station attendants¹⁰- however these are the exception and not the rule.
- 2.) **Mobility:** Public transportation systems are generally deemed unreliable and unsafe for women, which discourages them from seeking opportunities outside of their geographical location. Male members of the family are less likely to support a woman working if she is required to travel a long distance to and from work.
- 3.) **Working Environments:** Policies and initiatives are in place to help address the issue of working environments but have made little headway as far as implementation. For example, a study conducted by Sadaqa¹¹ in the telecommunications sector in Jordan highlighted that 45% of women who leave the workplace do so because of family obligations and the burden of childcare. Furthermore, Article 72 of Jordanian Law stipulates that if a company has at least 20 female employees, must provide a daycare on site, however, bureaucratic procedures have lead to challenges for the private sector in actually implementing this article.¹² To have workplaces with daycares would mean that women have access to affordable child care on site.

Flexible working hours that permit women the ability to adjust their working hours or work partly from home is something that was also highlighted in the ILO report¹³ on women in the labor market in Jordan. Additionally, implementing policies related to harassment in the workplace is also a consideration in making the workplace more "woman friendly" but no substantial progress has been made to date.

⁶ <https://www.oecd.org/mena/competitiveness/Brochure-WEEF-EN.pdf>

⁷ https://www.ilo.org/wcmsp5/groups/public/---ed_emp/documents/publication/wcms_622766.pdf

⁸ http://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_556931.pdf

⁹ <https://edition.cnn.com/2017/07/28/world/going-green-jordan-plumbers/index.html>

¹⁰ <http://www.jordantimes.com/news/local/30-women-training-work-gas-station-attendants>

¹¹ <http://www.sadaqajo.org/sites/default/files/files/DaycarePaper.pdf>

¹² <http://www.jordantimes.com/news/local/long-bureaucratic-procedures-delaying-establishment-daycares%E2%80%99>

¹³ http://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/publication/wcms_556931.pdf

Cultural and institutional change is slow at best, however because of the dire economic situation in the country, more women are now entering the workforce out of financial necessity. Jobs remain limited and home-based businesses are often preferred because they allow the women the flexibility to be able to work when they have the time to work and-in many cases-work in sectors that are traditionally considered “women’s work” such as cooking, sewing, and working in a salon.

Political Context

While women’s economic participation is essential for the economic development of the country, there are also political and regulatory constraints that prevent them from actively participating in the job market. For example, in the health sector, which is one of the sectors that has the highest rate of female employment, the wage gap for women stands at 30%.¹⁴ A report by the Jordan Times illustrates that over all sectors and women registered in the Social Security Department, the wage gap stands at 12.6%, with men making on average 564 JOD per month while women make, on average, 493 JOD per month.

Lack of adequate public transportation services¹⁵ has also been a barrier for women’s participation. This is especially true in rural areas where job opportunities are limited and women are required to travel longer distances to get to work. Women, in general (82% of those surveyed in the World Bank Study), are willing to take public transportation with the longest acceptable time to commute to work at 32 minutes. However, at this point-public transportation that is accessible and affordable is simply not available.

In addition to these constraints, the general political climate of the country is strained, further contributing to tensions between the government and the people. Unemployment has risen .1% from the third quarter of 2017 to the third quarter of 2018, to 18.6%. Though the unemployment rate has decreased for women (by 2.8% points), it has increased for men (.9% points), with the highest rate of unemployment for university degree holders (24.1%).¹⁶ In addition to high-unemployment, a study by the World Bank indicates that the youth feel the most disenfranchised, with 52% stating that they don’t feel like the government listens to them, which is up from 26% in 2015.¹⁷ The lifting of subsidies on basic items, tax reforms that will put further economic burden on households, and low quality public infrastructure all contribute to the current social tensions in Jordan.

Furthermore, and especially for MSMEs, navigating the complex regulatory environment¹⁸ can be a substantial challenge. The Jordan Economic Growth Plan 2018-2025¹⁹ has outlined policies that will support MSMEs through greater access to financing opportunities and regulatory reforms, however progress to date on these initiatives is not clear.

