

## Supporting Opportunities For Female Entrepreneurs In Jordan

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### Abstract

Female entrepreneurship in developing countries is a growing body of research that tries to address the main challenges faced in such a context. The aim of this paper is to shed some light on the real opportunities for female entrepreneurs in terms of support for their start-ups. A lack of studies with this specific focus may detach the pertinent literature from real business practice and the true conditions faced by women during the start-up process. We grounded our analysis in Jordan, a country that has received little attention, despite the fact that it has one of the liveliest entrepreneurial contexts in the Middle East. A sample of 28 institutions operating in Jordan that offer support for entrepreneurial activities were examined. This is followed by a discussion of the main implications of the initiatives dedicated to female entrepreneurs.

**Keywords:** female entrepreneurship, developing countries, Arab countries, Jordan, supporting initiatives for entrepreneurship, economic development.

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## Supporting Opportunities For Female Entrepreneurs In Jordan

### Introduction

Entrepreneurship has been largely considered as one of the major drivers of economic and societal development (Bruton, Ketchen, & Ireland, 2013; Ramadani, Gërguri, Rexhepi, & Abduli, 2013). Within this phenomenon women play a pivotal role, yet they also face major challenges. In the US, for example, women are starting enterprises at twice the rate of all businesses and are staying in business longer (GEM, 2014). Indeed, in 2012, 224 million women across 67 economies, were either starting a new business or running an established one (GEM, 2012). A peculiar characteristic is that women start a business venture more often out of necessity than men (GEM, 2014). The importance of studying the dynamics of female entrepreneurship has grown over the last year in line with real economic trends (Ettl & Welter, 2010). Recent literature reviews have appeared in well-known academic journals (Ahl, 2006; De Vita, Mari, & Poggesi, 2014) and new journals have been established (for example, the *International Journal of Gender and Entrepreneurship* and the *Journal of Women's Entrepreneurship and Education* were both established in 2009), highlighting the growing importance of this field amongst academia. Despite this growing attention and its impact on the world economy, the body of studies on women entrepreneurs still needs to grow (Ahl, 2006; De Bruin, Brush, & Welter, 2006, 2007; De Vita et al., 2014). This is even more true in the economic and social contexts of developing countries (De Vita et al., 2014; Ramadani & Schneider, 2013) and transition economies (Ramadani, Gërguri, Dana, & Tašaminova, 2013; Ramadani, Rexhepi, Gërguri-Rashiti, Ibraimi, & Dana, 2014; Ramadani, 2015; Ramadani, Hisrich, Gërguri-Rashiti, 2015).

Looking at entrepreneurship from the context of developing countries offers interesting insights. According to the Global Entrepreneurship Monitor, in 2014, the highest regional Total Entrepreneurial Activity (TEA) amongst females was seen in Sub-Saharan Africa, where on average 27 percent of the female population was engaged in some sort of entrepreneurial activity. On the other hand, the MENA/Mid-Asia region reported the lowest average TEA levels amongst women (4%). The MENA/Mid-Asia region reports necessity as the major driving force of entrepreneurial initiatives amongst women, with an average of 36 percent being motivated to start their businesses out of necessity in 2014.

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This region is also interesting from the perspective of entrepreneurial intentions. The entire region shows high levels of discrepancy between entrepreneurial intentions and actual start-ups, indicating a “large basin” of potential entrepreneurs. Such a fact is even more evident when gender

diversity in taken into account. For every woman entrepreneur, at least another six declare an intention to start a business. While for male counterparts, this ratio decreases to 1.2, i.e. for every male entrepreneur, there are only two and a half people with entrepreneurial intentions. This situation highlights the major role that women can play in the economic development of this region; indeed it seems that a great reserve of “entrepreneurial capital” is ready to be exploited. Thus, understanding the conditions that prevent women from utilizing their potential, despite their intention, is a major challenge for the academic literature.

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This paper aims to respond to the call extended in a recent literature review on female entrepreneurs in developing countries (De Vita et al., 2014). De Vita and colleagues believe that the role of female entrepreneurs in developing countries is a very challenging topic which requires further investigation. Moreover, they called for future research to analyze the role of the network in the entrepreneurial activities of women in these countries. Indeed, the role of the entrepreneurial network is deeply analyzed in the western literature but there is a lack of studies in developing countries. In answering this call, we aim to specifically focus on the role of associations and communities in fostering entrepreneurship amongst females. We agree with De Vita and colleagues that the role of these associations and institutions, such as incubators, Business Innovation Centers etc., can be pivotal for the recognition, success and sustainability of female entrepreneurship.

Thus, we aim to contribute to research and practice in this field by analyzing the opportunities available for women who wish to start and run a business in such a context. In particular, we chose Jordan to conduct such research, since it has one of the most lively and vibrant environments for fostering entrepreneurship in the Middle East. The Information and Communication Technologies industry (ITCs) in Jordan has grown exponentially in the last decade and this is one of the reasons why expert financial analysts consider the capital, Amman, as the Silicon Valley of the Middle East.

The paper is structured as follows: the theoretical background is composed of four sections. In the first section, we look at female entrepreneurship from the perspective of developing countries and with a focus on the “Arab world” in particular. Then, we present some of the most effective initiatives to support entrepreneurship with particular reference to those instruments commonly implemented in developing countries. Another section is dedicated to the specific entrepreneurial environment of Jordan, followed by our proposed research design. In the methodology part, we explain the protocol of our analysis. Then we present the main findings and a discussion of our study. Finally, we close with the conclusions, limitations and avenues for future research.

## **Female Entrepreneurship in Developing Countries**

The socio-cultural and institutional environment in which to start a business is often regionally-specific, and has proved to have a primary role in determining the available choices for women when starting and running a business (De Vita et al., 2014). Baughn, Chua and Neupert (2006) drew attention to the importance of the country-specific, socio-cultural context for entrepreneurship. They explain how stereotypes, gender role ideologies and social acceptability of entrepreneurship as a career choice highly influence support for entrepreneurship. According to them, gender differences in entrepreneurial activity are mainly based on the context in which the activity is pursued rather than female specific characteristics. The number of business activities run by women entrepreneurs in developing countries is higher compared to their counterparts in developed countries (GEM, 2012, 2014).

Although there are some commonalities, there appears to be some specificities for each geographical area when analyzing female entrepreneurship in developing countries (De Vita et al., 2014). For example, religion plays a major role in East Asia and in the Pacific region, issues of social segregation seem to particularly affect the Middle East, the need for professional training and the role of networking dominates the agenda of Eastern Europe and Central Asia and issues of social legitimization arise in South Asia and sub-Saharan Africa. Moreover, the most recent literature review on this topic (De Vita et al., 2014) claimed that “the situation of women entrepreneurs in the Middle East has some unusual characteristics in comparison to other developing countries, mainly arising from the social structure of this area” (p. 455). Therefore, we postulate the need to further investigate how the context can support women entrepreneurs in the Middle East and we do this by focusing specifically on the entrepreneurial environment in Jordan.

