

Promoting Gender Equality in Jordan: A Gender Review of the National Entrepreneurship and SME Growth Strategy 2015-2017

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Received: 24/11/2020

Revised: 24/6/2021

Accepted: 18/7/2021

Published: 30/11/2022

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Citation: Boshmaf, H. ., & O'Keeffe, C. . (2022). Promoting Gender Equality in Jordan: A Gender Review of the National Entrepreneurship and SME Growth Strategy 2015-2017. *Dirasat: Human and Social Sciences*, 49(5), 61–72.

<https://doi.org/10.35516/hum.v49i5.3114>

Abstract

The Hashemite Kingdom of Jordan is an upper-middle-income country with very low participation of women in the formal economy. Through the promotion of small and medium-sized enterprises (SMEs), there is an opportunity to promote greater gender equality in an important sector of the economy. Unfortunately, national policies are rarely developed with systematic gender analysis. Using Jordan's National Entrepreneurship and SME Growth Strategy 2015-2017 (the SME Strategy) as a case study, this article assesses the extent to which entrepreneurship policy in Jordan is inclusive of gender. Overall, the assessment concludes that the SME Strategy does not adequately address gender inequalities or the needs of women in business. It lacks a gender analysis and consequently, gender is not integrated into the Strategy's objectives, activities, budgeting, or indicators. The assessment provides recommendations for greater gender sensitivity in national policies. They include ensuring stakeholder engagement to support women entrepreneurs, conducting systematic gender analysis, and implementing further actions based on the analysis.

Keywords: Gender mainstreaming, gender equality, Jordan, SMEs, strategy, and entrepreneurship.

تعزيز المساواة بين الجنسين في الأردن: مراجعة النوع الاجتماعي للاستراتيجية الوطنية لنمو المشاريع الصغيرة والمتوسطة وزيادة الأعمال 2017-2015

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ملخص

تُعدّ المملكة الأردنية الهاشمية من البلاد التي تمتلك اقتصاد متوسط الدخل وتعد مشاركة المرأة منخفضة جدًا في الاقتصاد الرسمي. وبالتالي فإنه من خلال تعزيز المشاريع الصغيرة والمتوسطة الحجم (SME) ستزداد الفرص لتعزيز المساواة بين الجنسين في قطاع مهم من الاقتصاد. ولكن ينبغي الاعتراف بأن السياسات الوطنية تفتقر إلى التحليل المنتظم بين الجنسين. ولذلك فقد تناولت هذه المقالة اعتماد استراتيجية الأردن الوطنية لتنظيم المشاريع ونمو المشاريع الصغيرة والمتوسطة الحجم للفترة 2017-2015 استراتيجية المشاريع الصغيرة والمتوسطة الحجم كحالة دراسية تهدف إلى تقييم مدى شمولية السياسة الريادية في الأردن إلى تنظيم المشاريع للجنسين. وعلى نحو عام يخلص التقييم إلى أن استراتيجية المشاريع الصغيرة والمتوسطة الحجم لا تعالج على نحو كافٍ، أوجه عدم المساواة بين الجنسين أو أهمية وجود المرأة في مجال الأعمال التجارية. ولذلك فهو يفتقر إلى تحليل النوع الاجتماعي؛ حيث لا يُدمج النوع الاجتماعي في أهداف الاستراتيجية ونشاطاتها وميزانياتها على نحو دقيق. هذا ويقدم التقييم للاستراتيجية توصيات لزيادة مراعاة الفوارق بين الجنسين في السياسات الوطنية المستقبلية. وتشمل كفالة مشاركة أصحاب المصلحة في دعم منظمات المشاريع، وإجراء تحليل منهجي للنوع الاجتماعي، وتنفيذ المزيد من الإجراءات استنادًا إلى التحليل.

الكلمات الدالة: تطور الجنساني، المساواة الجندرية، الأردن، المشاريع الصغيرة والمتوسطة، الاستراتيجيات والريادة.



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Introduction

Scope and research questions

The appearance of policy supporting gender equality and small and medium-sized enterprises (SMEs) respectively in Jordan is very recent. Whilst it has made significant commitments to gender equality, women's participation in the formal economy remains low (Al-Serhan, 2020). This is the broad concern of this paper, in particular, the potential current entrepreneurial policy has to contribute towards gender equality through the implementation of gender mainstreaming. Gender mainstreaming - a term used to describe a new approach to gender equality - has been adopted globally, including by states and major international organizations. One methodology for implementing this public policy strategy is gender analysis, which is applied as a way of analyzing policies, existing or in a formative stage. Gender mainstreaming and gender analysis reflects a commitment to institutionalize gender equality concerns so that it becomes a guiding principle throughout an organization and in the development of any policy, program, or project to ensure women and men benefit equally. This paper reviews Jordan's current entrepreneurial policy for SMEs - the *National Entrepreneurship and SME Growth Strategy 2015-2017* (Stevenson, 2015) from a gender perspective. The goal is to delineate the potential the SME Strategy has for contributing towards women's economic empowerment and participation in SMEs in Jordan. Overall, the research question underlying this review seeks to provide insights into how the government of Jordan is implementing gender mainstreaming by integrating gender concerns into national entrepreneurial policymaking. Finally, it aims to offer, on the basis of preliminary observations, some general comments and recommendations for addressing gender bias were detected.