¹⁴ https://www.ilo.org/beirut/media-centre/news/WCMS_645986/lang--en/index.htm

¹⁵ <http://documents.worldbank.org/curated/en/859411541448063088/pdf/ACS25170-PUBLIC-FULL-REPORT-Jordan-Social-Norms-June-1-2018-with-titlepg.pdf>

¹⁶ http://www.dos.gov.jo/dos_home_e/main/archive/Unemp/2018/Emp_Q3_2018.pdf

¹⁷ <http://documents.worldbank.org/curated/en/859411541448063088/pdf/ACS25170-PUBLIC-FULL-REPORT-Jordan-Social-Norms-June-1-2018-with-titlepg.pdf>

¹⁸ https://www.ilo.org/wcmsp5/groups/public/---arabstates/---ro-beirut/documents/briefingnote/wcms_670182.pdf

¹⁹ <http://www.ssif.gov.jo/UploadFiles/JEGProgramEnglish.pdf?lang=ar>

Program

To enhance the opportunity for engagement of women in the workforce, CARE Jordan, in collaboration with H&M and CARE Netherland, is implementing the program, *Taking Enterprise Development for Women Empowerment to Scale*. The project falls under the strategic Sustainable Development Program of CARE Jordan, which aims to provide support and address the needs of individuals and host communities in Jordan, focusing specifically on gender barriers, combatting gender-based violence, economic empowerment, and inclusive participation.

Phase I of the program (Khatwa Skills Project) set the foundation for the program by providing support for women by establishing more formal networks for them to be able to rely on their entrepreneurial journey, such as SLA groups (Savings and Loan Groups). Additionally, the Khatwa Skills Project also provided targeted vocational training to help facilitate business idea generation and central bazaars, where women could sell their goods.

This is Phase II of a 3 year (1 April 2017-31March2020) program that will follow up on the Khatwa Skills Project by providing additional vocational and financial training to women, supporting the existing SLA Groups so that women entrepreneurs have greater access to funding for their enterprises. Phase II will also provide support for women-led MSMEs and establish women's economic group activities that will focus on developing the skills of women and female youth.

Phase II of the program aims to directly target 380 vulnerable Jordanian women living in Jordan with the primary objective being to *seek to empower women and youth through the development of successful business models, including micro and small enterprises, recycling enterprises, and group businesses, often to be developed within the context of VSLAs. These models will be scaled up through targeted initiatives in awareness raising and further developing the involvement and initiatives of role models.* Additionally, approximately 5,800 women, men, boys, and girls will be indirectly targeted through the program.

2. Methodology

Study Design and Methodology Framework

The mid-term evaluation utilized a qualitative approach that focused on gaining insight to the progress and challenges women participating in the program faced, since the baseline assessment, for the purpose of learning and improvement for the remaining duration of the program.

The tools were developed collaboratively between CARE Netherlands, CARE Jordan, and the consultancy team based upon the experience from the baseline assessment and information required to make changes or improvements to the program and to assess the progress of the participants against the planned progress.

Data Sources and Collection

For the mid-term assessment, a total of 7 focus group discussions (4-VSLA and 3 MBG) and 20 in-depth interviews were conducted. Interviews were held with members of the MSME (7), market-based group (7), and vocational training (6) group. The vocational training was a new group for this round, so baseline data is not available for this group. Data sources included women who have already participated in CARE programs and those who are new to the program. An addition to the mid-term assessment is women who have participated in vocational training with CARE who will soon begin their initiatives.

Interviews were conducted one-on-one with the facilitator recording and taking notes while delivering the questions. Focus Group Discussions were facilitated by two team members; one to do the facilitation and the other to take notes and ensure that the recording devices were working properly.

Sample Selection

The sample selection utilized a non-probability, targeted sampling technique that covered 7 geographic locations in Jordan. CARE Jordan was responsible for coordinating with the individuals involved in the data collection process. It is important to mention that several respondents provided multiple sources of data, for example, some participated in the focus group discussions and in-depth interviews.

Respondents ranged from new program participants to well-established participants with CARE. Additionally, not all of the participants were selected at the time of the baseline study and were new to the program during the mid-term assessment.

Analytical Procedures

Qualitative data analysis consisted of transcription, translation, and coding of the data according to the themes outlined: income, capability, financial inclusion, participation in decision making, domestic unpaid work, control of assets, household decision making, and participation in women's groups. Additional codes were included to provide more insight into the information provided by respondents, those codes were: empowerment, social and cultural conditions, and recommendations.

