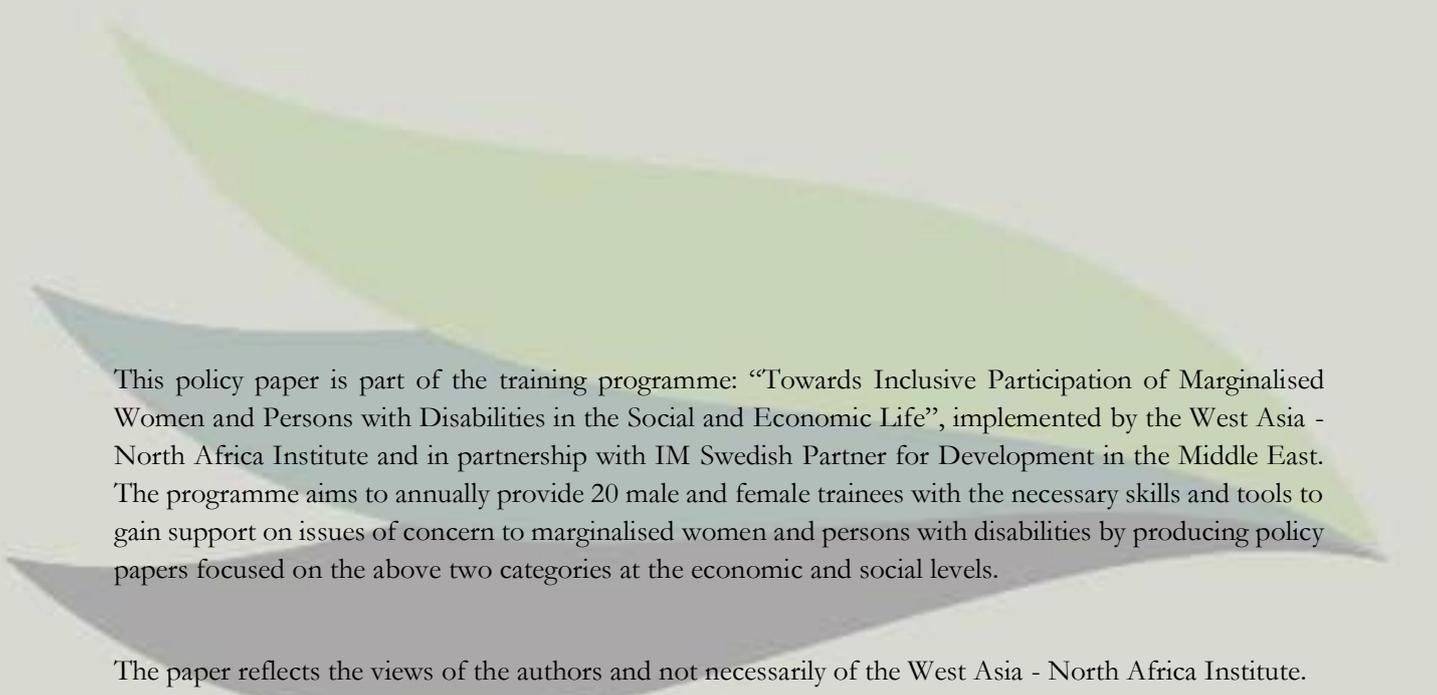


Women Working in Micro Income-Generation Enterprises in Kasbat Al-Mafraq: Reality and Challenges





This policy paper is part of the training programme: “Towards Inclusive Participation of Marginalised Women and Persons with Disabilities in the Social and Economic Life”, implemented by the West Asia - North Africa Institute and in partnership with IM Swedish Partner for Development in the Middle East. The programme aims to annually provide 20 male and female trainees with the necessary skills and tools to gain support on issues of concern to marginalised women and persons with disabilities by producing policy papers focused on the above two categories at the economic and social levels.

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Published by West Asia - North Africa Institute, Royal Scientific Society, Amman - Jordan

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Printed in Amman, Jordan

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1 Executive Summary

Micro income-generation enterprises are very important on the economic level, as they contribute to the Jordanian economy by 50% of the gross domestic product¹. Through micro enterprises, women mainly contribute to the family's income in a society characterised by high rates of poverty and unemployment especially among women.