### *Women entrepreneurs in the Middle East*

According to GEM (2009), the gender gap in entrepreneurial activity in the MENA region is linked to the low participation rate of women in the labor force. In fact, this region has one of the lowest labor participation rates in the world, despite the high levels of literacy amongst women when compared to men. Women seem unable to catch most of the opportunities available in the labor market (Itani, Sidani, & Baalbaki, 2011) and this translates into lower confidence levels amongst women with regards to their knowledge, skills, and experience in starting a business (De Bruin et al., 2006, 2007; Ettl & Welter, 2010).

A possible explanation for this situation has been provided by research from the World Bank. According to Verme (2014) these countries find themselves at the turning point of the U-shape

hypothesis when countries transition from declining to rising female labor participation rates. In his own words the explanation could be that “jobless growth and the lack of growth in employment sectors such as manufacturing and services, which proved critical for female employment in other countries, weaken labor demand and strengthen the role of institutions that may discourage female participation, such as marriage, legislation, and gender norms” (p. 1). Indeed, women in the MENA region seem to exit the labor force around the age of 25, which largely coincides with the average age for marriage in the region (GEM, 2009, 2012; The World Bank, 2005; Verme, 2014). In this case, accelerating entrepreneurship would help in shifting the role of women from job-seeker to self-employed or even job-creators. This in turn, would allow women to generate independent personal income and aid in further personal and social development. This situation would also contribute to an amelioration of life quality for their families, communities and local areas.

Currently, the Arab world is witnessing a growing interest in women entrepreneurs given their growing numbers (Itani et al., 2011). Studies within the MENA region that have tried to establish a profile of the typical female entrepreneur, her characteristics and challenges faced, have been carried out in the United Arab Emirates (Goby & Erogul, 2011; Itani et al., 2011; Naser, Mohammed, & Nuseibeh, 2009), in Saudi Arabia (Ahmad, 2011; Welsh, Memili, Kaciak, & Al Sadoon, 2014), Jordan (Al-Dajani & Marlow, 2010; Mehtap, 2014), Bahrain and Oman (Dechant & Lamky, 2005; Khan, 2013; McElwee & Al - Riyami, 2003), Yemen (Ahmad & Xavier, 2011), Iran (Hosseini & McElwee, 2011; Movahedi & Yaghoubi-Farani, 2012), Morocco (Gray & Finley-Hervey, 2005) and Lebanon (Jamali, 2009).

Cross-country (Hattab, 2012) and industry specific studies (Mathew, 2010; Welsh & Raven, 2006) have also appeared in the literature. A comparative study of women entrepreneurs in Algeria, Egypt, Lebanon, Morocco, Syria, West Bank and the Gaza Strip and Yemen, showed that female entrepreneurs in these countries were between the ages of 25-44, well educated, usually married and living mostly in urban areas (Hattab, 2012).

Several challenges and social barriers prevent women from flourishing as entrepreneurs in general. However, these challenges and barriers are particularly harsh in the MENA region. The main elements included in this set are access to funding, family involvement in the business and securing necessary permission to start.

Difficulties in obtaining financing is a general problem for both male and female entrepreneurs (e.g. Smith-Hunter & Boyd, 2004) with female entrepreneurs usually encountering more problems in securing loans from moneylending institutions than their male counterparts. However, in the MENA region there are also some other specific barriers related to financing (Welsh et al., 2014). For example, female entrepreneurs who wish to obtain financing from banks often need the co-signatures

of male family members and this often discourages them from applying. The findings of Itani et al. (2011), supported by a previous study of Ahmad (2011) revealed that complicated procedures related to obtaining financing, forced the vast majority of women to use their own personal savings as startup capital.

Women also face difficulties imposed by the culture and societal norms. To gain social acceptance of their role as entrepreneurs, women often opt for involvement in the family business rather than operating a sole proprietorship. In this way, women are more legitimated to work, since they are backed up by other family (usually male) members. Having a “sole” woman operating a business is a situation that can be socially depicted as a lack of the husband’s (or other male family members) ability to provide for the family (Zeidan & Bahrami, 2011). This situation has resulted in ‘the family’ running a majority of women-owned firms in this region (De Vita et al., 2014).

Finally, even if women want to start an independent business, they can also face the problem of having to negotiate permission from the patriarch of the family- the husband, the father or uncles (Al-Alak & Al-Haddad, 2010; Al-Dajani & Marlow, 2010). Since Middle Eastern societies are mostly patriarchal, support from male family members is vital for nascent female entrepreneurs (McElwee & Al-Riyami, 2003) and it is usually directed toward easing access to capital and increasing networking opportunities (Al-Alak & Al-Haddad, 2010; Goby & Erogul, 2011; Itani et al., 2011; McElwee & Al - Riyami, 2003). Yet, women entrepreneurs in this region are also expected to pursue their careers without compromising their responsibilities as wives and mothers (Al-Dajani & Marlow, 2010). In a study conducted amongst the Palestinian community living in Jordan, female entrepreneurs were found to make a critical contribution to the family income. However, their entrepreneurial activities were constructed around the preservation of the traditional family form and while some degree of empowerment was attained, challenges to the embedded patriarchal system were limited (Al-Dajani & Marlow, 2010).

This case seems to be slightly different in higher income environments, such the Emirates. A qualitative study that looked at the motivations and frustrations of female entrepreneurs in the United Arab Emirates, found that women did not seem to experience conflicts between their entrepreneurial activities and their personal lives (Itani et al., 2011; Naser et al., 2009). Typical female entrepreneurs from the Gulf states have reported having full time domestic help, making it easier to concentrate on their careers (Ahmad, 2011; Goby & Erogul, 2011; McElwee & Al - Riyami, 2003; Naser et al., 2009). The work-family life balance is perceived to be more of an obstacle in lower income countries, such as Lebanon (Jamali, 2009).

In a study conducted on the barriers to entrepreneurship in Jordan, Mehtap (2014) surveyed female business students and found that nearly two thirds of the respondents were not aware of any

local or national initiatives that had been started to encourage, finance and support nascent entrepreneurs in the Kingdom. While the same study found financial constraints to be the most significant barrier to entrepreneurship, other research shows that government sponsored programs that offer financing opportunities to start-ups were the most underutilized source of funding in Jordan (GEM, 2009). Moreover, the collective scale of informal investments in entrepreneurial ventures accounted for only 1.5% of the GDP in 2009.

### **Initiatives aimed at supporting entrepreneurship in developing countries**

Women reported that the main challenges they faced occurred during the start-up phase of their businesses (Al-Alak & Al-Haddad, 2010; Goby & Eroglu, 2011; Itani et al., 2011; Jamali, 2009; McElwee & Al - Riyami, 2003; Naser et al., 2009).

As mentioned, the Middle East is generally viewed as an essentially hostile environment for women in non-traditional roles. However, the strength of this traditional view may change across countries in this region. For example, the United Arab Emirates (UAE) sets new standards of support for women in business ventures as it attempts to engage all its citizens in the economic and social development of this rapidly changing country.

Thus, there is a real need for supporting organizations that can create opportunities for women entrepreneurs in developing countries and particularly in patriarchal societies (Ahmad & Xavier, 2011; Movahedi & Yaghoubi-Farani, 2012), such as the Middle East. Specifically, there is a lack of a mapping process of such initiatives.

