



Women Business Owners in Jordan:

Characteristics, Contributions and Challenges



PUBLISHED WITH SUPPORT OF

The Center of Arab Women for Training and Research
and

The International Finance Corporation (Gender Entrepreneurship Markets)

June 2007

Women Business Owners in Jordan: Characteristics, Contributions and Challenges

PUBLISHED WITH SUPPORT OF

The Center of Arab Women for Training and Research
and
The International Finance Corporation (Gender Entrepreneurship Markets)

J u n e 2 0 0 7



Jordan Forum For Business
and Professional Women

Jordan Forum For Business and Professional Women (Jordan)

JFBPW's mission is to be the platform that develops, empowers and advocates for business and professional women in Jordan.

For more information on JFBPW, please visit our website at:
www.bpwa.org.jo
or contact:

Jordan Forum for Business and Professional Women (JFBPW)
P.O. Box 910415 Amman 11191 Jordan
Tel: + (962 6) 55 116 47/8
Fax: + (962 6) 55 300 92
E-mail: jfbpw@nets.com.jo



مركز دراسات المرأة
Center for Women's Studies

Center for Women Studies (Jordan)

The University of Jordan is both a modern as well as old institution of Higher Education in Jordan. Established in 1962, the University has, since then, applied itself to the advancement of knowledge no less than to its dissemination.

For more information on the Center for Women Studies and the University of Jordan, please visit our website at: <http://www.ju.edu.jo/>
or contact:

Center for Women's Studies
University of Jordan
Tel.: +962 6 5355000 (Ext. 23940/1)
Fax: +962 6 5300437
E-Mail: wsc.officemanager@ju.edu.jo and wsc.director@ju.edu.jo

Dr. Amal Kharouf

University of Jordan

Dr. Abeer Dababneh

University of Jordan

Dr. Rana Khaleel Akhal

*Jordan Forum for Business
and Professional Women*



Forewords

Foreword by Senator Wijdan Talhouni – President, JFBPW.....	6
Foreword by Professor Khaled Al-Karaki – President, University of Jordan.....	7

Glossary of Terms and Abbreviations.....	8
---	----------

Preface.....	9
---------------------	----------

Executive Summary.....	11
-------------------------------	-----------

SECTION I: Characteristics of Women Business Owners.....	14
---	-----------

Age, Level of Education, Marital Status, Number and Age of their Children.....	14
--	----

SECTION II: Contributions of Women Business Owners.....	15
--	-----------

A : General Characteristics of Women-Owned Businesses	15
---	----

Business Sectors.....	15
-----------------------	----

Home Based vs. Non-Home Based.....	15
------------------------------------	----

Ownership.....	16
----------------	----

Business Management.....	18
--------------------------	----

Level of Financial Dependency on the Business.....	18
--	----

Affiliation to Professional Organizations and Associations.....	18
---	----

B : Business Size.....	18
------------------------	----

C : Business Financing: Access and Use of Finance.....	20
--	----

D : Use of Technology.....	21
----------------------------	----

E : International Trade Activities.....	22
---	----

SECTION III: Challenges: Businesswomen’s Outlook for the Future and their Business	
---	--

Concerns	24
-----------------------	-----------

A : Business Level of Optimism and Outlook	24
--	----

B : Important Business Concerns and Challenges	25
--	----

C : Future Plans Concerning the Expansion of Women-Owned Businesses.....	26
--	----

D : Business Expansion Approaches by Businesswomen.....	27
---	----

E : Business Challenges and Gender.....	28
---	----

F : Positive/Negative Characteristics Influencing Women-Owned Businesses	28
--	----

G : Procedures to Help Small Businesses.....	29
--	----

SECTION IV: Conclusions and Recommendations	31
--	-----------

Annex I: Select Jordanian Businesswomen Profiles	33
---	-----------

Buthaina Faiyad.....	33
----------------------	----

Buthaina Rawashdeh.....	34
-------------------------	----

Jumana Mutawi.....	35
--------------------	----

Elham Zeiadat.....	36
--------------------	----

Annex II: Additional Tables and Graphs.....	38
--	-----------

FOREWORD

JORDAN FORUM FOR BUSINESS AND PROFESSIONAL WOMEN



WIJDAN TALHOUNI
CHAIRPERSON, JORDAN FORUM FOR
BUSINESS AND PROFESSIONAL WOMEN

Through its sustained investment in education, openness to the world, moderation, and political stability, the Kingdom of Jordan has become a country richly endowed with a talented and dynamic workforce. Even so, the challenges facing our nation, although narrowing and surmountable, are immense. Ours is an economy weighed down by high levels of unemployment, rapid population growth and low participation of women in economic activities.

It is comforting to know that these challenges are not being swept aside or neglected, but are being tackled head-on with concerted initiatives from our government, our increasingly active private sector, and our vibrant NGO community.

Increasing women's participation in every facet of life is high on our national agenda and colossal efforts are being exerted to give the Jordanian woman her rightful place in society. Paramount amongst them is the strong political will of His Majesty King Abdullah II, and his unwavering commitment to empower Jordanian women and secure for them a place on the highest echelons of decision-making.

Indeed, through their activism and vigilant support, both Their Majesties, King Abdullah II and Queen Rania are giving civil society institutions a lively and hopeful environment to produce change. This report is an example of such support. Produced jointly by the Jordan Forum for Business and Professional Women (JFBPW) and the Center for Women's Studies at the University of Jordan, it aims to shed light on the contributions made by Jordanian businesswomen and on the challenges facing them.

At the heart of this initiative is the firm belief that fostering an entrepreneurial spirit amongst women is a key ingredient to their effective empowerment. By profiling women-owned businesses in Jordan and collecting quantitative and qualitative information on their activities, it is hoped that this report will furnish policy-makers with a useful tool in their endeavor to enhance the participation of women in the private sector. Just as important is the regional nature of this initiative with Bahrain, Lebanon, Tunisia and the United Arab Emirates producing similar works and in doing so laying the groundwork for regional benchmarking on this very important topic.

The publication of this report is the result of the sincere and passionate efforts of young Jordanian women and men to collect and analyze data. This publication was made possible with funding and technical assistance from two institutions that are renowned for their staunch support of women and the private sector, namely, the International Finance Corporation (IFC) and the Tunis-based regional Center of Arab Women for Training and Research (CAWTAR).

I hope that the reader of this report finds the information presented in it insightful and an important contribution to the betterment of Arab women and their societies.

UNIVERSITY OF JORDAN



PROFESSOR **KHALED AL-KARAKI**
PRESIDENT, UNIVERSITY OF JORDAN

Women entrepreneurs represent an important economic resource in the Middle East and North Africa (MENA) region and a powerful force for prosperity. They are no longer a niche market or a minority, but an economic force with economic power. They have not only been significant consumers in the economy, but producers as well. Indeed, they have come to create their own opportunities, to set up their own businesses, and to provide an impetus to social and economic development.

As a whole, this report shows that women entrepreneurs in Bahrain, Jordan, Lebanon, Tunisia, and the United Arab Emirates are increasingly drawn to entrepreneurship and are committed to expanding economic opportunities and spurring job growth in their diverse countries. Motivated by their need to overcome the glass ceiling and confident in their ability to make a dream a reality, more women entrepreneurs are overcoming obstacles and forging new pathways. It has to be acknowledged that the road is not easy, but many women have walked the uphill road to success undeterred by challenges. Today, there are more women entrepreneurs than ever before. These women have shown great courage and perseverance in their efforts to face all overwhelming odds against them. Truly, success stories can be gleaned and imparted, and it is in these success stories that we find clues for the direction women need to take.

Moreover, this important report supports the potential contribution female entrepreneurship offers to Jordan's economic growth and recognizes the leading role women can play in contributing to economic development as they start their own businesses, enter into trade, and form ventures. Inspired and encouraged by the profound vision of His Majesty King Abdullah II and Her Majesty Queen Rania Al-Abdullah, these women are devoted to their careers and believe in what they do. There is, of course, plenty to be done, but what women have achieved so far cannot be disregarded with a shrug. I hope that the report will help raise awareness among decision-makers in both the public and private sectors of the importance of women entrepreneurs for spurring economic growth and sustainable development. I am confident that with the right financial management training for businesswomen and with the constructive role of the process of education and support networks, women entrepreneurs will grow stronger wings and keep on thriving.

Glossary of Terms and Abbreviations

In this study, the following words, abbreviations and terminologies were used:

MENA	Middle East and North Africa
FBPW	Jordan Forum for Business and Professional Women
SMEs	Small and Medium Enterprises
MSMEs:	Micro, Small and Medium Enterprises
Businesswomen	Women who own or share a business with no less than 10% share in capital
Women Enterprises/ Businesses	Businesses owned or shared by women
IFC	International Finance Corporation
CAWTAR	Center of Arab Women for Training and Research
PEP-MENA	Private Enterprise Partnership for the Middle East and North Africa
GEM	Gender Entrepreneurship Markets
Region, regionally	refers to Middle East and North Africa region
NGO(s)	Non Governmental Organization(s)

I-Introduction

Jordan is characterized by its young population, high unemployment rates, low participation of women in the labor force and an economy in which small and medium enterprises (SMEs) constitute 95% of its economy. Entrepreneurship encouragement has become a vital factor for economic growth in this era of globalization. Women's entrepreneurship is an important factor for economic growth and development in any country, and globally, an increase in poor women's income often leads to relatively higher spending on family welfare, critical for reaching key national development goals in areas such as nutrition and girls' education.

In Jordan, where female participation rates in the labor force are among the lowest regionally and globally, entrepreneurship can offer new opportunities for women to generate their own income, and to support their families accordingly.

This report provides policy makers, financial institutions and entrepreneurial support organizations with new insights into the attitudes, challenges and needs of women business owners and their firms in Jordan. Through face to face interviews and surveys of 444 female business owners representing women businesses in Jordan, the report identifies:

- Key characteristics of women-owned business enterprises;
- Their contribution to economic development and job creation;
- The challenges women face in both managing and growing their businesses; and,
- Preliminary recommendations for government, policy makers and stakeholders to support women's entrepreneurship.

This report is a first step in addressing the lack of quantitative and qualitative information on women-owned businesses in Jordan through profiling women-owned businesses. In addition, the report is part of a comparative regional study in which five MENA countries participated: Bahrain, Jordan, Lebanon, Tunisia, and the United Arab Emirates. This report is prepared jointly by the Jordan Forum for Business and Professional Women (JFBPW) and the Center for Women's Studies at Jordan University, in cooperation with the Center of Arab Women for Training and Research (CAWTAR), and with the support of IFC's Private Enterprise Partnership for the Middle East and North Africa (PEP-MENA) facility and its Gender Entrepreneurship Markets (GEM) initiative.

The implementers of this report hope it will be a catalyst for future policies, actions and research in this area. This report as well as the regional report comparing survey results from Bahrain, Jordan, Lebanon, Tunisia and the United Arab Emirates will be made available at www.ifc.org/gem.

II. Methodology

In order to generate comparative regional data, the applied survey questionnaire was prepared in two steps: 1) a unified list of questions prepared jointly by the five participating countries; and 2) a list of tailored questions to meet each country's specification.

A randomly-selected sample of approximately 5% of a database of women-owned businesses in Jordan was identified and drawn for this study. The sample represents businesses in all regions of the country and all business sectors in the formal sector in Jordan. A total of 444 in-person interviews were conducted by researchers, trained students and interns from the University's community service section and from the research and information unit of the Jordan Forum for Business and Professional Women (JFBPW). Interviews, on average, lasted one hour or more. Prior to fielding, the survey instrument was pre-tested with a small pilot group. The Cronbach Alfa scale for the report's questionnaire was 0.7738, which indicates high consistency of questions used. SPSS was used to analyze the resulting survey data.

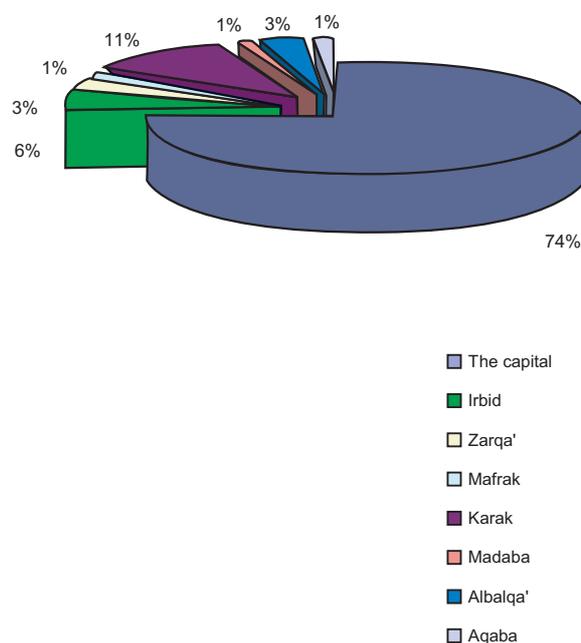
III. Study Sample Description

The sample of this study consisted of 444 women business owners and shareholders in the formal sector covering the three regions of Jordan. Businesswomen were concentrated in the capital, followed by Karak in the south and then Irbid in the north. Eight governorates were represented in the study sample due to businesswomen's geographical distribution (Graph 1). The capital, Amman, contained the largest size of the sample (73.6%). The concentration of women entrepreneurs in the capital can be explained by the relatively high purchasing power in the capital when compared to other governorates.

