Social Enterprise Baseline Study

Report

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Executive summary

Young people make up the largest proportion of Jordan’s fast-growing population, presenting both
possibilities and challenges for the future. Strategic investments in human capital in Jordan could collect a “demographic dividend” over the next decades for the country. Thus, encouraging entrepreneurship and providing a supporting ecosystem for entrepreneurship could help the country mitigate and combat many of its current and future challenges. Social enterprises and initiatives are a growing sector in Jordan and can play a vital role in solving social problems and exploring new market opportunities. Social enterprises can serve as a change agent for the community and contributing to the economy of the country.

Plan International commissioned this baseline study, to better understand, verify, and document pre-intervention levels of the project indicators to help the project and stakeholders undertake informed decisions on the project direction. To identify social enterprises in Jordan, a combination of ‘top down’ and ‘bottom up’ approaches were used to mobilize collective knowledge resources in order to identify social enterprises in Jordan. The ‘top down approach’ was based on a desktop analysis of available data.

The baseline findings showed that the concept of social enterprises is still new in Jordan and does not have official characteristics nor formally agreed-upon definition. About 92 percent of the interviewed SEs and SEIs have no clear idea about the concept of SEs.

With regard to gender, the results showed that about 45% of the targeted sample are male-owned and managed, while 55% were female run enterprises. Furthermore, the baseline study showed that on average the number of permanent male staff is 2 while permanent female staff is 5 in SEs.

Jordanian social enterprise serves a broad range of beneficiaries. Regardless of social enterprises’ sector, a broad range of important beneficiary groups are targeted. The three largest groups are the beneficiary reach of young people (78%), women (70%) and men (44%). This is followed by people with disabilities (26%), refugees (30%) and elderly (0%). Their primary beneficiaries are youth and women followed by men. This is influenced greatly by donors’ focus on targeting youth and women.

In regards to the sectors in which SEs and SEIs are working; the analysis of the findings showed wider representation of the SEs across different economic sectors such as handicrafts, food processing, agriculture, IT, environment, culture, education, and tourism compared to SEIs that are clustered in handicraft, IT, and tourism. Sectors such as healthcare, sports, transportation, industry and trade remain untapped. Furthermore, the measurement of the SEs/SEIs services’ impact seems absent. All the interviewed SEs and SEIs reported not measuring their social impact due to their lack of experience and knowledge in tracking and measuring the impact of their activities and services. It is noticed that each governorate has a different type of sectors in which SEs and SEIs function. SEs and SEIs were active in food processing, IT, and culture sectors in Amman, whereas in Ajloun the focus was on agriculture and microfinance. In Tafilah, sectors of focus were handicraft, education, and tourism.

The baseline findings showed that 67 percent of the interviewed SEs and SEIs are registered while 33 percent are not. The majority of the social enterprises are either in the start-up (6 SEs) or growth phase (12 SEs); whereas SEIs are concentrated at the ideation (3 SEIs) and start-up phase (4 SEIs) and (2 SEIs) in the growth phase.

With regards to sources of funding, the baseline study showed that the majority of SEIs are depending
mainly on personal funding, then its sustainability is maintained once those initiatives start generating revenues. SEs, on the other hand, can access diversified sources of funding in parallel with donor funding ranking the main source of funds followed by revenue-driven business models, personal funds, membership fees and borrowing.

As for the profitability, 74% of the interviewed social enterprises reported that they make profit and they use their profit in growth and development activities, while 26% indicated they don’t make any profits. Almost all SEs generating profit are reinvesting in enterprise growth and activities development, while more than half of the SEIs are utilizing their limited revenues to conduct more non-profit activities.

More than half of SEs and SEIs located in Amman are able to scale up due to factors such as long years of operating in the sector, good reputation, strong programs and services provided, secured funding from donors or self-funding, and working in promising sectors. On the other hand, the majority of the SEs and SEIs unable to scale-up share similar challenges regardless of their geographical location, such as deteriorating economic situation, weak marketing, lack of effective management, and lack of funding.

The study observed that SEs generating income and revenues are more likely to scale up and be sustainable compared to those that are aid-dependent. The baseline study found that 41 percent of the SEs and SEIs are depending on external grants and funding, while the majority of SEIs don’t depend on donor funding due to lack of legal status and registration so they depend on support from NGOs.

Only 37 percent of the SEs and SEIs involve their communities in decision-making, needs assessment or idea generation. While only 41 percent of SEs and SEIs across the different location regularly seek feedback from the project beneficiaries. SEIs are functioning without a legal umbrella preventing any formal relationship with government.

The baseline study showed that 63 percent of SEs and SEIs stated receiving technical and logistical support. The support included training and capacity building, consultancy services, tools and equipment, business planning. It is found that 52 percent receive training and capacity building, 19 percent receive consultancy services while 7 percent receive equipment and business planning.

SEs struggles related to the ecosystem constraints including the current regulation which limits the emergence of business, exposure corporate taxes, which affects their financial viability and where non-profits are limited in the choice and scale of revenue-generating activities; Jordanian SEs and SEIs are hindered by similar challenges. It is found that 80 percent of the survey respondents consider the current legislation relating to social enterprises as a serious challenge.

SEs owners highlighted how taxation and social security laws treat SEs is a major challenge calling decision makers in Jordan to explore best practices globally to support entrepreneurs, customize some of them and implement it in Jordan.

It is found that and 68 percent of the survey respondents highlighting registration procedures at governmental units as a serious challenge. Many social enterprise initiatives’ founders become reluctant to register their initiatives after inquiring about registration procedures and their financial
inability to cover the required fees not to mention the “time poverty”. Furthermore, some of those founders only aim to start up initiatives that are not sustainable businesses and as long as there is no official registration category for initiatives, there is no incentive for them to register.

The respondents identified other set of obstacles hindering their operation and growth such as lack of physical place and limited physical place. It is found that 77 percent of the SEIs lack physical place to operate, organize and meet in compared to SEs who have their own office spaces; even when 65 percent of those SEs view their limited office space as challenge.

Marketing social enterprises products and services is one of the gap areas SEs and SEIs are facing as identified by 76 percent of the baseline respondents due to the lack of precise data of market demand. Beneficiaries of these SEs and SEIs expressed during the focus groups that marketing is the biggest challenge facing them.

None of the SEIs have formal staff as most of the human capital is volunteers compared to SEs which have employees; nevertheless, 69 percent of the SEs, whether they are non-profit, charity or cooperative located in all three governorates, consider finding and recruiting qualified staff is a challenge for them. This is attributed to the inability of SEs to provide attractive recruitment package for their employees.

It is found that the majority of the support organizations identify the entrepreneurs’ attitude, commitment, understanding of and passion to pursue their ideas as main drivers to their enterprise’s success or failure. The entrepreneurs lack of previous expertise in their start-ups field as well as not institutionalizing their startup hamper their thinking of scaling their businesses beyond the Jordanian markets.

Key recommendation of the study mainly related to addressing the fragmentation and lack of coordination in the existing laws and different bodies responsible for the registration procedures challenge. Furthermore, the study highlighted the need to address the lack of detailed knowledge about the registration process among entrepreneurs. The study recommends building the capacity of governmental employees who are in direct contact with entrepreneurs seeking legal registration on understanding the laws and how best to interpret these laws and policies especially related to innovative ideas. Furthermore, the study recommends supporting a platform to function as an umbrella to all SEs and SEIs. This platform works on building collaborative relationship between SEs, support organizations and engaging them in governmental programs and developmental plans.

Furthermore, building the capacities of the current SEs and SEIs staff in areas such as marketing, proposal writing, reporting and need assessment; as well as the provision of institutional capacity building as part of the grant support which systemizes knowledge and documentation to minimize the risk of high turnover among SEs and SEIs. This could be also tackled through designing incubation programs that equip social entrepreneurs with necessary skills and knowledge on how to create business model and transform initiative into profitable business with a social mission.
Chapter 1: Introduction and Background

Introduction:

Jordan’s economy is among the smallest in the Middle East, with scarce supplies of water, oil, and other natural resources. In addition, Other chronic economic challenges such as high rates of unemployment and poverty, current account deficits, and public debt.

The poverty indicators issued by the Department of Statistic in Jordan 2017-2018 based on the Household Expenditure and Income Survey showed that the poverty rate among Jordanians was 15.7%, meaning that 1.069 million Jordanians are within the poverty zone. The poverty gap (The ratio by which the mean income of the poor falls below the poverty line was 3.5%. According to evaluation carried out by UNDP in 2018, 20 per cent of the children in Jordan are still suffering from multidimensional poverty, which deprives them from access to services in key areas, including health, education or housing.

A more recent study has indicated that among vulnerable Jordanians receiving National Aid Fund support found that approximately 70 percent of households were either food-insecure – 11 percent – or vulnerable to food insecurity – 59 percent (Jordan Zero Hunger Strategy, 2019).

The unemployment rate in Jordan increased to 19 % in the first quarter of 2019 from 18.4 % in corresponding period of the previous year. The unemployment rate reached 28.9 % for females and 16.4 for males.

Furthermore, the Syrian conflict with its large influx of refugees is further straining Jordan’s resources and putting Jordan under a tremendous pressure in providing basic services in education, health and employment. Domestic demands rose, requiring greater accountability and improvements in living conditions.

Young people make up the largest proportion of Jordan’s fast-growing population, presenting both possibilities and challenges for the future. Strategic investments in human capital in Jordan could collect a “demographic dividend” over the next four decades for the country. Thus, encouraging entrepreneurship and providing a supporting ecosystem for entrepreneurship could help the country mitigate and combat many of its current and future challenges.

The Jordan National Report of the Global Entrepreneurship Monitor Study (2016-2017) showed that the Total Entrepreneurial Activity (TEA), which indicates the percentage of working age people in entrepreneurial businesses, is 8.2%. Thus, among the 65 countries participating in the GEM survey, Jordan occupies the 46th position. Specifically, 4.1% of the adult population was involved in nascent entrepreneur (startups), 4.6% were new business owners, and 2.7% were active in established businesses.

TEA has progressively decreased over time: it was 18.3% in 2004, 10.2% in 2009, and it dropped to 8.2% in 2016. The 2% decrease can be easily explained considering the challenges and regional instability that the country is facing. Further, the rate of entrepreneurial employee activity (EEA) in 2016 is 1.5%. Another interesting result is that discontinuation of business is rather high in Jordan, in terms of the number of startups and new businesses—for every five individuals currently starting or
running a new business, there is one individual who has discontinued a business in the past year. Jordan ranks 2nd in a global comparison, with a discontinuation rate of 21.2% of TEA.

Separating TEA rates by gender, it emerges that female entrepreneurship represents a small share of the total early-stage entrepreneurial activities. Female TEA concerned 3.3% of the adult population, vis-à-vis a male TEA rate of 12.8%. The rate of female to male TEA for 2016 was 0.26 and has remained relatively unchanged over the last decade.

Despite the decrease in the entrepreneurial activity, social enterprises and initiatives are growing sector in Jordan and can play vital role in solving social problems and exploring new market opportunities. Social enterprises can serve as a change agent for the community and contributing to the economy of the country.

1.2 Baseline Study Objective

The Baseline Social Enterprise Study has been developed in response to Plan International request, under Mubaderoon Project. This preliminary study aims to provide a baseline snapshot of the sector and a launching point for Mubaderoon project. It will help to better understand, verify and document pre-intervention levels of the project indicators to help the project and stakeholders undertake informed decisions on the project direction.

The baseline objective aimed to collect information on the types of social enterprises (SEs) existing in Jordan in three governorates (Amman, Tafilleh and Ajloun), fields of activity, main characteristics, size (if possible), patterns of development and the extent they are actively working on integrating marginalized youth and women in the formal economy. Also, the study collects basic information on the policy framework for social enterprises as well as the attitudes of local communities/stakeholders towards social enterprises (SE’s) and social enterprise initiatives (SEI’s) in Jordan in the target areas. The study aims to identify gaps and (gender specific) barriers related to access to market and financial instruments for SEs and SEIs and provide relevant recommendations aimed at improving opportunities for marginalized youth, especially young women to participate in SEs and SEIs.

Plan International will build on the results of the study to develop specific actions that will empower SEs and SEIs in Jordan and enhance the enabling environment for ongoing SEs and SEIs to grow and encourage new SEs and SEIs to be established around the country.

1.3 Report Structure:

This report includes the following sections: project background, purpose of baseline assessment, methodology, and findings. The findings reflect main aspects including general information about the SEs and SEIs existing in the three governorates (their characteristics, sectors, types), policy and legal frameworks and procedures existing and analysis by project indicators. Followed by recommendations to leveraging SEs and SEIs in integrating marginalized groups particularly women and youth.
1.4 Social Enterprises in Jordan

The definition of ‘social enterprise' for the purposes of this study follows the broad parameters outlined in the in Mubaderoon Project by Plan International which highlights the following three main characteristics for any SE, whilst SEIs share all the below dimension yet not legally registered:

<table>
<thead>
<tr>
<th>Social Dimension</th>
<th>The primary focus of the SE is to address a social need / problem. Products/services delivered have a “social connotation” (their production chain is designed so as to enable the integration of disadvantaged people to work; they respond to gaps in welfare service delivery, etc.).</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entrepreneurial/Economic Dimension</td>
<td>Provide services or goods in a stable manner to respond to unmet needs arising in society. Generate revenues and ensure Some level of cost recovery (minimum 10-15%); Commitment to financial sustainability. A trend towards paid staff (ideally all organizations should have paid staff; nevertheless, embryonic initiatives might not have any yet)</td>
</tr>
<tr>
<td>Ownership/Governance Dimension</td>
<td>Transparent and participatory. Participation of diverse stakeholders in the governing bodies of the organization. Compliance with a non-profit distribution constraint and/or asset lock: reinvestment of (portion of) profit to build capacity and improve impact</td>
</tr>
</tbody>
</table>

Throughout the years, different research and studies have been implemented to explore existing types of organizations and varying definitions for social enterprises creating a literature of different SE types. As an emerging concept and its relatively small size, social enterprise has no definition at the official level in Jordan nor it is clearly distinguished from traditional forms of socio-economic services and new business models that provide a balance between economic and social aims. Such lack of clarity prevented the existence of a separate legal entity for social enterprise in Jordan with the majority registered as either for-profit companies or non-profit companies, as follows:

- **Non-Profit company**: is a company that doesn’t aim to achieve profit and in case of financial returns, it can’t be distributed among the partners or investors. The purpose of such company is providing any of the following services such as social, humanitarian, health, environmental, educational, cultural, sport or any kind of services not involving profit generation agreed on by a governmental employee called “special registrar supervisor”.