NVivo software was used to analyze the qualitative portion of the data, where all transcripts were uploaded into the system and diligently examined according to code. All of the information was then organized and compiled into the report according to the format provided by CARE.

Time Frame, Data Management, and Quality Control

The time frame for this baseline activities took place as follows:

- 20-28 January: Data collection, including focus group discussions and interviews.
- 23 January- 8 February: Transcription and translation of the interviews and focus group discussions.
- 10 February: Draft report submitted for feedback from CARE Jordan and CARE Netherlands.
- 17 February: Feedback from CARE Jordan on draft report
- 24 February: 2nd Draft report submitted for feedback and final adjustments
- 25th February: Feedback from CARE Jordan on 2nd Draft
- 26th February: 3rd Draft report submitted for final approval

Quality control mechanisms were implemented in order to ensure the integrity of the data. Naming conventions for all files were standardized and templates provided by CARE Jordan were utilized for the interviews and focus group discussions.

Limitations

New Participants-Lack of Baseline: Participants for the enterprises were not finalized during the baseline assessment report and therefore, there are some new participants in this mid-term assessment who did not participate in the baseline assessment. This presents a challenge in trying to determine their progress since a baseline was not conducted with them. The new participants are from the

Sanabel al Khair CBO in Amman (Hashmi Shamali) as well as all of the participants from the CARE vocational training project.

Suspension of the Karak MBG: The Karak market-based group was suspended and at this point no replacement has been determined. These women were interviewed during the baseline assessment, but were not available for the mid-term assessment, with the exception of two who participated in in-depth interviews. However, because of the suspension of the group the sample size was decreased and will present a challenge in measuring the progress if another group is recruited and included for the remainder of the project.

3. Demographic Information

All but one of the respondents were female and the data collection covered 7 geographic locations in Jordan: Irbid, Mafraq, Jerash, Zarqa, Madaba, Karak, and Amman (Northern Hashmi). A total of 7 focus group discussions and 20 interviews were conducted with program participants.

| Governorate | Age | Marital Status | Level of Education |
|-------------|-----|----------------|--------------------------|
| Irbid | 50 | Married | High School |
| Irbid | 50 | Single | High School |
| Irbid | 38 | Married | Tawjihi |
| Irbid | 33 | Married | Tawjihi |
| Irbid | 37 | Married | Tawjihi |
| Irbid | 34 | Married | Tawjihi |
| Irbid | 29 | Married | 9 th Grade |
| Irbid | 49 | Married | BA |
| Irbid | 25 | Married | Diploma |
| Jerash | 47 | Married (Male) | BA |
| Jerash | 41 | Married | Master (PhD in Progress) |
| Jerash | 37 | Divorced | BA |
| Madaba | 41 | Married | Tawjihi |
| Madaba | 40 | Married | Tawjihi |
| Mafraq | 49 | Married | 9 th Grade |
| Mafraq | 34 | Divorced | High School |
| Mafraq | 35 | Married | High School |
| Mafraq | 30 | Married | Tawjihi |
| Mafraq | 34 | Married | Diploma |
| Mafraq | 47 | Married | Tawjihi |
| Mafraq | 49 | Married | High School |
| Mafraq | 48 | Widow | 8 th Grade |
| Mafraq | 63 | Widow | 10 th Grade |
| Mafraq | 52 | Married | 10 th Grade |
| Zarqa | 49 | Married | Diploma |
| Zarqa | 44 | Married | Diploma |

| | | | |
|---------------------|----|----------|-------------|
| Zarqa | 58 | Married | High School |
| Zarqa | 60 | Married | Primary |
| Zarqa | 35 | Married | 9th Grade |
| Zarqa | 47 | Married | Primary |
| Zarqa | 34 | Married | BA |
| Zarqa | 50 | Married | Tawjihi |
| Zarqa | 50 | Married | Tawjihi |
| Zarqa | 40 | Married | Tawjihi |
| Zarqa | 29 | Married | High School |
| Zarqa | 43 | Married | Tawjihi |
| Zarqa | 50 | Widow | Junior High |
| Karak | 34 | Married | BA |
| Karak | 43 | Divorced | High School |
| Karak | 24 | Single | BA |
| Karak | 27 | Married | Tawjihi |
| Karak | 38 | Single | High School |
| Karak | 36 | Married | BA |
| Karak | 44 | Married | High School |
| Karak | 42 | Married | High School |
| Karak | 38 | Married | BA |
| Karak | 34 | Single | BA |
| Amman-Hashmi Shmali | 43 | Married | High School |
| Amman-Hashmi Shmali | 20 | Single | Tawjihi |
| Amman-Hashmi Shmali | 41 | Married | Tawjihi |
| Amman-Hashmi Shmali | 25 | Single | Tawjihi |
| Amman-Hashmi Shmali | 18 | Single | Tawjihi |