IV. Acknowledgments

The Jordan Forum for Business and Professional Women and the University of Jordan would like to thank the International Finance Corporation (IFC) and the Center of Arab Women for Training and Research (CAWTAR) for the support provided to this initiative. They would also like to express their gratitude to the Arab Women's Media Center, which has conducted the interviews of the women profiled in this report. A special thanks goes to the following people whose work and support has greatly influenced this report: Julie Weeks, the international IFC consultant for the project; Carmen Niethammer at IFC -who helped make this report a reality; Dr. Rula Quawas, the head of the Center for Women's Studies at the University of Jordan, who helped to finalize this report; Ms. Hela Gharbi, CAWTAR project coordinator, who encouraged the report team throughout the initiative; Eman Abu Halaweh, the Jordan Forum's information resource unit officer, who helped the team in this research effort.

Graph 1- Geographical Distribution of Study Sample



Executive Summary

“The initiative is unique in its approach by maintaining real cooperation between research centers and NGOs. It will enable us to identify Arab experiences, to establish networks and to exchange experiences.” (Abeer Dababneh, Center for Women’s Studies, University of Jordan)

“The value of the proposed study relates to its regional nature and its focus on women entrepreneurs in different Arab countries. I think it is the first of its kind in the region.” (Rana Akhal, Jordan Forum for Business and Professional Women)

Women business owners encountered difficulties when they looked for financial resources. Interest rates were considered too high, as indicated by 18.9% of the respondents. Seventeen percent of women found the process too complicated, 6.1% were denied financing because of the lack of collateral, and 4.1% were denied financing because of lack of a business track- record. Among the women surveyed, 5.1% confirmed having perceived mistreatment due to being a woman. Yet 12.2% answered that they have not encountered any difficulties, and 41% have not sought external financing. The survey results indicate that 34.2% of women business owners benefited from bank credit (loan or line of credit). Forty-four percent of the women respondents took out loans below the value of 3540 Jordanian Dinar (JOD). This may suggest that most of the women-owned businesses surveyed are small enterprises.

Of the women business owners surveyed, 82.2% considered access to capital as a main factor influencing their businesses. A majority of the women business owners who successfully received a loan were either a startup enterprise or a micro enterprise. Finally, businesswomen leading small or medium sized enterprises tended to depend more on their businesses’ profits to expand their businesses.

I. Introduction and Methodology

This study aims at understanding characteristics and needs of women business owners in Jordan. It provides primary data for decision makers (governmental and private sector entities) which can be translated into policies to promote a business enabling environment in which women can invest and prosper. The questionnaire was distributed randomly to a sample of 444 women business owners, ensuring that all economic sectors and all of the Kingdom's governorates were represented. Data was collected through personal, face-to-face interviews.

II. Access to and Use of Financing

Women business owners use different resources to meet the financial needs of their businesses. The survey results indicate that the highest percentage of women business owners (35.4%) did not rely on external financial resources and that 20.9% relied on private resources (personal savings, friends and families). Twenty-seven percent depended on the earnings of their business, 14.2% acquired business/commercial bank loans, 9.2% received micro-finance loans, and 8.1% took out personal bank loans. A small percentage used credit cards, business lines of credits and vendor credits (1.6%, 2.5%, and 2.9%, respectively).

III. Economic outlook, plans and goals

Women business owners' expectations concerning the Jordanian economy ranged between optimistic and neutral. As for their expectations for their business development in the coming 12 months, results indicate that 56.5% of women look forward to increasing capital investment, 43.7% foresee to hire new employees, 27.5% plan to expand into new markets, while 12.8% will seek special aid or support from the government, and 10.4% will seek out a foreign business partner. On the other hand, 25.5% will “wait and see” and are planning to keep employment and investment at about the same levels.

Executive Summary

A third of the respondents (29.5%) intend to grow their businesses from a part-time venture to a full-time business. At the same time, 19.4% wish to maintain their businesses as a part-time venture to supplement household income. To achieve their goals during the coming two years, most women business owners (62%) reported that they were likely to seek external financing to cover for their operating expenses (such as managing payroll and cash flow), and more than half (58%) would do so to expand into new markets.

IV. International Trade Activities

The survey results indicate that the majority (74.1%) of surveyed women business owners are not involved in international trade. It requires further research to better understand the reasons behind such a phenomenon. The results indicate that women business owners' involvement in international trade is more likely as their level of education increases. Concerning those involved in international trade (22.3%), the majority of their products are exported to the countries of the Gulf Cooperation Council (58.2%), then to Iran, Iraq, Afghanistan (18.2%), and Europe (7.3%). A high percentage of their imports come from Asia (29.2%), followed by the United States of America or Canada (25.0%) and finally from the Gulf Cooperation Council (22.9%).

V. Use of Technology

The survey indicates that most of the women business owners surveyed use cellular phones (91%), personal computers (55.2%), and have fax machines (40.5%). Yet their businesses lack more advanced technology such as multi-line telephone systems and local area networks linking computers, with only 11.5% and 8.3% of surveyed women having these technology tools respectively.

Of the women business owners surveyed, 39.4% have never used the internet. Less than half of the respondents – only 40.5% - use electronic mail in their business communications. Twenty-one percent use the Internet for exchanging documents with clients, suppliers and others. A large majority of the women surveyed search for

business opportunities through the Internet (71.3%), while only 20.7% of them use the Internet to participate in web-based conferences, seminars or meetings. The percentage of women business owners who have websites for their business is 27.3%, which is considered a low percentage in this era of globalization.

It should be noted that half of the surveyed women owned businesses in the educational and natural resource development sectors have business websites, which is only the case for 11% of the businesses in the medical sector, with hardly any websites in the manufacturing sector. Websites were mostly established by businesses where women owners hold a university degree (33.3%) or a Master of Arts degree (67.5%). Website usage decreased with lower levels of education.

VI. Procedures to Help Small Businesses

The Jordanian women business owners surveyed consider access to capital as the most important factor affecting their businesses (82.2%), and 81.6% are concerned with the high cost of public services (electricity, water, telephones, etc.).

The survey results indicate that 76% of women business owners think it would be useful for their own business' growth and success to exchange experiences through organizing trips to other countries to meet with women business owners and their organizations. Seventy-three percent think it is important to learn more about how to use technology in order to grow their business, and 70.4% would like to know more about how to access new markets at home and abroad. As for procedures that can be adopted by decision makers to help small businesses, 42.3% of the surveyed women suggest decreasing the time necessary to establish and register a new business, 38.1% suggest decreasing the cost of registering a new business, 36.7% indicated the need to promote business ownership in general by exerting more marketing and public awareness efforts, and 30.6% support the idea of setting up special loan funds or loan guarantee schemes for small businesses.

VII. Social Roles

The biggest challenge facing women business owners in Jordan is balancing work and family life. In fact, half of the women surveyed (50.7%) stated that balancing work and family was more challenging for them because they are women. Just less than half (46.2%) felt that dealing with business payoffs and bribes was more difficult for them as a woman, and 41.4% thought that being a woman made it more difficult to deal with networking and building informal business relationships with mentors, advisors and other business owners. Others (24%) found it difficult as a woman to manage male employees, while 18.2% of them thought it was easier for them to manage female employees. Women business owners surveyed thought that one of the most positive elements affecting their businesses is their business' location (68%), and 66.7% expressed that their educational background had a net positive influence on their business.

VIII. Business and Personal Characteristics of Women Business Owners

Women business owners in Jordan are mostly holders of academic degrees, college diplomas or higher. Of those surveyed, 38.5 % are between the age of 25 and 34 years of age. On average, the respondents have 3.24 children. About a third (31.1%) of women business owners surveyed spend between 40 and 49 hours at work each week.

Most of the women-owned businesses are in the personal services sector (39%), followed by the non-durable manufacturing sector such as food and clothing (20%), and by wholesale/retail trade (15%).

Results show that Jordanian women business owners have owned and operated businesses for an average of 6 years. 41.2% of the women surveyed have owned their businesses for less than five years. Most of the surveyed women business owners bought existing businesses (46.8%) or inherited their businesses (26.4%). Only 0.9% started their own business.

More than half (56.7%) of women business owners report having one business partner, and 30.6% report having two. Of the women surveyed, half (50.6 %) reported having their husband involved in the ownership and management of their business. Women business owners (22.0%) also stated that family members other than their parents or children were involved in their business. It should be noted that, on average, women-owned businesses surveyed employ 7.5 full-time employees and 3.98 part-time employees, which indicates that the businesses are small in size.

Jordanian businesswomen also participate in non-governmental societies like the Jordan Forum for Business and Professional Women (8.78%), The Pharmacy Syndicate (7.21%), the Jordanian Women's Union (6.98%), or the Jordan Women's General Union (4.5%), indicating that Jordanian women business owners are professionally and socially active.

SECTION I: Characteristics of Women Business Owners in Jordan

Age, Level of education, Social Status, Number and Ages of their Children

The study shows that surveyed women business owners in Jordan are generally young in age: Seventy-four percent (74%) of the sample are between the ages of 25 and 44 years old. The majority are holders of higher education degrees: almost (43%) are holders of a Bachelor degree and around (24%) hold a college diploma degree.

With regard to their marital status, the study showed that the majority (61%) are married with an average number of 3.24 children for the whole sample, where (79%) of their children are under 5 years old and (18.5%) between 5 and 9 years old. When interviewed, businesswomen were asked if marriage affects their business. Almost half (46%) of the interviewed women entrepreneurs left this question unanswered, and one quarter of the sample interviewed considered that their marital status has no effect on running their business.

The above characteristics indicate that for Jordanian businesswomen, the tendency of becoming an entrepreneur through establishing or sharing a private business is higher for those who have higher levels of education; this is why the relationship between levels of education and the characteristics and challenges of women businesses were studied as part of the survey.

Moreover, the above-mentioned data regarding the number and ages of businesswomen's children indicate that the majority (78.5%) of the Jordanian businesswomen are still in their early reproductive life stage, highlighting the importance of endorsing and implementing mechanisms to support those women in their endeavor to balance their role as mothers of young children and their role of being active business owners.

This second section of the report looks at the characteristics and contributions of women-owned businesses in five main sub-sections: general characteristics of their business, business size, business financing, use of technology, and business involvement in international trade activities.

SECTION II: Contributions of Women Business Owners in Jordan

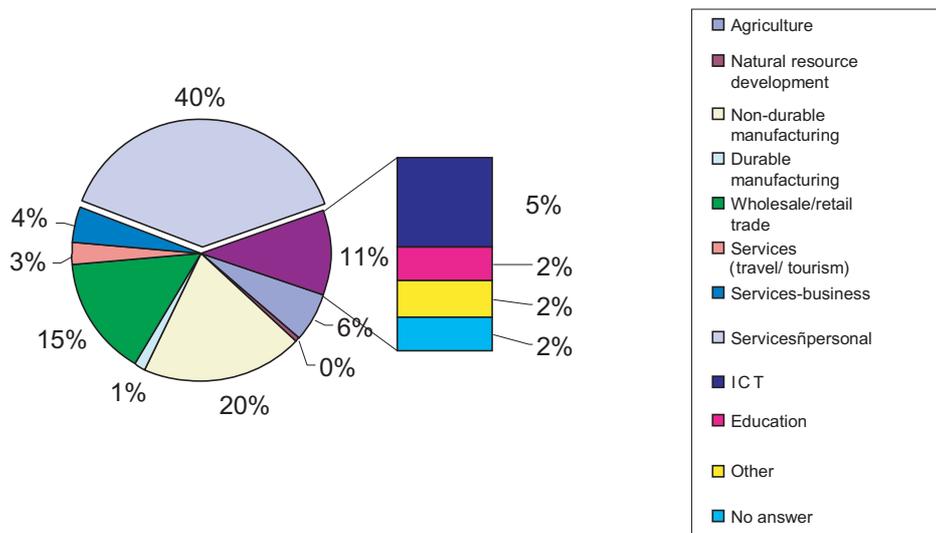
A- General Characteristics

In exploring the general characteristics of women businesses, this section examines the sectors these businesses belong to, whether these businesses were initially established as home-based businesses or not, the percentage of women's ownership in these businesses, women business owners' involvement in business management, their time spent on managing the business themselves, the level of women's financial dependency on their businesses (i.e., do they have other sources of income or not), and finally looks at whether Jordanian businesswomen are members in professional and/or business organizations.

Business Sectors

The survey shows that the top three sectors in which the surveyed Jordanian women business owners operate are: the service sector for travel, personal and business services with a total percentage of (46.5%), followed by non-durable manufacturing (food, clothing, etc.) with a percentage of (20%), followed by wholesale/retail trade (15%) (Graph 2).