Methodology

The empirical context in this review is the Hashemite Kingdom of Jordan a Middle Eastern country and the unit of analysis is Jordan's SME Strategy 2015-2017 which is reviewed by undertaking a desk study of the document and drawing on a gender analysis framework involving systematic procedures to detect gender bias (March, Smyth and Mukhopadhyay, 1999). Specifically, it examines how gender issues are addressed in the context, problem and stakeholder analysis, target group analysis, policy goals, objectives, and concrete policy interventions. Informing this process are several key concepts beginning with gender which the authors understand as referring to social attributes and opportunities associated with being male and female and other gender identities and to the relationships between genders. Critically, whilst gender is part of the broader sociocultural context, there are other important elements relevant to this gender analysis including class, poverty level, locality, ethnic group, age, and marital status (O' Keffe, 2017). It is important also to emphasize at this point that the concept of gender has little to do with biology and is not the same as or interchangeable with women. Rather it refers to both women and men and the relations between them which are learned through processes of socialization (O' Keffe, 2017). Underlying these relations are shared understandings of acceptable actions, behaviors and norms in a particular setting. When we talk about norms, we refer to values, attitudes, preferences, rules, beliefs, conventions, biases, ideologies, traditions, customs and culture (Pearse and Connell, 2016; Petesch, 2013). When they come together gender norms are bundled into gender roles. In the domain of work, norms associate women and men with gender-specific roles. Women are typically assigned roles and responsibilities for undertaking the bulk of unpaid work within the family whilst men are assigned breadwinning responsibilities. Gender norms also segregate occupations which for women in many societies are characterized by low-status and poorly paid jobs that restrict participation in the formal economy and economic potential (Pearse and Connell, 2016). In most societies, gender norms also give rise to gender inequalities in access and control over resources, decision making opportunities and inheritance laws (Agarwal, 1997; Sweetman, 2013).

Assumptions and expectations that are based on gender typically disadvantage women in the enjoyment of freedom to act and be recognized as autonomous, to participate fully in economic, social and political development, and to make decisions concerning their circumstances and conditions (ILO, 2016). For example, societal attitudes and norms inhibit some women from considering starting a business, while systemic barriers mean that many women entrepreneurs stay confined to very small businesses often operating in the informal economy. This not only limits their ability to earn an income for themselves and their families but impedes them from realizing their full potential to contribute to socioeconomic development, job creation and environmental stewardship (ILO, 2016). Gender equality meanwhile refers to the equal rights,

responsibilities, opportunities, treatment and valuation of women and men in all domains from the economic, social to the political and all levels including the individual, household, community, national, and international (ILO, 2016). It requires that the perceptions, interests, needs and priorities of women and men are given equal consideration in planning and decision-making.

This paper is divided into five sections. This first section has introduced the review, its scope and research questions, and briefly explained the methodology. Section two situates the review in its theoretical context – gender, SMEs and entrepreneurship policy making. The third section presents relevant information about the empirical context, Jordan, focusing on the government's commitment to gender equality and the challenges it faces promoting women's economic empowerment and participation in SMEs. The fourth section delineates the findings which inform recommendations for the development of gender-sensitive entrepreneurial policymaking to ensure women and men benefit equally. These are presented in the conclusion, the fifth and final section of the review.

Gender Equality and Entrepreneurial Policymaking

Entrepreneurship and SMEs are considered one of the main engines of economic growth. In transition economies, which often acts as the backbone of the economy, there is a strong need for a robust SME sector (Akulava, 2015). SMEs play an important role in creating sustainable and decent jobs, building the self-employment sector, and driving innovation and economic growth. A key policy goal for governments therefore is a high rate of entrepreneurship. It is in this context that the interest in women's entrepreneurship has grown among researchers and policy-makers (EIGE, 2017). It is generally agreed that women make significant contributions to the development of local and national economies worldwide, boosting employment by creating new and decent jobs for themselves and others (EIGE, 2017). However, women face greater barriers entering and staying in the SME sector than their male counterparts, and despite growth in female entrepreneurship, there are almost twice as many male entrepreneurs (Shinnar et al., 2012). Traditionally entrepreneurship has been a male-dominated field with men owning and running more businesses than women and in OECD countries where the proportion of women-owned businesses is about 30% of the total number of businesses, there has been little change in the number of women entrepreneurs (EIGE, 2017).