• **For-Profit company:** is a revenue driven company offering products and services with the aim to maximize its profit and their shareholder dividends such as restaurants, shops, groceries, etc.

• **Non-Governmental Organizations:** this type is characterized with aid dependency, weak management and governance structure and lack of capability to scale up or run viable operation systems. They are mainly fragmented and replicate the services and activities provided by different actors and similar organizations jeopardizing their sustainability potentials.

• **Groups/Initiatives:** group of individuals who organize themselves to address certain community needs or issues. They are usually self-organized and implement activities on voluntary basis.

• **Cooperatives:** are legal entities where a group of people join together to advance their mutual economic and social interest. Currently, there is over 1852 cooperatives in Jordan, concentrated in agriculture, multi-purpose, housing, women, and tourism. These cooperatives are distributed among governorates with the largest number is in Amman with around 380 cooperatives, Ajloun 84 cooperatives, and Tafila 64 cooperatives.

There is another type that falls under the NGOs called Local Grassroots Civil Society Organizations (Grassroots CSO) with income generation: this type was identified in Heba Al Nasser paper “New Social Enterprises in Jordan” were she refers to Grassroots CSOs as CSOs structured as Non-profit companies with initiatives that generate revenues through small-scale social enterprise, rather than relying on financing from government bodies or foreign donors as social enterprise from a civic perspective. This type of SE meets to varying degrees the three dimensions (social, Economic, and ownership/governance) classified in Mubaderoon Project definition.

This type is characterized by its new emergence as response to the unsustainable, aid-dependent model of CSO. The bottom-up approach engages with and mobilizes civil societies, where communities are considered as assets to collaborate with and leverage. It is developing under the radar and largely unnoticed by a donor community that still focuses on large-scale formal NGOs.

However, civil society organizers continue to believe that the Jordanian government is not helping the small-scale CSOs to expand. While the government officials, conversely, argue that these new organizations are inefficient and poorly managed and undermine the potential for new initiatives to expand and develop.

The findings chapter explores the existing format and types of organizations and companies classifying as social enterprises and examine their characteristics, demographics, gaps and supporting systems. Furthermore, it explores the legal structures in place and draws parallel comparison with other countries in the region.

**Previous studies**

Since 2016, the following studies were completed on Social Enterprise in Jordan. Heba Al Nasser’s paper “New Social Enterprises in Jordan” paper of 2016 examines the social enterprise concept from a civic point of view. The study revealed that the emergence of new, Local Grassroots Civil Society Organizations (Grassroots CSOs) are structured as Non-profit companies with initiatives that generate revenues through small-scale social enterprise, rather than relying on financing from government bodies or foreign donors.
AL Nasser paper was conducted through extensive interviews with the founders of such initiatives underline a perception that the traditional model of civil society in Jordan is flawed. In response, alternative forms of activism are developing under the radar, largely unnoticed by a donor community that still focuses on large-scale formal NGOs. The new initiatives take a more bottom-up approach to engaging with and mobilizing civil society. They view communities as assets and potential sources of cooperation. However, civil society organizers believe that the Jordanian government is creating regulatory hurdles to prevent small-scale CSOs from expanding and the Government officials, conversely, argue that these new organizations are inefficient and poorly managed and undermine the potential for new initiatives to expand and develop.

In July 2017, TTI, a Non-profit organization in Jordan which promotes entrepreneurship and innovation culture among youth created its first map for the entrepreneurship eco-system in Jordan as phase 1 towards a broader online reference with a wider range of comprehensive data design, statistics, and information (Annex 1)

In 2017, a qualitative analysis of Lebanon, Jordan, Egypt and Palestine on Social Enterprise Development in the Middle East and North Africa was conducted by Halabi & Kheir and sponsored by Mr. Fadi Ghandour showed that SEs typically fall within three loose phases: start-up, incubation, and acceleration and finally, access to funding or financing networks. The study concluded that the concept of social enterprises in the region can and should be defined along a spectrum. There is disagreement over how and what qualifies as having a positive social impact. It also showed that among the wider public, knowledge of SEs and their effect is very limited. Support organizations complained about outreach to new potential social entrepreneurs remains an obstacle, as they have trouble communicating principles of entrepreneurship – let alone social entrepreneurship – to young people before they enter the job market. Furthermore, support organizations also felt that the ecosystem remains generally restricted to population segments, who can access their support – generally those with access to higher education and foreign languages.

In 2018, ConsultUs was selected by Plan International to map the existing social enterprises in Jordan which serve marginalized youth or young women between 18-35 years, in addition to examining the ‘ecosystem’ for social entrepreneurship development in Jordan. The study revealed that the concept of social enterprise is still emerging in Jordan. Although there are some initiatives that fall under this concept in the field, the sector is still relatively small and consists of minor businesses. The term “social enterprise” is still not well identified in Jordan at the official level and there is no clear definition for understanding social enterprises and how they stand between the traditional forms of socio-economic services and new business models that provide a balance between economic and social aims. Moreover, there is no separate legal entity for social enterprises in Jordan. The majority of social enterprises are registered either as for-profit companies or Non-profit organizations.

The key recommendations of the study were to enhance the management and governance structure of the enterprises. Many Jordanian NGOs and non-profit companies do not have the adequate management capability to scale up and to run viable operation systems and their management and governance structures do not support the transition into successful social enterprises. Fragmentation and replication of activities are also a commonplace among those enterprises and put them in a weak position towards scaling up and sustainability.
The assessment also concluded that the government procedures are key challenges facing SEs in Jordan. The bureaucratic complexities and tax structures and the quality of governmental support for entrepreneurship and their relevant policies need to be revised to encourage more engagement of NGOs and companies in the provision of social services and to support the establishment of innovative solutions for social issues in Jordan. Further, developing a national study on the value added, target potential sectors and the requirements to promote the development of SEs in Jordan is very important, which corresponds to the objectives of the anticipated Plan baseline study.

In late 2018, Oxfam Jordan conducted ‘Jordan Social Enterprise Study MEDUP!’. The overall objective of the study was to examine the challenges and opportunities facing social entrepreneurs at three levels: Macro level which includes macro-economic, political and social context and how they enable and frustrate the prospects for social enterprise, Meso level, The emerging meso ecosystem of actors seeking to support both social and mainstream enterprises and Micro level which includes the stories, insights, challenges and opportunities relating to social entrepreneurs themselves.

The study referred to seven principles as a key to defining social enterprises in Jordan, have a social mission, aim to maximize impact, aim to make a profit, though profit maximization, reinvest a minimum significant percentage of their profits back into the business, limit dividend payments, combine the best of charity and business within a new legal vehicle, be led by a committed, convinced social entrepreneur at their helm.

The study also defined enterprise supporter organization based on the services they provide to entrepreneurs which might be access to knowledge, experience, infrastructure, resources, capital and market. The study showed that at present most enterprise support organization don’t have a full understanding of what is needed to support Social Enterprises, therefore SEs steered away from their core purpose and struggled to balance between their essential mission/ objectives and the funding available. Moreover, the study explained the main challenges related to constrained access to markets, access to capital, absence of legal instruments and protections, infrastructure and resource limitations, social and cultural constraints and knowledge and experience.

The key recommendations of the study were to promote policy and advocacy initiatives and public private dialogue to improve regulatory and policy environment at country and cross-country levels and to conduct initiatives that support enterprise support organization through capacity building programs, strategic alliances with local and international financial institutions and exchange and network events to improve the quality, innovation and outreach of their services targeting the local social enterprise.

Social Enterprise in Other Countries

In this study, some examples of current status of SEs at regional level is highlighted in addition to success stories from international experiences with SEs. The World bank describes SE contributions to their countries based on the nature of the government partnership with SEs. For example, the United Kingdom and United States governments see in SEs an opportunity to improve the provision of public services in terms of reach and quality, and at the same time create additional high-quality jobs. Bangladesh has been a global pioneer of SE since the 1970s, because the government has partnerships with organizations such as BRAC and the Grameen Bank. Both organizations helped to improve service delivery to the poor in Bangladesh and had an important international footprint (World Bank, 2016).
In the MENA region, Egypt is an example of emerging government support to SEs (according to the World Bank 2017), especially as a driver for youth employment, women empowerment and regional (sub-national) development. In Morocco, SEs are recognized by the World Bank as a driver to provide solutions to social problems and long-term employability, especially in rural and marginalized groups (Social Enterprise UK, 2014).

In summary, review of other regional examples show that similar challenges faced by SEs in the region relate to the ecosystem constraints including policy and regulation, financing solutions, infrastructure and human capital, and information and networks. The table below shows other end of the spectrum, there are examples of mature policy approaches, such as the United Kingdom, United States and South Korea, where SEs are recognized and organized, work through institutions that represent them and engage in policy dialogue with the government. In these countries, the SE sector is an important driver for economic and social development (World Bank 2017). While there is a different conception of what constitutes a social enterprise among countries in the table below, the comparison is more related to ecosystems and organizational approaches of the sector in these countries.

Various Categories of SE Policy Frameworks and Results

<table>
<thead>
<tr>
<th>Category</th>
<th>Early Stage</th>
<th>Emerging</th>
<th>Growing</th>
<th>Mature</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Country examples</strong></td>
<td>Kenya, South Africa, Morocco</td>
<td>Colombia, Egypt, India</td>
<td>Canada, Chile, Italy, Malaysia, Poland, Thailand</td>
<td>South Korea, United Kingdom, United States</td>
</tr>
<tr>
<td><strong>Recognition</strong></td>
<td>No legal form for SEs</td>
<td>No legal form for SEs</td>
<td>Legal form for SEs created or in process of creation</td>
<td>Legal form for SEs created</td>
</tr>
<tr>
<td><strong>Support</strong></td>
<td>No policies or regulation for SEs</td>
<td>Political will to support SEs or social innovation</td>
<td>Policies and regulations for SEs</td>
<td>National strategy or policy for SEs with large range of tools and programs to support them</td>
</tr>
<tr>
<td><strong>Enablers</strong></td>
<td>Some private organizations (e.g., universities, foundations) support SEs</td>
<td>Growing number and variety of organizations supporting SEs</td>
<td>Ecosystem stakeholders are forming networks</td>
<td>Enablers include public agencies and form an interconnected ecosystem</td>
</tr>
<tr>
<td><strong>Level of SE Activity</strong></td>
<td>Presence of SEs as NGOs or companies in some sectors or geographies</td>
<td>Presence of SEs as NGOs or companies in multiple sectors or geographies</td>
<td>Widespread presence of SEs in multiple sectors or geographies</td>
<td>Extensive and organized SE sector</td>
</tr>
</tbody>
</table>
In Tunisia, a study conducted by the World Bank in 2017 explained that although the number of SEs are growing in Tunisia, they are still at the early stages of development. Most of the Tunisian SEs are still in the ideation or piloting stage of their operations, and very few exhibits meaningful scale. The mapped SEs have relatively weak partnerships, including government collaboration, and are not actively using innovation and technology in their operations. Many challenges faced by SEs in Tunisia relate to the ecosystem constraints including the current regulation which limits the emergence of business. As companies, the SEs are exposed to corporate taxes, which affects their financial viability. As non-profits, they are limited in the choice and scale of revenue-generating activities. Access to grants and subsidized loans through government programs has a lengthy application process that often lacks transparency. Commercial loans are difficult to secure because SEs rarely have collateral, and in most cases have small profit margins.

In Palestine, The Small Enterprise Center (SEC) conducted a study in 2017 about the social enterprise and their ecosystem in Palestine. The study was the first of its kind to map the social enterprise activity and ecosystem in Palestine using a common definition. The study aimed to increase the understanding about the social enterprise segment among developmental institutions and decision makers and to assesses the needs in the sector by describing the current markets from a demand and supply perspective. The study mentioned different definition of the SEs including the UK and Canada definition of the term which defined Social enterprises as businesses that trade to tackle social problems, improving communities, people’s life chances, or the environment. They make their money from selling goods and services in the open market, but they reinvest their profits back into the business or the local community.

The study showed that despite the growing interest in social enterprise and increasing levels of activity, there is still a limited understanding about the current state, size, and scope of social enterprises in Palestine, as well as a lack of insight on the factors constraining the development of social enterprise and potential actions that could be undertaken at all levels to complement and support national initiatives. The most important recommendation of the study was the establishment of central representative body for the SE Sector in Palestine.

In the Tasmanian Social Enterprise Study conducted in 2011, Social enterprises were defined by their mission to generate social and community benefit, and using trading activities to fulfil that mission. The study revealed many social enterprises classify their work across multiple industries. The social enterprise sector in Tasmania includes all major industry classifications with the exception of mining. Tasmanian social enterprises have adopted a broad range of legal structures; some as incorporated associations, some as sole traders or other traditionally private-sector business forms, some as companies limited by guarantee, or co-operatives. In regard to their trading activity, trading activities ranged from ‘providing services for a fee’ to retail, production, and other forms of trade.