Graph 2- Women Businesses According to Sector



Home based and non-home based businesses

A third (33%) of the surveyed Jordanian women business owners started their business at home as a first step and eventually located their business outside their homes. Half of the surveyed women (50.2%) started their businesses directly in a separate location. This indicates that at least half of the surveyed Jordanian women business owners in the formal sector were able to afford within the start-up phase the registration fee of their businesses either in commercial or in industrial locations of the Kingdom, which means that they could afford covering the running cost required when establishing a business directly outside the home, including rental, registration fees and in most cases a lawyer and employees. On the other hand, a third of the surveyed Jordanian businesswomen in the formal sector may not have been able to afford such costly start-up expenses or may have preferred starting-up a home-based business for other reasons. An in-depth look at the background of establishment would be necessary to identify specific differences between the two segments that would enable different stakeholders identifying necessary means of business start-up support needed.

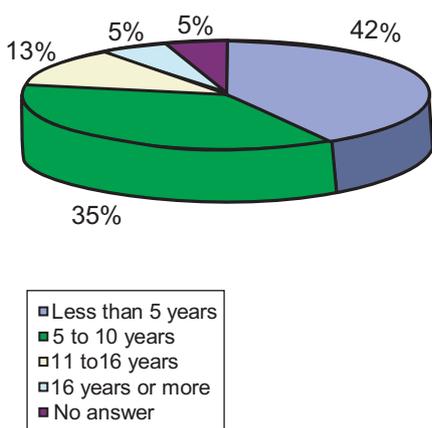
SECTION II: Contributions of Women Business Owners in Jordan

Ownership

The survey reveals that (41.2%) of the surveyed Jordanian women business owners have been owners or shareholders of a private business for five or less years, and more than a third (35.4%) have been owners/shareholders of a private business for 5 – 10 years.

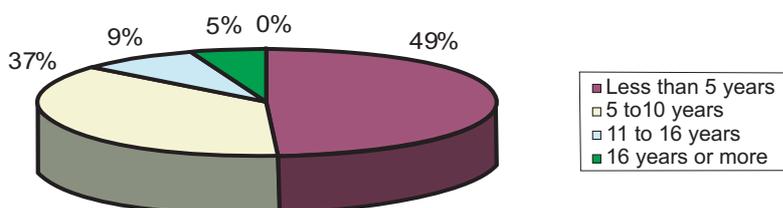
On average, the surveyed Jordanian women business owners have been owners and/or shareholders of a private business for almost 6.5 years (Graph 3). These statistics also give an indication of the businesswomen's level of business knowledge and expertise in the field.

Graph 3- Years in Business



The majority of the surveyed women business owners in Jordan have less than 10 years of experience in running a private business (Graph 4). And the majority of women owned enterprises at the time of conducting this survey (2006) were on average 6 years old.

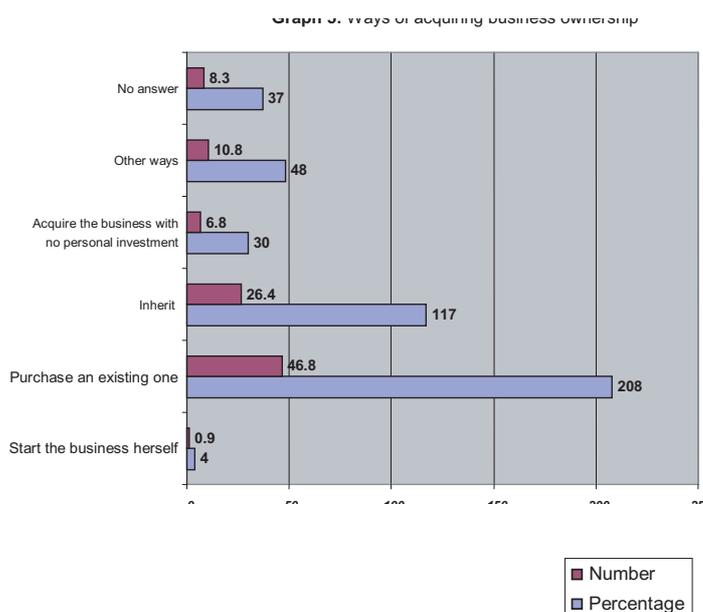
Graph 4- Duration of Ownership of Latest Business



The survey shows that almost half of the surveyed women business owners (46.8%) became business owners/shareholders through purchasing a business (Graph 5). About one quarter of the surveyed women acquired their business through inheritance, and only 9 women out of 1000 business owners/shareholders started the business herself.

The tendency by Jordanian businesswomen to purchase an existing business instead of starting it themselves might be an indication of their risk aversiveness. In-depth quality focus groups might provide explanations for this attitude and thus help existing entrepreneurial skills training curricula become more responsive to these businesswomen's need

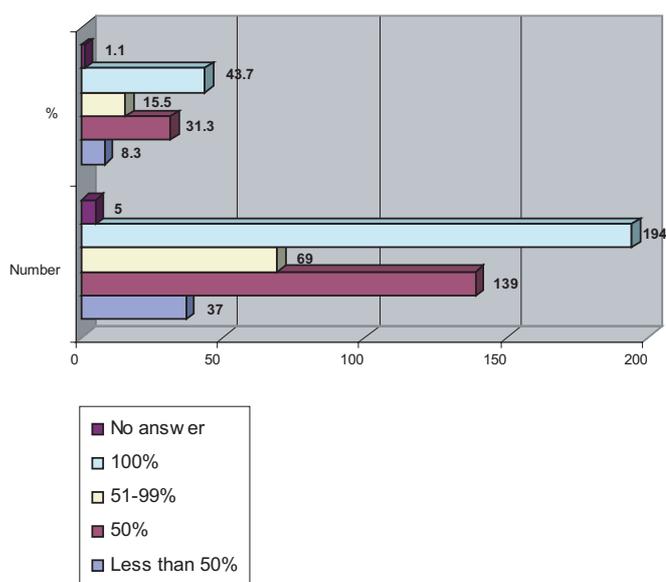
Graph 5- Ways of Acquiring Business Ownership



SECTION II: Contributions of Women Business Owners in Jordan

In examining the ownership level of the surveyed women business owners (Graph 6), the survey shows that a higher percentage of women business owners have sole ownership of their businesses (43.7%), followed by women equally sharing their business with others (31.3%), and only a few (8.3%) women business owners owning less than (50%) of their businesses.

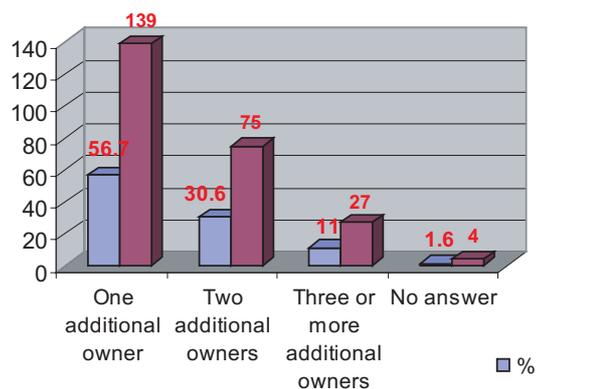
Graph 6- Business Ownership Percentage



Looking at the relation between business sectors and businesswomen's share in business ownership, the survey shows that in the segment of sole ownership (43.7% of all surveyed women business owners), their businesses were distributed across all business sectors, with the highest percentages being located in consultation services and medical sectors. The lowest percentage of businesses with sole ownership is in the industry sector.

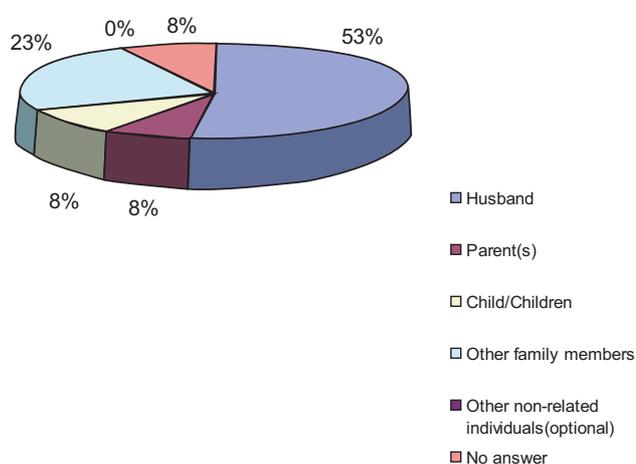
For the segment of businesswomen owning 50% of the business shares (31.3% of all surveyed women business owners), the highest concentration was found in the agricultural and natural resource development sectors with percentages of (51.9%) and (50%) respectively. The lowest percentage was found in the durable manufacturing sector with (11.1%). (Table 3 - Annex II)

Graph 7- Number of Shareholders



Examining the number and identity of shareholders involved in sharing and managing women-owned businesses (Graph 7), it appears that (86.3%) of surveyed women business owners share their businesses with one or two individuals; only a few (11.0%) share their business with three persons and more. Regarding business shareholders' identity (Graph 8), it is clear that the family business style is the dominant style in Jordan when it comes to shareholding, where shareholders are mostly family members with (53%) of shared women-owned businesses having the husband as a main shareholder and a contributor to business management. "Other family members" are the other large group of shareholders who are typically other male family members such as fathers, brothers, sons or male cousins

Graph 8- Shareholders' Identity in Women Businesses



SECTION II: Contributions of Women Business Owners in Jordan

Business management

The average time spent by the surveyed women business owners on managing their businesses is 4.5 hours per day and only 2% of the surveyed women are not involved at all in managing their businesses. Nine percent (9%) spend equal or more than 60 hours per week on managing their business, and a majority (61.5%) spend between 20 to 49 hours a week managing their businesses (Table 4 – Annex II). This means that the majority do carry out business management tasks themselves for the duration of 4 – 9.8 hours daily in a five day work week.

Level of financial dependency on the business

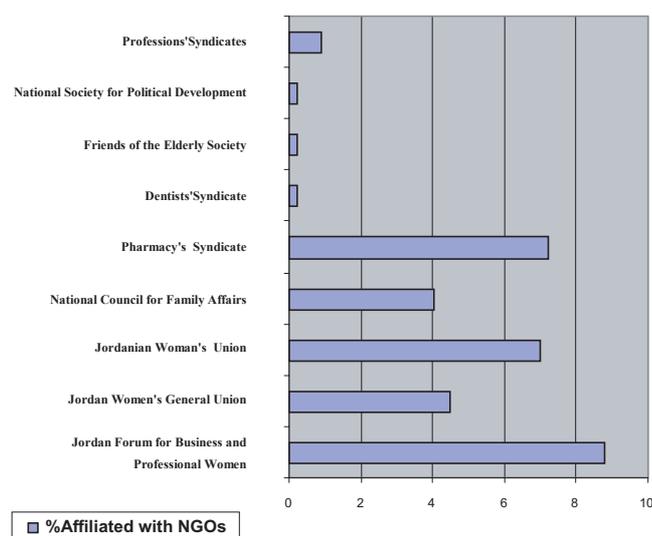
Asking the surveyed women business owners about other income generating activities by businesswomen, the survey showed that more than three-quarters (78.8%) do not have other sources of income beside their own business, and only (13.5%) of them have a salary based work, which might indicate that majority of businesswomen are reasonably satisfied with the income of their own business and thus do not seek other sources of income through other employment.

Affiliation to professional organizations and associations

Assuming that women business owners are affiliated with one non-governmental organization (NGO) at a time, only one quarter (25%) of the surveyed women business owners are affiliated with an NGO (Graph 9). This very low membership percentage raises the question about associations' abilities to reach out and attract members, the kind and quality of services they provide to businesswomen, and women's business owners' perception of business associations and other NGOs.

Of the surveyed Jordanian women business owners, the highest percentage (9%) are affiliated with the Jordan Forum for Business and Professional Women (JFBPW) followed by the Pharmacy's Syndicate with about (7%) reporting membership in this organization.

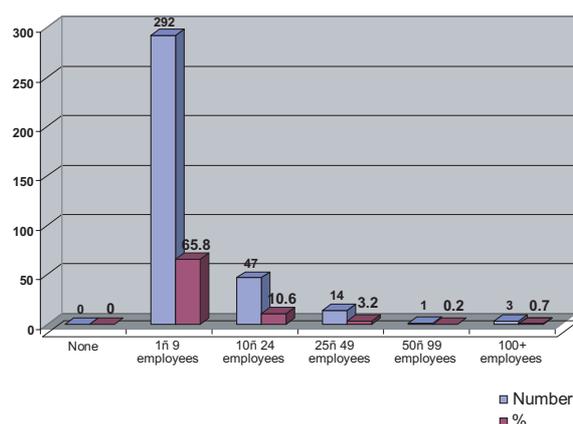
Graph 9- Businesswomen Affiliation with NGOs



B- Business Size

In order to identify the size of the businesses owned/shared by women, one of the factors considered by this survey was the number of employees as well as unpaid workers, where the later could be family members, supporting friends or interns. The survey took the gender distribution of the above-mentioned segments into consideration, and results show that women-owned and shared businesses have an average of 7.5 full time employees, and 3.98 part time employees (Graph 10).