Irbid

In Irbid, a FGD was conducted with VSLA members at the Women’s Empowerment CBO consisting of 9 participants. Participant enterprises included a beauty shop, productive kitchen, and handmade accessories. All of the FGD participants began in April 2018 with CARE. All but one of the ladies is married and the ages range from 25 to 50 years old and the educational level spans from 9th grade to bachelors degree. Six (6) of the 9 women have a high school/Tawjihi level of education.

In addition to the FGD, in-depth interviews were conducted with 3 women who participated in the vocational training project with CARE and are new to the program.

Mafrq

In Mafrq, 2 FGDs were conducted with the market-based group (MBG) and VSLA. The VSLA group consisted of 6 ladies who have enterprises focusing on cardboard recycling, cosmetic training, wool, and sewing. They began working with CARE funds in April 2018 and range in age from 30 to 49 years old. Some of the ladies indicated that they haven’t received loans or funding from the VSLA yet because their

projects are not active. It is also important to note that most of the projects have been put on hold for the winter season.

The market-based group consisted of 4 participants ranging in ages from 48-63. The ladies in the market-based group began with CARE in April 2018 and operate a productive kitchen in one of the ladies' house. Two (2) of the participants from the MBG were selected for and participated in the in-depth interviews.

Jerash

There were 3 in-depth interviews conducted with participants in Jerash who are working with an education enterprise at the Nahr al Oloum primary school. At this time there are no additional VSLA or MBG activities taking place in Jerash, hence the small sample size from this location. Two (2) of the 3 participants were interviewed during the baseline assessment. The two who participated in the baseline assessment are a husband and wife team and also represents the only male in the project.

Zarqa

Focus group discussions were conducted with market-based and VSLA groups in Zarqa. Participants from the VSLA group (Table 4) consisted of 9 participants ranging in ages from 35 to years old. The start dates of participants with the CARE project ranged from 2014 (4) to April 2018 (4) with one participant starting in 2016.

For the market-based group, 4 participants attended the focus group discussion, all of whom began working with this CARE project in April of 2018. Participants ranged from ages 29 to 50 and the highest level of education completed was Tawjihi.

In-depth interviews were also conducted in Zarqa. One of the FGD participants from the market-based group participated as well as 2 participants from the MSME group.

Madaba

Program participants from Madaba include those who are part of the MSME group, operating the Lana Salon Beauty Center and Moroccan Bath enterprise. Two (2) participants were interviewed who participated in the baseline assessment.

As there are limited activities and groups in Madaba, and no MBG or VSLA group, the samples for Madaba are significantly fewer than other locations.

Karak

In Karak, two FGDs were supposed to be conducted, however because the market-based group in Karak is not currently working together, only the VSLA participants took part in the FGD. Ten (10) ladies participated in the VSLA focus group discussion, ranging in age from 24 to 44 years old. In this particular group, the level of education is higher than the others in that all participants have at least a high-school level education, with 5 of the ladies having a bachelor degree. The marital status also varied, with 3 ladies who are single, 6 who are married, and 1 who is divorced. The participants began working with CARE in June of 2018.

Additionally, 2 participants from the MBG (that was dissolved) did participate in the in-depth interviews for the mid-term assessment.

Amman-Northern Hashmi

In Amman, Hashmi Shmali, 5 participants attended a focus group discussion who were part of the market-based group operating out of Sanabel al Khair CBO. The women from this group run a beauty shop in the CBO and began their project with CARE in August of 2018.

Two (2) participants from the MBG were selected for an in-depth interview on their experience thus far with their enterprise in the CBO and three women participated in in-depth interviews from the vocational training.