Gender inequalities in entrepreneurship include access to credit, finance and capital; networking opportunities for women's entrepreneurs; horizontal gender segregation; reconciling work and family life; prejudices and stereotypes about women in business (EIGE, 2017). The level of gender bias and the presence of discriminatory sociocultural norms in the environment of the entrepreneur is considered to have a major impact on business performance and status (ILO, 2015; Vossenbergh, 2016). This is manifested as 'inequalities in time use, mobility, intra-household decision making and responsibility for unpaid care work between men and women; gender biases in-laws on inheritance and land ownership; inaccessibility of institutional support for entrepreneurship development by women; lack of women's agency in public spaces; inequalities in enrolment in secondary education and access to vocational training; and discriminatory practices, constraining norms and stereotypes on what is 'appropriate' behavior and what types of tasks, roles and duties women and men can perform' (Vossenbergh, 2016). This unequal playing field places women in a less favorable position compared to men when accessing credit, markets, technology and information, where they have yet to be accepted as being competent to own and manage a business successfully (ILO, 2015).

Goetz and Gupta (1996 cited in ILO, 2015) argue that improvements in women's productivity, mobility, access to markets, literacy, social status and control of household decisions take time. They also demand a commitment by policymakers, and long-term investment in processes of social change to ensure an enabling environment for gender equality in SMEs. Key components of this enabling environment include (i) fiscal and legislative (ii) access to appropriate business development services (BDS) (iii) access to finance and financial services and (iv) community and family support (ILO, 2015). Each of these components demands effective gender-sensitive policy and support, a key objective of which is to compensate for the different circumstances and address the strategic and practical needs of women as compared to their male counterparts and between different women (ILO, 2015).

This process of creating an enabling environment for gender equality in SMEs relies on a strategic and systematic process of integrating a gender perspective throughout the cycle of entrepreneurial policymaking (Hindahl, 2020). Known as gender mainstreaming this public policy strategy appears in international and national institutions that draw mostly on a definition of gender mainstreaming as: '... the process of assessing the implications for women and men of any planned action including legislation, policies and programs, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension in the design, implementation, monitoring and evaluation of policies and programs in all political, economic, and social spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality (UN, 1997, 1).

Gender mainstreaming thus requires situating gender equality at the center of analyses and policy decisions, plans, program budgets, and institutional structures (Davids et al 2014 cited in O' Keeffe, 2017). Implementation meanwhile takes place in all phases of the policy life cycle, from the planning to implementation and monitoring and evaluation. It implies explicit and systematic attention to the relevant gender perspectives in substantive areas. In the planning stage, a gender analysis is conducted to reveal how individuals, based on their gender, are differently affected and involved in certain situations. Gender analysis can vary in scope and method but its specific purpose is to identify gender perspectives and needs, drawing on an understanding of the differences between and among women, men, girls and boys in terms of their relative distribution of opportunities, constraints and resources and power in a given context. The information produced by this analytical tool serves as a baseline for intervention in the next stage, project implementation, where it guides the choice of which strategy to apply. In other words, objectives, results, and strategies are designed according to the gender perspectives and needs identified in the analysis to be addressed with resources subsequently aligned with objectives (Hindahl, 2020; UNDP, 2013, p. 9).

Gender mainstreaming during project implementation includes agenda-setting approaches with support directly addressing gender equality. The strategy should also include gender-sensitive activities to be considered along with the main outcomes of the projects. All stakeholders must understand the reasons for gender mainstreaming and support the measures taken. In the monitoring and evaluation stage, gender-disaggregated data is generated and disseminated. Both qualitative and quantitative indicators are identified, and used to evaluate how objectives, results and impacts relate to women and men, and the power relations between them. Critically and as part of the agenda-setting approach, a gender-related stakeholder is included throughout these three stages of the project cycle and gender mainstreaming process. Together, these tools set the standard for how to fully implement gender mainstreaming throughout a project cycle (Hindahl, 2020).

Whilst many governments and agencies have opted for gender mainstreaming policies, the strategy has come under criticism for failing to pay adequate attention to the longer-term goal of gender equality. Reviews reveal how implementation often amounts to little more than a top-down 'add women and stir' approach, where technical inputs using information sessions, check-lists and head counts of women decision-makers are prioritized over operational outputs such as gender-sensitive policies, programs and supports (Moser and Moser 2005; O' Keeffe, 2017; True and Parisi, 2013). As limited reflective studies were found reviewing gender mainstreaming in respect of SME, there is a lack of substantive information about the effectiveness of its various approaches for national policy and the conditions under which gender mainstreaming can be successfully implemented throughout entrepreneurship policy.