Graph 10- Number and Percentage of Full-Time Employees

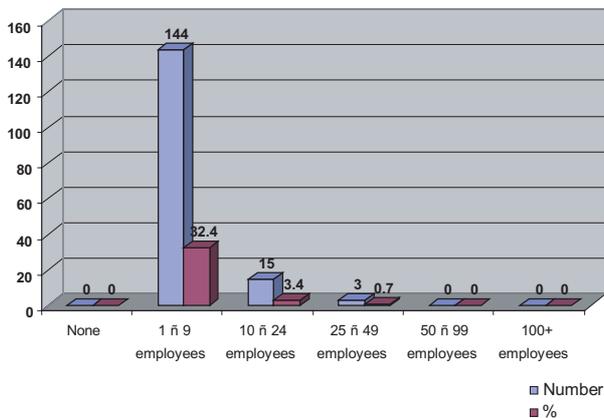


SECTION II: Contributions of Women Business Owners in Jordan

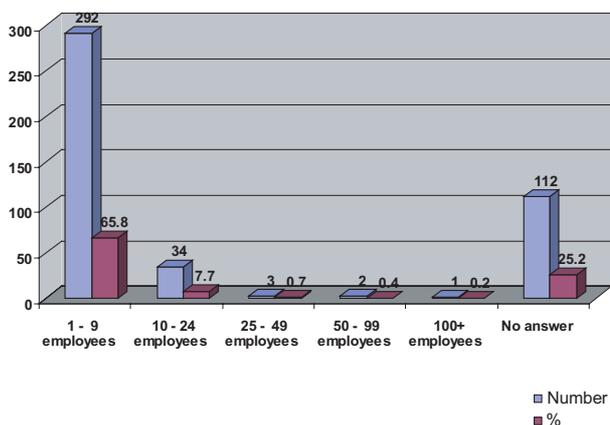
The average number of women employees was 4.8. These figures indicate that the majority of the surveyed women-owned businesses in Jordan are micro and small enterprises. If the average number of full time-paid employees is 7.5 per women-owned business, and the average number of part time-paid employees is 3.98 per women-owned business, then the total average number of employees will be 11.48 per women-owned business for both categories.

Based on figures above, the ratio between female and male paid employees in women-owned businesses is around 40:60, therefore, on average, for each 10 paid employees there are 4 females and 6 males, suggesting that there is a slight preference to employ males over females in the surveyed women-owned businesses. One would assume that this ratio would differ according to sector and size of business (Graph 11).

Graph 11- Number and Percentage of Full-Time Employees

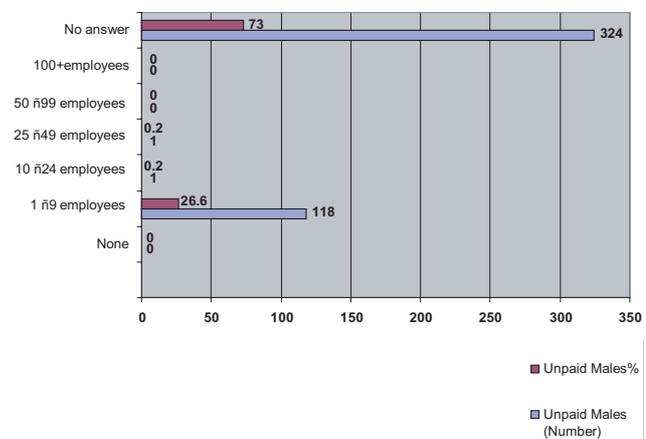


Graph 12- Number and Percentage of Paid Women Employees in Women Owned Businesses

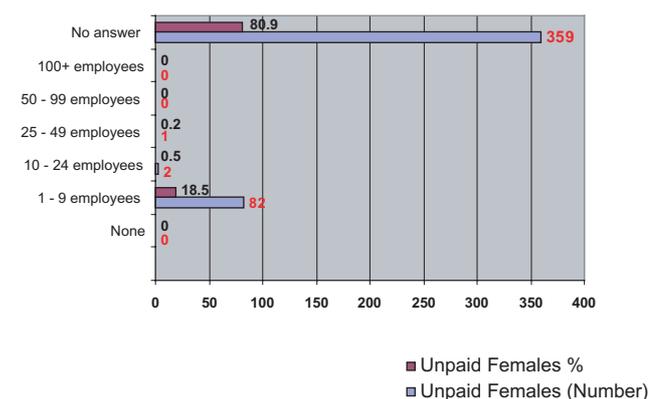


Survey results show that small businesses with 1 to 9 employees are more likely to have un-paid employees, both male and female unpaid employees (26.6% and 18.5% unpaid male and female employees respectively). In comparison, businesses with more than 9 employees rarely have un-paid employees which indicates that there is a positive relation between size of business and its capacity to meet full time salary requirements of its employees (Graph 13 and Graph 14).

Graph 13- Unpaid male workers in women-owned businesses



Graph 14- Unpaid Male Workers in Women-Owned Businesses



SECTION II: Contributions of Women Business Owners in Jordan

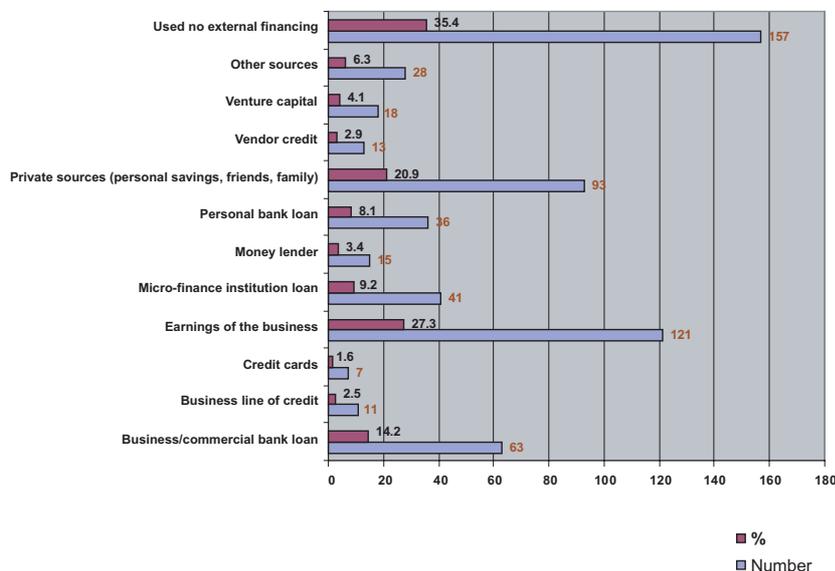
C- Business Financing: Access and Use of Finance

With regard to surveyed women business owners' financing abilities, the survey asked the women about the types of financing used to meet capital needs in the last year, their experiences encountered as they sought external financing for their business, whether they benefited from a bank credit or loan, and about the value of loans (Graph 15). Results show that the highest percentage of surveyed women business owners (35.4%) did not rely on outside financial sources to meet capital needs, and (20.9%) of them relied on private financing sources, such as personal savings, and financial support from friends and families.

As for those who depended on other financial sources to finance their businesses, a large group (27%) relied on business earnings. Some (14.2%) also depended on business/commercial bank loans, (9.2%) used micro-finance loans, and (8.1%) took personal bank loans. Few women surveyed used credit cards, business lines of credit, and vendor credit (2.9%, 2.5%, and 1.6% respectively).

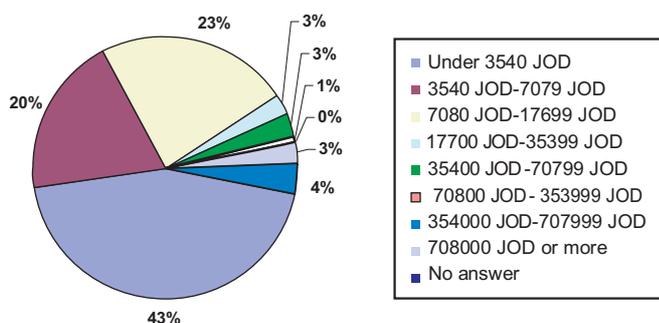
When asked if they sought external financing or not and whether they faced challenges, almost half of the surveyed women business owners (41%) did not seek external financing, and (12.2%) reported not having encountered any difficulties. For those who faced difficulties, high interest rates and the complexity of the application process were the top two mentioned difficulties faced by (18.9%) and (17.1%) of the surveyed women business owners respectively. (Table 5 – Annex II)

Graph 15- Types of Financing Used in the Last 12 Months to Meet Capital Needs



Looking at their ability to secure bank credits and loans, it appears that (34.2%) of the surveyed women business owners benefited from bank credit or loans while a majority (59.7%) of them did not. The highest percentage of loans granted to businesswomen was for loans under the value of (3540 JD) with a percentage of (44.1%), followed by loan values between (7080 JD - 17699 JD) with a percentage of (23.7%), then the loan values between (3540 JD -7079 JD) with a percentage of (19.7%) (Graph 16). This could be due to the fact that most surveyed women businesses are located in the small size business segment.

Graph 16: Value of Loans Accredited to Women Businesses



SECTION II: Contributions of Women Business Owners in Jordan

Examining the relationship between business-women's level of education and their access and use of finance, survey results show that businesswomen's educational level does not seem to affect their ability to successfully apply for business credit/loans (*Table 6 – Annex II*).

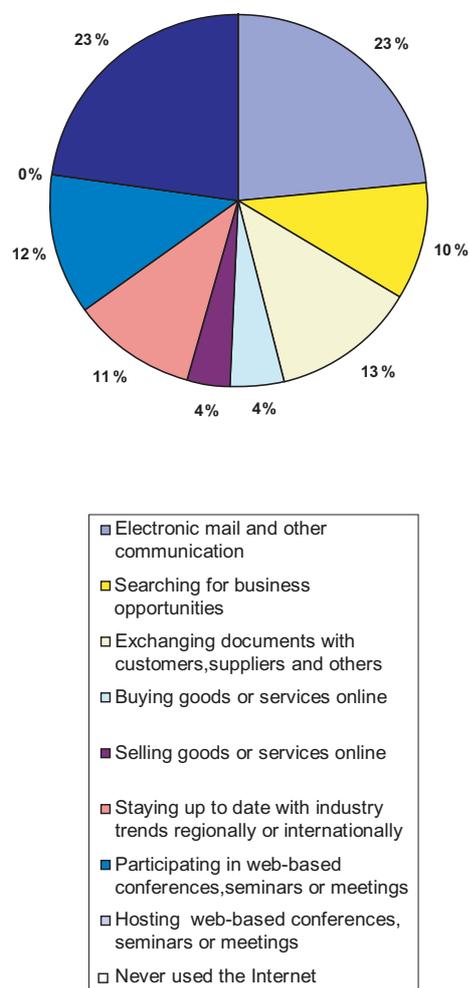
D- Uses of Technology

This section of the survey examines how surveyed women business owners use technology in their businesses, their usage of the Internet and the existence of a business website for their enterprises. The relationship between the business sector and women's level of education was also analyzed.

Survey results show that the surveyed women business owners in Jordan widely use basic technology tools in their businesses such as cellular phones, laptops/desk top computers, and fax machines. On the other hand, they do not use more sophisticated technology, such as multi-line telephone systems and local computer networks. It was found that only (11.5%) and (8.3%) of the surveyed women business owners use multi-line telephone systems and local computer networks respectively (*Table 7 – Annex II*).

More than two thirds (39.4%) of the surveyed women business owners never used the Internet (*Graph 17*), and only (40.5%) use it for emails for their business communications, (21.6%) to exchange documents with clients, suppliers and others, (20.7%) to participate in web-based conferences, seminars or meetings. Of those who use the internet, almost three quarters (71.3%) reported that they use the Internet to search for business opportunities.

Graph 17- Usage of Internet in Women Businesses



Only (2.3%) of the surveyed women business owners have websites for their businesses. There is a strong statistical correlation between the type of business sector and having a website for enterprises, where women-owned enterprise websites were mostly found in the ICT, education and natural resources development sectors (with a percentage of 50% of the enterprises having websites in each sector), while the sector with the least websites was the medical sector ($Q^2 = 39.382$ at $\alpha = 0.013$) (*Table 8 – Annex II*).

SECTION II: Contributions of Women Business Owners in Jordan

There is a high statistical significance regarding businesswomen's educational level and the likelihood of their business having a website ($Q^2 = 63.868$ at $\alpha=0.000$). With higher levels of education, the woman-owned enterprise is more likely to have a website (Table 9 – Annex II).

The above-mentioned results call for solutions to promote the usage of high level technology in women owned businesses. As the Jordanian economy is neither agricultural, nor industrial but a knowledge-based economy that mostly depends on the capabilities of human resources, it may be useful for policy makers and other stakeholder to provide intensive outreach to women business owners through seminars and training courses on information technology.

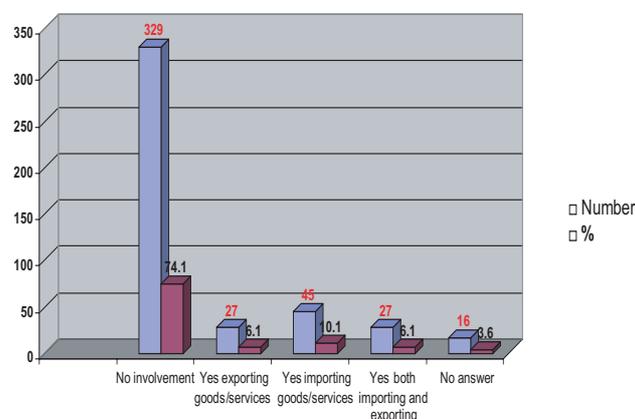
E- International Trade Activities

Looking at trade activities by women-owned businesses, the survey examined their involvement in international trade activities, trade paths (countries they export to and countries they import from), and their businesses' annual gross sales. The section further analyses the relation between businesswomen's level of education, their business sector, and their international trade activities.