It is worth noting that the Jordanian constitution did not include a clear text guaranteeing the economic rights of women. Nevertheless, the Jordanian government has ratified many international conventions that guarantee the economic rights of women, including the International Covenant on Economic, Social and Cultural Rights, where its third article stated: “The States Parties to the present Covenant undertake to ensure the equal right of men and women to the enjoyment of all the economic, social and cultural rights set forth in this Covenant.”

Because micro enterprises are considered as one of the most important sources of income for families in the Mafrq Governorate, and given the importance of their active role in moving forward towards achieving economic and social development for women in the region, **this paper aimed to identify the reality of micro income-generation enterprises run by women in the Kasbat Al- Mafrq, by identifying the nature of the enterprises run by women, and highlighting the difficulties faced by women entrepreneurs, and then providing solutions and recommendations to decision and policy-makers in order to improve the reality of women working in micro enterprises, thus ensuring the enhancement of their participation at the economic level.**

This paper was based on the results of desk and field research, as follows:

- Reviewing all studies, literature, agreements, constitutional legislation and regulations internationally and locally.
- Conducting semi-structured in-depth interviews with experts and specialists in micro income generations.
- Holding a focus group discussion with a number of women owners of successful and unsuccessful micro enterprises from Kasbat Al- Mafrq.

The results showed that women working in micro income-generation enterprises in Mafrq Governorate suffer from the persistence of the cultural stereotype towards them, which frames the role of women in a reproductive and educational role away from the developmental and production role. They also face a number of challenges notably: having poor skills in marketing and product promotion, challenges in terms of financing through the procedures imposed by lending agencies on women, such as the compulsory requirement of providing a guarantor.

¹ The contribution of small and medium income generation enterprises to the GDP is estimated at 50%, Al-Dustour Newspaper. 2013.
<https://www.addustour.com/articles/2241-> contribution of small and medium enterprises to the GDP is estimated at 50%.

The paper reached a set of policies, which aim at alleviating the challenges facing women working in micro enterprises in the Kasbat Al- Mafraq and improving their situation, represented by the following:

- A policy for developing and following up on micro income-generation enterprises, and developing national legislation and laws related to micro-income generation enterprises, in cooperation and coordination between Parliament, the Development and Employment Fund, the Ministry of Trade and Industry, the Ministry of Planning and International Cooperation, and the Jordan Foundation for the Development of Economic Projects.
- A policy for developing awareness and educational programmes on micro income-generation enterprises and their role in improving women's economic participation, in cooperation and coordination between the Development and Employment Fund, the Ministry of Trade and Industry, the Ministry of Planning and International Cooperation, and the Jordan Enterprises Development Corporation.
- A policy for organising the work of lending and financing institutions for micro income-generation enterprises in cooperation and coordination between the Employment Development Fund, the Ministry of Planning and International Cooperation and official and unofficial lending institutions.

2 Introduction

Globally, poverty rates are high among marginalised groups in society, especially among women, and this is what is called “the feminisation of poverty.” The International Labour Organisation defined the feminisation of poverty as: “the increase in the poverty rate among women more than among men, and the severity of women’s poverty.” The report issued by the United Nations in (2002) indicated that the percentage of females living in conditions dominated by poverty has increased to 50% during the past twenty years, and that their numbers have reached approximately 565 million women, of whom 364 million women live in Asia and 129 million women live in Africa. The United Nations estimates that about 62% of the population of Arab countries suffer from the spread of poverty and its high rate, and the human development indicators in Arab countries signal an increase in poverty rates among women².

At the local level, the poverty rate among women in Jordan is high. According to what the Department of Statistics indicated, the poverty rate among females was (7.4%) compared to (6.9%) among males³. The research on economic inequalities in Jordan of the Department of Statistics showed that the percentage of women in the 15-49 age group own houses or land includes only 6% of privately-owned homes by women, and 3% jointly own houses, while the percentage of women owning land is lower than those owning houses, as only 3% of women own land individually without the presence of partners with them, and also 3% of women own land with the presence of a partner with them. The percentages of asset ownership were in favour of men, as the percentage of men owning houses and land is higher compared to women, and the percentage of men aged 15-59 years who own houses alone reached 28%, while only 2% of them own houses in partnership with others, and 11% of them own land individually without partners and only 2% own land in partnership with others⁴, and therefore women in Jordan are considered economically poor.