4. Key Findings

The Enterprise

Of the 13 Women who were part of the baseline assessment interviews, 11 did generally indicate that the enterprise had grown at which comes to

approximately 85%. One participant from Mafraq noted that while the income increased, the profit decreased as the number of ladies in the group has increased. One MSME participant from Zarqa noted that she was able to increase her production through assistance with the packaging materials from CARE, while another participant from Mafraq working on a productive kitchen²⁰-which consists of a room in a commercial or residential area to prepare and sell food-

“The change we witnessed and the work increased, the production process became faster and the selling increased and delivery became faster.”

-Mafraq Interview Participant

and indicated that their market had expanded to other cities, such as Zarqa and Sharq City. Some other participants ramped up their marketing initiatives in order to reach a wider audience, which has proven to be effective for all of those who mentioned a specific marketing campaign.

Six (6) of the participants were part of a vocational training initiative and did not participate in the baseline, with only one starting their enterprise by the time the mid-term assessment took place.

CARE provided women with training on marketing and this seems to have had a significant effect on the exposure of the enterprises to a wider audience. Social media marketing has been especially effective for several participants. Some of the participants created social media marketing while others honed their current social media and implemented campaigns. An MSME interview respondent from Madaba started using social media for offers on their services and witnessed an increase in clients from different areas. The participants indicated in interviews and FGDs that they were very pleased with the marketing training but wanted more detailed training on how to brand and market their products and services.

While the enterprises had, in general, grown, the participants are currently experiencing a downturn in their enterprise during the winter months. With the exception of those participants who are implementing education-based enterprises, winter seems to be a particularly difficult time for these enterprises as much of their work is seasonal.

²⁰ <https://catering.dussmann.com/en/food-beverage/catering-glossary/p/production-kitchen/>

Another challenge faced by some of the women with their enterprises is the local competition. As women who are participating in this program are implementing enterprises that are culturally perceived as appropriate for women, they are facing competition with other home-based initiatives in their communities. Several of the enterprises are kitchens and cooking, salons, or handicrafts which have limited market penetration within a given community. One participant indicated that some of the competition from the bigger companies is impeding their ability to expand because they don't have the resources for marketing or obtaining additional equipment and materials. Other participants in Zarqa MBG focus group discussion indicated that they are competing with a kitchen that has been well-established for 15 years and also mentioned that because it is well-established, the people working with that kitchen make a salary regardless of the orders, whereas this group only receives 2 JD per person after covering costs. While these are significant challenges for the women, they are not unique to start-ups in general, which tend to spend the first 2-3 years building the business or enterprise. Some of the women have thought about moving their locations to other areas or expanding to other markets in order to mitigate the effects of this duplication, but find challenges in financing these. For example, the MBG in Mafraq wanted to participate in bazaars but found difficulty in the logistics and costs for transportation to the bazaars and transporting the required equipment. Women are able to recognize the challenges but may not necessarily have the ability to directly address these challenges with the resources available.

There are also challenges with the regulatory environment for home-based businesses and these

"The amount of the grant is not enough for 5 people. If we wanted to rent a period of 3 months, we would consume half of the amount. Then we should buy tools to work with. The monthly salary of each girl is 220 JD. This total is 1700 JD. With the total daily sales we have to get is 65 JD to provide all of this. If the number of girls was less, the chance of success would be greater."

-Irbid VT Participant

enterprises. The productive kitchen in Mafraq is working to get a license for the kitchen in order to expand, while one of the interviewees in Zarqa mentioned the processes to get her production facility at the JFDA approved requires support to navigate the regulations and compliance requirements to become JFDA approved. This is also linked to women's access to finance, as lending would be more easily facilitated if the enterprises are officially registered

entities.

There were some women and groups who indicated that the financing they received from the project was not-sufficient or that the number of required members of their group has strained resources and limited profits.

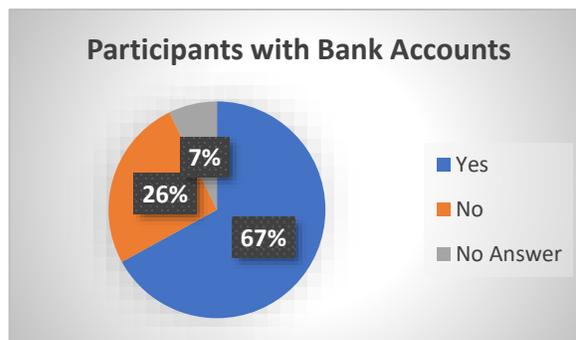
Access to Finance

Of the 20 women participating in the interviews, 13 (67%) of them have a bank account. One (1) participant stated she had a bank account but cancelled it. Five (5) indicated that they don't have a bank account while 3 participants did not respond.