Gender equality and Women's Economic Empowerment in Jordan

Jordan has a recent history of policies supporting gender equality and SME (Al-Serhan, 2020). In respect of gender equality and the empowerment of all women and girls in society, among other international instruments, it has been working towards implementing Sustainable Development Goal (SDG) 5 on gender equality (GOJ, 2017) and is also a signatory to CEDAW - the Convention on the Elimination of Discrimination Against Women (UN, 2017), the Universal Declaration on Human Rights, the International Covenant on Economic, Social and Cultural Rights, and the International Labour Organization (ILO) conventions on equal remuneration and discrimination in respect of employment and occupation (MCA, 2015). Furthermore, Jordan has undertaken important legal reforms over the past decade to strengthen women's economic empowerment and participation in public life. The Social Security Act is now designed to enhance social and economic

protection for women, in particular, those working in small businesses, enabling women to take one year of unpaid leave to raise a child and to shorten their working day by one hour to nurse the baby. Labour laws include an obligation that daycare facilities are provided at the workplace. The Maternity Fund, which is based on social security payments, has been introduced to offset a reluctance to employ women in SMEs, where employers are required to provide maternity leave allowances and childcare facilities at their own expense (MCA, 2015). Meanwhile, Jordanian Labour Law protects pregnant women from being dismissed from the 6th month of pregnancy onwards and during maternity leave and grants 70 days' paid maternity leave. It also provides that sexual harassment is punishable and criminalizes all forms of trafficking of women and children (MCA, 2015). The Civil Service Code has been amended, granting male employees paternity leave and female employees a daily nursing hour for nine months following maternity leave (UN, 2017). The legal requirement for a woman to obtain her husband's approval for travel has been repealed (UN, 2017).

Notable also are improvements in Jordan's institutional and policy framework for gender equality (Al-Serhan, 2020). In respect of employment and occupation, a stated goal in *Jordan 2025: A National Vision and Strategy* and the *National Strategy for Women* (2013-2017) is to boost women's economic participation from 15% to 27% by 2025. This is envisaged as having major positive impacts on economic growth in Jordan. Under the auspices of the Jordan National Commission for Women (JNCW), the *National Strategy for Women* places special emphasis on supporting women already engaged in paid work, businesswomen, women working from home or in irregular work, poor women, and women providing care to the family. It also prioritizes entrepreneurship training as a key tool for women's economic empowerment and there has been an increase in the number of publicly and privately funded programs supporting women entrepreneurs which now exist across rural as well as urban areas. Critically some of these encourage women to establish micro and small enterprises far beyond the traditional home or gender-based models (OECD, 2018).

Commenting on Jordan's sixth periodic review, the CEDAW Committee notes advancements in key areas of political representation, health and education (UN, 2017). Today, women in Jordan occupy 15% of seats in the national Parliament, enrolment in primary, secondary and tertiary education is higher for females than for males and Jordan has the highest literacy rates for women in MENA countries (85.9%). There has been a decline in fertility rates and life expectancy for women has increased, exceeding men's (MCA, 2015; UN, 2017). Though low, there has been an increase in women's labour force participation and for some women, their employment and contribution to the family income is said to be affording them increased say in family matters. There are also some indications that social norms are changing, albeit slowly (MCA 2015; UN, 2017). Half of all employed women are in the public sector compared to 30% of men. Women's employment is dominated by education, health and social work and public administration which together comprise more than 60% of the female working population in urban areas (MCA, 2015).

Despite this progress, the realization of gender equality has been slow in Jordan (Al-Serhan, 2020; UN, 2017). According to the Global Gender Gap Report (World Economic Forum, 2014), the country ranks 99 out of 146 countries on the Gender Inequality Index (GII) and 134 out of 142 on the Global Gender Gap Index. It is amongst 5 countries with the highest absolute decrease in its overall score, explained by the low economic participation sub-index (MCA, 2015). Falling well behind the regional (MENA) average of 27 %, the participation of women in the labour force is 22% compared to 87% for men. Married women are less likely to participate in the labour force compared to their counterparts in other MENA countries, whilst young and educated women ready to participate in the labour force face high levels of unemployment. In 2013, unemployment amongst male graduates in Jordan was 25.3% compared to 72.2% for female graduates. This highlights the difficulties faced by even educated women in entering the job market (MCA, 2015). The average wage gap between males and females reaches 67% (women earn 67% of what men do) in all job types. The gap is wider in the private sector. There are also inequalities between women with those in the higher income brackets more likely to be working in the formal labour force than poorer women who make up the bulk of informal labour, including unpaid agricultural workers and small traders. Women run 63% of Jordan's informal enterprises and women-owned businesses tend to be small and home-based. Female self-employment decreased from 2.5% in 2005 to 1.8% and female business owners rate decreased from 1.6% in 2005 to 1.3% in 2016 (JEDCO, 2017).

Successive governments in Jordan have lacked real commitment to the pursuit of necessary structural changes for gender equality, limiting their efforts to the application of ad hoc solutions lacking meaningful follow-up and adequate oversight in the implementation of inclusiveness in national development (Al-Serhan, 2020). Severely impeding state-led efforts has been the impact of the combined economic, demographic and security challenges facing the country ensuing from war and armed conflict in the Middle Eastern region (GOJ, 2017). Of particular significance is the crisis in the neighbouring Syrian Arab Republic, resulting in a deteriorating security situation as well as a mass influx of refugees from Syria, estimated at 1.4 million persons (GOJ, 2017). Jordanian society has incurred enormous social and economic costs, reflected in a sharp increase in poverty and unemployment and overstretched national health and education systems, basic services and infrastructure. Support from the international community is considered to be insufficient to alleviate the burden on the State and the host community and meet the humanitarian needs (UN, 2017).