Tasmanian social enterprises also provided thoughtful reflections on the key challenges and support needs for the sector. These include lack of suitable funding to accommodate the risks and complexities of social enterprises through the phases of enterprise set up, development and expansion. The financial and personal risk associated with setting up a social enterprise impacts on individuals and organizations, as does the availability of skilled workers and volunteers. Another key challenge is the need for greater public awareness and recognition of social enterprises in the community and marketplace.
In conclusion, all studies agreed that Social Enterprises is an innovative, social value creating activity that can occur within or across the non-profit or business sectors. Also all studies agreed that Social Enterprises, including the ones in Jordan, are typically created by a social entrepreneur or group of citizens to meet a social goal by performing activities that are of social interest to their local communities or aim to find solutions of social issues and managed in an entrepreneurial way, striving to maintain a constant balance between the social and the economic dimension.

The studies reviewed also indicated that social enterprise concept being overlapped with the traditional social economy organizations as social enterprises might choose to be registered as an association, cooperative, charity or as a private enterprise.

The studies reviewed by this study team mentioned that almost the same challenges are facing SEs in other countries in the region including Jordan This includes the need for strengthening the existing social enterprises as well as enhancing social entrepreneurship support structures to allow SEs to start up, scale up and grow to be able to contribute to solve pressing social issues and improve the living conditions of the marginalized groups in the communities. Challenges related to the legislative framework governing the works of SEs were also highlighted. The studies indicated the need to work on a more inclusive legislation framework that improves the coordination between SEs and the government from one side and SEs enabling environment of incubators, business associations, financial institutions, coaching and mentoring services from another side. Better access to financial services was also a key recommendation among all studies.
Chapter 2: Sample & Methodology

2.1 Sample
The sample was identified based on Plan International Jordan definition for social enterprises and Initiatives, geographic area, and registration. The identification of social enterprises was a complex task as no database exists in Jordan. To identify social enterprises in Jordan, a combination of ‘top down’ and ‘bottom up’ approaches were used to mobilize collective knowledge resources in order to identify social enterprises in Jordan. The ‘top down approach’ was based on a desktop analysis of available data. These included data collection from the Chamber of Commerce, Chamber of Industry, the Ministry of Social Development and from desk research on SEs/SEIs in Jordan. The ‘bottom-up’ approach was based on mobilizing local knowledge and local networks within Jordan to identify social enterprises and to encourage a high level of engagement with the project, which included conversations with professionals across relevant sectors to identify known ‘social enterprises’ that self-identify as such, and/or fit the used definition.

Based on the above, a sample of 18 SEs and 9 SEIs prioritizing women- and youth-led SEs/SEIs was selected from the three target areas (13 in East Amman, 6 in Tafileh and 8 in Ajloun). In addition to 30 disadvantaged males and females (aged 18-35), and 14 key stakeholders who support the enabling environment for entrepreneurship in Jordan (Annex 6).

2.2 Methodology:
The baseline study was implemented using a mixed-methods approach; both qualitative and quantitative methodologies were utilized for verification and triangulation purposes to address the evaluation questions. The methodology was designed in view of objective oriented evaluation approach (Fitzpatrick, 2011). Evaluation methodology included:

1. Desk review of available data and research regarding SEs in Jordan
2. Field visits to selected SEs in East Amman, Tafileh and Ajloun to collect information on SEs and SEIs including nature of social purpose, legal status, funding, profitability, innovation, engagement with the community, networking and partnership, relation with different stakeholders, and key challenges facing their SEs.
3. Interviews with key project stakeholders in Jordan including officials from SE support structures, to assess the suitability of the policy framework for supporting the emergence, scaling and replication of SEs in Jordan
4. Focus Groups with beneficiaries from SEs services, (defined here as people who benefit from the services and products those SEs and SEIs are providing such as training or jobs) to understand the social and economic contributions of Social Enterprises in Jordan from the beneficiaries’ perspectives, key challenges and needs.
The following table outlines the methodology:

<table>
<thead>
<tr>
<th>Target group</th>
<th>Tools</th>
<th>Size of the sample</th>
<th>Expected data</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEs &amp; SEIs (Profit, Non-Profit, NGOs, Cooperatives, registered and not registered)</td>
<td>Survey Tool (Annex 2)</td>
<td>13 from Amman, 6 from Tafileh and 8 from Ajloun. Of which 18 are SEs and 9 are SEIs</td>
<td>Type of organization, social purpose, sector, size growth pattern, source of funding, profitability, legal structure, Innovation, community participation, networking, relations with government, technical support needed, social impact, legislative gaps and challenges</td>
</tr>
<tr>
<td>Beneficiaries from the local communities that include males &amp; females (18-35)</td>
<td>The Focus Group Guidelines Tool (Annex 3)</td>
<td>3 focus groups (10-12 participants) in each governorate with gender balance.</td>
<td>Beneficiaries’ level of awareness about SEs/SEIs services and their participation in impacting their services, level of satisfactions and suggestions for improvements.</td>
</tr>
<tr>
<td>Support organizations (Key Stakeholders)</td>
<td>Interview Guide (Annex 4)</td>
<td>14 interviews with governmental and nongovernmental organizations including Royal NGOs, International NGOs, Incubators and law firm.</td>
<td>Type of support provided to SEs/SEIs, impact of support provided, Access to SEs/SEIs, legislative gaps from their perspectives and recommendations to enhance the development/performance of SEs/SEIs.</td>
</tr>
</tbody>
</table>
Chapter 3: Findings and Analysis

3.1 The concept of SE:

The concept of social enterprises is still new in Jordan and does not have official characteristics nor formally agreed-upon definition. The results of the study revealed that about 92 percent of the interviewed SEs and SEIs did not show a clear understanding of the concept and its definition. The baseline also showed that despite the existence of some organizations that function as SEs in Jordan, staff in charge of those organizations do not recognize them as SEs. On the other hand, the support organizations revealed more awareness of the concept of social enterprise, yet they all agreed that there is no clear official definition for SEs in Jordan or clear criteria to identify them.

As for the beneficiaries understanding for the concept of social enterprise, the focus groups discussions in Tafileh (12 participants out of 12) showed that they do not understand the concept and they link it only with financial assistance and volunteerism. While in Amman and Ajloun, almost half of the beneficiaries (8 out of 17) were more aware of the concept of social enterprise as an entity that addresses a specific social gap or provides a service to the community and makes financial return.

3.2 Geographic information

The baseline study covered 18 SEs and 9 SEIs totaling 27 in three governorates: Amman, Tafileh, and Ajloun distributed respectively as follows: 13, 6, and 8. During the process of identifying SEIs, it was easier for the research team to identify them in Ajloun and Tafileh compared to East Amman. This is mainly due to the existence of donors assistance programs in those two governorates which focus on supporting initiatives that cater to the needs of women and youth and thus leads to having more initiatives than officially registered SEs compared to the case in East Amman where SEs were easier to be identified due to their official registration. Figure (1) illustrates the percentage of SEs and SEIs per each target governorate.
3.3 Ownership

The study results showed that about 45% of the targeted SEs and SEIs are male-owned and managed enterprises, while 55% were female run enterprises. The following Figure (2) illustrates the distribution of SEs and SEIs according to their owner’s gender. Results showed that female ownership of targeted SEs and SEIs were higher in Ajloun and East Amman and was similar in Tafila (Figure 3).
As for the number of employees at SEs according to gender, the baseline study found that on average the number of permanent male staff is 2 while the number of the female permanent staff on average is 5 in SEs. This average is influenced by the nature of the examined SEs work which is focused on sectors related to women economic empowerment. SEIs on the other hand have no permanent staff as they work on voluntary basis.

According to the IISTE study “The Impact of Women Entrepreneurs in the Jordanian Economy” which was conducted in 2017, the 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.

According to the study sample, it was found that the enterprises were registered as Non-profit organizations, charities and cooperatives or as sole-proprietorship owned by a single individual, or registered as a private limited company owned by two or more partners, while the rest were community initiatives that are not registered.

The study found that all private limited companies included in the study are located in Amman and founded by males with concentration in the IT sector. As for the sole-proprietorship companies that were interviewed, no relationship between the type of the company and its field of activity was clearly identified. Charities and cooperatives on the other hand are mostly owned by females and engaged in the economic empowerment of women and youth through agriculture, crafts, sewing and food processing. Their field of activity depends on the availability of funding and mostly related to training youth and women in fields of interest.
3.4 Social Entrepreneurs Age and Educational level

The results showed that about 67 percent of the examined SEs and SEIs are run and managed by people within the age group 25-39 years old, followed by 11 percent from managed by people within the age of 40-50 years old and 15 percent by people above 50 years old and concentrated mainly in charity organizations led by women, see Figure (4). It is worth noting that even though no SEs are run by people below 25, the study found that 7% of this age category is more engaged in SEIs. The interview with the Companies Control Department at The Ministry of Trade and Industry, showed that graduates aged less than 25 years, attempt to transform their graduation projects into income generating projects. However, most of these projects turn to be unsuccessful due to the lack of hands on experience and lack of guidance, in addition to the absence of financial support. This accentuates a gap in the support system provided for entrepreneurs who are less than 25 years old in Jordan.

![Social Entrepreneur Age](image)

**Figure (4) Social Entrepreneur Age**

As for the education level of the people in charge of the SEs/SEIs (were all owners), all of the interviewed participants in the survey were educated with 78 percent having university degrees and the remaining held community college degrees. Females constitutes to about 48% of the owners with university degrees.

3.6 SEs and SEIs Types and Legal Structure

Jordanian social enterprises have adopted a broad range of legal structures. The baselines findings showed that 67 percent of the interviewed SEs are registered while 33 percent are not. The categories under which these SEs are functioning are non-governmental organizations (26 percent), for-profit companies (22 percent), women groups (19 percent), youth groups (15 percent), non-profit companies (11 percent) and lastly cooperatives (7 percent). Below are the definitions of these categories as per the Jordanian law.
• **Non-Profit company**: is a company that doesn’t aim to achieve profit and in case of financial returns, it can’t be distributed among the partners or investors. The purpose of such company is providing any of the following services such as social, humanitarian, health, environmental, educational, cultural, sport or any kind of services not involving profit generation agreed on by a governmental employee called “special registrar supervisor”.

• **For-Profit company**: is a revenue driven company offering products and services with the aim to maximize its profit and their shareholder dividends such as restaurants, shops, groceries, etc.

• **Non-Governmental Organizations**: this type is characterized with aid dependency, weak management and governance structure and lack of capability to scale up or run viable operation systems. They are mainly fragmented and replicate the services and activities provided by different actors and similar organizations jeopardizing their sustainability potentials.

• **Groups/Initiatives**: group of individuals who organize themselves to address certain community needs or issues. They are usually self-organized and implement activities on voluntary basis.

• **Cooperatives**: are legal entities where a group of people join together to advance their mutual economic and social interest. Currently, there is over 1852 cooperatives in Jordan, concentrated in agriculture, multi-purpose, housing, women, and tourism. These cooperatives are distributed among governorates with the largest number is in Amman with around 380 cooperatives, Ajloun 84 cooperatives, and Tafila 64 cooperatives.

The following table illustrates the distribution of SEs/SEIs which were targeted in this study per type and legal structure.

<table>
<thead>
<tr>
<th>Type/legal structure</th>
<th>Number</th>
<th>SE/SEI</th>
<th>Registration Status</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cooperative</td>
<td>2</td>
<td>SE</td>
<td>Registered</td>
<td>7</td>
</tr>
<tr>
<td>Women group</td>
<td>5</td>
<td>SEI</td>
<td>Not Registered</td>
<td>19</td>
</tr>
<tr>
<td>Youth group</td>
<td>4</td>
<td>SEI</td>
<td>Not Registered</td>
<td>15</td>
</tr>
<tr>
<td>For-Profit company</td>
<td>6</td>
<td>SE</td>
<td>Registered</td>
<td>22</td>
</tr>
<tr>
<td>Non-Profit company</td>
<td>3</td>
<td>SE</td>
<td>Registered</td>
<td>11</td>
</tr>
<tr>
<td>NGO</td>
<td>7</td>
<td>SE</td>
<td>Registered</td>
<td>26</td>
</tr>
</tbody>
</table>

The SEs which were interviewed and fall under the categories of for-profit or non-profit companies were registered either as limited liability companies, partnership companies or sole proprietorship with a representation of 67, 11, and 22 percentages respectively as illustrated in Figure (5).
Owners of SEs, which are registered as private limited companies were found to be mainly males living in West Amman and come from rich families who can provide them with financial support. They received quality education in private and international schools and universities. Their offices mostly exist in West Amman, mainly in King Hussein Business Park but they serve target groups who are distributed in East Amman. Such companies receive support, mentoring, guidance and networking opportunities by several investors. Furthermore, their main focus is IT related technologies and started with profit driven mandate and not a social purpose.

Cooperatives and NGOs basically offer traditional type of programs like food production, sewing workshops, vocational training and agriculture. Their work depends on the availability of funds from donors which make them face financial threats and affects their ability to grow and be sustainable.

On the other hand, SEIs in East Amman are all led by women (100%) with a focus on economic and social aspects. The owners of these SEIs are characterized with high education level received from a foreign university and are recognized as having a high sense of social responsibility towards women and youth empowerment. However, they expressed their concerns to officially register their SEIs due to the expected financial liabilities. On the other hand, SEIs in Ajloun and Tafelieh are mainly women and youth led which were created with a social mandate, yet they depend on the availability of funding and financial support.

