

# The Impact of Women Entrepreneurs in the Jordanian Economy

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## Abstract

Women economic contribution has increased over the years for several reasons despite all barriers and limitations. Therefore, the study aims to reveal the factors and the challenges for the Jordanian women entrepreneurs, which will investigate their business performance and contribution. Moreover, since researchers increased their reliance on the internet that enhanced data collection and analysis, unlike the traditional methods that have several obstacles and limitations. As such, the study will adopt qualitative and quantitative mix methodology that adopted online surveys and interviews to examine the condition of the females' economic opportunities and relationship with local economic growth and development. Despite all the improving initiatives, the results indicate several discriminations that limit the female business participation. Accordingly, this study will support to build a good background for women entrepreneurs in Jordan which will enable further enhancement that will expand the female economic role.

**Keywords:** *Socio-economic, women entrepreneurs, females' economical constrain, gender discrimination, masculine social bias.*

## 1. Introduction

Entrepreneurship has contributed critically to the international and the national economic development due to its impact in enhancing job unemployment. Moreover, despite this significant role, the sector has minimal woman contribution with a rate of almost 14-15% although many trials have been made for more improvements. Woman discrimination was noticed in the society from the early history which has been resisted through many productive female contributions in the varied sectors. Furthermore, social policies in Jordan of the economic, educational, leadership, and technological aspects that also played a role in the matter. As such, the investigation of the barriers and the challenges that constrain the woman involvements is needed. Also, due to the different economic efforts of varied stakeholders in increasing the woman role, the paper will also investigate their impact.

## 2. THEORETICAL BACKGROUND

Due to the technological impact on the country entrepreneurship level and structural features, several economic, social, political and cultural are affected. As such, the changeable GDP that measures the economic level of the country creates temporary effects in short and long term; therefore, short-term policies can prevent the effects from further extends. In addition, the economic Total Entrepreneurial Activity (TEA) relies on individual income and the GDP level within a U-shape relationship where TEA increased with their decreasing (Acs et al. 2004). Furthermore, Caplan in (2011) determined the entrepreneurship role in improving the problem-solving, management and innovative abilities and authorizations as well as the promoting the economic country level.

Women, on the global and the local level, have also enhanced the economy through their varied business participations (OECD, 2016). For instance, by providing job opportunities such as the American case where almost ten and a half females have their organizations that provide about twenty-three million job opportunity and three trillion dollars to the U.S.A economy (Caplan 2011). Moreover, women entrepreneurs can also reduce the impact of the sudden overall collapse or the level of social poverty (Ganguli et al., 2014; Chamlou et al., 2004). Thus, in the UK, women entrepreneurs have been currently multiplied since they override the male production with a rate of almost 59%, as the HSBC Private Bank's Essence of Enterprise' confirmed (as cited in Turvill, 2016). Meanwhile, in Sri Lanka, the female entrepreneurs have also the major participants to its economic growth (Jayawardane, 2016).

For the Jordan case, its small area that has limited resources made the human strength its main fortune which has been invested significantly by the private sector to make Jordanian economy a knowledge-base (World Bank, 2007). Accordingly, the Jordanians; including females, were encouraged to be part of this

economic improvement. Although women have great potentials and abilities to improve Jordanian business, there is a significant lack of their contribution which required more investigation to determine the causes. It has been noticed that in the developing countries of the Middle East, females' business actors face more challenges and barriers than men unlike the foreign countries (Mehatap et al., 2016; Caputo et al., 2016). Moreover, from the current reality in Jordan, it can be seen that poor economy level, gender discrimination, market doubts, and resources shortage can all indicate to this inequality.