Findings from previous research (e.g. Ahmad & Xavier, 2011; Ahmad, 2011) suggest different strategies through which effective support may be delivered: *i*) improving credit conditions for women entrepreneurs by facilitating access to finance; *ii*) encouraging entrepreneurial and small business initiatives by reducing policies and regulatory constraints; *iii*) implementing legal reforms to address discriminatory laws and practices; *iv*) supporting women entrepreneurs through training programs; *v*) improving the functioning of women's business associations and networking. Of these stated points, we are particularly interested in those that actively support entrepreneurship rather than those that advocate a change in policy.

Financial support programs sponsored by the government are often underutilized by female entrepreneurs in the Middle East and Jordan in particular (GEM, 2009). Such initiatives are often perceived to be too bureaucratic and difficult to achieve, especially for women without appropriate backgrounds (Morduch, 1999). For this reason, Sonne (2012) stated that business incubation and

venture capital are alternative financing initiatives that can effectively support innovation and entrepreneurship in developing countries. Schreiner & Woller (2003) found that financial programs that concentrate on micro-financing rather than public bids are more effective in encouraging entrepreneurial activity. A detailed review of these two alternatives will be presented in addition to some recent trends such as training and business formation, crowd-funding and networking events.

Business incubators are viewed as a tool for promoting the development of technology-based firms (Bergek & Norrman, 2008). Incubators assist emerging ventures by providing support services and assistance in developing their business and have been mapped in four categories (Grimaldi & Grandi, 2005): Business Innovation Centres (BICs), University Business Incubators (UBIs), Independent Private Incubators (IPIs), and Corporate Private Incubators (CPIs). Grimaldi & Grandi (2005) argue that the variety of incubating organizations is driven by the evolution of companies' requirements and needs. Therefore, incubators are encouraged to cope with these emerging trends by differentiating the range of services that they offer.

Business Innovation Centres (BICs) and University Business Incubators (UBIs) are historically categorized as public forms of investment to support entrepreneurship. The origin of BICs can be traced back to 1984, when the European Commission established the first centre (Grimaldi & Grandi, 2005). The main activities of the BICs consists of the provision of basic services at a discounted rate to new ventures, such as space rental, infrastructure, communication channels and information about external financing opportunities. On the other side, UBIs are viewed by governments as a link between basic science and its commercial application. Based mainly on faculty spin-off ventures and technology transfers (Mansfield, 1991), UBIs are institutions that provide support and services to new knowledge-based ventures. They are similar to BICs but the emphasis is mainly on the transfer of scientific and technological knowledge from the research stage to the application stage within companies.

Grimaldi and Grandi (2005) categorize private forms of incubation as either Independent Private Incubators (IPIs) or Corporate Private Incubators (CPIs). These institutions usually finance themselves by charging service fees, taking a percentage of the revenues from incubated companies, or becoming shareholders of incubating companies.

Independent Private Incubators (IPIs) are incubators set up by single individuals or by a group of individuals (companies may also be among their founding partners), who intend to help nascent entrepreneurs to create and grow their business (Zedtwitz, 2003). They usually invest private capital or provide services in return for an equity stake in the incubating company. If they refrain from intervening in the business concept definition phase, and take part in later stages (after the launch of the business) they are referred to as accelerators, (Grimaldi & Grandi, 2005; Zedtwitz, 2003).



Corporate Private Incubators (CPIs) are owned and set up by large companies with the aim of supporting the emergence of new independent business units, called corporate spin-offs (Grimaldi & Grandi, 2005; Zedtwitz, 2003). These incubators might also host more generic start-ups and they generally intervene during the early stages of the business development cycle.

Venture capital (VC) is an important source of finance for new companies in developed countries (De Mel, McKenzie, & Woodruff, 2014). VCs are organizations that raise money from individuals and institutions to invest in early-stage businesses that offer high potential coupled with a high risk (Sahlman, 1990). VCs are usually actively involved in the management of the ventures they fund, typically by having board members or directors, or by retaining important economic rights in addition to their ownership rights (Sahlman, 1990). VCs usually operate with a strict set of rules for selecting potential ventures to be financed. These rules usually cover the type of sector, size of the investment, degree of risk and expected return.

Microcredit, or microfinance, is a form of small financing that emerged in the developing world in the nineties in order to support poor communities and alleviate harsh living conditions (Morduch, 1999). Since then, this form of financing has proved to be useful in encouraging women to start micro businesses in unprivileged areas of the world (GEM, 2014). Usually microfinance projects provide financial services coupled with basic business literacy, to groups of aspiring entrepreneurs (Morduch, 1999; Schreiner & Woller, 2003). The financed venture normally takes the form of a microenterprise; a tiny business initiative with mostly one employee, i.e. the owner. Financing can either support the starting phase of the business or help to strengthen it.

Another common form of support for female entrepreneurs in developing countries is the attempt to improve their skill set through business training (De Mel et al., 2014). Indeed, one of the most cited barriers to entrepreneurship amongst females, is the perceived lack of business experience and skills for launching a business (Akhawaya & Havenga, 2012; Kargwell, 2012). Start-and-Improve Your Business (SIYB), is one of the most commonly used business training courses in developing countries. De Mel et al., (2014) examined the impact of SIYB training on women entrepreneurs in Sri Lanka over a two year period. The authors concluded that training changes business practices but has no impact on business profits, sales or capital stock. They also found that if the training is delivered with a grant, business profitability increases in the first eight months, but dissipates in the second year. Therefore, they concluded that such training is more effective in the case of new ventures.

Recently, an innovative system has emerged to support entrepreneurial initiatives regardless of gender. This system called “crowd funding” allows entrepreneurs to call for small investments from a large audience of interested people (Belleflamme, Lambert, & Schwienbacher, 2014; Fisk et al., 2011; Mollick, 2014). The concept is based on the application of the “crowdsourcing” philosophy in

finance (Howe, 2006). The main idea is using a “crowd” to accomplish a goal. This goal could be from creating and enriching an idea, to performing a specific task and in this specific context, that of fundraising. In the case of emerging countries, where budgets are indeed limited, the most suitable model of crowd funding is that based on donations from the audience, who believe they are backing a worthy cause.

Gender based social network studies (e.g. Ibarra, 1993), show that women seem to face more difficulties than men in establishing their business networks. Especially in the Arab world, female entrepreneurs need to use “male gate-keepers” (i.e. husband, father, brothers) in order to get full access to business contacts (Al-Alak & Al-Haddad, 2010; McElwee & Al - Riyami, 2003). However, for a nascent entrepreneur, this condition may be limiting since the ability to self-select partners is a key element for success (Lerner et al., 1997). For this reason, when attempting to increase business opportunities for women, many institutions in the region offer specific entrepreneurial networking opportunities and initiatives, as in the case of the UAE (Goby & Erogul, 2011). These initiatives can range from the organization of informal meetings, to the formation of female councils inside already established networks (for example the Chamber of Commerce) or networking events with investors, such as business angels and governmental institutions.