The summary of the fifth periodic national report on the Convention on the Elimination of All Forms of Discrimination against Women stated that Jordan has almost closed the gender gap in the areas of health and education, while the gap in the indicators of economic participation and political empowerment is still below the level achieved by men.

The percentage of women out of the total labour force is only 15%, and 85% of Jordanian women are not economically active. As for unemployment rates, there is a clear difference between males and females, as the unemployment rate for males in 2021 in the first quarter was 24.2% compared to 28.5% for females⁵.

² Abdo, Hani Khamis Ahmed (2008), *The Feminisation of Poverty between Determinants and Ways of Confrontation*, published scientific research, Vol. 2, *The Arab Journal of Sociology - Center for Research and Social Studies*, Cairo.

³ Department of Statistics, *Poverty Report*, 2013.

⁴ Department of Statistics, *Population and Family Health Survey Results Report at the Department of Statistics for the year 2017-2018, 2019*.

⁵ The unemployment rate in Jordan rises 5.7% to reach 25% in the first quarter of 2021, the Kingdom. 2021.

<https://www.almamlakatv.com/news/65625- unemployment rate in Jordan rises 5.7% to reach 25% in the first quarter of 2021, the Kingdom. 2021>

Because of the importance of Jordanian women's participation in the development process, Jordan has developed many economic plans and programmes to ensure the participation of women in the development process. Successive governments have sought to take the necessary measures to find solutions to the problems of poverty and unemployment in order to reduce and mitigate their economic impacts. Among these programmes, women are encouraged to run micro income-generation enterprises because of their ability to generate high rates of jobs at low financial cost, and its contribution to the optimal utilisation of women's potential and energies, in addition to establishing institutions and social aid funds that help women get out of poverty and empower them to become independent actors and producers on their own⁶.

Accordingly, the empowerment of women is one of the most important components of social and economic progress and sustainable development, therefore the economic empowerment of women is one of the strategies on which plans and programmes for empowering women are based globally, regionally and locally.

3 Key terminology

- **Project:** "A legal entity working to achieve profit, and the owners of these projects invest their capital so that the project owns resources such as: money, equipment and inventory that are purchased with capital, and these resources are used to manufacture a product or provide a service. The purpose of most projects is to achieve profit, and the sizes of projects may vary from large enterprises to micro enterprises, and each has its own different opportunities and challenges⁷.
- **Micro income-generation enterprises:** "they are those projects managed by the owner of the project with a number of workers ranging from 5 to 10 workers⁸." And the Department of General Statistics used to call the industrial establishments that employ (4) workers or less Micro enterprises, otherwise they are considered big enterprises. Many studies that dealt with this issue in Jordan considered establishments that employ less than (20) workers as small establishments, while some of them raised this separation limit to reach (25) workers and others reduced it to reach ten workers⁹

6Ahmed, Wafaa Majed. (2015), Gender Statistics and the Gender Gap, published scientific research, p. 90, Egyptian Central Agency for Public Mobilization and Statistics - Center for Research and Population Studies, Egypt.

7 Taha, Atef Jaber, Abdel Aziz, Mahmoud Alaa.2008, Small Enterprises Guide.

8 Small and Medium Enterprises Guide A practical guide for small and medium enterprises: The Central Bank of Jordan in partnership with the Sanad Project. 2017

https://www.cbj.gov.jo/EchoBusv3.0/SystemAssets/PDFs/AR/SME_Guide_Arabic_Final_27_4_2017.pdf

9 Qaddoumi, Thaer, Financing Small Enterprises in Jordan - Obstacles and Challenges, Department of Banking and Financial Sciences, College of Economics and Administrative Sciences, University of Applied Sciences - Amman 11931, Jordan..