The persistent rise of fundamentalism in Jordan has also had a negative impact on women's rights posing enormous obstacles to implementation of state-led initiatives to advance gender equality (UN, 2017). There is a notable increase in patriarchal attitudes within State authorities and society and gender equality is being increasingly challenged in public by conservative groups. Other challenges to economic gender equality are the generally low levels of wages and low minimum wages in Jordan, high unemployment rates, failure to regulate migrant labour, a largely unregulated sector and non-alignment between educational outputs and the labour market needs.

Entrepreneurship and SMEs have the potential to become important drivers of change and development in Jordan where they represent the vast majority of firms and account for important shares of employment and production (OECD, 2019b). Key to this, is women's untapped potential to play a role as economic agents, capable of transforming society and contributing to the Jordanian economy by driving inclusive development and boosting employment, creating new and decent jobs for themselves and others (JEDCO, 2017). Important policy goals for Jordan therefore are high rates of entrepreneurship and women's economic empowerment and participation in the SME sector (OECD, 2018). However, the productivity performance of SMEs in Jordan is weak (OECD, 2019b) and the participation of women in the labour force is low, standing at 22% compared to 87% for men. Furthermore, only 3.3% of women are involved in entrepreneurship (JEDCO, 2017), the share of firms with a female manager is as low as 2.4% (World Bank, 2013) and the rate of female business owners decreased from 1.6% in 2005 to 1.3% in 2016 (JEDCO, 2017). Gender inequality and underdevelopment of Jordan's SME sector are constrained by a combination of mitigating factors relating to the country's social and economic structure and the level of national development. This has resulted in already limited resources being drawn away from the SME sector and from efforts to advance gender equality and women's economic empowerment (OECD, 2018). Alongside economic structure and political instability, development of the SME sector in Jordan is restricted by the environment in which SMEs operate. This includes a weak entrepreneurial culture, lack of access to funding, lack of entrepreneurial and management skills and capacity; market access challenges, lack of innovation and technology development and legal, regulatory and administrative barriers (Stevenson, 2015).

Representing one of the most significant SME policy developments in Jordan in recent years, the *National Entrepreneurship and SME Growth Strategy 2015-2017* (the SME Strategy) seeks to address many of these constraints. Though endorsed by the Jordanian cabinet in 2015, it is still waiting approval and funding to commence implementation. The goal of the Strategy is to bring about job creation and economic development by paving the way for enhanced growth, productivity, innovation, and internationalization. Based on some preliminary observations, the following section assesses the Strategy for its gender sensitivity and the extent to which gender equality and women's economic empowerment are considered adequately.

Findings

Jordan's current SME Strategy is structured around a set of principles, objectives, thematic pillars, and governance and implementation mechanisms (OECD, 2015). This review focuses one of the six thematic pillars from a gender perspective which it deals with following some general comments concerning how other elements contained in the Strategy prioritize

gender equality and women's economic empowerment.

Overall, very few references were found in the Strategy to international or national legal or political commitments to gender equality, including where they relate to gender mainstreaming and women's empowerment. This is a significant omission to be rectified, as references to Jordan's legal and political context and commitments are important to ensure coherence, relevance, effectiveness, and impact of national efforts.

Jordan's SME Strategy is predominantly framed in gender-neutral language and does not differentiate between women and men, referring, instead to 'people', 'youth', 'Jordanians' and 'entrepreneurs'. There is widespread omission of gender equality as a priority in the Strategy's aims and objectives. There appears to be no attention paid to the wider macro, meso or micro gender contexts in Jordan nor any evidence to show that gender issues and their multiple dimensions have been incorporated in the analysis of the specific economic, social, political and environmental factors related to the SME sector in Jordan. Critically, it would appear that the existing SME strategy has not been preceded by a gender analysis to understand the needs, challenges and possibilities for SMEs led by women and men, as these differ in many respects. As a result, the proposed actions have limited, if any, gendered considerations. Almost no other gender mainstreaming instruments, or gender indicators, outputs, or target settings were found in the document. The Strategy's monitoring framework does not require assessments of the differential impact of activities on women and men.