Survey results indicate that three quarters (74.1%) of surveyed women business owners do not participate in international trade activities, and (6%) only engage in international trade through import and export (Graph 18).

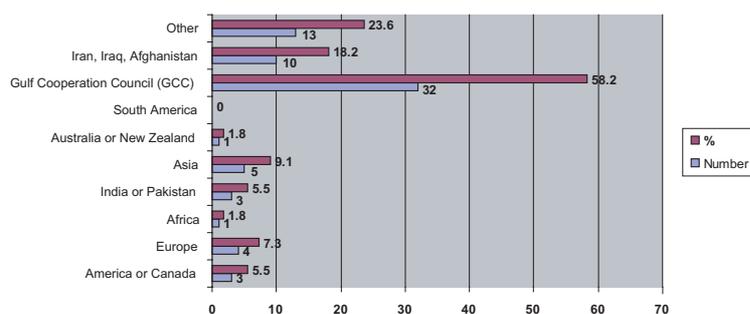
The non-durable manufacturing sector is the sector where most import and export took place, while the agriculture sector was dominated by exports, and the wholesale/retail trade sector scored highest in regard to import activities (Table 10).

Graph 18- Women-Owned Businesses' Involvement in International Trade

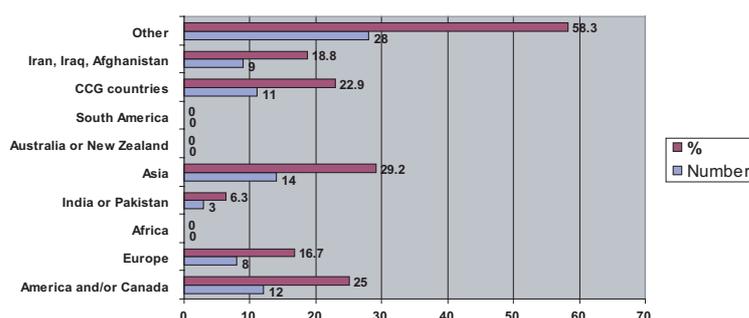


Surveyed Jordanian women business owners mostly export to the Gulf Cooperation Council countries (Graph 19) and they mostly import from Asia (Graph 20). It is worth mentioning as well that more than half (58.3%) of those who import, import products from other countries that were not listed in the survey questionnaire which is an area that should be further researched.

Graph 19- Countries to which Businesswomen Export



Graph 20- Countries to which Businesswomen Import Goods



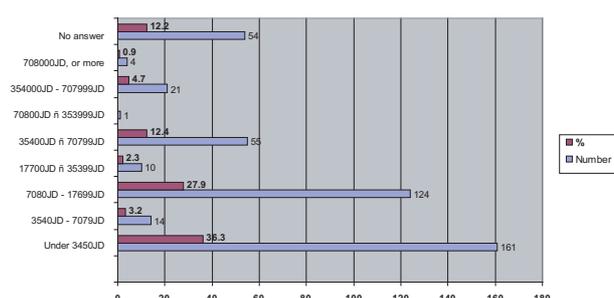
SECTION II: Contributions of Women Business Owners in Jordan

Table 10- The Relation Between the Business Sector and Involvement of Women-Owned Businesses in International Trade

Business Sector	Business involved in international trade										
	Don't export nor import		Yes exporter		Yes importer		Yes exporter & importer		No answer		Total
	No.	%	No.	%	No.	%	No.	%	No.	%	
Agriculture	19	70.4	5	18.5	1	3.7	2	7.4	0	0	27
Natural resource development	2	100.0	0	0	0	0	0	0	0	0	2
Non-durable manufacturing	56	62.9	7	7.9	13	14.6	10	11.2	3	3.4	89
Durable manufacturing	6	100.0	0	0	0	0	0	0	0	0	6
Wholesale/retail trade	54	80.6	1	1.5	11	16.4	1	1.5	0	0	67
Services-travel/tourism	10	71.4	1	7.1	2	14.3	0	0	1	7.1	14
Services-business services	17	89.5	2	10.5	0	0	0	0	0	0	19
Services-personal services	135	78.0	7	4.0	14	8.1	8	4.6	9	5.2	173
Technology/ICT	15	68.2	2	9.1	3	13.6	2	9.1	0	0	22
Education sector	7	87.5	0	0	0	0	0	0	1	12.5	8
Medical sector	7	77.8	0	0	1	11.1	0	0	1	11.1	9
No answer	1	12.5	2	25.0	-	-	4	50.0	1	12.5	8
Total	329	74.1	27	6.1	45	10.1	27	6.1	16	3.6	444

The survey also asked women business owners about their businesses' annual gross sales and survey results show that (36.3%) of women-owned businesses have humble annual gross sales with less than (3540 JD). And only (0.9%) of women-owned businesses have annual gross sales that are equal or more than (708,000 JD) which again is an indication of the size of women owned/shared businesses and reflects that the majority are of micro and small size (Graph 21).

Graph 21: Women's Businesses Annual Gross Sales



Regarding the relation between businesswomen's educational level and their international trade activities, the survey showed that there is a statistically relevant, positive relationship between businesswomen's educational level and their international trade activities (*Table 11- Annex II*).

Summarizing the main results of this section, it is clear that businesswomen can be considered less active in international trade. They may be able to benefit from basic support, knowledge, encouragement and facilitation for such activities – especially at the start-up phase of their enterprise. With limited international trade experience, women-owned business miss out on some opportunities for business growth and expansion, especially as Jordan has signed several bi-lateral trade agreements with countries of the European Commission and the United States of America. Reviewing women business owners' current trade activities, it is clear that they are not taking advantage of existing bi-lateral agreements when it comes to both imports and exports.

SECTION III: Challenges: Businesswomen’s Outlook for the Future and their Business Concerns

It would be useful to further study the underlying causes for women business owners’ low participation in trade that may lead to the development and implementation of tailored trade promotion programs with better outreach to women entrepreneurs.

$$Q^2 = 85.054 \text{ at } \alpha = 0.000$$

Table 10 depicts surveyed women business owners’ involvement in international trade by business sector. International trade activities did not exist in the "Natural Resource Development" sector or in the "Manufacturing" sector. It was barely present in "Agriculture", "non -durable products" and "Business Services" sectors.

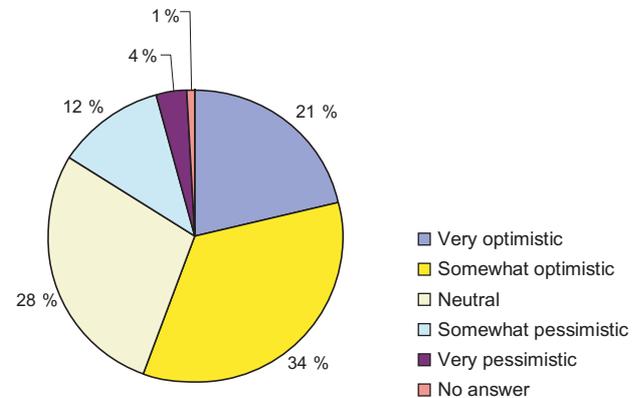
It was identified that there is a statistically significant relation between sectors to which a business belongs and the involvement in the international trade does exist. ($Q^2=85.054$ with a high statistical significance at $\alpha (=0.000)$)

In this section of the survey, questions were designed to explore businesswomen's outlook for the future of their business, their business expansion plans, and women business owners' concerns and challenges faced.

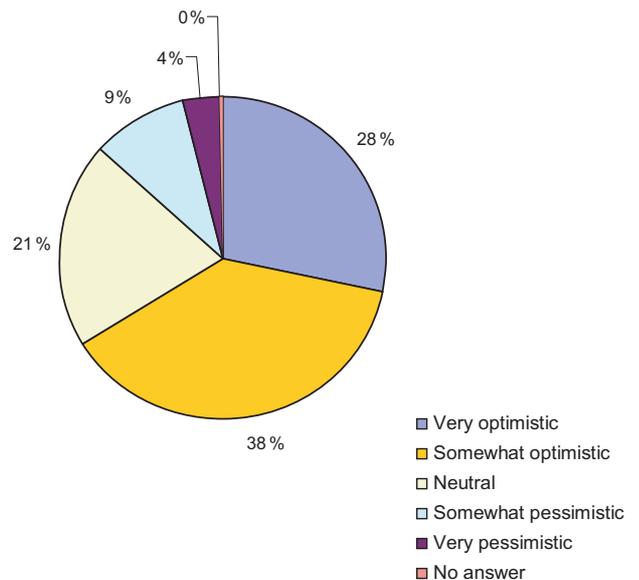
A- Business Level of Optimism and Outlook

Of the women business owners surveyed, more than half (55%) were either very or somewhat optimistic with regard to their country’s growth and development (Graph 22). The number was larger when asked about the growth and development of their own businesses over the next two years, with two-thirds (66%) indicating optimism (more of them also being very optimistic), indicating that women business owners are more optimistic regarding their own enterprise growth than their country’s economic development (Graph 23).

Graph 22- Businesswomen's Expectations regarding Jordan's Economic Growth



Graph 23- Their Anticipations regarding their Business Growth and Development over the next Two Years



High levels of optimism for both national economic growth and future prosperity of their businesses is likely linked to the country’s fast economic development over the past 2 years (2005 – 2006). As in all opinion polls, results are highly influenced by the level of economic, political, and social stability. The intensive focus by the country's leadership on economic growth in Jordan over the last 2 years and on maintaining a stable political environment may have greatly influenced the above results.

SECTION III: Challenges: Businesswomen’s Outlook for the Future and their Business Concerns

B- Important Business Concerns and Challenges

Surveyed women business owners were asked to prioritize a list of business factors which might affect their businesses, and were given the chance to add to the list unmentioned factors and prioritize them according to their level of importance. More than three quarters (82%) of the surveyed women business owners reported that access to capital is the most important factor affecting their business,

and (81,8%) reported that learning financial management is very important. This is followed by the high cost of public services (electricity, water, telephones, etc.) which (81.6%) of the surveyed women business owners consider an important factor.

They also consider access to technology for business, access to property & land, and access to training and technical assistance to learn business management skills to be important (Table 12).

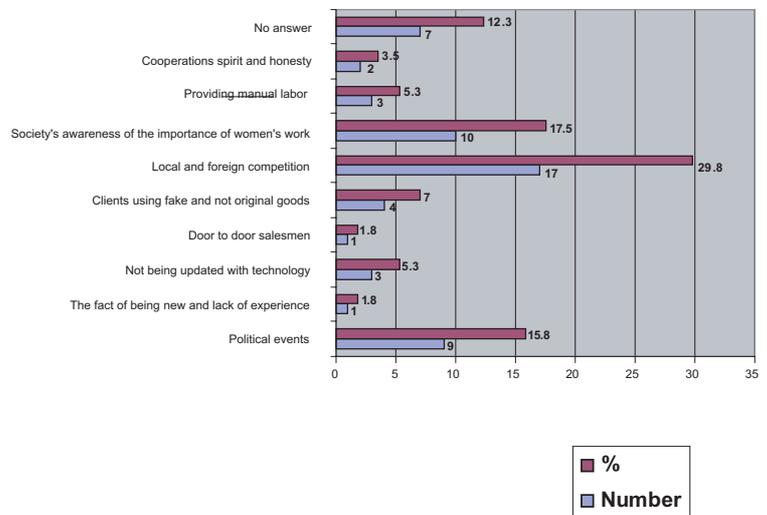
Table 12- Distribution of Businesswomen according to their views regarding the importance of main business factors

	Not very important	Moderately important	Somewhat important	Important	Very important	N/A	Avg. (1-5)	Avg. pct.
Business Management								
Access to capital for your business	9	37	69	100	219	10	4.11	82
Finding and keeping good employees	42	29	96	125	141	11	3.68	73.6
Low efficiency and productivity	31	48	87	129	121	28	3.63	72.6
Access to new markets, such as international trade or selling to new kinds of customers	219	85	48	68	89	18	3.34	66.8
Business Climate								
Competition from other countries	139	61	70	78	80	16	2.76	55.2
High cost of public services (electricity, water, telephones, etc)	11	31	64	133	194	11	4.08	81.6
Gaining access to technology for your business	22	32	79	142	157	12	3.88	77.6
High cost of labor	24	31	85	143	153	8	3.85	77.0
Business Laws, Practices								
Laws and regulations that hamper your business growth	30	35	84	142	138	15	3.75	75.0
Business payoffs/bribes	44	33	108	145	92	22	3.49	69.8
Access to property and land	50	31	45	112	186	20	3.83	76.6
Access to training and technical assistance to learn business management skills	19	44	77	127	168	9	3.88	77.6
Learning financial management skills to grow your business	10	30	72	123	199	10	4.09	81.8

SECTION III: Challenges: Businesswomen's Outlook for the Future and their Business Concerns

Almost thirteen percent (12.8%) of surveyed women business owners identified other factors that were not listed in the survey questionnaire to be affecting their businesses (Graph 24). Among the other factors listed by the businesswomen themselves, the most significant factor is "local and foreign competition" with a percentage of (29.8%), followed by society's awareness of the importance of women's work with a percentage of (17.5%), and followed by political events with a percentage of (15.8%).