### **Entrepreneurship in Jordan**

Jordan is among the most vibrant entrepreneurial environments in the Middle East. This may be attributed to the boom in the Information and Communication Technologies sector (ICTs) which has grown by a yearly average of 25 percent since 2007, and currently represents 14 percent of the country’s overall GDP. Their Majesties King Abdullah II, Queen Rania and other members of the royal family are ardent advocates for entrepreneurship and actively support the nurturing of entrepreneurial activities particularly for youth and women. According to the World Bank statistics on Jordan, 10 years of successful structural reforms in education and health, coupled with a policy of privatization and liberalization, have helped in creating new entrepreneurial growth possibilities in many sectors (The World Bank, 2015). Despite the fact that Jordan comprises just 2 percent of the total population of the MENA region, the country produces 75 percent of the region’s online Arabic content (U.S. Department of Commerce, 2014). In 2012, William Cohan, a columnist for Bloomberg, defined Amman the capital of Jordan, as the Silicon Valley of the Middle East, and Rachid Sefrioui, a venture capitalist based in Los Angeles, ranked Amman as 10<sup>th</sup> in his list of the Top 10 Cities in the world to launch a tech start-up. Among the factors that contributed to this ranking were the stable political environment and the availability of skilled talent, infrastructure and investments. Amman is also home to several business incubators, such as Oasis500 ([www.oasis500.com](http://www.oasis500.com)) and iPark

([www.ipark.jo](http://www.ipark.jo)), which provide specialized services, financing and technical know-how that help transform entrepreneurial ideas into business startups.

### **Research design and theoretical foundation of the study**

As mentioned previously, women in developing countries and the Middle East encounter particularly harsh obstacles during the start-up phase of their businesses (Al-Alak & Al-Haddad, 2010; Itani et al., 2011; Jamali, 2009; Naser et al., 2009). To the best of our knowledge, there are no studies that have systematically analyzed the way to foster female entrepreneurship in Middle Eastern countries. Most of the studies reviewed focused on describing women entrepreneurs in terms of their characteristics or the challenges they faced. A few of those studies present recommendations in their conclusions, mostly referring to changes in government policy. At this point, a clear research question comes to mind: *What opportunities are available to support women entrepreneurship in the Middle East, specifically in Jordan?* The answer to this question will fill an important gap in the current literature on this subject.

The need for a unique gender-based framework to study women's entrepreneurship has been widely cited in the literature (Ahl, 2006; De Bruin et al., 2006, 2007). This need was recognized by Brush, De Bruin and Welter (2009) and led to the development of the 5Ms framework. This framework entails three important elements that any entrepreneur would need to start and run a business, namely markets, money and management. To those, scholars have added another two Ms unique to women's entrepreneurship (Brush et al., 2009): motherhood, i.e. household and family (Jennings & Mcdougald, 2007), and the Meso/Macro Environment, which refers to societal and cultural norms (Carter, Shaw, Lam, & Wilson, 2007), and intermediate structures and institutions (Carter, Brush, Greene, Gatewood, & Hart, 2003).

More recently, De Vita and colleagues (2014) have reviewed the literature on female entrepreneurship in developing countries and have identified five recurring themes: the influence of religion; the need, and often unavailability of training; social segregation; the lack of social legitimization; and the difficulties in accessing business networks and support systems. Basing our argument on these recent findings, we find the 5Ms model (Brush et al., 2009) to be highly appropriate in conceptualizing women entrepreneurs in Jordan. In fact, the recurring themes that affect female entrepreneurship in developing countries seems to fall into the fifth M of the model, namely the Meso /Macro Environment. Stemming from our review of the literature, we postulate that societal and cultural norms have a high impact on the activities of women entrepreneurs. Moreover, most of the previous studies have pointed to the need for research on Meso level initiatives, structures

and institutions that support women entrepreneurs in the region. So far, no studies have addressed this need. By focusing on reviewing these initiatives, both at the public and private level, our study will contribute to developing appropriate knowledge in this field.

## Methodology

As previously pointed out, our topic of interest remains under researched in the relevant literature. Moreover, the lack of systematic data collection is a typical characteristic of the Middle East and an impediment to carrying out deeper quantitative analysis of official data. Most of the data on women entrepreneurs, is either fragmented or incomplete. In such cases, it is appropriate to seek theoretical insights from multiple case studies (Eisenhardt & Graebner, 2007; Eisenhardt, 1989), and so we opted to conduct a qualitative analysis of case studies (Bamberger, 2008; Yin, 2014) with an emphasis on the context of its environment, as encouraged by Dana & Dana (2005). The use of qualitative methods in entrepreneurship has been widely adopted, particularly in the context of high specificity (Dana & Dana, 2008; Dana, 1995; Light & Dana, 2013). Due to the similarities between previous studies (Dana & Dana, 2008; Dana, 1995; Light & Dana, 2013; Ramadani et al., 2013) and the current one, we determine that this approach allows for a systematic mapping of the range of supporting opportunities available to women entrepreneurs in Jordan.

The context of Jordan has been selected for the following reasons:

- *Renowned context of analysis.* Jordan represents an internationally recognized context for entrepreneurship (Al-Alak & Al-Haddad, 2010; Al-Dajani & Marlow, 2010; GEM, 2009; H. W. Hattab, 2010; The World Bank, 2005; Zubaidi, Al-Sammerai, & Ahmad, 2011). However, the topic of female entrepreneurship is still new and is driving radical changes.
- *Intense knowledge of the dynamics of the context of analysis.* All the investigators are based in Jordan and are actively involved in fostering entrepreneurship within Jordanian society. This allowed for better capabilities in terms of searching for and evaluating data.
- *Regional similarity of the context of analysis.* Jordan, as an Arab country, shares certain values and norms (social, religious and economic) with other countries in the MENA region. Despite being surrounded by war, the political and economic stability of the country, attracts a variety of businesses from neighboring countries.

We tried to track down a comprehensive list of support opportunities for female entrepreneurs that would form the basis of this study. As mentioned before, undertaking research in less developed environments is not easy and data collection usually represents the biggest challenge (Ramadani et al., 2013; Ramadani, 2015). It was impossible to find an updated database of all the organizations that

support entrepreneurs in the country. Therefore, we resorted to multiple methods in order to ensure triangulation of our findings. First, we interviewed several Jordanian experts (scholars, consultants and journalists) in the field of entrepreneurship. During those extensive interviews, we were able to identify several organizations that offer support to entrepreneurs. Second, we approached some incubators that were collaborating with the academic institution where we are employed. Again, this step added new organizations to our list. Third, we interviewed several entrepreneurs based in Amman to ask which organizations would offer support to start-ups. Fourth, we contacted the organizations in the list and interviewed them in order to refine the list. Our search heuristic stopped when after several interviews, we realised that we were no longer collecting new names. The following table presents the list of the organizations included in our study.

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## Results

The aim of our research is to map the spectrum of supporting opportunities available for women entrepreneurs in Jordan. To achieve our objective we reviewed a vast sample of organizations and institutions that offer support to Jordanian entrepreneurs (N = 28). Difficulties related to data availability and sharing do not allow us to claim that our sample was completely representative of the entire population. Indeed, Jordan does not have a national database with this kind of information available. Nevertheless, we believe that the rigorous research protocol adopted and our extended knowledge of the business context of the region has resulted in one of the most inclusive lists of such organizations that is possible.