Of those who do have a bank account, over half (7) mentioned that they used mobile banking, with several participants mentioning that it is easier to pay bills and conduct other financial transactions through the mobile banking service.

Access to finance continues to be a struggle for almost all of the participants. For those who have been implementing their enterprises since April and June of 2018, they would like to expand their offerings and services or upgrade their equipment, but face several barriers in doing so. Some of those barriers include:

Figure 1: Participants with Bank Accounts



- 1.) **Access to formal loans:** Formal banking institutions require that women have a stable income and are registered entities. Furthermore, guarantees are required for the loan and the repayment process can be challenging for those who don't have fixed salaries. The traditional bank loans are therefore not practical for women who don't meet these criteria.
- 2.) **Sufficient amounts from VSLAs:** Some participants do participate and benefit from VSLAs, taking small scale loans from time to time from these entities. One participant from Irbid used her loan to buy dresses, hair dyes, and other supplies for her beauty shop, for example. However, the VSLA groups indicated that the amounts offered through the VSLAs was not sufficient to meet the needs of their growing enterprises. Women indicated that the VSLA loan amounts are 30, 50, or 100 JOD when what they require is much more, between 500 and 1000 JOD. While women do find VSLAs to be beneficial for small scale needs, they find the amounts to be insufficient for larger growth.
- 3.) **High interest rates from microfinance:** Multiple participants indicated that the microfinance options were not viable, with one interviewee from Mafraq stating the fees for taking a 100 JOD loan at 30 JOD and another from Jerash stating that the fees for a 100 JOD loan at 20 JOD. Another woman from Irbid who attended the vocational training mentioned that she had the opportunity to take a loan from the micro-fund for women, but declined because of the high rates and fees.

In general, the participants are struggling with getting funding to expand or continue their enterprises because of the lending environment. They are grateful for the grants and financing from CARE but several women indicated that the amount was not sufficient to get their enterprises fully functional.

Another challenge women face on financing their enterprise is the inconsistency in the income. Some of the participants indicated that they cannot take a salary because the income from the enterprise needs to go into overhead costs such as rent and utilities. Others stated that the income is generally not sufficient to upgrade and expand their enterprises or in some cases, even provide a salary for themselves.

“The agriculture lending period was 5 years and I still have 1 year and 2 months to close it. Women’s loan was for 1.5 years and I have 6 months to finish. For the agriculture loan I paid 600 JD for 5000 JD (12%) and for the women loan I paid 275 JD for 1000 JD (27.5%)”

-Zarqa MBG Participant

Savings groups (Jamieh in Arabic) are popular with some of the women. The women pay a specific amount each month to the group over a time period. For example, 12 women may pay 50 JOD per month for 12 months. Each month, a woman gets the pooled money which provides a larger influx of cash for each lady in the month they get the savings.

Some of the participants prefer to ask for loans from people they know, such as family or friends, rather than go the traditional routes of institutional loans. This may also be related to the trust and perception that women have of financial institutions. One participant in the Zarqa VSLA FGD mentioned, “getting a loan from the saving groups (VSLA) is immediate and available. If a lady is part of a saving group and needs money, she has to wait for her turn to get the money. These types of loans provided an alternative to forbidden or taboo (Haram) banks loans.”

Changes at the Individual and Family Level

Participants indicated that they had witnessed changes at both the individual and family levels after beginning their enterprise projects. At the individual level, working on the enterprise has increased the confidence level of some of the participants, while others stated that the increased profit and income from the enterprise has affected, positively, their feeling of independence and how they are perceived by family members and the community. Several also mentioned that they have increased their skill levels, whether in financial literacy or technical skills related to their enterprise which in turn improved their confidence levels. One FGD participant from Zarqa noted that the work has increased her self-esteem and she feels like her experience in working on the enterprise has provided her with a stronger personality and different ways of thinking. This sentiment was echoed by other participants who mentioned that their experience opened their eyes to different ways of thinking about themselves and the world outside of their home life.