3.7 Registration of SEs and Legislations and laws

Similar to the other SEs in the region that struggle related to the ecosystem constraints including the current regulation which limits the emergence of business, exposure corporate taxes, which affects their financial viability and where non-profits are limited in the choice and scale of revenue-generating activities; Jordanian SEs and SEIs are hindered by similar challenges.
It was found that 80 percent of the survey respondents consider the current legislations relating to social enterprises as a serious challenge. For example, respondents explained that despite passing the new legislations which is related to “working-from home”, governmental employees’ lack of understanding of such law coupled with complicated procedures defeat the purpose the laws they are addressing. “Working-from-home” legislation promotes flexible working hours that allows people to work from home. Several owners of SEs/SEIs who need to collaborate with women who work from home to actively get them engaged in the economy said that when they try to take advantage of this legislation, they are faced with complicated procedures. The founder of “Bil Foron Initiative” which means in English “Inside the Oven” indicated facing such challenges. The initiative supports and markets homemade dishes cooked by women in marginalized areas. When applying for “Working-from-home” license for some of the women suppliers in his initiative, Jordan Food and Drug Administration conditioned granting the license on establishing new kitchen in those women’s houses separate than the one they use for cooking to their household which is not economically nor logistically feasible in their case.

Other SEs also described some of the legislations related to registering new SEs as being not flexible and rigid. For example, in case of registering new innovative businesses, the interviewees explained that there isn’t enough flexibility within Amman Municipality legislations to open new special categories to register new innovative business ideas. Instead, the official staff ask the registrars to go and rethink where their business may fall under the traditional business categories which are used in the current legislations. This does not only show that the current legislations are not flexible, but it also shows a lack of understanding from the officials to the importance of social enterprises to the community and a lack of providing guidance from them to the people who are willing to register new innovative SEs. This leaves the business creators with two options, either working for several months to secure special license requirements or modify/cancel the business. One of the lawyers stated that “The official employees don’t explain in detail the procedures to the entrepreneurs nor the process and they don’t validate the papers well; which can position the entrepreneurs under tax evasion, For example; companies are required to register the name of a financial auditor upon registration; the entrepreneur thinks this is just a routine procedure and so they write down any name and as a result the company can be subjected to fines and legal prosecution if it didn’t get the mentioned auditor’s permission!”

As for taxation and social security laws, the SEs owners complained form paying high taxation. In addition, the interviewed supporting organization stated that current laws and regulations do not distinguish between new start-ups and well established large-size businesses in their requirements; for example, both are requested to pay taxes, and financial obligation toward “Social Security Corporation”. They also explained that policies and regulations in place guiding the implementation of adopted laws are not clear which leaves its interpretation to the officers at the governmental institutions dealing with startups. This is coupled with lack of entrepreneurs’ knowledge of the law can subject them to fines, or idea cancelation.

How taxation and social security laws treat SEs seems a major challenge calling decision makers in Jordan to explore best practices globally to support entrepreneurs and customize some of the legislations to help provide a more legislative enabling environment for SEs in Jordan. Reducing taxes or having quota from governmental contracts to be supplied by SEs can also help their growth and sustainability.
The study also showed that there is fragmentation and lack of coordination in the existing laws specifically when it’s related to new innovative sectors. For example, laws organizing IT related work and smart application are very obscure and due to the continuously evolving nature of this sector; the laws become rigid when it comes to implementation. This leaves the interpretation of the laws related to smart application subjective to the governmental employees understanding. These employees are not necessarily capacitated to determine whether certain smart applications are legal or not. One of the interviewed participants indicated the case of his colleague who registered an application and received its license to be surprised after that with a warning to stop his application due to its illegality. The co-founder of Blink application said “I myself paid 4000 JD for a lawyer as legal fees to make sure my business was protected and will can’t be suspended suddenly, because I didn’t get a precise answer from the government if it is legal or illegal in spite the fact that I have already taken the license”

As for the registration procedures, the study found that 68 percent of the survey respondents explained that the registration procedures at governmental institutions is a serious challenge. There are interlocked factors hampering smooth registration process for SEs among which is the social entrepreneurs lack of awareness and knowledge of the registration process making it more time consuming and costly as they end up rotating among different governmental institutions to finalize the required documents with no clear guidelines about the registration mechanism. For example, when registering a company, the registration requires specifying the services that will be provided by the company, if the founder of the company writes down “Training and consultancy” for example while his company only provides training, then he is enlisting more services under his/her company’s scope and will pay fees for services that might not be actually provided.

In 2006, registration fees for limited liability companies used to request a capital of 30,000 JDs, half of which to be deposited in the bank to qualify for registering. However, that law was modified to encourage start-ups and entrepreneurial business to register requesting a financial capital of 1 JD only yet this modification did not extend to the registration fees. Start-ups have to pay 250 JDs registration fees, in addition to lawyers’ fees, bank deposit fees, license fees, contract issuance fees, financial capital stamps and others equating in total to 350 JDs. Any company with establishment capital of 20,000 JD or more would request hiring a lawyer, a financial auditor and an accredited accountant, which adds to the cost inquired by start-ups. Lastly, the electronic system where businesses and start-ups can use to register exists in some governmental units yet the system is complicated and not user-friendly. The majority of SEs and SEIs highlighted the importance of facilitating and easing these procedures and having more supportive laws as well as more clarity on tax exemption and priority area of support. Many social enterprise initiatives’ founders become reluctant to register their initiatives after inquiring about the registration procedures and because of their financial inability to cover the required fees.

There is also a gap between the laws and policies incentivizing entrepreneurial businesses and the implementation of these policies, particularly those with IT diffusion as mentioned earlier. The government provides exemption to companies working in the IT sector; of which exempting companies from paying VAT and customs fees when purchasing products or services either from Jordan or abroad. However, the entrepreneur is asked to pay customs and taxes when buying products; which they do when faced with wasting an exorbitant time securing a list of bureaucratic papers to benefit from the legal incentives, which is an example that shows lack of coordination among The Ministry of Digital Economy and Entrepreneurship, Customs, and Taxes.
3.5 Type of Beneficiaries:

Jordanian social enterprise serves a broad range of beneficiaries. Regardless of social enterprises’ sector, a broad range of important beneficiary groups are targeted. The three largest groups are the beneficiary reach of young people (78%), women (70%) and men (44%). This is followed by people with disabilities (26%), refugees (30%) and elderly (0%). This shows a lack of concentration on more marginalized groups who might be in need for help in the community like the elderly. See Figure (6).

![Figure (6) Type of Beneficiaries](image)

3.8 Forms of Trade.

Social Enterprises and Initiatives responding to the survey operate across a range of industries, with the largest representation in handcrafts (37 percent), food production (26 percent), agriculture (19 percent) and IT (19 percent), see Figure (7). Other social enterprises responding to the survey categorized their work across multiple industry classifications: for instance, some worked in culture, education and tourism compared to SEIs which are clustered in handicraft, IT, and tourism. However, sectors such as healthcare, transportation, manufacturing remain untapped.
The reason why the main focus for SEs is on handicraft and food production sectors is because the skill set of women and youth are heavily concentrated within these two sectors. Furthermore, work within these sectors doesn’t require a lot of investment in assets and can be done at home. Another factor is that these two sectors are the traditional focus of conventional NGOs in the country who rarely base their intervention on market assessment and understanding.

The interviews with the support organizations emphasized the promising potentials of the IT sector; while Irada consultant in East Amman stressed the importance of developing the Jordanian handicraft sector and the need to explore external markets for it as well as the food production sector since they can absorb a big number of employees. The head of Irada center in Ajloun and Tafeleih underlined agriculture and tourism as favorable sectors with good potential for employment.

3.9 SEs and SEIs Provided Services and Their Impact

The interviewed SEs, whether cooperatives or charity associations or non-profit organizations, provide several services within their sectors. About 85 percent provide training services, 48 percent were found to create job opportunities to their beneficiaries, 22 percent offer marketing services for the products of their beneficiaries, while only 7 percent provide loans for income generating projects. See Figure (8). Although a high percentage of SEs and SEIs services are concentrated in training, training was described as not sustainable, project-based and donor dependent.
However, the measurement of the SEs/SEIs services’ impact seems absent. All the interviewed SEs and SEIs reported not measuring their social impact due to their lack of experience and knowledge in tracking and measuring the impact of their activities and services.

The results showed that SEs provide permanent jobs while SEIs don’t provide any permanent jobs, however, SEIs were found to create short term jobs in their communities especially in areas related to handicraft and food processing where the SEIs act as marketing entities for their products.

On the other hand, the focus group discussions revealed that women benefiting from the SEs/SEIs services view them as very beneficial. They explained they helped them in improving their economic conditions, knowledge sharing, using their free time wisely in learning new skills, making new friendships and creating support groups for other marginalized women. 90 percent of women in the focus groups expressed their satisfaction about the services provided. One of the beneficiaries shared “I tried to commit suicide three times but once I started participating in the programs provide by the organization in my community and I started earning money, I felt as if I own the world.”

Nevertheless, some of the young people in Ajloun and Tafileh (11 out of 20) stated that SEs and SEIs still do not meet their needs, as they perceive the services as not being sustainable and provide low income. After graduating from university, those youths have high expectations as they look for a source of income that would provide a decent salary and a permanent job position to help them manage the responsibilities they are burdened with. They admitted how some of the SEIs equipped them with skills and experience and boosted their self-confidence. Young females on the other end expressed their satisfaction with SEIs and consider them as a gateway to channel their potentials through beyond the expected stereotypes.
3.10 Age & Development Growth Patterns

Social enterprise is a new sector in Jordan, and the study results reinforce this with 14 percent of SEs and SEIs have been established for less than a year, while 45 percent have been functioning for a time period of 1 to 3 years, 15 percent have been working for 4 to 6 years while 26 percent have been working for more than 7 years.

Those SEs and SEIs aged between 1 to 3 years are the result of the growing attention to the need of creating and supporting the establishment and growth of social enterprises and encouraging young entrepreneurs to be engaged in the market.

Social Enterprises and Initiatives go through four stages of ideation, start-up, growth and expansion during the enterprise life cycle. The majority of the social enterprises included in the study are either in the start-up (6 SEs) or growth phase (12 SEs); whereas SEIs are concentrated at the ideation (3 SEIs) and start-up phase (4 SEIs) and 2 in the growth phase.

However, the age of social enterprises and initiatives and their growth pattern seems directly related with the exception of some cases among NGOs only. For example, some of the NGOs that have been functioning for 30 years are at the growth stage; while others have been founded 30 years ago and are still at the start-up stage and depending heavily on funding. This shows a similar pattern to other countries in the region, for example most of SEs in Tunis and Palestine are still in the ideation or piloting stage of their operations, and very few exhibits meaningful scale.

Figure (9) shows Tafileh SEIs are at their early stage of ideation and only one is at the start-up stage; while the majority of Ajloun SEs are concentrated at the growth stage with 5 SEs compared only to one in the start-up stage while, yet Ajloun SEIs are located at the start-up stage. Finally, 7 of Amman SEs and 2 SEIs are at their growth stage compared to 3 SEs and 1 SEIs at the start up stage. None of interviewed SEs and SEIs are at the expansion stage.
Table (X) Age Stage for Targeted Sample

<table>
<thead>
<tr>
<th>Age</th>
<th>Stage</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Idea</td>
<td>Start up</td>
<td>Growth</td>
<td>Expansion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 1 year</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Between 1-3</td>
<td>1</td>
<td>6</td>
<td>5</td>
<td>0</td>
<td>4%</td>
<td>22%</td>
<td>19%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Between 4-6</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>0%</td>
<td>4%</td>
<td>11%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>More than 6</td>
<td>0</td>
<td>1</td>
<td>6</td>
<td>0</td>
<td>0%</td>
<td>4%</td>
<td>22%</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>3</td>
<td>10</td>
<td>14</td>
<td>0</td>
<td>11%</td>
<td>37%</td>
<td>52%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

3.10 Funding Sources and Profitability

Social Enterprises and Initiatives in Jordan utilize different sources of funds. The majority of SEIs mainly depend on own personal capital and their sustainability is maintained once those initiatives start generating revenues, examples of such initiatives include “Thread Initiative” and “I’m a Producer Initiative”. Thus, obtaining funding for SEIs from formal funding sources like banks is relatively more difficult compared to SEs due to the lack of legal status and registration, which in turn affects the willingness of donors and support organizations to provide fund or support to the SEIs.

SEs, on the other hand, can access diversified sources of funding in parallel with own capital resources ranking the main source of funds (60 percent), followed by donor funding (41 percent) then revenue-driven business models (41 percent), followed by membership fees, borrowing and banks ranks at the bottom, which indicates either the mistrust between banks and entrepreneurs or the difficulty of getting bank loans due to tough borrowing conditions or high interest rates, see Figure (10).
As for the profitability, 74% of the interviewed social enterprises reported that they make profit and they use their profit in growth and development activities, while 26% indicated they don’t make any profits. The following table illustrates SEs and SEIs profitability and its use.

### SEs and SEIs Profit

<table>
<thead>
<tr>
<th></th>
<th>SE</th>
<th>SEI</th>
<th>Total</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth and</td>
<td>SE</td>
<td>SEI</td>
<td></td>
<td></td>
</tr>
<tr>
<td>development activities based on profit</td>
<td>17</td>
<td>3</td>
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<td>No profit</td>
<td>1</td>
<td>6</td>
<td>7</td>
<td>26%</td>
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Figure (10) Sources of Fund for SEs/SEIs
3.12 Scale Up Potentials

37 percent of the SEs and SEIs stated that they have financial abilities to scale up compared to 63 percent who said they are unable to scale up. Almost all SEs generating profit are reinvesting in enterprise growth and activities development, while more than half of the SEIs are utilizing their limited revenues to conduct more nonprofit activities, see Figure (11).