We contacted all of the 28 organizations to identify their backgrounds, the type of support they offer, i.e. incubation, financing, mentorship or training, and if there are providing support services that are specifically tailored to female entrepreneurs. Of the contacted organizations, seventy-nine percent (N = 22) provided support programs for female entrepreneurs and we decided to include only those in our study. For the sake of brevity and clarity we summarized the key points of our findings in the following two tables that provide information about the set of services and supporting activities offered by each organization. In the next section, we will provide a discussion of our findings.

Out of the 22 companies, we found that 14 were registered as a non-profit organizations, four were private companies and four were public companies, either related to the Jordanian government (such as *JEDCO*) or a foreign government (such as *MEPI*). All the organizations are based in Amman but declare that they operate throughout Jordan.

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The opportunities and supporting services offered to women entrepreneurs were comprised of incubation, which was provided by the 32 percent of the organizations (N = 7), training (59%, N = 12), consulting services (32%, N = 7), direct funding (32%, N = 7), micro credit (18%, N = 4), and networking (27%, N = 22). Generally, most of the organizations provided more than one form of support; only six are specialized in one program only. The following table summarizes those findings.

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## Discussion

Empowering women to contribute to sustainable economic development is a key element in addressing the challenges faced by emerging countries and Jordanian society. Several innovative initiatives have been formed that aim to help start-ups and improve women's business performance. Yet, many of these initiatives are either unknown or underutilized by their major beneficiaries, and in this case- Jordanian women (Al-Alak & Al-Haddad, 2010; Al-Dajani & Marlow, 2010; H. W. Hattab, 2010; Mehtap, 2014; The World Bank, 2005; Zubaidi et al., 2011).

Both the *King Hussein* and *Queen Noor Foundations* have female entrepreneurship at the top of their agendas. Indeed, under their auspices, business incubators that cater to women have been established in both the north and the south of the country under the program called *WAGE* (Women and Girls Empowerment). Through these centers, women especially from rural areas, are introduced to the benefits of entrepreneurial activity and receive different levels of training in business subjects. For those interested there is also access to the incubator facilities and ongoing business mentorship. The Entrepreneurial Event model (Shapiro, 1982) points to two important dimensions that need to be tackled in order to stimulate entrepreneurship. On the one hand, entrepreneurship and a career in this field should be seen as "appealing" (*desirability dimension*) and on the other hand it should be "approachable" (*feasibility dimension*). Thus, initiatives like *WAGE* address both dimensions outlined by Shapiro (1982) and are beneficial to women by making them more aware of the possibilities and equipping them with the necessary skills and knowledge to actually start a business (Liñán, 2008; Ciappei et al., 2014).

The *Jordanian Micro Credit Company (Tamweelcom)* is a partner of the *WAGE* program, acting as its financial "engine", by providing entrepreneurial initiatives with much needed start-up capital and micro financing. It is interesting to note that *Tamweelcom* was originally launched in 1999, as a non-profit institution that was funded by *USAID*. Today it is financially independent and has 21 branches across Jordan; reaching out to low-income entrepreneurs and microenterprises. To date, *Tamweelcom* has disbursed loans at a total value of US\$154 million. Women comprise 94 percent of the company's beneficiaries and the repayment rate of loans is an impressive 99.7 percent. In addition

to financing, *Tamweelcom* also offers women a marketing gateway to showcase and sell their products across the country (Noor Al Hussein Foundation, 2015).

Supporting opportunities for female entrepreneurs are not limited to local initiatives. Support for Jordanian women is also offered through programs created by international entities or foreign governments such as *MEPI* and *USAID*. Specifically, the *Middle East Partnership Initiative (MEPI)* is run by the US government and focuses on women in the region. *The Women in Technology (WIT)* program, is a *MEPI* initiative that empowers women by expanding their participation in the workforce, and is implemented in Jordan with *Shabakat Al Urdon* as the lead partner. The program provides women in local communities with IT and professional development training. It also provides training in 'Business Planning for Sustainability' for managerial staff at partner organizations. *WIT* also establishes Professional Development Networks (*PDN*) with implementing partners to assist in women's professional, as well as personal advancement (MEPI, 2015).

Building a sound ecosystem in which female entrepreneurs can flourish is essential for the economic development of Jordan. In order to do this, more women need to be involved in the process at different levels and a healthy dialogue needs to be established amongst different stakeholders. For example *Oasis 500* an important seed investment company in both Jordan and the region has board members composed of males only. Allowing women to access different networking opportunities is crucial, as it gives them a chance to voice gender specific challenges and concerns, find support for their endeavors and be mentored by seasoned female entrepreneurs.

Education is also a vital element in fostering a culture of entrepreneurship and breaking down cultural stereotypes and taboos regarding women in business. Courses in entrepreneurship should be introduced into the national curriculum from an early age in order to increase awareness about the topic (Dabic et al., 2012; Mehtap, 2014). Advanced studies in entrepreneurship, should incorporate a practical approach that focuses on innovation and ways to improve standards of living. Furthermore, the Jordanian government needs to eliminate bureaucratic procedures that are an impediment to starting a business. Better designed and resourced policies that target entrepreneurs from all walks of life are urgently needed.

Various opportunities to support female entrepreneurship exist in Jordan, however, they are useless if they are not communicated to the right target audience. Nascent female entrepreneurs need to know where to turn for support. For this reason, an extensive public relations campaign is needed to highlight the existence of supporting institutions, the various services they offer and the ease of accessibility.

## **Conclusion**

It is a time of unprecedented change in the Arab world and while Jordan has managed to weather the political storm that has been wreaking havoc in neighboring states, it still faces many challenges internally. One of these challenges is encouraging women to actively participate in the workforce. Whilst women in Jordan are highly literate and enjoy more rights than their counterparts in other Middle Eastern countries, traditional gender roles and Arab culture force them to remain underrepresented in the labor market (Al-Dajani & Marlow, 2010). Womens' participation in economic activity in Jordan stands at a mere 16 percent. All this indicates that encouraging entrepreneurship amongst Jordanian women need to be tackled from multiple sides. Firstly, the general perception that society has about the role of women, their participation in the labour force and the potential economic role that they can play as entrepreneurs must change and this will require major institutional work (The World Bank, 2015). Work is needed to breakdown social taboos and to address concerns about women fully engaging in entrepreneurship (Zeidan & Bahrami, 2011; Zubaidi et al., 2011).

Secondly, there is a need for a well-established entrepreneurial ecosystem which will encourage and empower females to create their own businesses. Encouraging entrepreneurship from the grassroots level and up, will bring sustainable solutions to injustices that exist within society. Access to seed funding and encouraging the formation of incubators and accelerators not only in the cities but also in rural areas, could make a world of difference to a woman, her family and the community at large. Women need more access to boot camps, mentoring and training facilities and networking opportunities. In order to make a sustainable impact, it is important to harness the power of the media to make sure that support opportunities for women entrepreneurs are communicated to all levels of society.

With the right encouragement and support women have the potential to be an important driving force for economic development and prosperity within the Kingdom. If women are able to successfully establish themselves as entrepreneurs, they also need to be encouraged to self-manage money earned from any entrepreneurial activity (Al-Alak & Al-Haddad, 2010). Only then, will Jordanian women truly achieve personal development and emancipation.