4 Legal Framework

The Jordanian constitution guarantees the right to work for all citizens, as Article 23 of it states that “work is a right for all citizens and the state must provide it.” Article 6 also referred to the state guaranteeing the right to work. It should be noted that the constitution did not include a clear text guaranteeing economic rights for women. However, the Jordanian government has ratified many international conventions that guarantee economic rights to women, including: The International Covenant on Economic, Social and Cultural Rights, where Article 3 of it states: “States parties to this Covenant undertake to ensure the equality of males and females in the right to enjoy all the economic, social and cultural rights stipulated in them in this Covenant”.

The Jordanian constitution guarantees the right to work for all citizens, as Article 23 of it stipulates that “work is a right for all citizens and the state must provide it”.¹⁰ Article 6 also referred to the state guaranteeing the right to work¹¹. It should be noted that the constitution did not include a clear text guaranteeing economic rights for women. However, the Jordanian government has ratified many international conventions that guarantee economic rights to women, including: The International Covenant on Economic, Social and Cultural Rights, where Article 3 of it states: “States parties to this covenant undertake to ensure the equality of males and females in the right to enjoy all the economic, social and cultural rights stipulated to them in this covenant”.

The Jordanian government has ratified this Covenant, which is considered part of the system of national legislation¹². Article 6 of the Covenant also affirmed the recognition by the states parties of the right to work¹³. Article 11 of it states the right of individuals to enjoy an adequate standard of living that meets their needs of food, clothing and shelter, and the right of individuals to continuous improvement of their living conditions and the right of every human being to be free from hunger. Institutions must strive to improve methods of production, preservation and distribution of foodstuffs, and the development and reform of agricultural land distribution systems in a way that ensures the best development and utilisation of natural resources¹⁴.

Article 2 of the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) stipulates that states parties shall prevent all forms of discrimination against women by all means, and take all appropriate measures to eliminate any form of discrimination¹⁵. Article 14 of the same Convention affirms that the state mitigates the economic challenges facing women, especially rural ones, and seeks to provide reasons for women’s and their families economic survival by providing support and assistance in economic projects and organising cooperatives in

10The Jordanian Constitution of 1952 and its amendments, Article 23, paragraph 1, the Hashemite Kingdom of Jordan..

11The Jordanian Constitution of 1952 and its amendments, Article VI, Paragraph 1, the Hashemite Kingdom of Jordan..

12 The International Covenant on Economic, Social and Cultural Rights, 1966, Article 3, adopted by the General Assembly for ratification and signature by virtue of its Resolution No. 2200 of 1966 and entry into force in 1976. It was acceded to by the Jordanian government in 1975 and published in the Official Gazette in No. 4674 on 15 06/2006 on page No. 2239 of the Official Gazette

13 International Covenant on Economic, Social and Cultural Rights, 1966, art. 6.

14International Covenant on Economic, Social and Cultural Rights, 1966, Article 7..

15 Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), 1992, art. 14.

order to enable them to obtain economic opportunities and obtain credit, agricultural loans and marketing facilities, as well as appropriate technology and equal treatment in projects, especially rural settlement projects¹⁶.

Locally, and at the level of national legislation, there is no national legislation regulating the work of micro income-generating enterprises, even though empowering women is the focus of the 2030 sustainable development plan and a prerequisite for breaking the cycle of poverty, including SDG 8, which stipulates decent work and economic growth: “Promoting sustained economic growth.” inclusive and sustainable employment, full and productive employment and decent work for all”.

5 Discussion of Results

After analysing the information and data from its primary and secondary sources, the results showed the following:

5.1 Reality of Micro Income-Generating Enterprises in Mafraq

The results showed a high turnout by women for micro income-generation enterprises in Kasbat Al- Mafraq, due to their contribution to the family income mainly and improving women’s economic conditions in a society characterised by high unemployment rates among its members, where unemployment rates in Mafraq reached 20.5%¹⁷. From the point of view of women working in micro enterprises and participants in the focus group discussion, the Kasbat Al- Mafraq community is considered to range from supportive to criticising at times, and the support and lack thereof often comes from the family, friends and neighbours to reflect on women’s psychological and social status positively or negatively.