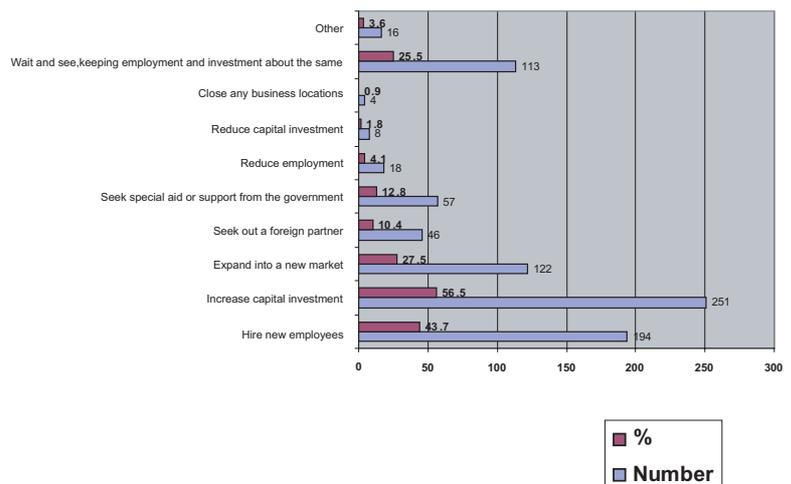
Graph 24- Other Factors affecting Women's Businesses from Businesswomen Point of View



C- Future Plans Concerning the Expansion of Women-owned Businesses

One of the fundamental conditions for business success is having a clear vision for business growth. When surveyed women business owners were asked about their expectations for their business growth over the coming 12 months, more than half (56.5%) look forward to increasing their capital investment, (43.7%) will hire new employees, (27.5%) are planning to expand their businesses into new markets, while (12.8%) will seek special aid or support from the government, and (10.4%) will seek out a foreign partner. A quarter (25.5%) of them will "wait and see", planning to keep employment and investment levels at about the same. The above results indicate that the majority of the surveyed women entrepreneurs are planning to grow their businesses in the coming 12 months through different means, an important piece of information for both policy makers and others to take into consideration (Graph 25). As businesswomen are planning to expand their businesses through different approaches in the near future, they will need the maximum support possible from stakeholders and decision makers over the coming years in order to be able to capitalize on their optimism and make their ambitious plans and goals a reality.

Graph 25- Businesswomen's Expectations for their Businesses' Growth over the coming 12 Months



SECTION III: Challenges: Businesswomen’s Outlook for the Future and their Business Concerns

Graph 26 shows that (57.2% accumulative) of the surveyed women business owners in Jordan are planning to grow their businesses from part time to full time businesses, or to expand their full time businesses by increasing revenues and/or employee levels, and to expand to new markets. Only (3.7%) are planning to close their businesses, (19.4%) plan to keep it as a part-time business, and (16%) were reluctant to provide an answer to this question.

D- Business Expansion Approaches by Businesswomen

To achieve their expansion goals in the coming two years, (77.9%) of businesswomen will seek to expand their business capital, while (62.6%) will finance their expansion through operating expenses, followed by seeking financing to expand into new markets (60.3%), and seeking financing to purchase another business (59.6%) (Table 13).

Graph 26- Goals which Businesswomen would like to Achieve in the next Two Years

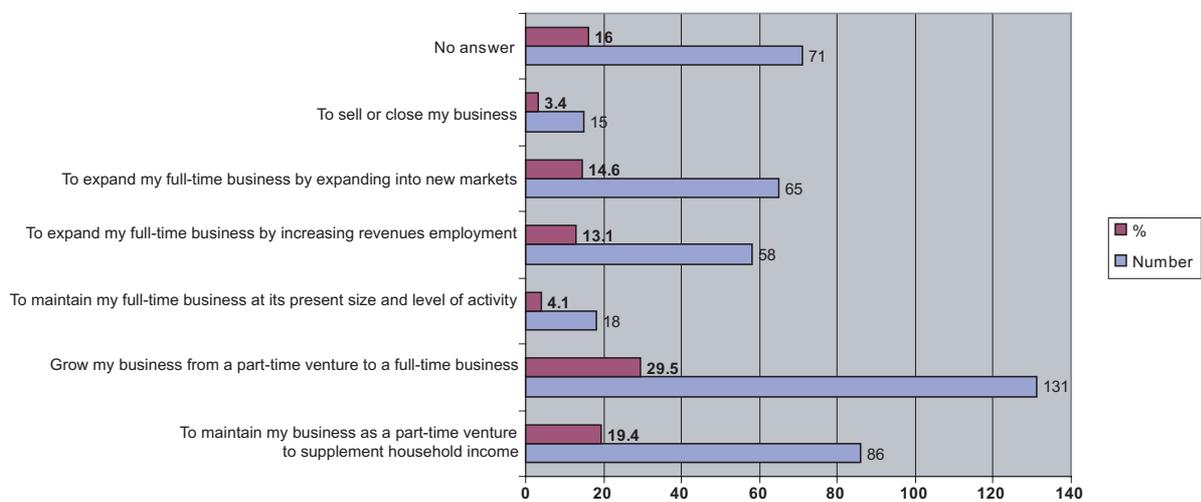


Table 13- How Businesswomen Plan to Expand their Businesses in the next Two Years

Plans to achieve business expansion by ...	Very likely		Likely in a moderate way		Somewhat likely		No answer		Avg. (1-3)	Avg. %.
	Number	%	Number	%	Number	%	Number	%		
Operating expenses, such as managing payroll and cash flow	71	16	163	36.7	112	25.2	98	22.1	1.88	62.6
Expanding capital, such as for new equipment, research and development or real estate	173	39	142	32	48	10.8	81	18.2	2.34	77.9
Financing expansion into new markets	93	20.9	96	21.6	161	36.3	94	21.2	1.81	60.3
Financing the purchase of another business	83	18.7	103	23.2	154	34.7	104	23.4	1.79	59.6

SECTION III: Challenges: Businesswomen’s Outlook for the Future and their Business Concerns

E- Business Challenges and Gender

The most challenging issue identified by the surveyed women business owners is "balancing work and family life" (50.7%), followed by "dealing with business payoffs and bribes" with a percentage of (46.2%). In addition, surveyed business women mentioned "networking and building informal business relationships with mentors, advisors and other business owners" is more difficult for them because they are women. On the other hand, businesswomen (18.2 %) found it easier to “manage female employees” and “dealing with clients and customers” (11.3%) because they are women (Table 14).

Table 14- Challenges Facing Women’s Businesses because of being a Woman

Challenges	More challenging because a woman		No difference		Easier as a woman		No answer	
	Number	%	Number	%	Number	%	Number	%
Gaining access to capital	158	35.6	241	54.3	28	6.3	17	3.8
Joining formal networks, like business associations	61	13.7	308	69.4	45	10.1	30	6.8
Managing male employees	108	24.3	270	60.8	37	8.3	29	6.5
Managing female employees	76	17.1	254	57.2	81	18.2	33	7.4
Working with clients/customers	125	28.2	237	53.4	50	11.3	32	7.2
Being taken seriously as a business owner	164	36.9	204	45.9	42	9.5	34	7.7
Dealing with bureaucracy and paperwork	183	41.2	193	43.5	34	7.7	34	7.7
Balancing work and family life	225	50.7	151	34	37	8.3	31	7
Networking and building informal business relationships with mentors, advisors & other business owners.	184	41.4	171	38.5	48	10.8	41	9.2
Dealing with business payoffs and bribes	205	46.2	145	32.7	49	11	45	10.1
Personal safety issues	135	30.4	167	37.6	113	25.5	29	6.5

F- Positive/Negative Characteristics Influencing Women businesses

Many surveyed women business owners (68%) consider that one of the most positive influences on their businesses is their business’ location. Locating the business in the capital, for example, means carrying out official procedures more easily, with larger purchasing power and overall easy access. More than half (67%) of the surveyed women also ranked the “educational background” as important characteristic, and half the sample (50%) considered being a woman having a positive influence on carrying out their business (Table 15).

Table 15- Considering the following Characteristics as Positive/Negative Influences on their Businesses

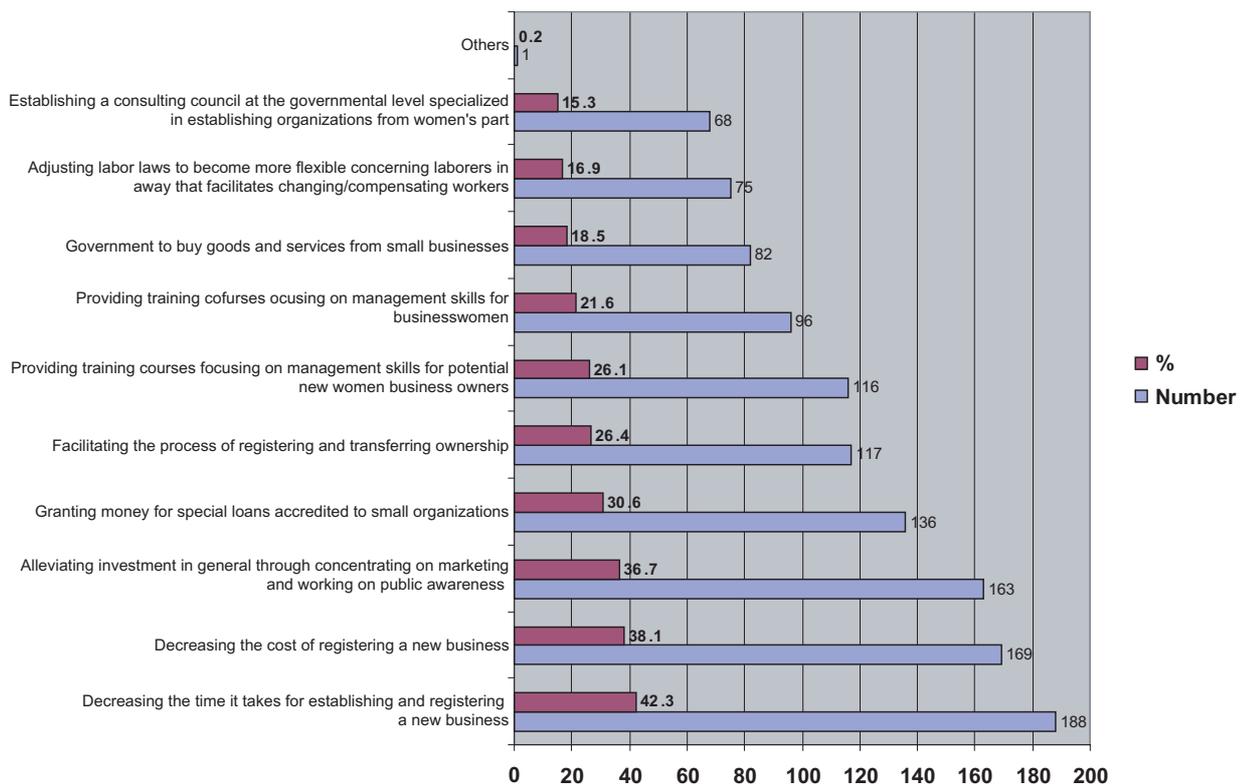
Characteristic	Positive		No difference		Negative		No answer	
	Number	%	Number	%	Number	%	Number	%
Being a woman	222	50.0	180	40.5	32	7.2	10	2.3
Your age	163	36.7	226	50.9	40	9.0	15	3.4
Your educational background	296	66.7	113	25.5	18	4.1	17	3.8
Your nationality	215	48.4	181	40.8	27	6.1	21	4.7
Your marital status	178	40.1	190	42.8	60	13.5	16	3.6
Your business location (city, region)	302	68.0	95	21.4	31	7.0	16	3.6

SECTION III: Challenges: Businesswomen’s Outlook for the Future and their Business Concerns

G - Procedures to Help Small Businesses

In order to identify recommendations that would help support women-owned businesses' growth and development, interviewed businesswomen were asked to rank a group of listed action items as being helpful and not helpful (Table 16). In addition, they were asked to identify a number of recommendations for adoption by decision makers so as to support their businesses' growth and development (Graph 27).

Graph 27- Procedures which might be Adopted by Decision Makers to Help Small Businesses



SECTION IV: Challenges: Businesswomen’s Outlook for the Future and their Business Concerns

Three quarters (76%) of the surveyed women business owners considered an “exchange of experiences through study tours to other countries” as being very helpful for their enterprise development. Women business owners also thought that “learning more about how to use technology to grow their businesses” was important, followed by “learning more about how to access new markets either at home or abroad” (Table 16).