As it shows in the figure above, more than half of SEs and SEIs located in Amman are able to scale. Different factors are associated with that such as the long years of enterprise operation in the sector, its good reputation among the community and key stakeholders, the strong programs and services it provides, its ability to secure funding from donors or self-funding, and working in promising sectors. In Ajloun, the SEs highlighting their scale up potentials are attributed to the nature of their work as organizations providing micro-loans, along with their long history of operation and donor support.

The majority of the SEs and SEIs which are unable to scale-up share similar challenges regardless of their geographical location, including deteriorating economic situation, weak marketing, lack of effective management, lack of funding (this was highlighted by organizations who become fully dependent on aid). However, SEIs which highlighted the lack of legal status and physical place in addition to weak knowledge of how to transform their initiative into sustainable business that provides income as major obstacles. They stressed the importance of having a specialized incubation space to provide social enterprises with advice and guidance.

The interviews with the support organizations attributed the lack of scale up to the entrepreneurs themselves; for example, the interviewed representative of The Ministry of Digital Economy and Entrepreneurship said “The entrepreneurs focus more on obtaining funds than focusing on the customer. The entrepreneurs are willing to change their idea and business for the sake of funding instead of developing their ideas.”

33
The study observed that SEs generating income and revenues are more likely to scale up and be sustainable compared to those that are aid-dependent. Furthermore, SEIs starting in Amman with self-funding are more likely to grow and develop due to their founders’ awareness and motivation to empower marginalized women. The study also observed the good potentials of SEIs in Ajloun and Tafileh to become SEs generating income if they were properly incubated and community awareness was raised.

3.13 Innovative Approaches

It was noticed that social enterprises and initiatives do not utilize diversified innovative approaches and techniques to stay competitive and achieve their aims and desired impact. The only technique that could be considered as innovative approach was upgrading their technology, equipment and infrastructure and it was only adopted by SEs in Amman (14%). It was noticed that majority of SEs owners in Amman considered creating jobs as innovative approach (21%). Furthermore, improving products and services were only shown in Amman (4%) and Ajloun (4%).

It clear that SEs in different location still need empowerment, awareness, and capacity building with regards to innovation approaches to maintain and expand their social enterprises.

3.14 Social and Community Participation

The study showed that only 37 percent of the Social Enterprises and Initiatives involve their communities in decision making, needs assessment or idea generation.

Also results showed that 41% percent of them across the different locations regularly seek feedback from their project beneficiaries. As for the profit companies, they seek feedback from the beneficiaries through IT applications; additionally, SEIs in Amman indicated they obtain feedback so they can grow, develop and enter new markets. Figure (12)
Most of the beneficiaries in the focus groups (18/20) echoed that their participation in designing activities and needs assessment for SEs happens infrequently; reinforcing their feelings of being at the receiving end of services rather than partners in change. Also, beneficiaries believe that SEIs do not necessarily conduct needs assessments, as SEIs are initiated based on social needs which they observe in their community. Figure (13)

3.15 Networking and partnership

It was found that only 33 percent of Social Enterprises are members of a network or federation, particularly in the IT sector such as the Jordanian Association for Entrepreneurs, which exercises influential role in discussing entrepreneurs’ issues with decision makers, Figure (14).

Whilst NGOs are members of the General Union of Voluntary Societies in Jordan, which does not have an active or effective role in supporting NGOs development and sustainability, others are members in a network called “WEGOV” where members exchange expertise in the good governance field. The General Union role is limited to communicating about donor organized workshops, travel or other activities. Some of the cooperatives are part of “Jordan Cooperative Corporation” whose traditional role is limited to financial audit of cooperatives.
There is no collaboration or networking among SEIs, they mainly depend on their personal relations, due to the absence of legal form, to gain access to information or opportunities. The sharing which takes place through the networks is related to logistical support and referral system of beneficiaries from one organization to another. This might result in beneficiary’s double benefiting from different organizations but futuristically this encourages more collaborative and complementarity.

3.16 Relationship with public authorities

It was found that 44 percent of the interviewed Social Enterprises and Initiatives stated they have a relation with public authorities which refers to any kind of cooperation, coordination, advice that these entities have with the public authorities, while 56 percent don’t. Those who expressed a connection with the government are mostly NGOs established more than 6 years ago and they get invited to meetings and trainings, while SEIs are functioning without a legal umbrella preventing any formal relationship with the government.

11 percent of the enterprises viewed their activities as voiced or integrated into the government development plans, while 89 percent felt their activities are not integrated or into government plans. This means that the majority stated that their SEs and SEIs are not completely related to developmental programs or governmental plans.

When they were asked if they are aware of the economic development plans being implemented in their areas, only 19 percent of them said yes, while 48 percent said no and 33 percent said to some extent.
Social Enterprises and Initiatives expressed their willingness to have a complementary relationship with the government that is based on transparency and accountability and ensure the effective engagement of SEs and SEIs in development plans.

3.18 SEs and SEIs Achievements and Aspiration:

As revealed by the social enterprises’ responses, Social Enterprises and Initiatives in Jordan were established to respond to several community needs. SEs/SEIs in Jordan expressed their pride in the nature of their aspiration and types of beneficiaries their social enterprises serve.

SEs and SEIs in Ajloun and Tafileh expressed a sense of pride in their aspiration as they aim to change community stereotypes particularly related to women participation in economic and social activities, what is allowed and what is taboo. One of the interviewed SEs expressed her pride in facilitating job opportunities for vulnerable women in her community. NGOs in Amman also expressed their pride for economically and socially empowering women through capacity building and job creation.

However, profit companies and SEIs in Amman consider achieving financial returns to them and women and youth supported by their businesses as an achievement. Their main aspiration is to increase employed staff, increase their bottom line and continuously develop their services and products while reaching out to a larger pool of beneficiaries. SEs located in business incubators in Amman who have smart applications are aspiring to open new markets and sell their application outside Jordan. Such vision is not as clear between SEs and SEIs in Ajloun and Tafileh as they struggle between sustainability and meeting the beneficiaries needs.

3.19 Received Technical Support
The study tackled questions related to identifying the support and development needs of Jordanian social enterprise sector. The enterprises participating in the survey showed that 63 percent of them are receiving technical and logistical support by different support organizations. The support includes different types of services like training and capacity building of SE staff, consultancy services, provision of tools and equipment and business planning. It was found that 52 percent of the participating enterprise receive training and capacity building, 19 percent receive consultancy services while 7 percent receive equipment and business planning. The survey also gave us insights about the technical areas which they see as priority in terms of future support and development to encourage the growth of the sector. 26 percent mentioned advanced management training, 19 percent need logistical support, 19 percent need more support in access to market, 11 percent need technical/vocational training relevant to their fields of services, while 26 percent said they do not need any support.

![Type of Training do SE/SEI Needs](image)

**Figure (16) Type of Training do SE/SEI Needs**

### 3.21 Challenges Facing SEs and SEIs in Jordan

Jordanian social enterprises provided important reflections on the key challenges and support needs for the sector. A range of factors impact the setup, sustainability and growth of the social enterprise sector in Jordan. This section explains the challenges facing SEs and SEIs consisting of existing legislations and laws in Jordan, registration procedures, marketing, community attitudes, and access to finance based on the findings from the baseline study. The following shows how social enterprises and initiatives perceive the strength of those challenges on a 5-point Likert scale ranged from very challenging, challenging, neutrally challenging, slightly challenging and not challenging.
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4. Public Awareness and Recognition

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6. Logistics

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7. Fund Raising

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8. Staff

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9. Workforce

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10. Ability to Provide Services to Disabled

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11. Involvement of Women

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12. Involvement of Youth

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Summary of challenges Facing SEs and SEIs

Based in the analysis of the above numbers, the top challenges which face social enterprises and Initiatives in Jordan are legislations (81 percent), fund raising (80 percent), marketing (76 percent), the ability to provide services for disabled (74 percent), while the least challenges are the involvement of youth which were rated by (60 percent) as a minor challenge and the involvement of women which was rated by (52 percent) as a minor challenge too.

Elaboration on the challenges:

<table>
<thead>
<tr>
<th>Classification of Top Challenges Facing SE/SEIs</th>
<th>Percentage (%)</th>
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</thead>
<tbody>
<tr>
<td>1 Legislation</td>
<td>81%</td>
</tr>
<tr>
<td>2 Fund Raising</td>
<td>80%</td>
</tr>
<tr>
<td>3 Marketing</td>
<td>76%</td>
</tr>
<tr>
<td>4 The ability to provide services to disable person</td>
<td>74%</td>
</tr>
<tr>
<td>5 Workforce</td>
<td>72%</td>
</tr>
<tr>
<td>6 Access to Information</td>
<td>72%</td>
</tr>
<tr>
<td>7 Registration Government</td>
<td>68%</td>
</tr>
<tr>
<td>8 Staff</td>
<td>68%</td>
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<tr>
<td>9 Logistics</td>
<td>27%</td>
</tr>
<tr>
<td>10 Involvement of women</td>
<td>24%</td>
</tr>
<tr>
<td>11 Public Awareness and Recognition</td>
<td>20%</td>
</tr>
<tr>
<td>12 Involvement of youth</td>
<td>16%</td>
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</tbody>
</table>

Elaboration on the challenges:
Community attitude and awareness of SEs SEIs

One of the challenges is the need for greater public awareness and recognition of social enterprises in the community and marketplace. The study found that 20 percent of the interviewed participants view community acceptance, recognition and appreciation of SEs and SEIs as challenging and very challenging. However, the community acceptance or lack of it vary greatly when disaggregating the data between SEs and SEIS; as 56 percent of SEIs reported attitudinal barriers which impacted them directly compared to only 6 percent of SEs. These attitudinal barriers are a result of weak community trust and appreciation to these initiatives and their founders as they perceive them having no legal existence and viewing the founders of such initiatives as people seeking social recognition or financial gains and not concerned about addressing the real community needs.

As SEIs are without legal bodies or umbrella, thus no proper operational place for meetings, communities are less receptive of their work and in some cases blocking when there is males and females working together. Furthermore, the lack of legal bodies incubating the SEIs increase community scrutiny and condescending perspective of females who participate in SEIs activities in Ajloun and Tafileh. The community perception of women participation in SEIs reduces their role from active change maker in the community to “a group of females who want to mix with males”. One of the SEs stressed the importance of engaging female staff and volunteers’ families to gain buy-in and support to the initiative itself as well as their daughters.

In East Amman, (7 out of 9) participants stated that there was opposition from the husband at first to the woman to participate in activities, but changed the perception when they found a source of income, one participant said that her husband opposed her participation in any trainings offered by the SE in her community at the beginning, but after he saw that she created her own sewing business and started making a financial return, he said "Her Insanity brought us Money!". A woman beneficiary also said "we as women have changed and our men have changed too".

In Tafila, (10 out of 12) participants believe that there is clearly a lack of credibility and suspicion by the local community members, especially in Tafilah governorate for any community project or community initiative that generates income, or where community members believe that the owner of the initiative has personal gains or benefit because of past failing experiences they had with such initiatives.

In Ajloun, the society has become somewhat accepting the participation of females in the community projects, especially for elderly women; but for young woman their participation is still under restrictions especially her participation in social initiatives. Focus groups with beneficiaries confirmed that communities in Ajloun and Tafelieh don’t appreciate SEIs, which lack the legal or organizational umbrella. Even though the community might agree that some SEIs have greater impact on the community, they view young people volunteering in SEIs as unemployed youth with considerable amount of spare time.

Overall, it was very clear that the community starts to accept women participation in the community projects if there is a financial return from her participation. The study findings also show that SEs and
SEIs ability to integrate marginalized groups like women is affected by the overall social norms and gender roles at the community level. For example, despite the shift in society perception of women engagement in the labor force, communities such as East Amman and other governorates are still operating within strict norms limiting women work particularly when workspace is shared by males and females. Women workers in Tailoring prefer to work from home as they still need to perform their household daily work, in addition to coping with the desire if their husbands who do not tend to allow them to work with or deal with male workers. That’s why most SEs and SEIs offer job opportunities for women in sectors that are traditionally considered women professions such as cooking and sewing, thus receiving less resistance and criticism compared to SEs offering “interactive and drama theatre” in Ajloun.

• Logistical Needs

The respondents identified other set of obstacles hindering their operation and growth such as the lack of physical place or proper location. It was found that 77 percent of the SEIs lack having a physical place to operate, organize and meet in compared to SEs who have their own office spaces. However, 65 percent of the interviewed SEs also view their limited office space as a challenge. The founder of “I believe” initiative which is located in Ajloun explained his needs to have a proper place to organize meetings with people around 30 individuals. “sometimes we can find a proper place; we booked a coffee shop once and the next day the coffee shop owner apologized with the excuse that the place can’t accommodate them because they don’t have a legal status and he cannot put his place at risk with governmental and security bodies.”

The absence of proper rented space for SEIs due to their lack of legal set up and the engagement of people leading these initiatives in full-time jobs, makes it difficult for females to participate as meetings are usually held in the evening. Thus, a lot of those initiatives are resorting to virtual communication such as WhatsApp for planning their activities. Another way SEI use is having males meeting in cafés to do the planning and designing of the social initiatives, whilst females do the implementation mainly in areas outside their living neighborhood to avoid any condescending or shaming from the community as a result of their work in social initiatives.

• Marketing:

Marketing the products and services of social enterprises is one of the challenges which SEs and SEIs are facing as identified by 76 percent of the baseline respondents due to the lack of having precise data about the market demands. It is worth noting that IT related SEs and SEIs don’t consider this as a high challenge compare to SEs and SEIs working in other sectors where marketing is considered a true challenge. Women-based SEs and SEIs find traditional marketing a challenge when women tend to conduct marketing activities such as networking, marketing at points of sales or exhibition or door-to-door. As for Ajloun and Tafileh governorates, they suffer from lack of strong capacities and skilled labor in marketing not to mention their inability to achieve market penetration outside their governorates. Weak English language skills and weak networks with surrounding governorates contribute to aggravating this challenge.