“Now I make my own decisions since I’m financially independent. I’m involved in everything in the house financially, personally, and socially.”

-Madaba MSME Participant

Furthermore, some of the participants mentioned that they have begun to influence and empower other family members and women in the community, encouraging them to improve themselves and learn new skills. One respondent from the Zarqa MSME group had an effect on her sister, encouraging her to start her own business related to the field that she studied. Others have coordinated and collaborated on social media platforms while another participant

At the family level, similar to what was mentioned in the baseline assessment, the perception of women and their enterprises-along with decision making-seems to be linked to finances. One participant from Karak mentioned that husbands are excited about the enterprise and sometimes borrow money from their wives. Another from Jerash mentioned that as the financial situation improves as a result of the enterprise, the quality of life improves. Providing for the household-as indicated by a woman from Madaba-has had a huge impact on the household. The same participant stated that she is able to make her own decisions now that she is financially independent and has been more involved in everything financially, socially, and personally.

On the family level, the change that has taken place in their perceptions of women and their enterprises seem to be driven by economic conditions. Family members and spouses were skeptical and less supportive of the enterprises when the women first began. Virtually all of the participants who mentioned the skepticism in the beginning noted that the mentalities of the spouses and family members changed after the enterprises began to generate a bit of income. However, around half of the respondents said that their families were supportive of them moving forward with their enterprises. A few were experiencing extraordinary familial conditions (such as a sick parent or spouse whose income was not sufficient) and were able to gain support for their enterprises early on in the process-primarily driven by the need for income for the family. Some even mentioned that family members were proud of their achievements and some indicated that their husbands have been very supportive of their enterprises.

“My husband is in debt and what’s left of his salary is only 50 dinars. So my work improves our situation.”
-Irbid Vocational Training Participant.

Another positive trend emerged from the interviews and FGDs with the participants. Several mentioned that their work had a positive influence on their children, encouraging them to pursue their studies, help in the enterprise, or start an enterprise of their own.

The juggling act of balancing the work of the enterprise and commitment to family obligations did come up in a few cases. For example, one participant indicated that her husband was supportive but her mother-in-law thought she should be home with the children rather than working on her enterprise.

Women’s Group and Community

Very few of the women belong to formal groups or associations, most women’s groups are still quite informal and range from providing training for women in one of the productive kitchens in Zarqa to participating in charity activities with other women and savings groups during the month of Ramadan. Activities in these informal, face to face women’s group focus on social and or familial gatherings, with only a few participants indicating that they discuss their enterprises or topics related to their enterprises.

However, from the discussions with participants the importance of connecting with other women through social media and WhatsApp groups emerged as a platform to share ideas and interact with one another. Several belong to Facebook or social media groups focused on the topic of their enterprise-making sweets for example. One participant from Irbid is a member of a Women’s Society Facebook page, while others communicate and share ideas through WhatsApp groups. Word of mouth is still a

powerful tool that the women are using, in addition to the social media interaction and WhatsApp, enabling and providing exposure for their enterprises through these informal channels of collaboration.

Other women organize and share information in the meetings with their group established through the CARE MSME project, supporting one another financially (sharing equipment, buying raw materials to make their goods from other women, marketing support) and socially. These social nets, whether formal or informal, face to face or digitally/by phone, seem to be really effective in creating the sense of community for women whether they be for sharing knowledge or for doing activities. One respondent from Zarqa mentioned that she formed an association with other women who are active in the community so that they can train and transfer the knowledge to youth and women in their community. Others, as mentioned by a respondent from Madaba, organizes charity activities-which are outside the scope of this program but community building nonetheless-such as providing orphans with packages and a medical week and course for women. A woman from the Hashmi Shmali group indicated that she participates in meetings with Syrians and Jordanians, organized by CARE, in which experiences can be shared. For those who didn't participate in women's groups, most indicated that they would be interested in joining one.

Community and Social Impact

Women are inspiring and influencing other (women) in their community and encouraging them to seek opportunities by encouraging them to take courses on skills or pursue their education further and work in their studied field. The encouragement taking place is often through informal means-conversations with neighbors, daughters, family

“As an association we serve 4 neighboring districts, the association is located in the middle of them. It provides projects, lectures, life skill discussions which were repeated a few times.”