Surveyed women business owners also expressed that bureaucratic procedures (as, for example, required for establishing a new business, registration, business transfer, processes, time and cost) should be revisited and upgraded to become more efficient, less costly and possibly

more “women-friendly”. A second area for needed improvement – as identified by women business owners - was the provision of special loans for micro and small size businesses, followed by training and capacity building requirements, and the establishment of a consultation council at the governmental level where businesswomen can have a voice with regard to issues affecting them.

These results highlight the importance of creating a space where exchanging experiences, mentoring and coaching can take place in a formalized manner. They also stress the importance of revisiting the formal administrative procedures affecting businesses to make them more efficient and responsive to women business owners' needs.

Table 16- Suggestions which may Help Women Business Owners to Achieve Business Success and Development

Suggestions	Not at all helpful		Not very helpful		Somewhat helpful		Very helpful		Extremely helpful		No answer		Avg. (1-5)	Avg. percentage
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%		
Meeting regularly with other women business owners across the country to share ideas/experiences	30	6.8	68	15.3	132	29.7	122	27.5	72	16.2	20	4.5	3.33	66.6
Training sessions on financial management issues	27	6.1	62	14	117	26.4	143	32.2	72	16.2	23	5.2	3.41	68.2
Training sessions on business management and leadership issues	32	7.2	52	11.7	109	24.5	141	31.8	76	17.1	34	7	3.43	68.6
Learning more about how to use technology to grow your business	22	5	45	10.1	100	22.5	123	27.7	117	26.4	37	8.3	3.66	73.2
Accessing new markets, at home and abroad	38	8.6	41	9.2	107	24.1	116	26.1	108	24.3	34	7.7	3.52	70.4
Learning more about getting involved in policy issues and advocacy	29	6.5	46	10.4	129	29.1	135	30.4	80	18	25	5.6	3.46	69.2
Participating in organized trips to other countries to meet with other women business owners and their organizations	38	8.6	21	4.7	89	20	115	25.9	159	35.8	22	5	3.8	76

A- Conclusions

Women entrepreneurs in Jordan can make a significant contribution to economic growth and employment creation that can be further supported by policy makers, entrepreneurship supporting entities, as well as business associations. They can play an important role in addressing some of the women business owners' identified challenges, which include business barriers, social barriers, administrative barriers, and knowledge barriers.

Business barriers:

- Weak access and use of financing in particular to ensure business capital requirements.
- Weak competencies in running a business, mainly skills related to entrepreneurship, business management and use of e-commerce.
- Lack of mentoring by successful mentors in the same field of business, local and international.

Social barriers:

- Lack of comprehensive social administrable supporting systems which could support businesswomen in balancing their multi-roles in society taking into consideration that a majority of Jordanian businesswomen are in their early reproductive life stage and have young children.
- Domination of male family members in managing women businesses which might have an effect on keeping women in their comfort zones without being able to experience practical business management and thus become less capable in managing a business.
- Lack of role models promoted by media for successful businesswomen.

Administrational barriers:

- The lengthy process of registering a new business.

Knowledge barriers:

- Lack of information and data available on businesswomen which hinders research-based solutions.

B- Recommendations

As part of the survey, interviewed women business owners were asked to identify the challenges they are facing as businesswomen and to identify recommendations for follow-up by various stakeholders. Having analyzed women business owners' responses, the survey report team developed the following list of recommendations for policy makers, women's associations, entrepreneurial support organizations and financial institutions:

- **Promote women owned micro enterprise growth.** Micro level and home-based women businesses should be provided with incentives, technical and financial support to enable them to grow and expand into the formal sector.
- **Facilitate women's access to finance.** This could include streamlining procedures and minimizing required paper work to facilitate the process for women business owners to apply for business loans.
- **Promote women business owners' access to new markets.** Training on E-commerce that is relevant to businesswomen could be one of the solutions to help women business owners export and import. Women business associations could support women business owners by reaching out to women trainees and their markets.
- **Support women business owners' skills and business management knowledge.** This could be partly achieved by designing and implementing local and international exchange programs for businesswomen, especially those who own start-ups and small businesses.
- **Promote entrepreneurial culture and skills amongst women.** Train women at the micro and small levels on entrepreneurial skills, and reward their innovation and leadership through special national programs implemented by business associations and adopted at the high policy level.

SECTION IV: Challenges: Businesswomen's Outlook for the Future and their Business Concerns

- **Provide supporting social systems for women business owners in the formal sector.**

This is vital to ease the burden of multi-roles women do play in society and to enable them to speed-up the advancement of their businesses. One of such systems is convenient child day care availability close to business locations.

- **Promote research-based solutions to challenges facing women business owners.**

Encourage partnerships between the public sector, NGOs and business associations by allocating technical and financial support to conduct quantitative and qualitative research and through fostering the availability of gender-disaggregated data collected by public sector entities.

- **Introduce encouraging policies and legislations that would empower women business owners.**

This could be achieved through mainstreaming gender in all socio-economic policies and strategies and through involving women business owners, business associations, and other stakeholders in the consultation process of socio-economic reform.

- **Promote businesswomen's positive image/reputation in the media.**

This could be achieved by implementing “media watch” and media integration programs to help introduce positive images of businesswomen, both as business owners, leaders, and contributors to household, community, and national income.



Mrs. Buthaina Faiyad

Muna for Fitness

My greatest challenge was to prove that I can do something required and useful

As an owner of “Muna for Fitness” Center, she was speaking to us with pride about the beginning of her career as a businesswoman. She said: "I started my business in 2003 and wanted to do that because I wanted to be independent and feel useful to others. I was witnessing my friends getting older and more fatigued, forgetting themselves in taking care of others. I started with one employee and now I have four, all females.

She uses high quality techniques and high technology machines in her center that led her to win the Cup of Jordan competition twice, in 2004 and in 2005.

When asked about her biggest success factor, she said: "being patient and honest with customers." She highlighted the importance of mentoring saying that she got none when she started, which made her journey harder. She stressed that she would not hesitate lending a hand to other women and coaching them in their early steps in doing similar businesses because she now knows how essential this kind of support is for start-ups.

Part of the main difficulties she faced in her business is being a victim of imitation in the same field by competitors and she says "I believe that this challenge will decrease in the future because people now are more aware of branding and copy rights."

She never had access to external financing to help her start her business, so she invested her own savings.

Furthermore, she tries to keep herself updated in terms of IT as she makes use of all technologies useful for her business. Yet, she is a bit reluctant to attend training courses saying that she needs high quality and specialized courses and not general ones.

In terms of work-life balance, Buthaina said "I luckily get some relatives to help me at home. I also established the center close to my home so I don't spend much time in transport, and I am always available whenever needed". Beside sports, Buthaina is a fan of reading, music and travelling.

ANNEX I: Select Jordanian Businesswomen Profiles



Mrs. Buthaina Rawashdeh

Al Butol, tourism services

The tourism industry in Jordan is poor and I wanted to prove that women are capable of growing a business in this sector

Buthaina Rawashdeh launched her business, Al Butol for Tourism & Hotels Services, in 2006. She currently employs 3 men and 2 women. Al Butol provides a variety of travel and tourism services, ranging from organizing group tours, undertaking visa applications, hiring transportation services, and providing hotel and other services to business travelers. She is also engaged in the export and import of Jordanian products.

Buthaina is active in the business community; she is a member of several organizations such as the Jordan Forum for Business & Professional Women, the Chamber of Commerce, the Orient House Women Cooperation and the Human Rights Association. She was recently awarded the 7th Expo of Jordanian Olives Certificate of Appreciation, but still has not had the opportunity to participate in other national or international events.

She is active in supporting women, both in their business and in society. “I encourage women to work by hiring them for packing and promoting Jordanian natural herb products. I also established the first political party for Jordanian women. This project was very challenging as I had to prove my strength to carry it out efficiently as a woman; what helped me most in this sense was my skill of persuasion.”

Buthaina participated in a recent meeting with women facing economic problems, in which they discussed and shared their economic challenges. “From that time I was looking for solutions to help solve the problem of female unemployment and at the same time get income.”

From her own entrepreneurial experience, she advises women to rely on themselves and to focus on achieving their business goals. She also endeavours to stay up to date in using technology in her business in order to ensure its sustainability. When Buthaina started her business, she did not have access to external financing sources and depended on her own savings to launch her business. Among other difficulties she met, were business licensing and her own doubts about her ability to succeed.

As an entrepreneur and mother, she says, “I organize my day so as to be able to look after my kids in the afternoon, since they are not yet old enough to be self-reliant. I also dedicate my weekends for my family.”



Mrs. Jumana Mutawi
Al Juman Establishment
We need to develop willpower in order to achieve what we want

Jumana started her company in 1993 and named it “Al Juman Establishment”. Her enterprise is a leather company specialized in designing and marketing conference brief cases. She employs 12 men and 8 women, among them 3 women occupying executive positions. Her company serves the local as well as the international market.

The reasons that motivated her to become an entrepreneur are the following: “I wanted to make something new and useful, I was getting old and was finally seeking financial independence”. She invested her own savings to start her business and never had access to external sources of financing. She also tries to stay up to date in terms of the use of ICT.

Jumana’s business is well known as she provides reasonable prices and highly demanded products. She cares about her customers’ satisfaction, which has enabled her to sell her product to more than 50 well-known conferences. “What was difficult, was to come up with different styles of one product and I always encourage my colleagues to do something special.”

Regarding the difficulties she faced, she says: “People encouraged me to start my business in cooperation with big companies so as to secure its success, but I was determined that I could achieve my project individually, which was harder. In some cases, it was difficult to convince customers to choose a suitable design.”

Jumana is very dynamic and keen to reinforce her capacities as she participated in workshops on “Leadership” and “How to start your own Business” organized by the Jordan Forum for Professional and Business Women, where she is an active member. She also attended a conference in Dubai on “Marketing Challenges.”

“I balance work and professional life and manage to combine home and work responsibilities as I run my business from home and work by orders only”.

Jumana appreciates art, drawing, travelling and listening to music.

ANNEX I: Select Jordanian Businesswomen Profiles



Mrs. Elham Zeiadat

"BLOOM" Dead Sea Gift Enterprise

Studying chemical engineering and doing my graduation project on natural resources gave me a very important base and opened my eyes to invest in Dead Sea natural resources

Starting with one office and a small operation area, producing only three items, Elham established her company "Bloom- Dead Sea Gift Enterprise" in 1993. It took her one year to realize that there is a high market demand for her products and to discover international markets. She started exporting in 1994, and with export her business flourished and expanded from 3 to 52 items and from one export destination to more than 36 countries worldwide. In 2006 the export sales represented 94% of her company sales. In 13 years, Elham has ridden the road to success.

In her company, Elham employs forty-two (42) employees: 31 women and 11 men. "I do believe that women should be supported in our society and I do transform this belief into action" she said. Elham allocated 6 handmade items to be produced by women through home-based contracts and established a cooperative association to organize the subcontracting process with women based at home which provides them with the chance to increase their income without conflicting with their other roles in society.

Her active membership and involvement in business associations and international networks provides her with immense outreach and exposure. Elham is a member in the Young Entrepreneurs' Association, the Arab International Women's Forum, Aroua Women, and GWIN – UK. In addition, she is a board member of the Jordan Forum for Business and Professional Women and a consulting team member of Amman Net Radio Channel.

Elham started her business by taking a small loan from a commercial bank and by the end of the third year, she had 200,000 US\$ return on investment. She pointed out that "being financially independent was a challenge especially with the burden of a loan and interest payments when one is just starting a business". She said that it was a continuous challenge "to be a woman in a developing country and starting an industry business and above all practicing trade is not an easy job to do especially when you have children to take care of and duties at home with no external support."

Elham is a mother of three children. "At the beginning stages of my business it was so difficult to manage. Now my elder, Yazan, is a pilot, my second daughter, Razan, is an industrial engineer, and my youngest son is in his final years of high school. They all can take care of themselves" she said.

When asked about what she perceived as main success factors, Elham said "do something that you know well and you love, have confidence in your self regardless of how many obstacles you will face and have good mentors". Elham added "sharing experiences with other colleagues, both men and women, was a very important factor". Talking about mentoring and support, Elham considered the support provided by Senator Wijdan Talhouni to her when her products were copied by another company as extremely helpful "I felt that there was someone there standing-up for me who will lend me a hand when I need it. This was very important for me to continue."

Networking has been a major factor in expanding "Bloom" company's markets as Elham is keen to be visible through her company in international conferences and events of relevance. She participated in several fairs throughout the years such as the Consumer Goods Fair in Sweden, the Flanders Fair in Belgium, and the Dubai Festival in the UAE.

The enterprise is concerned with the best way of serving clients by providing free samples, promotional material, as well as presentations to explain the importance of the Dead Sea products, in addition to direct demonstrations about how to best use the products.

In balancing between her business and her other roles as a woman, Elham said "My family is my priority there are many situations when I felt myself purely a mother when my sole job was to take care of my children's needs, and school issues. Otherwise, I would feel guilty if I did not". She also added "I always discuss with them my most important concerns in business in order to let them be at the same line with me."