Beneficiaries in the focus groups discussions considered marketing as the biggest challenge facing them. They categorized it as a source of constant worry particularly for women who lack stable income. One SE in Tafileh expressed “Marketing is the most important issue facing us. I am afraid that a day
would come and we won’t get our wages because of weak marketing”. Another women beneficiary in Amman said “Help us find a permanent market, open external markets for us. All of our income goes to our families.”

- Access to information

It was found that 72 percent of the interviewed SEs view access to information as challenging and very challenging; equivalently 78 percent of SEIs stated similar views. The majority of the respondents explained that they don’t have an updated database within governmental institutions and ministries that they can refer to when designing and developing their initiatives and enterprises.

Lack of information and access to it was also pinpointed by the support organizations, as entrepreneurs struggle with information when planning for his/her business specially when it involves obtaining information from governmental bodies. The head of Oasis500 said “Many times, we have to use our connections to facilitate entrepreneurs’ access to information from relevant bodies”.

- Access to Finance

One of the key challenges facing SEs/SEIs in Jordan is the lack of suitable funding to accommodate the risks and complexities of social enterprises through the phases of enterprise set up, development and expansion. The financial and personal risk associated with setting up a social enterprise impacts on individuals and organisations, as does the availability of skilled workers and volunteers, and a lack of access to affordable and appropriate support.

80 percent of the SEs diagnosed access to funds and fundraising as a key challenge due to different factors. One of these factors is the lack of qualified staff. Specifically, in relation to financial support, the support organizations mentioned the need to build the capacity of the SEs/SEIs staff in writing funding proposals, developing good business know how and financial models, enhancing their marketing procedures, improving their English language proficiency and strengthening their management habits. Another factor is related to the lack of equal access to opportunities for funds; for example, SEs and SEIs which are located in marginalized areas such as East Amman do not have strong networking and institutional outreach to be informed about funding opportunities. Even if they become aware of such opportunities, they still need coaching and mentoring to use such opportunities to their best interest.

- Qualified Staff:

None of the SEIs interviewed have full time staff as most of their human capital depend on volunteers compared to SEs which have employees; nevertheless, 69 percent of the SEs, whether they are Non-profit, charity or cooperative located in all three governorates, consider finding and recruiting qualified staff a key challenge for them. This is attributed to the inability of SEs to provide attractive recruitment packages for their employees such as competent salaries. Charity organizations, Cooperatives and Non-profit organizations stressed that proposal writing and reporting skills are crucial gaps within their current staff. It was observed that most of those SEs are becoming donor dependent as they care to secure funds and grants more than focusing on the project intervention and purpose.
During the interviews with supporter organizations, it was confirmed that this obstacle is more heightened for SEs working in the IT sector where Jordan policy encouraging investment in the IT sector allowed multi-corporations such as Microsoft and Intel to open offices in Jordan and attract all talented labor by offering very attractive salaries leaving startup unable to compete for talent attraction to their businesses.

Furthermore, 72 percent of the interviewed SEs and SEIs classify finding labor force, defined here as the women and youth beneficiaries that the SEs create jobs for through its services and products, as a challenge as they are inconsistent in their work commitment. About 74 percent of SEs and SEIs reported that working with people with disabilities is a challenge to them augmented by lack of adequate and disability-friendly places as well as lack of expertise to work with people with disability.

- SEs’ support organizations
  There are a variety of support organizations for SEs and SEIs; some of them are business incubators, business accelerators, non-governmental organization or international organization such as Oasis 500, Center for Innovation and Entrepreneurial Excellence, Erada Program, Mercy Corps, UNICEF and King Abdullah II Fund for development among others. These support organizations reach out to entrepreneurial ideas, building their capacities in business (marketing, managerial, financial) and technical areas and assist them obtaining funds and driving ideas expansion and growth. However, these are mainly supporting entrepreneurial activities in general; none are targeting SEs and SEIs in particular. A finding confirms similar findings in Oxfam’s study titled “Jordan Social Enterprise Study MEDUP” which showed that “at present most enterprise support organization don’t have a full understanding of what is needed to support the Social Enterprises, therefore SEs steered away from their core purpose and struggled to make balance between their essential mission and objectives and the funding available.”

Within their current targeted groups of entrepreneurs, none of the organizations interviewed provide any support on a policy and regulation level. Even though all of them reported offering linkages and networking services to meet investors, only UNICEF is providing direct financial support as a pilot. Some of these organizations raise entrepreneurs’ awareness and refer them to microfinance institutions. None of the interviewed organization conduct any research studies not sponsorship; while only Center for Innovation and Entrepreneurial Excellence serve as an incubator, Oasis 500 offer acceleration services.

As the current support organizations are targeting entrepreneurs who have scalable, sustainable, and innovative startups in general, there are no specific criteria for incubating and assisting SEs and SEIs. Only one organization referred to the necessity of having a formal letter from Ministry of Planning in order for them to support SEs. The letter to be approved and granted, the SEs need to be registered under either an association or cultural institute, and the general board members, not less than 30, have paid their fees.

The following section explore the challenges facing the organizations whether incubators, accelerators
or others which provide supporting services for SEs and SEIs. Some of these challenges are related to the entrepreneurs themselves

**Challenges relating to the Entrepreneurs:**
It is found that the majority of the support organizations identify the entrepreneurs’ attitude, commitment, understanding of and passion to pursue their ideas as main drivers to their enterprise’s success or failure. There is agreement that entrepreneurs are not receptive of criticism and advice to improve their business ideas; describing them as “not coachable” and lacking maturity and willingness to redesign and rethink their products and services in the prototype stage. It was also highlighted that some of the entrepreneurs are just following the global trend; thus when designing their ideas, they do not understand nor study their market and beneficiaries well based on evidence. The entrepreneurs lack of previous expertise in their start-ups field as well as not institutionalizing their startup hamper their thinking of scaling their businesses beyond the Jordanian markets.

**Other challenges:**
One supporting organization indicated that their support to SEs happened by coincidence and not following a systematic process; as there is no specialized center especially in Ajloun and Tafileh that can cater to SEs needs. The outreach mechanism utilized by supporting organization to advertise about their services is ad-hoc, depending mainly on social media and word-of-mouth. In tech-focused supporting organizations, their main entrepreneurs come from West Amman who are graduated from international universities, speaking fluent English and have better network; skill set that was greatly nurtured by the high-quality education they experienced.

However, entrepreneurs growing up in East Amman are not exposed to high quality education, nor cultural spaces or networks that are influential in building their skills and gaining access to opportunities. Furthermore, young people in East Amman are suffering from “Time Poverty”, stemming from their economic poverty where they have to engage in work activities early on while studying in the same time to meet their family’s needs and responsibilities. This leaves no time at all for those youth to engage in extra-curricular activities, which contributes to better access to opportunities and services.

The interlink between outreach to SEs and SEIs and selection of social entrepreneurs to benefit from these services and how they are influenced by access to higher education, affordability of trial and error and hiring lawyers, hints to the inequality and unintentional exclusion within the current systems. This is very similar to the findings from “Social Enterprise Developing in the Middle East and North Africa” study which stated “Support organizations complained about outreach to new potential social entrepreneurs remains an obstacle, as they have trouble communicating principles of entrepreneurship – let alone social entrepreneurship– to young people before they enter the job market. Furthermore, support organizations also felt that the ecosystem remains generally restricted to population segments, who can access their support – generally those with access to higher education and foreign languages”

**Chapter 4: Recommendations**

This section provides recommendations that address the above findings:
• **To address the fragmentation and lack of coordination in the existing laws and different bodies responsible for the registration procedures challenge, the study recommends** Facilitating the establishing of working group or independent commission including different stakeholder from IT sector, entrepreneurs, SEIs founders, government and decision makers to discuss legal procedures challenges. This working group can develop a user-friendly guide for anyone interested in legally registering their enterprise to know how is the registration process, whom to contact, which are the relevant governmental bodies, etc.

• **To address the lack of detailed knowledge about the registration process is mirrored in governmental offices where official employees are not training and capacitated to understand how the new emerging laws can be implemented upon non-traditionally business models and services.** The study recommends building the capacity of governmental employees who are in direct contact with entrepreneurs seeking legal registration on understanding the laws and how best to interpret these laws and policies especially related to innovative ideas.

• **To address the lack of specialized supporting organization and the multiple burdens youth and women have in marginalized areas that make access to services very challenging, the study recommends support establishing SE support center in marginalized areas, for example the center in Amman to be located in East Amman, to ensure better outreach for those groups. Furthermore, support organizations need to have more comprehensive and inclusive outreaching mechanism, not depending on only social media and word of mouth, but expanding it to community outreach such as sensitization sessions, talking with community key stakeholders, publishing advertisements in café’ and sport facilities, etc.**

• Supporting a platform to function as an umbrella to all social enterprises and SEIs. This platform works on building collaborative relationship between SEs, support organizations and engaging them in governmental programs and developmental plans.

• One of the main gaps highlighted by both SEs and SEIs as well as supporting organization is related to the lack of qualified staff. Thus, the study recommends building the capacities of the current SEs and SEIs staff in areas such as marketing, proposal writing, reporting and need assessment and well as the provision of institutional capacity building as part of the grant support which systemize knowledge and documentation to minimize the risk of high turnover among SEs and SEIs.

• Conduct special training and awareness regarding the legal procedures for registering SEs.

• Ensuring the SE support center provides legal advice by hiring an expert lawyer with experience in this field.

• Designing an incubation program that equip social entrepreneurs with necessary skills and knowledge on how to create business model and transform initiative into profitable business with a social mission.
• Raise community awareness about the roles women and youth can play in community improvement and change through a national campaign across the three governorates. However, the campaign has to focus on behavioral changes.

• One of the challenges highlighted in the finding is related to networking where even if the SEs are part of a network, it's usually inactive, or when they are not part of one; they can't access opportunities. Thus, the study recommends catering a networking space for newly established SEs and those functioning for years to exchange experiences, networks and leverage each other’s work. This space can host a monthly networking event with different themes in addition to meeting with investor or decision makers not only networking amongst themselves.
3.22 Project indicators:

**Impact indicator:**

To enhance the contribution of social enterprises [SEs] and social entrepreneurial initiatives [SEIs] in Jordan to poverty reduction and social inclusion of disadvantaged and marginalized groups - particularly girls/women - through their integration into the formal economy.

<table>
<thead>
<tr>
<th>#</th>
<th>Indicator</th>
<th>BASE LINE</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td># of SEs/SEIs actively working on integration of marginalized youth and women in the formal economy in Jordan</td>
<td>11 SEs and 2 SEIs</td>
<td>In regards to the integrating youth and women in formal economy in Jordan, it is found that 11 SEs and 2 SEIs are creating jobs for members, women and youth in their community. 8 of those SEs and SEIs are located in Amman governorate followed by Ajloun (4 SEs) and 1 Tafileh. These SEs and SEIs are integrating women and youth in formal economy not as a direct staff to the business but as service providers. In total, they supported 1372 females and 571 males across the three locations to have jobs either as service providers or obtaining loans to establish their own micro businesses</td>
</tr>
<tr>
<td>2</td>
<td>Number of marginalized youth (18-35 years, M/F) and women with access to skills training, job creation, services, formal income opportunities due to SEs and SEIs grant support</td>
<td>1372 females and 571 males across the three location</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Number of community members reached by the impact of SEs/SEIs in targeted Communities</td>
<td>4609 female, 1283 male, 2 people with disabilities and 73 refugees</td>
<td></td>
</tr>
</tbody>
</table>
To accelerate existing SEs and SEIs in East Amman, Tafileh and Ajloun to contribute to tangible socio-economic improvements for the most marginalized groups, through formal job creation, social innovation and social impact:

<table>
<thead>
<tr>
<th></th>
<th># of jobs and skills for youth (18-35 years) (M/F) and women created by the supported SEs/SEIs</th>
<th>1372 females and 571 males across the three location.</th>
<th>The baseline study found that the SEs and SEIs, prior to any intervention from Plan International, are 23 SEs and SEIs are providing training services and have reached so far 4089 females, 1165 males, and 73 refugees. SEs and SEIs in Amman having a very wide outreach of 2055 females and 560 males, followed by Ajloun training 1608 females and 310 males and lastly Tafileh which trained 426 females and 295 males. Only 13 SEs and SEIs are providing job opportunities with 1372 females and 571 male who received the different services obtained jobs. It is worth noting that the majority of these jobs are located in Amman with 1005 females and 524 males receiving jobs due to SEs and SEIs support; compared to only 3 job created for females in Tafileh while Ajloun SEs and SEIs secured jobs for 364 females and 47 males.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The interviewed SEs and SEIs reported not measuring their social impact due to their lack of experience and knowledge in tracking and measuring the impact of their activities and services.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

To strengthen the national SE ecosystem through a) promoting an enabling legislative framework for SEs, b) inclusive and better coordinated SE support structures and c) effective knowledge and experience sharing between Jordanian SEs/SEIs and SE support structures and their counterparts in the MENA region and Europe.
| 1. | # of platform stakeholders reporting that SE support structures are better coordinated | 0. | The baseline study found that the current situation as explained by support organizations is not organized with little collaboration among the different actor in general. The lack of specialized SE support organization augments this challenge. |
| 2. | # recommendations taken up by authorities to improve the legislative framework | 0 | |
| 3. | # of SEs/SEIs that found the peer to peer learning and exchange events beneficial | 0 | |