### **2.1 Women's Participation Barriers**

Women's participation in the working sector is related to women entrepreneurs, religious beliefs, age, marital condition, certifications, and ethnicity that affect women career decision can influence their economic contribution especially in the Middle East (Khattab, 2002). Miles in (2002) also investigated the Jordanian families' impacts on women income generating methods. The researcher resulted that the women's social role; as a mother and a wife, the women-men segregation believes, and the disgrace opinion of the female worker all consider critical factors that affect women entrepreneurs. Moreover, Miles clarified that since the social class segregation; education, wealth and family roots differentiation, can influence women's social networking their working opportunities will be decreased. However, it can result that these factors can be caused due to cultural and religious reasons.

Meanwhile, many other studies also confirmed the influence of gender separations and the expectations of social and cultural aspects to business activities (Brush et al., 2014; Krueger et al., 2000). These aspects are more effective to women than men due to their expected family obligations and their unsupportive families that impede their economic participation. Also, the successful family business sometimes can be the suitable environment since their women will be encouraged to play a role in business within the stable background of good planning values (Kaciak and Minialai's, 2017; Wight and Wight, 2013). As a local example of this business, companies are Abu Ghazaleh group who become one of the 40 best successful businessmen in the world by the good family management, financial authorization, education, and social denomination. Also, the families that support their women financially and psychologically also improve the female entrepreneurs since independence considers one of the most important challenges among the conservative societies (Roomi, 2013).

### **2.2 Workforce Problems**

Qasem and Abdullatif (2014) noticed that even working women face many obstacles due to gender discrimination within the working environment. The researchers concluded that Jordan is one of the highest countries that have workplace discrimination especially with salary and career promotion. The Global Entrepreneurship Monitor (GEM) emphasized by declaring that a man can tolerate the pressure of two women in the business field (Kelley, 2013). As such, women engaging in the economic activities are not adequate for improving the female industrial participation which is reflected in the policies that increased the job bias to men laborer and women unemployment challenges despite the trials to consider the females' issues.

On the other hand, according to Knopik and Moerer (2008) evaluation that depends on three main features: loyalty, proficiency, and dynamic behavior, which during their study female had the highest rate and improved their female entrepreneur's eligibility. Despite these findings, the perspective of masculinity superiority stills a widespread obstacle; therefore, women face pay discrimination (Giannelli et al., 2016). Ganguli et al. (2014) as such suggested that despite the equivalent educational level between males and females in communities, gender discrimination still considers a significant constraint of women entrepreneurs.

### **2.3 Improvement Methods**

According to Al-Dajani and Marlow (2010) proposed home-based industries as a solution that could preserve the role of the female in the economic activities within conservative societies where gender discrimination is noticeable. Consequently, the Jordanian initiatives support self-employment that adopts the microfinance loans which interested women more while men prefer the bank financial loans (Allen, et al., 2007). As a result, there is an indication of gender discrimination among financial institutions that increased by women business typology. The National Assistance Fund and 'Micro Fund for Women' have confirmed their support for women to improve and expand their business.

Nevertheless, although females proved their success by the growing small businesses, they cannot gain suitable capital which constrains their abilities and profits. Meanwhile, home-working females proved to be more successful due to its suitability to social and traditional values (Majcher-Teleon and Slimène, 2009). From a wider perspective, the UK National emphasizes on the great advantages of home-working when it noticed that most self-employed people work from their houses. Its Archives documented that 63% of home workers started their projects, which create great opportunities for women to expand their economic contribution (The National

Archives, 2014). Moreover, De Vita et al. (2014) also stressed on the home-working role in improving the female entrepreneurs since masculine social bias can be avoided.

Meanwhile, Al-Dajani and Marlow (2010) highlighted on the lower class women who were forced to work to fulfill their families' needs especially if they were the main source of income. The researchers revealed this condition in Jordan that was caused due to the latest Syrian refugees' condition that made many employees lose their jobs for foreigners' sake which required their women to work from their houses for survival. Since this situation becomes a social phenomenon, it can be directed and used to improve the women economic contributions which can be noticed by several female initiatives that proved their encouragement and abilities. Almobaireek and Manolova (2013) investigated the motivations behind women reliance on self-employment methods and resulted that unlike men through this independent career women get the chance to explore their abilities and improve their businesses. Accordingly, the great majority of private employment can result which suffer from the inability for governmental registering that prevent them from having their job rights of social protections, as the case of many other countries.