## **Limitations and recommendations for future research**

The limitations of the study can be stated as: 1) the self-disclosure of information by the organizations. We collected our data through a triangulation of public data available, on the internet, in the media and as direct information from the participating organizations. However, these sources are potentially influenced by the 'power' of the organization. We did not collect any information from



female participants who had benefitted directly from any of the support programs and initiatives. 2) The second limitation is related to the creation of our sample. Although it seems to represent a rigorous spectrum of supporting opportunities, it may have missed some other initiatives that are less mainstream.

Future research should target female entrepreneurs that have made use of support opportunities in the Kingdom, in order to assess the effectiveness and impact of such initiatives. For example a comparison could be made between those who used incubator facilities versus those who did not. A similar comparison could be made between females who used personal finances to start their business versus those who received seed funding or financial support from venture capitalists.

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Figure 1 – Total Entrepreneurial Activity (TEA) for Female Adults (18-64 years) in 67 Economies (GEM, 2012)

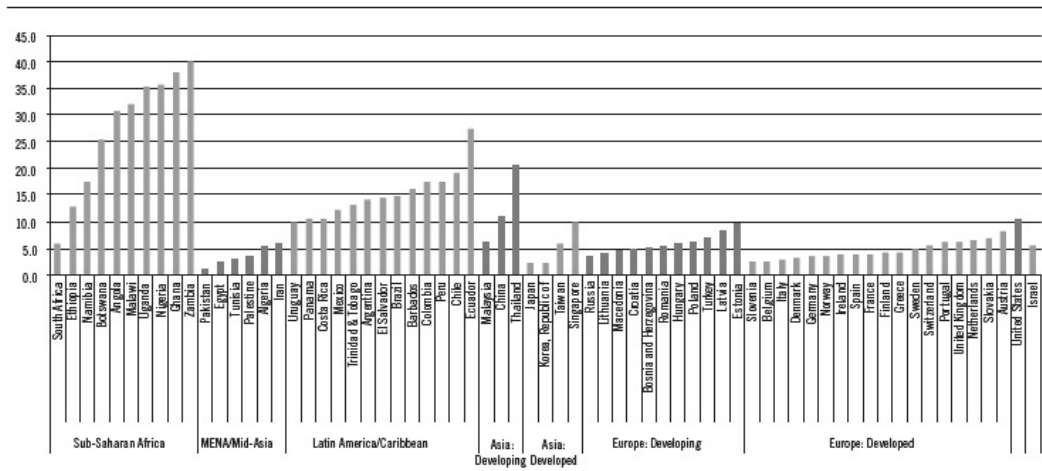


Figure 2 – Comparison of Female and Male TEA Rates by Region (GEM, 2012)

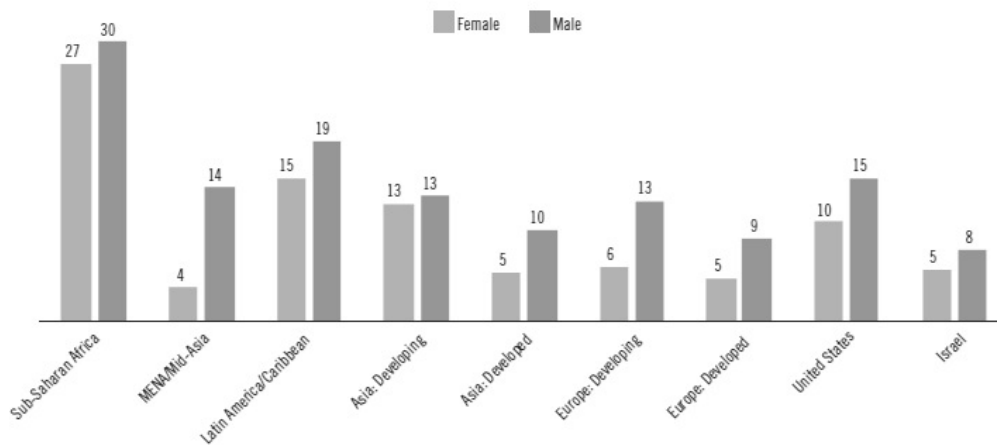


Figure 3 – Gender Gap in Entrepreneurial Activity Rates in Seven GEM-MENA Countries (GEM, 2012)

	Nascent Prevalence Rate			New Business Owner Prevalence Rate			Established Business Owner Prevalence Rate		
	Male	Female	Male to Female Ratio	Male	Female	Male to Female Ratio	Male	Female	Male to Female Ratio
	%	%		%	%		%	%	
Palestine	4.7	1.2	3.9:1	9.4	2.2	4.3:1	11.1	2.5	4.4:1
Jordan	9.2	2.4	3.8:1	7.5	2.3	3.3:1	9.1	1.3	7:1
Syria	4.9	1.8	2.7:1	8.7	1.4	6.2:1	11.9	1.3	9.2:1
Lebanon	8.8	4.8	1.8:1	12.4	5.5	2.3:1	25.3	7.5	3.4:1
Yemen	27.9	17.6	1.6:1	1.1	1.2	0.9:1	3.1	2.7	1.1:1
Algeria	12.8	9.7	1.3:1	7.4	3.7	2:1	6.4	2.9	2.2:1
Morocco	7.9	6.0	1.3:1	13.1	5.7	2.3:1	23.6	6.7	3.5:1

Table 1 - List of Organizations included in the study

<b>Institution Name</b>	<b>N</b>	<b>Institution Name</b>
Jordan Forum For Business and Professional Women (Jordan)	15	N2V Labs Jordan (National Net Ventures)
Center for Women's Studies (Jordan)	16	Silicon Badia Amman
Oasis 500	17	Jordan Innovation Centers Network JICs
iPark	18	Meydan
Queen Rania Center for Entrepreneurship (QRCE)	19	Microfund for Women
Jordan Enterprise Development Corporation (JEDCO)	20	Business Development Center BDC
The Jordanian Women's Union (AMIDEAST) America-Mideast Educational And Training Services, INC.	21	General Federation of Jordanian Women
The Industrial Scientific Research Fund	22	Companies Control Department (CCD)
Girls in Tech Jordan "WOMEN ENTREPRENEURS "	23	Jordan Chamber of Commerce
Zain Ibda3 Jordan	24	Irada
Cyber City QIZ & Free Zone	25	Finka Jordan
Plug & Play Tech Center (Umniah)	26	Tamweelcom (Jordan Micro Credit Company)
Nakhweh	27	Middle East Partnership Initiative (MEPI)
	28	WAGE (Women and Girls Empowerment)