Despite the large role of women in micro enterprises in the Kasbat Al- Mafraq, they face multiple difficulties, the most important of which are: the general societal criticism of the work and prejudice based on previous societal backgrounds, the women’s limited capabilities and resources to market products in a competitive manner, the difficulty of matching between household chores, child care and enterprise work, poor funding and complexity of loan procedures from the competent authorities, and finally exacerbated by the Covid-19 pandemic, which led to the collapse of many income generating enterprises due to closures causing: stagnation of products, low demand for them, accumulation of debts and inability to repay loans, which led eventually to the shutting down of most of those enterprises.

The nature of the micro income-generation enterprises run by women in the Kasbat Al-Mafraq varies between food manufacturing, such as: productive kitchens, sweets, cheese and pickles, and handicraft enterprises such as accessories, and cosmetic projects such as: renting wedding dresses and beauty salons.

16 According to Article 14 of the Convention on the Elimination of All Forms of Discrimination against Women..

17 Unemployment rate in the Jordanian governorates, Khabarni, 2021 .

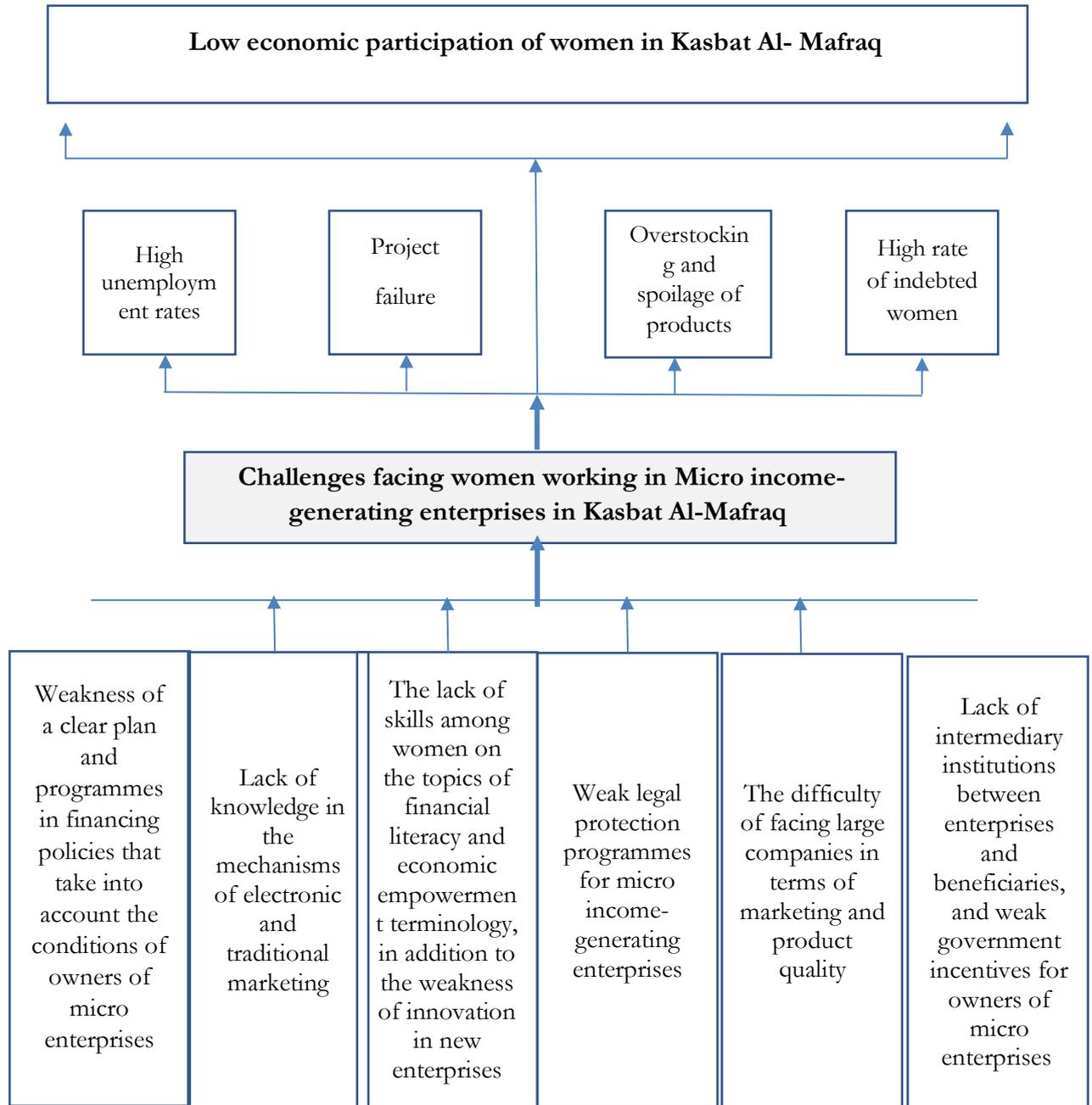
<https://www.khabarni.com/news/ Unemployment rate in the Jordanian governorates406290->