As such, Titler (2008) declared the need for more policies' improvements to deal while Stead and Elliott (2009), stressed on the necessity to create women's groups that can act as females public voice that aims to fulfill their requirements. Also, Caputo, et al. (2016) discussed the need to improve women contribution role among governmental and universities sectors that suffers from great limitations and challenges. Meanwhile, despite all the obstacles, the Jordanian women have proved their success in different fields; AyatAmer as the first NASA Arabian woman, Marwa Salah, an international theoretical inventor that converted the scientific text to the documentary movie (Al Emam, 2016; Darke, 2016).

However, initiatives of Jordanian government were noticed to enhance this matter by improving the e-Government that indicates their aims to enhance women IT abilities (Al-Rababah and Abu-Shanab, 2010). Moreover, Queen Rania; the head of The Jordan River Foundation, declared her total support to improve women educational, social and economic role, who was to develop women entrepreneurs with many activities, such as, QRCE, BDC, OASIS 500 (Queen, 2005; Queen Rania, 2015).

#### **2.4 Theoretical Framework**

The social-economic theory of Gustav Cassel (1967), was considered in this study which has three perspectives that affect the Jordanian women condition; regulative, cognitive and normative factors. Regulative aspects included the Jordanian governmental rules and actions while the last two factors include social norms, values, rules, which have effects on women economic participation.

### **3. RESEARCH METHODOLOGY**

The qualifications of entrepreneurship have changed continuously with life paths reflections (Churchill, 1989). Furthermore, in the recent years, it has been confirmed that many of the business activities in Jordan are owned by women of different educational levels (El Kharouf, Dababneh and Al Akhal, 2014). As such, this study aimed to investigate The Jordanian women entrepreneurs' challenges, opportunities, difficulties, and impacts by adopting a mixed framework of qualitative and quantitative methods. These methods will enable articulating and measuring the multi-dimensions of women entrepreneurship in Jordan (Hlady-Rispal and Jouison-Laffitte, 2014; Vaitkevicius and Kazokiene, 2013; Klob, 2008). This methodology also can improve the validity of the research efficiency and effectiveness (Bishop and Holmes, 2013).

Moreover, the study will rely on the inductive approach that can analyze the collected data process; to generate clarifications and reasoning on women entrepreneurship reliability and feasibility of condition in the case of Jordan (Janiszewski, et al., 2016). The more the used methodology was mixed and varied, the accurate the study can be since it represents social behaviors, aspects, and situations (Darawsheh and Stanley, 2014)

#### **3.1 Sampling**

The study relied on the online surveys that consider a tool that enables questionnaires administering and feedback collects with less time, effort and money. The research sample size included 35 Participants who were interviewed differently either by Skype; only 13 participants, or by surveys; the other 27 participants.

#### **3.2 Data Collection Methods:**

In order to create a solid background on women entrepreneurship in Jordan, the study examined the relevant literature comprehensively in general and specific from different data sources to provide a holistic understanding and analysis of the common patterns. Meanwhile, the main data source was through the

qualitative methodology that relied on the surveys. First, the Skype interviews were applied to investigate the feasibility of Jordanian women entrepreneurs by structuring a measurement tool to collect statistical comparisons data of the participants. Then, an online questionnaire of open-ended and multiple choice questions was adapted to articulate the affected factors on the women economic activities. The two measurement tools were used to ensure the finding accuracy and reliability. Moreover, audio recordings were also collected either by computer-phone or computer- computer method to add value to the research process.