Table 2 - Organizations offering programs for women

Institution Name	Description	Type of company
<b>Jordan Forum For Business and Professional Women (JFBPW)</b>	JFBPW is a not-for-profit business association that was established in 1976 for the purpose of serving Jordanian business and professional women, and increasing their contribution to the development of the national economy of Jordan. The forum is dedicated to achieving the purpose of its initiation through technical and professional support, advocacy, networking and fostering constructive dialogues and actions that empower business women nationally, regionally and internationally.	Non-profit
<b>Oasis 500</b>	Oasis 500 is a leading early stage and seed investment company, the first of its kind in Jordan and the MENA region. Programs offered by Oasis 500 includes entrepreneurship training, mentorship guidance, business incubation and additional follow-up investment and funding (if required ), turning new business ideas into startups and helping existing entrepreneurs grow their companies through angel investor and mentor networks. Oasis 500 nurtures creative ideas in Information Technology (IT) and Mobile & Digital Media by transforming them into startup companies.	Private
<b>iPark</b>	iPARK specializes in enabling and accelerating the growth of startup companies through its effective incubation facilities, globally recognized entrepreneurship programs, incubation facilities ,commercialization and intellectual property services, matchmaking opportunities with serious investors, and unique industry networking events. Through its range of programs, including the Queen Rania Center for Entrepreneurship (QRCE), the Intellectual Property and Commercialization Office (IPCO), and the Bedaya Business Angel Network, iPARK offers unique and comprehensive services that greatly increase the opportunities for success for technology startups through better access to markets, finance and talent.	Non-profit
<b>Queen Rania Center for Entrepreneurship (QRCE)</b>	The Queen Rania Center for Entrepreneurship (QRCE) is a Non-Profit organization established in 2004 to help develop Technology Entrepreneurship in Jordan and plays the role of a national Center of Excellence for Entrepreneurship. With the expansion of the role of the center and in line with the strategic plan for the El-Hassan Science City, QRCE became part of Princess Sumaya University for Technology. The QRCE has built an ecosystem for entrepreneurship development and support in the country starting with the business plan competition involving universities, entrepreneurs and professionals from different sectors, and ending with the incubation phase in the iPark. Working closely with local and international organizations; QRCE focuses on areas such as: Networking, Recognition & Awareness, Capacity Building & Support, and Funding.	Non-profit
<b>Jordan Enterprise Development Corporation (JEDCO)</b>	Jordan Enterprise Development Corporation (JEDCO) was established through a decree of the council of ministers on 12 June, 2003 to legally replace the Jordan Export Development and Commercial Centers Corporation. Stemming from the Government's keenness on raising the competitiveness and pace of development that enterprises and economic projects were undergoing, Jordan's Upgrading and Modernization Programme (JUMP) and the Euro-Jordanian Export Programme (EJEP) were integrated with JEDCO in 2006, thus providing complete and integrated services to beneficiaries. This was a milestone activity aimed at facilitating enterprise modernization and the development of their efficiency and capacity. It also maximized the benefits of economic and trade agreements signed by Jordan, enabling them to face the challenges of globalization and the penetration of non-traditional markets. The Jordan Enterprise Development Corporation was established and mandated to support the establishment and development of enterprises to become globally competitive.	Public

<p><b>AMIDEAST, America-Mideast Educational And Training Services, INC.</b></p>	<p>AMIDEAST is a leading American non-profit organization engaged in international education, training and development activities in the Middle East and North Africa region. Founded in 1951, AMIDEAST in its early years focused on promoting U.S. study to students in the MENA region and managing U.S. scholarships and exchanges such as the flagship Fulbright Foreign Student Program. While these important programs continue apace, their work has expanded significantly. AMIDEAST/Jordan is committed to expanding educational and professional opportunities for Jordanians by promoting life-long learning through: high-quality career development and English language programs and the advancement of US-Jordanian dialogue through international educational exchanges and scholarships.</p>	<p>Non-profit</p>
<p><b>The Industrial Scientific Research Fund</b></p>	<p>This fund, which is affiliated with the Higher Council for Science and Technology, was established in 1994 with the objective of increasing the competitiveness of Jordanian industries through the utilization of science and technology. The main functions include: Supporting Jordanian industries to invest in science and technology in order to achieve remarkable development in terms of production processes and industrial management, product quality and development, and improving competitiveness. Encouraging Jordanian industries to support research and development, and to benefit from its results. Finding suitable opportunities for universities, scientific research centers and consulting firms to link their research activities to the needs of industry. Identifying the problems that face different industries, and guiding them on how to solve these problems. Bridging the gap between research institutions, scientific research centers and industry, and linking them together. Emphasizing the importance of research and development in industry, in order to improve productivity and competitiveness.</p>	<p>Public</p>
<p><b>Girls in Tech Jordan "WOMEN ENTREPRENEURS "</b></p>	<p>Girls in Tech, a U.S.-based non-profit organization that helps women cultivate ideas and careers around entrepreneurship and technology, launched its Jordan chapter with the support of the U.S. Agency for International Development (USAID). The Jordan chapter will encourage women with degrees in information technology (IT) to engage in private enterprise and it will promote women's participation in the workforce. Girls in Tech will strive to create a female IT community in Jordan to enable networking and professional growth for aspiring entrepreneurs and IT professionals.</p>	<p>Non-profit</p>
<p><b>Zain Ibda3 Jordan</b></p>	<p>Zain Jordan a branch of one of the largest mobile operators in the world launched the Ibda3 program; an incubator program for youth between 18 to 25 years of age. The program provides "highly combined business development processes, tools &amp; specialists that nurture and support the early stages of new and small innovative telecom related ideas, helping transform them into successful business models." This initiative provides members with structured training, mentoring and work experiences to help develop their professional and entrepreneurial skills. The aim is to encourage and support students from universities all over Jordan to become job creators not job seekers.</p>	<p>Private</p>
<p><b>Plug &amp; Play Tech Center (Umniah)</b></p>	<p>Plug and Play Tech Center is a business accelerator that specializes in growing tech startups. Headquartered in Sunnyvale, CA, Plug and Play's global network includes 300+ tech startups, 180+ investors and a community of leading universities and corporate partners. From unique industry networking events, education and immersion programs to M&amp;A, Plug and Play has everything tech startups need to get organized, connect and grow. It works in partnership with Umniah, one of the main mobile operators in Jordan and strives to positively impact and accelerate the journey of: Entrepreneurs, Venture capitalists, Corporations, Universities, and the Government.</p>	<p>Private</p>

<b>Nakhweh</b>	Is the first volunteerism and development network for the Arab world and is built on a system of behaviour that puts a high value on honour, kindness, and courage. Youth, NGOs, social entrepreneurs, social activists and socially conscious companies are connected to people working in the development sector in the Arab world. Nakhweh's goal is to expand networking opportunities, exchange ideas, share knowledge and promote a positive culture of civic engagement. They have a special focus on Arab youth, helping them become proactive change-makers in their communities, by harnessing their own creative solutions to social problems and engaging in volunteerism.	Non-profit
<b>Silicon Badia Amman</b>	Silicon Badia is an Accelerator Technology Holdings company that invests in technology companies in Jordan, the Middle East, and the U.S. It works to connect entrepreneurs, investors, and companies from these regions and focuses on internet, mobile and digital media. The Badia Impact Fund is a venture capital fund dedicated to investment in early-stage start-ups in the technology sector and provides support, networks and capital for entrepreneurs to achieve global impact.	Private
<b>Jordan Innovation Centers Network JICs</b>	The JIC Network was established as a support organization where KIDs can interact with peers, discuss issues, related progress and access an international networks of experts. The JIC Network proactively supports existing businesses and helps startups through incubation. Development of the Jordan Innovation Center Network (JIC) began in 2005 with the establishment of two initial incubators (Agro-Industries JIC at University of Jordan and Engineers & Enterprises JIC at RSS). Two new business incubators were established in 2008 as part of the EU Neighborhood Agreement with Jordan. One of these business incubators is dedicated to women and the other one serves the south of Jordan.	Public
<b>Meydan</b>	Initiated in 2010 by Al Jude for Science Care, Meydan offers creative and innovative Jordanians with a platform and support system that enables them to generate ideas and build upon them. Meydan runs three programs; the Accelerator, Idea Space and Volunteer program(s). Meydan is more than an accelerator program for entrepreneurs, it has evolved into a nationwide community for all those who believe they have what it takes to start a venture or business. Meydan believes that the value they create is 80% from wisdom and know-how and 20% from money and their philosophy is to create value@speed using packaged knowledge, proven tools, hard work and passion to make a difference.	Non-profit
<b>Microfund for Women</b>	The Microfund for Women (MFW) offers various programs that play an important part in promoting the role of women and providing them with financial services that are unique in the Arab world. Women are also given the opportunity to exchange experiences at the regional level. MFW's mission is to provide sustainable financial and non-financial services to the entrepreneurial poor, especially women, in order to empower them socially and economically, and to help them achieve a better quality of life. MFW has been recognized as the leader in microfinance amongst the Arab nations and was awarded the German Federal Enterprise for International Cooperation (GIZ) Award and the Excellence in Leadership Award from the Women's World Banking. These awards are in recognition of its innovative and distinctive contribution in arming women with financial services, encouraging women's leadership and gender equality.	Non-profit