Women working in micro enterprises in the Kasbat Al-Mafraq prefer to work away from government licenses and procedures, and most of them lack knowledge of such procedures, and lack the necessary skills to start an enterprise. They also lack the skills for enterprise management, financial management, licenses, economic feasibility, and others. Thus, there is a need for institutions that could empower women in enterprise management through educating them in writing the economic feasibility in all the merits and stages of the project, training and education on product inspection and quality inspection for manufacturing enterprises in which food is directly involved. Consequently, could train them on networking for reaching good levels of sales, thus ending with providing them with the skills necessary to sustain their enterprises.

At the level of financing institutions, these institutions work on qualifying women before financing; in order to ensure the success of the project and payment in the future, and that these funds are not spent on luxuries away from the income generation enterprise. It is also based on guarantees, supporting papers, and the presence of guarantors. There are many financing funds in Mafraq Governorate, including the Women's Fund, which is: "The Women's Fund for Microfinance Company is a private, non-profit joint stock company that does not distribute profits at all, it is registered with the Jordanian Ministry of Industry and Trade and operates under the supervision and control of the Central Bank of Jordan, and it is part of the network for the development of microfinance enterprises in Jordan¹⁸."

¹⁸ <https://www.microfund.org.jo/about-us/>

5.2 Problems Tree ¹⁹



¹⁹ "A methodology for defining the problem and its causes and effects, where the trunk is the main problem, and the roots represent the causes of the basic problem while the branches represent its effects."

<https://sswm.info/ar/taxonomy/term/2647/problem-tree-analysis>

5.3 Challenges facing women working in micro income generating enterprises in the Kasbat Al- Mafrq

The research outcomes revealed the following challenges facing women working in micro income-generation enterprises in Kasbat Al-Mafrq:

- **The stereotype image of women**

The female participants emphasised that one of the most prominent challenges they face is the cultural and social challenge represented by the persistence of the marginalised stereotype image towards them, and the lack of belief in their abilities to take on new roles such as: development and production roles outside their traditional roles in reproduction, children upbringing and household chores. This leads to their feeling of frustration and lack of achievement, and low self-confidence.

- **Weak innovation and creativity**

This challenge lies in the idea of the enterprise itself, the lack of diversity in introducing new ideas that meet the needs of the target group, and the lack of keeping pace with technological and technical developments, which leads to stagnation of products, especially with the implementation of the same enterprise idea in the same area.

- **Weak experience and skills in managing micro income generating enterprises**

The participants confirmed that their weak experience and skills in the subject of financial knowledge and the feasibility study of their enterprises are among the main factors affecting the weakness or failure of their enterprises, and despite the fact that most women's empowerment institutions provide them with these skills, the level of training provided and the complicated terminology that do not take into account the educational and age differences prevent them from being empowered in the required manner.

- **Women lack marketing skills**

In addition to the challenges faced by women at the administrative level, they stressed that they suffer from challenges at the marketing level, which they consider a cornerstone of the enterprise success. The marketing process is not limited to successfully promoting the product, as it includes the process of artistic photography and displaying the product in a way that attracts the customer to buy. In addition to producing appealing packaging, they lack marketing skills.