Beginning with the Strategy's vision, there is a complete absence of reference to women and men, and to the gender dimensions of entrepreneurship, including Jordanian women's underrepresentation in the SME sector, their vast potential as economic agents, the constraints on different women and the heterogeneity of male and female entrepreneurs in Jordan. Rather, the Strategy contains a gender-blind vision which is 'to create an environment conducive for SMEs to grow and entrepreneurship to flourish, in both urban and rural areas, so that they may contribute more fully, to the generation of jobs, economic wealth, and the socio-economic wellbeing of the Kingdom' (Stevenson, 2015). The Strategy thus does not envisage creating a gender-sensitive environment that would enable women as well as men to benefit from the SME sector and play a critical role as economic agents in boosting employment by creating new and decent jobs for themselves and others. It also does not cater to the needs and potential of rural women. Research shows that a key stumbling block to women's economic empowerment in Jordan is the broader and highly gendered environment shaped by the persistence and prevalence of deep-seated socio-cultural norms and gender biased laws denying women equal access to facilities and opportunities as compared to men (JEDCO, 2017; OECD, 2018). Women, particularly poor women, refugee and migrant women and those living in rural Jordan have limited access to financial and other resources; restricted rights, limitations on their mobility and voice, all of which reinforce their exclusion from the labour force and in particular the SME sector. The picture is more or less the same when it comes to the SME Strategy's main objective where again there is no mention of the gender dimensions of the Jordanian SME context and nor does an analysis of structural inequalities appear to inform the Strategy's objective which is to provide a comprehensive and coherent framework for SME supports and to foster job creation and income generation by promoting the entry of new start-ups and improving the performance and growth of existing micro, small and medium-sized enterprises (MSMEs) to increase the contribution of the SME sector to the Jordanian economy (OECD, 2015).

Designed to ensure an integrated policy approach and coordinated system of business support to entrepreneurs and SMEs, the Strategy's governance and implementation mechanisms consist of a Higher-Level Committee (HLC) as the oversight body; a technical level committee composed of focal points; an SME Advisory Committee constituting the private sector and NGOs; and SME Regional Committees in each governorate (OECD, 2018). Other than the inclusion of women's NGOs on this Committee, there is little evidence as to how the Strategy's governance and implementation mechanisms intend to provide oversight and integrate gender equality across the SME sector. The leading institution responsible for the implementation of the SME Strategy is the Jordan Enterprise Development Corporation (JEDCO). However, the SME Strategy has yet to be approved, funded, and implemented five years following its endorsement by the Jordanian Cabinet, has resulted in a reduced technical and financial capacity and a weak governing power for JEDCO to act as policy co-ordinator (OECD, 2018). This has implications for JEDCO's ability to integrate gender across the Strategy at all levels, by

employing the necessary gender mainstreaming tools, such as collecting gender-disaggregated data and conducting gender analysis to inform all stages of the SME policy cycle. Critically, the under-resourcing and delays in implementing the SME Strategy also affect the sustainability of women's NGOs and other specialized entities required to provide business support to women-led SMEs. Research shows that while infrastructural and regulatory constraints hinder SMEs run by both women and men, the growth constraints faced by SMEs operated by women are more challenging (ILO, 2015). Such constraints are exacerbated by the current security situation and political volatility which, whilst impacting both male and female entrepreneurs negatively, the severity of the impact is different, based in part, on gender.

The goal of Jordan's SME Strategy - which is to increase the stock, employment, productivity and exports of Jordanian SMEs, is also gender-blind in that it neglects the dimensions of female underemployment particularly in the high productivity and export sectors. Furthermore, gender equality is omitted as a principle guiding the Strategy whilst none of the key principles guide how the concept of gender equality should be applied in SME policy implementation. These principles include: building on existing SME support infrastructure and delivery system; providing national guidance on appropriate actions for all stakeholders; inclusive participation of all relevant bodies; commitment to a process of dialogue with entrepreneurs and SMEs on needs and solutions; a clear delineation of roles, responsibilities and accountabilities; monitoring and evaluation of the Strategy's implementation. One of the few references to women in the SME Strategy is found in its strategic objectives which are to: increase the rate of new enterprise formation, including among educated young people and women; expand the proportion of high-growth and innovative SMMs; increase the number of productive SMEs benefiting from enhancement programs, and facilitate access to finance and business development services across all governorates (Stevenson, 2015). There do not appear to be any concrete measures or targets regarding the rate at which it aims to increase new enterprise formation amongst women and there is no reference detailing how it intends to increase this unquantified objective. The first objective also fails to acknowledge that women are a heterogeneous group and that there are different levels of vulnerability according to ethnicity, class, ability, age, marital status and citizenship. It therefore does not differentiate between the various types of women entrepreneurs who have different practical and strategic needs. It does not refer to the most excluded and marginalised such as very poor women who will need more intense package of support than less poor women. The remaining gender-neutral objectives fail to acknowledge the existence of gendered barriers to entry and new enterprise formation, such as the effects of different interests, power relations and contextual factors. Fewer women in Jordan start up a business than men, and, whilst maintaining and growing a viable business well beyond start-up is a serious challenge for all entrepreneurs, women tend to exit businesses at a higher rate.

Meanwhile to achieve its objectives the Strategy proceeds with a gender-blind emphasis on such target groups as new entrepreneurs, early-stage start-ups, SMEs, and high-growth potential and innovative SMEs. Again, the Strategy reinforces the exclusion of women who remain underrepresented across these groups and struggle to gain their rightful place in the SME sector, particularly married women with children, poor women and women in rural areas. Overall the strategic objectives leave women almost entirely out of the Strategy and have the potential to exclude women even further from the SME sector, as they fail to recognize inequalities among and between women and men, women's dominance in informal, survivalist enterprises and their persisting underrepresentation in SMEs be they productive, high-growth, innovative or otherwise.