### **3.3 Data Analysis Strategies**

The study data analysis was applied by SPSS and NVIVO software's to apply several types of analysis and determine the faced challenges. Moreover, after the data collection was completed they were sent through EVAER software and analyzed first by the institutional theory and grounding method to generate the essential information that got analyzed by conscious thinking to detect data patterns regulations.

### **3.4 Study Setting**

Jordan is part of the Arabian countries of the Asian continent that considered as a promising market that has free trade movements for the Euro Mediterranean, Greater Arab, and Agadir. Accordingly, many opportunities for different economic activities are provided which 95% of them are from the small and moderate business procedures (Shamki and Rahman, 2011). Jordanian traditions with its norms and values support the masculine social bias which reduced the females' employment chances significantly. Also, if the work requires travelling or continues moving ability, women lose their rights to apply to this kind of careers since the mobility constrain consider one of their major employment limitations. The educational qualification also considers an important constrain the prevent women from getting suitable jobs' positions especially for poor societies where their girls are forced to married from young ages.

## **4. RESEARCH RESULTS AND DISCUSSION**

The study was able to confirm the significant role of family business in financing female entrepreneurs since 47% of women own their business while 53% of them were financed by family, husband and other significant family members serve as primary shareholders. Meanwhile, 50% of Jordanian females suffer from the family-business conflicts. Educational level as mentioned also has an impact on the economic activities which also the study emphasized when 67% of the females declared that their education had supported their business.

As the main data were collected by interviews, through Skype or other Internet sources, the real condition of Jordanian women business was investigated. About 70% of female entrepreneur agreed on the fundamental effect of technology in enhancing their work performance especially by E-commerce that can provide many suppliers and clients.

Furthermore, although the government and NGOs are trying to improve the public institutions that promote women economic contributions pay and gender discrimination still consider the major barriers that constrain the females to gain their rights. Also, several other factors also consider as challenges for women economic participation which will be discussed by the questionnaire results (Figure4.1):