Elham's Company "Bloom" is a Winner of many awards and certificates such as The Golden Europe Award for Quality 2001 – Paris, The Arab Award for Quality 2002 - Lebanon, The Best Performance Award 2001 / 2002 - UK, and The Jordan First Cup 2003 - Jordan

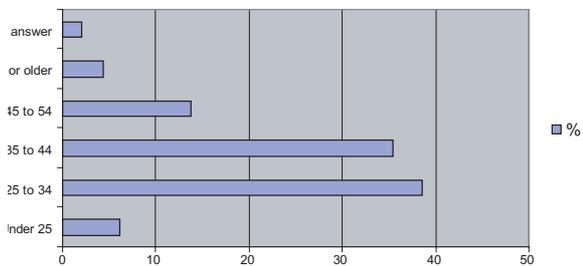
Elham's entrepreneurial story has been published as a success story in the "Jordan - United States Free Trade agreement" website www.jordanusfta.com

Finally, beside being a busy businesswomen, Elham is interested in reading, jogging and listening to music.

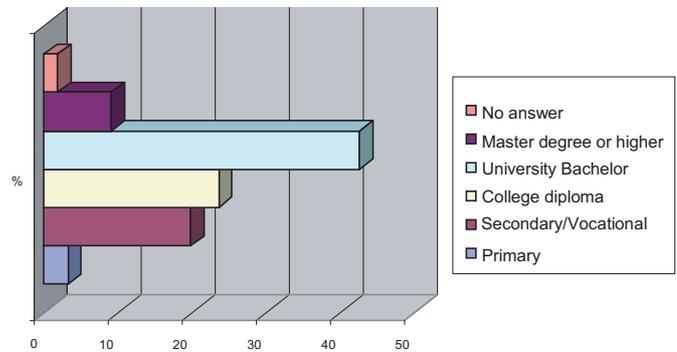
ANNEX II: Additional Survey Tables and Graphs

Section I: Businesswomen Characteristics

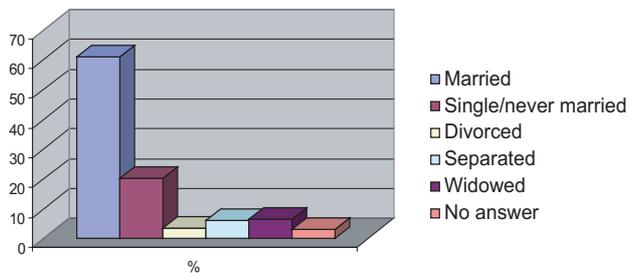
Age groups of Businesswomen



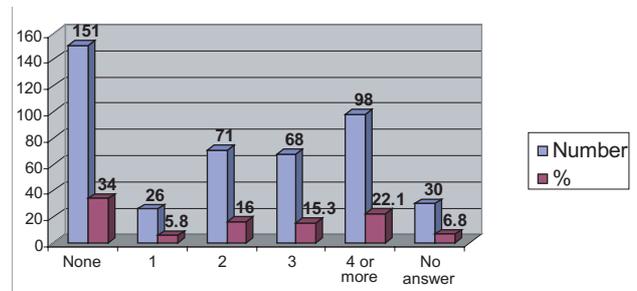
Value of Loans Accredited to Women Business



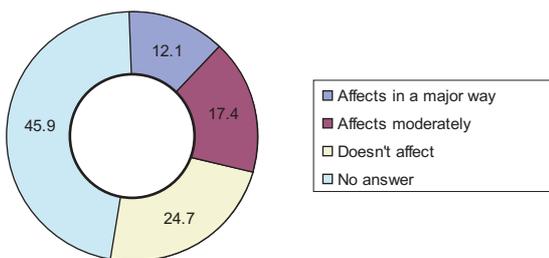
Businesswomen's Social Status



Number Of Children



Effect of Marital Status on Business



Have or Don't Have Children

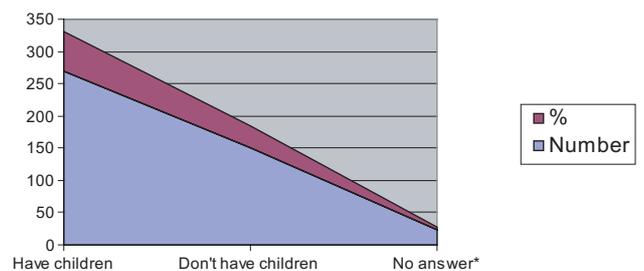


Table 1- Businesswomen's Children age groups

Children's Age (years)	Number	%
Under 5	212	78.5
5 to 9	50	18.5
10 to 16	-	-
17 or older	-	-
No answer 8	8	3
Total	444	100

ANNEX II: Additional Survey Tables and Graphs

Section II: Contributions of Women Business Owners

Table 2- Distribution of Women's Businesses according to Location (home-based vs. non-home based)

Children's age (years)	Number	%
Under 5	233	50,2
5 to 9	147	33,1
10 to 16	74	16,7
17 or older	444	100

Table 3- Distribution of Women's Businesses according to Business Ownership and Sector

Business Sector	Women's ownership percentage in enterprise										
	Less than 50%		50%		51-99%		100%		No answer		Total
	Number	%	Number	%	Number	%	Number	%	Number	%	Number
Agriculture	-	-	14	51.9	5	18.5	8	29.6	-	-	27
Natural resource development	-	-	1	50.0	-	-	1	50.0	-	-	2
Non-durable manufacturing	1	1.2	38	44.2	12	14.0	35	40.7	-	-	86
Durable manufacturing	1	11.1	1	11.1	2	22.2	2	22.2	3	33.3	9
Wholesale/retail trade	6	9.1	15	22.7	17	25.8	28	42.4	-	-	66
Services - travel/tourism	3	21.4	4	28.6	1	7.1	5	35.7	1	7.1	14
Services - business services	-	-	5	25.0	3	15.0	11	55.0	1	5.0	20
Services - personal services	22	12.7	44	25.4	24	13.9	83	48.0	-	-	173
Technology/ICT	1	4.5	7	31.8	4	18.2	10	45.5	-	-	22
Education sector	2	25.0	3	37.5	-	-	3	37.5	-	-	8
Medical sector	1	11.1	3	33.3	-	-	5	55.6	-	-	9
No answer	-	-	4	50.0	1	12.5	3	37.5	-	-	8
Total	37	8.3	139	31.3	69	15.5	194	43.7	5	1.1	444

Table 4- Distribution of Women Business Owners according to the Number of Hours Spent Managing the Business

Number of hours spent (weekly) managing the business	Number	%
Zero(you don't do anything) *	9	2.0
Less than 20 hours	71	16.0
20 to 39 hours	135	30.4
40 to 49 hours	138	31.1
50 to 59 hours	47	10.6
60 or more hours	40	9.0
No answer	4	0.9
Total	444	100.0

(The average of weekly hours spent in managing the business = 4.5 hours)

ANNEX II: Additional Survey Tables and Graphs

Table 3- Distribution of women's businesses according to business ownership and sector

Business Sector	Women's ownership percentage in enterprise										
	Less than 50%		50%		51-99%		100%		No answer		Total
	Number	%	Number	%	Number	%	Number	%	Number	%	Number
Agriculture	-	-	14	51.9	5	18.5	8	29.6	-	-	27
Natural resource development	-	-	1	50.0	-	-	1	50.0	-	-	2
Non-durable manufacturing	1	1.2	38	44.2	12	14.0	35	40.7	-	-	86
Durable manufacturing	1	11.1	1	11.1	2	22.2	2	22.2	3	33.3	9
Wholesale /retail trade	6	9.1	15	22.7	17	25.8	28	42.4	-	-	66
Services - travel/tourism	3	21.4	4	28.6	1	7.1	5	35.7	1	7.1	14
Services - business services	-	-	5	25.0	3	15.0	11	55.0	1	5.0	20
Services - personal services	22	12.7	44	25.4	24	13.9	83	48.0	-	-	173
Technology/ICT	1	4.5	7	31.8	4	18.2	10	45.5	-	-	22
Education sector	2	25.0	3	37.5	-	-	3	37.5	-	-	8
Medical sector	1	11.1	3	33.3	-	-	5	55.6	-	-	9
_No answer	-	-	4	50.0	1	12.5	3	37.5	-	-	8
Total	37	8.3	139	31.3	69	15.5	194	43.7	5	1.1	444

Table 5- Samples of Experiences Encountered by Women Business Owners During the Past Year as they Sought External Financing for their Business

Samples of experiences encountered by women business owners during the past year as they sought external financing for their businesses	Number	%	Total
Interest rates were too high	84	18.9	444
Denied financing because of lack of collateral	27	6.1	444
Denied financing because of lack of business track record	18	4.1	444
Found the process too complicated	76	17.1	444
Perceived mistreatment due to being a woman	22	5.0	444
Have not encountered any difficulties	54	12.2	444
Have not sought external financing	182	41.0	444

Table 6- The Relation between Businesswomen's Level of Education and their Ability to Benefit from a Bank

Uses of technology in the business	Number	%	Total
A personal computer or computers	245	55.2	444
A multi-line telephone system	51	11.5	444
Cellular phone(s)	404	91.0	444
Fax machine	180	40.5	444
Computers linked together in a local area network	37	8.3	444

Q^2 in table (6) was used to find out if there is a statistically significant relation between level of education and successful application to loans/credits or not.

The Q^2 result shows that the relation was not statistically significant. ($Q^2=16.293$ at $\alpha = 0.178$)

ANNEX II: Additional Survey Tables and Graphs

Table 7- Distribution of Women's Businesses According to Different Uses of Technology in their Businesses

Uses of technology in the business	Number	%	Total
A personal computer or computers	245	55.2	444
A multi-line telephone system	51	11.5	444
Cellular phone(s)	404	91.0	444
Fax machine	180	40.5	444
Computers linked together in a local area network	37	8.3	444

Table 8- The Relation Between the Sector of the Woman-Owned Business and Having an Enterprise Website

Business Sector	Having / not having a website						Total Number
	Have		Don't have		No answer		
	Number	%	Number	%	Number	%	
Agriculture	11	40.7	14	51.9	2	7.4	27
Natural resource development	1	50.0	1	50.0	-	-	2
Non-durable manufacturing	29	32.6	53	59.6	7	7.9	89
_Durable manufacturing	-	-	6	100.0	-	-	6
Wholesale/retail trade	14	20.9	47	70.1	6	9.0	67
Services - travel/ tourism	6	42.9	6	42.9	2	14.3	14
Services - business services	6	31.6	11	57.9	2	10.5	19
Services - personal services	35	20.2	121	69.9	17	9.8	173
Technology/ICT	11	50.0	5	22.7	6	27.3	22
Education sector	4	50.0	4	50.0	-	-	8
Medical sector	1	11.1	8	88.9	-	-	9
_No answer	3	37.5	4	50.0	1	12.5	8
Total	121	27.3	280	63.1	43	9.7	444

Q^2 was used in table (8) to find out if there is a statistically significant relation between enterprise's sector and having a website for the enterprise ($Q^2=39.382$ with a high statistical significance at $\alpha= 0.013$)

Table 9- The Relation Between Businesswomen Level of Education and Having a Website for their Enterprises

Level of education	Enterprise has/ does not have a website						Total Number
	Have		Don't have		No answer		
	Number	%	Number	%	Number	%	
Primary	-	-	13	92.9	1	7.1	14
Secondary/Voc.	9	10.2	70	79.5	9	10.2	88
College Diploma	20	19.0	74	70.5	11	10.5	105
University	63	33.3	108	57.1	18	9.5	189
Master or higher	27	67.5	10	25.0	3	7.5	40
No answer	2	25.0	5	62.5	1	12.5	8
Total	121	27.3	280	63.1	43	9.7	444

Table 9 shows that there is a significant statistical relationship between businesswomen's educational level and their businesses having a website ($Q^2 = 63.868$ with high significance at $\alpha=0.000$).

ANNEX II: Additional Survey Tables and Graphs

Table 11- The Relation Between Businesswomen's Level of Education and their Businesses' Involvement in International Trade

Level of education	Business involved in international trade										
	Don't export nor import		Yes, export		Yes, import		Yes export & import		No answer		Total
	Number	%	Number	%	Number	%	Number	%	Number	%	Number
Primary	13	92.9	1	7.1	-	-	-	-	-	-	14
Secondary/Voc.	59	66.3	2	2.2	13	14.6	9	10.1	6	6.7	89
College Diploma	81	77.1	4	3.8	12	11.4	4	3.8	4	3.8	105
University	150	79.4	16	8.5	12	6.3	8	4.2	3	1.6	189
Master or higher	21	75.0	-	-	-	-	5	17.9	2	7.1	28
No answer	5	62.5	-	-	1	12.5	1	12.5	1	12.5	8
Total	329	76.0	23	5.3	38	8.8	27	6.2	16	3.7	433

Table 11 shows that there is a statistical positive relationship between businesswomen's educational level and international trade activities.

($Q^2=49.492$ with a high statistical significance at $\alpha=0.002$)

International Finance Corporation

2121 Pennsylvania Avenue, NW
Washington, DC 20433, USA
Email: GEM-info@ifc.org
Website: www.ifc.org/GEM

**Center of Arab Women for Training
and Research**

P.O.Box 105, 1003 Cité el Khadra,
Tunis, Tunisia
Email: cawtar@planet.tn
Website: www.cawtar.org