<p><b>Business Development Center BDC</b></p>	<p>Established in 2004, the Business Development Center (BDC) is a non-profit organization committed to fostering economic development and public reform in Jordan and the Middle East. As a national and regional resource, BDC has been on the forefront of various successful multi-million dollar projects and works with a business ecosystem of potential contributors and participants such as: business service providers, government entities, universities and international partners to continue its mission of delivering effective development programming. In its endeavor to facilitate economic growth and to overcome development challenges BDC is committed to:</p> <ul style="list-style-type: none"> <li>Promoting entrepreneurship and innovation.</li> <li>Creating employment opportunities and building individual capacities for youth, women and professionals.</li> <li>Managing, promoting and stimulating the creation of public-private partnerships.</li> <li>Enhancing the competitiveness, sustainability and export capabilities of SMEs.</li> <li>Fostering financial linkages between SMEs and financial resources.</li> <li>Designing and managing programs for development and donor agencies.</li> <li>Developing mutually beneficial relationships with international universities through exchange and international programs.</li> <li>Encouraging social responsibility and community involvement.</li> </ul>	<p>Non-profit</p>
<p><b>General Federation of Jordanian Women (GFJW)</b></p>	<p>The GFJW was established in 1981 as a national non-governmental organization of women’s associations and societies to enhance the political, economic and social status of women in Jordan. Headed by Princess Basma, the Federation’s membership includes 135 women’s organizations which are registered at the Ministry of Social Development.</p> <p>It has headquarters in each of the 12 governorates and offers educational opportunities and guidance in family welfare and health. It also advocates for legislative reform that favor women and initiates that encourage income-generating activities. The Federation offers training programmes for women in various trades to help improve their social and economic standing. They also offer soft loans projects through charitable organizations that help in job creation for women.</p>	<p>Non-profit</p>
<p><b>Irada</b></p>	<p>Irada contributes to the government's efforts towards fighting poverty and unemployment in the Hashemite Kingdom of Jordan by encouraging Jordanian citizens to be productive and to rely on themselves and believe in their capabilities. This national program contributes to the development of the domestic investment environment by encouraging citizens and organizations to engage in the establishment and development of local small to medium sized projects.</p>	<p>Non-profit</p>
<p><b>Finka Jordan</b></p>	<p>Established in 2007, FINCA Jordan offers small group and individual loans which can be accessed through conventional lending or Islamic financing. Given the difficult employment situation for youth, FINCA Jordan piloted an Islamic financing business start-up product, which provides young Jordanians with access to working capital.</p>	<p>Non-profit</p>
<p><b>Tamweelcom (Jordan Micro Credit Company)</b></p>	<p>Tamweelcom (Jordan Micro Credit Company) which was launched in 1999, is a non-profit institution initially funded by USAID and under the auspices of Noor Al Hussein Foundation ( it is now financially independent). Tamweelcom disburses loans to low-income entrepreneurs to enable them to set up micro-enterprises or expand existing ones- with a particular focus on women entrepreneurs. Tamweelcom has 21 branches across Jordan, and has disbursed 250,510 loans to 121,706 clients at a total value of US\$154 million. 94% of the beneficiaries are women. The repayment rate of loans is 99.7%, operational sustainability is 125% and financial sustainability is 115%. Borrowers may market their products through Tamweelcom’s Marketing Gateway, which provides a permanent showroom in Amman and holds annual bazaars across the country.</p>	<p>Non-profit</p>

<b>Middle East Partnership Initiative (MEPI)</b>	Middle East Partnership Initiative (MEPI) is an integral part of the United States Government’s committed efforts to support the peoples of the Middle East The Women in Technology (WIT) program, a MEPI-funded initiative that empowers women by expanding their participation in the workforce, is implemented in Jordan with Shabakat Al Urdon as lead partner. The program provides women in local communities with IT and professional development training and provides training in 'Business Planning for Sustainability' for managerial staff at partner organizations. WIT also establishes Professional Development Networks (PDN) with implementing partners to assist in women's professional, as well as personal, advancement and also provides entrepreneurship training for women who want to start their own small businesses.	Public
<b>WAGE (Women and Girls Empowerment)</b>	WAGE (Women and Girls Empowerment) was established under the umbrella of the King Hussein Foundation. WAGE programs include the Women Business Development Incubator in the north of Jordan and the Aqaba Micro Business Incubator in the south. Through these two centers, women attend entrepreneurship awareness sessions, receive advanced training in management, finance, and marketing and are supported through comprehensive business development services such as incubation, technical trainings, and ongoing business mentorship.	Non-profit

Table 3 - Services offered to women by each organization

<b>Institution Name</b>	<b>Services offered to women</b>
Jordan Forum For Business and Professional Women (JFBPW)	Incubation
Oasis 500	Incubation, training, funding
iPark	Incubation, training, consulting, networking
Queen Rania Center for Entrepreneurship (QRCE)	Training, consulting, networking
Jordan Enterprise Development Corporation (JEDCO)	Micro credit, funding
AMIDEAST, America-Mideast Educational And Training Services, Inc.	Training
The Industrial Scientific Research Fund	Funding
Girls in Tech Jordan "WOMEN ENTREPRENEURS"	Funding, consulting
Zain Ibda3 Jordan	Funding, training
Plug & Play Tech Center (Umniah)	Incubation, funding, consulting
Nakhweh	Networking
Silicon Badia Amman	Funding, networking
Jordan Innovation Centers Network JICs	Incubation, Consulting
Meydan	Incubation, training
Microfund for Women	Micro credit
Business Development Center BDC	Training
General Federation of Jordanian Women	Training, micro credit
Irada	Consulting, training
Finka Jordan	Micro credit, training
Tamweelcom (Jordan Micro Credit Company)	Micro credit, consulting, training, networking
Middle East Partnership Initiative (MEPI)	Training, networking
WAGE (Women and Girls Empowerment)	Incubation, training