- **Unclear mechanisms for lending and financing**

On the other hand, women entrepreneurs face many obstacles in terms of financing their enterprises. This is due to the procedures imposed by the lending authority on women, such as the presence of guarantors, the imposition of fines in case of late payment, and interest on the value of the amounts lent to women. Also, they suffer from the absence of a clear common reference for the financing conditions with the lending institutions, and the multiplicity of

official and unofficial financing sources. Women in debt "Gharymat", a common phenomenon in Jordan, is a result of the failure of their enterprises and their inability to repay the loans they obtained from financing companies in varying amounts to finance their micro enterprises. So, they end up either as prisoners or wanted by the Judicial Execution Department of the Public Security Directorate. According to the Parliamentary Women's Committee, the number of women in debt in Jordan reached 62,000, of whom 23,000 were women who were sentenced for sums less than 1,000 JODs.

- **The complexity of project licensing procedures with the relevant authorities**

With regard to the process of licensing micro income-generating enterprises, the women at this step take a thousand steps back, according to what they say: *"Because of the procedural complications of the licensing process, in addition to the high fees they incur for a micro income generating enterprise with a small capital"*. So, they prefer to work from home without referring to the authorities responsible for licensing, which requires the following:

- A commercial register.
- The roofing fees that the woman must pay to the municipality.
- The necessity of finding a place to work (facility) during the licensing process.
- Security approvals for closed professions (salons).
- Inclusion of their workers under the umbrella of social security and within the minimum wage.

Knowing that the financial return for micro income generation enterprises does not cover the costs required for the licensing process, this leads women to evade the registration and licensing of these enterprises, thus leading to the failure to provide legal and social protection for enterprise owners, workers and the product itself in terms of property protection.

6 Options and Alternatives

Based on the foregoing, and with the aim of increasing the economic participation of women in Kasbat Al-Mafraq through organising micro enterprises, and based on the results of analysing information and data from its secondary and primary sources, the research team proposes a number of public policies, namely:

First: A policy for developing and following up on micro income-generation enterprises, and developing National Legislation and Laws related to these enterprises. This is to be done in cooperation and coordination between Parliament, the Development and Employment Fund, the Ministry of Trade and Industry, the Ministry of Planning and International Cooperation, and the Jordan Foundation for the Development of Economic Projects.

Objective:

Strengthening legal protection for women working in micro enterprises, which would contribute to raising the economic participation of women in Kasbat Al-Mafraq.

Programmes:

1. Reviewing, evaluating and developing national legislation related to income generating enterprises of all kinds, including micro income generation enterprises.
2. Unifying the relevant institutional, administrative and financing references for micro income-generation enterprises.
3. Working on developing a national incentives' system to increase the demand for micro enterprises through grants: (tax incentives, exemption from fees, partial exemptions, marketing grants for the local product).

Policy advantages and opportunities:

- Creating a legal umbrella for comprehensive protection for owners of micro income-generation enterprises, their workers, and the project itself.
- Encouraging women to invest in micro enterprises, thus integrating them economically and contributing to reviving the economy.
- Facilitating administrative obstacles and bureaucratic procedures that would hinder women from licensing their enterprises.

Policy implementation challenges:

- The time period required for reviewing, evaluating and developing legislation related to micro income-generation enterprises.
- Needed participatory work, cooperation and coordination between institutions related to micro enterprises.

Second: A policy for developing awareness and educational programmes on micro income-generation enterprises and their role in improving women's economic participation. This is to be done in cooperation and coordination between the Development and Employment Fund, the Ministry of Trade and Industry, the Ministry of Planning and International Cooperation, and the Jordan Foundation for the Development of Economic Enterprises.

Objective:

To raise awareness and the necessary knowledge about micro enterprises, their implementation mechanism, and their economic feasibility for the beneficiary families.

Programmes:

1. Develop training courses for women starting micro enterprises. The training should cover the importance of micro income-generation enterprises and ways to maintain their sustainability.
2. Develop guides for women about the authorities responsible for micro enterprises and their role.
3. Develop a national programme to enhance marketing operations for micro enterprises and effective competition methods at the local and international levels.
4. Media programmes highlighting the importance of micro enterprises, and highlighting the success stories of women who have become economically active through them.

Policy advantages and opportunities:

- Helps women avoid stagnation; as a result of complete knowledge about the causes of stagnation and how to maintain sustainability both at the financial level and at the level of the product itself.
- Ease of spreading and reaching all members of society.
- It does not need a long-time frame for its implementation.
- Establishing partnerships with relevant institutions, civil society organisations and media entities in implementing these programmes.