Almost no evidence of gender mainstreaming and targeted women's economic empowerment initiatives was found in any of the Strategy's six thematic pillars. These pillars include: Conducive legal and regulatory environment; Entrepreneurship awareness and culture building; Entrepreneurial/management skills and business support; Access to financing; Innovation capacity and technology development; and finally, Market Access (Stevenson, 2015). Pillar 2 for example does not prioritize gender equality and the concept of entrepreneurship remains vague such that it does not appear to provide for the idea of women working in high quality and holding non-traditional jobs. Nor does it counter the male breadwinner bias that prevails in Jordanian society, nor acknowledge the constraints the gender division of labour in the family puts on women wishing to start up and run a business. Indeed the analysis underlying this pillar appears to completely neglect the micro-level gender context including the constraints on women arising from power relations at household, market and community levels or within

enterprises. Absent in Pillar 2 also is adequate consideration for women's 'invisible' and unpaid care work, and for the deeply discriminatory social norms preventing women from entering and staying in the SME sector.

The strategic theme of Pillar 2 *entrepreneurship awareness and culture building* has three objectives, the first of which is to expose more Jordanians to the option of becoming an entrepreneur and starting a business as a viable career and employment opportunity. Using gender neutral language, this objective assumes becoming an entrepreneur in Jordan is as viable an option for women as it is for men, thereby ignoring low levels of female participation in the SME sector and the structural inequalities affecting women's 'options', entry and economic agency. This finding indicates a lack of understanding of how gender identities, roles and responsibilities in Jordan might be reinforcing gender bias that shapes ideas about entrepreneurship and inhibits women from accessing and owing a variety of resources and opportunities necessary to start up, build and run a viable business. For example, women's employment and entrepreneurship remain new concepts in Jordan, where the world of work is still considered a male domain and a disconnect between women's constitutional rights and social norms prevails (Al-Serhan, 2020). Indeed, social norms are cited as major underlying cause of high unemployment rates among women in Jordan, reaching 26.9 percent in 2018 (Al-Serhan, 2020). The persistence of deep-rooted discriminatory stereotypes concerning the roles and responsibilities of women and men in the family and society, overemphasises the traditional role of women as mothers and wives (JEDCO, 2017). This is undermining women's social status, autonomy, educational opportunities, and professional careers (UN, 2017; World Bank 2013). Negative stereotypes and perceptions of women in Jordanian society undermine their employment opportunities where some 30 percent of business owners consider women as capable of accomplishing a job as successfully as men (Al-Serhan, 2020). There is a lack of sufficient measures promoting the concept of shared family responsibilities and to combat the difficulties women face juggling work and family responsibilities. Horizontal and vertical occupational segregation persists and is resulting in the concentration of women in low-paid jobs (UN, 2017).

Such constraints do not appear to have been factored into either the problem identification stage or analysis of the socio-cultural context. Consequently, no concrete measures or targets were found addressing the gender dimensions of men's attitudes and behaviours towards women entrepreneurs or exposing Jordanian women and men to the concept of female entrepreneurship and economic empowerment.

Meanwhile, the second objective which is to celebrate entrepreneurial success and promote entrepreneur role-models either supposes a concept of an entrepreneur based on the male breadwinner bias or assumes 'success' is enjoyed as much by females as male entrepreneurs. In Jordan, research shows that the SME sector is characterized by a low level of female entrepreneurial activity and that entrepreneurial success and entrepreneur role-models are male-dominated (JEDCO, 2017). There is little awareness of this gender gap informing the objective, of the structural inequalities reproducing and driving this gap and the challenges that exclude women from resources and opportunities to start-up and run their own business, thus confining them to informal, small-scale, micro entrepreneurship with little prospects for growth. By omitting to acknowledge and explain the underrepresentation of women as entrepreneur role-models this gender-blind objective has the potential of promoting the idea that women do not want or have the capacity to be entrepreneur role-models and that only men can own successful businesses.

The final objective of the strategic theme of *entrepreneurship awareness and culture building* is to integrate entrepreneurship as a curriculum component across all levels of the education system. Framed in gender neutral language and with no reference to gender equality as a priority, there is a danger that this objective too promotes a definition of entrepreneurship that does not recognize women's capabilities and right to be economic agents and omits the constraints they face in the SME sector. Furthermore, whilst gender parity has been reached in primary education and female enrolment rates in secondary and higher education are now higher than those for men, this objective does not acknowledge structural inequalities underlying the education system and equalities of access and outcomes for all women and girls. For example, in Jordan, young married women and refugee women have limited access to the education system and school dropout rates are still high in rural areas. Additionally, traditional images of women's roles and responsibilities in schoolbooks perpetuate stereotypes that disadvantaged status of girls and women. Teachers also lack training on women's rights and gender equality

and career guidance encouraging women and girls to choose non-traditional further education and career paths are limited, particularly concerning science and technology (UN, 2017). Integrating a gender-neutral concept of entrepreneurship across an already gender-biased education system that already disadvantages women and girls serves to reinforce stereotypical views and attitudes towards the roles of women and men in the family and society. The concept of entrepreneurship being promoted may also deter girls and young women from enrolling in traditionally male-dominated fields of study and from considering entrepreneurship as a career option, ultimately limiting their potential and undermining the goal of gender equality.