-Zarqa FGD Participant

members, or building others' capacity through skill sharing. While the impact of this cannot be scaled nor sometimes accurately measured, it is a practical way for the women to engage in their communities and transfer their knowledge and skills to other women in their communities. When the community witnesses the positive effect these enterprises have on the family and community, they become more receptive to their own wives, daughters, and sisters in pursuing these kind of opportunities and work.

Participants have noted that there is an evolution taking place in the perceptions of working women.

“I encouraged many of the neighbor’s daughters to work. I also trained a lot of them on my profession including a Syrian neighbor that was in a bad financial situation and now she works at home too. I also convinced our neighbor who had a daughter drop out of school at 16 to learn a certain profession and how important it is to do so and he agreed.”

-Amman Interview Participant

There are still some challenges in the barriers related to the kind of work women should pursue and the amount of time that can be spent outside of the home. Again, the women who participated in the interviews and focus group discussion did link this change to the economic situation in that there are many challenges in Jordan related to unemployment and underemployment. Several of the women noted that they were able to help with household expenses such as education for their children and paying utility bills.

The actual impact on the community cannot be measured objectively and is purely anecdotal, but according to the women, these changes are taking place on the local level which should, eventually,

have an impact on a national scale as women become more engaged in the workforce and actively contributing to the local economies.

5. Conclusion and Recommendations

The trajectory of the women’s enterprises seems to be moving in a positive direction, despite the decrease in work and clients during the winter season. What appears is the participants are experiencing at this point the traditional growing pains of start-up businesses. Scaling up operations and reaching new markets require capital, for which they have limited access. These activities also require the expertise and knowledge about how to further develop their enterprises to make them more efficient and effective thus providing the women and their families/communities with more sustainable economic stability. Therefore, the following suggestions are directly related to these points and include:

Enterprise Support

Formal Paperwork, Licenses, and Registration: Participants, especially those working with food items and productive kitchens, mentioned that they struggle with the legalization component of their enterprise. They find navigating the regulatory and compliance requirements to be overwhelming and challenging. Participants mentioned that while they would like to have more licenses and certifications, they don’t know how to go about getting them. Facilitating this process may offer the opportunity for the enterprises to become more legitimate in the eyes of the governing bodies and open avenues for them to expand and finance the growth they desire for their enterprises.

Additional Marketing Support: Though CARE provided marketing training for some of the participants, market support emerged as a theme throughout the interviews and FGDs. Social media marketing is really important for home-based businesses but branding and targeted marketing may also be equally as relevant, particularly for those enterprises that are struggling with competition in the area. These marketing and branding initiatives require investment and knowledge of how to position their brand and

to whom to market to. This is also linked to the formalization of the enterprises in that once they have certifications, legalization, and paperwork required, they can move into additional markets.

Additional Capacity Building: Several of the women mentioned that they would benefit from additional capacity building. Based upon their feedback, they are interested in project management, financial literacy, and marketing. From the consultant's perspective, it is recommended to include more comprehensive business planning and awareness sessions on rules and regulations for their sector.

Access to Finance Support

Provide Additional Loans/Financial Support: Several of the women indicated that they need greater financial support in order to scale up their enterprises. There is significant mistrust in micro-finance institutions and formal loans are still not accessible to many of the women. Providing additional loans, or in-kind contributions so that women can maintain their enterprises during winter or increase their production could be beneficial.

Women's Group and Community

Coordination with other Initiatives: There are several women's empowerment initiatives taking place across the Kingdom of Jordan that are focusing on supporting the economic conditions of women through growing vegetables in rooftop greenhouses, raising chickens and egg production, etc. While it may take time and collaboration, linking these value chains together may provide a more holistic movement that is more sustainable. Additionally, there are markets and bazaars that aim to specifically promote local products, such as Souk Nemeh and Nour al Barakeh markets. These markets are seasonal and located in Amman, but could be helpful in reaching new demographics and markets.

Women Community Ambassadors: Many of the women are encouraging others in their communities to pursue entrepreneurial activities and education. Formalizing their role as ambassadors to their communities might present a way to provide greater exposure and influence within these communities. Training them on basic business skills and having them transfer that knowledge to others in their community could be an option for reaching a larger audience. Ambassadors could also provide awareness sessions to stakeholders (men and community leaders) on the impact that these MSMEs and enterprises have on the local economy, fostering greater support and buy-in for women's participation in the labor market.