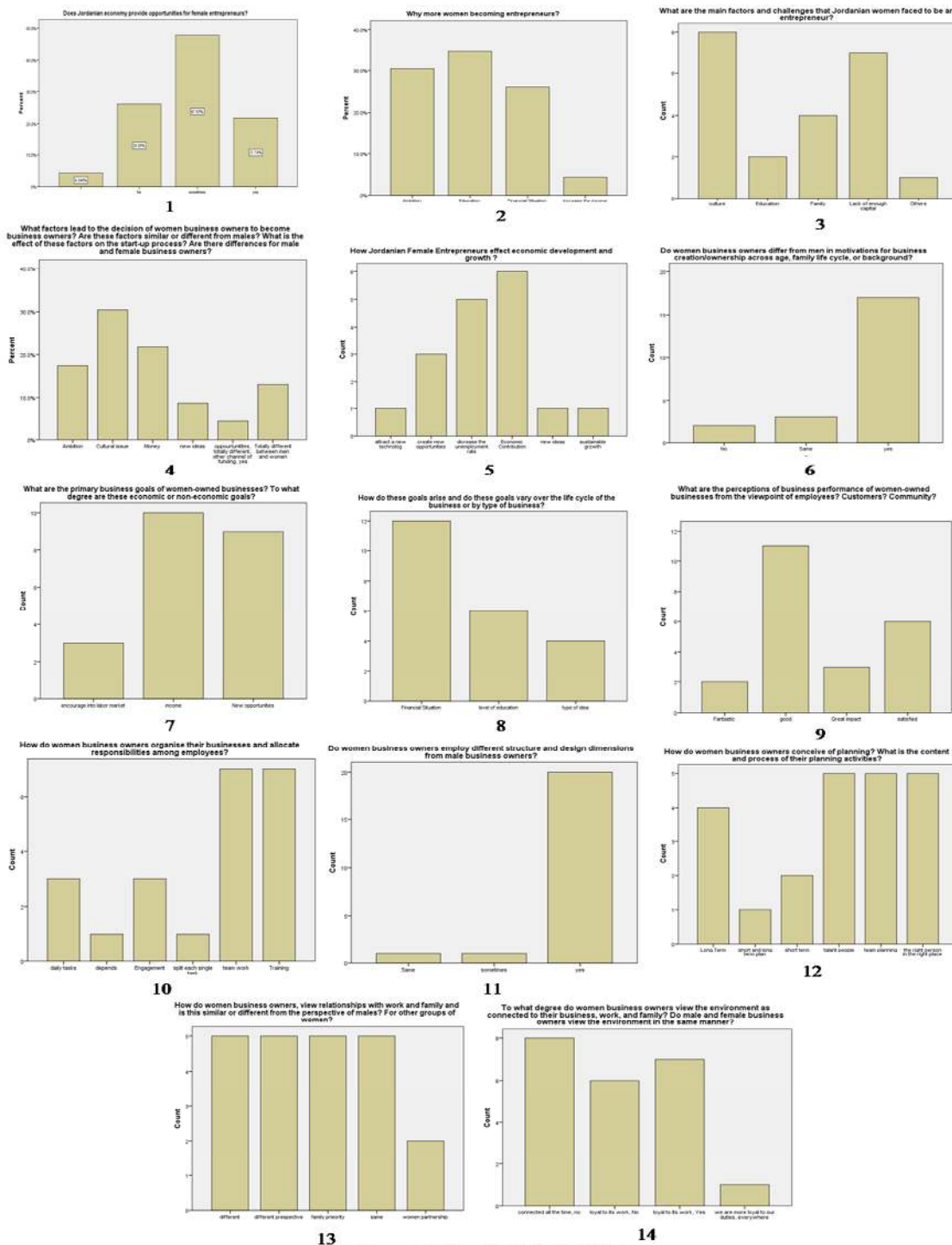


Figure 4.1: Results Statistical Charts  
 Source: The author

1. According to Gustav Cassel (1967) who studied the social-economic relation, the study examined 25 Jordanian entrepreneurs participated in the survey to determine the Jordanian economy contribution to assist women entrepreneurs for initiate their own business. The findings resulted that moderate assistance of

stakeholders has been offered which require a great increment; 47.83% participants answered with sometimes while only 21.74% said yes.

2. The survey revealed the reasons behind females' economic activities in Jordan since about 36% of the participants justified by the educational level while 32% believe that females start their business to follow their ambitions. The financial situation was a motive with 27% for women entrepreneurs whereas only 5% of participants start their business to rise for extra income. As such, it can be seen that great initiatives are trying to enhance women educational level in (Jordan Donna, 2017).

3. The study investigated in this question, women challenges factors that limit the females' economic contribution. The chart revealed that "culture" is the most important challenge with 36% which confirms the great masculine social bias. In addition, "lack of enough capital" also considers a high challenge with 32% which highlight females' great need for financial support. Family support and education affect increasing women business participation, respectively.

4. The survey examined more the reasons behind women economic activities by elaborating the affecting factors for their business decision. The chart represented that "Culture issue" is the first respondents' choice that had an impact on their decisions 32% while "Money" had 22% of the answers that it considers a great factor to open a business for women and men. Meanwhile, "Ambition" had 18% of the answers as the factor behind their willingness to enhance their future more than "new ideas." Furthermore, almost 12% of the participants believe that the mentioned factors are different from men and women while about 7% of respondents see financial opportunities belong only to men.

5. The study determined the women contribution aspects and resulted that 27% of the answers agreed on females' economic contribution and 23% of them were with women entrepreneurs' ability to decrease the unemployment rates which Sarfaraz, et al. (2014). emphasized in his study. The participants also made a moderate indication that females' economic activities can create new opportunities while they reacted with equivalent low respond to their ability in attracting new technology, new ideas and sustainable growth that Blum (2014) also highlighted on the same matter.