Conclusion and Ways Forward

In Jordan, policy and supports for both gender equality and SME are recent and underdeveloped. According to this review, gender mainstreaming has not been adopted by the Jordanian government and applied to entrepreneurial policymaking in any meaningful way. Gender equality is not recognized as an integral and inseparable part of its SME Strategy for economic growth and entrepreneurial development and gaps exist in both content and approach to addressing gender inequality in the sector and are visible at every stage of the policy cycle. The problem identification state the objectives of the SME Strategy and its problem statement articulation are gender neutral which side-lines women's gender issues throughout the document. At policy formulation stage, which involves gender analysis, this stage is inadequately informed by the gender perspective as has been highlighted throughout this review. It was observed that there is a complete absence of consideration for the structural inequalities that negatively affect the participation and success rate of women entrepreneurs. These include social norms underlying traditional stereotypes and harmful depictions of women, women's reproductive roles and time burdens, their limited access to productive resources and other forms of discrimination. A key issue that cuts across every SME policy area is the inter-relationship between women's paid, and unpaid work which this SME strategy fails to recognize. At the implementation stage, that the SME Strategy has yet to be approved, and allocated adequate funding has weakened JEDCO's capacity to apply the necessary gender mainstreaming tools, such as gender disaggregated data and analysis to integrate gender across the Strategy at all levels and inform all stages of the SME policy cycle. Consequently, there is no clear strategy for achieving gender equality in the SME sector. Pillar 2 is not designed in a gender sensitive pro-poor way with none of its objectives demonstrating a potential to build an awareness and culture of entrepreneurship that is inclusive of women. At the evaluation stage, there are no gendered monitoring indicators nor a framework for evaluation so the voices of both men and women can be considered in the evaluation of the SME Strategy.

According to this review, the SME Strategy misses a key opportunity to address the many interlinked and mutually reinforcing dimensions (economic, social and political) and levels (individual, household, community, national and international) on which gender inequality operates and is perpetuated in the Jordanian SME sector. It is well acknowledged that development policies – both social *and* economic- that fail to take gender inequality of opportunity into account and fail to address the disparities between and among women and men will have limited effectiveness and reinforce gender inequality. Given the current implementation status of the SME Strategy, an opportunity now exists to address the gender bias at all stages of the policy cycle, from problem identification, strategy goal, objectives and formulation to implementation, and evaluation. This begins with ensuring gender equality is an integral part of the Strategy's vision for the SME sector in Jordan and including it as a priority in its objectives for creating an enabling environment that not only aims to benefit women and men equally but also caters to the strategic and practical needs and aspiration of marginalized women.

Gender equality should be included as a crosscutting issue across the current SME Strategy, not as a stand-alone policy area. References should be made to Jordan's international and national commitments such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Sustainable Development Goals (SDGs), and the Jordanian Constitution, regional and/or rural strategies referencing non-discrimination, women and/or gender equality. References should be made to these throughout the Strategy as well as indicators to measure progress.

Engendering the thematic pillars driving entrepreneurial initiatives and development outcomes will need to be grounded in a rigorous analysis of the structural inequalities underlying the macro, meso and micro gender contexts including the formal and informal institutions that legitimise discrimination in the employment and particularly the SME sector. A strong

recommendation emerging from this assessment is to make use of existing information relating to gender inequality in Jordan and the region. This includes gender gap reports, academic research and national statistics. It is also recommended that future iterations of the SME Strategy refer to and learn from SME gender analyses and information from other countries including drawing on gender disaggregated statistics in labour and growth markets. It is possible that a gender analysis might suggest broadening the scope of the SME Strategy to a MSMEs Strategy (micro, small and medium size enterprises) as many women in Jordan operate as micro entrepreneurs. In sum, a rigorous gender analysis would help to address inequalities in the legal, cultural, and educational systems that make up the entrepreneurial context. Such an approach would help ensure a level playing field with respect to access to resources, and opportunities.

Finally, the full realisation of gender equality in Jordan and of women's economic empowerment in particular requires an urgent commitment from the Jordanian government to allocate adequate resources to not alone implement the SME Strategy but to do so in a way that is gender-aware. This requires the long-term commitment and building the technical capacity of JEDCO and relevant stakeholders to apply gender mainstreaming as a systematic way of transforming the structural inequalities preventing women in Jordan from claiming their rightful place alongside men in the SME sector and society more generally.

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