Policy implementation challenges:

- It is necessary to conduct studies to monitor the needs of women and owners of micro income generation enterprises, in order to prepare and develop programmes that suit their needs.
- The needed financial cost for the implementation of the policy.

Third: A general policy for organising the work of lending and financing institutions for micro income generation enterprises, in cooperation and coordination between the Employment Development Fund, the Ministry of Planning and International Cooperation, and official and unofficial lending institutions.

Objective:

Regulating the work of lending institutions and achieving financial support for women working in micro enterprises, ensuring that they do not face stagnation during the implementation phase in order to prevent the so-called Women in Debt “Gharymat”.

Programmes:

1. Developing a database that includes all information about all financial institutions, as well as the information of women borrowers.
2. Unifying the lending approach for micro enterprises, and unifying the costs and benefits in the event of non-payment of debts.
3. Determining the mechanisms and methods for special guarantees in micro enterprises, and unifying the mechanism of follow-up and financial control of the enterprise after obtaining the financing or the loan.

Policy advantages and opportunities:

- Financial support and unified guarantees for all micro income generation enterprises.
- Institutional protection of micro enterprises from high interest rates.

Policy implementation challenges:

- The financial cost needed for preparing and developing the database.
- The time period required for coordination and consolidation of institutional efforts.
- The difficulty of networking between lending and financing institutions due to their different nature, whereby part of them is private and the other semi-governmental or governmental.

Based on the analysis of results from secondary and primary sources, and based on the standard scale represented in analysing the advantages, opportunities and challenges in implementing each policy separately, the optimal alternatives, recommended by this paper are:

- 1. Developing awareness and educational programmes on micro enterprises and their role in improving women's economic participation.**
- 2. Regulating the work of lending and financing institutions for micro enterprises in cooperation and coordination between the Employment Development Fund, the Ministry of Planning and International Cooperation, and formal and informal lending institutions.**

If the entities related to micro income-generation enterprises consolidate all their efforts in developing a better reality for these enterprises, and set a clear policy for organising the sector for women in Jordan in general and Mafraq in particular, this will have a positive impact on women and society as a whole. Thus, by starting to achieve the sustainable development goals, specifically SDG (1) to eradicate poverty and work to increase women’s involvement within the society by increasing their economic participation and moving towards eliminating poverty and

unemployment, and SDG (5) gender equality, and SDG (10) Reducing Inequalities: by highlighting the low economic participation of women and providing recommendations that take into account the gender dimension to increase women's economic participation and thus achieve economic and social equality, and SDG (17) Partnerships for Achieving the Goals.

In order to achieve the goals of the paper and to provide the best opportunity for our work to influence and create the desire for change, it is necessary to strengthen partnerships and relations between specialists and between individuals and governmental and non-governmental organisations, activate global and local partnerships, and work with decision-makers to communicate the problems and needs of the society in order to achieve human dignity and sustainable development goals, and thus achieve societal development towards social equity.

7 Annex

This paper, in addition to the previously mentioned references, is based on a series of interviews with official bodies and specialists in income-generation enterprises. Here are their names in alphabetical order:

- a) Balqais Al-Azzam / The Model Microfinance Company affiliated with Princess Basma Centre in Mafraq Governorate.
- b) Thamer Al-Zoubi / Finance Officer of micro income generation enterprises at the Women's Fund, Mafraq Branch.
- c) Rania Hayyouk / Executive Director of the National Foundation for Family Empowerment (NAFI).
- d) Reem Abu Dalbough /former deputy and member of the Legal Committee and the Women's Committee and President of the Women's Union for the year 2016.
- e) Asim Al-Shdaifat / Head of IRADA Centre in Mafraq Governorate.

It must be emphasised that the information contained in this policy paper does not necessarily express their opinions, and they are not responsible for its contents. It rather represents the positions and conclusions of the paper team in analysing the experiences and information provided with regard to women working in micro enterprises in Mafraq Governorate and analysing the results of the focus group discussion session, in addition to the desk research undertaken by the team.



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