6. The chart represented the business motivations variations between men and women. , The bulk of respondents' answers; 77%, were in the agreement of gender different business motivations. Meanwhile, 13% of the participants had a neutral view of the variation while only 9% of the answers disagreed.

7. In this question, the study resulted in the main goals of women business. The chart clarified that 45% of these goals were related to income enhancement, 41% to create new opportunities while 14% were for labor market encouragement.

8. After determining women business' main goals, it investigated the different reasons that affect the creation and the conserving of these goals. The 55% of the respondents indicates that the financial situation of their business has the greatest effect while 27% of them chose education as an effective aspect. Nevertheless, only 18% of the answers believe that business idea can influence its profits and commercial status.

9. The survey in this question elaborated the performance satisfaction of the community for females' entrepreneurs who own their business. Half of the answers agreed on their good performance while the other half varied from 27% satisfied participants, 14 % for "Great Impact," to only 9% that sees females' economic contribution in a "Fantastic" level.

10. This question elaborated women methods in managing their businesses and employees. High similar response with was first found with 32% for "Team Work" and "Training" methods, with "Daily Tasks" and "engagement," and then with depending and splitting each single task approaches, respectively. Accordingly, the use of different management methods was confirmed.

11. After that, the study expanded it elaboration and examined the participant's opinion if they believe that women business owners adopt different structural and designing methods. A significant agreement was documented with a percentage of 90%.

12. The survey investigated in this question the approaches of the planning process for women business owners. The findings resulted that the highest percentage; 23%, was an equivalent respond for talent achievement, team planning and having the right person in the right place.

13. The study elaborated the women entrepreneurs' perspective on their work-family relationship that whether it differs from men or not. Significantly, the answers were equivalent despite their contradiction. The answers represented that 23% of participants believe that there are different while also 23% believe that both

women and men work-family relationship is the same. Meanwhile, the lowest rate was for those who believe in the men-women partnership.

14. Finally, the survey examined the women business owners' relationship with the environment. The chart, clarifies that 36% believed that only women can always be connected to the environment, 32% responded that women are more loyal to their work, 27% answered that women and men have the same loyalty while 5% believes the duties' loyalty can be everywhere.

## 5. CONCLUSION

Although Jordan has several initiatives to enhance the women economic role wither by governmental programs or by its NGOs, females still suffer from many different obstacles and challenges. As such, the research aimed to investigate the women entrepreneurs in Jordan through collecting quantitative and qualitative data from surveys and interviews that used scaled rank-order, multiple choice, and open-end questions. It concluded that culture, religion, and institutions of public and private sectors have applied many constraints on Jordanian women that limited their economical contribution opportunities.

The study also indicated that Self-reliance and necessity are the main factors that direct women to initiate their business projects. As such, it can be noticed that small entrepreneurs are more spread among women of the lower class that intend to enhance their living conditions, which are supported more by the Jordanian informal sector since government interference are reduced.

Women proved their entrepreneurs' success in personal businesses investments either by their household financial ability that enabled them to gain more customers or by their social ability that enhances their clients and business networks. However, the study resulted that the thrived economical projects gain their success by managing two main aspects; gender discrimination and family-business relationship.

## 6. POLICIES AND RECOMMENDATIONS

Masculine social bias in the community has proved its vital impact in maximizing the gender discrimination that constrains significantly the women economic participation. Moreover, it also has an impact on women educational level that led to more challenges. Accordingly, increase social awareness needed to eliminate the social bias for men that will improve the economic and educational opportunities for Jordanian women. Also, family and social support need to be enhanced that can promote females' self-esteem and self-confidence.

Lack of capital is also one of the most important constraints for women since they have limited financial resources due to the shortage of the financial institutions' support that prevents females from loans and investments' finance. Moreover, females' mobility limited methods do not allow women to have their full opportunities. As such, the Jordanian economy needs to improve policymaking and commercial banks policies to enhance the financial constraint. Transport systems also need for more improvements to enable women to get to their jobs with safe environments.

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