At least 1 existing facility in each governorate strengthened to function as SE Support Centre as well as incubator for SE support activities, exchanges and events

| 1. | # of existing SE Support Centres | 0 | The baseline study found that there is no specialized support center for social entrepreneurship. Most of the support organizations are addressing entrepreneurship in general with a focus on IT related start-ups. |
| 2. | # of activities organized at each SE Support Centre. | 0 | This is dependent on the project activities that are to be implemented |

40-60 SEs/SEIs supported through accelerator or start-up grants for initiatives with high potential for job creation and social inclusion

| 1. | # of SEs/SEIs reached | 0 | This is dependent on the project activities that are to be implemented |
| 2. | # of sub-grants given | 0 | This is dependent on the project activities that are to be implemented. |

Capacity of 40-60 SEs/SEIs strengthened to create jobs, become financially sustainable and competitive, and to translate social needs into business cases

<p>| 1. | # of participants reached | 0 | This is dependent on the project activities that are to be implemented |</p>
<table>
<thead>
<tr>
<th></th>
<th># of SEs/SEIs coached and mentored</th>
<th>5 out of 27 (around 19%) receive consultancy service including Mentoring and coaching</th>
<th>This is dependent on the project activities that are to be implemented</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A national SE platform (“Jordan Social Enterprise Initiative”) established for networking, experience sharing and coordination, linking all actors in the SE ecosystem in Jordan with each other and with their counterparts in Europe and the MENA region.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td># of conferences/events organized</td>
<td>0</td>
<td>This is dependent on the project activities that are to be implemented</td>
</tr>
<tr>
<td>2.</td>
<td># of good practices disseminated</td>
<td>0</td>
<td>This is dependent on the project activities that are to be implemented</td>
</tr>
</tbody>
</table>

Strengthened capacity of relevant authorities to facilitate the development of the SE ecosystem and easier access to effective SE support services, based on international good practices for SE development adjusted to the Jordanian context.

|   | Participatory forecasting of the eco-system done | 0                                                                                   |                                                                  |
| 2. | # of advocacy campaigns conducted | 0                                                                                   | This is dependent on the project activities that are to be implemented |

Annex 1

Entrepreneurship Ecosystem Map of Jordan

Based on (TTI)
• FINANCE:
  A. MICRO-FINANCE:
     1- Ahli Bank-Al Nashmiat
     2- Bank al Etihad-Shurouq
     3- National Micro Finance Bank
     4- AlWatani-National Microfinance Bank
     5- MicroFund for Women
     6- Ahli Micro Finance Company
     7- Liwwa
     8- Tamweelcom
     9- Rowad

  B. VENTURE CAPITAL:
     1- Oasis 500
     2- MENA Apps
     3- Wamda Capital
     4- Silicon Badia
     5- Adam Tech
     6- Mena Venture
     7- Development and Employment Fund
     8- Accelerator Tech
     9- Hikma Ventures
     10- Dash Venture
     11- iMena
     12- IV-Holdings
     13- Cisco
     14- Jabbar Group
     15- MENAIP

  C. MSME:
     1- KAFD-Youth Empowerment Window
     2- USAID-LENS
     3- USAID-BEST
     4- USIAD-JCP
     5- Bank al Etihad-SME Banking
     6- Bank al Etihad-Shorouq
     7- National Microfinance Bank
     8- EU-Shamal Start
     9- SanadCom
     10- Innovative Startups Fund
     11- GroFin
     12- HCST-NAFES

  D. SEED FUNDING:
1- Oasis 500
2- Shoman Foundation

E. ANGEL NETWORKS:
1- Investor Network (Oasis 500)
2- Bedaya Business Angel Network (Bedaya)

F. INTERNATIONAL DEVELOPMENT AGENCIES:
1- AFD Financing Facility
2- Jordan Renewable Energy and Energy Efficiency Fund (JREEEF)
3- Jordan Sustainable Energy Financing Facility (JorSEFF)
4- IFC Clean Technology Facility

G. LEASING COMPANIES:
1- Ahli Bank Leasing (Ahli Bank)
2- Al Mutakhasisa (Iskan Bank)
3- Arab National leasing (Arab Bank)
4- Tamkeen (Invest Bank)
5- Ejara (Jordan Kuwaiti Bank)
6- Consolidated (Publicly listed)
7- Al Tassheelat Leasing (Independent)
8- Jordan Islamic Bank Leasing (Jordan Islamic Bank)
9- Tammallak (Cairo Amman Bank)
10- Manolya leasing (PSC Bank)
11- Jordan Company (Jordan Bank)

H. CROWD FUNDING:
1- Eureeca
2- ZOOMAAL
3- AFKARMENA
4- UNDP

- CORPORATION:

A. ENTREPRENEURSHIP INITIATIVE:
1- Crown Prince Foundation-FabLab
2- Oasis500-Innovative Jordan
3- Intaj-1000 Entrepreneurs
4- EDRAAK
5- REACH 2025
6- Jordan Education Initiative

B. SPONSORSHIP:
1- UMNIAH
2- ZAIN
3- ORANGE
4- ESKADENIA Software
5- MenaiTech

• MEDIA:
  A. WEB:
    1- FORSA
    2- KAFD-Forus
    3- Wamda
    4- HASHTAG ARABI
  B. TV:
    1- Ro’ya TV
    2- Amman TV
  C. MAGAZINES:
    1- Business Jordan Magazine
    2- Ventures Magazine

• GOVERNMENT:
  A. POLICY:
    1- Ministry of Labor
    2- Ministry of Finance
    3- Ministry of Industry and Trade
    4- National entrepreneurship strategy
    5- National science technology & innovation strategy
    6- National innovation strategy
    7- Intellectual property (IP) Right law
  B. REGULATION:
    1- Greater Amman Municipality
    2- ASEZA Aqaba
    3- Chamber of Industry
    4- Chamber of Commerce
    5- Land Transport Regulatory Commission
    6- Social Security Corporation
    7- Telecommunications Regulatory Commission
    8- Jordan Investment Commission
    9- JFZC

• ADVISORY SERVICE:
  A. FINANCIAL:
1- QRCE
2- USAID-LENS
3- JEDCO-Accelerate with JEDCO
4- Migrate
5- Ahli Bank-Al Nashmiat
6- Bank al Etihad – Shoroq
7- AlWatani-National Microfinance Bank
8- Innovative Startups Fund
9- MoPIC

B. LEGAL:
1- USAID-LENS
2- JEDCO-Accelerate with JEDCO

C. BUSINESS:
1- TTI
2- QRCE
3- USAID-LENS
4- USAID-BEST
5- USAID-JCP
6- Ahli Bank-Al Nashmiat
7- Bank al Etihad-Shoroq
8- Migrate
9- Eshraaq
10- Endeavor

D. IP:
1- TAG Org
2- iPark

• SUPPORT ORGANIZATION:
A. MENTORING:
1- TTI
2- Oasis500
3- NHF-Business Development Incubator
4- INJAZ-My Start Up
5- INJAZ-EDP
6- Intaj
7- Bank al Etihad-Shoroq
8- Namaa Society-Kafaat
9- Shoman Foundation
10- Beyond Capital
11- Cewas
12- Mowgli
13- Impact Mena
14- Endeavor
15- iPark
16- BDC
17- Cheri Blair

B. COMPETITION & AWARD:
1- KAFD-KAAYIA
2- Princess Basma Youth Resource Center
3- KAFD-The App Challenge
4- HH Sheikh Salem Al-Sabah Informatics Award
5- GIST-Bootcamp
6- MIT
7- IYF-Badir
8- JOHUD-Ibtikarthon
9- CitiBank-Citi Microentrepreneurship
10- Queen Rania National Entrepreneurship Competition

C. RESEARCH:
1- El Hassan Science City
2- Shoman Foundation
3- Ipsos
4- EU-SRTD II
5- Arab Advisors Group
6- Endeavor
7- National Energy Research Center

D. NETWORKING:
1- TTI
2- KAFD-Forus
3- Crown Prince Foundation
4- Intaj
5- FORSA
6- INJAZ-My Start Up
7- Endeavor
8- Edama

E. INCUBATOR:
1- TTI-02 Incubator
2- TTI-03 Incubator
3- Orange-BIG
4- Oasis500
5- NHF-Business Development Incubator
6- JUST-Center of Excellence and Innovative Projects
7- EU-Shamal Start
8- Daret Al-Riyadh
9- iPark
10- Adam Tech
11- Migrate
12- Grow

F. ASSOCIATION:
1- Intaj
2- Edama
3- bpw-a

G. STARTUP ACCELERATOR:
1- Oasis500
2- Bank al Etihad-Accelerate SME Jordan
3- Endeavor

H. EVENTS:
1- TTI
2- Umniah-The Tank
3- Zain-ZINC
4- Orange-BIG
5- Oasis500
6- QRCE-GEW
7- KHBP
8- PSUT
9- Intaj
10- Loyac-DJUCO (Innovative Campus)
11- USAID-Lens
12- Ahli Bank-Al Nashmiat
13- Bank al Etihad-Shoroq
14- WEF
15- Endeavor
16- MENA ICT Forum
17- bpw-a
18- Edama
19- Arabnet
20- Wamda
21- Startup Weekend Amman
22- Amman TT

I. CONSULTING:
1- TTI-Shelinnovate 2
2- Oasis500
3- JEDCO-Accelerate with JEDCO
4- Eshraaq
5- Irada

J. CO-WORKING SPACE:
1- Umniah-The Tank
2- Zain-ZINC
3- Oasis500
4- Forsa Space
5- Migrate
6- V Business Center
7- Miami Business Center
8- Regus
9- Kharabeesh
10- The Address
11- Orange
12- Gaming Lab

K. ADVOCACY:
1- Intaj
2- Ma3an Nasel
3- Edama
4- Startup Huddle / Queen Rania Center for entrepreneurship
5- National Technology Parade (NTP)

L. COACHING:
1- JEDCO-Accelerate with JEDCO
2- Endeavor
3- Beyond Capital
4- EU-SwitchMed

LEARNING:

A. PROTOTYPING:
1- KAFD-Jordan Gaming Lab
2- Fab Lab Irbid
3- Jopack
4- Mixed Dimensions-3D Arabi
5- UNICEF-Makani

B. EDUCATION:
1- PSUT
2- GJU
3- GJU PIE
4- BDC-SANAD
5- Hello World Kids
6- Eureka
7- Erasmus+
C. TRAINING:
1. TTI-Shelinnovate 2
2. TTI-Entrepreneurship 101
3. Orange Innovation Lab
4. Oasis500
5. KAFD-Undergraduate Project Funding
6. QRCE
7. NHF-Community Development Program
8. NHF-CBBDS
9. JU Innovation & Entrepreneurship Center
10. Jordan River Foundation
11. JUST-Center of Excellence
12. Shoman Foundation
13. INJAZ-My Start Up
14. INJAZ-CSP
15. INJAZ-EDP
16. EU-Shamal Start
17. USAID-LENS
18. USAID-BEST
19. USAID-JCP
20. Ejabi
21. Studio Be
22. IYF-Badir
23. Ahli Bank-Al Nashmiat
24. EFE-Tech Entrepreneurship
25. Tammey for Human Development
26. EDRAAK
27. Eshraaq
28. Edama
29. Cewas
30. Beyond Capital
31. BDC-Empretec
32. Namaa’ Society-Kafaat

• GRANT:
1. USAID-LENS
2. USAID-BEST
3. USAID-JCP
4. EU
5. US Embassy
6. UK Embassy
7- Canadian Embassy
8- Australian Embassy
9- GIZ
10- EBRD-SBS
11- Netherlands Embassy
12- The World Bank-MSME’s Development Project for inclusive Growth
13- JEDCO
14- Higher Council for Science and Technology (HCST)
15- MoPIC

• UNIVERSITIES HAVING ENTREPRENEURSHIP CENTERS:
  1- PSUT
  2- JUST
  3- Jordan University
  4- Philadelphia
  5- Yarmouk
  6- Al-Quds Collage

• TRAINING FOR UNIVERSITY PROGRAMS:
  1- KAFD
  2- Injaz Jordan
  3- BDC
  4- Microsoft Innovation Center

• ACTIVE DONORS:
  1- USAID
  2- EuropeAid
  3- ENPI
  4- European Investment Bank (EIB)
  5- UKAID

• COMMUNITIES:
  1- Young Entrepreneurship Association (YEA)
  2- Dart Students Club

• INVESTORS:
  1- ICT Ventures
  2- Abraaj Capital
  3- Swicorp
  4- Gulf Capital
  5- NBK Capital
6- 4san catalyst
7- Growth Gate
8- ASRF

• PUBLIC:
  1- JREEF

• NON-PROFIT:
  1- Mercy Corps
  2- MEMCC
  3- JRF
  4- KFW
  5- DEF
Annex 2

Survey Tool for SEs/SEIs

In view of the social impact SEs can create for the communities they operate in, Plan International & ConsultUS are conducting a base line study for existing social enterprises in Jordan to provide the base for monitoring and evaluation of the achievements throughout Mubaderoon project.

SEs are defined as enterprises that address a social need/problem, provide services or goods that respond to a market needs to generate revenues with some level of cost recovery (minimum 10-15%), have commitment to financial sustainability, transparent and participatory with reinvestment of (portion of) profit to build capacity and improve impact.

Disclosure:
All collected data through this questionnaire will be treated as strictly confidential information with total respect for the confidentiality of company and will be used only to serve this base line study.

Location: ☐ Amman ☐ Tafieleh ☐ Ajloun

Description: ☐ Social enterprises ☐ Social

<table>
<thead>
<tr>
<th>Entrepreneurship Initiatives</th>
<th>General information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of SE /SEIs</td>
<td></td>
</tr>
<tr>
<td>Name of the interviewee</td>
<td>Educational level:</td>
</tr>
<tr>
<td></td>
<td>- Primary education</td>
</tr>
<tr>
<td></td>
<td>- Secondary education</td>
</tr>
<tr>
<td></td>
<td>- Community College</td>
</tr>
<tr>
<td></td>
<td>- University Degree</td>
</tr>
<tr>
<td></td>
<td>- Others: specify</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
</tr>
<tr>
<td>Number of permanent</td>
<td></td>
</tr>
<tr>
<td>employees by gender (current)</td>
<td>Between 18-24 years old ☐ Between 25-39 years old ☐ Between 40-50 years old ☐ Older than 50 years old</td>
</tr>
<tr>
<td>Number of volunteers by</td>
<td></td>
</tr>
<tr>
<td>gender (current)</td>
<td></td>
</tr>
<tr>
<td>Age of SE</td>
<td></td>
</tr>
<tr>
<td></td>
<td>less than 1 year ☐ between 1-3 year ☐ between 4-6 years ☐ more than 6 years</td>
</tr>
<tr>
<td>Nature of social purpose</td>
<td></td>
</tr>
<tr>
<td>Type of beneficiaries</td>
<td></td>
</tr>
<tr>
<td></td>
<td>☐ women ☐ Men ☐ youth (18-35 yrs) ☐ disable persons ☐ Refugees ☐ elderly people ☐ other (Specify)</td>
</tr>
<tr>
<td>What areas does your SE cover?</td>
<td>□ Education and vocational training</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Several answers allowed</td>
<td>□ Transportation</td>
</tr>
<tr>
<td></td>
<td>□ Environment</td>
</tr>
<tr>
<td></td>
<td>□ Agriculture</td>
</tr>
<tr>
<td></td>
<td>□ Culture</td>
</tr>
<tr>
<td></td>
<td>Other (Specify): □……………………………..</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Achievements:</th>
<th>Where does SE wants to be in one year regarding staffing and business revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>What are you proud of your achievements so far?</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What type of employees you are looking to hire in the next period?</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Gender Section</td>
</tr>
</tbody>
</table>

**Gender Section**

<table>
<thead>
<tr>
<th>Do you face differences in integrating men and women in the SE? How do you see differences in this process for women and men?</th>
</tr>
</thead>
<tbody>
<tr>
<td>How do you feel that the community views the integration of women as employees in your SE?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How do you feel that the community views the integration of women as employees in your SE?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>What solutions do you (head of SE) think of to solve these challenges in the community?</th>
</tr>
</thead>
</table>

**Legal structure**

<table>
<thead>
<tr>
<th>Is your SE/SEI</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Registered</td>
</tr>
</tbody>
</table>
Your SE /SEI is:

- Cooperative
- Women groups
- Youth groups
- NGO
- profit Company
- nonprofit Company
- others- specify

If you are registered as a **profit or nonprofit** company, what is the type of your SE?

1) Sole proprietorship (100% individual ownership)
2) Partnership (2 to 3 partnership)
3) Private Limited
4) Other..........................
5) Not registered as a company

Has a Board of Directors: 

- Yes/No

In which stage is your SE and why? (Growth pattern)

- Idea
- Startup
- Growth
- Expansion

- **Ideation and Concept Development:** where a vision, product or service and market is defined.
- **Startup, Prototype and Incubation:** where proof of concept is developed and initial customers attracted.
- **Growth and Consolidation:** where particular efforts are made to ensure sustainable foundations, quality assurance and a robust team and processes are in place.
- **Scale:** where opportunities are provided to maximize the scale of impact through both local and often international markets.

Based on the answer above, what are the challenges that you are facing according to the above stage?

Funding sources and profitability

What sources of funding do you currently use to fund your activities? (Several answers allowed)

- Personal money from me and my family
- Borrowing from family/friends
- Funded by a project/donor
- Borrowed from banks/financial institutions
- Membership fees
- Revenue from services
- Other(Specify)..........................

Are you financially able to scale up?

- Yes
- No

Explain (both for yes and no) ( ........

What proportion of your income comes from grant?

- 0-24%
If you do make a profit, how is it used?

- Growth and development activities
- Profit sharing with owners and shareholders
- Others (specify)

### Innovation

Specify if your SE adopt an innovative approach

- Upgrading Technology, Equipment, and Infrastructure
- Establishing new income generating activities
- Improving products/service quality and Obtaining Certifications (organic, ISO, etc)
- Expanding membership base and advocating Women and children Rights
- Creating jobs for members, women, and youth in the community
- Technical capacity building in several areas (packaging, branding, product development, water management
- Entering new markets
- Other (Specify): ........................................

What innovative processes you have adopted within your SE? Management? Marketing?

### Social and community participation

To what extent do you involve the community in your SE (decisions, assessment of needs of community, sharing ideas)? Also make them explain why and how.

- Yes – NO
- Explain both for yes and no (

Does the organization regularly seek feedback from project beneficiaries regarding their services?

- Yes – NO
- Explain both for yes and no (

### Networking and partnership
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
<th>Explain</th>
</tr>
</thead>
<tbody>
<tr>
<td>With which stakeholders does the SE cooperate within order to have effective and efficient services? And how?</td>
<td>Explain</td>
<td></td>
</tr>
<tr>
<td>Does the SE share resources with other members of the cohort?</td>
<td>Yes –NO</td>
<td>Explain ( )</td>
</tr>
<tr>
<td>Is your SE an member of a federation/network? If yes, please explain the sort of network/federation (name) and how it operates. Also what is the benefit from this network for the SE? Please also inform us how active are you in the network; do you only participate or do they have a leading role for example?</td>
<td>Yes –NO</td>
<td>Explain ( )</td>
</tr>
</tbody>
</table>

**Relation with government**

(1) What is the current relationship with government institutions?

What is the desired relationship with government institutions?

Are the SE's activities and recommendations integrated into government development plans and implementation of services? Are you aware of the economic development plans in your area?

**Technical support**

What type of external technical and logistic support do you receive for your SE? In choices also add; no support needed.

- Yes
- No

If yes, please select the kind of support you obtained for your SEs (Several answers allowed)

- Training and capacity building
- Tools and Equipment
- Other (Please Specify)……………………
- Business Planning
- Consultancy services
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<th>2. Slightly challenge</th>
<th>3. Neutral challenge</th>
<th>4. Challenge</th>
<th>5. Very challenge</th>
<th>In your opinion, suggestions to remove this barrier, reduce challenges and encourage the growth of SE?</th>
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<td>Other issues (please specify)</td>
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</table>
### Social impact:

In your opinion, how do you see the impact of your SE/SEI in the community? Did you think before how you can measure it? What is your suggestions to measure the impact on the communities?

| Yes | No | Not sure |

Number of marginalized group benefited from your SE?

| Women ( ) | men ( ) | Refugees ( ) |
| Disabled ( ) | youth (18-35 yrs) | Others ( ) |

Number of job created by your SE?

Disaggregation is needed, see below

| Male ( ) | – Female ( ) |

### Strengths & weaknesses

**Strengths:** List the top 3 main strengths of the SE

**Weaknesses:** List the top 3 main weaknesses of the SE

### Recommendations

List the top 3 main recommendations on mechanisms and policies for the development of SEs in Jordan.

1. ...
2. ...
3. ...

### Thank You
Annex 3

Focus group discussion guidelines with beneficiaries from SEs and SIEs services

In view of the social impact SEs can create for the communities they operate in; Plan International & ConsultUS are conducting a base line study for existing social enterprises in Jordan to provide the base for monitoring and evaluation of the achievements throughout the project.

SEs are defined as enterprises that address a social need/problem, provide services or goods that respond to a market needs to generate revenues with some level of cost recovery (minimum 10-15%), have commitment to financial sustainability, transparent and participatory with reinvestment of (portion of) profit to build capacity and improve impact.

Disclosure:
All collected data through this focus group will be treated as strictly confidential information with total respect for the confidentiality of company and will be used only to serve the base line study.

Focus Group Participants Selection Criteria
- 10 participants fitting criteria;
  - of men and women between the age of 18-35
  - Participants should have 50% women & 50% men
  - Past use/experience of SEs/SIEs services in their community
  - Come from the target governorate center and remote areas

Introduction
Background information about the purpose of the study, who wants the information, what we will do with the information, who we want to listen to, duration of focus group discussion.

1. Beneficiaries Participation
- How do you define a social enterprise and its role?
- Have you been involved in any needs assessment, SEs design, or planning of activities?
o Can you describe the nature and scope of your involvement?
    • Have you been involved in the evaluation of the SEs and their impacts?

2. Satisfaction
    • Do you believe that the SEs is successful in adapting to identifying the needs of its target group?
    • Do you feel that the SEs's services are truly useful and respond to your needs?
    • Are you generally satisfied with the quality of the SE's services?
    • Are you willing to pay for these services?
    • Do you feel comfortable with the SE's staff?
    • Do you wish to see the SE to continue and expand their services?
    • Based on your own direct experience, do you find the SE's staff competent and capable of accomplishing the work assigned to them? Did you find them friendly and professional? Did they seem enthusiastic about their work? Did they seem to really care about their constituency?
    • What do you like most about the SEs? What do you dislike most?
    • What kind of jobs do you expect the SEs to generate for disadvantage groups?

3. Suggestions
    • What are the aspects of SE's services that most need improvement?
    • What needs /services do you have and would SE to respond to it?
    • How do you compare the SE’s services with similar SEs operating in the same field?
    • What are your suggestions for the general enhancement of the SE’s image?
    • What are your suggestions for increased community participation in the SE’s functions?
    • What are your suggestions for securing sustainability of the SE's services?
Annex 4

Interview Guide with SEs/SEIs Support Organizations

In view of the social impact SEs & SEIs can create for the communities they operate in, Plan International & ConsultUS are conducting a base line study for existing social enterprises in Jordan to provide the base for monitoring and evaluation of the achievements throughout the project.

SEs are defined as enterprises that address a social need/problem, provide services or goods that respond to a market needs to generate revenues with some level of cost recovery (minimum 10-15%), have commitment to financial sustainability, transparent and participatory with reinvestment of (portion of) profit to build capacity and improve impact.

Disclosure:
All collected data through this questionnaire will be treated as strictly confidential information with total respect for the confidentiality of company and will be used only to serve this assessment objective.

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<td>Government</td>
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<tr>
<td>Financial Institution</td>
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<td>What is your definition for SE and for SEIs?</td>
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<td>What type of support do you provide to SE regarding to: (please explain)</td>
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<td>Policy &amp; Regulation</td>
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<td>Financial support</td>
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<tr>
<td>Training, Coaching, mentoring Counseling, etc.</td>
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<td>Acceleration</td>
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<tr>
<td>Research</td>
</tr>
<tr>
<td>Other (Specify):</td>
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</tbody>
</table>

| What are the criteria that you take into consideration while supporting SEs? |   |
| Do you believe, there is an impact as a result from your support? Have you measure the impact of your support? |   |
| How did you get involved in supporting the SE/SEIs? When and for how long have you been providing support? |   |
| How does this feed into the needed answers of this survey? |   |

**Challenges and Recommendations:**

| What are the main challenges you have faced working with SEs? (Before support –during support –after support) |   |
| How do you see challenges for SE/SEIs in general in Jordan? And what do you think of the support provided for them? |   |
| What, in your opinion, are the current opportunities of SEs in Jordan to emerge/scale up and replicate? |   |
| Based on your experience dealing with SEs, what type of support should be provided to SEs in Jordan? |   |
From your experience, List the top 3 main recommendations on mechanisms and policies to enhance the development of SEs in Jordan.

Thank You
Annex 5

List of key documents reviewed

1. Entrepreneurship Ecosystem Map of Jordan, TTi
2. Jordan's Economic Update, World Bank, April 2019
3. Oxfam – Social enterprise Study (MEDUP Promoting social entrepreneurship in the Mediterranean region) working paper.
4. Plan Assessment of the Jordanian Context for Social Enterprise in Jordan
5. Skills for Employment and Social Inclusion: promotion of sustainable social entrepreneurship initiatives for more inclusiveness of Disadvantaged Groups and Marginalized people Social Enterprises and Their Ecosystem in Palestine.
8. Tasmanian Social Enterprise Study (Baseline Study Report).
Annex 6

List of support organizations

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<tr>
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<th>Organization</th>
<th>Contact Person</th>
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<td>Irada</td>
<td>Eng. Amal Halaby</td>
<td>0795278722</td>
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<td>Ministry of Digital Economy and Entrepreneurship, Queen Rania Center for Entrepreneurship</td>
<td>Mohammad Obaidat</td>
<td>0796997448</td>
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<td>3</td>
<td>Jordan Association for Entrepreneurship</td>
<td>Ala’a Almefleh</td>
<td>0797316859</td>
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<td>UNICEF</td>
<td>Sonya Zeyad</td>
<td>0798433491</td>
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<tr>
<td>5</td>
<td>Oasis 500</td>
<td>Suha Jaber</td>
<td>(06) 580 5460</td>
</tr>
<tr>
<td>6</td>
<td>Al - Hussein Technical University</td>
<td>Dr. Yazan Hijazi</td>
<td>0795659115</td>
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<td>7</td>
<td>ZINC</td>
<td>Sharaf Salih – Farah Alkasih</td>
<td><a href="mailto:Farah.kasih@jo.zain.com">Farah.kasih@jo.zain.com</a></td>
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<td>Khalil Najjar – Rima</td>
<td>0770431994 0788178901</td>
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<td>Zaina Abu Sha’ar</td>
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<td>Tareq Al kharabsheh</td>
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<td>Dr. Ayman Sharayre</td>
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<td>Muna Alrfuo Ayman Alabadi</td>
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<td>Iman Alisawi</td>
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<td>Razan Saed</td>
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<td>Naua/ CPF</td>
<td>Khalid Abu Ajweh</td>
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### Annex 7

#### List of SEs/SEIs

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